



OVERVIEW

Claims field services

On-demand loss adjusting and claims handling services

Loss adjusting field inspections can make or break the claims process. But a shrinking pool of adjuster talent combined with seasonal spikes in CAT claims is leaving policy holders frustrated with delays to repairs and settlements.

Our on-demand field services mean insurers can deliver fast and fair claims handling and laser accurate loss assessment. You can tap into our network of licensed adjusters, digital inspection platforms, or use our TPA claims adjusters for end-to-end claims handling.

Field services

- 2000+ credentialed adjusters across the US, who have been vetted for experience and are trained in the required estimating software
- Adjusters are utilized based on the severity of the claim and experience level required
- We review all claims for quality assurance. Our experienced file reviewers are dedicated to each client's program and trained specifically to their best practices and estimating guidelines
- Our TPA service includes coverage verification, loss estimate write up and review, salvage and subrogation, reporting, statements and proof of loss, and full disposition of claims

Digital inspection

- Using our digital inspection tools, insurers can prepare basic estimates and appraisals, verify the current property or scene condition, and deliver superior customer service. All without leaving their desk

- Self-service applications: Intuitive smartphone apps that capture HD photos, videos, and written descriptions
- On-demand field service: Immediate response inspection model utilizing 17,000+ photo field inspectors
- Cutting-edge drone technology for claims when an aerial view is needed

It's a win-win for insurers and their customers

Sharpen loss accuracy

Accuracy of damage assessment through 100% QA review



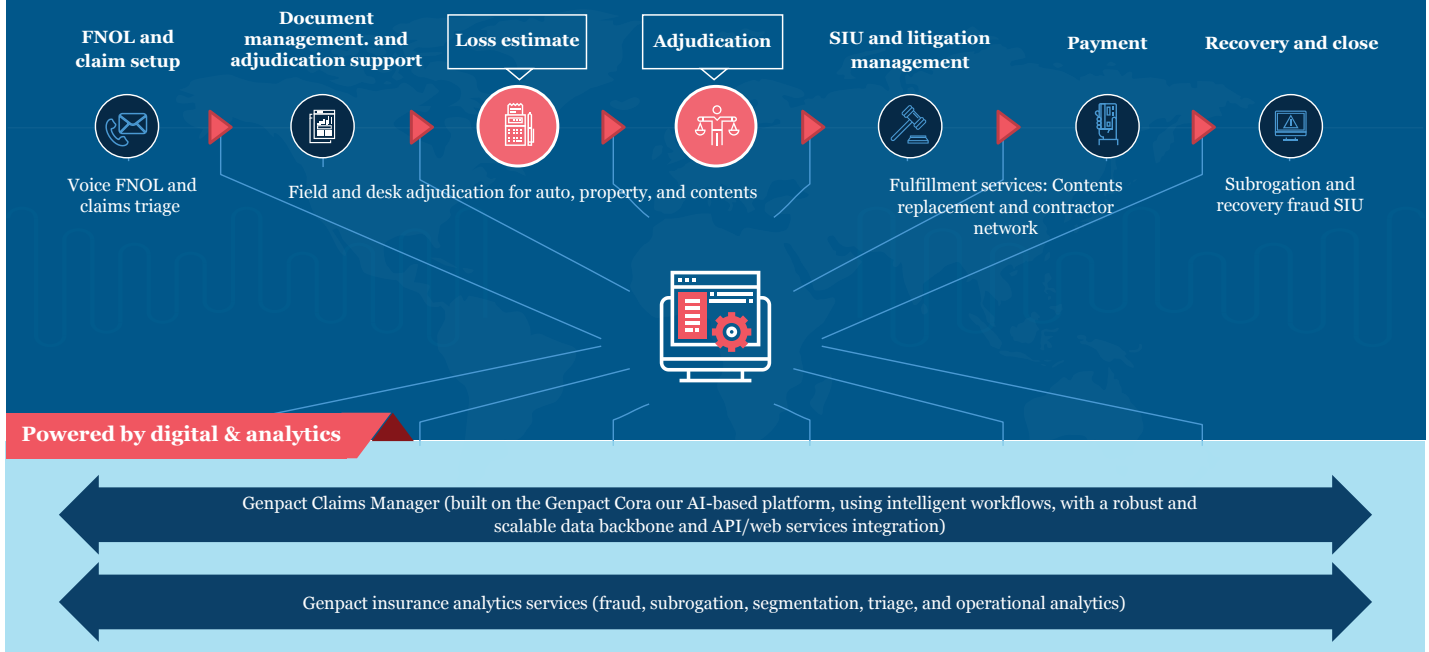
Boost customer satisfaction

- Instant inspection enables processing in hours for less complex claims
- Ease of use
- Speedier settlements

Shrink loss adjusting expense

- Cycle time averages 2 days shorter using field loss adjusters and 2-3 days shorter using digital inspections
- Save up to 50% compared to traditional channels for auto and property
- \$600 savings per estimate for one client

Our end-to-end smart claims approach consists of modular offerings built on our Genpact Cora platform



Genpact and claims

Ever-increasing auto and natural catastrophe claims. Rising customer service demands. Aging legacy systems. These are just some of the challenges insurers face that digital technologies like automation, AI, and analytics can help tackle. Our digital tools optimize the balance between customer satisfaction, accurate loss assessment, and loss adjusting expenses. They span the

claims journey, handling everything from fast-track claims processing to fraud and subrogation analytics. You can start with the module that addresses your biggest challenge and add from there. Or we can run your entire claims operation.

Global insurers and reinsurers, surplus lines insurers, a European insurer, even a top-10 Fortune company - we've transformed claims for them all over the past 15 years. We combine the digital understanding of an insurtech with claims expertise and business process know-how. Let's put this to work for you.

About Genpact

Genpact (NYSE: G) is a global professional services firm that makes business transformation real. We drive digital-led innovation and digitally-enabled intelligent operations for our clients, guided by our experience running thousands of processes for hundreds of Global Fortune 500 companies. From New York to New Delhi and more than 20 countries in between, Genpact has the end-to-end expertise to connect every dot, reimagine every process, and reinvent companies' ways of working. Transformation happens here, at Genpact.com.

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