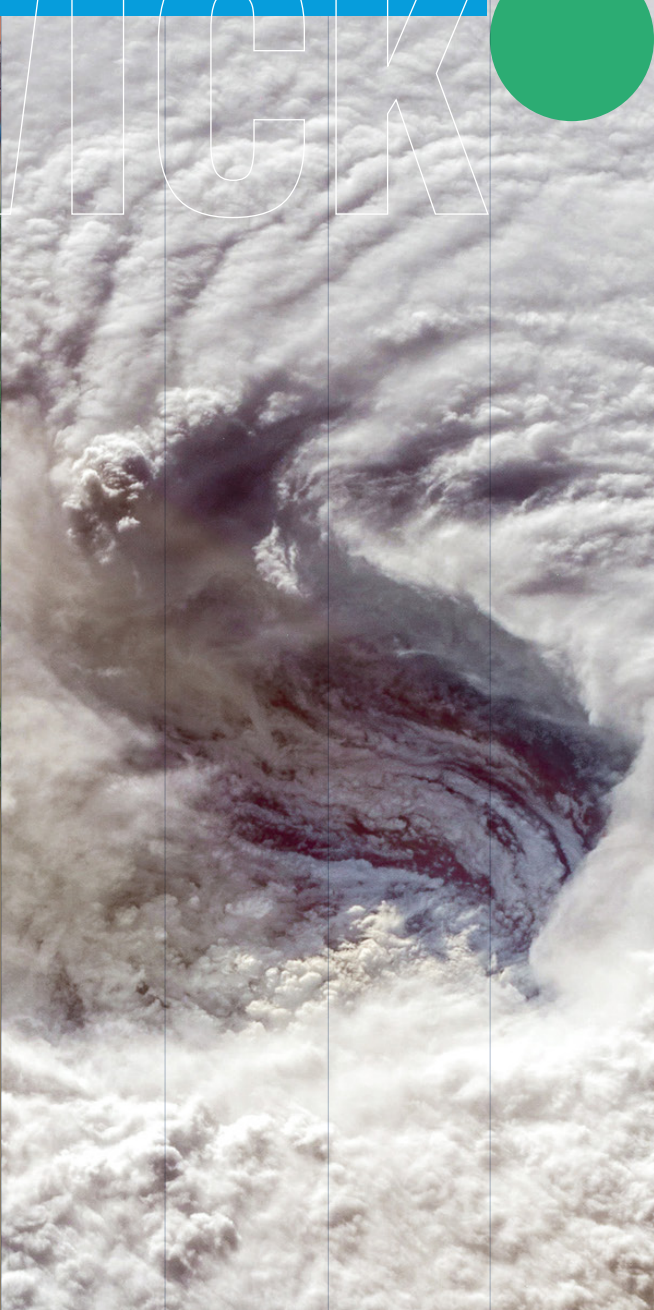


CARING COUNTS

SEDGWICK



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*Catastrophe solutions
for Latin America
and the Caribbean*





Catastrophe response services

Latin America and the Caribbean experience various types of catastrophic perils, such as hurricanes, wind/hail storms, flooding, earthquakes, volcanic eruptions and wildfires. These events, regardless of whether they are natural or man-made, can have a devastating impact. Being prepared to respond quickly and efficiently is essential.

Sedgwick's catastrophe response team can manage all types of major loss events, regardless of size, scope and location.

Reputation


Our reputation is founded upon delivering a team of talented professionals to any location around the world in the event of a catastrophe. We have dedicated specialist adjusters located throughout Latin America and the Caribbean region. Our industry-leading colleague resources can be supplemented with an expansive overflow roster, ready to put our catastrophe response plans into action.

Ready when you need us

Through a seamless combination of owned operations and trusted network partners, Sedgwick supports clients' needs across 21 countries throughout the Caribbean and South and Central America. We have the expert resources to support our clients during a catastrophe and throughout the year.

Our presence throughout Latin America and the Caribbean has enabled us to develop expertise in local construction costs, which is essential to establishing a reasonable value for catastrophe claims. We draw upon this local knowledge and industry experience to ensure clients receive the best possible claims solutions.

