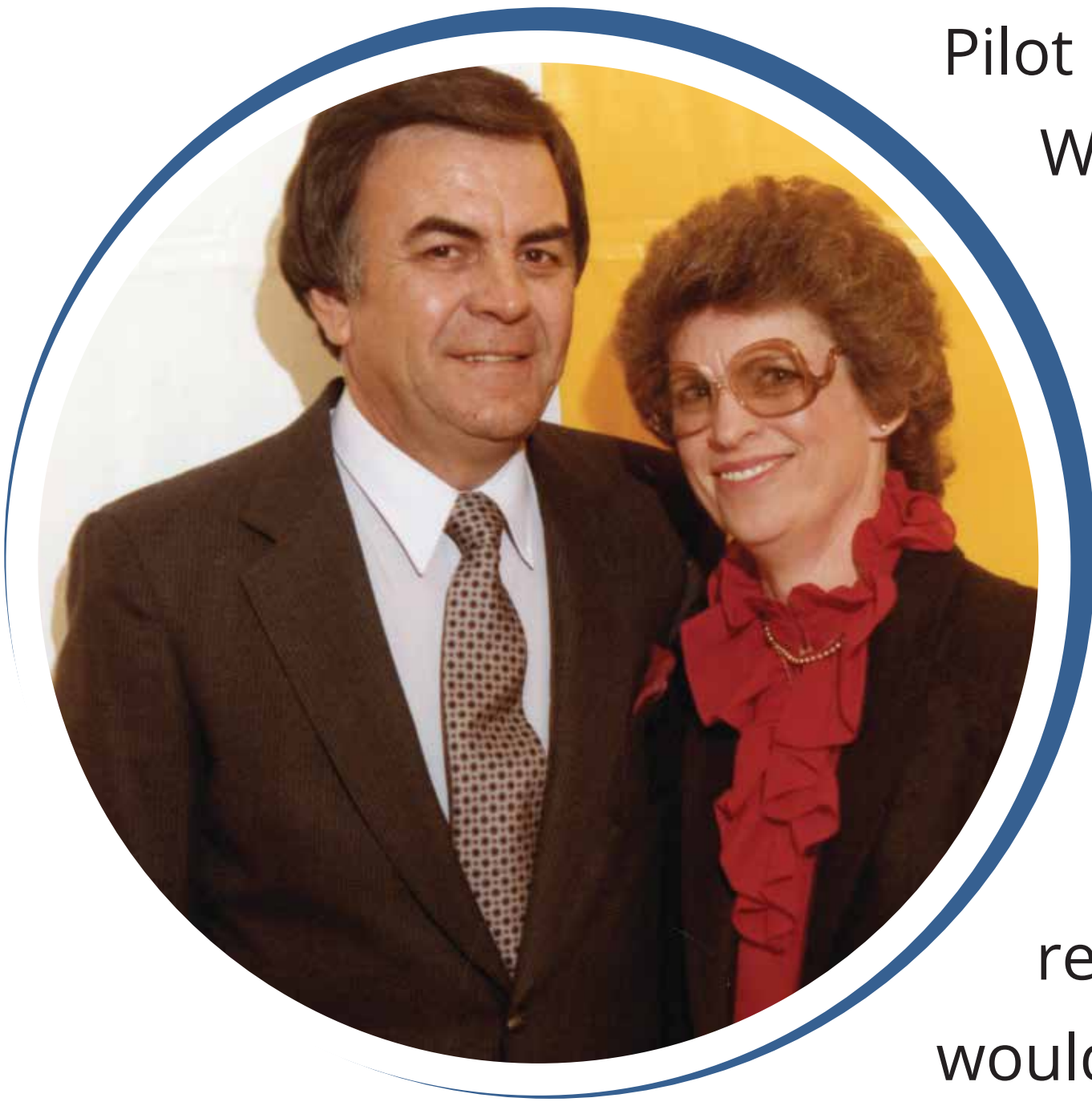


PILOT

Service | Innovation | Community

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OUR STORY



Pilot started the way many businesses start, at the kitchen table. Walter Pilot saw a need and he had an idea.

With his wife Grace by his side, Mr. Pilot met with an executive of a major insurance company. He pointed out that like all insurance companies, they employed plenty of adjusters to get the job done day-to-day, even when there was a decent sized storm, but if there was a major disaster...a catastrophic event, they didn't have the human resources to get services to the insureds as fast as they would like, nor as fast as they had promised their customer.

