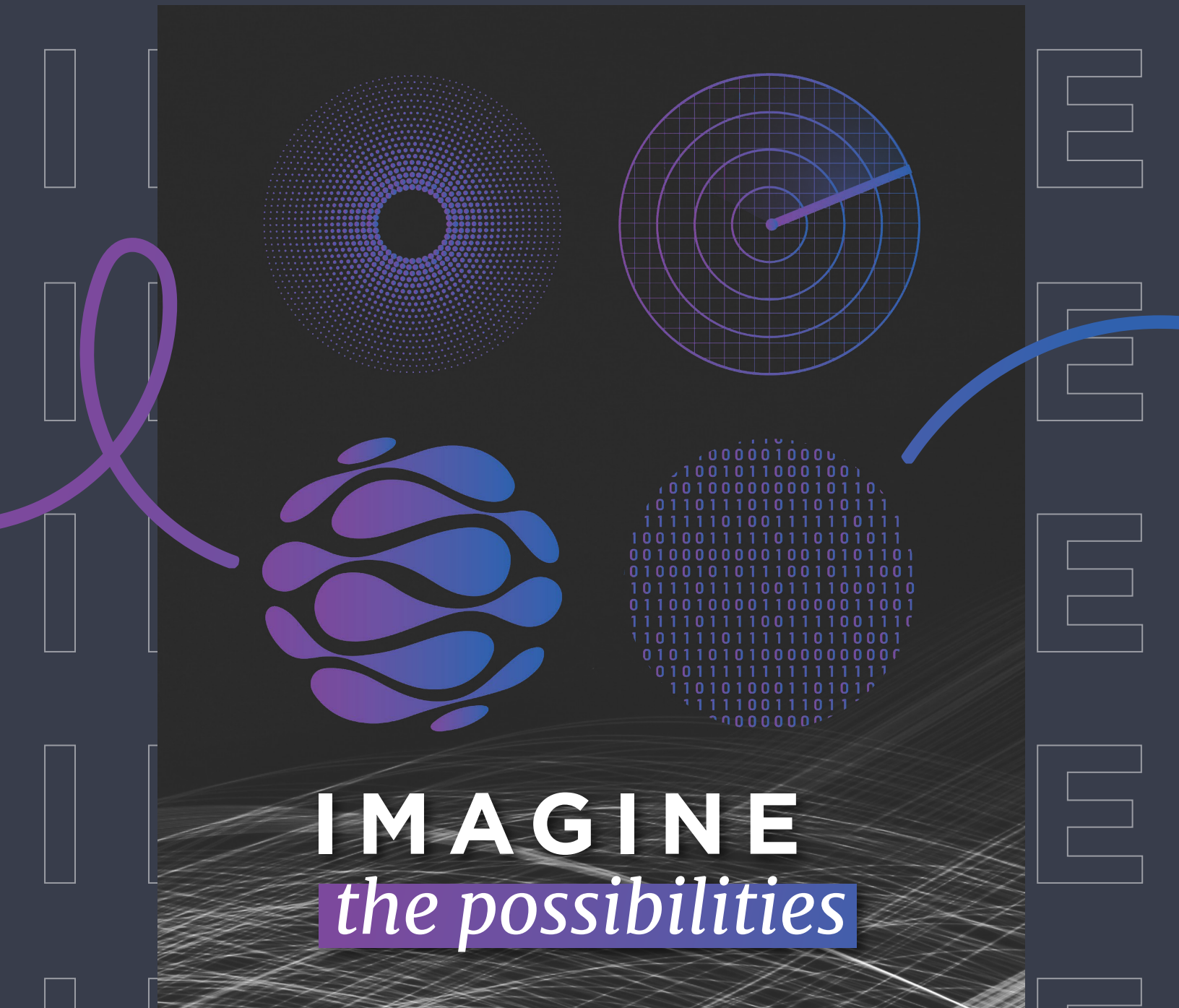


IMAGINE



We're living in a world of constant change and evolving *challenges.*

As the world around us continues to shift and change, we need relationships — in life and in business — that steady us. When we face the unexpected — those “*what if...?*” moments — we need partners to offer direction and reassure those who depend upon us. We need partners who are there with ideas when we're wondering, “*...now what?*”

Uncertain moments like these may be daunting, but they can open a world of possibilities. Imagine fresh approaches... Imagine forging stronger relationships... Imagine the potential for your programs... Imagine how we can help.

