

CLM Follow-Up Study

Covid-19 Impact on Claim Frequency

*A follow-up survey of claim executives on
changes in claim frequency related to Covid-19.*

January 2021



Performed by Suite 200 Solutions

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Introduction

We want to thank each of the 65 senior claims executives who took the time to participate in this survey. Without their involvement, the opportunity to share these collective experiences and predictions across the claims leadership community would simply not be possible. Thank you very much.

About this CLM Study

The CLM (Claims and Litigation Management Alliance) is the industry's largest professional trade association for claims and litigation professionals. With more than 45,000 members, the CLM promotes and furthers the highest professional standards across both industries.

In May and June of 2020 the CLM conducted a survey of senior claims officers to capture the impact of Covid-19 on claim volume changes. A total of 73 claim executives participated that survey and the results were released in a report issued in June of 2020. That report can be downloaded from this link: www.suite200solutions.com/studies.

This Study is a follow-up to that survey. In this version we added questions focused on business interruption claims volume, increases in fraudulent claims filings, and executives' predictions of when we may see a return to claims volume normality.

About the Participants

A total of 65 claim executives participated in this survey. Because of the sensitive nature of the information requested, all responses were anonymous. Invitations to participate were generally at the chief claim officer level.

The following table indicates the relative size of each responding organization.

1. 37 percent of respondents were from organizations with more than \$750MM in annual premium;
2. 31 percent were from organizations with \$100-\$750 million;
3. 32 percent represent organizations with less than \$100MM, or no premium.

Premium Tier	Definition (Premium Size)	Percentage of Responding Organizations
1	< \$12 billion	5%
2	\$6 billion to \$12 billion	3%
3	\$2 billion to \$6 billion	6%
4	\$750 million to \$2 billion	23%
5	\$250 million to \$750 million	18%
6	\$100 million to \$250 million	12%
7	< \$100 million	25%
N/A	Our organization does not generate premium (i.e. TPA)	6%
Other	I don't know our premium	2%

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Survey Questions

Please note that we do not use the term “claim frequency” in the technical sense of claims per exposure unit, but rather in the common usage sense of “number of claims reported” or “claim volume.”

Very broadly stated, this survey covers the time frame from early to mid-March of 2020 through November or December of 2020, which is when this survey was completed.

Because our intent was to capture changes in claims volume that executives perceived to be related to the pandemic, as opposed to other influences, we asked respondents to normalize their responses for any changes in underwriting focus. The specific instructions given were:

“Our intent is to capture claim volume changes that you consider to be Covid-19 related. Therefore, please feel free to normalize your responses for any changes in underwriting focus. For example, if claims frequency is down in a certain line of business, but you attribute that decrease to the fact that you stopped writing policies in that line of business a year ago, and not to Covid, please adjust your response accordingly.”

The specific questions asked were:

- For each line of business listed, please indicate whether your claims volume is lower, the same as, or higher than a comparable pre-pandemic period.
- Please indicate, based on your answer above, the estimated percentage change associated with your answer above. Again, our goal is to capture a percentage figure that you attribute to the pandemic and not to other business factors.
- If claim frequency has changed for your organization in any way, when you believe claims frequency will "return to normal?"
- Has the percentage of cases flagged for possible fraudulent activity (in any line of business) increased over the past 6 months (since April)?
- If your answer to the preceding question was "yes," please indicate with a check in the checkbox those lines of business in which the percentage of suspected fraudulent claims is higher.
- Regardless of your whether it is your Company's intent (or your clients' intent, if you are a TPA) to provide business interruption coverages, has your organization seen a change in the number of business interruption claims being reported?
- Lastly, if your organization HAS experienced a change in volume of claims for business interruption coverage, please estimate the percentage of that change.

