

The image features a dark blue background with several concentric, curved lines in shades of blue and cyan. The word "wilber." is written in white lowercase letters with a registered trademark symbol. In the bottom right corner, the phrase "Recover. Remit. Repeat." is displayed in white and cyan. Below this text is a white rounded rectangle.

wilber.®

Recover.
Remit.
Repeat.



I Table of Contents

About Wilber	05
Subrogation Services	09
Inside Look	13
Wilber Workflow	14
Quality Control	16
Getting Started	19
File Flow	20
Claim Assignment	21
Reporting	22
Financial	23
Pricing & Fees	25



About Wilber.

Since 2004, Wilber has been the premier subrogation vendor for the insurance industry.

Wilber is a nationally recognized commercial and personal insurance claims subrogation - only law firm.

Wilber is licensed and bonded to work in all 50 states. With more than 20 years of experience in the insurance industry, over 230 employees, and services provided to over 300 insurance companies nationwide, Wilber is ready to go to work for you!



70+ Full Time Collectors

Wilber collectors have an average experience history of 6 years with an average tenure of 5 years. We have many collectors who speak Spanish as their primary language; interpreters are used for other languages. Between classroom training and self-directed education, Wilber expects each collector to devote 20 hours per year towards professional development. Many Wilber employees currently hold designations such as the Associate in General Insurance (AINS) and the Professional Collection Specialist (PCS).



30+ Adjusters & Attorneys

Our adjusters and attorneys have an average of over 10 years of subrogation experience. They handle everything from large balance commercial and personal lines claims to losses as small as \$300. Occasionally, when a settlement isn't reached, our arbitration team calls upon their 100+ years of experience to help recover our client's money through proficiently written contentions.

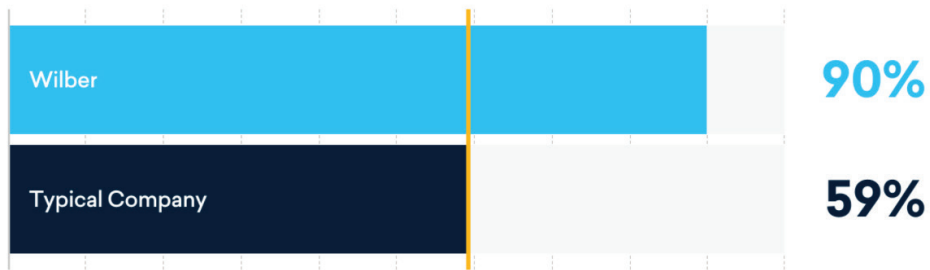


130+ Technical & Support Staff

We believe that the collectors, adjusters and attorneys should be spending their time on the phone recovering money. Our support staff efficiently handles license suspensions, documentation requests, and other clerical functions.



90% of Wilber employees say it is a great place to work compared to a typical US company where only **59%** of the employees are satisfied.



Source: Great Place to Work® 2019 U.S. National Employee Engagement Study



Wilber is a member of the National Association of Subrogation Professionals as well as Arbitration Forums. We also have strategic partnerships with several of our competitors with whom we maintain an excellent reputation.



Subrogation Services.

High Impact Solutions

Wilber is one of the most effective subrogation firms in the nation. Wilber specializes in recovering funds from at-fault parties (or their insurance carriers) to

return damages paid by our clients. The responsible party may be an individual or business entity. These at-fault parties may be insured, uninsured, or underinsured. **Wilber has the ability to facilitate recovery in each of these scenarios.**

