

# Professional liability

## ERRORS AND OMISSIONS CLAIMS SOLUTIONS

In the professional liability marketplace, many sectors are seeing fluctuations in claims volume and severity, and some organizations have reduced staffing, presenting claims management challenges. We offer comprehensive errors and omissions claims solutions that can help you reduce costs, maximize resources and achieve sound financial outcomes.

### We are here to help

No matter the market conditions or trends, the overriding factor that continuously fuels this segment of the claims industry is that no organization, association or individual wants to experience a claim that can damage their reputation, financial security or future.

We work with a wide range of organizations – from Fortune 500 corporations to regional and local businesses. Our experienced professional liability team provides errors and omissions claims management solutions for professional firms and service organizations, insurers, reinsurers and captives. We offer a boutique approach for errors and omissions, directors and officers and employment practices liability (e.g., wrongful termination). And we can be as involved in the process as our clients want and need us to be.

It all starts with getting to know you and your unique needs. We ask questions about staffing, past experience, potential claims, your goals, metrics, etc. And, as importantly, we listen. Whether it is a review for a complex case, expert attendance at a mediation, or assistance with developing a coverage strategy, we are here to help. Additionally, we have found other organizations may need to tap into Sedgwick's expertise to offset internal staff reductions; whatever the need, we can fill it and we welcome the opportunity to discuss it with you.

### Key advantages

Working with our team offers clients several advantages:

- Expertise – Our professional liability specialists have an average of 24 years of industry experience and are fully licensed as appropriate for their jurisdiction and job specifications
- Strength – With nearly 30,000 colleagues across 65 countries, Sedgwick's national and global footprint enables us to grow with the evolving needs of our clients and the marketplace
- Stability – Sedgwick has been 'the' major TPA business partner in the industry and will partner with you for the long term

Whether you represent an...

- Insurance carrier or independent association
- Reinsurer
- Group or alternative risk captive
- Self-insured employer
- Self-insured group/professional association

...our commitment is to partner with clients for the long term and to become trusted advisors.

## Solutions to meet your needs

Sedgwick has the resources and expertise to assist you. Whether you require a consultation on one claim or a book of claims, our team can help. We will provide a designated contact, backed by a full team including an ombudsman or trusted intermediary, to assist with any issue. We also offer a wide range of individualized claims and risk management solutions.

Our comprehensive services and capabilities include:

### Claims administration

- Internal/administrative controls review
- Reserve adequacy review for existing or prospective books
- Claims training
- Department organization review and consultation
- Quality control reviews
- Expert testimony on insurance claim issues
- Preparation of an individualized claims manual
- Excess/reinsurer reporting
- Specialized loss coding for risk management results

### Claims services

- Claims handling, either full-time or as needed
- Claim file coverage consultation
- Investigation
- Negotiation strategies (ad hoc or ongoing)
- Coverage review, policy wording
- Extra-contractual claims consultation/handling
- Major claim/sensitive claim consultation/handling
- Mediation/alternative dispute resolution
- Special investigations
- Trial attendance and reporting

### Litigation management

- Program review, development and implementation
- Panel counsel development for individual cases
- Counsel selection
- Staff training

### International expertise

- Established relationships with local experts in key European, South American, Asian and other global markets
- Ability to provide comprehensive and integrated reports to help clients understand global claims experience, threats and opportunities
- Experienced examiners and providers

## Collaboration and partnership

We work hard to become our clients' trusted partners and advocates for every type of claim. We work together to establish agreed-upon metrics that can be used to measure success and refine the program as needed. What's more, we work with you to analyze your operations and issues – no matter what industry you are in – and use our expertise to develop a customized, cost-effective solution.

### What kinds of organizations can benefit from our professional liability services?

Our experts work with a wide range of clients – from major professional groups...

- Attorneys
- CPAs/accountants
- Architects and engineers
- Realtors, property managers and valuation professionals
- Insurance producers
- Directors and officers
- Social workers
- Employment practices

...to the less traditional...

- Massage therapists
- Salon owners
- Body art professionals

## A team of experts

We ensure there are two sets of experienced eyes on each claim. Every claim that comes to Sedgwick is assigned to a professional liability specialist with active supervisor review and involvement.

- For insurance carriers and reinsurers, we provide auditing and monitoring for every layer of the liability program to ensure that the right things are being done to protect your money and reputation
- For group and agency captives, our expertise in virtually every industry and region assures even those new to the captive market that we will have the right team of experts to provide necessary guidance and support
- For self-insured employers and self-insured groups/professional associations, we have a team of claims experts available to resolve claims quickly and with the best possible outcome

“I don’t agree to any settlement without my Sedgwick director’s opinion. I trust his experience and practical approach. In the last few cases, we have saved from \$50,000 to over \$600,000 off defense counsel’s recommendations.”  
– SVP of risk at an international services firm

## No such thing as a risk-free engagement

Those who have been through a professional liability claim understand how personally and financially draining and troubling it can be...and how much a trusted and experienced partner can help. Other organizations that have never had such claims may believe this type of coverage is not necessary – but it is. In the professional services industry, there is no such thing as a risk-free engagement.

In today’s litigious environment, anyone can be sued. However, knowing that reality and understanding the options puts you in a position of power. You can partner with the nation’s leading professional liability company...Sedgwick.

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To learn more about our errors and omissions claims services, contact:

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