





THE COMMON THREAD OF



You can see it woven through our claims and loss adjusting teams, ancillary solution and compliance experts, client services directors and call center representatives, and the thousands of Sedgwick colleagues who assist our clients and their employees and customers. We are all connected by the common thread of care.

Every day, more than 21,000 people turn to Sedgwick when faced with a life-changing moment. They work for global brands that want to provide the best coverage for the people they value most. They are big and small business owners who need to get things back on track. And they are employees and consumers who need to know that they're protected.

When those people contact us, we're going to do what we do best. We're going to take care of them when they need it most, helping them get back on their feet, back on the road, back to business as usual – because caring counts®.

WHO WE ARE

Sedgwick is a leading global provider of technology-enabled risk, benefits and integrated business solutions. We provide a broad range of resources tailored to our clients' specific needs in casualty, property, marine, benefits and other lines. Through the expertise of nearly 27,000 colleagues in 65 countries, we offer services designed to keep pace with the evolving challenges of our clients and consumers. We take care of people and organizations by mitigating and reducing risks and losses, promoting health and productivity, protecting brand reputations, and containing costs that can impact the bottom line.

Each year means new conversation threads, new complexities, new and exciting trends to weave into our existing ways of doing things. Leveraging our proven experience working with the world's leading organizations, we continue to adapt our offerings to help manage the wide array of issues facing clients today.

With over 50 years of experience, clients can count on us for the solutions and expertise they need now and into the future.

We continue to grow our workforce and resources around the world. With a full spectrum of services, deep roots in multiple geographies and an approach tailored to unique local customs and regulations, Sedgwick can help you to centralize and simplify your global strategy.





Caring for our **clients**

We make time to listen and develop tailored programs that help our clients achieve their unique business goals. Our clients depend on us to take care of their most valued assets — their employees, their customers and their physical property. With our growing domestic and international reach, we respond quickly to client needs in casualty, benefits, property, marine and other lines around the globe. Our 99% annual renewal rate reflects the strength of our client partnerships and our commitment to delivering valuable business solutions.



Caring for your **employees**

When an employee is injured on the job or needs to take time off work for an illness or other life event, we make sure they have access to the resources they need to recover and return to work, listening to their concerns, showing compassion, setting expectations, answering questions, explaining the process and assisting at every turn. Whether an employee is speaking to a Sedgwick colleague or using our online self-service tools, we provide valuable support and resources to help them stay engaged throughout the process.



Caring for your **customers**

We bring creative solutions that help our clients take better care of their customers. Whether a person is hurt in a store or an auto accident, a patient is injured in a healthcare facility, a customer believes a product they purchased might be defective, or a property owner needs damage restoration, our team is here to take care of each of them. Our focus on the customer service experience ensures brand protection and early resolution.



Caring for our **colleagues**

To deliver innovative, industry-leading solutions to clients, we recruit, train and retain the best and brightest people. Our company is a place where creative and caring people of all backgrounds can be challenged, grow as individuals and feel a higher purpose in the unique value they bring and the difference they make in the lives of others. Our global team of colleagues drives the success of our business.



Property & liability loss adjusting SOLUTIONS

Sedgwick's property claims and loss adjusting team offers global expertise for commercial and residential markets. We specialize in large/complex losses, large domestic and international commercial risks, middle market commercial property losses, and real estate, residential and catastrophic losses. Our engineering, environmental + fire experts provide analyses, origin and cause investigations and specialty consulting. As catastrophes occur, or as other needs arise, we mobilize our resources around the world to quickly respond and help our clients restore their infrastructure and livelihood.

Building consulting

From small, residential buildings to major commercial and industrial structures to critical infrastructure projects, we bring strength and stability as an independent construction expert. Our building consulting team offers a wide range of consulting services, from traditional cost estimating and scheduling to total project management. We have been the nominated loss adjusters on some of the largest and most prestigious building developments around the world. With unrivaled Construction All Risk (CAR) and Engineering All Risk (EAR) expertise, we reduce claims spend by recommending a swift, appropriate course of action from day one.

