

SEDGWICK.COM

# What does it mean to partner with Sedgwick?

We truly have a culture of "yes" — we listen to our clients, find solutions for their challenges and deliver on our promises. As a Sedgwick partner, you retain control but benefit from our flexibility, expertise and innovation. We thrive on finding new ways to combine the strength of our talent, proven technology and unmatched depth of data to make an impact for our clients and their stakeholders.

As a leading global provider of claims management, loss adjusting and technology-enabled business solutions, Sedgwick takes care of people, property, brands and financial performance — for all types of clients around the world. Leveraging knowledge and experience gained over more than 50 years, we continue to advance our offerings to help employers, carriers, brokers and business partners deliver the best possible programs. We simplify processes and deliver tangible return on investment by closely analyzing programs and managing the total cost of risk.

Sedgwick takes a people first, tech forward and data driven approach to claims and productivity challenges. This formula is critical to our strong foundation and enables us to provide cost-effective solutions to meet your needs.

# **People first**

Sedgwick believes that caring counts. When an employee is injured or ill, or is facing another life event, we make sure they have the resources needed to recover and return to work, listening to their questions, showing compassion, setting expectations and assisting at every turn. We also provide essential support to property owners, auto owners, those facing liability concerns, recalls or other claims and incidents. Regardless of the size of the need or scope of the damage, our mission is to get policyholders back to pre-loss status quickly and smoothly.



the charge. We're using tools like artificial intelligence, machine learning, datafication and robotic process automation to improve our solutions, processes and possibilities. But the real value of these tools lies in the many ways they support people; insurtech can't succeed without a human touch. Technology enables our colleagues to do their best work and binds us together in fulfilling our commitment to care. As we anticipate the direction and needs of the marketplace, our goal is finding fresh ways to use tech to provide the experience and results you and your stakeholders expect and deserve.

#### **Data driven**

Accurate and actionable data is invaluable for any program - powering decision-making, automation and the ability to improve outcomes. The amount of data we hold and how we use it to benefit our clients and partners is one of the many differentiators that sets Sedgwick apart. Our extensive and diverse data set allows for sophisticated predictive analytics, industry benchmarking and data analysis that can clearly pinpoint trends, identify cost drivers and track performance metrics.

#### BY THE NUMBERS



33,000



\$33.2B annual claim payments



10,600



8.1M new claims annually



countries



78% of the Fortune 100



of the Fortune 500



\$400M annual investment in technology

# MAKING AN IMPACT IN KEY AREAS

### SCALABILITY

- Global footprint and infrastructure
- Proven track record across industries
- Strong relationships with clients, intermediaries and insurers, enabling us to be an extension of your team
- Targeted response to market needs —
- Ability to minimize risk and protect your investments

#### **CLAIMS COSTS**

- Proven claims takeover approach
- Reserve development, expense management, loss ratio goals
- Right resources engaged to control ALAE costs
- Financial risk managed across multiple lines of business
- in decreasing medical costs

# UNDERWRITING

- Carrier-, broker- or industry-specific benchmarking
- Analytics platform to identify and visualize claims performance trends
- Disciplined approach to reserve analysis and complex claims management
- Partnership and expertise to support expansion into new lines of business

# **DATA STRATEGY**

- Unmatched diversity and depth of data
- Over 120M claim data files
- Dynamic loss triangle reporting
- Tools to visualize trends, outcomes and development opportunities
- Ability to view and compare data on a granular level — by line of business, division, geography down to postal code and more

### GLOBAL CAPABILITIES

- Global strategy simplified with a presence in 80 countries
- Deep roots in multiple geographies
- Approach tailored to local customs and regulations
- · Scalable global solutions, including catastrophe response
- Repair network offering restoration and mitigation services

#### **TECHNOLOGY**

- Culture of new product innovation and investment in tech
- Proprietary system blending smart technology and automation
- Advanced analytics designed to prescribe claims management actions
- Over 2,000 IT professionals
- Self-service SaaS options
- Security setting the industry standard
- Exploring the impact of generative Al performance and natural language processing on claims document summarization and data classification



As technology transforms our industry, Sedgwick is leading

- industry, client size, risk strategy

- Managed care options with proven results

#### **HELPING PEOPLE**

#### **Benefits**

- Accident + health
- Accommodations
- Disability management
- Leave of absence
- Travel + medical assistance
- Unemployment compensation

# Casualty

## Liability

- Claims administration
- Auto/motor injury
- Employers'
- General
- Professional
- Public

#### Workers' compensation

- Claims administration
- 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 compliance
- OSHA compliance

#### PRESERVING BRANDS

#### **Brand protection**

- Product recall
- Recall preparation
- Recalls in action
- Remediation
- Retention

#### Consumer + warranty

- Claims administration
- Registration + enrollment
- Settlements

## Investigation + fraud

- Assessment services
- Counter-fraud services
- Field services
- Litigation support
- Research
- Valuations

#### Legal

- Legal administration
  - Class action
  - eDiscovery
- Mass tort
- Legal services
- Coverage advice
- Recoveries

#### RESTORING PROPERTY

#### Auto/motor

- Appraisals
- Catastrophe claims adjusting
- Direct repair program network
  - Body shops
  - · Glass management
  - Rental car support
- Roadside assistance
- First-party + third-party claims administration
- Loss adjusting
- Personal injury protection bill review
- Self-service mobile estimating
- Surge staffing

#### **Aviation**

- Hull surveying
- Liability

# Marine + transportation

- Hull + machinery
- Liability
- Ocean cargo, motor truck cargo + inland marine

# **Property**

- Building consulting
- Building surveying + design
- Business interruption
- CAT response
- Forensic accounting
- Forensic engineering, environmental + fire
- Loss adjusting + claims administration
  - Commercial
  - Contents
  - Cyber
  - Domestic + residential
  - Subsidence
- Major + complex
- Repair, restoration + mitigation
- Temporary housing
- Time + material software
- TPA/delegated authority
- Valuations

# **EMPOWERING PERFORMANCE**

#### Technology

- mySedgwick
- SaaS
- smart.ly
- viaOne

#### Resources

- Co-sourcing
- Surge + temporary

#### Risk + recovery

- Loss prevention + risk control
- Pool administration
- Premium audit
- Subrogation

#### **Training**

- Skills-based
- Technical