And, it would be impractical to carry all those people on the payroll 365 days a year. The insurance executive was rightly skeptical of Walter's idea. Walter said, "If our adjuster team isn't at least 5% more efficient than your team, you don't have to pay us. If we are more efficient, then you'll hire us for the next storm." After a bit of conversation, a deal was struck and sealed with a handshake.

40 years later, Pilot is still working with our first client.

Innovating to Meet the Future

We have evolved to lead in a changing industry. From being innovators of the desk adjusting model, to our cutting edge technologies such as Settle Assist for Flood, Pilot continues to lead the industry into the future of claims handling.

We are more than just a catastrophe company. Pilot offers a full range of services to our clients, to include catastrophe claims, daily claims, flood, residential property, commercial property, commercial GL, auto comprehensive, auto collision, field inspections, in-office claim operations, call center and FNOL, as well as government and third-party administration (TPA) services.

Being family owned, we focus on long term commitments to our clients. At Pilot, our number one rule is: We do what we say we will do. No matter what. Our word is our bond. Regardless of our client's size, every Pilot client receives individualized service by a dedicated team of managers and adjuster resources led by a member of the Pilot family. Our word is our bond.

We work hard every day to treat every client like they are the only client. Be nimble. Be responsive. We know that is more important than ever. We are grateful when people choose to work for Pilot and we treat them like they are family. Our team members are involved in their communities, and we support those efforts every day. Giving back is one of our primary tenets.

We continue to operate on the same principles that started with Walter and Grace Pilot over 40 years ago.

THE PILOT DIFFERENCE



OUR PEOPLE. PERIOD.



Adjusters

We have the best-trained, most engaged team of adjusters in the world. Why? Because we continually invest in their personal success through training, support for CE's and licenses, putting the best, most modern tools in their hands and waking up every day thinking of ways to make their life and jobs better.

However, all of that is meaningless without Pilot leadership taking a personal interest in the success of each and every adjuster who joins our team. We know they have choices, and if they choose Pilot, we treat them the way we want to be treated, like part of the family.

Adjuster Support

When an adjuster is in the field, many things are thrown at them all the time. Our team of cool-headed professionals who work behind the scenes, make sure our adjusters are never alone.

Managers

This is our "been there, done that" team. There is almost no problem, no encounter, or no insured's crisis that we haven't faced. Our management team supports our adjusters, whether inside or in the field, using experience as a guide to help navigate the most difficult claim situations. Whether you are an adjuster or a carrier, our managers have your back.

Directors

Every good field operation has a good field general. Our directors, the men and women of Pilot with the closest relationships to our clients, also maintain close contact to the action in the field. Every Director will give you their private cell phone number so you can call them day or night to resolve a problem if one arises. Just one more way that Pilot is always on.

THE FAMILY

As a family business, we don't have to answer to outside shareholders, venture capitalists, or some outside board. We decide what is most important to the operations of our company. And we will always choose what is best for our client and what is best for our team.



Curtis Pilot



Rodney Pilot



Hunter Pilot

TRAINING AND OPERATIONS

With offices nationwide, Pilot has over 4,000 turnkey workstations ready for our clients. All of our facilities are custom designed for our operations with complete data centers, staff technology experts in each facility, and a dedicated team that keep all our facilities ready to use on a moments notice.

We are also experts at getting off-site and field operations up and running quickly, with the hardware and staff ready to set up and establish operations as needed.



Training

Our training facilities in Fort Worth and Mobile provide our adjusters with live, in-person training that closely simulates the conditions they will see in the field. Our staff of dedicated trainers have developed over 20 in person live courses for everything from Property field training to Inside Auto training. We constantly update and improve our training courses to meet the challenges of today.

We recognized the shift to virtual training years before it became mainstream and created our media team in 2018 to help us lead that change. Today we create and update over 100 online and virtual courses each year and have over 500 online courses ready for our adjusters. Our team also helps our clients with developing specific training for their operations.

