



Delivering People, Process & Technology

WWW.GLOBALRISKSOLUTIONS.COM



About Global Risk Solutions

Global Risk Solutions (GRS) enables corporate and insurance industry clients to quickly and effectively respond to property and casualty claims, natural catastrophes and environmental events by delivering people, process and technology to manage risk and contain costs. Headquartered in Miami, with global reach and offices throughout the United States, we offer a diverse range of claims adjusting and environmental risk management services.

Global Risk Solutions was founded by claims professionals whose experience in handling property, casualty and environmental losses on five continents dates to 1980. They observed an opportunity and a need to provide better resources to adjusters as well as deliver more caring service to clients. A loss — whether it's small and local, or large, complex and overseas — is often a difficult experience for all parties involved.

GRS was incorporated in 2002 to make those experiences easier and to help achieve satisfying outcomes for all concerned, through professional and timely service. Today, GRS has a network of more than 5,000 claims specialists who are able to help clients around the world respond to and recover from events that cause financial and environmental loss.

Mission & Values

As a corporation our strength and capabilities come from working with our clients and employees to help solve our clients' challenges.

ETHICAL

Do The Right Thing

FIDELITY

Put The Customer First

INTEGRITY

Do What You Say

TEAMWORK

Work Together

THROUGH TRANSPARENCY

Be Innovative

Working collaboratively, we will provide a Client Journey:

SEE THE EXPERIENCE THROUGH OUR CLIENT'S EYES. Ensuring each client experience exceeds their expectations.

PROVIDE A STREAMLINED CUSTOMER EXPERIENCE. Providing client interactions that are simple, efficient and easy to understand.

SHARE THOUGHT LEADERSHIP AND KNOWLEDGE. Develop trusted partnerships with our clients who know they can count on us to provide solutions for their business problems.

DEVELOP PERSONAL EXPERIENCES. We want to make our clients feel special by adding a personal touch.

Customer Solutions

From everyday claims to environmental disasters, to the largest, most complex losses, GRS provides experienced and expert claims adjusting professionals to meet clients' needs anywhere in the world.



Property & Casualty Solutions

With field and desk adjusting and extensive experience in conquering the challenges that catastrophes as well as non-cat events present, GRS offers clients a full range of services to respond to property and casualty claims.



Environmental Risk Management Solutions

Decades of international experience in environmental claims enable GRS specialists to help our clients mitigate, respond, recover, and contain the costs arising from man-made or natural environmental catastrophe events and litigation.



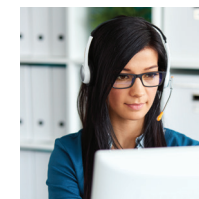
Complex Claims Solutions

GRS combines deep technical expertise across multiple disciplines with the adjusting skills of our most highly experienced claims professionals. Our teams provide fast response, and we deliver results wherever complex claims arise.



PROPERTY & CASUALTY SOLUTIONS

With our extensive experience in conquering the challenges that catastrophes present, GRS offers clients a full range of services to respond to property and casualty claims. GRS is built to deliver exceptional service through:



FIELD & DESK ADJUSTING As advances in technology enable us to deploy claims professionals in new ways, GRS offers our clients and adjusters flexibility through our Field and Desk

divisions. GRS helps insurance industry clients effectively quantify, evaluate and analyze policyholders' and client members' claim needs.



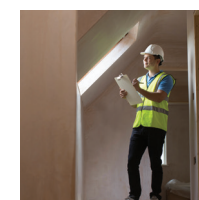
CATASTROPHE GRS routinely responds to catastrophic events by providing and managing teams of claims specialists during the inspection and estimation phases of

an incident. With proven call center operations and onsite experience handling thousands of domestic and international property and casualty claims, high volume is not a problem for GRS.



FLOOD GRS claims specialists have extensive experience in responding to floods and flood-related losses. Our adjusters have all the tools they need to complete documentation

and resolve claims promptly.



GOVERNMENT INSPECTIONS

Our specialists assist local, state and federal agencies in responding to disasters. GRS' efficient, informed approach helps accelerate communities' recovery from catastrophes.



NON-CAT & MAN-MADE From field inspection and full adjustment, to information management, to support for litigation, mediation and arbitration, GRS offers clients a full range of

services to respond to property and casualty claims.



ADJUSTER TRAINING & CERTIFICATION

GRS is authorized to train and certify adjusters in claims processes for a variety of property and casualty insurance clients, ensuring that our teams follow clients' protocols. Clients trust GRS to enable a more efficient response and consistent experience when their policyholders and members have claims.



