sedgwick

OUR DIGITAL JOURNEY

Step forward
smartly.

Learn more about smart.ly — the future of intake and automated resolution

Introducing smart.ly

smart.ly

The future of intake and automated resolution.

Sedgwick's flexible intake platform – smart.ly – is powered by an embedded intelligent decision engine and guided by a rules-based structure, making it agile, efficient and clever. No matter your claims, event intake or processing challenge, smart.ly is ready to serve you today and into the future.

People first. Tech forward.

As the claims and consumer services industries move steadily toward more self-service opportunities, Sedgwick is busy building and implementing what's next — anticipating the ways that technology can support those in need of resolution, increase efficiency, meet the needs of the marketplace and help our clients stay competitive. We have the experts, the tools and the drive to transform our tech through innovative thinking.

We understand that automation makes things simpler, but it's not easy. Getting to simple takes more than just an investment; digital options can't succeed without that all-important human touch. It also demands a willingness to try, and determination to continually learn and improve.

One platform. Endless possibilities.

Designed to smartly address a range of high-volume incidents or claims events, smart.ly integrates advanced technology behind the scenes so that the intake process is simple to the end user. Multilingual and available to deploy anywhere in the world, smart.ly can take on a wide range of scenarios. Its intelligent capabilities, real-time system interactions, integrated artificial intelligence (AI), optical image analysis and robotic process automation combine the latest technology, enabling automated adjudication of claims and fulfillment of processes. Intuitive scripts make it easy to report an incident, and new scripts can be created within a matter of hours, making it highly adaptable.
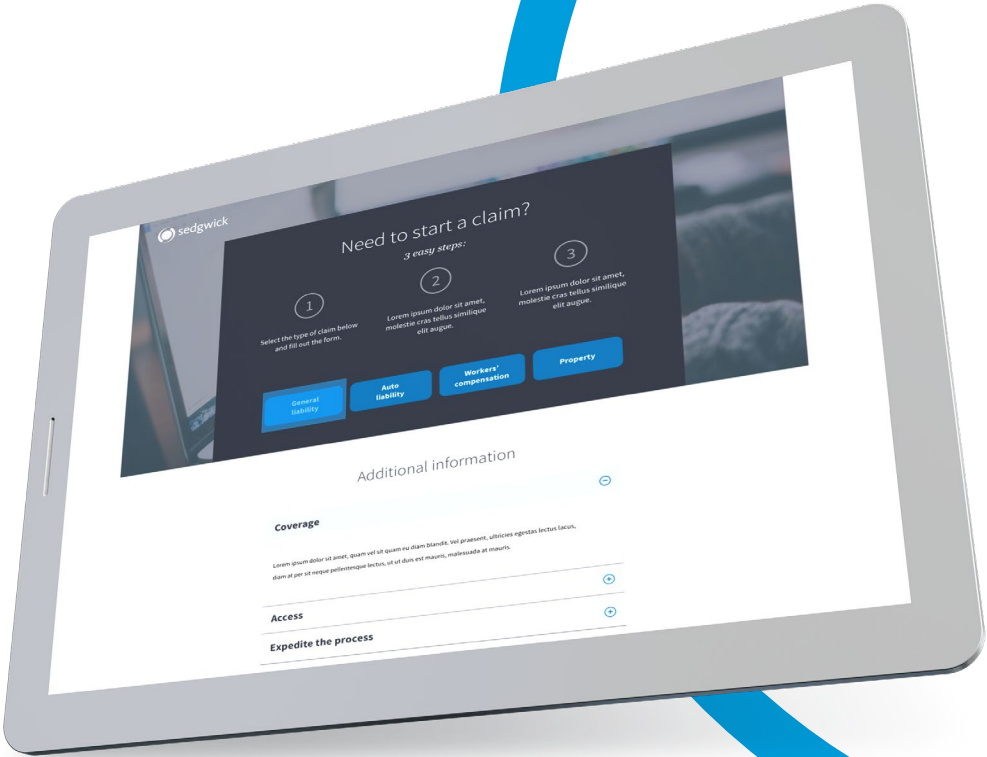
- Incident and claims reporting for a broad spectrum of claims and events
- Auto processing for no-touch, low-touch or fast track claims
- Reporting and resolution of customer service issues
- Low-cost property or goods damage claims
- Vaccination tracking
- Health plan incentives tied to wellness programs

Individualized approach

Smart.ly can be customized to address the individual needs of each client, adding familiarity for customers, managers or other users with a custom-branded landing page and tailored data fields and scripting.