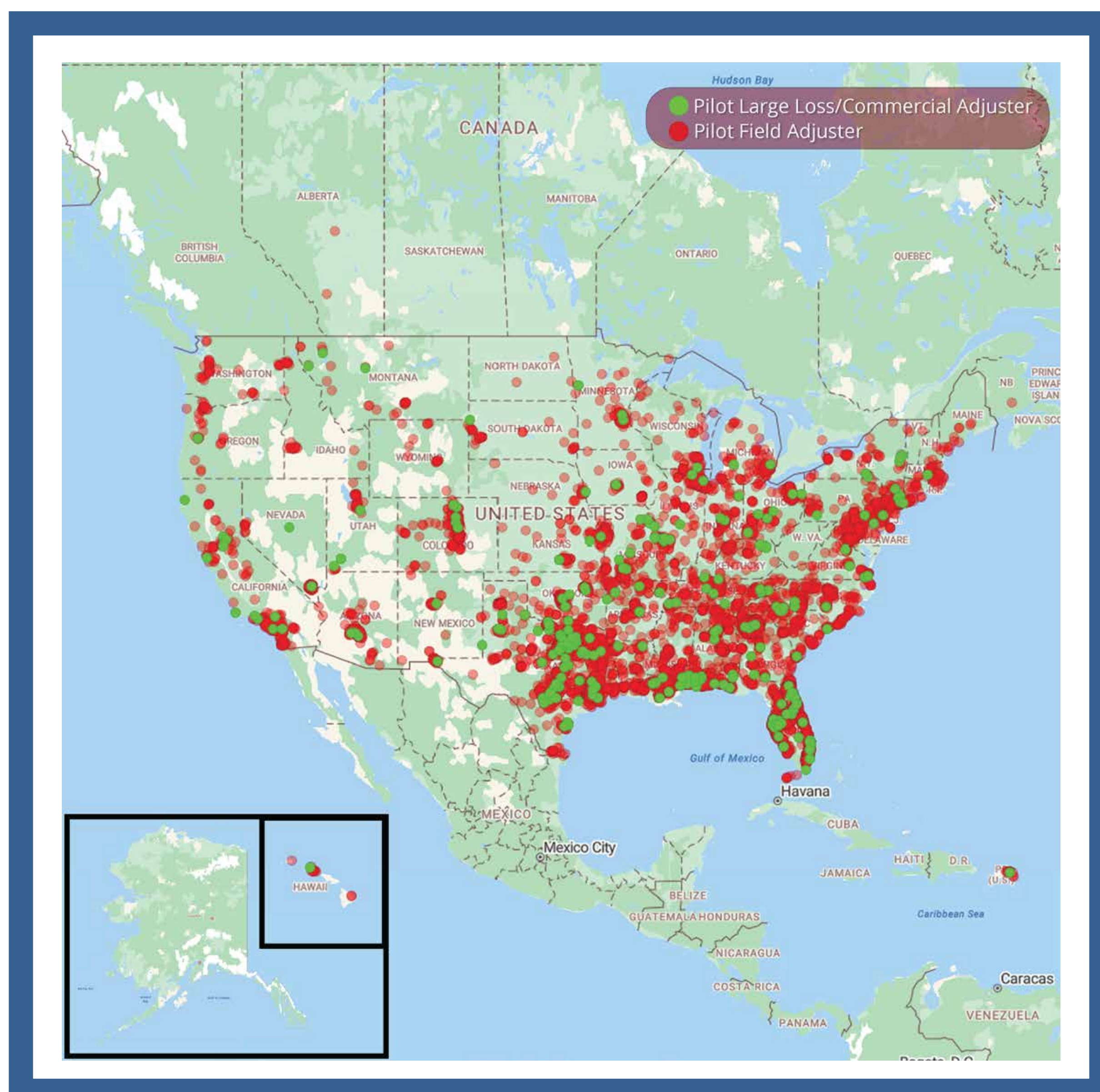
We also have the capability to live stream classes, events and trainings through dedicated studios in Fort Worth and Mobile. This allows us to have virtual town halls, just in time trainings and storm updates during major catastrophes.



DAILY CLAIM SERVICES

Pilot's nationwide footprint ensures we can have a licensed and experienced field adjuster on your customer's doorstep anywhere in the country on short notice. Daily desk adjusters are available to work at your office, our office, or remotely.

Need an Expert Adjuster to manage a large complex claim? Pilot has a deep bench of Pilot Accredited General Adjusters, Managing General Adjusters, Administrative General Adjusters, and Executive General Adjusters, all of whom have passed a rigorous vetting and accreditation process.



