

# Global intake solutions

Over the past few years, global business entities have looked for solutions to help them better manage incident and claim events that lend themselves to program automation and efficiencies. Sedgwick's innovative, multi-lingual, cloud-hosted platform offers the ability to report any type of event or claim online through a simple, secure intake system.

## Streamlining the claims process

Whether it's a superior approach for product recalls, reporting of property damage, or optimizing cyber and healthcare reimbursement ventures, the demands – and opportunities – are high. Unfortunately, technology hasn't kept pace. *Until now.*

Sedgwick's new global intake and artificial intelligence (AI) routing platform is designed to initiate a broad range of incident and claim events.

As a first-to-market technology, Sedgwick will revolutionize not only the way claims are reported, but also generate exciting opportunities to expand and build new channels for customer service and brand protection for our clients.

In addition, when clients want to expand or build new programs, they can be enabled rapidly and with minimal investment.

## Continuing a history of claims industry innovation

Sedgwick leadership began research on this initiative in 2017 in response to a request we received from a large retail client. We realized the request not only presented us with the opportunity to refresh and innovate within our current intake technology, but also to offer new applications for clients. Early on, our dedicated technology team determined the new solution needed to be multi-lingual to meet the needs of our clients with global operations. Additionally, we knew that having a web-based intake for any type of user (carrier, employer, health plan, etc.), with custom-tailored intake screens, would make utilization easier and more efficient for all.

We explored a range of tech options and decided that putting those claims into a cloud platform allowed configurability on an as-needed basis, greater efficiency, expanded bandwidth, as well as ongoing scalability and considerable cost savings. With this technology, Sedgwick has the ability to provide real-time interactions between multiple systems while enabling us to work more efficiently with new technology players. It can also render reflexive, intuitive scripts by the client, line of business and country. Dynamic intake solutions can be implemented in a matter of hours, not days.

## Benefits

Our new solution offers several key benefits such as:

- Enabling programs that can be quickly and efficiently implemented
- Enhancing customer service capabilities through fast cycle and response time
- Improving compliance with state, national and global reporting requirements
- Providing peace of mind through cloud-based, reliable technology for clients needing better solutions for recalls, cyber liability events, customer service, etc.

Our incident and claim event platform can work for a wide range of industries such as retail, insurance, healthcare, government, manufacturing and others. Some examples of businesses that can benefit from the system include retailers facing a product recall or those that want to provide gift cards to redress customer service complaints, grocers impacted by a bad product sold in stores, or

health plans offering incentives, such as gift cards to members who get vaccines, and much more!

## Working smarter

The incident intake process works in an elegantly simple manner. Clients, including employers, carriers and call centers, access the technology on the global, cloud-hosted platform to initiate incident and claim events. The interface is tailored for the needs of each client. Call center staff will see the basic information they need to use the system and end-user customers will have an easy-to-navigate screen that takes them step by step through the process of filing an incident or claim.

Built into the system, multiple channels are available for the intake of new claims. In addition to mobile-responsive sites, new application programming interface (API) technology enhances our first notice of loss (FNOL) options. Flexible data dissemination channels disperse relevant information about FNOLs to clients, vendors and claims systems in real time.

## Meeting regulatory requirements

Because today's business market is increasingly global, our latest innovation will also meet all regional, national and international compliance and regulatory requirements. For our clients with business in Europe, we can store data in a designated country and link it to our U.S.-based system. Sedgwick has extensive expertise in this area due to our history of intake and processing for some of the largest claims programs in national as well as international business.

## Technical highlights

- Dynamic intake solutions that can be implemented in a matter of hours, not days
- Multiple channels for intake of new claims, including mobile-responsive sites and a new API FNOL option
- Flexible data dissemination channels, dispersing relevant information about FNOL to clients, vendors and claims systems in real-time
- Integrated AI for optical image analysis, paving the way for the next generation of Sedgwick's decision-making capabilities
- A dashboard with fully tailored, data-rich reporting features

Once incidents and claims are captured, we can disseminate data in real time to claims systems, clients and other business partners using APIs or other digital connections. In addition, for

specific programs, the platform will store case events, automate communication and forward information to claims systems when needed.

## Combating fraud and abuse

Whenever an incident or claims event is initiated, a key concern is guarding against fraud and abuse in a cost-effective manner – specifically for those claims that represent the potential for high-dollar losses. The rules engine has several ways to identify fraud. For example, it can detect repeated attempts by the same individual or entity to submit a claim.

The process is detailed and methodical, yet quick and efficient. It includes several key steps:

- A consumer requesting fulfillment will visit our designated site or respond to a text or email and answer a series of simple questions
- The intelligence engine applies rules to the decision-making process and engages our AI process
- By matching a name or other identifier, the system recognizes a valid claimant
- Data goes into the data repository/engages banking process

Our team of experts will work with clients to identify the logic to continually update the rules engine to identify and prevent abuse. These fraud-fighting efforts and enhancements will be supported by the system's sophisticated machine learning capabilities.

## Moving into the future

Our global intake platform will bring exciting new capabilities and opportunities to the marketplace. The rules engine will continue to evolve, meaning that the future potential of the technology will bring even more solutions and innovations.

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Contact Sedgwick today to learn more about our global intake and AI routing platform.

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