The smart.ly smart engine can be configured for individual programs with client-specific data fields and document requirements. These customizations can include client branding and landing screen messaging; personalized scripting, question labels and designated fields; and connectivity with other data sources for validation. Smart.ly can solve the unique challenges of each program, offering a flexible, tailored solution for claims, loss or event intake, validation and fast resolution.

Speed of resolution makes a big difference for the person behind each claim. We help our clients move quickly. Another key feature of the dynamic smart.ly platform is that it can be implemented in a matter of hours, not days. That makes it an ideal channel for high-profile and time-sensitive events like product recalls or other customer service scenarios, such as warranty or customer service claims.

Multiple channels for claims and incident intake, including mobile-responsive sites and a new application programming interface (API) first notice of loss (FNOL) option

Flexible data dissemination, dispersing information to stakeholders and systems in real time

Integrated AI for optical image analysis which can be used for automated decisions
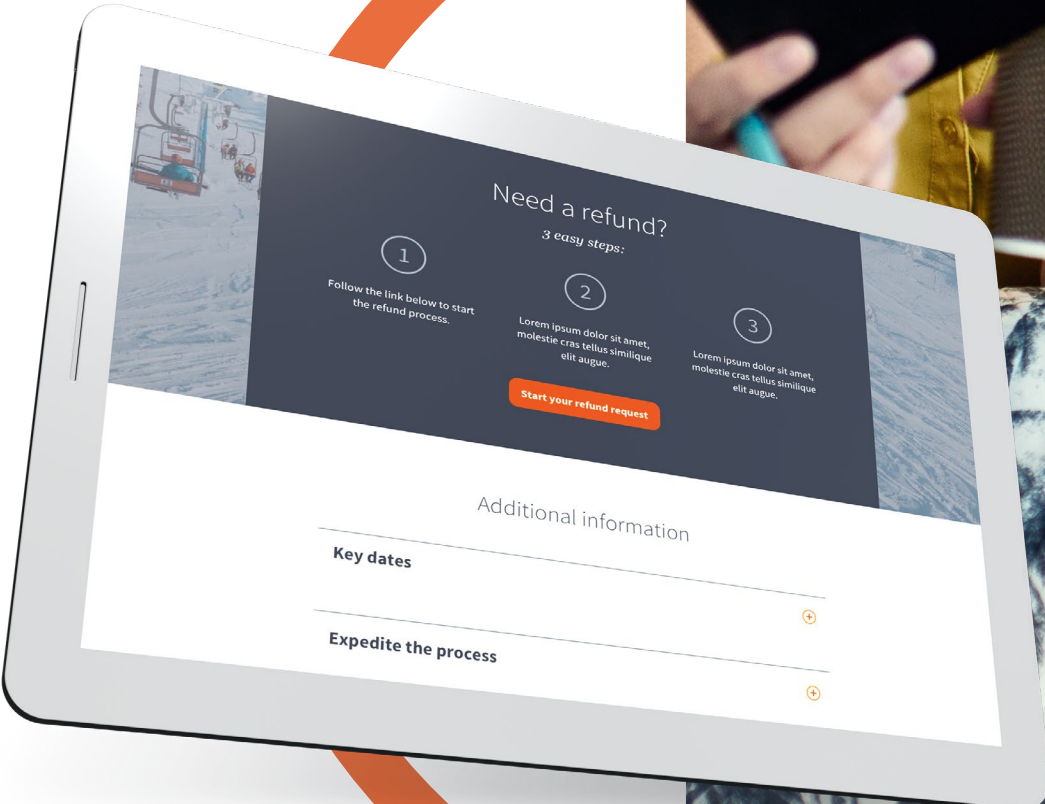
Intuitive scripting

No guesswork required. Gathering all the information we need to start the claims process is easy thanks to intuitive scripting and reflexive questions.

Smart.ly offers a secure and easy way for customers, managers or other users to file new claims and resolve issues directly online. Our cloud-hosted platform guides the user through a series of reflexive questions that gather the appropriate information. This intuitive scripting ensures each question connects logically to the next, collecting only the data relevant to that specific event. Smart.ly also offers each user a selection of dates, drop-down and picture menus to facilitate the entire claims, loss or event filing process.

Provides on-demand incident or claims submission, or inquiry capabilities

Facilitates high-end digital claims triage and assessment of the data or loss

Provides a configurable and dynamic online form tailored to the client's requirements, with situation/loss-specific questions based on the respondent's answers

Contains API connection modules for simple extraction of data from remote systems

Offers secure access for authorized clients and vendors

Interacting with APIs

We're focused on security and speed for you and your customers. Smart.ly leverages APIs to securely exchange information with external sources to validate requests and accelerate resolution.