Pilot's daily adjusters are experts in all aspects of claim investigations

- Residential
- Auto
- Commercial
- Inland Marine
- High Net Worth
- Flood
- Specialty Lines
- Farm & Ranch

CATASTROPHE CLAIM SERVICES

Pilot has worked every major storm in the past 40 years. Every year we have thousands of adjusters working for dozens of clients in diverse roles. Our roster of adjusters is unparalleled in our industry and our compliance department is integrated with NIPR to ensure every resource is properly licensed.



We don't define what a catastrophe is, you do. When you anticipate your customers will experience a significant loss in an impacted area, that's when the Pilot team goes into action.

Pilot is ready to staff your catastrophe claim operation from A to Z, from the first claim reported until the last claim is closed:

- Support staff
- Call Center
- IT personnel
- Office Facilities (mobile and fixed)
- Inside adjusters
- Outside adjusters
- Complex Loss Adjusters
- Contents and ALE Specialists

YOUR PARTNER IN FLOOD CLAIMS

For over four decades, Pilot has been a leading force in flood claim management, trusted by both the National Flood Insurance Program (NFIP) and private insurers.

What sets us apart:

- **Unmatched Expertise:** With over 40 years of experience handling flood claims, Pilot has a proven track record you can trust. We've seen it all and know how to navigate the complexities of flood insurance claims efficiently
- **Fairness & Compassion:** Our dedicated Flood Management Group is committed to ensuring a fair and accurate estimate for covered flood damages. We understand the emotional toll of a flood, and our team treats every case with empathy and respect.
- **Fast & Efficient Claims Processing:** Our innovative Claims Command Software streamlines communication. This translates to faster claim closures and keeps all parties involved, informed, and up-to-date throughout the process.
- **Leading-Edge Technology:** Pilot is dedicated to staying ahead of the curve. We provide our adjusters with cutting-edge tools like Settle Assist for Flood, Dispatch Manager and Claims Command, empowering adjuster with advanced technology and data analysis. This allows them to work more productively, leading to quicker and more accurate claims resolutions.



Leading the Way in Flood Claims Technology

Claims Command

- **Streamline your claims management:** With our innovative web technology, Claims Command.
- **Effortless tracking and insights:** Real-Time updates keeps everyone informed, with enhanced communication and performance monitoring.
- **Seamless Integration:** Works with your existing systems.

Dispatch Manager

- **Smart Dispatch:** Matches closest qualified adjuster and works with Xactimate/XactAnalysis for smooth data flow of the assignment.
- **Real-time Updates:** Mobile app keeps everyone informed with push notifications.
- **Data-Driven Insights:** Configurable dashboard tracks KPI's, and assigns efficiency ratings.

Settle Assist for Flood

- **Simplify the Process:** Built by flood adjusters for flood adjusters. One-touch data entry and Xactimate integration for faster, more accurate estimates.
- **Stay compliant:** Built-in NFIP guideline engine ensures claims meet necessary regulations.
- **Work Smarter:** Real-time photo management, speech-to-text, and reduced paperwork increases efficiency.

Flood Services

- Field and desk adjusting all lines
- Residential
- Manufactured (Mobile) Home/Travel Trailer
- Small Commercial
- Large Commercial
- Condominium (RCBAP)
- 50 States and Puerto Rico
- On-site or Remote
- Flood Adjusting School with hands-on learning

COMMERCIAL CLAIM SERVICES



**The right commercial
General Adjuster for
your claim**

- National footprint of Pilot Accredited Adjusters
- Adjuster skillset matched by claim attributes (severity/complexity/peril)
- Commercial estimating for any size loss
- Business Personal Property
- Loss of Income and Loss of Use
- Specialty Lines

Daily Claims Handling

- Qualified Commercial resources who are local to the area of the loss.
- A customized approach aligned to your claims handling practices and guidelines.
- Communication and reporting specific to your requirements, meeting or exceeding your cycle time requirements.

The Team Approach for Complex Claims

At Pilot, we are revolutionizing how Complex Commercial Catastrophe Claims are handled.

