

*Global capabilities
you can count on*



We all face the **unexpected** sometimes

An injury or medical diagnosis, damage from a natural disaster, an auto accident, a product recall. In those life-changing moments when losses and claims occur, caring counts more than ever.

When unexpected things happen, how you respond can shape your future, your financial outlook and your reputation as a business. The right response starts with the right support — connection with a partner that understands your business, your priorities, the challenges present in your industry or region, and cares about the needs of the individuals who rely

upon you. A partner that adds value through effective solutions you can count on, built with perspective and rooted in empathy.

Sedgwick can help you anticipate and manage your unexpected moments. We'll work to lower your total cost of risk through specialized claims solutions, industry-leading expertise, innovative technology, robust data analytics and continuous improvement. And we'll reduce complexity, so you can spend less time dealing with incidents and claims — and more time driving your business forward.

Sedgwick **by the numbers**

33,000

colleagues

8.1M

new claims
annually

\$33.2B

annual claim
payments

10,600

clients

80

countries

\$400M

annual investment
in technology

78%

of Fortune 100

59%

of Fortune 500

Helping **people**

Taking care of people is at the heart of everything we do.

Every day, around the world, people and organizations turn to Sedgwick to see them through the unexpected. Whether they need to get their business on track or provide care for their people — employees and employers, customers and consumers — we are here to support. Our experts work together to help them get the care and resolution they need to recover — listening to their concerns, acting with empathy, setting expectations and assisting at every turn.



CARING LISTENS



Benefits

Sedgwick's experienced service teams support compliance and benefit administration solutions around the world, including accident and health, disability and absence, unemployment compensation and travel and medical assistance claims. Our clients — which include corporations, insurance carriers and more — count on us to support and improve the health and productivity of their workforce and consumers in a way that is cost-effective, efficient and compliant.

Accident + health

Accommodations

Disability management

Leave of absence

Travel + medical assistance

Unemployment compensation



Casualty

Sedgwick's casualty risk solutions were created to support our clients, as well as their employees and customers. From liability to injury management to compliance, our broad range of services, tailored approach and industry expertise come together to meet your specific needs and produce the best outcomes.

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

Restoring property

*No matter the challenge, we are ready
whenever, wherever you need us.*

Connecting with the right team makes all the difference. Sedgwick's property experts assist customers with all types of claims — from the most complex property losses to everyday commercial and residential claims — across all areas of coverage, including auto, marine, aviation and transportation. With industry-leading property loss adjusting and specialty services, combined with global reach and local expertise, we can respond to any scenario with timely, tailored support. We bring advantages in cost, efficiency and ease for carriers, underwriters and their insureds.



CARING RESPONDS



Auto/motor

Sedgwick's end-to-end auto solution offers first- and third-party auto liability claims management, loss adjusting and program administration, as well as comprehensive appraisal and product recall services specific to the automotive space.

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

- Auto/motor
- Electric vehicles
- Fleet
- Heavy equipment

Personal injury protection bill review

- Auto/motor
- Electric vehicles
- Fleet
- Heavy equipment

Self-service mobile estimating

Surge staffing



Aviation

With unparalleled technical expertise and a global network of specialist hubs, Sedgwick provides broader coverage and increased value to the evolving aviation market. Our team is ready to deliver enhanced claims solutions for aircrafts, fleets, manufacturers, airports, pilots, ground staffing and operations.

Hull surveying

Liability



Marine + transportation

Sedgwick maintains one of the largest and most experienced marine and transportation claims operations in the industry. We have the in-depth technical expertise to support any claim — from large, complex losses to low cost/high frequency claims — and can quickly assemble the right people in the right place to meet your needs.

Hull + machinery

Liability

Ocean cargo, motor truck cargo + inland marine



Property

Sedgwick's property and loss adjusting team offers global expertise in property insurance claims and solutions for commercial and residential markets. When a catastrophe hits or a need arises, we mobilize our resources around the world to help our clients restore their infrastructure and livelihood.