Menu choices can trigger APIs to securely exchange information with external sources. Claims, loss or event details can be fed directly and securely to another system. Information from approved vendor systems or data sources — such as policy repositories for coverage verification, weather services for point-in-time conditions, fraud detection resources, building repair estimate databases and more — can be retrieved.

Using API technology, connections are carefully authenticated before routing to additional intake options or pushing information to an authorized party. The rapid exchange of information enabled by APIs streamlines data accessibility and ensures accuracy.

The rapid exchange of information enabled by API changes data accessibility and accuracy.

Case studies

Smart.ly's power is in its versatility. We're only beginning to tap its potential. Learn how we've solved others' challenges and spark ideas for your own program.
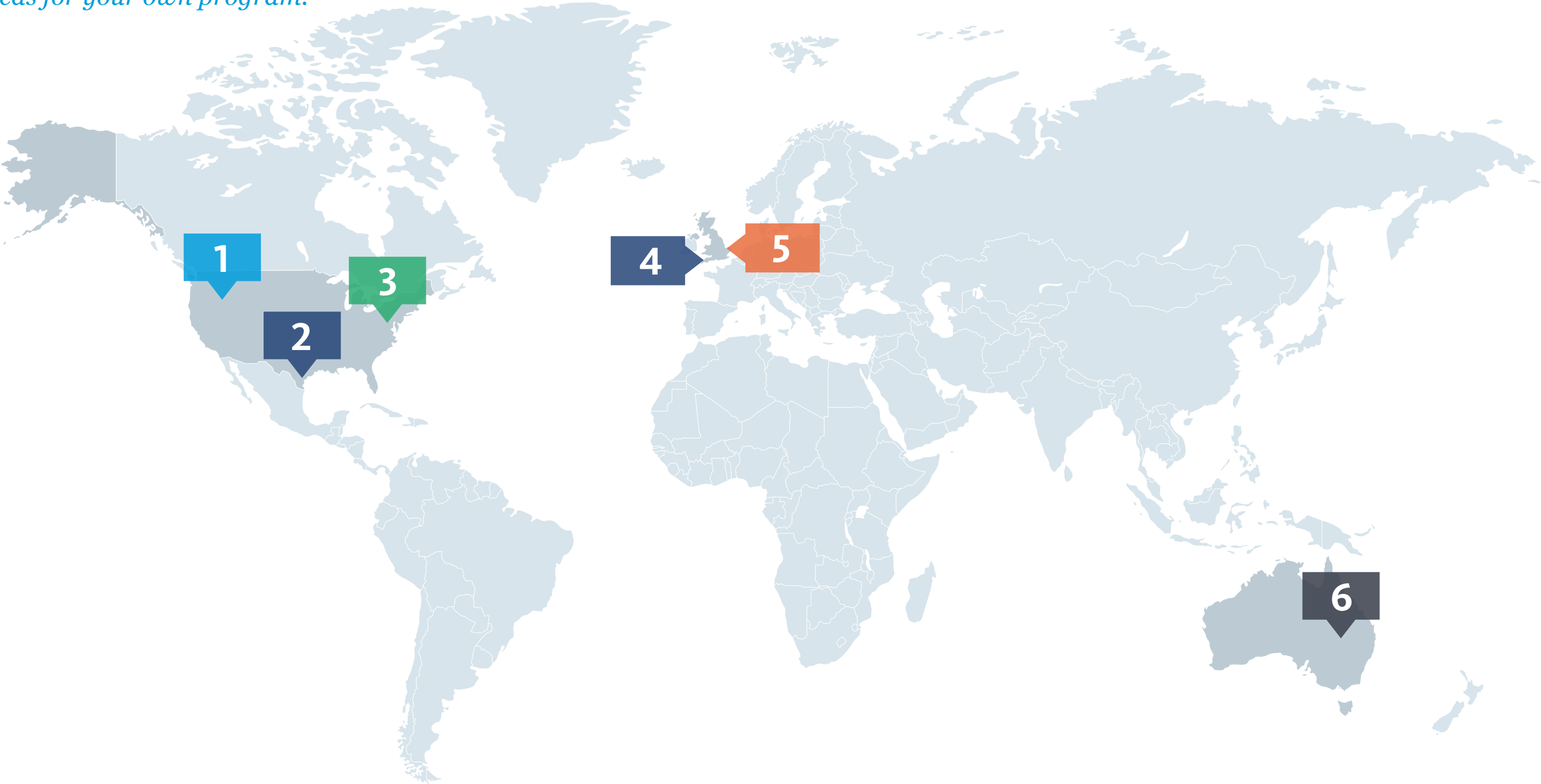
Quick resolution for catastrophe claims