CAT response

Regardless of the size, scope or location — from a hurricane resulting in storm surge and severe winds or a quickly spreading wildfire to a man-made event at a single location — our experienced catastrophe specialists mobilize quickly to assess and manage disaster-related claims. Our CAT response team will work with clients to accurately determine coverage, and provide appropriate, insightful reporting and analysis throughout the life of the claim. When a catastrophe occurs, clients can also access our on-demand network of professionals to scale their operations and facilitate faster claims resolution.

Commercial

Sedgwick works on behalf of insurers, agents and corporate clients within all classes of commercial lines claims. We understand the nuances of guiding a small business owner versus a large corporate risk manager through the claims process, and offer an empathetic approach to handling a claim, however large or small. With expert technology expediting the process, we keep everyone informed throughout each step of a claim, aiming for a swift and fair settlement that benefits all parties.

Contents

Sedgwick's contents solutions division provides comprehensive and accurate contents assessment, adjusting, scope and valuation services. The efficient procedures we have developed ensure a comprehensive and accurate contents inventory, while controlling claim costs.

Delegated authority

As an authorized third-party administrator with delegated authority, Sedgwick can serve as your organization's claims department on any property or casualty account, and provide a complete claims service for insurance carriers, syndicates, brokers and associations.

Domestic/residential

Sedgwick's expert teams assist homeowners with their claims, providing local expertise in areas around the globe. Our adjusters respond quickly to help clients and their customers with property claims resulting from fire, water, storm damage, subsidence and other disasters.

Forensic advisory

Our forensic accounting, investigation and business income experts provide astute, independent financial analysis for insurers, reinsurers and captive insurance companies to ensure claims are accurately quantified and resolved. We analyze the difficult financial components of insurance claims, uncovering evidence to measure the full financial impact of any business interruption loss.

Forensic engineering, environmental + fire

EFI Global, a Sedgwick company, leads the industry with the widest range of engineering, fire investigation, failure analysis, forensics, origin and cause investigations, environmental consulting, accident reconstruction, laboratory testing and specialty consulting services. Our loss control solutions include building system analysis, construction management and monitoring, defect and cost valuations, property condition assessments, emergency spill response, environmental health and safety plans, and litigation support.

Major + complex

Major and complex property losses can have widespread effects. Our experience in skillfully managing these events can greatly limit their impact. By working with all stakeholders, we mitigate the loss and return the business to normal operations as soon as possible. This is achieved by early identification and resolution of critical issues, and regular communication.

Repair, restoration + mitigation

From everyday jobs to major losses, Sedgwick's repair solutions team simplifies managed repair, restoration and mitigation through a network of certified contractors. In select territories, our dedicated repair concierge and contractor credentialing service can be integrated for properties including homes, commercial buildings and major infrastructures. We identify, deploy and manage resources on behalf of both the carrier and property owner throughout the entire restoration process. In addition, our mitigation bill review services ensure charges are fair and accurate based on the complexity of each loss and standard industry/regional pricing.

Time and material

T&M Pro is a premier billing and data management system developed for the property loss industry. It combines five applications into one software program to keep a bill fully aligned to the project agreement. Its components support billing of time and material, rate and material, cost plus and/or a combination of these methods to complete complex build and restoration projects with ease; construct detailed estimates or projections; and transform the field experience by enabling phones and other digital devices to record and upload field data.

Valuation

Sedgwick's valuation services team provides insurance appraisals, reserve studies and pre-loss inspections for buildings, personal property and equipment. Our team works to determine the loss amount and resolve any claim disputes relating to lost or damaged property. Our certified appraisal professionals have extensive experience with this process and understand property policy wording, local jurisdictional differences, and building codes, costs and processes.



