

ESIS ProClaim®

What matters to you,
matters to us

ESIS®

ESIS ProClaim's consultative approach enables us to operate as an extension of your risk management team.



Design.

Your program is different.
So is our collaborative approach.



Integrate.

Powerful resources.
Exceptional service.



Achieve.

Tangible outcomes.
Measurable results.
Lower loss costs.

ESIS ProClaim –



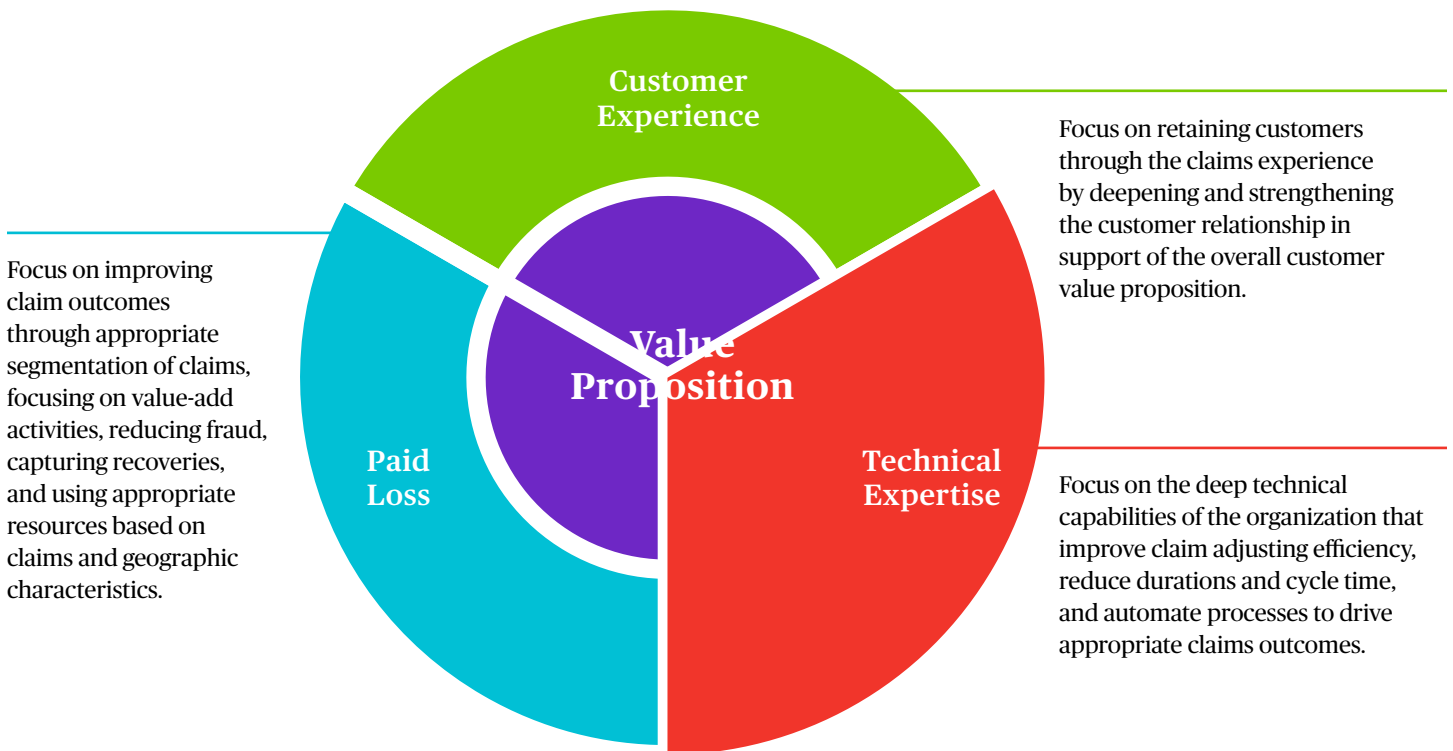
Vision.

