

# THIRD PARTY ADMINISTRATION SERVICES

Redefining claims management

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# OVERVIEW

## WHAT IS THIRD PARTY ADMINISTRATION (TPA)?

**Our third party administration (TPA) services bring the support of Sedgwick’s in-house colleagues to our clients, helping them manage claims as an extension of their own resources.**

As a leading claims management company Sedgwick’s TPA provides end-to-end claims solutions tailored to our clients’ businesses, people, culture and regulatory landscapes.

Sedgwick builds its TPA services to deliver an ‘in-house’ experience. We become our clients, learning and then applying their values across every claims function that we undertake on their behalf. We are available locally, regionally or globally, supported by an international hub and proprietary technology platforms.

Features	Benefits
White labelled, branded and bespoke	Each programme we deliver is unique to our clients’ needs
A full end-to-end claims service or any part of the service in between	Flexible solutions
Availability to report new claims 24/7/365	Choice and convenience
Digital features which offer an efficiency of process	Online claims reporting, video-based desktop handling, online tracking of claims progress
Data reporting and insight	Offering improved understanding and knowledge of the claims book
Payment management	Quicker claims settlements
Multi-class, multi-territory claims management – through local delivery with centralised oversight	Consistency and consolidated data management and payments processing
Multilingual capabilities	Cross-border, multi-territory claims management
Global service provider with understanding of local regulations, customs and geography	Services underpinned with the governance you would expect of the market’s leading provider of integrated global solutions

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# OVERVIEW

## TAILORED SERVICES

We are flexible and creative with our TPA services. Each programme we deliver is unique. For large-volume, low-value claims, we offer centralised call centres, desktop claims handling expertise and payment management to validate and process claims. We also provide management information back to our clients.

But it does not end there. If there is a specific need, we will configure a solution to meet it. We call it 'creative innovation'.



Our claims services are supported by a global network of loss adjusters who have the specific local, regional and jurisdictional expertise needed to assist our clients.

Our core services include:

- Property – home, commercial, real estate and home emergency
- Liability
- Motor – accidental damage, third party property and injury
- Marine
- Accident and health
- Lifestyle – warranty and 'gadgets'
- Financial lines
- Travel

We also offer key supporting services such as:

- ✓ Building repairs
- ✓ Supply chain management
- ✓ Recoveries
- ✓ Fraud investigations

Sedgwick's TPA services are supported by our own global network of loss adjusters, who can be quickly and seamlessly deployed.

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# CLAIMS SERVICES TO FIT YOUR NEEDS

Asking an external organisation to deliver a core service, such as claims management, is a leap of faith for any business.

Every claims management process needs a different approach, so our third party administration has to be different too. It has to be innovative, and creatively so. To get it right, we consider some important questions:

- Your business' claims needs are unique. How will our partnership work?
- Will the service still feel the same to you and your customers?
- How do we ensure the culture and values of your organisation are upheld?

## A COLLABORATIVE APPROACH

We're in this together, and we're ready to listen. With global expertise, deployed locally to your business, Sedgwick can tailor TPA services to fit your precise needs.

We achieve this through a collaborative approach. Our dedicated will team consult with you to define and design your claims management model. We will learn your workflows and processes, and gain an understanding of your people and your customers.



- Clearly defined performance objectives
- Tools and technology platforms tailored to your needs
- Multilingual and multi-currency treasury services as required



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# CLAIMS SERVICES TO FIT YOUR NEEDS

## MAINTAINING YOUR VALUES AND IDENTITY

We become an extension of you. This means we work tirelessly to adopt your language and your behaviours. Your tone of voice, your welcoming scripts and your articulation all become ours too.

And we offer a fully customisable brand experience to your customers, with your livery and brand identity clearly displayed on online and physical touch points in the customer journey.



- Team training with clearly defined profiles and behaviours to achieve
- Customisation of platforms and tools, preserving full brand identity



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# OUR METHODOLOGY AND PEOPLE

We build bespoke claims management programmes that integrate technology, people and brands. Or we use highly effective adaptations of our existing TPA programmes.

## A THOUGHTFUL APPROACH

With locations across 65 countries and nearly 27,000 colleagues globally, our TPA services can be deployed swiftly and professionally.

We take the time to listen to our clients' needs and ensure we provide a solution that streamlines the process and meets your business requirements.

Where required, we will deliver a programme unique to your business, or you can choose one of our existing TPA solutions. We don't prejudice and we don't presume.

Our claims management technology allows us to meet your organisation's needs and deliver continual improvement.