High-Level Summary

In this section we highlight several high-level findings from this Survey:

- The industry continues to experience a decrease in overall claims volume, as a result of Covid-19. However, the extent of these decreases has lessened since our prior survey in June.
- The lines of business in which the most executives report a decrease are:
 - Personal Lines – Auto Liability (100% of respondents report a decrease)
 - Personal Lines – Auto Damage (96% of respondents report a decrease)
 - Commercial -- Vehicle (72% of respondents report a decrease)
 - Commercial – Vehicle Liability (71% of respondents report a decrease)
 - Workers Compensation (67% of respondents report a decrease)
 - Commercial Property Liability (55% of respondents report a decrease)
- Although the majority of executives identified volume as down in those five lines, the average percentage of decrease has lessened in every line. Those figures are shown side by side in the detailed findings below.
- Several lines of business that reported a decrease in volume in June of 2020, now report that volume is essentially back to normal:
 - Personal Lines – Property (43% of respondents now say volume is back to normal)
 - Commercial – Property (39% of respondents now say volume is back to normal)
- In June of 2020, 66% of those writing that Commercial Property actually reported an increase in claims. Now, 39% report an increase.
- Commercial Specialty Liability was the only line of business in which most executives (66%) reported no change in volume in June. That remains true now, though the percentage of respondents reporting no change has dropped to 53%.
- Respondents are bullish that a return to normal claims volume is imminent. Almost 60% predict normal claims volume by the end of Q2 2020. An additional 31% predict a return to normal by end of Q3 2020.
- The percentage of claims with suspected fraudulent activity has increased for roughly one quarter (24%) of the organizations who participated. The lines of business involved are outlined in the detailed findings.

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Detailed Findings

Section 1: Claims Volume and Percentage of Change

The specific findings of the survey are presented by Line of Business. We indicate in each line of business the percentage of respondent organizations that write that specific line.

Personal Lines – Auto Damage

Personal Lines – Auto Damage	This Study (Dec 2020)	Prior Study (June 2020)
% of respondents Who Reported an Increase	4 %	4 %
% of respondents Who Reported an Decrease	96 %	96 %
% of respondents Who Reported no change	0 %	0 %
Average Decrease (of those with a decrease)	22 %	33 %
Median Decrease (of those with a decrease)	22 %	30 %
Average Increase (of those with an increase)	5 %	Not provided
Median Increase (of those with an increase)	5 %	Not provided
Don't Write this Business (responses not included in figures above)	57 %	61 %

Personal Lines – Auto Liability

Personal Lines – Auto Liability	This Study (Dec 2020)	Prior Study (June 2020)
% of respondents Who Reported an Increase	0 %	0 %
% of respondents Who Reported an Decrease	100 %	97 %
% of respondents Who Reported no change	0 %	3 %
Average Decrease (of those with a decrease)	23 %	30 %
Median Decrease (of those with a decrease)	20 %	30 %
Average Increase (of those with an increase)	N/A	N/A
Median Increase (of those with an increase)	N/A	N/A
Don't Write this Business (responses not included in figures above)	57 %	58 %

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Personal Lines – Property

Personal Lines – Property	This Study (Dec 2020)	Prior Study (June 2020)
% of respondents Who Reported an Increase	30 %	30 %
% of respondents Who Reported an Decrease	27 %	39 %
% of respondents Who Reported no change	43 %	30 %
Average Decrease (of those with a decrease)	16 %	24 %
Median Decrease (of those with a decrease)	20 %	25 %
Average Increase (of those with an increase)	21 %	22 %
Median Increase (of those with an increase)	17 %	20 %
Don't Write this Business (responses not included in figures above)	53 %	52 %

Personal Lines – Property Liability

Personal Lines – Property Liability	This Study (Dec 2020)	Prior Study (June 2020)
% of respondents Who Reported an Increase	10 %	3 %
% of respondents Who Reported an Decrease	45 %	50 %
% of respondents Who Reported no change	45 %	47 %
Average Decrease (of those with a decrease)	19 %	30 %
Median Decrease (of those with a decrease)	20 %	26 %
Average Increase (of those with an increase)	19 %	Not provided
Median Increase (of those with an increase)	10 %	Not provided
Don't Write this Business (responses not included in figures above)	52 %	57 %

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Commercial Vehicle

Commercial – Vehicle Damage	This Study (Dec 2020)	Prior Study (June 2020)
% of respondents Who Reported an Increase	3 %	0 %
% of respondents Who Reported an Decrease	72 %	83 %
% of respondents Who Reported no change	25 %	17%
Average Decrease (of those with a decrease)	23 %	27 %
Median Decrease (of those with a decrease)	20 %	26 %
Average Increase (of those with an increase)	5 %	N/A
Median Increase (of those with an increase)	5 %	N/A
Don't Write this Business (responses not included in figures above)	43 %	40%

