

Domain Experts Delivering Results



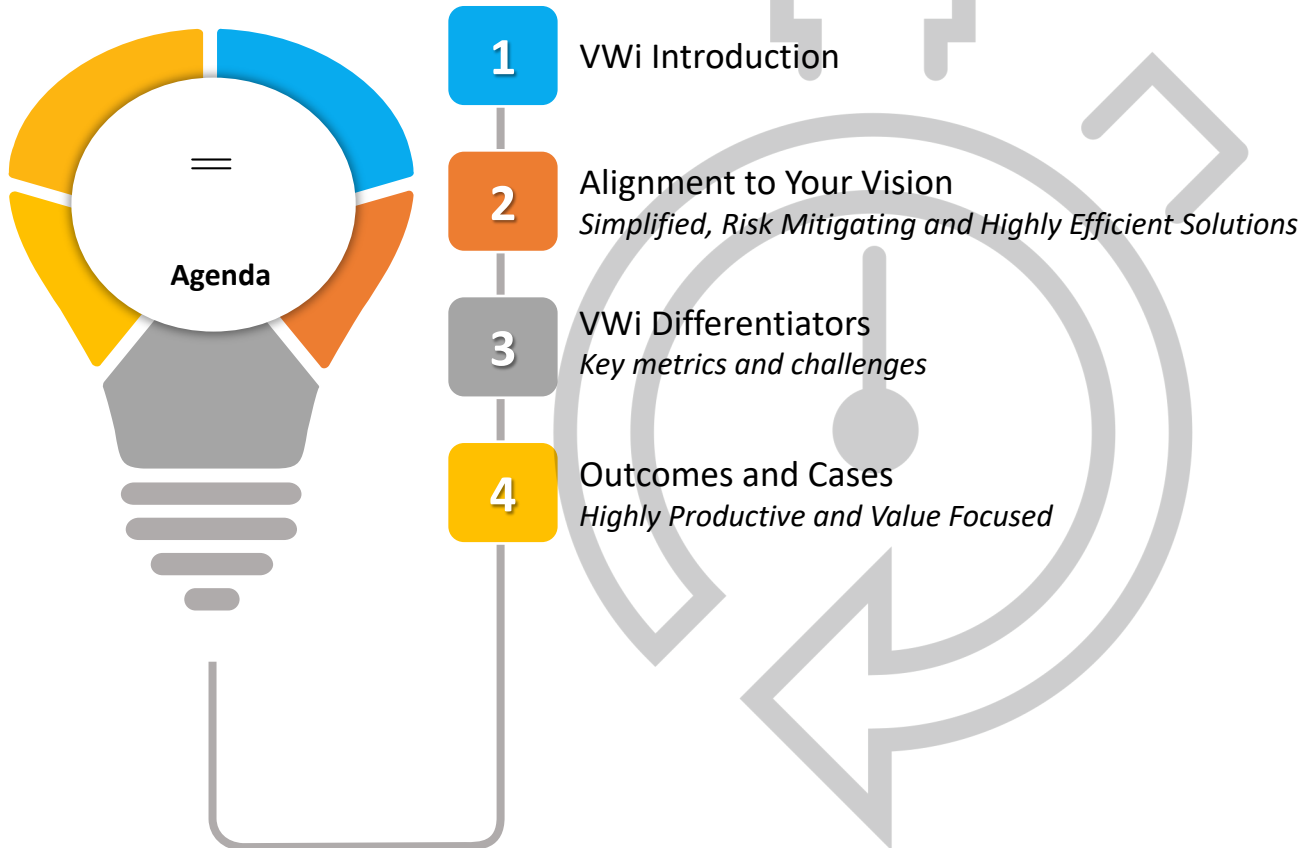
Providing excellence in customer experience, smart process design to maximize claims recoveries, and full support of policy holder deductible recoveries is the core focus of our Subrogation culture. Technology and efficiency brought together with our domain experts and we deliver the best combination of outcomes for our client engagements. Passion to deliver outcomes and exceed client expectations is our mission.



Robert Williams
Chairman and CEO



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Overview – VWi Introduction



VWi's Approach Is Connected to Each Clients Agenda and Expected Outcomes



Over 2000 Clients across 4 Business Units with a Vertical Focus: Financial Services, Transportation, CPRD, Manufacturing, Healthcare, and Technology

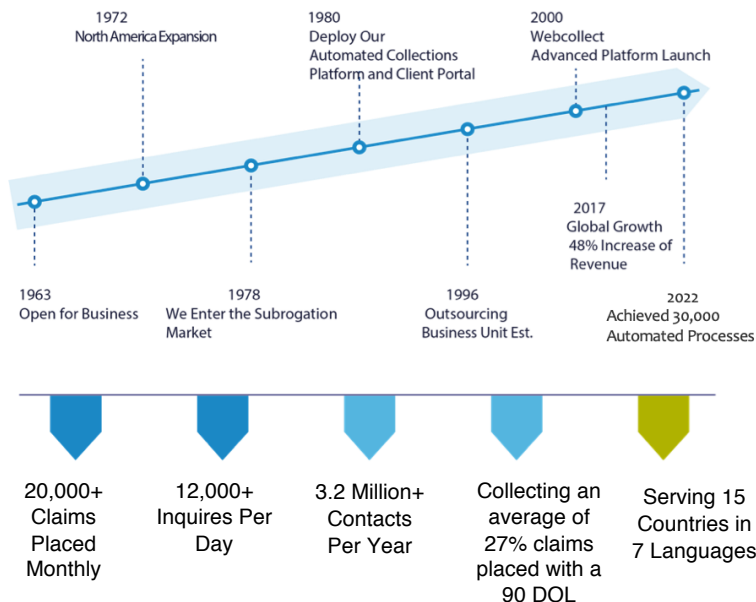
500+ associates delivering Client value

Business Units

- Subrogation
- F&A Outsourcing
- Revenue Cycle Management
- 3rd Party Collection

Our Subrogation Journey

Our Journey



Our Subrogation Experts Coupled with Technology Investments Has Produced Solid Results for our Clients.

