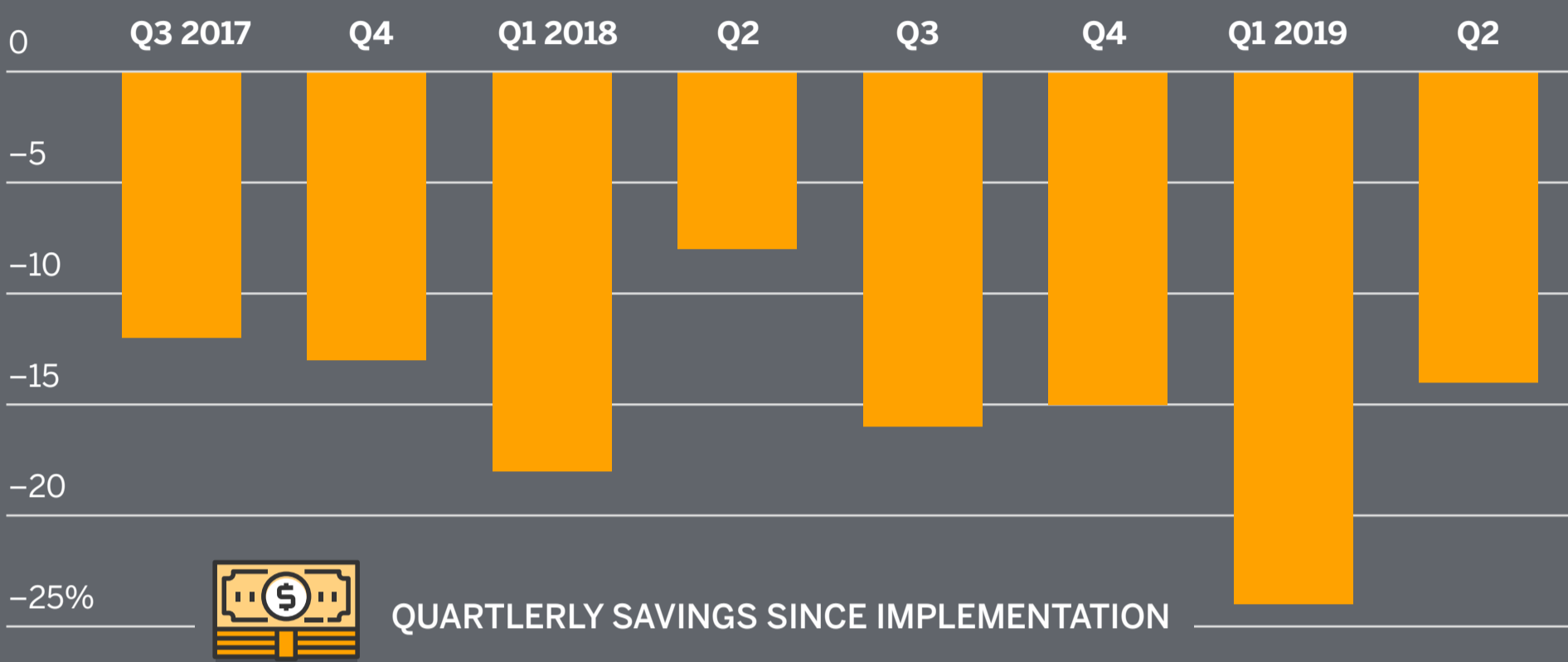


How to lower defense costs using analytics

Using proprietary data-mining techniques, Milliman Datalytics-Defense® is able to analyze companies' defense cost invoices and produce actionable insights. In 2017, NORCAL Group began using the application; the results below demonstrate the extent NORCAL was able to reduce their defense costs, all the while maintaining their overall claims-with-payment ratio.

