

## Fleet services for private passenger vehicles

Getting your business back on the road again



*When fleet accidents occur, management companies need an experienced claims team. Sedgwick can help.*

Because we understand the unique and complex challenges within the transportation and logistics arena, we're able to help reduce the inconveniences and loss of productivity that arise when fleets are damaged — putting your business back on the road quickly.

Whether we're serving a commercial vehicle leasing firm, corporate vehicle fleet, or trucking and transportation company, we're focused on:

- Ensuring the safety of those involved
- Minimizing loss adjustment expense (LAE) and indemnity spend with the support of a dedicated auto physical damage unit
- Reacting quickly with the highest level of customer care
- Reducing cycle time
- Repairing the vehicle or replacing it with a comparable rental, especially if it will be down for an extended period of time
- Maintaining compliance with regulations set by the Department of Transportation (DOT)
- Maximizing the benefits of safety and telematics technology to improve the outcome of the claim
- Using safety data pulled from accident documentation and driver habits to create a full scoring of the involved fleet — capturing it in one spot for a more robust safety directive
- Implementing proactive and aggressive investigation of claims and effective litigation management, when needed

### Seamless intake process







The events following a fleet accident are by nature chaotic and full of uncertainty. No matter what time of day or night an incident occurs, fleet managers and drivers are quickly connected to our 24/7 rapid response team. In the event of a catastrophic after-hours accident, we have complex claims specialists to ensure a positive customer experience.



### Unparalleled 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. Our flexible intake and incident management platform, smart.ly, integrates advanced technology and intuitive scripts behind the scenes to simplify the intake process. Our viaOne suite of web-based tools puts our clients in control of the knowledge and insights needed to track and analyze claims. And our self-service tool, mySedgwick, uses role-based access to give clients, their employees, consumers and insureds rapid access to claims data.



	<i>Sedgwick</i>	<i>Fleet management company (FMC)</i>
 <p>How do they get compensated?</p>	Per-claim fee.	Rebates up to 18% of the repair cost, plus a small claim fee.
 <p>After an accident, who do I call?</p>	Sedgwick for 1st and 3rd party.	FMC for 1st party, TPA for 3rd party and bodily injury/workers' comp.
 <p>Is there any benefit to drive down indemnity spend?</p>	Yes, we are graded on controlling loss costs.	Fleet management companies make more money the more expensive the repair is.
 <p>Are there alternative APD solutions that don't include repairing?</p>	Yes, we operate like an insurance carrier with the fleets' best interest in mind — offering self-service photo estimatics, field appraisals and more.	FMC's are primarily focused on repairing the asset (whether in network or not) without necessarily driving down the cost of the loss.
 <p>How comprehensive is the safety program management?</p>	Can be inclusive of all data, 1st and 3rd party loss costs.	Only includes 1st party damage.
 <p>How does this compare to a drivers personal lines program?</p>	Identical, with an insurance card for accident data and mechanical card for maintenance.	The process requires a call to the FMC for 1st party and mechanical and a separate call to the TPA for 3rd party or injuries, which can disrupt the flow.



## Specialty appraisals for specialty fleets

As claim assignments come in, we immediately triage each loss, and contact the insured, repair shop and driver/operator. We confirm the location of the equipment and assign the claim to our nearest appraiser — with 1,000+ to choose from across the country. We are able to handle assignments on a damage appraisal, desk review or photos-only basis. We can evaluate the scope of damage, determine necessary repairs and write up complete estimates. If the damage is severe, we will establish the equipment value and obtain salvage bids. Sedgwick also has the expertise to investigate causes and explore subrogation opportunities.

## Streamlining auto repairs

Scheduling auto repairs for first-party losses and managing rentals and payments can be time consuming. Our auto direct repair program offers a complete solution that connects clients and carriers with high quality repair facilities coast to coast — and we manage the entire process.

## Solutions to meet your needs

Sedgwick provides a wide range of solutions including loss adjusting, claims administration and investigation, and compliance and subrogation services. Our claims colleagues include dedicated liability adjusters and litigation specialists with expertise in lawsuit management and resolution. With our expert team and advanced technology, we are able to manage even the most complex fleet claims.

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To learn more about Sedgwick's fleet services, contact:

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