The need for an expedited claims process takes on a new dimension and sense of urgency when a large-scale natural disaster or catastrophe occurs. Sedgwick developed a property insurance program to ensure fast payments during difficult times for policyholders impacted by a natural disaster, as declared by the Federal Emergency Management Agency (FEMA). For example, if a policyholder lived in Texas during ice storms and had an estimated $1,000 in property damage, the carrier will issue a one-time payment for $1,000. With smart.ly's ability to validate policy coverage, ensure damage was within the declared disaster zone, match uploaded photos — using geo-code logic — to the covered address and quickly process information, there is little need for on-site inspection. And settlement can happen on the first contact with the customer.

1 The policyholder clicks a link from the carrier's website

2 Smart.ly collects information and an API validates policy coverage with the carrier

3 Using an API, smart.ly exchanges data with the FEMA database to validate the policyholder's location was within the boundaries of the natural disaster

4 Once the data is validated, the policyholder answers questions about property damage and uploads images

5 Smart.ly auto-assigns an adjuster and sends the data and images to the claims system

6 The decision tree can also be expanded to facilitate additional recommendations, such as claims approval or the need for further investigation

Return to map

Straight-through processing for consumer claims

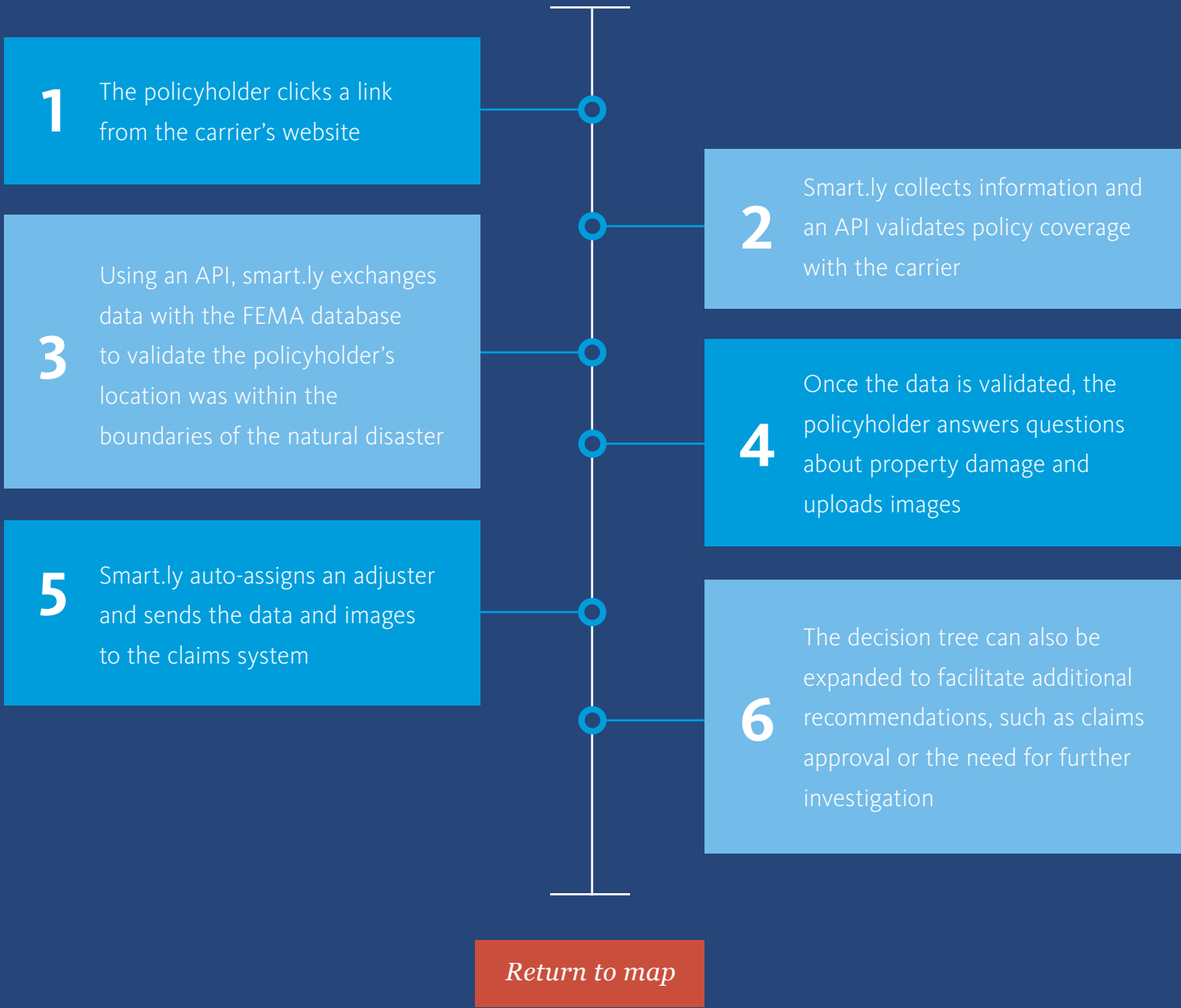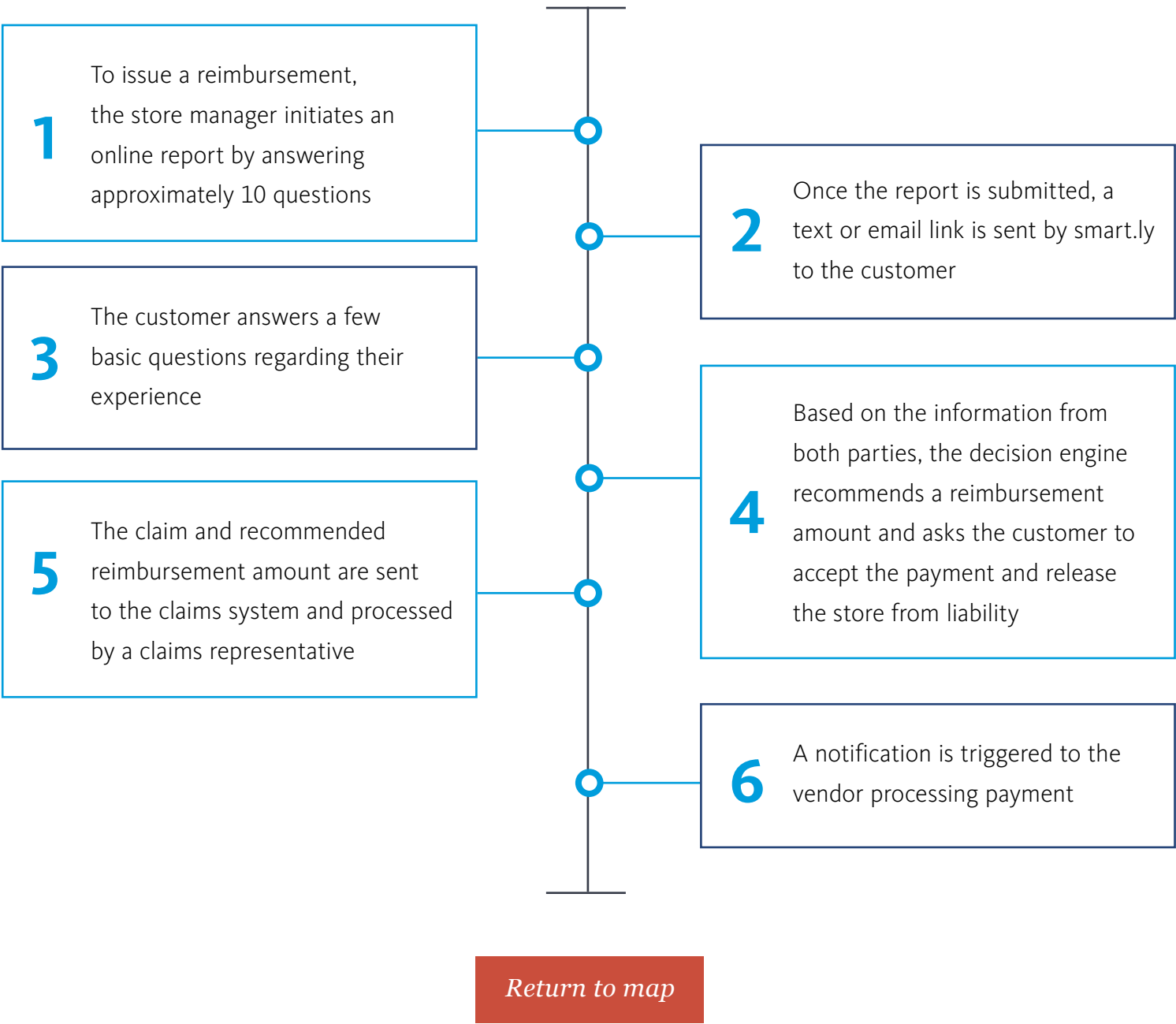A national grocery retailer wants to drive consumer loyalty by finding a fast resolution to small general liability claims that occur in its stores. Using smart.ly's capabilities for straight-through processing, store managers can easily report incidents and then distribute reimbursement on the spot or when needed to resolve negative customer experiences, such as ripped clothing or damage from shopping carts in the parking lot.