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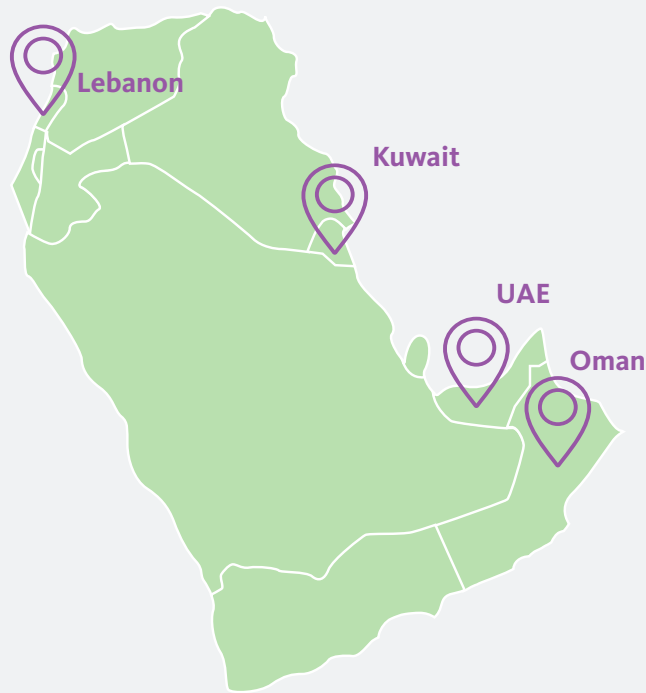
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## RESPONDING TO CLIENT NEEDS - A CASE STUDY



A global client needed urgent TPA services for its Middle Eastern claims management operation. There could be no disruption to claims handling, the brand experience or customer satisfaction.

1



How did we do it? We became them. We provided the people, the technology and the creative thinking in order to meet our client's vital requirements.

2



Systems were improved and processes were automated using a remote programme. From a standing start, we were processing 18,000 claims within three months.

3



Not one customer was adversely affected and vastly improved results were delivered. Our client's brand and cultural integrity was only enhanced in the region.

4

# OUR METHODOLOGY AND PEOPLE

## SHARING OUR EXPERTISE

We have over 1,000 people located outside of the US who support our claims services. Their experience, knowledge and expertise means our solutions are brought to life by real experts.

Sedgwick's programme of stewardship and collaboration means that our TPA team will plan ahead with you, and go on to provide management information and reporting that identifies trends, challenges and opportunities.



- Caring, expert professionals, who live and work in your region and understand local markets
- An international operations hub supporting all regional teams, providing global perspectives where necessary
- Continuous performance assessments of our claims handlers, acting on your behalf.
- Going the extra mile with stewardship and strategic business support

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## OUR STEWARDSHIP MODEL

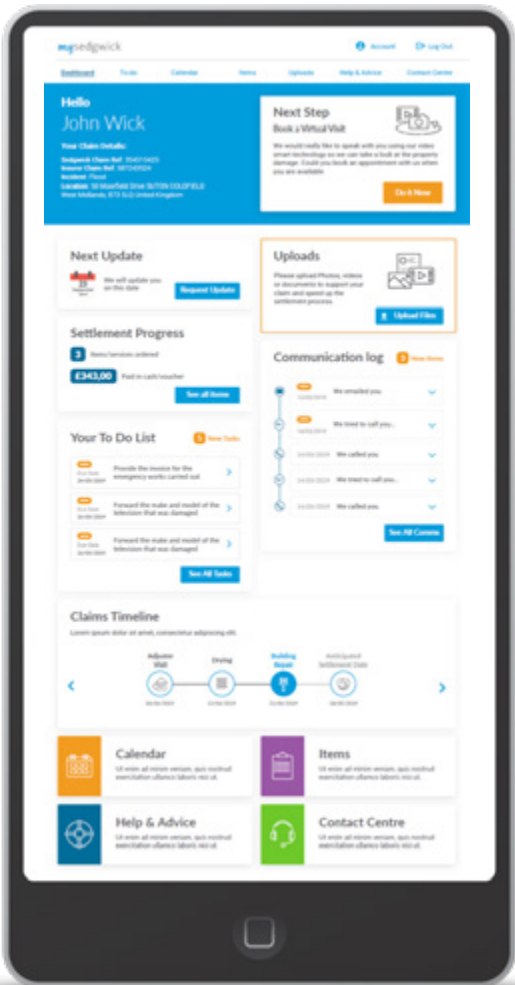


# OUR TECHNOLOGY

Our system is built around advanced market-facing claims tools that support every aspect of our services.

## mySedgwick

With mySedgwick, users can view details about their claims, and securely upload claim information and images to keep the process moving forward.



Features	Benefits
Responsive design	Adapts to any device and offers full functionality on personal computers, tablets or smartphones
Ongoing development programme	Full roadmap of developments – including client input to product
Full advice centre	Guides the customer through the process with detailed step-by-step guides and FAQs, as well as videos
Interactive to-do list	Encourages the customer to help progress the claim
Ability to upload loss items, videos and pictures	Speeds up the overall claims process