Commercial Vehicle Liability

Commercial – Vehicle Liability	This Study (Dec 2020)	Prior Study (June 2020)
% of respondents Who Reported an Increase	0 %	0 %
% of respondents Who Reported an Decrease	71 %	86 %
% of respondents Who Reported no change	29 %	14 %
Average Decrease (of those with a decrease)	23 %	31 %
Median Decrease (of those with a decrease)	20 %	29 %
Average Increase (of those with an increase)	N/A	N/A
Median Increase (of those with an increase)	N/A	N/A
Don't Write this Business (responses not included in figures above)	41 %	39 %

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Commercial Property

Commercial – Property	This Study (Dec 2020)	Prior Study (June 2020)
% of respondents Who Reported an Increase	39 %	66 %
% of respondents Who Reported an Decrease	21 %	16 %
% of respondents Who Reported no change	39 %	18 %
Average Decrease (of those with a decrease)	16 %	38 %
Median Decrease (of those with a decrease)	15 %	33 %
Average Increase (of those with an increase)	29 %	94 %
Median Increase (of those with an increase)	20 %	38 %
Don't Write this Business (responses not included in figures above)	40 %	33%

Commercial Property Liability

This includes CGL, Premises, Products, and other property-related liability lines.

Commercial – Property Liability	This Study (Dec 2020)	Prior Study (June 2020)
% of respondents Who Reported an Increase	9 %	11 %
% of respondents Who Reported an Decrease	55 %	59 %
% of respondents Who Reported no change	36 %	30 %
Average Decrease (of those with a decrease)	19 %	26 %
Median Decrease (of those with a decrease)	20 %	25 %
Average Increase (of those with an increase)	19 %	51 %
Median Increase (of those with an increase)	10 %	30 %
Don't Write this Business (responses not included in figures above)	31 %	33 %

Commercial Specialty Liability

This includes E&O, D&O, Professional Liability, Environmental, Employment, and other specialty lines.

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Commercial – Specialty Liability	This Study (Dec 2020)	Prior Study (June 2020)
% of respondents Who Reported an Increase	15 %	8 %
% of respondents Who Reported an Decrease	32 %	26 %
% of respondents Who Reported no change	53 %	66 %
Average Decrease (of those with a decrease)	27 %	16 %
Median Decrease (of those with a decrease)	23 %	17 %
Average Increase (of those with an increase)	23 %	16 %
Median Increase (of those with an increase)	15 %	14 %
Don't Write this Business (responses not included in figures above)	48 %	46 %

