

A woman with dark hair, wearing a white top, is shown in profile, gesturing with her hands as if speaking in a meeting. The background is blurred, showing other people in a professional setting.

ESIS Expertise

Solutions for Professional
Employer Organizations

ESIS[®]
A Chubb Company

ESIS partners with our PEO clients to provide differentiated pre-loss safety/risk control and post-loss claims management services to reduce the frequency and severity of losses, and improve your profitability.

As a Professional Employer Organization (PEO), you understand how essential it is to manage all claims efficiently. ESIS realizes the challenges and unique exposures you face. Our experience affords us a clear understanding of the backbone of the PEO value proposition, as well as the unique nature of PEOs and the concept of co-employment.

ESIS knows that PEOs must instill best practices and perform risk management procedures at the employer's place of business. You experience challenges with risk management procedures involving pre-loss safety/risk control and post-loss claims management. We provide services that can assist with both.

- Pre-loss safety/risk control, including worksite assessments, worksite safety inspections, employee safety training, and education
- Our post-loss claims management is designed to mitigate total loss costs, assisting you with strategies to improve timely reporting of injuries, arranging medical care within preferred networks, managing disability, and facilitating return-to-work efforts

Reduced losses lower workers compensation loss picks, resulting in lower collateral and premium requirements, and improved cash flow and profitability. We partner with our PEO clients to provide differentiated pre-loss safety/risk control and post-loss claims management services to reduce the frequency and severity of losses, and improve your profitability.

PEO-Specific Experience

ESIS has extensive expertise working with PEOs. We understand there are unique attributes to PEOs, which enables us to provide insight into executing an effective risk management program, as well as identify challenges, which include, but are not limited to:

- Control of workforce issues
- Development and implementation of an effective safety program
- Effective claims reporting procedures
- Implementation of an effective disability management and return-to-work program

In realizing the distinct needs of our PEO clients, we customize our solutions to meet your expectations. Our experience positions us to effectively partner with you to deal with the challenges you face in a co-employment relationship.

Customized Claim Management Solutions that Deliver Exceptional Results

- Dedicated team of claim professionals who understand the unique challenges within the PEO industry
- Leveraging our extensive PEO industry knowledge and expertise to facilitate aggressive claim resolutions
- Strategies that help reduce litigation rates and maintain compliance with state and jurisdictional regulations
- Active members of key professional organizations

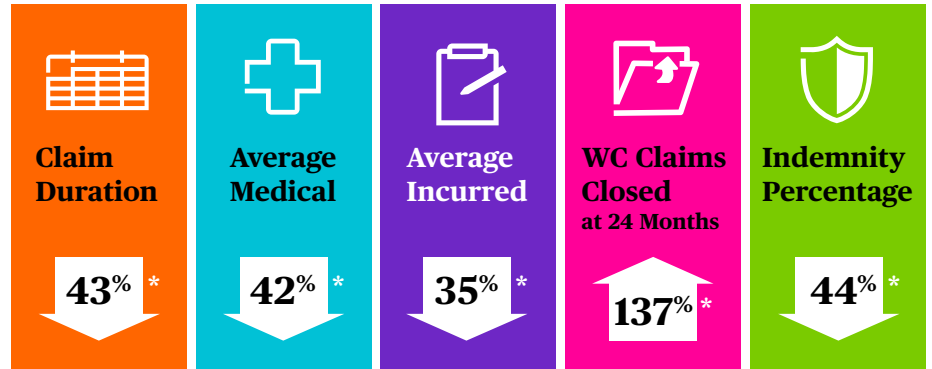


Achieving Results

ESIS PEO Performance Post-Takeover - A Case Study

ESIS Service and Expertise Impact by Year 2

* Percentages approximate



Partnering for Success

Why ESIS Can Make a Difference

Our proactive approach to claims management is focused on two critical goals – delivering exceptional claim service and helping to reduce loss costs.

ESIS PEO vs. Book of Business Performance

(2014 – 2016 at 24 Months of Maturity)

* Results based on a three-year period comparing ESIS PEO results vs. ESIS book of business

- 12.7% reduction in average claim duration
- 2.5% reduction in average medical incurred
- 2.0% more claims closed at 24 months maturity
- 21.5% lower average incurred
- 11.9% higher closing ratio

Contact Us

To learn more about how ESIS can help you achieve your risk management goals, visit www.esis.com.





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Design. Integrate. Achieve.

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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