



Chubb and ESIS Real Estate and Hospitality Practice Suite of Services

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Our Collaborative Approach



Chubb and ESIS – Our Collaborative Approach

As a business professional, you understand the importance of providing excellent service at a great value. Chubb and ESIS work closely together, combining our expertise, to offer our real estate and hospitality clients a distinct approach to managing risk. This specialized practice delivers nationwide services designed specifically for real estate owners, property managers, and hospitality clients. We complement our existing claim services and provide an even higher level of expertise, with a goal of driving superior claim outcomes.

Our experience comes with scale and a track record of success, and is supported by many benefits of a

Chubb and ESIS relationship. ESIS' real estate and hospitality practice is an example of our long tradition of effectively balancing general and industry-specific expertise. Our team of professionals effectively maintains strong relationships with our clients and provides valuable tactical and strategic support. Dedicated experts with extensive industry-specific and jurisdictional knowledge ensure your claims are handled efficiently.

Our companies' shared culture and vision helps align common goals and achieve better outcomes through accountability and superior craftsmanship. Additionally, integrated systems and processes, as well technical industry knowledge, helps ensure a financially sound and efficient suite of services



The ESIS Advantage:
Design. Integrate. Achieve.

Our collaborative approach to program design and ongoing pursuit of excellence delivers superior results and gives you the power to achieve your risk management goals.

Design: Your program is different. So is our collaborative approach.

We recognize the real estate and hospitality industry has unique risk management challenges, and we are committed to providing consultative and innovative solutions to drive superior results for your program. Our culture and vision enables us to effectively operate as an extension of your risk management program, aligning combined goals to form a collaborative partnership.

Integrate: Powerful resources. Exceptional service.

We understand our clients' needs to do things differently, and we are confident that our integrated approach will deliver better overall results for your program. Our specialized claim intervention strategy integrates an effective deployment of resources and appropriate actions, which are essential to your program's success.

Achieve: Tangible outcomes. Measurable results. Lower loss costs.

Our success in helping clients mitigate their loss costs provides us with a clear vision of how we can help you achieve your risk management goals. We understand how a proper design and integration leads to achieving the best results. We continually measure our performance, ensuring optimum outcomes for our clients.

ESIS' Value Proposition

More organizations are choosing to work with risk management services companies that understand the challenges they face and that provide comprehensive claims and risk control solutions.

Selecting the right risk management company – one that can effectively meet your needs today and adapt to the challenges you may face in the future – is an important first step.

Risk managers should feel confident that the risk management services company they select has the ability to implement effective risk management programs and can execute on these strategies and tactics.

Our talented team of professionals has the knowledge and desire to work collaboratively with you. Our Partnership Leaders go beyond traditional Client Service Managers and are consultative partners with a goal of improving your overall risk management outcomes. They provide attentive and focused delivery of excellent service, insights on results achieved, and recommendations on how to help lower loss costs. Partnership leaders serve as strategic consultants who are solution-oriented and focused on understanding your goals, metrics, and cost drivers. Additionally, as your primary point of contact for ongoing and exceptional service delivery, our Partnership Leaders ensure effective program management, tactical problemsolving, and data analysis is provided, as well as strategic direction for all aspects of your program in order to identify and implement loss cost reduction initiatives.

**What matters
to you, matters
to us.**



Claim Management Services



Perpetual Commitment to Quality Claim Handling

Providing quality services is our priority. Our quality review program is designed to carefully measure how well we perform in accordance with our best practice procedures and our clients' service expectations. Quality results are compiled and analyzed at multiple levels of our organization.

Cost control measures are interwoven throughout the claim process. We utilize built-in and custom triggers throughout the life of the claim, as well as enhanced data analytics and predictive modeling to facilitate additional adjuster and supervisor intervention – which complement our adjusters' ability to provide superior service and results.

- Supervisor involvement – Targeted supervision over claims with the greatest potential for higher costs through the use of predictive modeling is an integral part of our claims best practices.
- Claim tail intervention – Complex claims can sometimes have longer tails and lost time. The use of predictive modeling to identify claims with additional, unrecognized severity aids in reducing lost time duration.

