

## Domain Experts Delivering Results

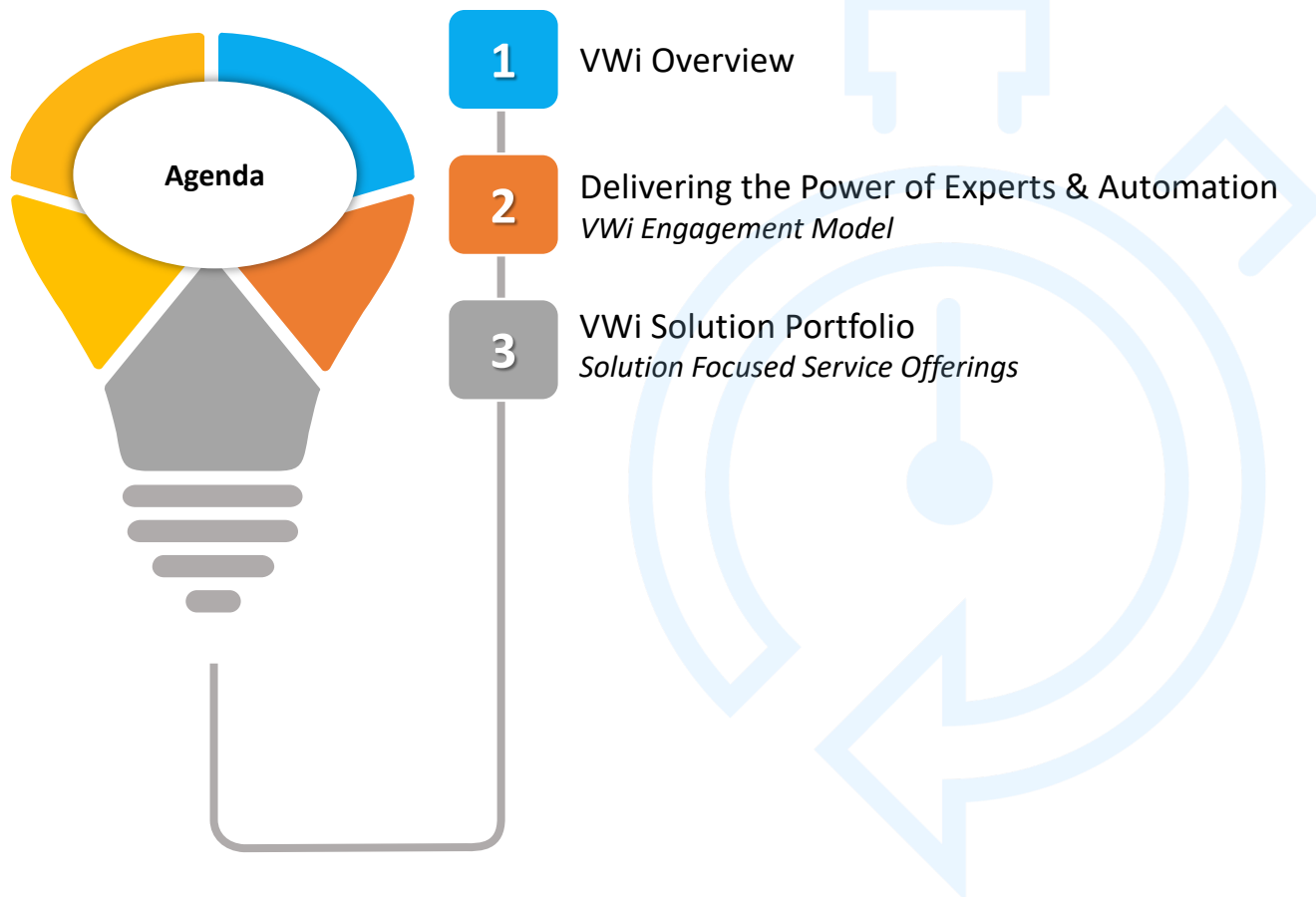
“ Providing excellence in customer experience, smart process design to maximize recoveries, and full support to protect against revenue leakage for our clients is our culture. Technology and efficiency brought together with our domain experts and we deliver the best combination of outcomes for our partnerships. Passion to deliver the results and exceed your 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