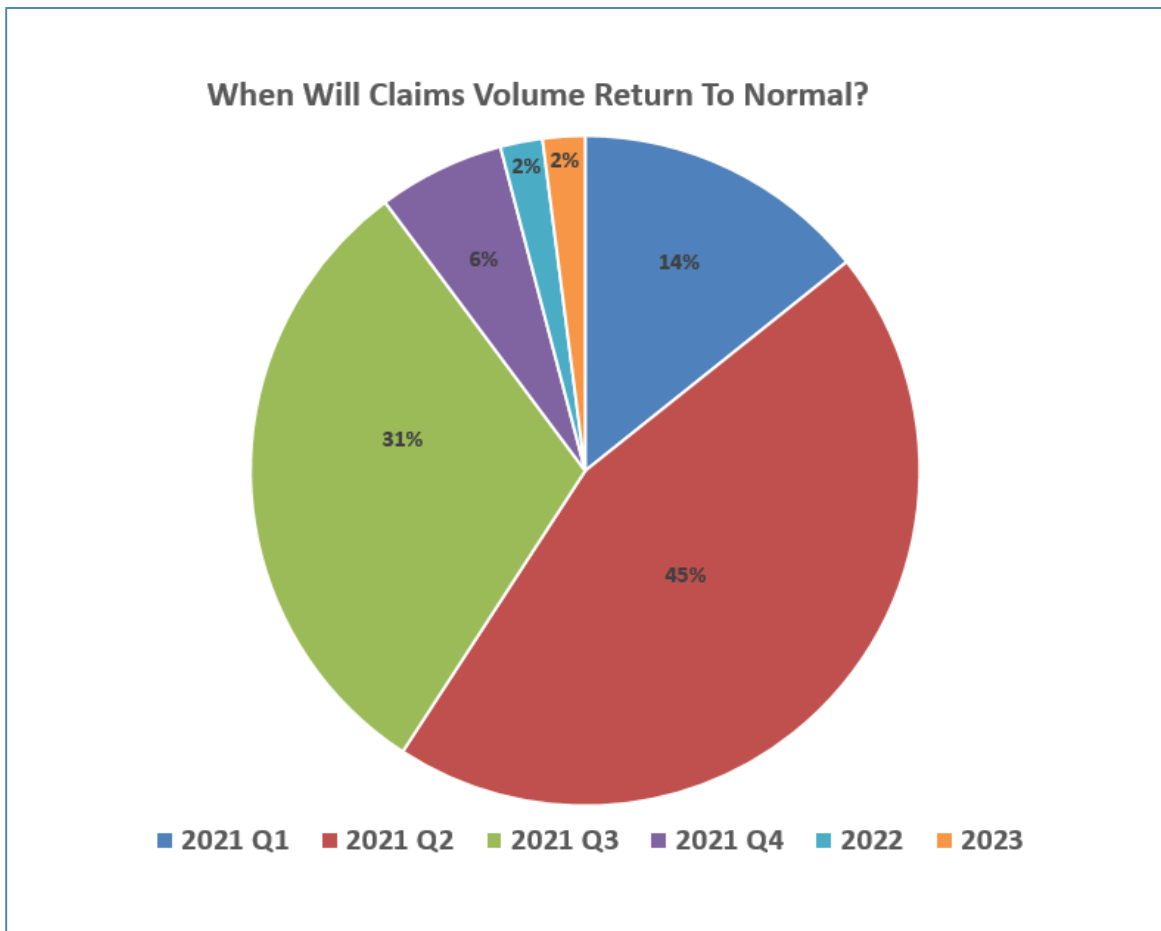
Workers Compensation

Commercial – Workers Compensation	This Study (Dec 2020)	Prior Study (June 2020)
% of respondents Who Reported an Increase	12 %	5 %
% of respondents Who Reported an Decrease	67 %	68 %
% of respondents Who Reported no change	21 %	27 %
Average Decrease (of those with a decrease)	23 %	28 %
Median Decrease (of those with a decrease)	23 %	25 %
Average Increase (of those with an increase)	22 %	16 %
Median Increase (of those with an increase)	17 %	16 %
Don't Write this Business (responses not included in figures above)	48 %	46 %

Section 2: When Will Volume Return to Normal

Participants were asked to estimate when they believed claims volume will return to normal. The specific question was phrased as follows: "If claim frequency has changed for your organization in any way, when do you believe claims frequency will "return to normal?"

Respondents were bullish on a quick return to normal. Almost 60 percent believe that normal claims volume will have returned by the end of Q2 in 2021. An additional 31 percent estimate Q3 of 2021; six percent estimate Q4 of 2021. Two executives estimated a return to normal in 2022 or 2023.



Several comments were shared in free text form, which are included here for review, as they are illustrative of how executives are thinking about a return-to-normal claims volume status. We have included comments from those executives for whom claims volume has already returned to normal.

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Return to Normal Predictions – Additional Comments

Frequency was down for all lines except Property during the months of March through May, and has trended back towards normal levels since. For Property, there was a large number of COVID-19 business interruption claims received from March through August. Other than COVID-19 business interruption claims, other Property claims have been about normal.

I believe that claims frequency will normalize once social distancing restrictions are lifted. Until then, I expect our habitational and retail business to continue to experience a lower claims volume. Our increase in Commercial property claims is directly related to policyholders seeking business income coverage due to COVID. I expect Commercial property claims volume to normalize as more and more courts issue rulings in favor of the insurer.

"Normal" will have to do with full economy. There has been some progress, but payroll remains down

There will likely be more generalized WAH, and less generalized travel meaning less miles and thus less volume per premium \$

Already seeing it turn to normal as CAT season ends. Last time we looked at impact from potential fraud increases we saw none. Now looking at it again to do year end assessment to see if anything has changed given ongoing economic impact from COVID 19.

We don't expect frequency will ever return to the same levels, all things being equal. Related solely to COVID, we believe work location behaviors (shift to at-home capabilities) will permanently impact driving and commuting behaviors that will impact auto loss frequency into the indefinite foreseeable future.

