

A nighttime photograph of a city skyline. The sky is a deep blue. Several high-rise buildings are lit up with warm yellow lights from their windows. On the right side, the CN Tower is illuminated with a vibrant pinkish-purple light. In the foreground, the masts and rigging of several boats are visible, and the water reflects the lights from the buildings and the tower. A large red rectangular area covers the bottom half of the image, containing the company logo.

ESIS Canada

ESIS®



ESIS' vision and culture are focused on delivering superior customer service, innovative products, and excellent results that exceed our clients' expectations.

We employ a collaborative approach to program design and perpetual commitment to quality to give you the power to achieve your risk management goals.

ESIS Partnership Benefits

- A customized service delivery geared around your specific program objectives helps you achieve optimal outcomes.
- Uncompromised claims handling, accurate reserving, and sound best practices support an effective claims management program.
- High employee retention rates enable you to work with professionals armed with expertise to help mitigate loss costs.
- Empowered partnership leaders ensure proactive identification and implementation of loss cost reduction initiatives to drive better program results.

- A trusted partner with integrity, experience, skill, and consistency of service helps strengthen your risk management program.
- Comprehensive risk management services spanning across the U.S., Canada, and other global countries offers expansive coverage.

High Quality and Claims Handling Expertise

ESIS' elaborate quality review program and self-audit process enable us to deliver high quality performance and achieve outstanding internal and external audit scores. Our commitment to ongoing education and knowledge-sharing ensures our professionals continue to deliver superior results.

	<ul style="list-style-type: none"> • 65 years of claims handling experience 		<ul style="list-style-type: none"> • 93% average carrier audit scores
	<ul style="list-style-type: none"> • 92% employee retention 		<ul style="list-style-type: none"> • 98% client retention

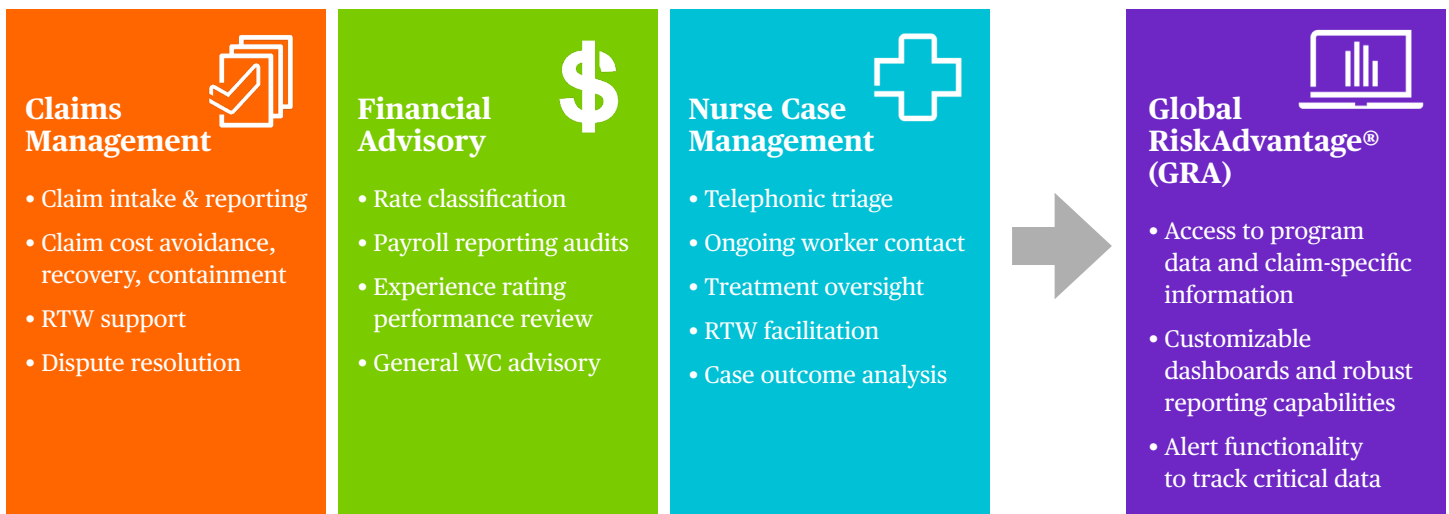
ESIS offers one of the industry's broadest selections of workers compensation oversight and liability claims management services. With specialized jurisdictional knowledge throughout all provinces, as well as extensive industry experience, our Canadian and U.S.-based clients receive customized solutions that help drive bottom-line savings.



Comprehensive Workers Compensation Oversight

ESIS partners with our clients to understand your risk management challenges and provide the solutions you need. Our professionals have specialized knowledge and competencies that can help you achieve exceptional outcomes.

A strategic integration of proactive and aggressive claims management, early and safe return-to-work (RTW), and premium rate containment, ensures that our clients benefit from Workers Compensation Board (WCB) experience evaluating financial incentives (rebates and rate discounts). We engage a well-structured best practices approach that provides excellence in execution and outcomes.