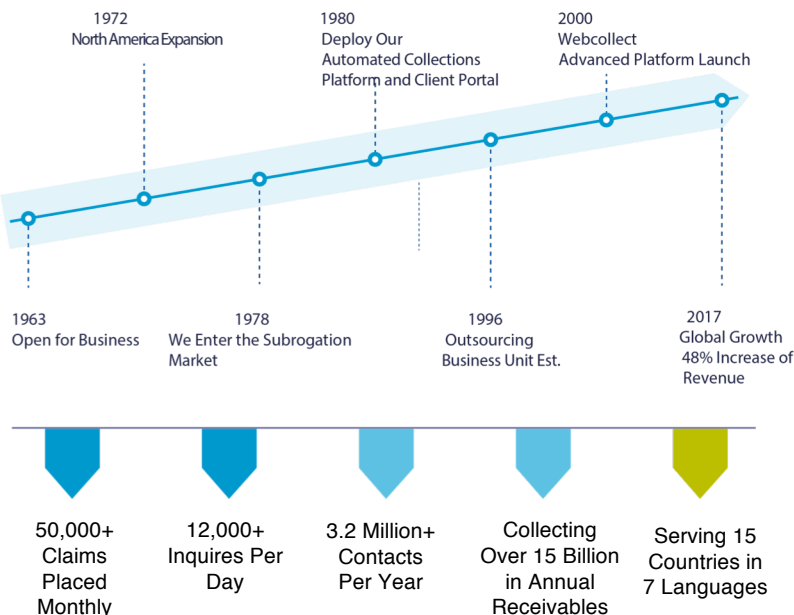
Over 2000 Clients across 4 Business Units with a Vertical Focus: Financial Services, Transportation, CPRD, Manufacturing, Healthcare, and Technology

500+ associates delivering Client value

#### Business Units

- Revenue Cycle Management
- F&A Outsourcing
- 3<sup>rd</sup> Party Collections
- Subrogation

## Our Journey



### Our History of Experts and Technology Investment Has Produced Solid Results for our Clients

- Efficiency improvements in the range of **20% - 30%**
- Removal of manual processes
- Improved customer experience
- Deeper Insights and Analytics
- Automatic workload organization
- Reduced errors' opportunities
- **95%** of queries indexing automated
- **20%** Improvement across financial results

## Experts and Automation Solution Focused

### Utilities Subrogation Solutions

VWi . maintains a highly specialized risk management department to recover the expenses incurred when electrical property, cable, water or other utility assets are damaged both above and underground. Our team provides extensive industry knowledge coupled with leading technologies including far reaching informational databases and best in class workflow enabled systems to drive results.

A Unique Solution – Services designed with focus on claims

VWi Utilities Loss Recovery Unit maintains thorough knowledge of, utility location laws and regulations, line height requirements, transformer locations, electrical right of way, determining liability, interpreting police reports, processing restitution orders in addition to understanding requirements and regulations to suspend a drivers license.

Services Include:

- Skip-tracing
- Payment negotiation and payment plan monitoring
- Negative liability
- Adverse carrier identification
- Arbitration filing
- Litigation services

Process, assessing the damage

When property damage paperwork is received our team will attempt to identify the responsible party. When there is no responsible party clearly present within the claim, the team will investigate the incident to include:

- Neighborhood searches
- DMV
- Property assessment
- Town, County & State Construction data

While following the leads to the responsible source of the damage, additional back up is sometimes required. VWi's success is due to experience in knowing where to look for required information. Confirming liability is a requirement before extensive collection efforts can be made. This comes in the form of DMV verifications, conversation verifications, and eye witnesses willing to make a notarized statement to the facts of the incident. Upon confirmation, the responsible party is advised of the debt, provided an explanation of damages and expenses. VWi will work through several payment options to find the best resolution. This contact usually leads to insurance information. Once obtained, all contact will be with the insurance carrier.