Carrier-to-Carrier
Subrogation

Government &
Municipal Claims

Uninsured
Collections

Restitution
Recovery

Litigation and
Arbitration

Carrier-to-Carrier Subrogation

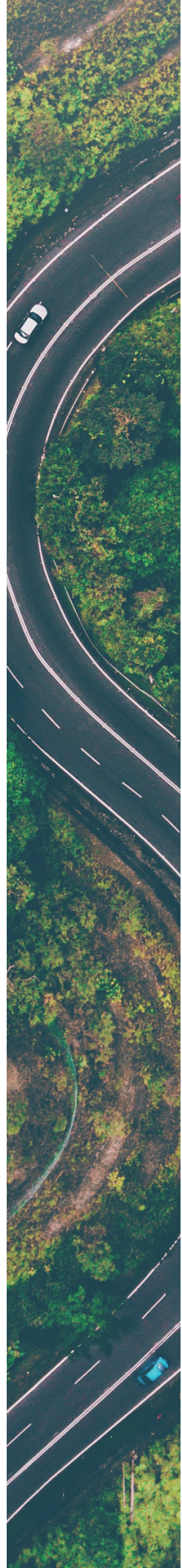
Over 50% of Wilber's recoveries come from adverse insurance carriers. Over the past 20 years, we have collected over \$750M. About 15% of this work is generated from our uninsured placements. Once our collectors make contact with the tortfeasor, they are prompted to get their insurance carrier involved. The other 85% of our carrier-to-carrier work comes through direct placements from our clients. A number of clients use Wilber as their sole subrogation vendor. They have realized that it is more economical to use our services than to staff their own subrogation departments. There are also hybrids of this model. One company sends us all of their insurance claims under \$3,000 so their adjusters can concentrate on their larger files.

Government and Municipal Claims

Wilber has a dedicated department that deals with short statute files. Over the years a database has been developed containing the statute of limitations and submission requirements of several thousand government and municipal agencies. The timeliness of these claims is so crucial that we work with our clients to help train their staff to recognize these files.

Uninsured Collections

Upon receipt of the file, the Wilber team investigates if the responsible party had insurance coverage on the date of loss. If the responsible party did in fact have coverage, a claim will be filed with the third-party carrier. If the person or entity that caused the loss was uninsured, **Wilber pursues that party directly** for the damages incurred by our client.





Restitution

If we discover that the loss was derived from a criminal act, and there is active legal action taken against the responsible party, we are able to petition the court to order restitution. In this scenario, **it is imperative that the file is sent to Wilber in a timely fashion** so that we do not miss out on the opportunity to request restitution.



Litigation

In the event that Wilber is unable to resolve the dispute and recover the client's loss, litigation is an option that can be explored. Wilber has a network of attorneys across the United States that will file suit and obtain judgement against the responsible party. The legal review requirements and threshold amounts **can be personalized to your organization's preferences.**



Arbitration

Wilber employs several dedicated in-house arbitration writers. In instances where an agreement with a third-party carrier or self-insured entity cannot be reached, **our writers are able to file applicant or respondent contentions on our client's behalf**, see it through to a decision, and then follow up on enforcement of any awards. This recovery option requires that the client is signatory to an arbitration forum.



Other Insurance Carrier (OIC)

If another insurance carrier is identified and coverage is verified, Wilber will pursue standard recovery from the other carrier. If voluntary resolution is not possible, **we will pursue through litigation or arbitration as directed by our client.**



Inside Look.

After 20 years in the business, Wilber has developed practical and efficient processes to optimize our clients' recoveries.

These internal processes help our team members do their jobs effectively and consistently while

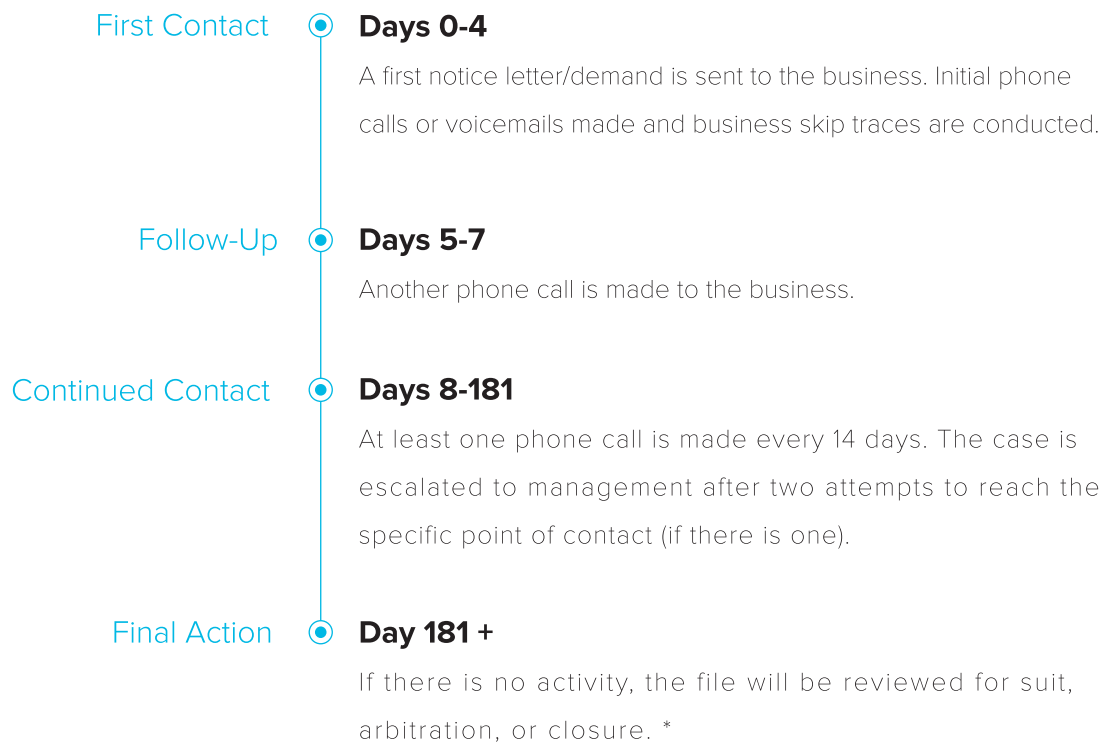
also improving workplace satisfaction, and enhancing Wilber's ability to collect on our client's behalf. The following pages outline some of the processes we have learned and implemented that make for an excellent recovery environment and a spirit of winning.

