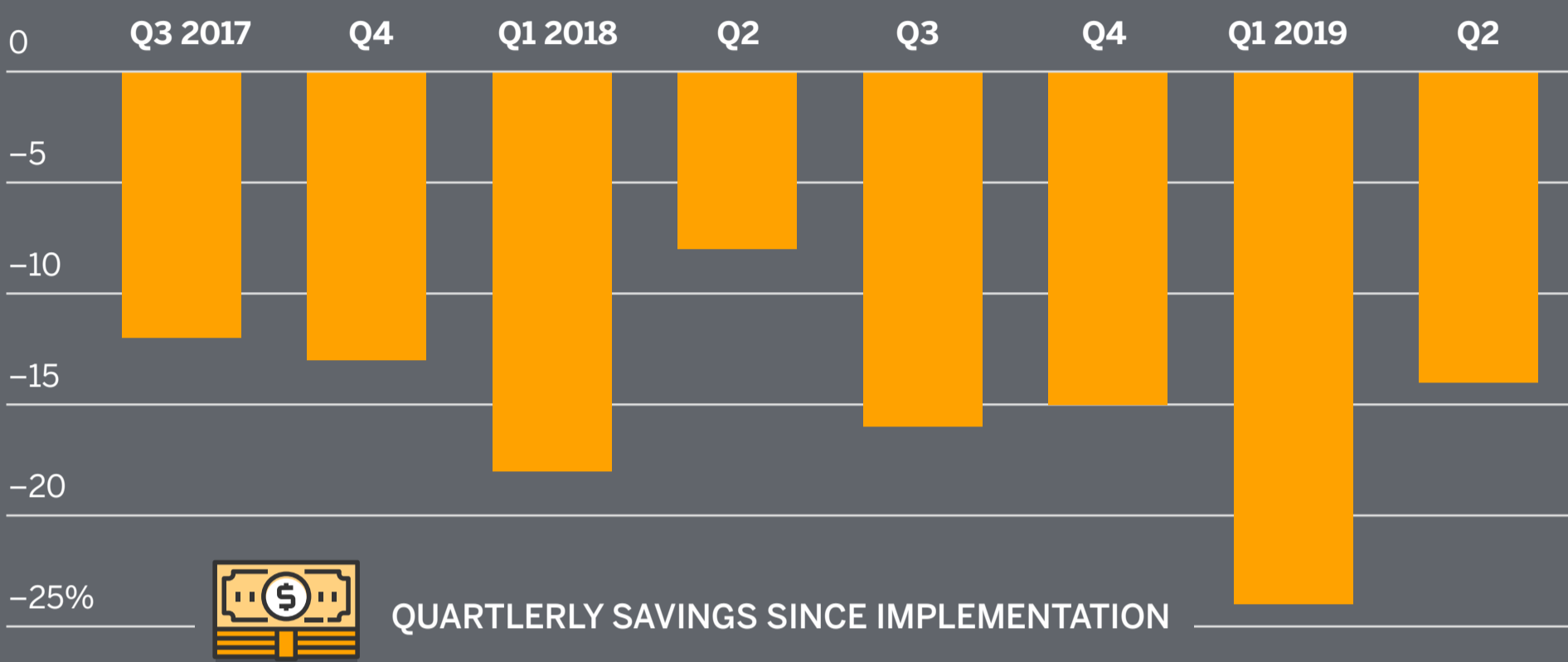


# How to lower defense costs using analytics

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.

