



EXPAND YOUR VIEW

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The world today looks quite different

than it did just a short time ago, from how — and where — we work, to what we prioritize both on the job and in our home lives.

We've watched our clients face new and unexpected challenges head on, with a great deal of flexibility and resilience. But we've also used these experiences to expand our worldview. Together, we are looking ahead toward the future.

From our new vantage point, we will continue to adapt and evolve in order to meet the ever-changing needs of our clients — as well as their employees and their customers. To work side by side with our partners around the world. And to watch and respond to the issues facing people, property, brands and performance, so we can look deeper, share strategies and deliver solutions to meet each challenge.



Through our people first, tech forward, data driven approach, we're prioritizing the human experience, developing innovative technology to improve the claims journey, and using data to identify trends, empower decisions and deliver positive outcomes.

PEOPLE FIRST

TECH FORWARD

DATA DRIVEN

We're focused on finding creative ways to stay connected and to keep us all thinking big — and moving forward. As we do, we pledge to stay true to what's at our core: keeping our clients first, honoring our commitment to efficiency and results, and making good on our promise that caring counts.

Every step of the way, we're here to help you embrace, elevate and expand your view.

\$4B
in revenue

9.3M
new claims annually

30,000+
colleagues

100%
retention rate

10,000+
clients

78%
of Fortune 100

80
countries

59%
of Fortune 500

\$27.8B
annual claim payments



PEOPLE

HELPING PEOPLE

Whether an employee needs to take time off work for an illness or other life event, or a person is injured on the job, on a client's premises, or by their equipment or products, the Sedgwick team is here to take care of each of them. Our experts work together to help them get the care and resolution they need to recover

– listening to their concerns, showing empathy, setting expectations and assisting at every turn. If they are speaking to a Sedgwick colleague or using our online self-service tools, we provide essential support and resources to help them stay engaged throughout the process.

BENEFITS

Sedgwick’s experienced service teams support compliance and benefit administration solutions around the world, including absence and disability, accommodations, travel and medical assistance claims and unemployment compensation. Our clients – which include corporations, public entities, insurance carriers and more – count on us to support and improve the health and productivity of their workforce and consumers in a way that is cost-effective, efficient and compliant.

Accident + health

Accommodations

Disability management

Leave of absence

Travel + medical assistance

Unemployment compensation

CASUALTY

Sedgwick’s casualty solutions help care for your employees and customers, protect your brand and save you money. We have the capability to administer programs globally while still understanding the nuances of regional delivery. No matter your challenge – from liability to injury management to compliance – we offer a broad range of solutions developed with the needs of corporate clients, government and public entities, insurance companies, group captives, MGAs/MGUs and other specialty markets in mind. With expertise across every industry and local service tailored to your specific needs, we bring an integrated approach designed to produce the best outcomes.

Liability

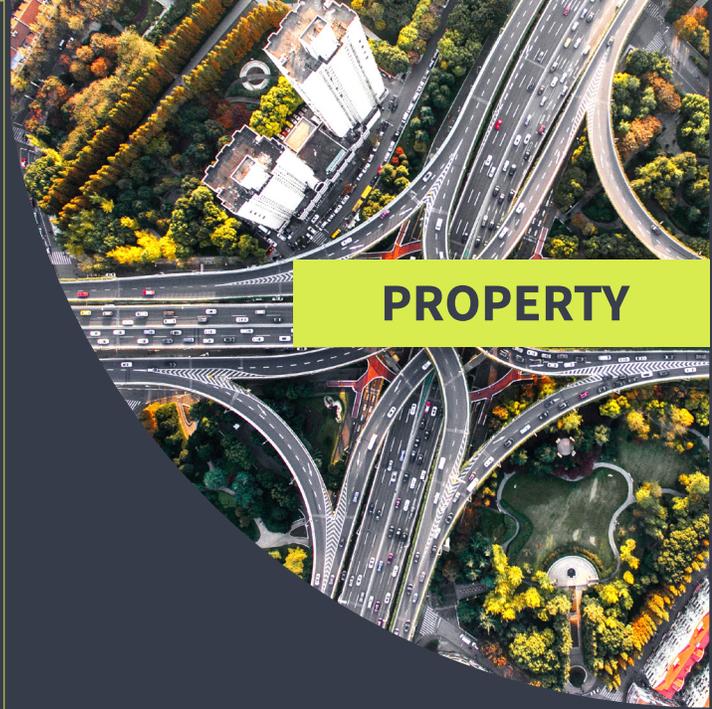
Claims administration

- Auto injury
- Cyber
- Employers’
- General
- Professional + medical malpractice

Workers’ compensation

- Claims administration
- Ergonomics
- Managed care
 - Behavioral health
 - Case management
 - Clinical consultation
 - Crisis care
 - Medical bill review
 - Peer review + utilization review
 - Pharmacy
 - PPO + ancillary care networks
 - Provider benchmarking
 - Return to work
 - Surgery nurse
- Medicare + OSHA compliance





RESTORING PROPERTY

Our property experts assist customers with all types of property claims, from the most complex losses to everyday commercial and residential claims. Our solutions are designed to protect your investments and provide a high level of care as we restore property across all areas of coverage, including commercial and

residential buildings, contents, auto, marine and transportation. With a combination of industry-leading property loss adjusting and specialty service offerings, we bring advantages in cost, efficiency and ease for carriers, underwriters and their insureds.

