

A Comparison: Average Cost Per Claim

Our commitment to exceptional claims management helps us effectively manage our customers' claim costs while delivering positive results. Since 2012, our average claim costs across all of our business segments remains consistently below the industry average.

We achieve these outcomes through:

- Risk management solutions that lower the cost of risk
- Customized loss control service strategies that deliver sustainable safety improvements to reduce and eliminate injuries
- Comprehensive return-to-work approach
- Consistent, disciplined execution of claims best practices
- Quality case management by experienced claims professionals and nurse case managers
- Continued investment in innovative approaches to managing costs, such as our Care Analytics® platform, aggressive investigative services and a tight focus on litigation management
- Jurisdictional expertise

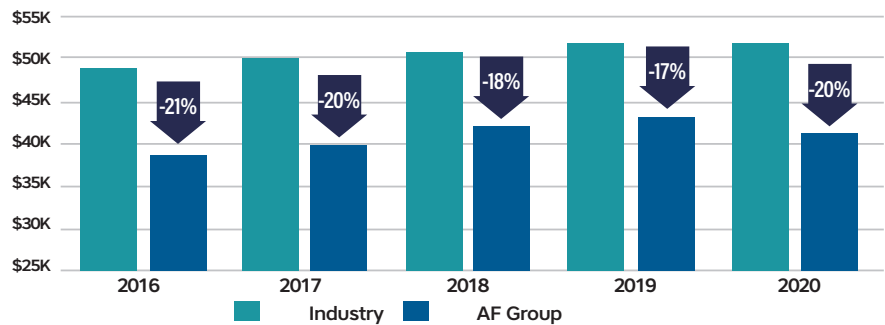
Because of our workers' compensation expertise, you can count on our unparalleled commitment to managing your claim costs. We bundle all of your workers' compensation services into a comprehensive package to reduce your overall cost of risk. We're transparent — there are no hidden fees or back-end charges. It's what we call "Zero Effect."

20%

Since 2016, our average claim costs across all business segments has remained almost 20% below the industry average.*

* Based on constant input from large losses.

Average Lost-Time Claim Cost Comparison



Accident year data from 2016-2020 (excluding medical only loss amounts) and 2016-2020 industry data from NCCI, WCIRB (CA), NYIRB and NJCIRB.