

## THE WARDLAW WAY

Nearly 50 Years in  
the Insurance Industry  
Always Privately Owned  
and Operated

Leading Claims Technology  
with Mobile-based  
Solutions

Daily and Catastrophe,  
Residential and Commercial  
Property Losses and Auto  
Losses

Delivering Solutions with  
Efficiency, Accuracy and  
Integrity

## OFFERING

### CAT Claims

Almost \$3 billion in losses  
adjusted in the past 15 years

### Daily Claims

No such thing as a "typical"  
claim. We handle your claim as  
if it were our only one

### RoofLook™

Simple roof damage  
assessment or full property  
assessment featuring mobile  
technology

### FirstLook™

Tiered Inspections for  
Underwriting

### SecondLook™

Tiered, technology-based  
Appraisal Services

### AutoLook™

Innovative Approach to Auto  
Claims: Real Time  
Communication, Reduced  
Cycle Time and Top Notch  
Customer Service

### Total Adjuster™

At the Wardlaw Training  
Center

### Catapult™ Claims Management

A Modular, Customizable  
System

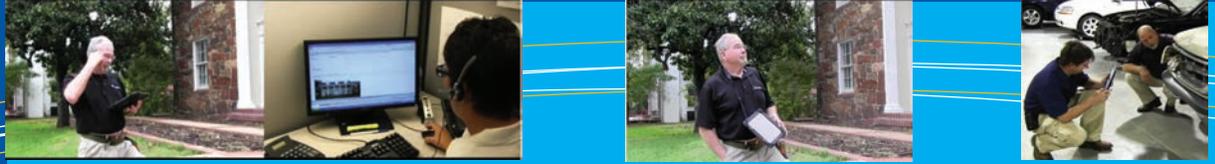
## TESTIMONIALS

"The insured was very pleased  
with the work the IA did and  
said he was a pleasure to work  
with." Richard

"I would like to take the  
opportunity to say what a  
wonderful liability report your  
adjuster submitted yesterday.  
She did a supreme job and her  
report was second to none."  
Jackie



## Overview



### Wardlaw: Building Technology Around Nearly 50 Years Experience in Catastrophe Claims

- Family owned and founded in 1965, started doing CATs for carriers
- Added services to include daily claims
- Saw technology fit - designed Catapult™ Claims Management System
- In 2004 opened The Wardlaw Training Center to help all adjusters get the best training and become Total Adjusters™
- Offering technology-based mobile claims solutions
- **Focused on reduced cycle times without sacrificing accuracy**

Wardlaw continues to be ahead of trends and technologies with new services added every year.

**At the heart of all of this is The Wardlaw Way: using technology to serve our customers with integrity, accuracy and excellence.**

### Always at the Ready: Catastrophe Claims Providing Confident Claims Services During the Biggest Catastrophes

- Well Staffed: Thousands of trained and certified adjusters on our roster
- Solid Claims QA: Best management to adjuster ratio
- Customer Service Oriented: Concierge capability
- Deliver Accuracy: 100% Management QA file review
- Experienced: Almost \$3 billion in losses adjusted in 15 years and one million plus claims processed over the past decade
- Any Cat Support: Wildfires, mold, hurricanes, floods, wind, ice, explosions, hail, and earthquakes
- **Our Focus: reduced cycle times without sacrificing accuracy**

Many companies typically wait until two or three weeks after an event before re-inspecting their work. Not Wardlaw. Our motto is "re-inspect early and re-inspect often." We begin in the first week: providing the quality that carriers demand and deserve.

### Daily Claims

- Designed for on site inspections and claims handling
- Nationwide: Maine to California, Texas to Michigan
- QA: Dedicated manager monitors claims
- Leverages mobile real-time technology where available
- Provides real-time visibility of entire process
- Stellar Adjuster Training: Client specific certifications
- Leading Innovation: Mobile technology capability
- Commercial and Personal Lines
- Faster Claims Processing: Quick cycle times
- Modular Services: Means customized solutions
- Customer service always top priority

### Catapult™, the Wardlaw Claims Management System: Built by Adjusters for Adjusters and Managers

- Easy Ramp Up: Platform independent, web-based, front-end modular applications
- Customizable: Choose modules based on needs
- Full Line of Capabilities: Customer service, arbitration, call center, review, forecast reserves, etc.
- Ease-of-Use: Every module and report presents a clean and intuitive interface for adjusters and managers alike
- Shared Data, Independent Modules: More efficient
- Real-Time Transparency: Provides complete, real-time status of every claim-related document, activity log, email, and more
- **Our focus: reduced cycle times without sacrificing accuracy**

### Using Technology to Ensure Accuracy, Reduced Cycle Times and Happy Policyholders for Carriers

Technology is the way the industry is headed, and Wardlaw knows how to leverage it cost effectively and quickly. All of our services use it, and frankly we find it a logical fit.

### FastTrack™ Adjusting: Customizable Services and Claims Closed at The Speed of Technology

- Cycle times as low as 2-3 days
- Experienced, Proven System: Introduced in 1997
- Fast ramp up
- Designed for simple claims that might not need an on-site inspection
- Customizable: Easy to transition to use an on-site adjuster
- Fully leverages in-house **technology** department
- Centrally located: All adjusters on-site at Wardlaw
- QA in Place: Management team monitors systems, workflows and training
- Use of **Catapult™**, means clients receive secure, web-based access to the claims systems
- Real-time visibility: Check the status of a claim/file 24/7/365. System can send and receive most any data format, including HTML, Fax, and email.