- Our industry-leading training and credentialing program for General Adjusters prepares them to manage multiple complex commercial catastrophe losses singularly or in a team approach.
- Pilot has implemented this program to equip our adjusters with the skillset and resources necessary to become a Pilot Certified EGA, capable of working your most complex assignments
- Our program provides a career growth path for our very best adjusters who want to progress through the Commercial and Residential general adjusting ranks.

SPECIALTY CLAIMS



Appraisal



Litigation Review



Construction Defect



Inland Marine



Maritime Exposures



Heavy Machinery



Municipalities



Schools



Risk Pools



Environmental

AUTO CLAIM SERVICES

At Pilot, we work every day on the next solution to transform the industry. Pilot has led through innovative technologies, premium services and always putting policyholders' needs first.

Pilot handles more than 100,000+ auto claims a year. We offer services to fit all your needs. This includes field, drive in, total loss, dispatch, agent advocate, desk or virtual. We also offer workflow services to assist with call center work, drive in setup, field appointments, and supplement setup.



Weather

We have handled Auto weather claims for over 40 years. We can help you streamline your auto claims process from drive-ins to total loss. Our team has the experience and training to handle all aspects of a weather related or comprehensive loss; Pilot can handle the end to end process from evaluation to total loss, quickly and efficiently. We can work with your managed repair vendors, handle on-site inspections, staff and manage drive-ins and help your policy holder through this stressful event.

Collision

When you think about independent adjusters and auto claims, you typically think of weather related claims. Our Auto adjusters and leadership team have decades of experience handling collision losses. We can manage it from first call at the desk, to inspection, to handling supplements, and total loss. Our team can help you reduce the cycle time and manage the work load to benefit your policy holders. We know the collision claims process and are ready to integrate into your team.

Estimating Systems

Pilot employees are experts in automotive estimating, using the latest technology including remote client applications, supplement handling, and working with direct repair facilities. We are knowledgeable in all of the major auto estimating platforms including: CCC One, Audatex, and Mitchell.

Training

Pilot's auto training is at the forefront! We provide specialized training for auto adjusters across all aspects of the industry.

- Inside Auto Adjuster Academy
- Client specific Training and Certifications
- Field Auto Adjuster Academy
- RV Training
- Auto Total Loss

END TO END SOLUTIONS TPA SERVICES

Many insurance carriers are asking for end-to-end solutions from their claims partner. We do that, and more.

We all know that there is no one size fits all solution. With our 40 years of experience, we can scale-up multiple services for large needs or for smaller ones.

This is where we move from being Pilot to Co-Pilot. We aren't just providing a service to you; we are navigating solutions with you.