AUTO

Sedgwick’s comprehensive suite of auto/fleet/motor solutions includes claims and loss management services for insurance carriers, fleet management companies and corporate customers. Our end-to-end solution is supported by our experienced colleagues and powered by the industry’s most advanced technology. The scale and scope of our services, coupled with our enhanced digital support, provide an unprecedented customer experience. Clients and partners can bundle or unbundle services based on their needs.

Auto adjusting

Auto appraisals

Auto direct repair program network

- Body shops
- Glass management
- Rental car support
- Roadside assistance

Auto personal injury protection bill review

Catastrophe claims adjusting

First-party + third-party liability claims administration

Self-service mobile estimating

Surge staffing

MARINE + TRANSPORTATION

Sedgwick has the expertise to manage all types of marine and transportation claims – from large, complex losses to low cost/high frequency claims. We have experience with a broad range of marine claims services including hull and machinery surveys/adjustments, yacht and watercraft surveys/adjustments, loss control/risk management, marine liability, ocean cargo, motor truck cargo, inland marine, stock throughput, warehouse legal liability, recovery and subrogation, and third party administration. Our comprehensive cargo claims services cover losses that may occur as cargo travels from the manufacturer to the end user – whether it’s on a boat, truck, airplane, railroad or in storage.

Hull + machinery

Marine liability

Ocean cargo, motor truck cargo + inland marine



PROPERTY

Sedgwick's property teams offer loss adjusting, claims management and global expertise to support commercial, residential/domestic, and contents losses, as well as specialty risks and markets. From low cost/high frequency claims to the catastrophic and complex, we support the diverse needs of carriers and policyholders. And whether applied individually or integrated with loss adjusting and third party administration, our specialty solutions – including building consulting, repair, temporary housing, and forensic engineering, environmental and fire investigation solutions – provide advantages in cost, efficiency and ease. As catastrophes occur, or as other needs arise, we mobilize our resources around the world to quickly respond and help our clients resolve claims and restore their infrastructure and livelihood.

Building consulting

CAT response

Delegated authority

Forensic advisory

Forensic engineering, environmental + fire

Loss adjusting + claims administration

- Commercial
- Contents
- Domestic + residential
- Major + complex

Repair, restoration + mitigation

Temporary housing

Time + material software

Valuation





BRANDS

PRESERVING BRANDS

When companies are impacted by product recalls, market withdrawals or cyber and data incidents, they need solutions to help protect their brand and reputation. Sedgwick's brand protection team provides best-practice services, helping clients respond quickly to unexpected market events, managing risks, minimizing impact and maximizing value; partnering with

manufacturers and supply chain partners to improve and correct products in market, keeping products functioning and customers satisfied. We proactively reduce risk with ongoing services to increase customer and supply chain loyalty, and we add depth of expertise through our investigations and legal administration solutions.

BRAND PROTECTION

Brand-related risks and challenges can increase considerably from alleged and actual defective products or customer incidents and injuries. From the perception of serious safety risk to consumers to actual public health dangers, defects and other events can cause significant financial and reputational damage. Sedgwick has the ability to scale and respond to the scope of any incident, focusing on customer service, satisfaction and early resolution.

Product recall

- Recall preparation
- Recalls in action

Remediation

Retention

CONSUMER + WARRANTY

Sedgwick offers customized credit card, warranty and loyalty solutions that create a long-lasting bond between clients and their customers. We develop brand-building products that generate incremental revenue, create powerful reward and loyalty programs, ensure brand affinity and maximize the lifetime value of relationships. We help businesses achieve their goals through better connections – front-line customer service, telephonic and web interfaces, extended warranty services and more.

Claims administration

Registration + enrollment

Settlements

INVESTIGATIONS

Sedgwick takes fraud detection and prevention very seriously as part of our efforts to care for clients' financial and reputational stability. We achieve significant savings by substantiating claim details, investigating potential fraud and abuse and defending against unjustified claims. Our special investigation unit offers smart, integrated solutions that combine specific claim techniques and formalized investigation designed to support fraud mitigation. Blending personal expertise with innovative technology, we uncover claim insights and reduce costs by identifying fraud characteristics early, deploying the right interventions and minimizing the impact.

Assessment services

Counter-fraud services

Field services

Litigation support

Research services

Valuation services

LEGAL ADMINISTRATION

As a leading provider of legal management and administration solutions, JND, a Sedgwick company, offers full-service class action administration, mass tort and lien resolution, eDiscovery, government redress and legal noticing services to plaintiff and defendant law firms, corporations and public entities. We provide responsive, trustworthy and comprehensive legal administrative services that are driven by knowledgeable professionals and state-of-the-art technology.