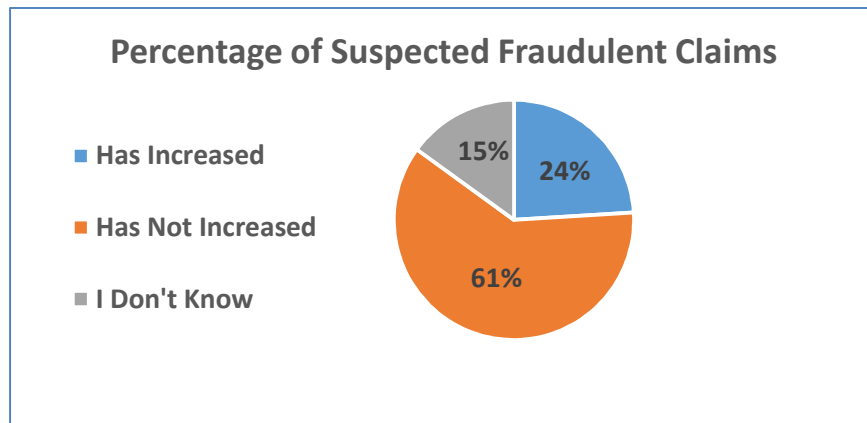
We experienced a 25% reduction in reported claims in March and April, but claim volume has returned to normal since then.

Not sure that it will.

Section 3: Increases in Perceived Fraudulent Claims Activity

We were curious whether the number of cases flagged for possible fraudulent activity, in all lines of business, has increased or decreased over the past six months. The time frame covered was from June to November or from July to December, depending upon when the respondent completed the survey.

We asked respondents to answer this question as “a percentage of claims reported”, as opposed to raw total numbers. In terms of whether this percentage has increased the answers were as follows:



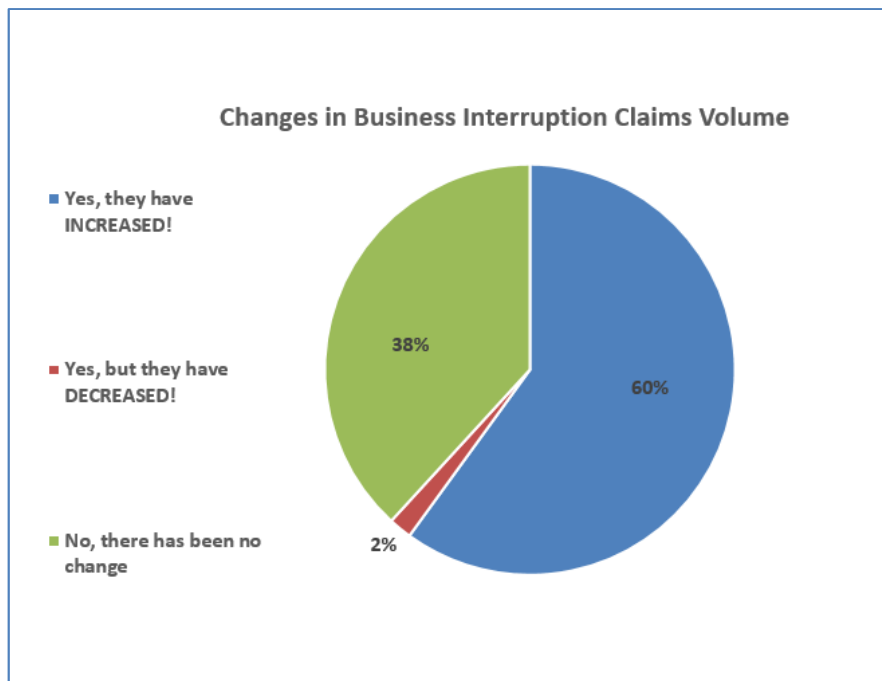
Those respondents who reported an increase in suspected fraudulent claims were asked to identify the lines of business in which this increase has occurred. We then ranked these lines of business in terms of number of mentions. We caution against drawing too significant a conclusion about this ranking, given how heavily this ranking is influenced by which lines of business are represented by respondents' specific organizations.

LINES OF BUSINESS WITH INCREASE IN SUSPECTED FRAUDULENT CLAIMS (Listed in Decreasing Order by Number of Mentions)
Personal Lines – Property
Personal Lines - Auto Damage
Commercial – Property
Personal Lines - Auto Liability
Commercial - Vehicle Liability
Workers Compensation
Personal Lines - Property Liability
Commercial - Vehicle Damage
Commercial - Property Liability (CGL, Premises, Products, etc.)
Commercial - Specialty (E&O, PL, D&O, Environmental, Employment, etc)

Section 4: Increases in Business Interruption Claims

We were also curious the extent to which, if at all, these senior claims executives are experiencing any increases in business interruption claims. We asked this question without regard to whether the respondents' organizations intended to provide business interruption coverages.