Wilber Workflow

Our work standard depends on whether we are pursuing a business, insurance carrier, or individual for payment of the damages. Files without initial contact or recovery will continue to be pursued for an average of 365 days at Wilber. This time frame can be adjusted at our client's request.

Commercial Collections Timeline

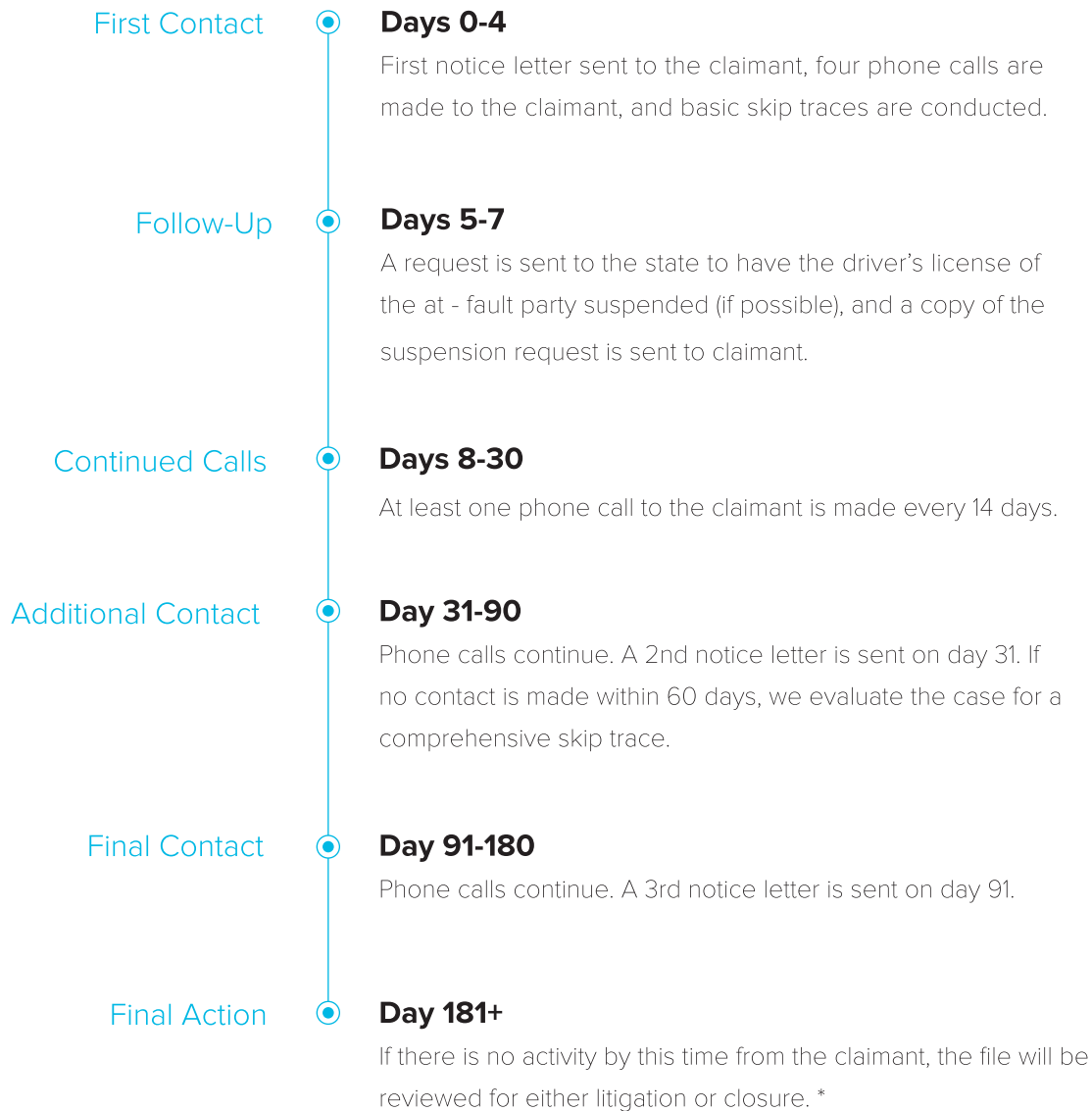
If the responsible party is a commercial business, Wilber adjusters work with them to report the incident to their insurance company. Wilber handles the negotiations and escalates to litigation or reviews for file closure if voluntary resolution is not possible.