Building consulting

Building surveying + design

Business interruption

CAT response

Forensic accounting

Forensic engineering, environmental + fire

Loss adjusting + claims administration

- Commercial
- Contents
- Domestic + residential

Major + complex loss

Repair, restoration + mitigation

Temporary housing

Time + material software

TPA/delegated authority

Valuations

Preserving brands

*Lean on us to guide you through
any scenario.*

In an increasingly complex and regulated world, being ready for risks is essential. When you have a partner that understands your unique needs and the demands of your market, you can be ready to face challenges with confidence. Protect your brand — and your peace of mind. Every day, Sedgwick helps clients prepare for and respond to a wide range of brand and product risks. We provide brand protection, investigations and fraud, consumer and warranty, and legal administration solutions — all designed to protect reputations, retain customers, ensure compliance, and control costs.



CARING MAKES
IT RIGHT



Brand protection

Every day, we help companies of all sizes and sectors safeguard their customers, their brands and their bottom lines. From recall-readiness audits and mock recall simulations, to complete turn-key retrieval and remediation solutions, including regulatory guidance and reporting, we have the experience and resources to help manage your product wherever it is in market.

Product recall

- Recall preparation
- Recalls in action

Remediation

Retention

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.

Claims administration

Registration + enrollment

Settlements



Investigation + fraud

Sedgwick takes fraud prevention, detection, investigation and mitigation very seriously as part of our efforts to care for clients' financial and reputational stability. We achieve significant savings by substantiating claim details, investigating potential fraud and abuse and defending against unjustified claims. Our formalized special investigation unit offers smart, integrated solutions that combine specific investigation techniques designed to support fraud mitigation. Blending human expertise with innovative technology, we uncover claim insights and reduce costs by identifying fraud characteristics early, deploying the right interventions, and minimizing the impact.

Assessment services

Counter-fraud services

Field services

Litigation support

Research

Valuations

Legal

Sedgwick provides responsive, trustworthy, comprehensive legal services driven by knowledgeable professionals and state-of-the-art technology. In the U.S., JND, a Sedgwick company, is a leading provider of legal management and administration solutions, including full-service class action administration, eDiscovery and mass tort and lien resolution, to plaintiff and defendant law firms, corporations and public entities. Sedgwick is also equipped to handle class action matters in Australia, France, Ireland, Portugal, Singapore and Spain. In the UK and Europe, Sedgwick's legal services team delivers an integrated solution for clients focused on first-party property claims and recoveries. We can support subrogation, litigation management, complex and legal claims management, and legal notification services.

Legal administration

- Class action
- eDiscovery
- Mass tort

Legal services

- Coverage advice
- Recoveries

Empowering performance

We work together to manage risks, seize opportunities, and take your performance to the next level.

Sedgwick delivers superior, technology-enabled solutions to the world's premier employers and carriers — and our capabilities and expertise are unparalleled in the industry. We are a people first, tech forward and data driven company. Our technology, combined with our best-in-class training, enables colleagues to do their best work and binds us together in fulfilling our commitment to care. Sedgwick's risk and recovery services help clients reduce loss frequency and severity, lower the cost of risk, and ensure safety. Our staffing solutions bring the right resources to your programs at the right time.



CARING ELEVATES

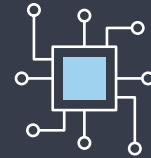
Technology

Our technology is built around advanced market-facing claims tools that support every aspect of our services — and make the client and consumer the focus at every step.