Supporting our clients across industries and across the world with their global risk, benefits and integrated business needs, Sedgwick strives to be an eager and proactive partner. With a caring counts spirit and our unmatched people, tech and data resources, we can help people, restore property, preserve brands, and empower performance — no matter the circumstances.

Together, let's face the challenges, explore the opportunities, and imagine the possibilities.



PEOPLE FIRST



TECH FORWARD



DATA DRIVEN

SEDGWICK BY THE NUMBERS

31,000+

colleagues

10.1M

new claims
annually

\$30.8B

annual claim
payments

10,500+

clients

98%

retention rate

80

countries

78%

of Fortune 100

59%

of Fortune 500

\$425M

annual investment
in technology



HELPING PEOPLE

Imagine people living
their best lives...

Taking care of people is at the heart of everything we do. Whether an employee needs to take time off work for an illness or other life event, or a person is injured on the job, on a client's premises, or by their equipment or products, the Sedgwick team is here to take care of each of them. 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.

BENEFITS

Sedgwick's experienced service teams support compliance and benefit administration solutions around the world, including accident and health, disability and absence, 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

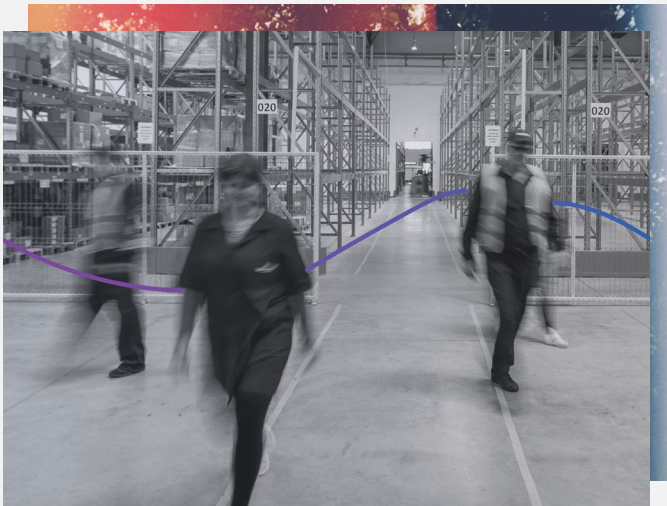
Accommodations

Disability management

Leave of absence

Travel + medical assistance

Unemployment compensation



CASUALTY

Sedgwick's casualty risk solutions were created with our clients' employees and customers in mind. From liability to injury management to compliance, our broad range of services, integrated approach and expertise in every industry are tailored to meet their specific needs and designed to produce the best outcomes.

Liability

- Claims administration
 - Auto injury
 - Cyber
 - Employers'
 - General
 - Professional + medical malpractice

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

Imagine your property
repaired, restored...

Our property experts assist customers with all types of property claims, from the most complex losses to everyday commercial and residential claims. Our solutions are designed to protect your investments and provide a high level of care as we restore property across all areas of coverage, including auto, marine, transportation, commercial and residential property. With a combination of industry-leading property loss adjusting and specialty service offerings — all under one roof — we bring advantages in cost, efficiency and ease for carriers, underwriters and their insureds.

AUTO

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.

Auto loss adjusting

Auto appraisals

Auto direct repair program network

- Body shops
- Glass management
- Rental car support
- Roadside assistance

Auto personal injury protection bill review

Catastrophe claims adjusting

First-party + third-party liability claims administration

Self-service mobile estimating

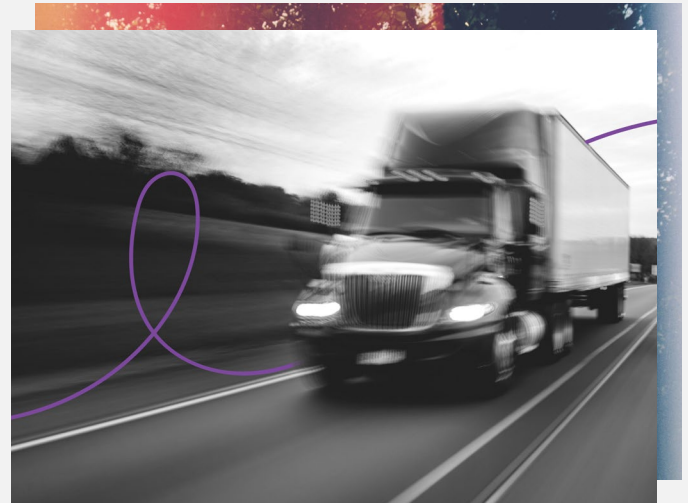
MARINE + TRANSPORTATION

Sedgwick maintains one of the largest and most experienced marine claims operations in the industry. Our global network means we have specialists with the in-depth technical expertise to support any claim, anywhere in the world.

