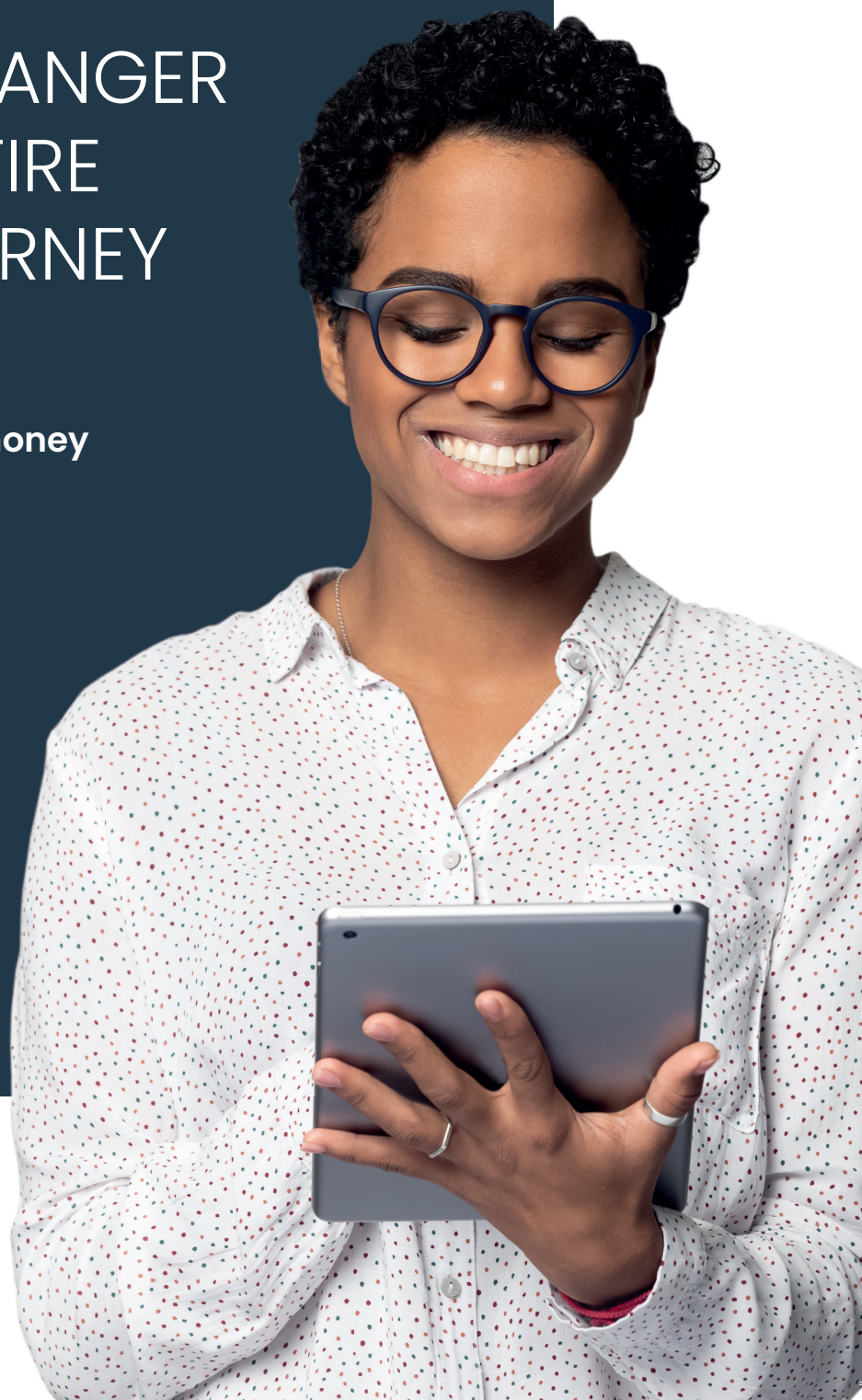




A GAME-CHANGER FOR THE ENTIRE CLAIMS JOURNEY

How you can increase
productivity and save money
with data & automation
through Five Sigma





It's time for claims handling to evolve.

