

Navigating the Future of Claims Management with ESIS Intelligence

As June 28 marks Insurance Awareness Day, it's an opportune moment to highlight the evolving landscape of the property and casualty insurance industry, particularly focusing on the critical role of third-party administrators (TPAs).

TPAs are pivotal in the claims process, offering specialized services that help to ensure efficiency, cost-effectiveness, and in ESIS' case, superior customer experiences. Among the leading TPAs, ESIS stands out for its innovative approach to integrating technology and data intelligence with human touch. This approach not only enhances the claims process but also helps to attract a new generation of professionals to the insurance industry.

The ESIS Intelligence Approach

At ESIS, we recognize that technology alone cannot replace the nuanced decision-making and empathy that human professionals bring to the claims process. Instead, we leverage technology with an eye toward streamlining administrative tasks for adjusters. That includes providing analytical insight throughout the claim lifecycle to help them more effectively and efficiently adjudicate claims, while ensuring an exceptional experience for clients and claimants. *This blend of technology and human expertise is what we term "ESIS Intelligence."*

Streamlining Claims Registration with Technology

One of our primary technological advancements is in the claim registration process. Upon receiving a First Notice of Loss, the use of automation helps with swift data verification and alignment to relevant policies, claim classification and coverage match, and intelligent adjuster assignment. This automation helps ensure that claims get in the hands of adjusters quickly, resulting in

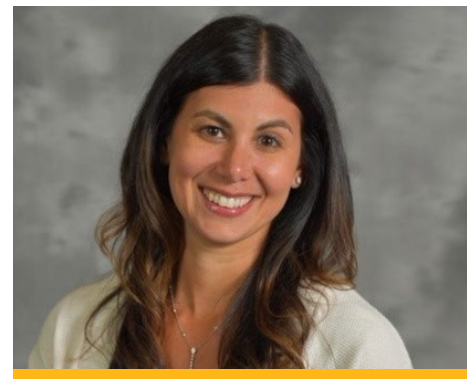
immediate impact on claim outcomes. By automating certain manual aspects of claim registration, adjusters are better positioned to investigate and engage in early intervention.

Operational Dashboards for Enhanced Visibility

Our operational dashboards are tailored for different user personas, including adjusters, supervisors, and claims vice presidents (CVPs) -- our office level leadership. The dashboards provide real-time visibility and actionable insights, guiding our claims team to prioritize tasks and focus on what truly matters. For example, claim best practices are aligned with activities such as initial contact with a claimant and monitoring of payments. Adjusters receive a snapshot of upcoming and overdue call to actions for these and other tasks, ensuring prioritization and proactive management of claims. At the same time, supervisors can monitor their teams' performance in real time, while CVPs have a comprehensive view of the entire claim inventory for their office and team scorecards that help track quality and help to identify opportunities.

Improving Communication with MyView

Effective communication is crucial in the claims process. Our upgraded MyView platform offers features that enable injured workers and parties to communicate directly with their adjuster via two-way text which helps to enhance engagement and speed up claim resolution. MyView is meant to supplement the existing adjuster contact



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processes, making it easier for claimants and adjusters to instantly connect, with all interactions documented directly in the claim file. MyView, which is accessible on mobile, tablet, and desktop, also includes multilingual translation support, push notifications for payment updates, easy search functionality for medical providers and pharmacies, and a means to accessing additional claim support details, while overall ensuring a positive and seamless experience for claimants.

Accelerated Approval Process

Through careful study of data and outcomes, ESIS recognized the need to provide a more streamlined experience around how certain services, such as medical supplies and diagnostics, could be secured for the injured worker. Through our accelerated approval process, we can expedite orders, approvals and scheduling, leading to a more efficient fulfillment process for injured worker care. All protocols have been carefully developed,



only apply to specific types of services, and are in full compliance with all state requirements, such as Utilization Review. By integrating these enhanced services within the claim process, we have reduced or eliminated unnecessary communications between all parties (e.g., adjusters, providers, scheduling teams, etc.) This fast-tracks the process from fulfillment to completion, resulting in better deliver of care and quicker claim resolutions. ESIS' approach significantly reduces the overall claims handling timeline, benefiting both injured workers and clients.

Clinical Resources and Predictive Modeling

Our Telephonic Case Management (TCM) program utilizes advanced analytics to evaluate claims and medical documentation to determine whether an injured worker could benefit from clinical support, which often translates into favorable claim outcomes. Our process continuously assesses key aspects of the claim and

medicals within the first 180 days of the claim, to better identify cases that could benefit from telephonic case nurse consultation with the injured worker. This approach ensures that the right cases receive the appropriate level of care from the outset. Nurse case managers help guide injured workers through the medical care process, and review treatment options focused on getting the best care and helping employees to restore their health and safely return to work, while controlling overall costs. We also created our clinical resource nurse program, so based on specific clinical triggers, nurses can intervene at any stage of the claim. This allows them to review the medicals, claim notes and official disability guidelines to provide timely recommendations and support to our adjusters. These are just a few examples of how our managed care program, with its robust networks and comprehensive solutions, helps ensure the appropriate medical care at maximum cost savings.

A Holistic Approach to Claims Management

As we celebrate Insurance Awareness Day, it is essential to recognize the transformative impact of integrating technology to supplement human touch in the claims process. We believe in actively listening to and supporting injured workers, and providing compassionate care throughout their recovery journey. Our advocacy approach, rooted in empathy, helps claimants feel heard, supported, and confident in their path to recovery. ESIS leverages this approach to deliver exceptional results for clients and claimants alike.

By continuously investing in technological innovation that best complements our claims expertise, we remain at the forefront of the property and casualty insurance industry in redefining claims management and setting new standards for efficiency, cost savings, and customer satisfaction.

To learn more about how we are using ESIS Intelligence to meet our clients' needs, please reach out to your ESIS Partnership leader, or email us at info@esis.com to schedule a meeting.

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 70 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 www.esis.com and www.chubb.com.