### **RoofLook™: Not Just a Roof Inspection**

- Customizable: Tailored to meet a carrier's unique needs
- Simple or Detailed: Provides a simple roof inspection or can be leveled up to include a comprehensive roof, exterior and interior scope of damage.
- Uses Innovative **Mobile Technology**: allows the on-site adjuster and the Claims Concierge/ inside adjuster to communicate in real time, sharing photos and damage information
- Ensures Claim Accuracy Via QA Monitoring: GA level adjuster watching entire process
- **Results! Concierge level service provides higher quality inspections, faster cycle times, and completely satisfied policy holders**

### **FirstLook™ Underwriting Inspections with Quality Reporting**

- Quality and Detail: This is no "drive by" underwriting inspection.
- Professionally Completed: Uses GA level adjusters, with engineer certifications for more complicated properties
- Comprehensive: Full inspection and hazard report: a full roof inspection, exterior, interiors, electrical, and plumbing
- Customizable: The carrier determines the report details

### **SecondLook™: Offering Re-inspections, Claim and Scope Quality Assurance Checks or Damage Repair Confirmations**

- Settle Disputes Faster: **Re-inspection service** used when the adjuster and the repair contractor do not agree on the required repairs.
- Mobile Technology Based to Increase Accuracy: Prior to re-inspecting the loss, the adjuster reviews the prior claim's estimate, photos and sketch.
- Completed By Experienced Adjusters: The property is inspected with the contractor.
- Avoid Disputes: By inspecting side-by-side, the contractor and adjuster are able to come to an agreed scope, making this a "One and Done" process.

*If needed, the photos can be wirelessly sent to a Wardlaw Professional Engineer for assessment while the scope is occurring. This engineer will call or email the adjuster with the findings while he is still at the site. This option is exclusive to Wardlaw and offers an unprecedented expert opinion at a surprisingly low cost.*

### **SecondLook Repair Confirmation**

- Simultaneous Inspections: A Wardlaw adjuster meets the contractor who completed repairs to a property
- Ensure Policyholder Satisfaction: The adjuster is there to verify the work was indeed finished and the agreed upon materials were used

### **SecondLook Quality Assurance Inspections**

- Verify Accuracy with a QA Check on Claims: The adjuster re-examines the loss with an extra eye for detail and quality
- Expert Adjuster Ensures Detailed Check: This GA level adjuster is an expert in damage and material recognition
- Achieve Higher Policyholder Satisfaction: QA check on the accuracy of the original claim

All SecondLook services offer GA level professional adjusters focused on one thing: customer satisfaction.

### **AutoLook™: Offering Auto Claims with Real Time Communication, Reduced Cycle Time and Top Notch Customer Service.**

- Fast Policyholder Contact: A Wardlaw Claims Concierge verbally holds insureds hand during the entire process
- Team Efficiency: The Concierge and the on-site adjuster work in tandem with the repair shop to **compare photos in real-time, using mobile technology**, and get the car estimate agreed upon and repairs started ASAP
- Truly a real-time service and the program is fully customizable
- **Eliminate Disagreements Between the Adjuster's Estimate and the Repair Shop's Estimate: Doing it Right the First Time : no re-inspections are required.**
- **A win-win for carriers and insureds, courtesy of Wardlaw.**

### **Claims Help Network™: Keeping Everyone Connected Simply Expedites Claims**

- Sized to Fit Your Needs: Our team, 65 members at its strongest, can be scaled for any size emergency and offers calm during a storm
- Flexible Services: Can provide inbound and outbound call services, handle and process claims and provide compassion when customers need it most.
- Improved Customer Service: No more insured feeling "lost in the shuffle"
- Efficient and Proactive: Policyholders contacted within 24 hours and provided with an 800 number.
- Increase Policyholder Satisfaction: Quickly solve problems and soothe callers when they need assurance the most.
- Meet Your Call Standards And Ours: Call auditing process ensures that all calls are completed to the level of satisfaction Wardlaw—and carriers—require.
- QA Check on All Claims: Not a single claim returns to an insurance carrier without being reviewed and approved by a manager.
- On Site Work: If you require experienced adjusters to come to you, we can handle that request too. Scaled to your needs, we'll send desk adjusters or file reviewers, on your systems, or performing whatever tasks you choose. It's as easy as that.

### **The Wardlaw Training Center**

- Established to give adjusters the opportunity to learn from trainers that have the most extensive insurance knowledge in the industry.
- Serves both entry-level students and seasoned adjusters: They become a Wardlaw Total Adjuster.
- Provides the latest continuing education courses.
- Hands-on experience in a variety of areas, gives adjusters the opportunity to gather the tools to deliver quality service
- **Features a 1,200 square foot, mock-up home inside the property lab.** Here adjusters can learn to scope, no matter the weather!

**We're Wardlaw. Using Technology to Ensure Accuracy, Reduced Cycle Time and Happy Policyholders for Carriers.**