The specific question asked was as follows: “Regardless of whether it is your Company's intent (or your clients' intent, if you are a TPA) to provide business interruption coverages, has your organization seen a change in the number of business interruption claims being reported?”



For almost 40 percent, there has been no volume change in business interruption claims. Another two percent reported a decrease.

However, 60 percent reported increases in new business interruption claims.

We asked those respondents who reported an increase in business interruption claims volume to estimate the percentage of that increase:

	Percentage	Comments
MEAN INCREASE	107 %	Several respondents reported increases of 500-1,000%
MEDIAN INCREASE	40 %	

Comments from Participants

As with the previous June 2020 Study, respondents were given the opportunity to add comments for review and consideration by their industry peers and colleagues. These comments are included below.

The specific question read as follows:

“Would you like to share some thoughts with your peers and industry colleagues? What impact will the Covid-19 pandemic have on the property and casualty claims industry long-term? What should claim executives be preparing themselves for?”

RESPONDENT COMMENTS RE LONG TERM COVID IMPACT

I believe it will change the workforce....companies seeking more automation....less payroll...less premium. I also believe that we will see more future pandemics and states will assert control with unconstitutional amendments to switch financial onus towards insurers

Presumption of COVID claims is not in place in New York, but remains a potential issue.

I think we have a slow-down that will pick-up when we can go back to the new "normal". I also think that we will continue to see more social impacts to verdict ranges (higher with lower threshold to find liability). Long story short, the long-term view is not good for insurers despite the number of "conservative" judges recently appointed at the Federal Level.

Serious changes in commuting costs as well as commercial real estate.

Increase in litigated claims for certain business lines such as commercial property and liability.

Extended times to inspect damaged properties, insureds are fearful of visitors. Extended repair times, permitting is taking much longer. Extended repair times which extends the time in temporary housing. Material costs rising and labor shortages competing with the new home building.

Accelerated adoption of digital claims inspection and payment technologies. Broader adoption of remote work from home for desk based claims staff. Increase of utilization based rating models (miles driven as monitored by onboard electronic data recorders) for personal auto line of business.

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We are very uncertain what changes in social behavior (and juror perceptions) will be and how that might impact social inflation and casualty severity trends. We are also uncertain what consumer preferences will be moving forward in the UBI / Telematics space, especially as some consumers expect highly reduced miles driven.

I believe we will see the issue of business interruption coverage for the current pandemic litigated and appealed in all jurisdictions over the next couple of years such that this will become a more developed area of case law for precedential value. I also believe that in the event any liability claims alleging a particular company or activity of a particular company caused an individual to contract COVID-19 that a plaintiff would have a great deal of difficulty overcoming the hurdles of proving negligence and causation. There are a multitude of variables that might account for how and when an individual contracted the virus. There will be less in-person mediations, mock trials and conferences as companies have realized efficiencies in using virtual platforms for these activities. Likewise, I believe we will see a trend toward remote office work and a greater demand by employees for flexibility to work from home. Companies will need to examine issues such as office space needs - which might work both ways - either reduction of space due to more remote work or enlargement of space for social distancing in-office workers.

Not a large number of Covid claims in the WC line of business. However, several accounts with minimal to no prior losses experiencing Covid claims. IE, personal care home with 18 reported Covid claims, and a foundry with 5 Covid claims

We will see: 1) Increased adoption of claims technologies as table stakes vs differentiator 2) Increased demands from employees to work remotely or more flexibly 3) We will see less miles driven per premium dollar as all companies push more flexible or remote work efforts, reduce travel due to ability to use video meeting technology and related 4) We will see increased social inflation as PI attorneys push strategies to create theories of liability and make revenue during declining injury frequency 5) We will see more "mercenary" adjusters - same desk, similar work, different company with more pay, benefits or flexibility

While appropriate, declination of business interruption claims will lead to a fraying of the policyholder relationship. The industry's reputation is taking a hit that may fuel hostile legislative initiatives. Virtual work places are likely here to stay which may impact claims frequency and severity. COVID has boosted technologies that facilitate virtual adjusting. It will also likely permanently change the litigation landscape as video conferencing becomes a less costly and, in many cases, more efficient way to conduct a variety of litigation events. The impact on the civil docket will be felt for an extended period of time as courts focus on criminal, family and landlord tenant cases.