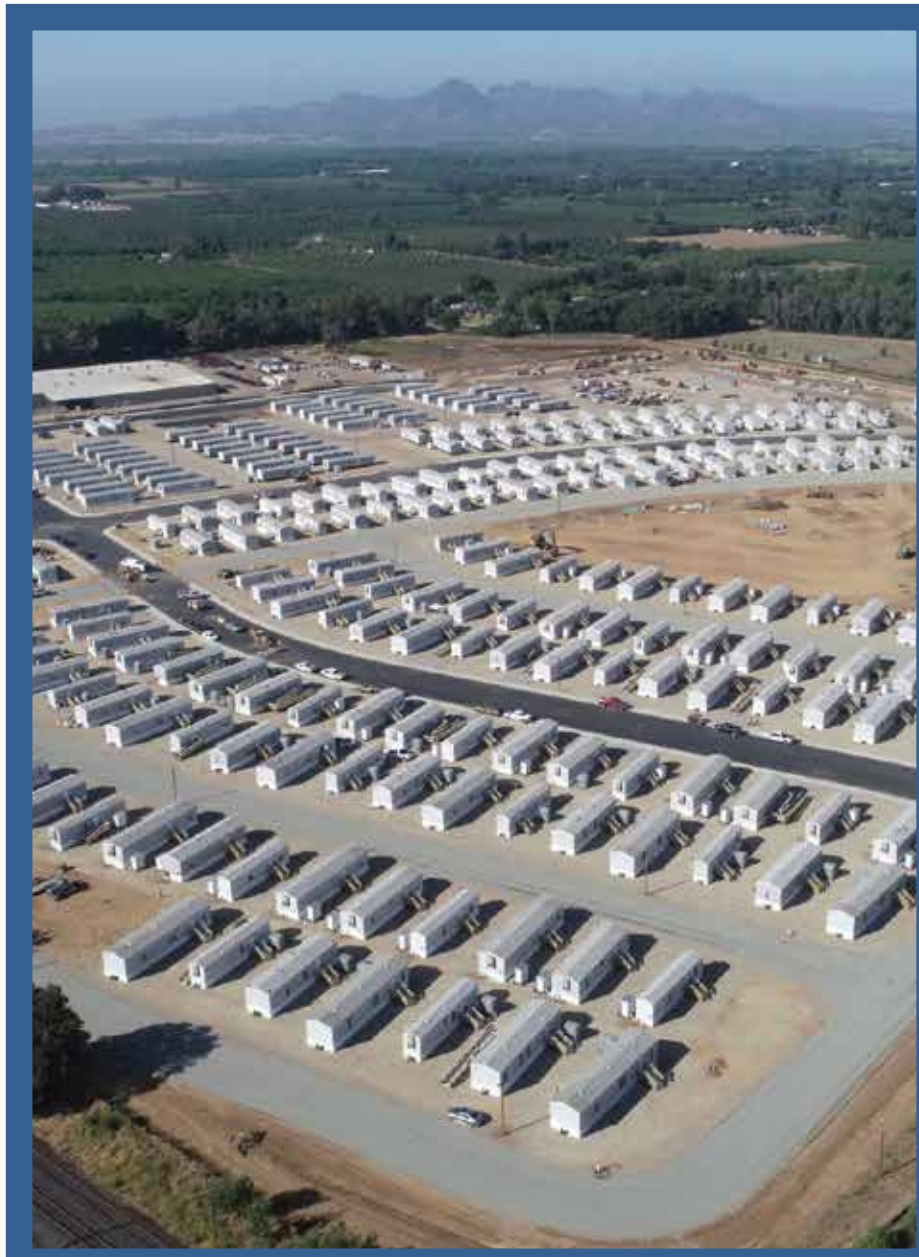
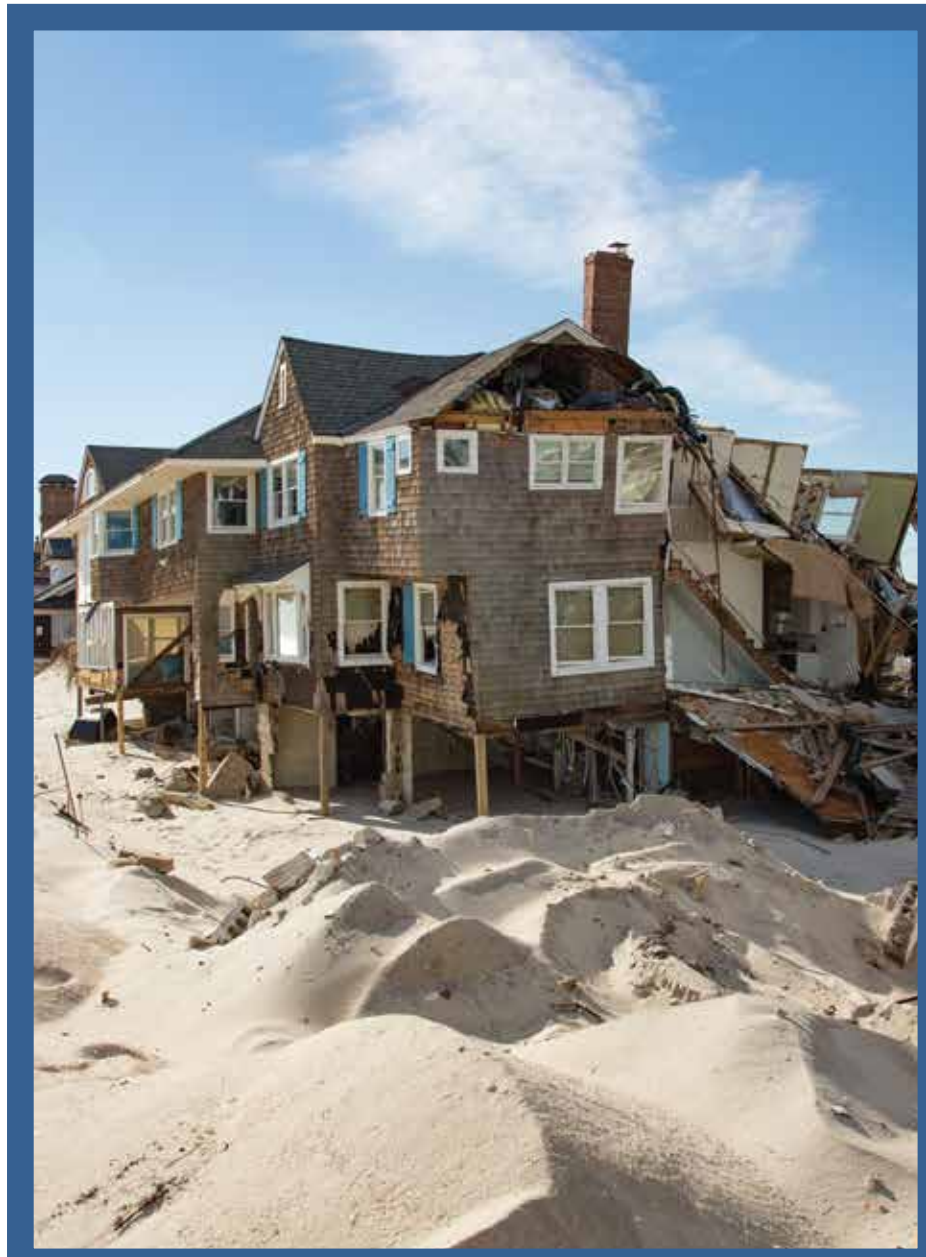
From the First Notice of Loss to the successful resolution of the claim, as your *Co-Pilot*, we will implement a proprietary system of communication and fulfillment to help your insured be whole, satisfied, and loyal to you as their insurance provider.