Casualty SOLUTIONS

Sedgwick's casualty claims solutions are designed to care for your employees and customers, protect your brand and save you money. We have the ability to administer programs globally while still understanding the complexities of regional delivery. No matter your challenge – from workers' compensation, alternative risk and liability to warranty and pool administration – we bring a broad range of services, expertise in every industry, local service delivery tailored to your specific needs and an integrated approach.

ALTERNATIVE RISK AND PROGRAM AFFINITY SOLUTIONS

With our team's extensive industry experience, we have the knowledge and resources to create custom alternative risk and program affinity solutions to help clients achieve results.

Captives

Starting a captive is a labor-intensive process. We take on the challenge so clients can focus on running their businesses. They have ownership and control, and a partner with the knowledge, experience and track record they can count on. We provide services for many different types of captives including group, agency and member-owned.

Program management

Sedgwick is unique because we have a program affinity division, helping clients achieve underwriting profitability, strong member retention and new business growth. As the premier provider of program business solutions, we've earned approvals from more than 50 carriers and handle more than 300 programs for 100 MGAs.

Risk control

We offer risk control services to help our alternative risk and program clients optimize risk selection, reduce loss frequency and severity, match premiums with exposures and reduce costs. We provide risk assessments, loss control consulting and premium audit services to help clients improve underwriting profits and loss ratios while driving productivity and efficiency.

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.

LIABILITY

Our extensive experience and supporting technology help Sedgwick manage even the most complex liability needs for our clients with all types of exposures.

Auto/fleet/motor

As the leading provider of auto liability claims administration services for transportation programs, Sedgwick offers third-party claims management services for commercial leasing firms, corporate vehicle fleets, vehicle manufacturers, vehicle dealers, trucking and transportation companies, public entities and commercial lines carriers.

Cyber

Cyber and data breach events are an increasing threat to data security. Yet from an insurance coverage, defense and claims handling perspective, the challenges are unique, and effective handling involves a planned, thoughtful and immediate response. Sedgwick has the tools and resources to identify, respond to and mitigate potential exposure in this fast-evolving sector.

General

With one of the largest groups of liability experts in the world, Sedgwick stands ready to support and resolve the general liability challenges corporations face every day. Through our proactive and collaborative approach, we carefully manage stakeholders' expectations and minimize the risk of disputes and litigation.

Product/recall

Clients choose Sedgwick for our expertise in product liability claims management, support for large-scale product recall efforts and complex liability concerns, and brand protection from unfounded, untrue or unsubstantiated claims. We help clients make well-informed decisions about how to manage each situation.

Professional/medical malpractice

Healthcare risk managers are seeking innovative ways to reduce risks, ensure compliance and prevent adverse events. We offer customized, performance-based solutions. Our professional liability experts have clinical, insurance and legal backgrounds. Their knowledge and experience help clients reduce costs, maximize resources and achieve financially sound programs.

POOL ADMINISTRATION

More than 4,000 public entities trust us to manage their pools. We help ensure they have a clear direction through annual goals, timelines, budgets and other initiatives. Our team recommends coverages and services to address all potential exposures. Sedgwick also manages everyday administration so pool members can focus on serving the public.

WORKERS' COMPENSATION

Sedgwick's comprehensive workers' compensation claims management solution brings together the jurisdictional, clinical, return to work and settlement expertise required for a successful program.

Jurisdictional expertise

For over 50 years, Sedgwick has worked with employers to answer the challenges of administering workers' compensation claims. Sedgwick's licensed claims examiners across the U.S. deliver the expertise that employers need to meet complex jurisdictional requirements.

Medicare and OSHA compliance

Compliance with regulatory and policy changes is an essential part of any successful program. Our approach to maintaining compliance with Medicare and Occupational Safety and Health Administration (OSHA) rules is twofold. First, Sedgwick educates colleagues and clients to ensure consistency with industry best practices. And second, our technology incorporates legal and policy requirements into the daily claims and case management workflow.