Knowledge-based solutions leading to bottom-line savings

- **Premium savings** – reduced claim costs, frequency, and duration
- **Improved experience rating** – annual performance rebates, premium rate discounts
- **Excellent client Return on Investment (ROI)** – millions of dollars in savings, in both indemnity and cost savings, over the span of several years for our clients*
- **Other benefits include** – reduced administration burden, increased productivity, and compliance

Any type of claims exposure can be costly and have the potential to impact your company's risk portfolio. At ESIS, we take a holistic approach to help you achieve the best possible outcomes. Bundled with ESIS' strong U.S. capabilities and a global footprint in more than 80 other countries around the world, our experienced claims team serves all provinces and draws on our broad resources to deliver a customized program focused on your needs and expectations.



Customized, Complementary, and Complete Claims Handling

ESIS offers experienced licensed adjusters in all Canadian jurisdictions to handle first- and third-party claims, ranging from auto and general liability, to commercial property and accident and health claims. With claims offices in Toronto and Montreal, we are able to provide bilingual services in French and English languages. Our Canadian claims handling capabilities, coupled with our global technology offerings, provide you with the ability to manage your global exposures under a seamless program.

These core claim handling capabilities are further supported by the following:

- Special Investigations Unit (SIU) to help mitigate potential fraud
- Health, Safety and Environmental (HSE) consulting services designed to reduce the frequency and severity of claims
- Subrogation unit to pursue the fullest recovery possible
- Litigation and expense management practices to help lower the cost of claims



In addition to claims management, ESIS provides one of the industry's broadest selections of risk management solutions, covering both pre- and post-loss services.

Comprehensive Service Offering and Refined Expertise

- With **ESIS CareSM**, our advocacy approach, Care Champions reinforce the trust relationship between employers and employees, resulting in faster return-to-work, decreased claim durations, reduced litigation, and lower costs.
- **ESIS Spherical[®]**, our absence management solution, is designed to help our clients promote a positive and productive work environment, and ensures the best care and service is provided for your employees. ESIS' absence management model provides a single-source solution that helps streamline processes, create efficiencies, and mitigate costs driven by absence and loss of productivity.
- **ESIS ProClaimSM** provides professional and product liability Third Party Administrator (TPA) services, as well as a wide variety of risk consulting solutions. Our specialized team of experts understands how to effectively control expenses, properly evaluate coverage, and aggressively manage claims and litigation in a quick and proactive manner.
- **ESIS Health, Safety and Environmental (HSE)** is a leading provider of risk control consulting and compliance services. Our process begins by evaluating risks and relevant factors such as culture, communications, regulations, and diverse situations that affect your operations. This provides the basis for the development, implementation, and evolution of a comprehensive HSE program – one that blends processes and procedures with tools and systems to ensure excellent results.



Quarterly analysis



Evaluation of process
and outcomes



Earlier identification
of trends



Proactive approach
to developing solutions



Effective utilization of our technological tools, combined with our skills, results in a comprehensive, value-added approach to interpreting and managing data, enabling you to make more informed business decisions.

Technological Tools and Data Analytics Capabilities

Predictive Modeling

- Predictive modeling data analytics are integrated into our claim team's workflow to proactively identify claims likely to have high severity, and to help mitigate loss costs by implementing appropriate and timely intervention strategies. Benefits include:
 - Targeted supervision of claims with the greatest potential for higher costs
 - Early warning through the use of predictive modeling-based alerts
 - Opportunities to address unrecognized severity

Global RiskAdvantage (GRA)

- Our Risk Management Information System (RMIS), GRA, provides a full range of structured data at an aggregated claim level, capturing every detail within a particular claim. Benefits include:
 - More than 70 standard reports
 - Customizable dashboards
 - Tracking of newly reported claims
 - Monitoring of critical claims from your watch list
 - Ability to create customizable claim alerts and notifications
 - Detailed medical program analysis reports and scorecards

Quarterly Program Review (QPR)

- ESIS' QPR process supplements traditional reporting by utilizing a consultative approach and recurring communication to examine processes and trends that help identify opportunities, create efficiencies, and effectively manage risk for your program. Our approach is comprised of the following components:
 - Analysis of the past five quarters of data across key program metrics
 - Evaluation of current processes
 - Application of leading indicators to diagnose challenges and opportunities
 - Recommendations for the deployment of process changes and intervention initiatives

Comprehensive Benchmarking

- Benchmarking analyses incorporate QPR findings to enable ESIS to make recommendations for program improvement, which are presented and summarized during annual partnership meetings. Benefits include:
 - Determine the overall health of your risk management program
 - Ability to measure trends against peer groups
 - Effectively monitor total cost of risk

Contact Us

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Design. Integrate. Achieve.

* All results portrayed are dependent upon individual facts and circumstances and are not guaranteed. They are presented merely for illustration, and actual results may vary.

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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