All claim denials or disputes must provide a letter in writing specifying the details of there denial or dispute.



## Solution: 3<sup>rd</sup> Party Collections

VWi's leadership in technology, program development and customer service provides the driving force behind our success. Advanced subrogation services equip you with the tools you need to recover the income your company deserves and needs.

Through our people, processes and technology, we are able to reduce waste. Our success is based on our highly acclaimed ability to effectively define assets and to utilize insights and data. Multiple databases and innovative strategies are optimized to advance claims resolution.

Process		1.0 Strategy	2.0 Cleansing	3.0 Disputes and Query	4.0 Resolution	Outcomes
Account Placement	Scope	Collections and Customer Service	Account Scrub & Skip Trace	Full practice, including dispute resolution through escalation process	Payment, Dispute Resolution	<ul style="list-style-type: none"> <li>Strong Attention to Each Account for Resolution</li> <li>Reduced cost of capital and increased value of cash collection through reduced days outstanding</li> <li>Established Target KPI's to Ensure Management of Outcomes</li> <li>Specialized automated campaigns under unified process</li> </ul>
	Platform	VWi	VWi	VWi	VWi	
	Comments	<ul style="list-style-type: none"> <li>Scoring Based Strategy</li> <li>Collector Assigned</li> <li>Validation Notice</li> </ul>	<ul style="list-style-type: none"> <li>SME Domain Skill Set Aligned to Account Type (Score Based)</li> <li>Scrub and Update: Bankruptcy, Dissolved, and New Contact Details (MDM)</li> <li>Set up for customer contact</li> <li>Collection Strategy and Escalation Process</li> </ul>		1) VWi Remittance 2) Disputes Resolved 3) Closed with Why	

### VWi Webcollect Strategies with Continuous Improvement Through Insights and Analytics

Auto Skip & Validation	Account Segmentation	Payment Modeling	Dunning Statements	Collection	Cash	Queries & Disputes
Portfolio Analysis		Minimize Credit Risk	Cash Collections		Minimize late/wrong payment costs	
<ul style="list-style-type: none"> <li>Productivity improvement typically in the range 10 – 20% (centralization, standardization, partly technology).</li> <li>Automation of Address, Phone and financial data</li> <li>Harmonization leads to benefits further downstream with improved rate of payments. Best opportunity for improved recovery</li> </ul>		<ul style="list-style-type: none"> <li>1-2 days faster settlement / payment plan (policy, partly technology).</li> <li>Reduced write-offs further downstream through greater negotiating – informed through predictive modeling</li> </ul>	<ul style="list-style-type: none"> <li>Custom letters and billing improve payments and liquidation cycle times. Greater information reduces dependencies on continuous follow up and allows for greater emphasis on dispute resolution</li> </ul>	<ul style="list-style-type: none"> <li>Account segmentation by balance, credit risk, demographics, and propensity to pay provide alignment to customer and collector. (professionalization, centralization, technology).</li> </ul>	<ul style="list-style-type: none"> <li>Utilization of VWi payment tools improved payment plan follow through and liquidation cycles</li> <li>80% Improvement of payment plans and promise payment follow through</li> </ul>	<ul style="list-style-type: none"> <li>Faster attention to queries and dispute cases reduced by 50% (standardization, policy, technology).</li> <li>Imaging of back up gain on compliance and faster resolution due to secure electronic delivery of documents stored in Webcollect</li> </ul>



Vengroff Williams Inc.

## Delivering Experts and Automation

Each Enterprise must navigate through the wide and complex environment of changing customer needs, 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 which impact your industry and bring expansive opportunities.

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



Innovation



Domain Experts



Delivering Results

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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.