Special investigation unit

Sedgwick provides solutions along the claim continuum to support positive program outcomes. Our fraud prevention program combines specific claim monitoring techniques and a formalized special investigation unit to support fraud mitigation. Our loss prevention solutions improve safety and reduce risks, lowering costs and injury frequency.

Managed care

Employers are seeking quality care centered on helping each employee recover, get back to their life and return to work. Our integrated solutions provide a true personal connection with the injured employee, beginning with the first conversation and continuing throughout their recovery. Services include clinical consultation, case management, behavioral health and return to work solutions, complex pharmacy management, utilization review, and specialized surgery nurse and crisis care programs. A range of review and support solutions are also available, such as provider benchmarking, bill review and access to medical and specialty networks.

Sedgwick's tailored managed care solutions smoothly integrate into new and existing claims programs. Our outcomes-focused approach includes identifying top-performing providers, coordinating the claims process, and using clinicians, physicians, pharmacists and other specialists to help injured employees recover and improve their overall health and well-being.

Bringing everything
together to improve
the health of
your employees



Clinical solutions

We engage the right solutions at the right time to help mitigate claim costs and improve outcomes. Our clinical consultation team helps employees receive safe, appropriate care at the time of injury. The team provides 24/7 clinical consultation, and we use industry-proven guidelines to direct self-care, telemedicine or in-person care with a local provider. With advanced technology and an integrated platform, our provider benchmarking and search tool helps ensure that injured employees receive quality care from experienced, top-performing medical providers associated with proven results. The clinical team also works with our utilization review nurses to ensure the best treatment levels.



Return to work and behavioral health services

Sedgwick's claims examiners, nurses and specialists provide immediate and continual return to work management strategies that match individual claim circumstances and complexity. The claims examiner always leads the return to work coordination strategy. Return to work specialists can help with issues such as extensive restrictions and durations, lack of modified or light duty jobs, or providers not following guidelines related to returning to work. Our behavioral health specialists serve as patient advocates and help identify and address psychosocial barriers to ease the return to work process.



Pharmacy management

Our complex pharmacy management program helps control the use of narcotics, opioids and other inappropriate drugs prescribed to treat work-related injuries. Our pharmacy benefit management network combines an automated claim-specific formulary, utilization edits and aggressive workers' compensation discounts. We also provide continuous prescription drug management with pharmacy utilization review and complex pharmacy management services.



Case management

Sedgwick's telephonic case management and field case management nurses work with our pharmacy utilization review and complex pharmacy management teams to drive positive outcomes on the path toward recovery. We also offer specialized surgery nurse services to help injured employees prepare for and recover from surgery.



Crisis care program

Our crisis care program provides 24/7 resources to assist employers and claims professionals with violent workplace events, catastrophic injuries and complex clinical situations. One call to our crisis care hotline provides access to a crisis care nurse, who will deploy the appropriate resources including mental health experts, case managers, physician advisors and specialized medical equipment experts.



Bill review and network solutions

Sedgwick's expert bill review and provider network management teams, backed by customized technology, allow us to achieve the highest possible savings for our customers. Our bill review solution provides proven results unmatched in the industry. Our program includes PPO, pharmacy and specialty network reductions, clinical edits, out-of-network reviews and reductions, and negotiation services designed to provide additional bill discounts.



Benefit SOLUTIONS

Sedgwick's expert operational and national practice teams support clients with various benefit programs including absence and disability, accommodations, accident and health, travel, unemployment and whole health. Our clients count on us to support and improve the health and productivity of their workforce in a way that is cost-effective, efficient and compliant.

Workforce absence management

Workforce absences are complicated; managing them doesn't have to be. As the largest provider of disability and absence management solutions in the U.S., Sedgwick offers services covering every possible time away from work scenario. Our expert team helps simplify disability and leave of absence for employers of all types and sizes, bringing efficiency to your program. For your employees, we provide a single point of contact, a seamless process and a powerful digital experience.

