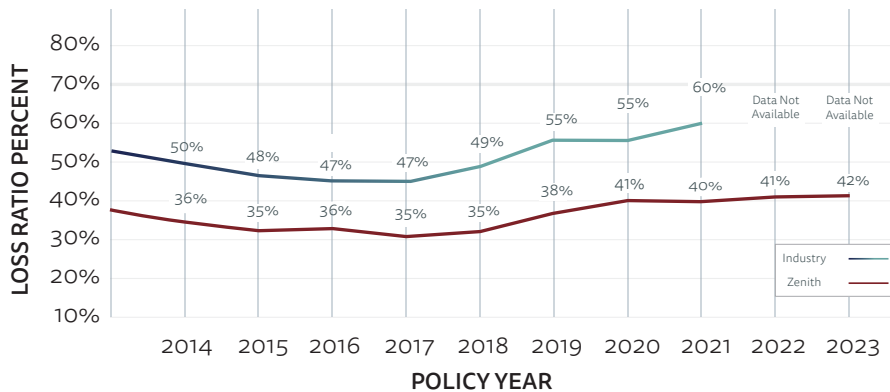


THE WORKERS' COMPENSATION LEADER

Zenith is the premier specialist in workers' compensation nationally. Our expertise, combined with a forward-thinking approach, helps us achieve the highest level of service and outcomes for our customers. We invest in top-tier, in-house specialists who collaborate to provide innovative solutions and help injured employees recover and return to work as quickly as medically possible.



Sources: Industry is from NCCI's 2021 Calendar-Accident Year Underwriting Results(Preliminary) and WCIRB Quarterly Experience Report As of March 31, 2023, weighting by Zenith's premium distribution by state. Zenith data as of June 20, 2023.

ZENITH'S QUANTIFIABLE VALUE

For more than 30 years, Zenith has significantly outperformed the industry by **20-30% on loss ratio**

ZENITH AT A GLANCE

92-95%
CLAIMS CLOSED IN 24 MONTHS

71%
MEDICAL COST SAVINGS
on average, through our medical bill review

75-80%
EMPLOYEES RETURN TO WORK
within 90 days; 80-85% overall

SAFETY & HEALTH FOCUS

- Service hours based on need, not premium size
- Customized service plans
- Zenith's evidence-based safety and health consultation focuses on the most significant hazards and cost-saving opportunities

100%
OF LOST-TIME CLAIMS
reviewed for red flags of fraud or abuse

ZENITH ONLINE RESOURCES

- MyZenith®
- Zenith Solution Center®
- Zenith Connect®, a mobile app for injured employees
- Customer Claims Notes and Alerts

Zenith is rated **A (Excellent)** by AM Best

LEARN MORE AT THEZENITH.COM