To be the recognized leader in professional liability and specialty lines claims administration and risk consulting solutions which deliver outstanding value through custom solutions, a dedication to quality, and the customer experience.



Mission.

To deliver extraordinary value to our customers by committing to and excelling in the markets we serve.



Specialists, not Generalists

ESIS ProClaim provides nationwide professional liability and specialty lines claims and risk management services to self-insureds, insurance carriers, reinsurers, MGAs and program administrators, captives, risk retention groups, and London syndicates.

We are specialists and understand the evolving needs of the markets we serve, as well as the importance of providing an integrated and customized claims and risk management approach focused on achieving better outcomes and driving down our clients' total cost of risk.

Who We Are

Financial Strength

- \$250M in outstanding reserves and more than 10,000 claims managed each year
- 97% client retention
- 15+ years average client tenure

Expertise

- Average 25+ years of experience
- Lawyers, nurses, risk managers, engineers, complex claim directors
- 95% employee retention
- 93% carrier quality audit scores

Rank

- Top 3 largest national professional and specialty lines TPA by both size and revenue

The ESIS ProClaim Difference.



We Operate as an Extension of You

We align combined goals to form a collaborative partnership.

Commitment to Superior Outcomes

Our dedicated team of claim specialists delivers significant savings through faster closing ratios and lower overall costs per claim.

We Protect You

We protect your money, assets, reputation, and brand.

Internal Investment with External Outcomes

ESIS is proud to provide its employees with all of the tools they need to excel within the organization and with our customers. Our employees have industry specific knowledge and years of experience, and they provide continual consultation to ensure your program fits your unique needs.

Like You, We Have Skin in the Game

ESIS is committed to you. As such, we will place a percentage of our fees at risk based on measurable standards.

Risk Consulting and Assessments

ESIS ProClaim's client-focused risk consulting practice helps clients effectively manage their risk management program. Our consulting and assessment services complement your ongoing safety and improvement efforts while addressing key areas of risk.

ESIS ProClaim Partnership Leaders

ESIS' partnership leaders are consultative and empowered, and will coordinate internal resources to ensure your claims program is staffed with experienced and responsive professionals. Your partnership leader is the primary point of contact and senior business expert to:

1. Establish and monitor key performance indicators
2. Work with our claim operations team to drive timely resolutions
3. Conduct root cause analyses of program loss costs and loss drivers. Provide trends and benchmarks in an effort to reduce frequency and severity.

As your professional liability and specialty lines risk management partner, ESIS ProClaim provides a variety of services and solutions.

ESIS ProClaim % of Claims Handled by LOB

44% Medical professional – including claims for hospitals, surgical centers, long-term care, diagnostic centers, physician groups, other healthcare programs, etc.

21% Errors & Omissions, including lawyers, architects and engineers, broker-dealers, insurance agents, real estate agents, miscellaneous, etc.

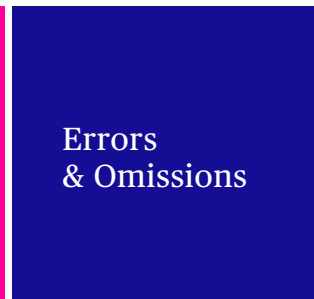
17% General liability, product liability/product recall, and cyber liability

10% Environmental, pollution, toxic torts, mass torts, and asbestos

8% Management liability, including D&O (AB&C) and EPLI (sexual harassment, quid pro quo, wrongful termination, etc.)