At every stage of the claims lifecycle, inefficiency is expensive. But most claims teams struggle with outdated tools, a lack of visibility, and missing insights to underpin smart decisions.

Five Sigma is the digital future of claims: a data-first platform for every part of the claims journey.

From rigorous claim modeling to real-time insights and time-saving automation, it's **designed to make controlling claims and minimizing losses simple**. So you can save months of adjusters' time and the meaningful cost of GWP across your claims.

All built on the foundation of specialist claims and technology expertise.

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Putting data at the heart of claims management.

After seeing the way adjusters are restricted by legacy software and out-of-control processes, we knew something had to change.

Five Sigma was created with one central mission: to give adjusters the ever-evolving SaaS suite they need to make decisions based on best practice and claims data on an unparalleled scale.

That mission is brought to life with a bold vision: to offer world-class, data-driven claims management. To mute risk while ramping up the efficiency and effectiveness of claim resolution.

Day-to-day, we chart the path to our vision by focusing on five key values.



Integrity

We value the trust our partners, colleagues and customers put into us – and handle that trust with care and responsibility.



Collaboration

We know people and partnerships are the secret to impactful technology.



Excellence

We combine a pragmatic approach with a commitment to quality – building and improving until the job is done.



Transparency

We pride ourselves on openness, transparency and clarity in everything we do.



Precision

We value and obsess about intricate details – in every interaction, every part of our tech, and our way of working.

Five Sigma

An end-to-end, data-first claims resolution platform.

Designed expressly for P&C insurers, Five Sigma is a comprehensive, cloud-native platform built around proprietary all-in claims modeling. Through a blend of machine learning, access to claims data and structured workflows, we bring clarity to every part of the claims journey.

With a unified view of your claims data, backed by deep automation and an adjuster-led approach to design, it's refreshingly easy to use. And all in the same fast to implement, continuously evolving platform.

Increase adjusting efficiency

Bring accurate, data-driven and real-time insights to your decisions across the claims process.

Reduce claims leakage

Leverage claims data to close the gap between what you paid and what you should have paid.

Drive productivity

Model all your claims on a single platform and automate workflows to save time.

Deliver great customer experiences

With a constant flow of relevant data, your adjusters can act faster and more accurately for every customer.

Improve manageability

Take control of the entire claims journey and embed best practices into every one of your processes.

Enhance compliance

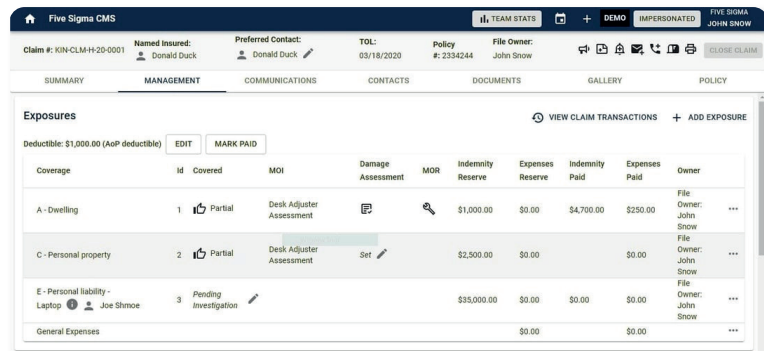
With all claims data captured in the same place, we make achieving and reporting on compliance simple.

Technology that keeps your claims operations up to date.

Five Sigma helps you achieve your organizational goals by keeping your operations at the forefront of new systems and tools.

Built from the ground up with APIs in mind, Five Sigma's cloud-native SaaS technology fits seamlessly into your business. With intelligent modeling of claim files and workflows, everything claims managers need to know is in one place. And with flexible APIs and deep integration, no user is left in the dark and everyone knows the next steps.

All deployed in weeks and constantly enhanced and upgraded, so you can keep working towards your dream operation.