Class action

eDiscovery

Mass tort



PERFORMANCE

EMPOWERING PERFORMANCE

Sedgwick delivers superior, technology-enabled solutions to the world's premier employers and carriers – and our capabilities and expertise are unparalleled in the industry. Our technology, combined with our best-in-class training, enables our colleagues to do their best work and binds us together in fulfilling our commitment to care. Through this approach,

we have seen dramatic results – high return on investment, earlier and increased touch points, increased understanding of concerns, faster resolution and better overall satisfaction. Our risk services help clients reduce loss frequency and severity, lower the cost of risk and ensure safety compliance along the way.

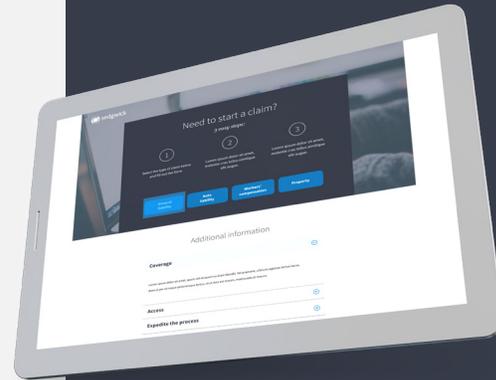
MARKET-FACING TECHNOLOGY

Our technology is built around advanced market-facing claims tools that support every aspect of our services – and make the client and consumer the focus at every step.

Designed to address a range of high-volume incidents or claims events, smart.ly integrates advanced technology – including real-time system interactions, artificial intelligence, optical image analysis and intuitive scripts – behind the scenes to simplify the intake process. Multilingual and available to deploy anywhere in the world, smart.ly can address a wide range of scenarios.

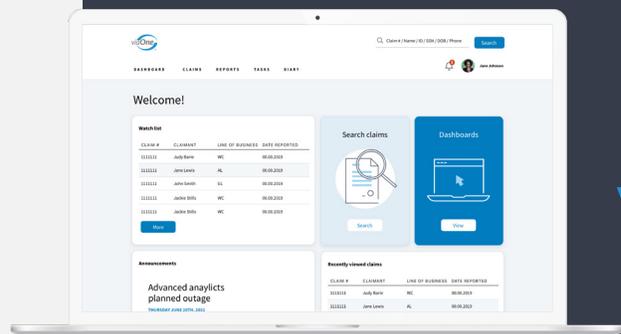
Our self-service tool, mySedgwick, uses role-based access to give clients, their employees, consumers and insureds rapid access to loss and claims data. With mySedgwick, claims and absence reporting, provider search and document upload are simplified; the user experience is supported through communication options, payment updates and more. Features are tailored by line of business – intake options are available for workers' compensation, disability, leave, property, and general and auto liability claims.

Finally, our viaOne suite of tools is enhanced with new dashboard capabilities to improve data visualization; users determine the path and depth of data they see, and can toggle from the aggregate, graphical view down to the individual claim level. Through our secure website, clients can track and analyze key claims and absence metrics, run standard and custom reports, set alerts, and generate powerful loss triangles to support actuarial analyses.



smart.ly

mysedgwick



viaOne

RISK + RECOVERY SERVICES

Our comprehensive, integrated risk services help clients reduce loss frequency and severity, lower the cost of risk and ensure safety compliance. Our experts help clients develop loss control strategies by completing claims and cost/impact analyses and reviewing current and past claims to determine how to reduce losses. We help you understand vulnerabilities and assist with key components such as identifying acceptable risks and completing threat assessments and contingency plans. Public entities also can look to us for pool administration and risk management support, including coverage design, financial services, strategic planning, claims administration and member services and communications.

Loss prevention + risk control

Pool administration

Premium audit

Subrogation

TRAINING

Through Sedgwick University, we train the next generation of claims specialists, including estimators, adjusters and appraisers – equipping them with the expertise to meet today’s challenges. Our industry knowledge, hands-on approach and technology platforms deliver best-in-class training that builds skills and proficiencies for all types of students – from beginners to career professionals. As a long-term partner to the insurance industry, we are uniquely positioned to provide in-person and online training services including custom curriculum development, delivery and technology-based learning platforms.

Skills-based

Technical





EXPAND YOUR VIEW

As we support clients across industries and across the world with their global risk, benefits and integrated business needs, Sedgwick has a unique ability to look at collective challenges and opportunities. And in so many ways, they are the same, intertwined. We face a broader range of risks, but we also bring a deeper wealth of knowledge to share with each other. Sedgwick has continued to adapt and advance our products, services and technology, not just for the sake of expansion, but to respond to your requests, solve your problems and support your growth.

What's your view? Our experts are ready to consult with you, to listen, and to open your eyes to new ideas. Let's work together, elevate the conversation and expand the possibilities for your program.

Take a closer look – view our site to learn about all that Sedgwick can do to care for your people, property, brands and performance.