*File closures are considered recommendations. Please see the "Reporting – Closing Recommendations" section for details on reporting and reopening.

Uninsured Collections Timeline

Wilber pursues the at-fault party directly to collect funds for damages paid by our clients.



I Quality Control

Wilber Group is committed to providing top-tier service. Our mission is to provide client-partners with an excellent net return through continuously improved recovery management services and the ongoing education of our employees. Wilber strives to be the best.

Call Auditing

All calls at Wilber are recorded for quality assurance purposes. Auditors review calls for each collector periodically to ensure the proper handling of claimants during the collection “talk-off.” If additional training is needed after a call is reviewed, our training team is quick to provide instruction and correction to ensure the handling of claims meets our high Wilber standards. If there is ever a concern with a Wilber call, please contact our Client Services team; we will review the call to ensure appropriate handling.

Certifications

Wilber has the System and Organizational Controls (SOC1, SOC2), and Professional Practices Management Systems (PPMS) certifications.



The customer service representative was resourceful and kind. I can't even believe she was a collector. I'm very thankful that we were able to find a solution together. I would give her 10 stars!!!

Judy S. | Google Review





Collector Training

Wilber collectors undergo comprehensive training before they are transitioned into the live environment of phone calls. Client expectations are a main focus point throughout training and continue on a daily basis. Our training program not only covers internal Wilber processes but also includes industry specific subjects, such as:

- Fair Debt Collection Practices Act
- Professional Telephone Collector Techniques
- Successful Work Habits for Collectors
- Statute of Limitations
- Insurance Files and Arbitration
- Negotiating Settlements
- Restitution
- License Suspension Process

On-the-job training and education are provided by our managers to encourage collectors to strengthen their skills and advance along the collector career path. Opportunities for industry - related educational accomplishments (i.e. AIC, AINS, CSRP, CPCU, SCLA) are available to Wilber employees and encouraged through Wilber's tuition reimbursement program. Even though Wilber places a high emphasis on education, collection success depends on other factors: tenacity, empathy, negotiation skills, and emotional intelligence.

**When these traits are combined,
you have a Wilber collector.**





Getting Started.

Once it's established that Wilber is the right fit for your subrogation needs...

Wilber makes getting started easy. You will be provided with a subrogation agreement and client details form.

Once these documents are completed, signed and returned, it will take just a few hours to get your company set up within our system. You are ready to go. Our easy-to-use portal and helpful client account managers make subrogation a breeze.

| File Flow

Easy 3-Step Process

- **Step 1**
Meet within 2 business days
- **Step 2**
Define expectations within 5 business days
- **Step 3**
Begin new file flow through Wilber within 10 business days

Customizing the Experience

- Status conference within 5 days to review expectations
- In - person client training after 30 days of first file received
- Monthly conference calls
- Quarterly meetings
- Yearly review of results and setting new goals

We strive to make subrogation as easy as possible for our clients. The following pages explore our systems designed to streamline assignments, reporting, and finance.

| Claim Assignment



Claim Submission Portal

Our Claim Submission Portal is the fastest way to get started sending your claims to Wilber. Our friendly and easy-to-use interface provides a comprehensive but quick-to-complete set of data fields. Custom fields can be provided but are rarely necessary. You can submit documents with each new claim, as well as add supplemental support documents for claims previously assigned to Wilber.