1 To issue a reimbursement, the store manager initiates an online report by answering approximately 10 questions

2 Once the report is submitted, a text or email link is sent by smart.ly to the customer

3 The customer answers a few basic questions regarding their experience

4 Based on the information from both parties, the decision engine recommends a reimbursement amount and asks the customer to accept the payment and release the store from liability

5 The claim and recommended reimbursement amount are sent to the claims system and processed by a claims representative

6 A notification is triggered to the vendor processing payment

Return to map

Vaccination tracking for safe return to offices

As organizations wrestled with how to safely return employees to offices post-COVID, Sedgwick developed a vaccination tracking process using smart.ly to help employers view the collective status of their employee population. The short vaccine check questionnaire tracked who had received a vaccine, who had not, who was in need of a required second dose, who was not planning to be vaccinated, and whose symptoms could be attributed to a vaccine instead of a virus.

1 Employees receive an introductory email with an explanation, instructions and a link to a custom URL

2 Using the intuitive smart.ly question framework, employees enter basic details about vaccines, such as COVID-19, flu, hepatitis and other diseases

3 Employees may upload an image of their vaccination card/record

4 Smart.ly aggregates the data into a workplace vaccination report

5 Depending on the circumstances, the system can issue a vaccination reminder

6 The system can also track vaccination checkpoints tied to incentive programs and feed that data back to the client system

Return to map

Streamlined support for homeowner claims

Our global insurance carrier partner was looking for a way to streamline support for its policyholders facing domestic property claims. Sedgwick utilized smart.ly to automate the process from start to finish, improving the customer experience and reducing the lifecycle of the claim.

1 Smart.ly links seamlessly with the client's system via an API link, which populates the customer and policy details

2 Policyholder completes assessment questionnaire using smart.ly

3 Smart.ly's automated rules-based decision engine links to external databases to confirm the policyholder has the correct coverage and screens for potential fraud, and the claim is denied or moves through to estimation