In fact, some companies with fewer Policies In Force find these services even more vital. With Pilot by your side, you get the services you need and only the services you need, when you need them.



- **Desk Adjusting.** We have thousands of qualified adjusters on our team.
- **Virtual Adjusting.** A deep well of experienced, licensed adjusters who collaborate with the insured to produce accurate estimates.
- **Field Adjusters.** Yes! And you'll get the best-trained workforce.
- **Flood Adjusters.** Armed with our exclusive Settle Assist for Flood app, cycle time and accuracy are second to none.
- **Auto Adjusters.** Where you need them, when you need them. Every time.
- **Day Claims.** We can fill gaps all over the country with our exclusive on-demand Claims Command process.
- **Commercial Claims.** Led by industry leaders with large loss experience.
- **Inspectors.** With the touch of a button, we can successfully close the loop.
- **File Review.** Comprehensive, disciplined, detailed and precise. Our extensive process delivers.
- **Call Center.** We can mobilize dozens or hundreds of people for you almost instantly.

GOVERNMENT SERVICES



FEMA and Public Assistance (PA) Program

Pilot is a sub-contractor in FEMA's PA Program, supplying a variety of skilled resources in positions such as site managers, engineers and damage evaluators. Pilot has served in this role for nearly 30 years.

Grants

Pilot participates in many grant programs, from the SBA to state-run programs such as Louisiana's Road Home and North Carolina's Fortified Roof Program. Pilot serves as the inspection, verification of compliance and documentation element of these programs.

SBA Claims Coordination

Pilot has coordinated benefits with the SBA and our insurance carrier clients following large catastrophic events such as Hurricane Katrina and Super Storm Sandy.

National Flood Insurance Program

Pilot's proprietary Settle Assist for Flood app connects devices into a scoping ecosystem via a seamless integration with Xactimate, which standardizes and adds consistency to flood loss scope generation. The built-in NFIP guideline engine is configured to support policy and industry standards. And easy, real-time photo management with auto-caption and speech-to-text capability makes the adjuster safer and more productive.

PILOT ONE LADDER ASSIST SERVICES



Ladder Assist Services

- Full inspection with carrier adjuster onsite.
- Package includes:
 - Roof Inspection Form
 - Photo Report
 - Ladder Access: available when carrier adjuster only needs a ladder to complete the inspection

Inspection Package Only

- Full inspection without carrier adjuster onsite.
- Package includes:
 - Roof Inspection Form
 - Photo Report

Tarp Installation

- Tarping Materials
- Before and After Photo Documentation
- Detach & Reset: Tarp D&R services available with carrier approval.