The screenshot displays the Five Sigma CMS interface. At the top, there's a header with navigation links like 'TEAM STATS', 'DEMO', and 'IMPERSONATED'. Below this, a 'Claim #' field shows 'KIN-CLM-H-20-0001'. The main section is titled 'Exposures' and includes a table with columns for Coverage, Id, Covered, MOI, Damage Assessment, MOR, Indemnity Reserve, Expenses Reserve, Indemnity Paid, Expenses Paid, and Owner. The table lists three exposures: A - Dwelling, C - Personal property, and E - Personal liability - Laptop. Each exposure has a status (Partial, Pending Investigation) and a 'Desk Adjuster Assessment' link. The bottom row shows 'General Expenses' with a total of \$0.00.

Coverage	Id	Covered	MOI	Damage Assessment	MOR	Indemnity Reserve	Expenses Reserve	Indemnity Paid	Expenses Paid	Owner
A - Dwelling	1	Partial	Desk Adjuster Assessment	Set		\$1,000.00	\$0.00	\$4,700.00	\$250.00	File Owner: John Snow
C - Personal property	2	Partial	Desk Adjuster Assessment	Set		\$2,500.00	\$0.00	\$0.00	\$0.00	File Owner: John Snow
E - Personal liability - Laptop	3	Pending Investigation				\$15,000.00	\$0.00	\$0.00	\$0.00	File Owner: John Snow
General Expenses							\$0.00	\$0.00	\$0.00	

Built for every kind of claim

Five Sigma's technology can handle all P&C and worker's compensation lines of business – and every claim, no matter how complex. That means you can optimize claims processes across your entire organization, all in the same platform.

And with robust security and endless scalability, you can make technology a driving force for growth – not an obstacle that slows you down.

How Five Sigma uses SaaS and data-driven workflows.



Automation

Our proprietary workflows remove the burden of repetitive admin, freeing your teams to focus on helping customers.



Smart recommendations

From straight-through claims to complex injury claims, the Five Sigma engine helps you make the right decisions on every claim, at every stage.



Company-wide insights

With our unique datasets and analytics, you can see how your company operates as a whole, understand your risks, and spot opportunities to get better.

Five Sigma CMS Modules

FNOL

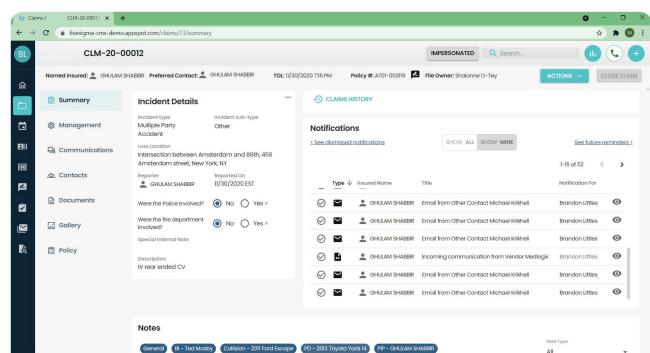
- Fully digital auto and property UIs
- Refer claims to repair or mitigation vendors
- Automatically generate correspondence
- Automated triage and adjuster assignment

Coverage

- Capture coverage decisions and rationale
- Alerts for events requiring supervisor approval

Liability

- Capture liability decisions and associated rationale
- Fully-digital UI



MOI and MOR

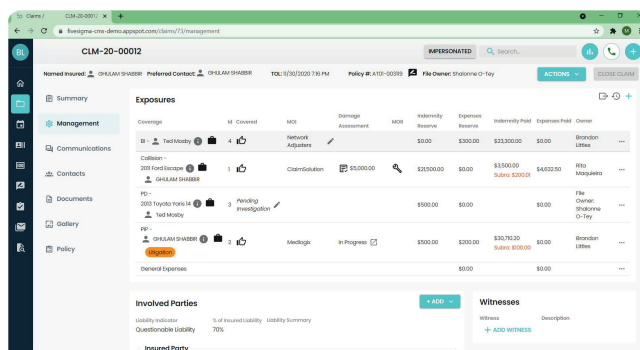
- Capture internal or client portfolios of options
- Automate internal and external referrals of selected MOI options

Damage assessment

- Capture physical damage assessments digitally
- Medical-specific interface for bodily injury claims
- Out-of-the-box Medlogix integration

Financials (reserving/payment)