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

Business interruption

CAT response

Delegated authority

Forensic accounting

Forensic engineering, environmental + fire

Loss adjusting + claims administration

- Commercial
- Contents
- Domestic + residential
- Major + complex

Repair, restoration + mitigation

Temporary housing

Time + material software

Valuation





PRESERVING BRANDS

Imagine facing brand
challenges with confidence...

In an increasingly complex and regulated world, being ready for risks is essential. 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.

BRAND PROTECTION

Brand-related risks and challenges can increase considerably from alleged and actual defective products or customer incidents and injuries. From the perception of serious safety risk to consumers to actual public health dangers, defects and other events can cause significant financial and reputational damage. Sedgwick has the ability to scale and respond to the scope of any incident, focusing on customer service, satisfaction and early resolution.

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

INVESTIGATIONS + FRAUD

Sedgwick takes fraud detection and prevention 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 special investigation unit offers smart, integrated solutions that combine specific claim techniques and formalized investigations designed to support fraud mitigation. Blending personal 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

Valuation

LEGAL ADMINISTRATION

As a leading provider of legal management and administration solutions, JND, a Sedgwick company, offers full-service class action administration, mass tort and lien resolution, eDiscovery, government redress and legal noticing services to plaintiff and defendant law firms, corporations and public entities. We provide responsive, trustworthy and comprehensive legal administrative services that are driven by knowledgeable professionals and state-of-the-art technology.

Class action

eDiscovery

Mass tort



EMPOWERING PERFORMANCE

Imagine taking 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. And our staffing solutions bring the right resources to your programs at the right time.

MARKET-FACING TECHNOLOGY

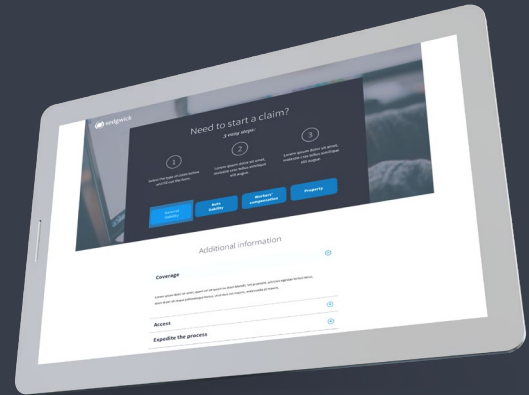
Our technology is built around advanced market-facing claims tools that support every aspect of our services – and make the client and consumer the focus at every step.

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.

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.

Finally, our viaOne suite of tools includes enhanced dashboard capabilities to improve data visualization; users determine the path and depth of data they see, and can toggle from the aggregate, graphical view down to the individual claim level. Through our secure website, clients can track and analyze key claims and absence metrics, run standard and custom reports, set alerts, and generate powerful loss triangles to support actuarial analyses.

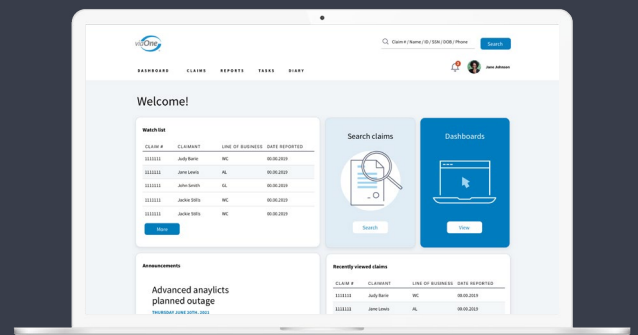
smart.ly



mysedgwick



viaOne



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

STAFFING

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 you manage claims, ensure seamless services for policyholders and reduce the impact on your business.

Co-sourcing

Surge + temporary

TRAINING

Sedgwick offers training solutions that turn knowledge into productivity. Our staff 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 to succeed 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.





IMAGINE

the possibilities

Are you ready to imagine what's next? Sedgwick's experts are here to consult with you, to listen, and to discover what's possible — from new ways of doing business to helping people live their best lives.

We invite you to visit our site and learn how Sedgwick is helping people, restoring property, preserving brands and empowering performance. Come discover a world where, above all else, caring counts.



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