- Hospitals
- Long-term care
- Physician groups
- Surgeons
- Urgent cares
- Outpatient facilities
- National practitioner reporting
- CMS reporting



- Lawyers
- Architects and engineers
- Accountants
- Broker-dealer
- Real estate agents
- Insurance agents
- Collection agencies
- Mergers and acquisitions



- Pharmaceuticals
- Nutraceuticals
- Medical devices
- Food contamination
- Manufacturing
- Distribution
- Retail
- Automotive
- Consumer products



- Remediation
- Regulatory compliance
- OSHA reporting
- Coordination with EPA, DOT, and other agencies
- Oversight of experts
- Salvage
- Catastrophe response



- Data breach
- Crisis management
- Regulatory
- PCI fines
- Litigation and expense management



- Directors and officers (side A, B, and C)
- Employment practices, including retaliation, wrongful termination, sexual harassment, and other torts



- Robbery
- Burglary
- Employee dishonesty
- Forgery
- Coordination with federal, state, and local authorities



- Mass tort
- Asbestos
- Mold
- Lead abatement
- Fund and trust distribution

Claim outcomes that beat industry.



Healthcare

2016 National Long Term Care Study

21%

Our average paid in 2015 was 21% less for *closed claims with indemnity**
Aon 2016 LTC Study

18%

Our average paid from 2011-2015 was 18% less for *closed claims with indemnity**
CNA 2016 LTC Study

12%

Our average paid from 2015 was 12% less for *closed claims without indemnity**
Aon 2016 LTC Study

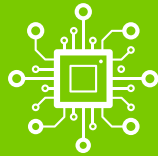
2016 National Hospital Professional Study

13%

Our average paid in 2016 was 13% less for *closed claims with indemnity**
Aon 2016 Hospital Study

17%

Our average paid in 2016 was 17% less for *closed claims without indemnity**
Aon 2016 Hospital Study



Cyber Liability

2016 Net Diligence Cyber Claims Study

\$665,000

According to the Net Diligence Cyber 2016 Study, the average paid for a Cyber Breach was \$665,000 and the median was \$60k

16%

When comparing ProClaim results to the Net Diligence 2016 Study, our average cyber breach paid in 2016 was 16% less and the median was 14% less

\$558,000

Our average breach paid was \$558,000

\$51,600

The median paid in 2016 by ProClaim vs. Study total of \$60k



Errors & Omissions

2015 National Center for State Courts Study

\$140,000

According to the 2015 National Center for State Court Study, the average paid for an E&O Claim was reported at \$140k excluding legal expenses

27%

When comparing ProClaim E&O claim paid results to the National Center for State Courts Study, our average E&O claim paid in 2015 was 27% less than the National Center study.

\$102,000

Our average E&O claim paid was \$102,000

Technology Solutions.

Risk Management Information System (RMIS) – Global RiskAdvantage® (GRA)

- Intuitive application for program analysis
- Full access to adjuster notes and action plans
- Automated triggers/alerts
- Mobile application

Worldview® for ESIS

- Web-based document library
- Interactive social networking

Data Management and Quality

- Inbound and outbound data conversion and quality
- Customer service systems support

OSHA Recordkeeping Solution

- Accessibility, accuracy, and ease of use
- Generate trending reports
- Visual dashboard displays

ESIS Advanced Analytics in Action

ESIS Advanced Analytics in Action is our consultative and customized data analytics and predictive modeling platform. Focused on your specific goals, our approach encompasses three interrelated components – predictive modeling, dynamic reporting, and retrospective analysis. Our goal is to help you achieve better claim outcomes and ongoing program improvement.

ESIS is sharply focused on results. We continually monitor, measure, and analyze trends, and we work closely with you to identify opportunities to help improve outcomes and positively impact your program costs.

Predictive Modeling Services

ESIS' predictive modeling services are designed to help improve the outcomes of individual claims by scientifically identifying files with a propensity for severity. This approach enables us to consider additional proactive measures to reduce claim exposure. ESIS also provides advanced predictive modeling services that are focused on continuous program improvement via the execution of proactive claim intervention strategies.

To learn how ESIS ProClaim's professional liability services can help you reach your risk management goals, contact:

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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 65 years of experience, and offerings in both the US and globally, ESIS provides one of the industry's broadest selections of risk management solutions covering both pre and post-loss services. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For more information, visit us at www.esis.com.

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