



# Consumer solutions



*The question facing countless corporations today — how do we build relationships that will help us generate revenue, create brand loyalty and keep us connected to our customers? Sedgwick's consumer solutions team can help.*

Customer care initiatives are often hindered by operational and staffing issues, pressure from competition, budget constraints and other factors. Many of the world's leading corporations have solved their customer care dilemmas through programs that provide product enhancements and services that result in meaningful connections.

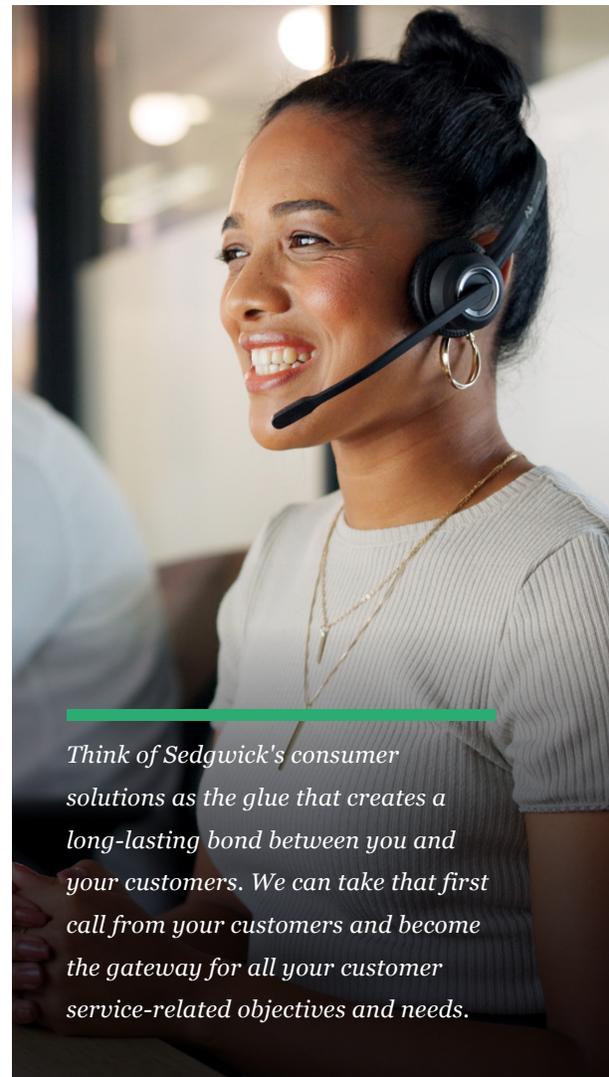
But finding the right partner company to build customer care programs and services with isn't always easy. Consider Sedgwick as the gateway for all your organization's consumer enhancement offerings.

Whether you need a customer loyalty program or extended warranty services, our experts can help. We marry technology and best practices to meet your program needs.

## Partnering with clients

Sedgwick is the nation's largest independent administrator of claims services, productivity management solutions and consumer-facing affinity and loyalty programs. As a provider of custom-built, value-added and cost-effective program management services, Sedgwick is unsurpassed. We partner with our clients to create end-to-end program administrative services to help develop brand-building products that:

- Generate incremental revenue
- Create powerful reward and loyalty programs
- Ensure brand affinity
- Maximize the lifetime value of your customers



*Think of Sedgwick's consumer solutions as the glue that creates a long-lasting bond between you and your customers. We can take that first call from your customers and become the gateway for all your customer service-related objectives and needs.*

## Tailored solutions

We help clients achieve their goals through customer-facing telephonic and web interfaces, front-line customer service, extended warranty services, the industry's broadest range of protection products, and several other programs and services that help you better connect with your customers. We can offer these services as private label or under the Sedgwick name. At the core of our business is a commitment to customization in all facets of our products and services.

Our integrated approach to program administration can help you build your business, brand loyalty and customer satisfaction.

### Customer care

- In-house, onshore customer care center available 24/7
- Loss reporting, claims status and policy coverage calls
- Worldwide claims expertise
- Multi-channel connection points including voice and web
- Full disaster recovery and business continuity planning
- In-house electronic scripting technology; predefined call scripts incorporating conditional logic
- Digital screen and voice capture
- Electronic quality audit and agent score card

### Registration/enrollment

We can enroll your customers using your existing system or Sedgwick's own proprietary solutions. We also have the ability to collect premiums and fees for distribution to carriers and program participants. Our services include:

- Multi-channel — Voice, web and data interface
- Flexible structure — Manage master policy or individual contract level programs
- Flexible coverage — Manage common coverage for group or a variety of coverage options based on individual consumer choice
- Private label option

### Claims services

Sedgwick has extensive experience managing claims for clients in a wide range of industries. With our advanced technology and expert resources, we can provide key claims services to support your program. Our capabilities include:

- Loss reporting
- Verification
- Adjudication
- Settlement including repair or replace
- Escrow management

## Leading-edge technology

Our claims system is designed to facilitate complex risk management structures while efficiently and accurately processing claims. Our data-driven technology captures key information in reportable fields, streamlining the data analysis and reporting process. The system includes tailored views for the customer service and claims teams, and an organizational structure that can be customized based on client program, location, policy period, coverage type and more.

Sedgwick is proud to lead the industry in developing and investing in innovative technologies that help us take care of our clients and their customers when it matters most.

### Flexible intake and incident management

Our smart.ly platform integrates advanced technology behind the scenes so that the intake process is simple to the end user. Smart.ly is powered by an intelligent decision engine and includes a rules-based structure and intuitive scripting. It can be implemented in a matter of hours, not days. That makes smart.ly an ideal channel for warranty and travel claims and other customer service needs.

### Innovating with generative AI

With Sidekick, an industry-first integration of OpenAI's ChatGPT technology with our established claims management tools, we are exploring the impact of generative AI performance and natural language processing on tasks such as claims document summarization, data classification and analysis.

## People, training and quality

Our in-depth quality assurance program uses training, audits and coaching to keep our call center colleagues aligned with customer pulse points, internal process controls and regulatory requirements. We measure the success of our recruitment, training and quality assurance processes through Voice of the Customer and Customer Satisfaction Surveys, which evaluate our service delivery on each and every customer touch point.

Areas where we are uniquely positioned to add value to your brand include:



### Retail

- Extended warranty
- Accidental damage protection



### Travel

- Rental auto collision damage waiver
- Delayed and lost baggage
- Trip delay/trip cancellation
- Travel expense reimbursement



### Accident and health

- AD&D
- Personal accident
- Travel accident



### Other

- Personal property/personal effects
- Identity theft

## Find out how we can help

When your customer calls to enroll, make a claim, or seek fulfillment, our expert team will help create the experience you require. Based upon your specific needs, we create and manage a service-oriented experience that will delight your customer, achieve your business goals and capture invaluable business intelligence utilizing our full suite of resources.

To learn more about our consumer solutions, contact:

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To learn more about our integrated and customized solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)