

# DISASTERS NEED NEVER BE CATASTROPHIC

Catastrophe Management Solutions that provide quick relief to its policy holders.

## Catastrophe Management Solutions for Insurance carriers

In today's world, disasters, man-made or natural, are getting more frequent and un-predictable, striking any place at any time converting the whole region into a catastrophe zone.

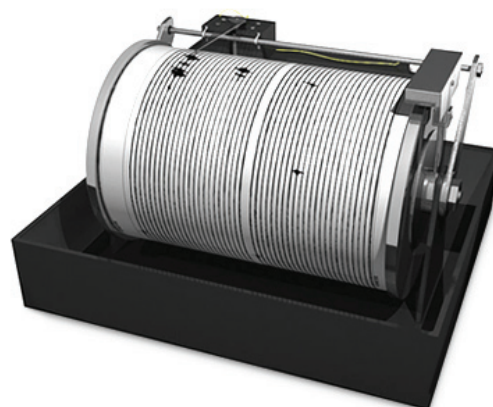
Added to this, in the recent years, world has experienced an increased level of seismic activity both on land and in sea, leading to large catastrophes.

As per the reports by the major Insurance & reinsurance companies and various insurance forums of the world, Global economic losses from catastrophes amounted to \$222 BN in 2010, compared with \$63 BN in 2009. Overall catastrophe losses were up 34 percent as compared to 2009.

While Catastrophe risk modeling offers a good risk management tool for actuaries and risk managers, a good catastrophe management tool is an absolute necessity for the insurer during catastrophes because it is the claims department which holds the ultimate responsibility of responding to the situation during and after a catastrophic event

The application provides a birds' eye view of the area to be affected and plots the properties to be affected over a map through geocoding. The application also helps identify the probable maximum loss of the carrier due to this disaster, enabling the carrier to get prepared to handle the claims reserves accordingly.

A statistical view of the number of adjusters and other supply chain like car rentals, hotels, hospitals, ambulances required to handle the situation against their availability around area is also provided enabling the carrier to make necessary arrangements for additional capacity needed.



## Wipro Advantage

### Solutions

- Customer Relationship Management
- Customer Data Integration
- Business Analytics (Customer, Product, Marketing)
- Prospect Management
- Multi Channel Enablement
- Usability
- Automated Order Mgmt. & Work force Management
- Business Process Optimization
- Provisioning and Activation
- Collaboration Solutions
- Customer Care

### Service Offerings

- Customer Relationship Management
- Business Intelligence & Information Management
- Portal and Content Management
- Business Collaboration, Content & Experience
- Customer
- SOA / Web Services
- Mobility Services
- B / OSS
- Business Process Outsourcing
- Technology Infrastructure Services

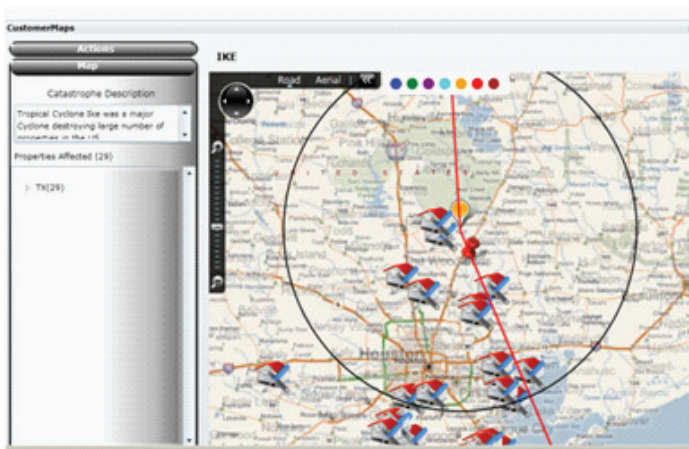


CustomerMaps

Actions

Resource Availability

State	City	Available #	Required #	Shortfall/Excess	Block Adjuster
CALIFORNIA	LOS ANGELES	5	6	-1	
CALIFORNIA	TRABUCO CANYON	0	0	0	
CALIFORNIA	WESTMINSTER	2	1	1	
CALIFORNIA	RANCHO SANTA MARGA	0	1	-1	
CALIFORNIA	MISSION VIEJO	1	1	0	
CALIFORNIA	SAN JUAN CAPISTRANO	1	1	0	
CALIFORNIA	LADERA RANCHO	2	1	1	
CALIFORNIA	BELL	2	3	-1	
CALIFORNIA	IRVINE	1	2	-1	
CALIFORNIA	ALISO VIEJO	0	1	-1	
CALIFORNIA	SANTA ANA	3	3	0	
CALIFORNIA	FOUNTAIN VALLEY	0	1	-1	
CALIFORNIA	BELL GARDENS	0	0	0	
Total		17	21		



## Business Benefits – Comprehensive Catastrophe Management Solution

- Increased customer satisfaction – A quick response to policy holder's needs in the hour of crisis increases customer satisfaction
- Enhanced operational efficiency & effectiveness – Immediate identification of potential policies impacted will bring in efficiencies to assess catastrophic losses and arrange logistics
- Better brand perception – A satisfied customer would talk positively about the carriers and spread the word of mouth enhancing the brand perception.
- Increased customer retention – A satisfied customer has a tendency to come back with more business to the carrier.

## Wipro's Insurance Practice

Wipro's Insurance Practice works with 35+ global insurers including many among the Top 500 organizations. Our customers include 4 of the top 6 P&C carriers in the world, 2 of the top 5 health insurance and services providers globally, and 4 of the top Life, Annuity & Pension carriers in the world. Our offerings cover the entire spectrum of the insurance value chain - from Sales & Distribution, Policy Administration and Claims - straddling across Life and P&C markets, and delivered by over 6000+ dedicated resources. Our expertise in Business Advisory Services, our Solutions and our Centers of Excellence reflect our commitment towards building the Future of Insurance.

## About Wipro

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