

**ESIS ProClaim**

What matters to you, matters to us

**ESIS<sup>®</sup>**



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

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.

### Specialists not Generalists

ESIS ProClaim provides nationwide professional liability and specialty lines claims and risk management services to Self-Insured's, Insurance Carrier's, Reinsurer's, MGA's and Program Administrators, Captives, Risk Retention Groups and London syndicates.

We are specialists and understand the evolving needs of the markets we serve and 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

- \$250 Million in outstanding reserves and over 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

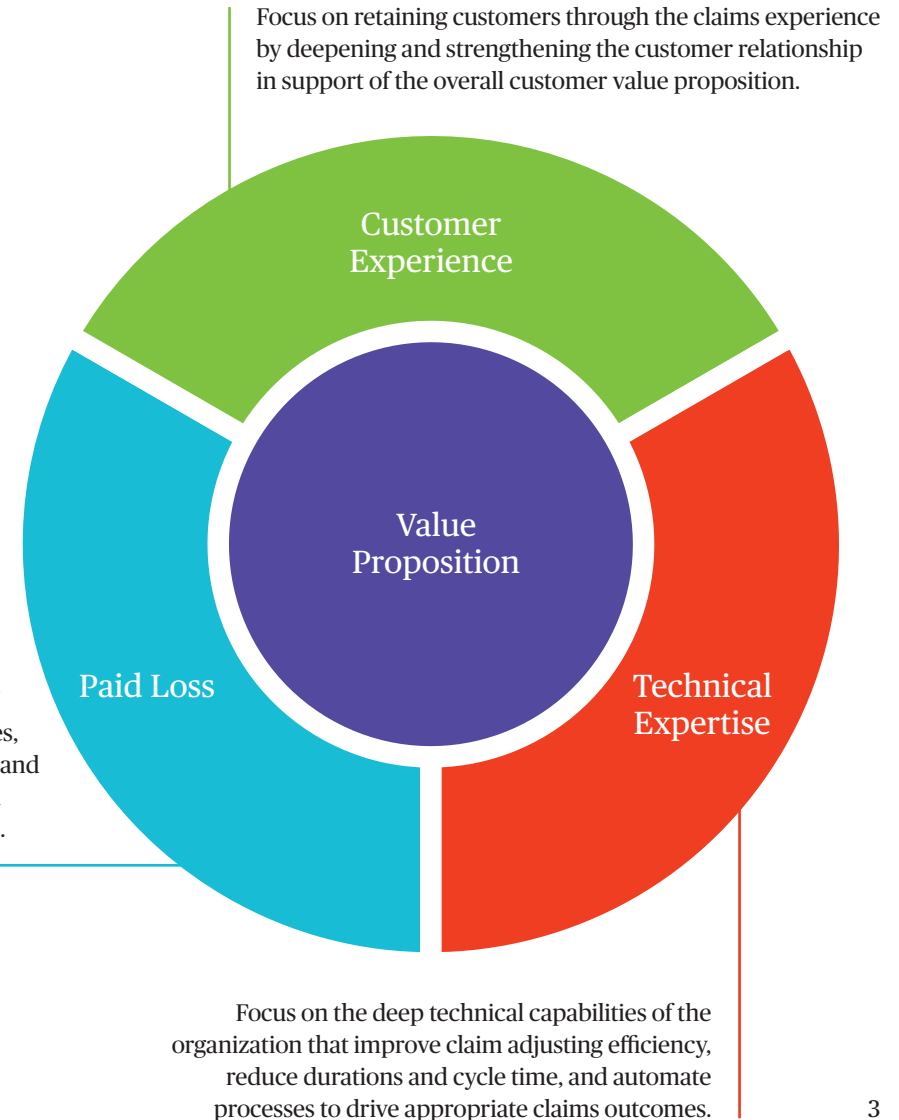
#### Rank

- Top 3 Largest National Professional and Specialty Lines TPA by both size and revenue



## Mission.

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



# The ESIS ProClaim Difference.

## **We operate as an extension of you**

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We align combined goals to form a collaborative partnership.

## **Commitment to Superior Outcomes**

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

## **We Protect You**

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

## **Internal Investment with External Outcomes**

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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, years of experience, and provide continual consultation to ensure your program fits your unique needs.

## **Like You, We Have Skin in The Game**

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

## **Risk Consulting & Assessments**

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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**

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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 single 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 analysis 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 and Omissions, including Lawyers, Architects & Engineers, Broker-Dealers, Insurance Agents, Real Estate Agents, Miscellaneous, etc.

**17%** General Liability, Product Liability/ Product Recall & 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
- Out Patient Facilities
- National Practitioner Reporting
- CMS Reporting

- Lawyers
- Architects & Engineers
- Accountants
- Broker Dealer
- Real Estate Agents
- Insurance Agents
- Collection Agencies
- Mergers & Acquisitions

- Pharmaceuticals
- Nutraceuticals
- Medical Devices
- Food Contamination
- Manufacturing
- Distribution
- Retail
- Automotive
- Consumer Products

- Remediation
- Regulatory Compliance
- OSHA reporting
- Coordination with EPA, DOT & other agencies
- Oversight of Experts
- Salvage
- Catastrophe Response



- Data breach
- Crisis Management
- Regulatory
- PCI Fines
- Litigation and Expense Management

- Directors & 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

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### 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

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### 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

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### 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.

## **ESIS Global RiskAdvantage® (RMIS)**

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

## **Worldview® for ESIS**

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- Web-based document library
- Interactive social networking

## **Data Management and Quality**

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

## **OSHA Record keeping Solution**

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

## **ESIS Advanced Analytics in Action**

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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 continuous program improvement.

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

## **Predictive Modeling Services**

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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<sup>®</sup>

**Contact Us:**

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ESIS<sup>®</sup>, 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 60 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](http://www.esis.com).

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