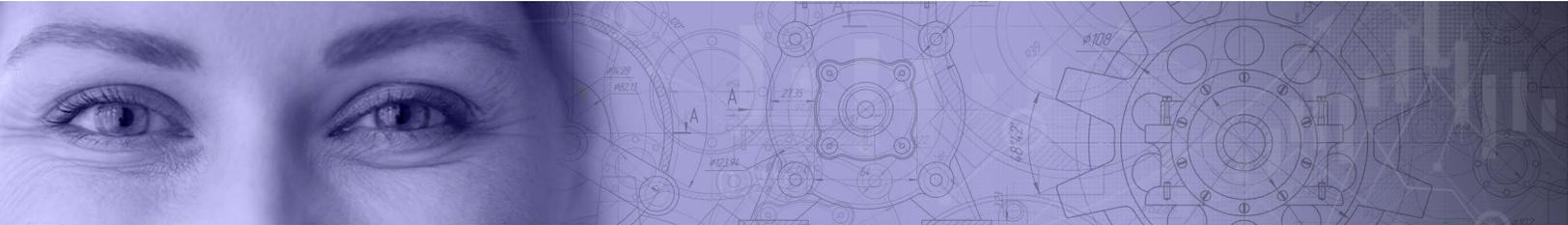


ESIS OVERVIEW

Redefining the Future of Claims and Risk Management



The **ESIS**[®] Blueprint

Much like a traditional architectural blueprint, the ESIS Blueprint serves as a detailed plan outlining a strategic vision. For ESIS, this blueprint represents a tailored, streamlined approach to designing programs that address our clients' claims and risk management needs, ensuring long-term effectiveness and sustainability in reducing costs and enhancing outcomes.

Protecting our clients' brands and reputations is at the heart of every claim we manage. Everything we do at ESIS is designed to help businesses and their stakeholders process claims with efficiency and clarity. Our claims professionals have years of experience and know how to respond to a variety of situations with respect and with fairness.

Our tech-forward approach incorporates ESIS Intelligence to further drive efficiencies and results. As a complement to our investments in innovation, the data and analytics we generate position us better than anyone in the business to make well-informed decisions while optimizing processes that help to enhance services and deliver cost savings to our clients.

The Right
People.
Places.
Times.

Well-
Positioned
Now & For the Future

THE KEY DIFFERENTIATORS OF ESIS:

Technical claims expertise with a commitment to quality

Analytical orientation and the systems needed to make it happen

Scalable services delivered in a nimble environment

Fast Facts:

Servicing
**U.S., Canada,
Global**

70+ years
of experience

3rd largest
multi-line TPA in U.S.

Backed by
CHUBB
A World Leader
in Insurance

CLIENTS FROM ALL INDUSTRIES

Approximately
1,600
clients

120+
Fortune 1000
companies

80+
Fortune 500
companies

98%
client retention



EMPLOYEES

Approximately
1,500
employees

Supervisors avg.
13 years
experience
with ESIS

Adjusters avg.
8 years
experience
with ESIS

Partnership
Leaders avg.
14 years
experience
with ESIS

80%
supervisors promoted
from within

STAFF MAKE-UP

85%
Claims/Adjusters/
Claims Support

7%
Customer Experience/
Partnership/Sales

6%
Home Office/
Support

ESIS is recognized as a pioneer in workers' compensation and general liability claims processing. Through progressive growth in serving client needs, ESIS core programs now span the full spectrum of casualty insurance risks, medical malpractice, litigation management and integrated risk advisory services.

Workers' Compensation

Comprehensive approach to manage workers' compensation claims with innovative solutions and risk management strategies for streamlined cost efficiencies and quality employee health outcomes.

Auto & General Liability

Collaborative approach to handling auto and general liability claims, as well as auto physical damage, through a team of specialists.

ESIS Medical Impact

Leveraging the expertise of clinical professionals and resources to deliver the highest quality of care to improve injured worker health and rehabilitation.

ESIS Integrated Absence Management

An innovative approach to risk mitigation and prevention that helps clients establish a conducive work environment, creating efficiencies and reducing costs associated with lost productivity due to employee absence.

ESIS Specialty Claims

High-severity, complex claims administration and risk management solutions for professional and general liability, property, auto, cyber, accident and health, and environmental liability risks.

ESIS Industry Practices

Dedicated practice leaders with in-depth industry knowledge encompassing sector-specific exposures, coverage alternatives, and claims management strategies that impact clients' potential business liabilities related to the costs of risk.

Chubb Risk Consultants

A deep roster of specialty consultants with expertise in property and casualty engineering, health, safety, and environmental risk, advancing clients' adherence to sound risk management, regulatory compliance, and sustainability objectives to optimize bottom-line financial results.

CLAIMS EXPERTISE

Given ESIS' wide breadth of services, its clients include many of the largest companies spanning an array of industries. Included in its comprehensive service suite are a host of pre- and post-loss claims management services including:

An advocacy approach

- Treating our clients' customers and employees with care and respect
 - Creating the right first impression
 - Helping to navigate each step of the claim process
 - Setting appropriate expectations
 - Communications that build trust & confidence
 - Address perceived barriers for claim resolution

Predictive modeling

- Integrated into claim workflow
- Identify claims likely to have high severity
 - Intake, 3 months, 12 months
 - Data and text mining
 - Socio-demographical data
 - >20 variables

Modernized claims technology platform enabling deeper insights

- Rules-based intuitive platform
- Efficient claim management
 - System-driven workflows
 - Process automation

DATA ANALYTICS

- Benchmarking KPIs
 - Understanding client data to drive better results
- RMIS
 - Customized dashboards and alerts, access to claim-level information
- Quarterly Program Review (QPR)
 - Improving results through quarterly data analysis
- Annual stewardship meeting
 - Roadmap for continuous improvement
- Customized account service instructions
 - Embedded directly into our claim system
 - Ensures compliance with clients' service instructions
 - Automated alerts to the adjuster
 - Built-in hyperlinks to important information
 - Location hierarchy, service & carrier bulletins, etc.

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 us at www.esis.com and www.chubb.com.

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