Why Choose Pilot One?

- We'll be there when we say we will.
- All LA Technicians are R&H Certified and continuously calibrated.
- Documentation far exceeds industry standards.

INSPECTORS ON DEMAND



**Actionable
Claim
Information,
Delivered With
Speed and
Accuracy**

Inspectors on Demand combines the strength and reliability of Pilot with innovative mobile technology for increased speed, accuracy, and efficiency within the claims handling process. Our inspection program streamlines the collection and transmission of on-site data, enabling desk adjusters to settle claims as quickly as possible.

- Our qualified inspectors are your adjuster's eyes and ears in the field.
- We're fully integrated with XactAnalysis, making it easier to order inspections and monitor their progress.
- Our team delivers lightning-fast service times.
- The package we deliver has all you need to settle a claim:
 - Measurements (including Hover or Eagle View report)
 - Inspection form indicating areas of damage/no damage
 - Photos

OFF-SHORE PROCESSING

**Speed.
Accuracy.
Always On.**

Pilot's off-shore operation is a managed solution that meets the task-based claims processing needs of our clients. It provides a sustainable and highly effective solution and enables Pilot to deliver 24-hour claims service – resulting in operations efficiencies and faster service times for the customer.

Client Benefits

- Cost savings
- Scalability
- Cycle time improvement

Services Offered

- Voice solutions
- Invoice processing
- Estimate keying (all work verified by a licensed adjuster stateside)
 - Underwriting Inspection Processing
 - Other task-based operations

Data Security

- Global data standards (ISO 27000 Certified)
 - White room protocols enforced
 - Isolated, electronically secure workspace
 - No cell phones or recording devices permitted

DATA SECURITY

**Dedicated
resources
to protect
you**

Security

Pilot is SOC 2, Type 2 certified. We regularly update our security protocols to meet or exceed client requirements and data security standards.

24/7/365 Security Operations Center

Extended Detection and Response program (XDR) covering endpoints, cloud apps, identity, and email/collaboration.

Dedicated Cybersecurity staff with certified CISSP and Security+ personnel

Formal 3rd Party Risk Management Program

Tested Business Continuity / Disaster Recovery Program

Data centers nationwide with geographic redundancy

Enterprise Cloud Infrastructure provides resiliency and scalability during largescale events.

Global Wide Area Network (WAN) connecting Pilot operations with redundant high bandwidth data circuits.

Modern AI-driven applications in partnership with Microsoft and Azure OpenAI.

Cloud-native Modern Workplace with Unified Communication, Claims Management, Collaboration and Business Intelligence

Technology Stack tuned for scalability and security including modern Infrastructure as a Service (IAAS), cloud apps, endpoints with the latest management tools, traditional and virtual desktop environments, and cloud communications.

Redundant and encrypted backups

Dedicated, secured Desktop and Communication platforms for overseas contact centers, ensuring data resides in the CONUS.

The security of your data, and your client's data, is paramount.

TECHNOLOGY



**Leading
the way**

Pilot has been trusted to support every major catastrophe for four decades, and we lean into change and innovation. As an invested industry partner, we see a new landscape for the adjuster of the future. To that end, we are constantly vetting and deploying innovative technologies that will help our adjusters and clients deliver a premium customer experience.

Our Solutions

Over the years, we have pioneered emerging technology that increases the accuracy of the estimate, decreases cycle time and, most importantly, improves the customer experience. Current examples include:

Claims Command

Our proprietary claim management system offers Pilot team members a live look into each claim's progress, simplifying workflows for the dispatch and management of claim assignments.

Pilot Learning

Our Pilot TV team uses the latest technology to enable us to reach single users or broad audiences in ways that are secure, engaging and informative.

Settle Assist for Flood

Designed by flood adjusters, for flood adjusters, the Settle Assist for Flood app simplifies the collection and entry of field scoping information to enable the adjuster to simultaneously scope and write the estimate with one input.

Mobile Solutions

Pilot's mobile technologies make the claim process faster, more efficient and customer-friendly. Our Pilot Services on Demand app gives your insured the ability to receive real time notifications regarding their claim, including the ability to track the adjuster's trip to their home. Settle Assist for Flood innovates the core aspects of the claim process, leading to a more accurate claim, faster cycle times and increased customer satisfaction.

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