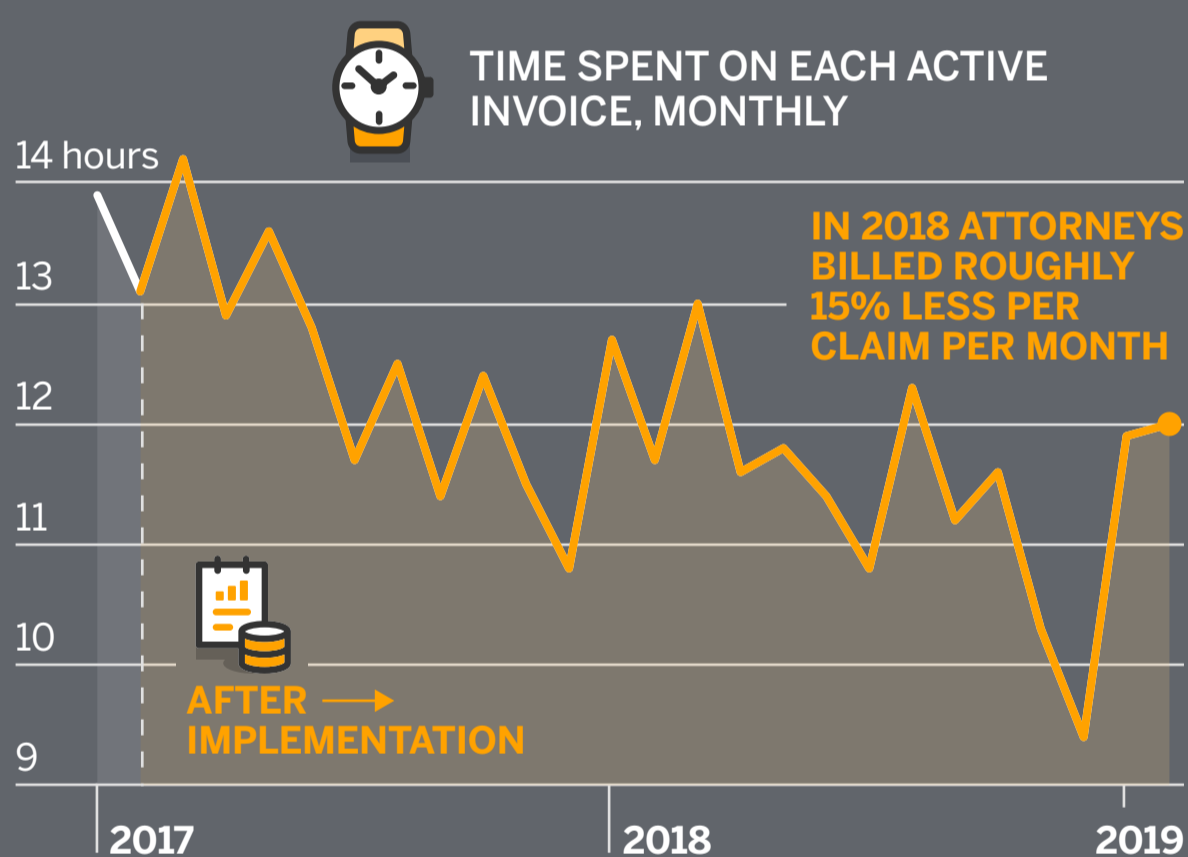
## Defense costs were overall 15% lower than expected

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



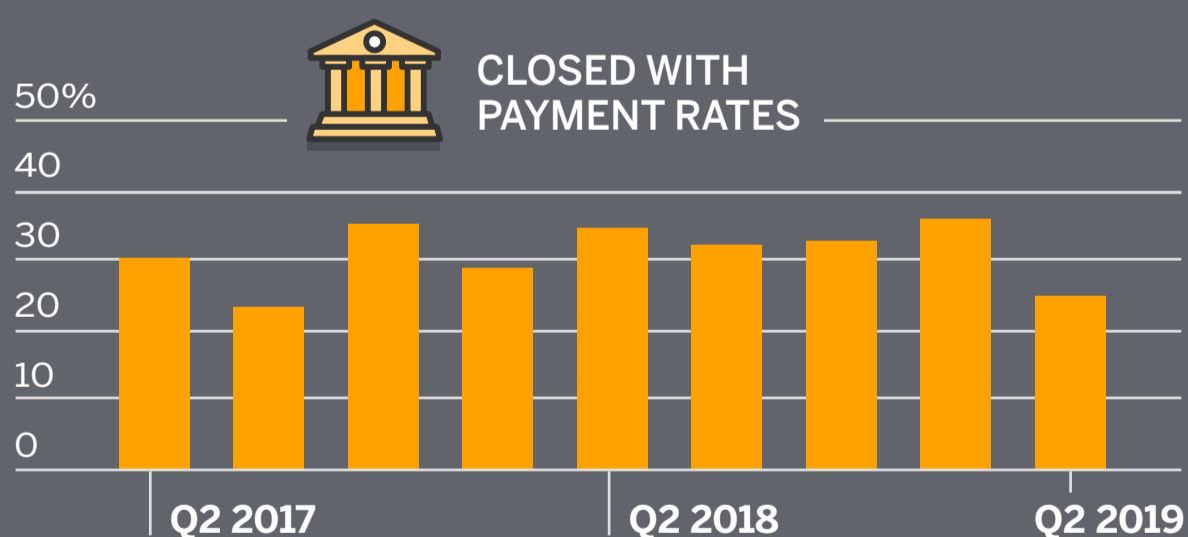
## Datalytics enables the identification of vendors/partners that provide enhanced value ...

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