Accommodations

When an employee requests a change in their job responsibilities due to a disability, employers have many details to consider. Sedgwick can help. We have decades of experience developing best practice disability and job accommodation programs that meet clients' unique requirements while ensuring ADA compliance

Disability

Our team has extensive experience helping employers manage short- and long-term disability claims. We treat each employee with compassion and respect; we advocate for their overall health and wellness and provide guidance through an unfamiliar process.

Leave of absence

Sedgwick helps employers manage leave, including state, federal and municipal leave, such as family and medical leave, paid time off, military service and company-specific policies. Our national practice leaders and compliance team ensure that our services comply with complex and evolving leave requirements.

Travel

Sedgwick offers 24/7/365 international case management services, providing assistance with employees' travel exposures, including automobile accidents, general liability claims, lost luggage and medical needs. Our multilingual experts provide a wide range of medical-related referrals; recognize subrogation and contribution potential through contingency-based recovery services; and facilitate investigations for all loss and claim exposures.

Unemployment compensation

In the U.S., our experts develop and refine custom unemployment compensation cost control programs for clients. We offer comprehensive claims services and expertise to help them every step of the way. Our team also provides a wide range of unemployment tax management services to help clients analyze tax liability, manage accounts and uncover possible savings.

Whole health

Sedgwick is finding new ways to integrate health and productivity management tools along the absence spectrum, bridging benefit models through innovations in health advocacy. Through our whole health model, Sedgwick is the first to integrate and simplify the administration of health, workers' compensation, disability and leave benefits, linking data and resources through a single point of contact to help promote physical, emotional and financial well-being in the workforce.



Marine SOLUTIONS

Sedgwick maintains one of the largest and most experienced marine claims operations in the industry. We are well equipped to handle global supply chains, ever-changing marine regulations, environmental policies and diminished salvage resources through our global network. Our marine adjusters and claims experts manage traditional insurer-led claims programs, as well as claims arising from risk management, captive-insurer or retained models. Our team works to understand each client's coverage and expectations for reserving, loss adjusting and settlement. We respond to losses of significant size and complexity, backed by local expertise on the ground in over 65 countries – a group of marine professionals who fully understand the local laws, practices and customs of marine claims and work to achieve the best outcome for our clients and their customers – fast.

Hull + machinery

Our dedicated experts bring their seagoing, engineering and shipbuilding experience to bear on behalf of insurers, owners and operators, providing nautical surveys on all types of vessels and floating structures, and consulting on land-based equipment.

Loss control

A loss could occur anytime, anywhere, so our global network of specialists, available 24/7/365, is well-placed to handle any marine claim around the world. Subrogation and recovery of loss from responsible transportation service providers and third parties are built into our claims process. We make sure subrogation starts at the beginning of a claim, not the end, and investigate potential liability as soon as we are advised of a loss.

Liability

We regularly investigate and adjust liability claims across the full range of risks insured in the marine market. Our cargo and logistics expertise brings benefits in terms of more effective loss mitigation as well as careful investigation of the cause. Our clients include protection and indemnity clubs and fixed-premium insurers of freight forwarders, truck operators, warehouse keepers, ports and terminals, and marine trade businesses such as welders, fabricators and repairers.

Ocean cargo, motor truck cargo + inland marine

Vessels, all means of transport, storage, crew and cargo are exposed to a range of risks in port, on the high seas and during transit. Our people specialize in everything cargo-related, managing any type of loss, container casualties and marine fraud, as well as advising on salvage sales.



Technology SOLUTIONS

Sedgwick's technology platforms were developed based on the needs of our clients, which represent all industries across the globe. With 1,400 information technology (IT) professionals, we deliver superior technology-enabled solutions to the world's premier employers and carriers – and our capabilities and expertise are unparalleled in the industry. Each year we improve our existing technology and develop new tools that anticipate the direction and needs of the marketplace.