Sedgwick's tech forward, data driven approach to technology is a key differentiator. Our \$400M+ annual investment in technology and 2,000+ dedicated IT resources and data scientists benefit all clients — from large to small — and their employees and stakeholders by delivering:

- Culture of new product innovation
- Industry-leading tech assets, service capabilities, client deliverables and proprietary systems
- Robust data set allowing for sophisticated modeling, benchmarking and decision optimization
- Best-in-class data security and privacy measures, protected by active threat testing and cyber resilience planning
- Cutting-edge automation and straight-through processing, combined with an expert human touch
- Instant eligibility and coverage verification using APIs
- Online self-service tools, customizable communication methods

Designed to address a range of high-volume incidents or claims events, **smart.ly** integrates advanced technology — including real-time system interactions, artificial intelligence, optical image analysis and intuitive scripts — behind the scenes to simplify the intake process. Multilingual and available to deploy anywhere in the world, smart.ly can address a wide range of scenarios.



\$400M+

annual investment
in technology



2,000+

dedicated IT resources
and data scientists

smart.ly



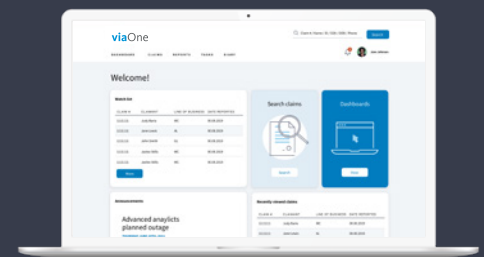
Our self-service tool, **mySedgwick**, uses role-based access to give clients, their employees, consumers and insureds rapid access to loss and claims data. With mySedgwick, claims and absence reporting, provider search and document upload are simplified; the user experience is supported through communication options, payment updates and more. Features are tailored by line of business — intake options are available for workers' compensation, disability, leave, property, and general and auto liability claims.

mysedgwick



Our **viaOne** suite of tools gives clients full visibility into every aspect of the claims we handle on their behalf. Through a secure website, they have secure, real-time access to their data. Thanks to enhanced dashboards and visualization tools, users can determine the path and depth of the data they see — from an aggregate, graphical view down to the individual claim level. The core capabilities of viaOne are designed to make it easy for clients to track and analyze key claims metrics, run standard and custom reports, set alerts and more.

viaOne



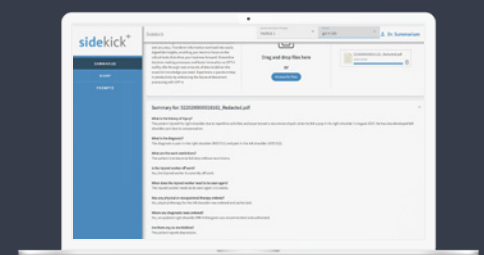
Sedgwick's **software as a service (SaaS)** offerings help organizations manage absences due to sickness, injury or mandated leave – simplifying a complicated task, maintaining compliance and supporting productivity. As a single-source solution for all occupational and relevant non-occupational absences, our SaaS not only tracks absences, it helps get people back to health, work and productivity. Companies depend on LeaveLink® and ADALink® to administer employee leaves and accommodations in house using our enterprise solutions. Third party administrators and outsourcing providers utilize the TPA versions of each product to provide outsourced leave and accommodation administration.

LeaveLink



Additionally, we continue to enhance our systems with the latest innovations. With the introduction of **Sidekick** — our industry-first integration using Microsoft's OpenAI tools and services — we're exploring the impact of generative AI performance and natural language processing on tasks such as claims document summarization, data classification and analysis. Sidekick is designed to supercharge our claims professionals, help them gain value from information more quickly, relay it back to our clients efficiently, and dedicate more time to the people whose care is entrusted to them.

sidekick⁺





Resources

Facing increased claims volume, an influx of new policies, program changes, hiring shortages or surge events? All these scenarios can place additional demands on your staff and present service challenges. We offer comprehensive outsourcing and staffing solutions to help organizations in the insurance industry manage claims, maintain compliance, ensure seamless services for policyholders, and reduce business impact.

Co-sourcing

Surge + temporary

Risk + recovery

Reducing loss frequency and severity, lowering the cost of risk, and ensuring safety compliance are key goals for our clients, but accomplishing them can be difficult while managing complex regulations and other industry challenges. We provide a wide range of expert risk and recovery services to help businesses control costs and achieve their objectives.