4 Contents claims are instantly valued using API links to a contents valuation tool

5 Claim is settled or, if more complex support is needed, moves directly from smart.ly into an expert-led process

Return to map

A seamless experience for commercial property damage claims

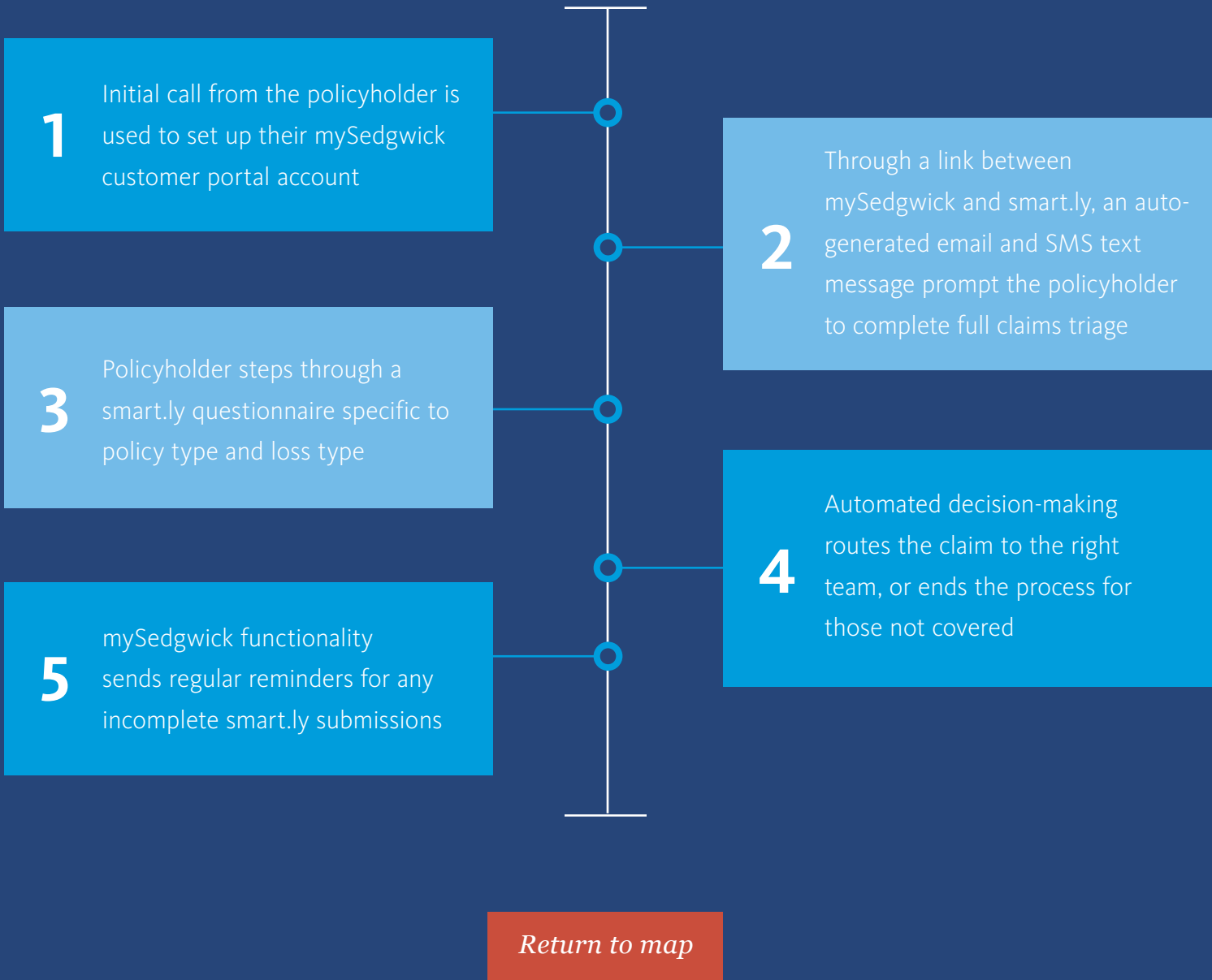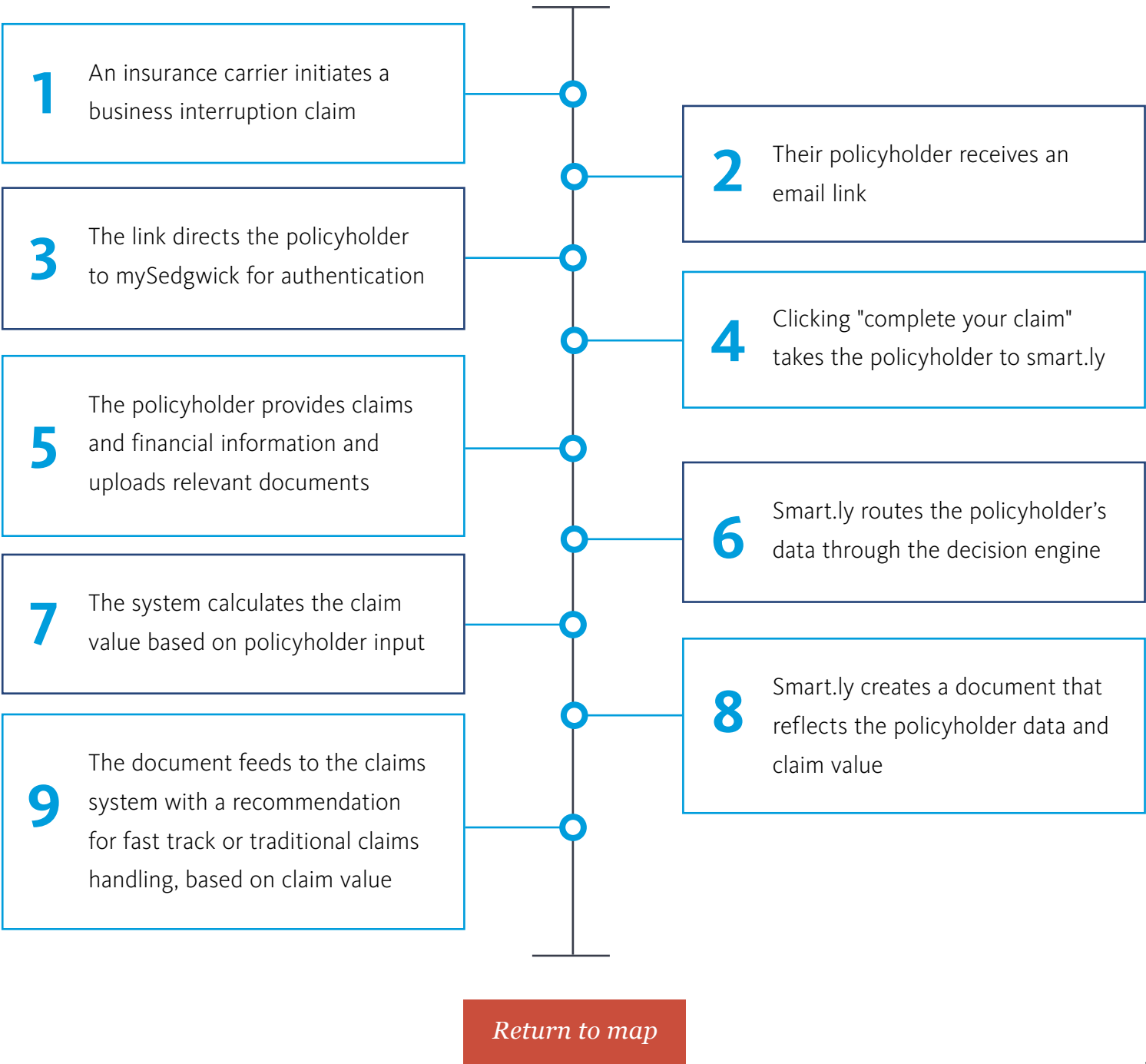A large carrier client was receiving a high volume of calls from its small business customers, not only at the FNOL stage, but throughout the claims journey. We developed a seamless support solution using smart.ly. The goal was to reduce the number of phone calls and improve the digital customer experience.