Our colleagues work within fully integrated, multiline systems that include interfaces for virtually any kind of loss or claims program – whether supporting casualty, property, benefits, marine or specialty service claims. We are using technology to make the client and consumer the focus in every step of the process. Through this approach, we have seen dramatic results – high return on investment, more timely reserving, earlier and increased touch points, better understanding of concerns, decreased litigation, faster resolution and better overall satisfaction.

Claims management tools

Our system is built around advanced market-facing claims tools that support every aspect of our services:

mySedgwick

This self-service tool gives clients, claimants and insureds rapid access to claim data. Using role-based access, users may report new claims or intermittent absences, view claim and payment status, update pertinent details, search for a provider, securely upload documents, communicate with a Sedgwick claims professional, adjust payment preferences and more. Intake capabilities are available in mySedgwick for workers' compensation, disability, leave, property, and general and auto liability claims. mySedgwick offers responsive design, which adapts to any web-enabled device, offering full functionality on computers, tablets and smartphones.

viaOne®

Using our comprehensive viaOne suite of tools, our clients can track and analyze claims, losses and absences; create homepages with graphical dashboards and key metrics; easily look up and view claims and cases; and run standard and ad hoc reports based on user-defined parameters and line of business. Through our secure website, clients can easily generate powerful loss triangles to support actuarial analyses, track and analyze claims and absence information, and set their own system alerts.

Global intake platform

Sedgwick has introduced an innovative, multi-lingual, cloud-hosted platform to initiate a broad range of incident and claim events. As a first-to-market technology, it will revolutionize the way claims are reported, and generate exciting opportunities to expand and build new channels for customer service and brand protection for our clients. With our new global intake and artificial intelligence routing platform, Sedgwick has the ability to provide real-time interactions between multiple systems while enabling us to work more efficiently with new technology players. Once incidents and claims are captured, our new process allows us to disseminate data in real time to claims systems, clients and other business partners using application programming interfaces or other digital connections.

Decision optimization

Sedgwick has crafted technology to do more than reveal meaningful trends in claims data; we use our data to drive decisions that ultimately lead to smarter outcomes for clients, their employees and customers, and other stakeholders. This involves looking at specific characteristics of every claim, and then addressing concerns early to help guide them toward the best possible outcome. This requires technology and automation embedded within our advocacy approach. Our decision optimization platform is the analytical brain behind what we do. It uses proprietary algorithms, machine learning and sophisticated data analysis to automate decisions and appropriately direct the care path.

On-demand

Finding the right local expert to inspect, investigate and adjust a property or liability claim can present challenges for carriers and employers, including price, service and cycle time. The right partnerships and tools can mean the difference between amassing a backlog of site visits versus being ready to serve clients as the need arises. Sedgwick's model is supported by innovative technology designed to address these challenges while improving customer satisfaction. With Sedgwick's on-demand platform, we expedite the process using our network of licensed adjusters, inspectors and independent contractors to handle assignments when and where they are needed. A mobile app enables field resources to partner with desk adjusters to capture the right details and quickly resolve claims.

Virtual video tours

Following a catastrophe, we can use the latest devices and digital tools, like drones and satellites, to get an immediate picture of the environment, damage and needs. These virtual video tours enable our adjusters to view areas that may not be accessible during a traditional site investigation. Plus, our proprietary technology enables the adjuster and on-site inspectors to upload videos, photos and inspection reports directly from the scene.

SaaS

Through our software as a service (SaaS) offering, our experienced professionals provide comprehensive support for clients' internal claims teams. With our advanced technology, expert resources and integrated services, Sedgwick offers advantages for employers, insurance carriers, pools and associations that no other risk management information system or claims administration software provider can match. In the U.S., Sedgwick's claims system gives clients the ability to administer claims for workers' compensation, auto, general and professional liability, property, disability and leave, and the flexibility to integrate ancillary services such as managed care and ADA compliance. Our clients can select line of business modules and complementary support services based on their needs — and backed by our team's in-depth claims and industry knowledge.