Quality Review Program

Purpose and value

- Provide a best-in-class quality review framework, including process, systems, alignment, and reporting
- Drive excellence by consistently executing claim handling best practices, which strive to achieve the best outcomes
- Provide internal validation and transparency

- Credible, constructive reviews by claim professionals with expertise can be used with data (predictive analytics) to demonstrate a complete picture of performance
- Execute programs in the most efficient manner possible

Areas of focus and assessment

- Robust review of technical competence and best practice execution
- Operational processes and procedures
- Regulatory compliance audits
- Monitor service provided to customers and carriers
- Regulatory compliance
- Performance of individual claim professionals
- Home office validation process maintains objectivity and consistency

Workers Compensation and Liability Claims Management

Our goal is to minimize complexities that negatively impact successful claim outcomes. We utilize a refined and balanced approach that puts greater control into the hands of our clients. Starting at claim intake, we monitor each claim to ensure that every event that affects its value occurs at the right time.

We verify incidents, interview claimants, take statements, observe situations and conditions that could cause a claim to deteriorate, and take appropriate measures to help make certain that claims are disposed of quickly, thoroughly, and in a cost effective manner.

ESIS' Suite of Medical Programs

ESIS Medical ImpactSM is fully customized and integrated into our claims adjudication and management process to ensure the best possible medical care is provided, thereby helping to achieve your consistent cost containment goals.

ESIS Medical Impact staff provides structure and strategic focus needed to achieve notable results. More than simply oversight and management, our approach comes from knowing our clients' needs to be sure we meet and achieve expectations.

Our medical management programs are selected by risk managers who desire greater control over their medical costs. According to recent reports, medical expenditures make up more than 58 percent of the total claim cost.

Early identification and assessment of injured workers, as well as treatment plans that ensure early and appropriate return-to-work, are highly valued.

This philosophy helps us fulfill our full commitment to achieve the best possible outcomes.

ESIS ExPO

ESIS ExPO®, our outcome-based provider selection tool, measures provider outcomes on a total cost per claim basis. Our broad-based mosaic PPO/network maximizes outcomes by selecting the network with the deepest discounts and most extensive geographical coverage. These hand-selected networks handle the following functions:

- Credential and/or verify provider credentials are in compliance with Utilization Review Accreditation Commission (URAC) and state-mandated standards
- Contract with providers and leased networks
- Interface electronically with out-of-network services to negotiate fees for out-of-network providers
- Conduct detailed network and provider analysis by county designating the number of network providers listed by specialty
- Maintain website access to provider network data
- Produce panel cards/wall cards
- MCO certification in applicable states to offer clients MCO options

ESIS Medical ImpactSM



Preferred Provider Organizations

- Exclusive outcome-based provider selection tool: ESIS ExPO
- Broad-based national medical provider network
- Pharmacy management (retail and mail order) – proprietary pharmacy program focusing on utilization management: customized formulary, use of defined automated triggers triaged to ESIS nurses
- Physical therapy – on site
- Physical therapy – clinic
- Radiology network
- Durable Medical Equipment (DME) network

Case Management

- Triage case management – automated criteria referral
- Telephonic case management
- Field case management
- Medical case management
- Vocational case management
- Catastrophic case management (life care planning/medical cost projections)
- Clinical guideline tools
- Utilization review
- Physician advisors

- Medical Bill Review
- Provider bill review
- Prescription bill review
- Out-of-network bill review
- Complex bill review
- Prompt pay
- Dental trauma review

ESIS' bill review unit performs specific functions in the processing of a medical bill. To begin, we use a software application that reduces the bills to state fee schedule or usual and customary allowances. Then, we:

- Ensure data integrity and accuracy of Current Procedural Terminology (CPT) codes
- Utilize auto indexing to match bills to appropriate claims
- Apply discounts – loading network pricing into the bill review engine
- Conduct clinical edits to test the reasonableness of charges against medical procedures performed
- Unbundle and bundle multiple surgical codes
- Check for gender-specific coding
- Run 18-point duplicate detection
- Generate state-mandated reporting
- Negotiate high dollar out-of-network bills

Proprietary Pharmacy Benefit Management (PBM)

ESIS combines strong oversight and technology interfaces to ensure the right drugs, the right dosages, and the right durations help save money and improve medical outcomes.