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Our "long-term" will be impacted by jurisdictional legal interpretations of COVID-19 coverage matters, and how the industry responds. Additionally, sustained changes in how we work & live may impact related risks, which will need to be considered in pricing models, etc.

Mediations by zoom are here to stay. Increased virtual claims handling is here to stay

We need to be prepared to engage fully with the political, legislative, and regulatory environment as there seems to be some degree of tolerance for overreach on the part of political leaders prioritizing perceived social good over contractual and actuarial integrity. Additionally, we need to be prepared for macro level changes events, i.e. pandemic risk, climate change, social justice, etc., and not just operational risks. There is a quiet assault on risk-based pricing (that is, underwriting) going on that needs to be addressed through advocacy efforts and public relations. Perhaps these aren't claim specific enough for the question, but are no doubt some of the big picture items we need to aim our attention toward as an industry.

We are preparing for an increase in EPLI claims in 2021, mainly due to projected layoffs, work from home mandates, return to office requirements, and possible protocols and policies related to mandatory versus voluntary COVID testing and vaccinations. Many of our recent risk management questions are focused on "can we require employees to come into the office," "how do we monitor social distancing in the office environment," "should we require COVID testing or vaccinations in order to return to work." And we are fielding a lot of risk management questions regarding layoffs, furloughs and best practice procedures for reducing workforce. Therefore, we anticipate an increase in our EPLI claim frequency in 2021.

If the courts start granting coverage for COVID-19 business interruption, we will see a significant increase in litigation.

Social inflation will continue to increase because more people will believe that "non-covered" claims should be covered because "that's what insurance is for".

COVID impact to Personal lines secondary homes held for short-term rentals (Airbnb, etc.), some of which are high end/significant reduction in insured's income.

We've already seen reinsurance partners request pandemic risk modeling in the renewal offers.

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Protracted litigation surrounding business interruption claims and coverage as well as legislative actions. Long term change with flexible work schedules and permanent work from home with more corporate office closures. Might require more digital and virtual claims handling with multiple options to handle and settle claims internally.

Virtual hearings/mediations/deps are here to stay Remote work is now the norm

For WC, telehealth will be more predominant post pandemic. RTW opportunities will be slowed until the economy picked up.

Like most we're seeing a new normal for office environments with more workers working from home, getting used to working from home, and not wanting to return to long commutes and an office environment. Potential to lower operating costs mid and long term as leases get re-negotiated or moves to smaller footprint offices take place, as well as reduction in paper, printing, copying, and postage, utilities, and other costs are further realized. Currently looking at providing laptops to all remote working employees to insure a more secure computing environment and not have employees use their own devices.

Injury severity is up and I don't think we have enough understanding of how much higher this will climb. Litigation remains a Pandora's box as courts slowly start to reopen.

Our volume of claim matters has remained about the same as 2019, however, the severity of claims reported on average is below the norm. More low-level claim matters in 2020.

Further Questions

A copy of this report can be obtained, without charge, by writing to info@suite200solutions.com.

Questions about this Study may be directed to:

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Or

Anne Blume | CEO | The CLM
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Thank you to Our Sponsors

We want to extend our gratitude to the three organizations whose underwriting assistance made this Study possible. Each of these organizations is a thought-leader in their respective area within the claims community and we value their involvement very much.

We encourage you to learn more about each of these organizations. More information about each of these organizations can be found on their specific websites:



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About The CLM

The CLM, a member of The Institutes, is dedicated to meeting the professional development needs of the claims and litigation management industries. Founded in 2007, CLM maintains a membership of more than 45,000 industry professionals who benefit from the CLM's networking events, continuing education programs, and a wide variety of industry resources. More information can be found at www.theclm.org.

About Suite 200 Solutions

Suite 200 Solutions (formerly CLM Advisors) offers advisory services to the property and casualty claims and litigation management industries. We provide generalized consulting, market intelligence, and talent acquisition services to claims organizations, law firms, and the service and technology providers that serve both of those constituencies. Through its Transaction Advisory Group, the Company also provides critical support to investors, buyers, and sellers in this industry segment. More information can be found at www.suite200solutions.com