Cognizant Mobile Risk Assessment Solution
Transforming Risk Engineering, Field Underwriting and Loss Control.

Capturing the edge with the Cognizant Mobile Risk Assessment solution – from data collection to intelligence.

The best run businesses in the world rely on knowing exactly what level of risks they face and how new products, initiatives, and acquisitions can affect their risk profile. Enterprise and small-medium insurance companies are critical partners by offering claim and risk assessment, loss control and prevention services for underwriting.

Traditional risk assessment methods, involving little more than paper, pen, and camera, are not as nimble, and are hard to adjust to real-time events. They’re oriented to data collection, not analysis, and can take up to 20% longer than automated methods.

With the increasing wealth of data and the maturation of mobile technologies, a new approach to risk engineering, field underwriting and loss control is available: Cognizant’s Mobile Risk Assessment solution.

MOBILE RISK ASSESSMENT SOLUTION - OVERVIEW

Cognizant’s Mobile Risk Assessment solution is a tablet-based approach including powerful tools that enables field inspectors to access, capture, and analyze survey data at the site. This improves collaboration between carriers, agents, clients and underwriters. It dramatically increases throughput and cost-effectiveness while reducing turnaround time from data capture to reporting. Thus, eliminating most of the equipment and paper required in the past.

Offered in a software as a service (SaaS) model as a subscription-based service, Cognizant’s solution requires minimal up-front costs or involvement from IT resources. The solution is easily configurable to suit unique property types and includes the following features:

- Lightweight Mobile App - Downloadable app and subscription to services built on Cognizant infrastructure
• Low Implementation Costs - Up front configuration to meet inspection requirements with on-going modifications included in subscription fee

• Reduced Time to Benefit - Application architecture simplifies initial configuration and future modifications required by the carrier

• Limited IT Involvement - Turn-key implementation and ability to scale up or down with reduced IT support

• Seamless Integration - Configuration and integration with existing custom service manager desktop applications for carriers

• Optional enterprise and 3rd party data integration

The Cognizant Mobile Risk Assessment solution provides pre-built, configurable site inspection modules, and a comprehensive set of features.

<table>
<thead>
<tr>
<th>FEATURES</th>
<th>DESCRIPTIONS</th>
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| Dynamic Check List | • Create tasks for the inspection  
|                 | • Track status of the tasks                                                 |
| Reference Data  | • Repository of reference documents, such as client marketing materials  
|                 | • Document email capabilities                                                |
| Video Library   | • Repository of reference videos                                             |
| Speech to Text  | • Conversion of inspector’s speech to text on the screen                     |
| Inspection Reporting | • Preview and publish the inspection report in PDF format                 |
| Data Export     | • Export captured data in XML format                                        |
| Prior Inspections | • Prior survey indicator if previous inspection reports are available  
|                 | • View prior inspection reports                                              |
| Interactive Exposure Mapping | • Current location, mapping and directions to property(s)  
|                 | • Geo-locate and visualize property relative to catastrophic and risk exposures |
| Diagramming     | • Free-form diagramming and sketching                                       |
| Digital Photography | • Image capture, uploading, sorting and annotation                         |
| Cost Calculators | • Estimation capabilities for replacement cost value of insured risk based on carrier provided data |
| Risk Scoring    | • Measure defined by carrier based on analyzed exposure                     |
Cognizant Solutions Overview

**Mobile Risk Assessment Solution**
**CAPTURING RISK - CONTROLLING LOSSES**

*Capture *Analyze *Evaluate *Report

**Configurable Landing Page**
provides easy access to high level modules, alerts, reminders and up to the minute news feeds.

**Schedule Page**
enables operator to manage workload by selecting highest priority surveys and view past or future activities.

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Survey Schedule

**Survey Schedule**

Surveys for date (18 September 2015)

No surveys for today

Surveys due for publish

<table>
<thead>
<tr>
<th>Grey Steel Products</th>
<th>Global Initiatives</th>
<th>American Steel</th>
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<tbody>
<tr>
<td>Workshop</td>
<td>Training Center</td>
<td>Training Center</td>
</tr>
<tr>
<td>082 8774036642</td>
<td>4006505029055</td>
<td>4006505029059</td>
</tr>
<tr>
<td>Pending for Publish</td>
<td>Pending for Publish</td>
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**Task List** guides operator through sequence of preconfigured tasks to complete, including image capture using native tablet hardware and track them to completion. Also shown is the navigation sidebar so user can choose activities out of sequence if required.

**Reference Tables** can be one of several levels deep, with preconfigured calculations performed by the operator in the field.
Loss estimate calculations enable field operator to calculate Normal Loss Expectancy, Probable Maximum Loss and Maximum Foreseeable Loss using preconfigured calculation tables.

Risk Quality Rating functionality allows user to easily select rating quality level to provide aggregated risk score preconfigured survey type.
Exit Conference Page includes recommendations from the survey with an ability to edit past recommendations as well as capture new recommendations. Data in any editable field can be input via a native on-screen keyboard using a rich text format editor which enables text formatting or voice to text conversion.

**BENEFITS**

- Increase efficiency
- Reduce turnaround time for end-to-end survey process by 20%
- Complete 20-30% more inspections in same period
- Simplified process allows for greater focus on analysis rather than data capture

The Mobile Risk Assessment solution is designed to deliver critical business benefits through improved customer experience by enabling near real-time information sharing between carriers, agents and clients. Real-time survey results and the recommendation module provide a meaningful exchange of information to allow for quicker decision making.
LET'S TALK

Don’t wait for the future of the insurance industry to overtake you. Learn more about the Cognizant Mobile Risk Assessment solution by contacting us at MobileRiskAssessment@cognizant.com.

About Cognizant

Cognizant (NASDAQ: CTSH) is a leading provider of information technology, consulting, and business process outsourcing services, dedicated to helping the world’s leading companies build stronger businesses. Headquartered in Teaneck, New Jersey (U.S.), Cognizant combines a passion for client satisfaction, technology innovation, deep industry and business process expertise, and a global, collaborative workforce that embodies the future of work. With over 100 development and delivery centers worldwide and approximately 218,000 employees as of June 30, 2015, Cognizant is a member of the NASDAQ-100, the S&P 500, the Forbes Global 2000, and the Fortune 500 and is ranked among the top performing and fastest growing companies in the world. Visit us online at www.cognizant.com or follow us on Twitter: Cognizant.