We would welcome the opportunity to develop a detailed catastrophe response plan for you based on your anticipated needs.

	<p>Melissa Tomalin <i>Senior national sales manager</i> Sedgwick EFI Global Miami, FL</p>
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Local expertise

Our promise is to provide you with adjusters who are highly experienced within the adjusting field and who truly understand the demands of catastrophe loss adjusting. With offices located throughout Latin America and the Caribbean, and supported by our U.S. operations, we can quickly assemble large, multi-disciplinary teams to assist when a major event occurs.

Care team

Sedgwick offers best-in-class intake and support services — 24 hours a day, 365 days a year. We know that how well we treat your insureds and policyholders during claim intake sets the tone for the entire process. Our expert care team colleagues assist callers with claims, answer their questions, and explain next steps to help put them at ease.

Coordination

In addition to Sedgwick's expert colleagues, we also maintain a network of professionals who are willing, able and experienced at catastrophe work to support our teams. We recognize the value of continuity, experience and adaptability in any CAT environment. Consistent communication and coordination are of paramount importance for managing an effective catastrophe operation.

Setting up a temporary location or multiple locations requires skill and expertise, which we have developed from years of practical experience.

One point of contact

Getting your clients back up and running is our priority. To facilitate the process, we will provide you with a single point of contact. This catastrophe director will be responsible for managing and coordinating the catastrophe operations.

Under the direction of the catastrophe director, the location manager will be responsible for setting up the local operation, and the day-to-day management of adjusters and staffing.

We are mindful that different types of losses may require different approaches, and we are flexible in our resourcing requirements to be able to handle any situation.

Latin America and Caribbean locations

Sedgwick has the largest roster of expert claims adjusters in the world. With offices and support resources throughout Latin America and the Caribbean, we are able to respond quickly, wherever needed, to assist clients and their policyholders.



- Sedgwick offices
- Affiliate offices
- Coverage available

All claims are centrally managed by an account supervisor to ensure a single point of contact.

In addition to being responsible for the assignment and coordination of the specialists required for each claim, the account supervisor ensures that the client's interests are taken into account locally in each country.

Our approach

We provide property loss adjusting services with the professionalism and efficiency our market expects. Our standard operating procedure requires that all colleagues attend regular team meetings to discuss issues being faced and share knowledge gained.

When disasters strike, we schedule regular meetings to coordinate with each client, ensuring that timely and open dialogue is maintained. This collaborative approach allows for prompt and effective solutions to a variety of catastrophe events.

For situations when direct contact is not possible, we have developed robust remote meeting capabilities that suit today's environment. With the necessary skills to handle events of any scope, we can customize a catastrophe response plan for every client.

Claims management

We thoroughly investigate and document every claim to ensure we can properly verify our work. Our claim notes are always complete and understandable, allowing easy transfer of open files to any team member without necessitating duplication of work effort.

In the immediate aftermath, we help provide reserves as a matter of priority. We have experienced people on the ground to help customers through the trauma of a catastrophic event; we ensure that elderly and other vulnerable policyholders receive any extra assistance they might need. We understand that many of your customers may not have experienced a catastrophe previously. Our adjusting teams have, and we will be there to help because caring counts.

We will provide reports on each claim with digital photographs, loss details and supporting documentation. We understand the need for our clients to provide an early assessment of the likely financial exposure so they can advise their reinsurers and predict cash flow requirements.

Essentially, our approach is focused on maintaining your reputation and caring for your policyholders. We seek to drive all claims in which we are involved to an amenable conclusion at the earliest possible stage.

Technology

Behind every aspect of Sedgwick's catastrophe response services are our fully integrated claims systems. Our next-generation technology provides real-time access to loss sites so we can accomplish critical steps following a disaster. We use tools like satellite imagery and drones as needed to get an immediate picture of the environment and assess the damages. These tools enable our adjusters to evaluate the loss without leaving their desks. Plus, our proprietary apps enable on-site inspectors and adjusters to upload videos, photos and reports directly from the scene into the claim file.