Loss prevention + risk control

Pool administration

Premium audit

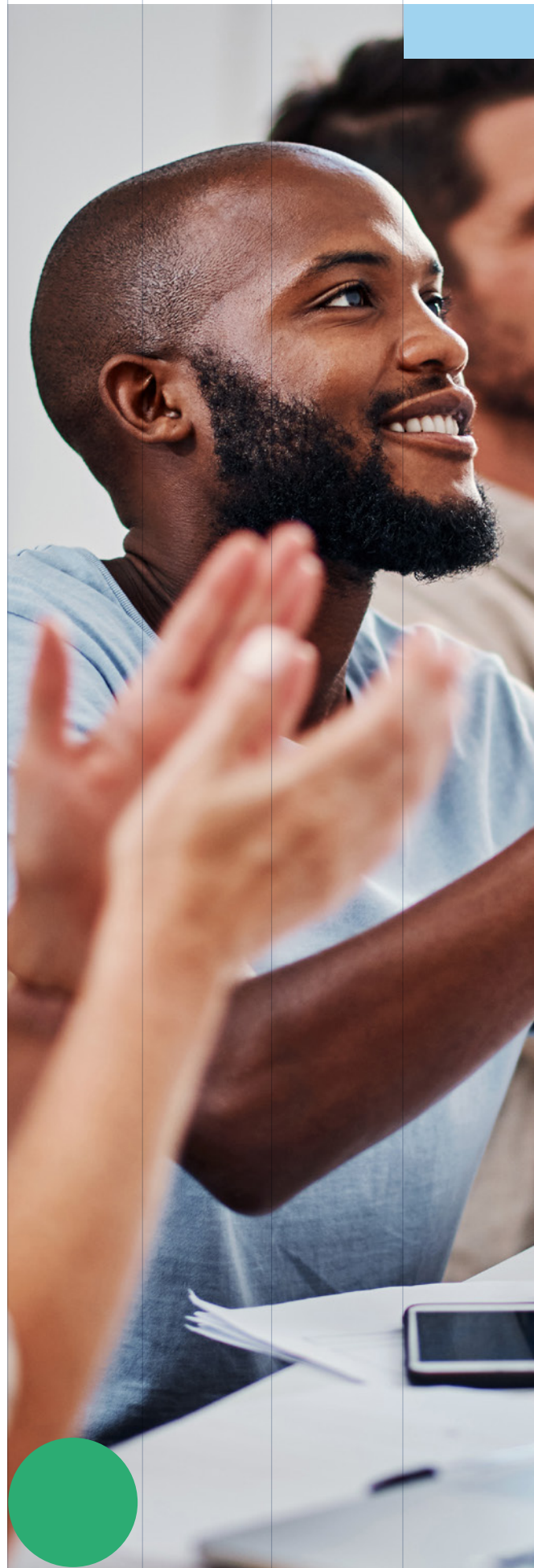
Subrogation

Training

Sedgwick offers training solutions that turn knowledge into productivity. Our team of experts dedicated to training excellence supports an unparalleled legacy of more than 600 courses and webinars aligned with the needs of our industry. We train for success by providing 24/7 access to online modules, state-of-the-art classrooms, technology and laboratories, and practical hands-on applications to equip students to use what they learn faster than other training alternatives.

Skills-based

Technical





Count on Sedgwick

Whether we're helping people, restoring property, preserving brands, or empowering performance, count on Sedgwick. No matter what lies ahead, you can feel confident choosing our team to support your claims management, loss adjusting and technology-enabled business solutions. We will be there, in every moment, to understand your challenges, to share our perspective, to deliver excellent outcomes and, always, to offer essential care when it counts the most. Taking care of people is at the heart of everything we do.



Learn more at [SEDGWICK.COM](https://www.sedgwick.com)

CARING COUNTS