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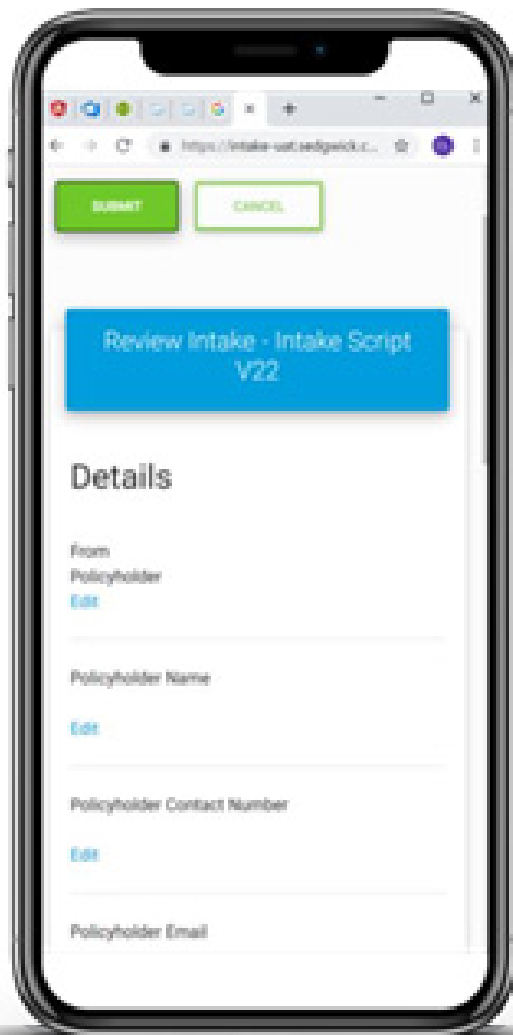
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# OUR TECHNOLOGY

## Global intake

One site to initiate the claims process no matter where the incident occurs.



The advantages:

- ✓ Single, online intake process throughout the world
- ✓ Multilingual capabilities
- ✓ Consistent process for all stakeholders — customers, employees, carriers
- ✓ Dynamic forms ensure all necessary data is captured at first notice of loss
- ✓ Ability to white label to reflect your brand
- ✓ Feeds directly to our global claims system, ensuring speed and accuracy
- ✓ Customised scripting to reflect your needs

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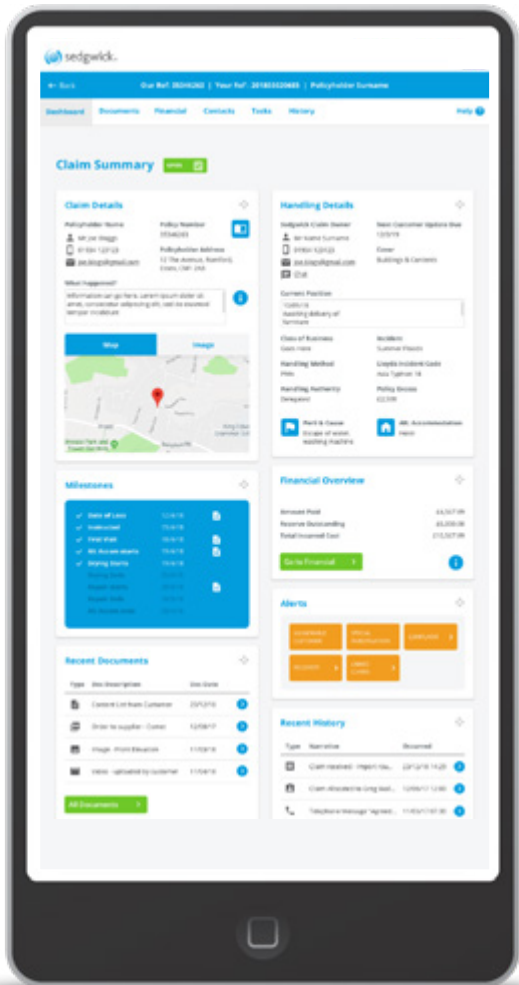
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# OUR TECHNOLOGY

## viaOne®

viaOne is your window into our claims management system. With our viaOne suite of tools, you can access real-time claims information through a secure website.



Features	Benefits
Intuitive technology	Easy to deploy; integrates with virtually any human resources, risk management or payroll system
Available 24/7	Access to real-time claim information and documents
Role-based permission model	Can be configured for different stakeholders to see a filtered view
Financial information	Access to the latest reserves and payments
New portfolio analysis to be added	Allows you to view claim trends and understand cost drivers

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# OUR CAPABILITIES BY REGION

We have more than 1,000 colleagues to assist with your claims management needs outside the United States. Our experts are based in 65 countries, offering global services wherever you need us.

Below are our capabilities in each region.

	Property	Liability	Motor	A&H	Marine	Travel
Australia	✓	✓	✓	✓		✓
New Zealand	✓	✓	✓	✓		✓
Middle East	✓	✓	✓	✓	✓	✓
Ireland	✓	✓	✓	✓	✓	✓
UK	✓	✓	✓	✓	✓	✓
Norway	✓	✓	✓	✓	✓	✓
Sweden	✓	✓		✓	✓	✓
Denmark	✓	✓	✓	✓	✓	✓
Germany	✓	✓	✓	✓	✓	✓
Belgium	✓	✓	✓	✓	✓	✓
Netherlands	✓	✓	✓	✓	✓	✓
France	✓	✓	✓	✓	✓	✓
Spain	✓	✓	✓	✓	✓	✓
Italy	✓	✓	✓	✓	✓	✓
South Africa	✓	✓			✓	✓
Asia	✓	✓	✓	✓	✓	✓

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