ESIS, Inc.

Global RiskAdvantage®

Loss Management Information System

The Risk Management Challenge

As a risk manager, you make choices daily that can cost or save your organization many millions of dollars. Therefore, you need the most sophisticated tool you can find for generating risk management reports and analyzing loss trends.

The ESIS Solution

ESIS combines meaningful analysis of loss data with the power of Web technology. Through our Global RiskAdvantage[®] Loss Management system, we provide the decision support tool you need. By putting Global RiskAdvantage[®] on the Internet – at www.riskadvantage.com – we make it cost effective, timely, and user friendly.

The Benefits

• Global

Contains key international data such as name of booking country and risk country and defines values in local currencies or US dollars.

• Comprehensive

Incorporates multiple carrier data – as well as your internal claim data – into a combined reporting and analysis system. With our new imaging technology, you can now view and manage images of entire claim files within Global RiskAdvantage[®].

• Secure

Global RiskAdvantage[®] has earned a "Secure Site" certification from industry leader VeriSign[®]. We use multi-level firewalls, Secure Socket Layer (SSL) protocols, IDS intrusion detection monitoring, 128-bit data encryption, plus enhanced password and user verification procedures.

• Versatile

Offers easy Internet access via Microsoft[®] Internet Explorer and Netscape[®] Navigator and provides a variety of standard and custom reports with sorting, filtering, and export options.

• Customized

Allows you to choose the functions you need – inquiry and claim notes, or inquiry, reports and claim notes – as well as enhanced features such as customized reporting.

• Timely

Offers daily updates to ESIS claim data, with real time access to claim adjusters' notes and diaries. Lets you choose frequency of updates to other carrier data and/or your internal claim data.

• Systematic

Report scheduler allows you to set up reports to run on your schedule – weekly, monthly, quarterly, etc. – with no manual intervention.

• Well supported

Helps you find answers quickly through ESIS customer service group, on-line help screens, informational job aids and other reference materials.

Global RiskAdvantage® Features

Global RiskAdvantage[®] reports shed new light on your information. Analyze and identify your loss trends – even before they become cause for concern. On-line access enables you to find shortcuts to better manage your claims, reduce hazards, and improve bottom line results. Global RiskAdvantage[®] can do all of the following*:

- · Calculate frequency and severity of losses, and rank them
- View foreign-based claims in local currencies
- Run reports for international accounts
- Analyze workers' compensation claims to provide repeater and disability duration
- Evaluate financial data by top vendor and expense categories
- Monitor critical claim timelines
- Construct loss development triangles to show changes in the cost of claims

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*Some features are optional. Consult your local ESIS representative for specific pricing details.



Global RiskAdvantage[®] Features (continued)

- Analyze your workers compensation medical payments and cost savings
- Produce loss runs with summary
- Calculate critical claim frequency and financial statistics
- Compare basic claim and financial information
- Create custom reports with user-selected data elements
- Generate detailed claim abstracts
- Create reports using client-defined fields/sorts including client unique data
- Provide interactive drill-downs on most reports
- Print reports and/or save the information to your local computer
- Customize reports for your unique reporting requirements if considered necessary*
- Data from Recovery Services International, Inc. can now be displayed in Global RiskAdvantage[®] Inquiry and Quick Export
- E-mail claim adjusters while viewing claim information
- Create alerts that will send daily notification on critical claim items
- Create charts/graph
- Update specific claim data elements in Global RiskAdvantage®

 $^{\star}\mbox{Some}$ features are optional. Consult your local ESIS representative for specific pricing details.)

Especially for our Disability Customers: STD/LTD Report Capability

- Produce reports that identify payments or Advice-to-Pay notification and calculate average cost per workday per claim
- Sort and subtotal by diagnostic codes (ICD-9)
- Generate a check register
- Produce frequency and severity reports that identify gross and net amounts as well as offsets for workers' comp companion claims, pension and Social Security amounts

Here's What's New

ESIS' imaging technology allows users to instantly access imaged claim files. Images are organized in a category structure within the claim and is easily managed. Global RiskAdvantage[®] users can download, print, and e-mail images, as well as manipulate image orientation.

Global RiskAdvantage[®] Self-Admin Claims module allows our clients to enter into the application auto, liability and property claims handled by their company. Global RiskAdvantage[®] users can enter claim detail information along with individual claim payments/reserves and claim notes. The Self-Admin module provides a vehicle for the client to capture ESIS claims and self administered claims into one RMIS application in order to provide a more holistic approach to managing and analyzing their claim history.

Keep track of the many tasks that you performed during your busy day. Set up a task list using the new Diary feature. Global RiskAdvantage[®] users can view diaries/tasks at a claim or account level and receive instance notification of the task on its due date in your e-mail or have that task show up in your claims adjuster's e-mail.

Take a look at the new home page – its user friendly design provides you with information about Global RiskAdvantage[®] at your fingertips. Global RiskAdvantage[®] users can run a quick claim query from the home page, see the scheduled reports that have run within the last eight days, alerts and diaries that come due today.

Contact

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For more details, call ESIS Customer Service at 1 800 344-0494.



Organized in 1953, ESIS, Inc. (ESIS) provides sophisticated risk management services designed to reduce claims frequency and loss costs. ESIS Risk Management Information, Risk Control and Claims services can be used individually or collectively as part of a risk management program. ESIS is part of ACE USA, the US-based retail operating division of The ACE Group of Companies, headed by ACE Limited (NYSE: ACE), ACE USA, through its underwriting companies, provides insurance products and services throughout the US. Additional information about ESIS, Inc. and its products and services can be found at www.esis.com. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.

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