- Automatically set stat reserves that anticipate resolution value
- Track policy limits and erosion as claims are made
- Automate deductibles, payments, and adjuster authority levels



Litigation management

- An intuitive dashboard and calendar view
- Designate, refer, manage and resolve litigation in one place

Recovery

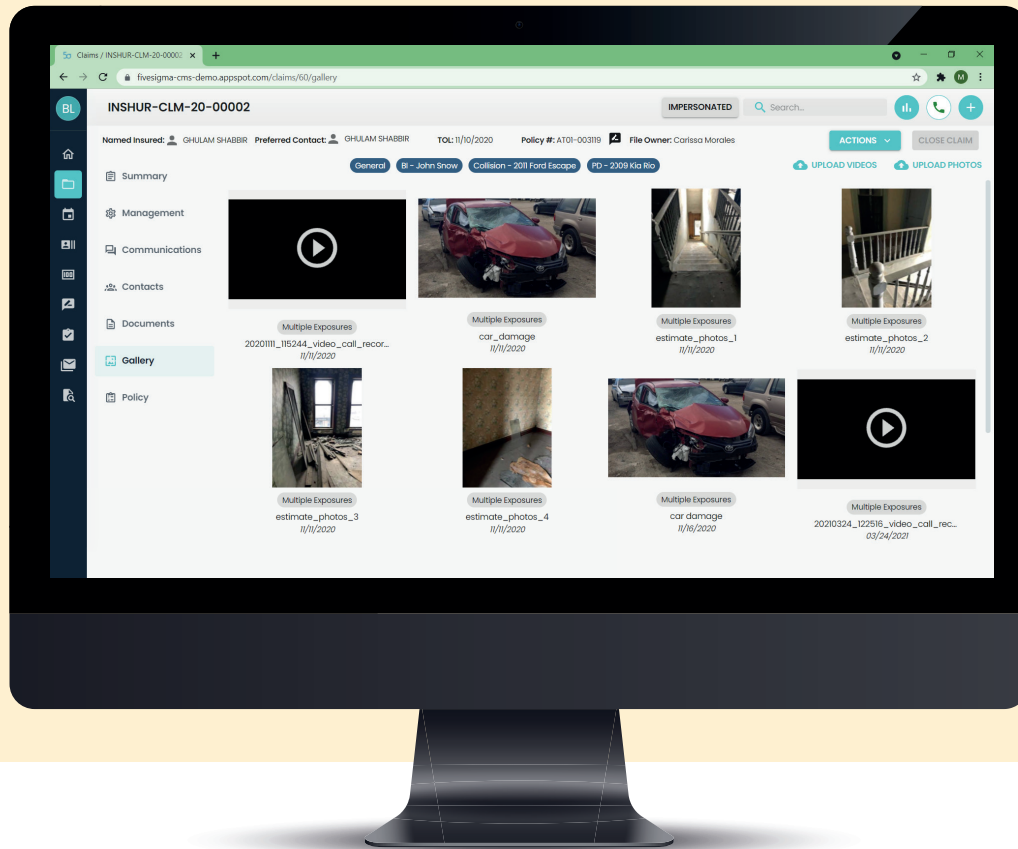
- Calculate, refer and document recoveries
- Automatically refer to designated recovery and disposal vendors

Operational dashboards

- Tap into real-time data on claims
- Track overall productivity and KPIs
- Access granular claims details in a few clicks

Quality Assurance

- Manually or automatically select claims for review
- Integrated QA forms for reviews to complete
- Query QA results with a powerful performance and exception dashboard



Powerful cloud-native claims management, delivered in a way that suits you.

With embedded machine learning, deep analytics and rich automation, Five Sigma is leading the future of claims.

But we're also setting the standard for flexibility and configurability. You can integrate cloud-native, data-driven claims management into your existing ecosystem and processes. Or take Five Sigma as an end-to-end platform to unlock incremental benefits at every stage of the lifecycle.

Whatever you need, we'll partner with you to make it easy - and support you long-term with fast deployment into new products and ways to scale your usage.



Five Sigma

Meet the digital future
of claims management

Learn more at **fivesignalabs.com**
or contact us at **info@fivesignalabs.com**