Our self-service tool, mySedgwick, gives claimants and insureds rapid access to view their claims status, communicate with adjusters, and receive payments through direct deposit. The mySedgwick application adapts to any device, offering full functionality on personal computers, tablets or smartphones. In addition, our clients will soon be able to track and evaluate CAT claims using our viaOne suite of tools. Users of viaOne can also create homepages with graphical dashboards and key metrics, easily look up and view claims, and run standard and ad hoc reports.



24/7/365



We take care of our people so they can take care of you. Once the basic necessities of life are in place, we want to ensure that our teams have the tools and resources they need to promptly start managing the claims process. Some of our added values include:

Command and control unit

We provide a full range of tools, including laptops, phones and additional phone lines, so the expanded team in the CAT claims unit can manage the hundreds of calls coming in and efficiently set up claims.

Communications infrastructure

Sedgwick understands the need to provide mobile infrastructure following a catastrophe, including the use of satellite phones, drones for remote viewing and connected technology to expedite the claims process. As we continue to expand our services around the world, we are also working toward future tech innovations.

Access to supplies

Because of our global expertise and the close partnerships we have with many of the largest retail businesses and transportation entities in the world, we can quickly gather much-needed supplies and get them to affected areas. This helps our clients and their policyholders, as well as our colleagues in the areas impacted.