GRS ON DEMANDSM services combines state-of-the-art technology, specialized labor and our proprietary rules engine to align claims resources with specific high-volume claims. Our focus on

streamlining and refining the process for non-complex roofing and exterior damage claims will cut your Loss Adjustment Expenses significantly, while instantly growing your capacity to handle claim loads from large weather events. Our proprietary mobile app brings much needed consistency to any inspection across our entire network. Our deliverable and service is unmatched in the industry at this price point.





COMPLEX CLAIMS SOLUTIONS

The scale and complexity of major losses continues to increase and with it the requirement for a specialist and comprehensive response. GRS' CCS teams deliver a wide range of market leading services to insurers and reinsurers, brokers and captives, at the time of major, complex, or technical loss. Our solutions are based on our ability to deliver a market-leading combination of people, process and technology, delivering tangible benefits to our clients across the world.



is at the heart of our success. Combined with the extensive experience, expertise and cross discipline skill set we can provide leading solutions which will deliver cost benefits in all areas of a major loss.



across the world. With the rising cost of claims a constant concern for insurers and intermediaries the expertise our teams deliver results in tangible benefits to our clients across a range of scenarios.



disciplines. These include but are not

LOSS ADJUSTING Our teams deliver the highest level of service you would come to expect from CCS across the full range of complex and major risk classes and

loss scenarios. Our partnership approach

QUANTITY SURVEYING Whether we are supporting the risk management process or our expert loss adjusting teams our dedicated quantity surveying unit is already adding value to clients

ENGINEERING CONSULTING Our engineering consulting team has an unrivalled reputation for its ability to deliver a full range of consultation disciplines. These include but are not

restricted to detailed damage assessment, causation, repair versus replacement analysis and consideration of expediting opportunities.



approach and early evaluation of time element claim exposures and mitigation opportunities. The forensic accounting teams' synergies with our adjusting teams results in considerable efficiencies both in costs and time for principals.



teams of adjusters with extensive experience in all engineering disciplines including electrical, mechanical, and marine engineering.

FORENSIC ACCOUNTING Our dedicated, highly qualified and expert in-house forensic accountancy division have developed specific methodologies to support our rigorous adjustment

RISK ENGINEERING The CCS risk engineering teams deliver comprehensive engineering skills and methodologies dedicated to the efficient and effective management of risk. We have dedicated

OUR EXPERTISE

The global supply chain and the industries that feed it has undergone rapid growth driven not only by demand but also the implementation of new technologies. It has created a more complex and interconnected world in which the likelihood of major loss having significantly increased.

Complex Claims Solutions dedicated teams have been created to deliver market-leading solutions for major, complex, or technical loss, across a wide range of business classes. Combining expertise with cutting edge technology we have the capabilities to respond across all major industrial disciplines.



are well versed in the whole range of risks that affect those operating within the sector.

The team has extensive experience in upstream, mid and downstream & conventional power generation, and our solutions are delivered by multidisciplinary teams blending the requisite technical and adjusting knowledge.



The onshore Wind, Solar, Bio, Hydro and Geo sectors require an expert response when a claim arises.

We have a dedicated team solely handling renewable energy losses globally, with our loss adjusters and sector-specific technical engineers providing a comprehensive solution and service. We have built a team with market-leading renewables energy risk knowledge, allowing early identification of loss trends and defects. Our sector specialism allows practical loss mitigation, repair options and salvage recommendations.



projects demands the use of experienced multi-disciplinary teams, capable of managing claims on complex construction projects.

ENERGY & POWER The energy and power sectors remain some of the most essential industrial operations on the planet. As such we have a combined market-leading team of experienced professionals that

RENEWABLES The growth in the global renewables energy sector has been as significant as it has been rapid. The global movement towards sustainability goals

CONSTRUCTION AND ENGINEERING We pride ourselves on our ability to provide a comprehensive response to construction and engineering claims across the globe. The growing complexity of construction

Our experience of the scale and scope of construction claims enables us to shape a response that is built on our experience and expert team of specialty loss adjusting professionals with added support from our engineers, quantity surveyors and forensic accounting teams as demanded by the claim.



the challenges that come with the spectrum of property related claims and the requirements of both the insured and their risk carriers.

The primary focus of our property all risk provision is on industrial and manufacturing losses across many industries including pulp and paper, aerospace, defense contracting, munitions, utilities, mining, and metals.



challenges for businesses and senior management across the world.

The creation and distribution of any product comes with a potential exposure to risk. Those liabilities require expert handling at the time of major and complex claims against the business.

