

## Resolving **residential property** claims quickly, improving the customer experience

*For insurance carriers, staying ahead of the competition means offering tools that make the claims process easy and fast for policyholders. Our digital tool for residential property claims does both. It's an innovative solution designed to increase efficiency and provide faster claims resolution.*

### A smarter way to adjudicate claims

When a homeowner submits a claim for property damage, processing and paying the insurance claim quickly is crucial. Our digital tool uses advanced technology to automatically adjudicate claims and streamline the process for policyholders. We also have experienced adjusters specializing in property claims who can assist customers with settlement questions and provide the necessary expertise to address more severe losses.

### Valuable benefits

Our digital claims tool offers flexibility and a seamless experience for policyholders. The system also enhances customer service and provides a smart way to respond to staffing challenges or surges in claim volume. Key advantages include:

- Improved efficiency
- Fast resolution and payment
- Simple, web-based intake
- Peace of mind through secure, reliable technology
- Quick and efficient implementation
- Configurable parameters and scripting
- Provides real-time interactions between multiple systems
- Allows adjusters to be more productive

### How it works

After a policyholder reports a property damage claim, they will receive a text or an email from Sedgwick requesting additional information about the loss with a link to a white-labeled form in smart.ly, our flexible intake platform. They log in and respond to a series of questions regarding the damage; intuitive scripting ensures each question connects logically to the next, collecting only the data relevant to their claim. They are also asked to upload photos of the damage. The system offers a selection of dates, pictures and other menus to facilitate the claim filing process.

Once all the information is submitted, an independent third-party pricing database is used to calculate the costs. The database is a trusted resource in the construction industry and is updated quarterly. A settlement is determined based on the customer's answers, the pricing calculations and the insurance policy. An adjuster reviews and validates the recommended settlement and an immediate payment can be issued. The level of settlement automation is based on the insurance carrier's preferences. If a policyholder has questions or the claim submitted is above the settlement threshold, a desk adjuster will follow up.

In addition, we can recommend repair and restoration services as needed from our contractor network. If the damage is extensive and requires the homeowner to leave, Sedgwick's temporary housing team can help them to quickly find suitable housing options.

## Simplifying the end-user experience

We are offering a smarter option for claims processing that is efficient, intuitive and timely. To add familiarity for users, smart.ly can be customized with your branding and landing screen messaging, and personalized scripting, question labels and data fields. Key features for residential property claims include:

- User-friendly date selections, drop-downs and picture menus
- Reflexive questions about the damage and location guide users to the information needed
- Options to show/hide fields and pages
- Easy document and image upload feature
- Referrals for repair solutions and temporary housing are triggered based on the damages
- Option to contact an adjuster for assistance
- Claims can be settled automatically or in a single call with the adjuster once all information is provided

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*Users like the quick turnaround time and say the tool is easy to use, fast and convenient.*

### Let's look at our digital tool in action

A customer notifies their insurance company that a water leak damaged the floors and walls in two rooms in their home. After the loss is reported, the customer receives an automated email from Sedgwick with a link to a form where they can provide details such as floor type, wall finish and room size, and upload photos showing the areas that were damaged. Once all the information is submitted, the repair cost is calculated and a Sedgwick adjuster verifies the proposed settlement amount. In less than 24 hours, the policyholder receives a response with the claim settlement and a referral for Sedgwick's repair solutions. They accept the settlement, the payment is processed and the home repairs are scheduled. With our digital claims tool, the insurance company provides a fast response and the customer's needs are taken care of quickly – it's a win-win.



## More about smart.ly

The platform's intelligent capabilities, real-time system interactions, integrated artificial intelligence, optical image analysis and robotic process automation combine to enable automated claims adjudication. Smart.ly leverages APIs to securely exchange information with external sources to validate requests and accelerate resolution. Information from approved vendor systems or data sources, such as policy repositories, weather services and repair estimate databases, can be retrieved.

## Future-focused functionality

Sedgwick takes a people first, tech forward and data driven approach to claims challenges. This formula is critical to our strong foundation and enables us to provide cost-effective solutions to meet our clients' needs. We invest millions each year to improve our existing technology and provide the next generation of claims innovation. By partnering with us, your organization has access to our expert team, flexible solutions and the core technologies needed to deliver the highest level of service and best possible outcomes.

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To learn more about our digital tool for residential property claims, contact:

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*To learn more about our integrated and customized solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)*