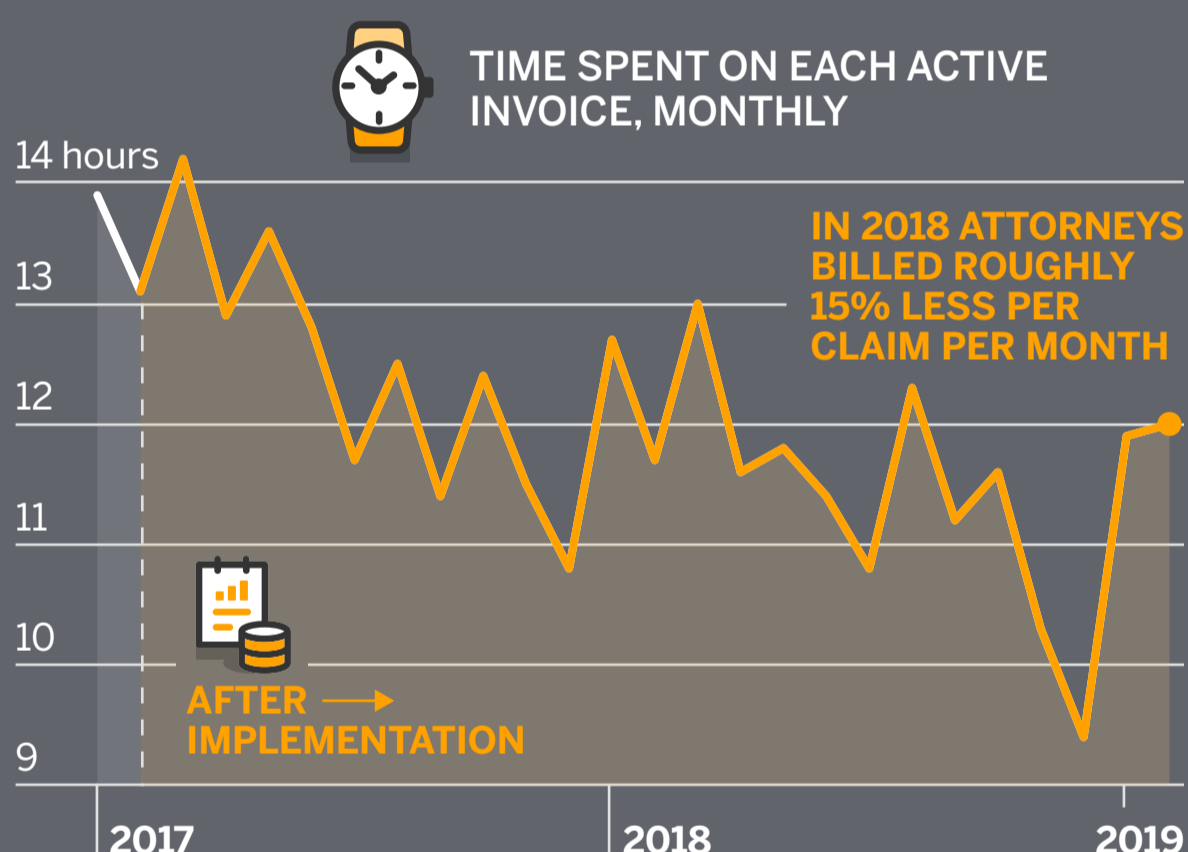
Defense costs were overall 15% lower than expected

NORCAL used Datalytics insights to implement changes, which led to significant defense cost savings.



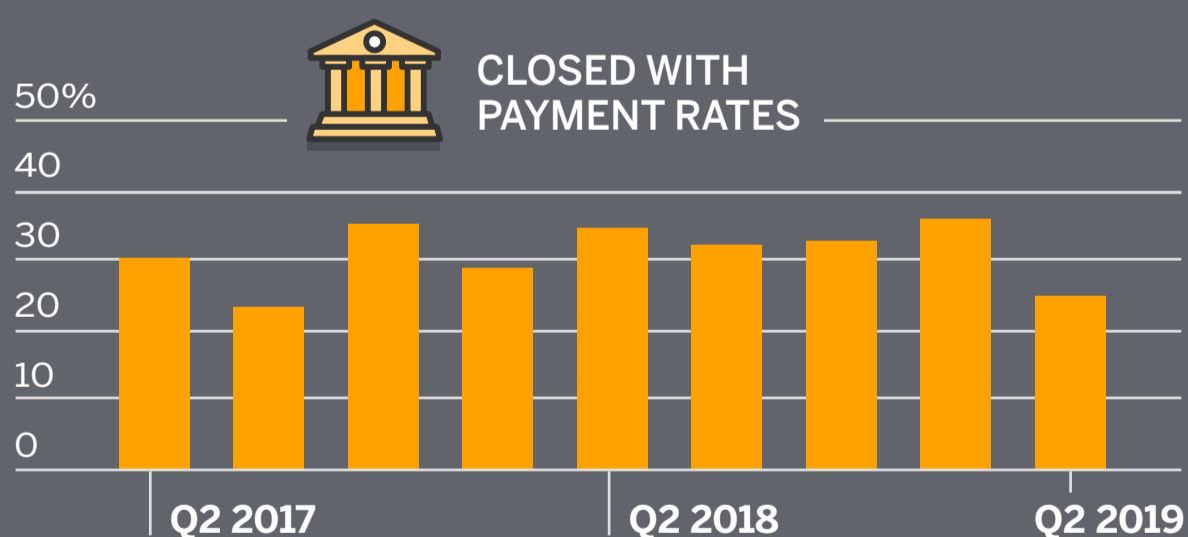
Datalytics enables the identification of vendors/partners that provide enhanced value ...

NORCAL was able to develop and manage a strategy to fuel collaboration which reduced inefficiencies.



... which enables better overall results.

NORCAL, working with its partners, was able to increase the value proposition enjoyed by its policyholders while maintaining its low claims with payment ratio.



Our data



200,000+ CLAIMS SINCE 2012



\$10.5B+ IN LOSSES AND EXPENSES SINCE 2012



300% GROWTH SINCE 2017