Security

Sedgwick has a world-class infrastructure and secure-by-design software architecture. Cyber security is a top concern for businesses and it is more important than ever to work with companies that prioritize data protection. Our dedicated privacy and IT security teams lead our commitment to protecting and preserving confidentiality and data integrity, and assuring appropriate access. There is no firm in the industry more committed to financial controls, data security and overall information protection.



Back to business

M O V I N G F O R W A R D , T O G E T H E R

Every industry and organization is faced with the same challenge due to the impact of the coronavirus (COVID-19) pandemic: What will getting “back to business” look like and how will we move forward?

As needs evolve and restrictions change, Sedgwick can be your partner in figuring this out, together. We’ve designed a suite of services that will help your business reopen, return, recover – quickly and safely. We can help configure a plan that’s right for you.

Reopen

Before you can get back to business, you need to know your workplaces are safe.

When it comes to cleaning and compliance, can you be certain your facilities are ready?

- Pre-opening site inspection services
- Industrial hygiene and disinfection
- Facility safety and cleaning
- Ergonomic evaluation and workplace social distancing
- Preparedness assessment services

Return

As employees prepare to return to work, we all face a new set of challenges.

How are you planning to care for their safety and well-being?

- Temperature screening and support
- Fit for work programs
- Clinical consultation
- Surgery preparedness

Recover

The pandemic continues to disrupt our workforces.

Do you have a plan in place to address continuity and claims challenges?

- Contact tracing
- Unemployment claims management and tax services
- Absence management solutions

With scenarios changing rapidly, we remain agile in offering solutions and information to support clients, colleagues and consumers. Find the latest at:

www.sedgwick.com/backtobusiness

2020 CONVERSATION THREADS FOR

Ushering in a new decade means new conversations, new complexities, new and exciting trends to weave into our existing ways of doing things. Throughout 2020, Sedgwick wants our clients to know our top priorities have not changed: keeping your organization and employees healthy and productive, mitigating and reducing risks and losses, protecting your brand's reputation and containing costs.

By finding the common threads that connect us all, we can continue to come together as we explore everything from consumer experience to digital development. The many experts and thought leaders here at Sedgwick expect the following trends, topics and issues to influence and impact 2020 and beyond. We'll continue to monitor, share and dive into each idea throughout the year, watching for evolution and preparing for the future right alongside you.

Visit www.sedgwick.com/news

to read the latest thought leadership from Sedgwick.

- 01 Evolving experience**
Pairing digital-first technology with human-centered solutions
- 02 Caring culture**
Offering claims expertise and assistance with a focus on empathy and compassion
- 03 Breaking barriers**
Care for injured individuals, and removing inefficiencies that slow down resolution of property claims
- 04 Compliance complexities**
Regulatory changes, streamlined processes, stronger work environments, continued safety and simplified compliance
- 05 Major mitigation**
How can we prepare for the unexpected?
- 06 Digital development**
Changes in the way adjusters work, reducing cost and delivering faster and smarter response
- 07 Ready resilience**
No matter the reason for a claim, developing the ability to recover quickly is a common theme
- 08 Workforce watch**
Changing workforce demographics and ways to attract and retain talent for years
- 09 Trending themes**
Geopolitical concerns, climate change, environmental regulations and cyber threats



TYING IT ALL TOGETHER

For over 50 years, Sedgwick has consistently developed innovative risk and benefits solutions that exceed clients' expectations. We offer a wide range of services to help our clients deliver the best possible programs for their employees and customers. For our team, providing quality services goes far beyond just claims management and loss adjusting – we strive to remove complexity from the process, making it easy and effective for everyone involved.

Contact us today to learn how we can take care of your risk and benefits needs.

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