SPECIALIST LIABILITIES Global regulatory regimes are ever evolving and the current drive towards greater sustainability and the requirement for enhanced environmental protection present new liability



ENVIRONMENTAL RISK MANAGEMENT SOLUTIONS

An incident that causes environmental impairment can be tragic on multiple levels: a community is damaged, neighbors' lives are disrupted, and businesses' reputations – and often, their future – are on the line. With decades of international experience in environmental claims, GRS specialists help our clients to mitigate, respond, recover and contain the costs arising from man-made or natural environmental catastrophe events and litigation.



RESPONSE PREPAREDNESS

PLANNING A strategic approach to planning environmental incident response can help businesses avert a disastrous outcome for them and their communities. GRS clients rely on our expertise so they can be ready to respond.



COST CONTAINMENT & INVENTORY

CONTROL Costs from environmental incidents can quickly spiral out of control, compounding a challenging situation and forcing businesses to make difficult financial decisions. Cost containment and inventory control are seldom top of mind for businesses in environmental incidents, yet overall costs are needed to report to executive management, governmental agencies and other stakeholders. GRS helps clients keep their focus on restoration and recovery, so they can get back to business quickly.



MARINE From blue water hull & machinery to cargo to inland marine liability, GRS maintains a U.S. and world-wide network of offices and personnel at all times capable of delivering a broad range of marine survey, claims, incident response, risk management and consulting services.



ENVIRONMENTAL DAMAGES & THIRD-PARTY LIABILITY CLAIMS

Environmental mishaps such as oil and chemical spills don't recognize boundaries or respect others' property.

Third-party liability is a major risk in environmental incidents. GRS has been applying its tools and knowledge to mitigate third-party liability risks for decades.



LITIGATION SUPPORT Class-action lawsuits, individual litigation, mediation and arbitration all add to the stress arising from environmental incidents. GRS provides expert support with thorough claims documentation and quick and fair settlement practices.



CALL CENTER Environmental emergencies give rise to confusion and questions, for the businesses involved as well as the wider community. GRS' Call Center operations, customized for each client, maintain vital flows of information.

Technology & Innovation

When you provide global claim services that could entail an environmental oil spill event in the United States, a chemical explosion in the Middle-East or major natural catastrophes impacting communities around the world you must have a robust and responsive systems architecture that facilitates the management of diverse claims response services; rapid deployment of core adjusters to the standby area; the secure transfer of client data; assignments and claims reports, not to mention simultaneous coordination between our offices in Miami, Jacksonville, Houston, Dallas, London and Dubai. We don't claim to have invented these network protocols and instant secure file sharing, but we do claim to use them to their fullest extent. And, yes, we also innovate to build new technologies when we see the need and return on investment is high. Here are some examples:

BRIDGESOURCESM

The rapid deployment of thousands of adjusters to catastrophic events can only happen with the assistance of our proprietary database, the GRS BridgeSourceSM, an online management tool. BridgeSourceSM is compiled of independent adjuster profiles, contact information, skill sets, work experience, education and licenses. It serves as a communication platform to send standby alerts and deployment requests, and can be used to request profile updates from individual adjusters.

GRS BRIDGESM

The GRS BridgeSM is a dynamic, on-demand web-based tool developed to provide our clients access to dashboards that translate into increased efficiency, reduced costs and enhanced quality. This results in unrivaled catastrophe capacity and faster cycle times.

The GRS BridgeSM manages all aspects of a claim, including cost control, claim adjudication programs and litigation support services – all within one user-friendly system. Subscribing to GRS BridgeSM technology gives our clients an eagle-eye view into the costs and status of each and all claims, from assignment through resolution.



GRS ON DEMANDSM FIELD APP

The GRS On DemandSM mobile app and the GRSONDemand.com web app in combination are the backbone of our On-Demand Program which creates efficient claim workflows.



TECHNOLOGY The mobile app assigns claims, guides adjusters through the claim process and pushes the data back to our web app and XactAnalysis in real time. This allows Desk Adjusters to write detailed estimates and reports while simultaneously keeping the client informed.



PROCESS

The web app ties directly into XA so there is no development work needed on the carrier's part to connect to our system. They simply create a shared data set which moves claims from their internal claims systems into XA which acts as the facilitator between the two systems.



CYCLE TIME Less than an hour after the inspection is complete the Desk Adjuster has produced the final deliverable for the client. This drives down the loss adjustment expense and the cycle time creating a positive experience for the policyholder.





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