- Appropriate formularies
- Intake and mid-level triage
- Oversight
- Immediate and retrospective prescription alerts
- Electronic eligibility management
- Online adjudication
- Extensive drug utilization services
- Pain management programs
- Management of compound, repackaged, and physician-dispensed medications



ESIS Global RiskAdvantage®

We understand that risk managers need sophisticated tools to exercise greater control over outcomes. ESIS' proprietary Risk Management Information System (RMIS), ESIS Global RiskAdvantage® (GRA), is a valuable information management tool that enables clients to check claims status and generate reports by location. GRA is updated daily to provide the most current claim status. Our RMIS helps generate useful risk management reports, analyze loss trends, and perform other necessary tasks to help drive informed decision making. Features include:

- Our mobile app that provides you with on-the-go access to the most essential information
- Dynamic, interactive, and intuitive program analysis functionality
- Automated triggers/alerts for reserve increases, return to work, claim closure, etc.
- Data monitoring that provides instant access to claim information

Quality and consistency are uncompromised with respect to electronic data feeds. GRA is a dynamic application, and its capacity to expand and evolve makes it user friendly.

We continually reinvest in GRA. Recent enhancements include a new mobile application, expanded and fully customizable dashboards, adaptable and interactive reporting features, new and enhanced claim alerts, and a redesigned home page. In addition, GRA's imaging technology enables users to view the entire claim file in an electronic format.

Additional Service Options Available

Contact your Partnership Leader to learn more about adding the OSHA RecordKeeping and NurseLine solutions to your package of services.

Chubb Global Risk AdvisorsSM OSHA RecordKeeping Solution

The Chubb Global Risk Advisors OSHA Recordkeeping Solution is a comprehensive tracking and recording system that can help you fulfill government standards for record-keeping and reporting of OSHA-recordable and non-OSHA-recordable injuries and illnesses. The injury/illness incident reports are consistent with the OSHA Form 301. With the click of a mouse, the captured information will automatically populate our electronic OSHA 300 and 300A forms.

Key features and benefits that saves time, saves money

- Resource library with OSHA resources
- Robust roll-up reporting
- Stores historical records
- Bureau of Labor Statistics (BLS) survey requests

Use of ESIS NurseLine whenever an injury occurs

Our Registered Nurses (RNs) assess workers' injuries and help ensure timely and appropriate treatment for early and sustainable return to work.

What you can expect

- Documented reduction in claims and average lost time
- 95 percent Preferred Provider Organization (PPO) penetration in most states (excluding non-direction of care states), 98 percent employee satisfaction (based on survey results)
- 37 percent reduction in Occupational Safety and Health
- Administration (OSHA) reportables
- Reporting lag time in hours rather than days or weeks
- Reduction in average lost time

Sophisticated Tools



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About Chubb

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies

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About ESIS

Organized in 1953, ESIS®, Inc. (ESIS) provides customized risk management services to clients worldwide. ESIS is a Chubb company. Additional information about ESIS and its products and services can be found at www.esis.com.

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The material presented herein is not intended to provide legal or other expert advice as to any of the subjects mentioned, but rather is presented for general information only. You should consult knowledgeable legal counsel or other knowledgeable experts as to any legal or technical questions you may have.

ESIS®, Inc., a Chubb company, provides claim and risk management services to a wide variety of commercial clients. ESIS' innovative best-in-class approach to program design, integration, and achievement of results aligns with the needs and expectations of our clients' unique risk management needs. With more than 68 years of experience, and offerings in both the U.S. and globally, ESIS provides one of the industry's broadest selections of risk management solutions covering both pre- and post-loss services. For more information, visit us at www.esis.com and www.chubb.com.

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