1 Initial call from the policyholder is used to set up their mySedgwick customer portal account

2 Through a link between mySedgwick and smart.ly, an auto-generated email and SMS text message prompt the policyholder to complete full claims triage

3 Policyholder steps through a smart.ly questionnaire specific to policy type and loss type

4 Automated decision-making routes the claim to the right team, or ends the process for those not covered

5 mySedgwick functionality sends regular reminders for any incomplete smart.ly submissions

Return to map

Automated resolution for business interruption claims

Insurance carriers were addressing a surge in business interruption (BI) claims driven by pandemic losses. Sedgwick created an automated resolution process for these claims through smart.ly using a policyholder interface and decision processing engine.

1 An insurance carrier initiates a business interruption claim

2 Their policyholder receives an email link

3 The link directs the policyholder to mySedgwick for authentication

4 Clicking "complete your claim" takes the policyholder to smart.ly

5 The policyholder provides claims and financial information and uploads relevant documents

6 Smart.ly routes the policyholder's data through the decision engine

7 The system calculates the claim value based on policyholder input

8 Smart.ly creates a document that reflects the policyholder data and claim value

9 The document feeds to the claims system with a recommendation for fast track or traditional claims handling, based on claim value

Return to map

Intelligent design.
Intuitive solutions.

Put smart.ly to work for you.

With smart.ly, our goal is to find fresh ways to enhance the claims process and provide the best possible outcomes to you, your employees, your stakeholders and your customers. And we're mindful of the things that matter.

- **ASSURED REGULATORY COMPLIANCE**

  With today's increasingly global business market, smart.ly has been designed to meet regional, national and international compliance and regulatory requirements. We follow industry best practices and global regulations regarding data residency and privacy. Sedgwick has extensive expertise in this area due to our history of intake and processing for some of the largest claims projects in the world.

- **IMPROVED CUSTOMER LOYALTY**

  We're simplifying the end-user experience by ensuring that incident and claims processing is efficient, intuitive and timely. We're creating new self-service opportunities and automating resolution. Greater customer loyalty is gained by tailoring programs to meet the needs and preferences of your stakeholders, and in turn, you create new competitive advantages.

- **PERSONALIZED CARE**

  Our size and scope allow for a level of engagement others can't offer. With Sedgwick as a partner, your organization has access to a deep bench of experts, flexible solutions and the core technologies needed to deliver the highest level of service and best possible results. The rich insights gathered from our data enable further refinement of our processes, deeper connections and greater satisfaction for all involved.

Sedgwick's people first, tech forward approach keeps us focused on what's most important. By creating powerful digital solutions, we can smartly support our colleagues and clients. We can provide a personalized, human-touch experience for individuals — employees, customers, policyholders — in need of help. The innovation made possible because of smart.ly can help us evolve and deliver meaningful results now and into the future.

What can smart.ly do next? Let's find out together.

To learn more, contact your Sedgwick representative or email us at smart.ly@sedgwick.com.

www.sedgwick.com/smartly

ASSURED REGULATORY COMPLIANCE

IMPROVED CUSTOMER LOYALTY

PERSONALIZED CARE

sedgwick

www.sedgwick.com/smartly