We utilize our domain expertise to deliver upon your agenda in every aspect of your subrogation program including:

- Worker's Compensation
- P&C Subrogation
- PIP Insurance
- Medicare Payments

How an insurance company handles the subrogation function impacts its value to policyholders and shareholders. While financial stability, underwriting expertise and breadth of coverage remain important, an insurer's claims service provides a clear opportunity to distinguish itself in the marketplace.

Examples of People & Technology

Customer Experience

This metric can highlight many opportunities for growth and efficiencies in finance. The challenge is to understand where to focus efforts on utilization and the processes that underpin customer success.

If you are interested in further optimizing performance here, we work in the exact areas that can help you improve.

100%

Call Analytics and AI related processes

90%

Policy Holder Retention Rate After Deductible Recovery

People

Domain Experts Dedicated to Client Engagement

Our approach since our founding, best people using automation to deliver outstanding outcomes for our clients.

Our average adjuster tenure is over 15 years+ with attrition rate of 11% annually.

11%

VWi Attrition

28%

Peer industry average

VWi Experience

- Measurement and Incentives Tied to Results
- Deep Call and Voice Analytics Measure Performance
- Faster Escalation Process and Resolution
- Transparency Through Client Portal Access
- Insights and Analytics Included For Governance
- Policy Holder Customer Service, Deductible Recovery Status



VWi Experience

- Claim to Cash (e.g., reducing days outstanding by 20%–30%)
- Automation and processing efficiency – typically driving 10%–20% cost reductions)
- Insights and Analytics for continuous improvement
- Insurance Sector full service outcomes based solutions e.g. Premium, Deductible, Subro, and Audits

Sample Case Study: Top 5 P&C Carrier



BUSINESS ISSUE

- The Adjustor Model: Prioritization of adjustors for recoveries based upon adverse carrier identification and high velocity of claims with higher value recovery.
- Revenue leakage: Recovery required on all aspects of claims to improve returns for insured such as deductibles but also a compliant and well captured process to close off gaps in subrogation recoveries
- Uninsured Motorist: Lengthy process of identification, skip tracing and payment plan modeling
- Process alignment: Need for aligning the processes with balance effort for recovery and brand management
- Service levels: Improve service levels as well as focus on value add in a technical processes



VWi APPROACH

- Implemented smart OCR solutions to capture all claims information
- Created a custom model to deliver valuable data and insights for the discovery process, uncovering assets, financial ability to recovery claims and expedited adverse carrier identification
- Enabled portal access for claims managers to gain insights and status reporting as a point to complete process alignment and audit
- Brought forward VWi's proactive analysis tools to negotiate best possible payment arrangements in the case of uninsured tort
- Delivery centers: Sarasota, FL
- Scope of work: Subrogation, Customer Service, Data Collection / Skip Tracing



OUTCOMES

- Achieving 3 days faster cycle time to resolution vs. industry average
- Obtained access to partner with skilled resources and domain experts in the field of subrogation
- Recovery forecasting improvement to +/- 1% monthly
- Customer service levels monitored through data and voice analytics for quality and continuous improvement initiatives
- Improved productivity rates by 30% through standardization and automation of manual processes
- Compliance at 100% as measured through audit due to high standards of VWi associate and skill levels
- Improved location and skip tracing metrics by 12% utilizing VWi AI batch processing automation and asset location platform





Vengroff Williams Inc.

Delivering Experts and Automation

Insurance providers must navigate through the wide and complex environment of changing customer needs and demographics, increased regulatory requirements, and a conservative risk management climate.

The industry is also facing new market conditions that include a changing competitive atmosphere with new and emerging players, lower growth rates, and a volatile global environment wrought with unprecedented natural disasters in North America.

VWi's Client Engagement Model provides the flexibility and customization required for the large enterprise insurance sector. We are passionate about delivering value and outcomes specific to the Sentry agenda.



Innovation



Domain Experts



Delivering Results



Robert Williams
CEO - Vengroff Williams

Bob is an award-winning services executive who brings nearly 37 years of proven success in leading and developing high-quality teams in BPO for Fortune 500 companies. Bob leads with a solid solution team who delivers continuous revenue growth, client satisfaction and a technology road map for our clients market differentiation.

Robert Williams
Chairman and CEO

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Founded in 1963, with over \$15 billion under its management, VWi is a leading business-services provider relied upon by more than 2,000 global clients to transform their businesses into leaner, more dynamic, agile and efficient operations. With a consultative approach to providing a full range of end-to-end solutions, VWi's enterprise solution team delivers a highly automated and optimized environment for our clients. VWi delivers services globally with a core focus upon onshore delivery under a highly automated managed BPO offering.