Data Integration

Wilber Group's data integration software, Spectra, is designed to perform claim data onboarding and transmittal. Spectra is able to interface with both legacy and 3rd-party software to facilitate data flow. This technology, along with our tireless and friendly staff, allows Wilber to accommodate client requirements and consistently outperform expectations.



Referral Requirements

The minimum balance to refer a claim for collection efforts is \$300. If you have a referral that needs to go directly to litigation, please contact Wilber Client Services to ensure proper handling. Items needed with a referral:

- Completed referral form
- Police report (if available)
- Estimate of damages
- Proof of payment
- Responsible party information

I Reporting



Reports

Wilber has two standard monthly reports: our scorecard report and a batch-tracked report that show metrics by assignment month. A sample of each report is available upon request. Wilber works with clients to meet their reporting needs; we have a dedicated Business Analytics team ready to create customized reports upon request.



Closing Recommendations

A closing recommendation report is available via Client View for easy monitoring of Wilber's closures. Wilber's closures should be considered recommendations. Clients can request the reopening of a claim by contacting the Wilber Client Services Team.



Business Analytics

Our clients who refer more than 1,000 files per month are provided with our Business Analyst Concierge service. You will have direct access to our in-house Business Analytics team that can develop and run custom reports on current or historical assignments related to collection, closing, liquidity, and more. Our analysts are available to discuss and define metrics to ensure that the data aligns with your internal reporting requirements as closely as possible.

| Financial

Remittance & Invoicing

Wilber can remit to clients via EFT or check. Clients who receive EFT remittance also receive a spreadsheet with a detailed breakdown of each claim and how the funds should be applied. Clients who receive their remittance in check form will have a statement attached to the check(s). Wilber sends remittance to our clients weekly. Payments received at Wilber are held for 10-15 days to identify any NSF checks before being remitted. Our banking cycle closes on the 15th of each month; all reporting numbers will finalize at that time. Invoices for fees are sent out with the weekly remittance.



“Wilber’s analytics team has been flexible, responsive, and understanding to the ever-changing reporting needed to drive our business partnership, and they have built intuitive, customized reporting solutions to meet our needs.”

Robert Y. | Subrogation Manager



Pricing and Fees.

With Wilber, pricing is always fair, and fees are negotiable to fit your specific project.

The following pricing structure is a starting point; there are many factors that can affect our custom

pricing model. Based on the number of referrals, the method in which referrals are received, and age of the claim, pricing can be negotiated. We will review these factors and build a fee structure specific to your company.

Customized Pricing Structure

*Pre-litigation files have a **25%** contingency fee based on the amount collected.*

*Litigation files have a **33.333%** contingency fee based on the amount collected. There is also a **\$150** referral fee for each file that matriculates to litigation.*

\$ Fee Factors


Our fees are based on the parameters of the project, such as the number of file referrals expected per month and the method of referral. Other factors include:

- Type of files delivered
(ex.: OIC vs. UM or Auto vs. Property)
- Cycle time from date of loss to referral to Wilber
- Various other factors dependent on client requirements

→ Litigation Fees


If you have a referral that needs to go directly to litigation (without initial collection efforts), please contact Wilber Client Services. Additional referral fees apply when sending a file directly to litigation:

- Direct to litigation — \$250
- Litigation within 30 days
of the statute of limitations — \$250
- Litigation within 7 days
of the statute of limitations — \$500

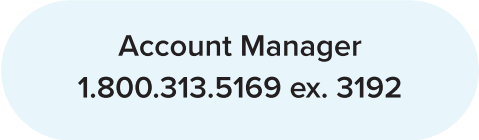


“Wilber is always reliable and professional to deal with and gets the job done. Their recovery efforts for us are always consistent and help us achieve our financial goals year after year.”

John P. | Subrogation Manager



Set up a new account or contact your personal Wilber Account Manager to start increasing recoveries!



**Account Manager
1.800.313.5169 ex. 3192**