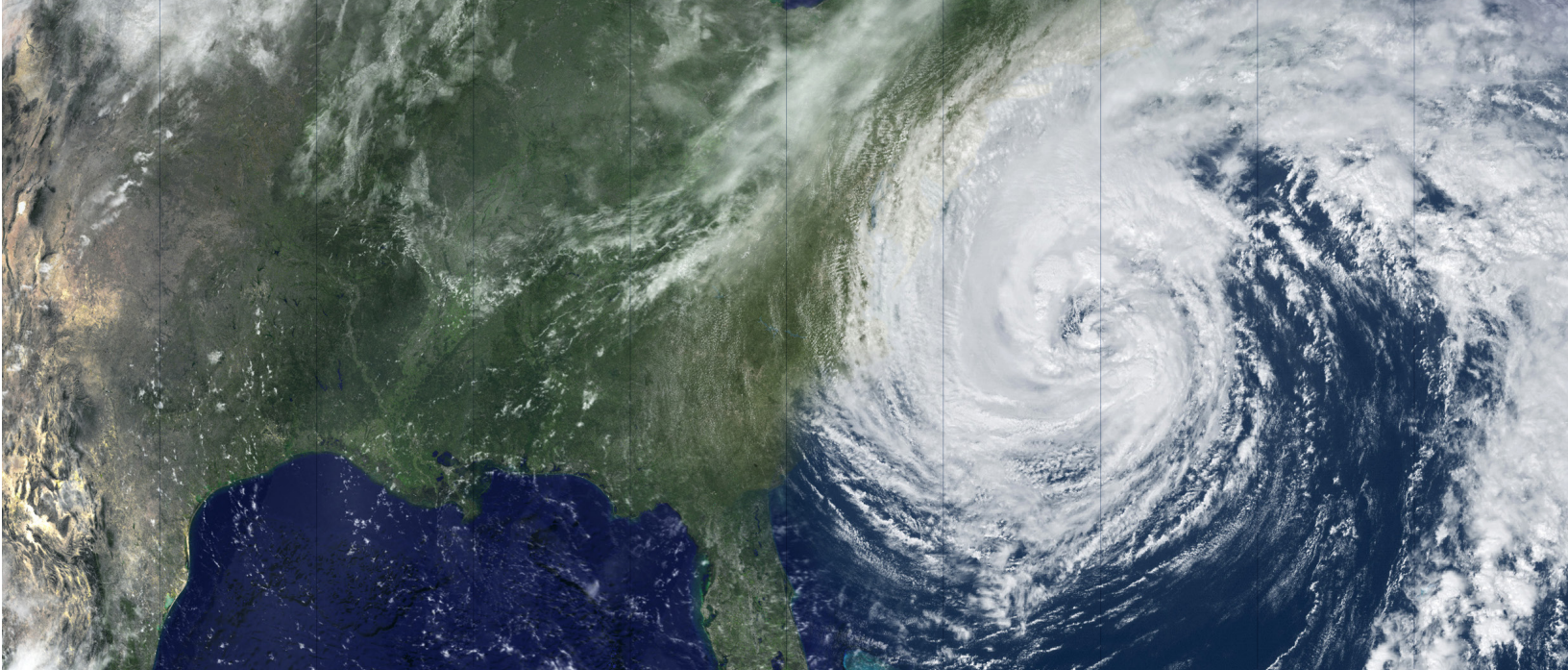
Specialty services

to support the recovery process

Sedgwick provides several specialty services for clients, and we coordinate forensic engineering, environmental and fire investigation services with the expert team at EFI Global, a Sedgwick company. Our full range of specialty solutions includes:

- Building consulting and subsidence
- Contents solutions
- Drones/robotics to provide aerial views of damage (as allowed in country)
- Engineering services
- Environmental, health and safety services
- Forensic accounting services
- Mitigation bill review
- Pre- and post-loss valuation solutions
- Training resources to educate and inform industry professionals

SOLUTIONS



Benefits of our services

- Global network of claims managers and adjusters with extensive experience managing CAT claims
- On-demand workforce able to scale up and assist with field inspections and loss adjusting assignments when needed
- Dedicated teams ready to deploy quickly
- Mobile technology and resources to provide necessary infrastructure
- Support for communities and local teams to enable them to do their jobs under difficult conditions
- Adherence to all local and national regulations
- In-depth reporting to provide insights on the progress and areas of need
- Cost efficiencies through local expertise, economies of scale and advanced technology

Case study: Hurricane Ian (2022)

This dangerous storm impacted the Caribbean and southwest Florida, bringing heavy rain, strong winds and storm surge. Hurricane Ian destroyed thousands of homes and businesses and caused severe damage across the region. Our team responded quickly and helped clients and their policyholders manage the claims process, locate housing options and schedule repairs through our contractor network. We provided loss adjusting services, repair solutions, forensic accounting services, building consulting, contents solutions, temporary housing, and coordinate forensic engineering and environmental consulting services.



30,499
claims managed

Global reach

People and organizations around the world count on Sedgwick each year when faced with catastrophic situations that take them away from their normal course of work and life. Our large-scale resources and on-the-ground response come together to ensure we are ready around the globe and can move quickly to meet our clients' needs.

In our business, the benefits of our combined owned operations and established global network of partners are evident in the quality of our service delivery.

With 900 locations and experts in 80 countries, clients can be assured that we are familiar with each territory where we operate and will apply local knowledge, experience and expertise to every claim.

We operate one seamless international team across all geographies — delivering a high quality and consistent service around the globe.

We are able to quickly link with colleagues worldwide and effectively collaborate to expertly manage your claims.



Strength in numbers
Our global network means that we are there, when and where clients need us.

 **31K+** colleagues
  **80** countries
  **900+** offices

Our client first pledge

Sedgwick's internal catastrophe response plans have been developed to expedite the deployment of resources at the time of an incident to support our clients wherever they need us.

Our **client first** pledge ensures they receive concierge-level service before we take on other claim assignments. Although this may seem like an obvious response, many in the loss adjusting world don't prioritize existing clients above new assignments that develop during a crisis. While we will always work to help as many people as we can in a time of need, our first priority and pledge during a disaster will always be to remain focused on our loyal clients.

Here to serve

when and where we are needed

There are few areas of our business where our strength and the depth of our global resources are more valuable than during a disaster. In these challenging and demanding environments, the range of skills we can bring to bear is unparalleled.

Our dedicated team finds helping our clients extremely rewarding; the services they provide make a real difference to individuals and communities in their time of need. At Sedgwick, taking care of people is at the heart of everything we do. Caring counts.





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