



Third party
administration services
Redefining claims management

OVERVIEW

What is third party administration?

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

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 core services include:

Property – home, commercial, real estate and home emergency

Liability

Motor – accidental damage, third party property and injury

Marine

Accident and health

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 network of loss adjusters, who can be quickly and seamlessly deployed.





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



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

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 80 countries and nearly 33,000 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 prejudge and we don't presume.

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

Responding to client needs - a case study



01

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.

02

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.

03

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

04

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.



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.

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| <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• Continuous performance assessments of our claims handlers, acting on your behalf.• Going the extra mile with stewardship and strategic business support |
|--|--|

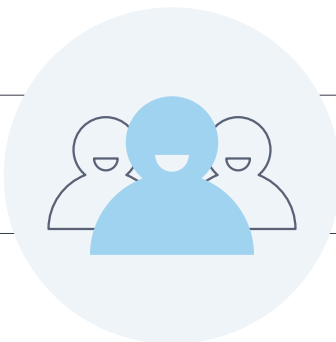
Our stewardship model

OPERATIONS

Onboarding

Relationship management

Performance and customer service



STRATEGY

Management information reporting

Data analysis

Claims intelligence and future planning

Our technology

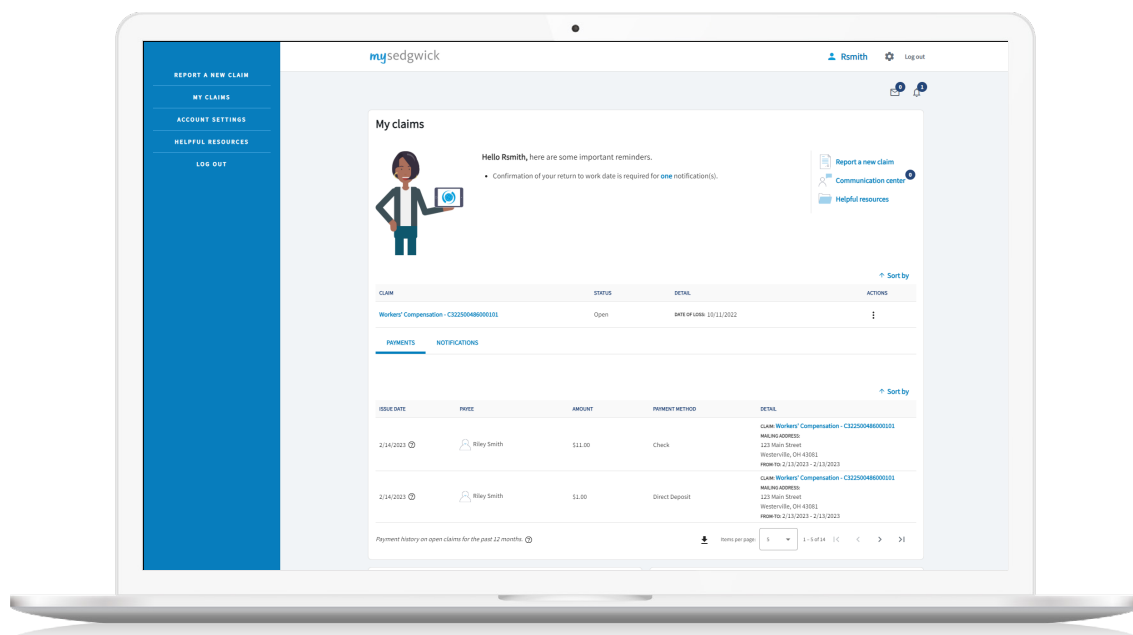
Our system is built around advanced market-facing claims tools that support every aspect of our services.

mysedgwick

A virtual guide through the claims process

A consumer-centric self-service tool, mySedgwick offers convenient, secure online access to real-time claims and case information. Consumers, policyholders or our clients' employees, such as injured workers or those on leave or disability, can view details about their claim or case, easily update information and 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





One platform, endless possibilities

Designed to smartly address a range of high-volume incidents or claims events, Sedgwick's flexible intake platform — smart.ly — integrates advanced technology behind the scenes so that the intake process is simple to the end user.

Multilingual and available to deploy anywhere in the world, smart.ly can take on a wide range of scenarios. Its intelligent capabilities, real-time system interactions, integrated artificial intelligence (AI), optical image analysis and robotic process automation combine the latest technology, enabling automated adjudication of claims and fulfillment of processes. Intuitive scripts make it easy to report an incident, and new scripts can be created within a matter of hours, making it highly adaptable.

Agile, efficient and clever, smart.ly is powered by an embedded intelligent engine and guided by a rules-based structure. No matter your claims, event intake or processing challenge, smart.ly is ready to serve you today and into the future.



Provides on-demand incident or claims submission, or inquiry capabilities



Facilitates high-end digital claims triage and assessment of the data or loss



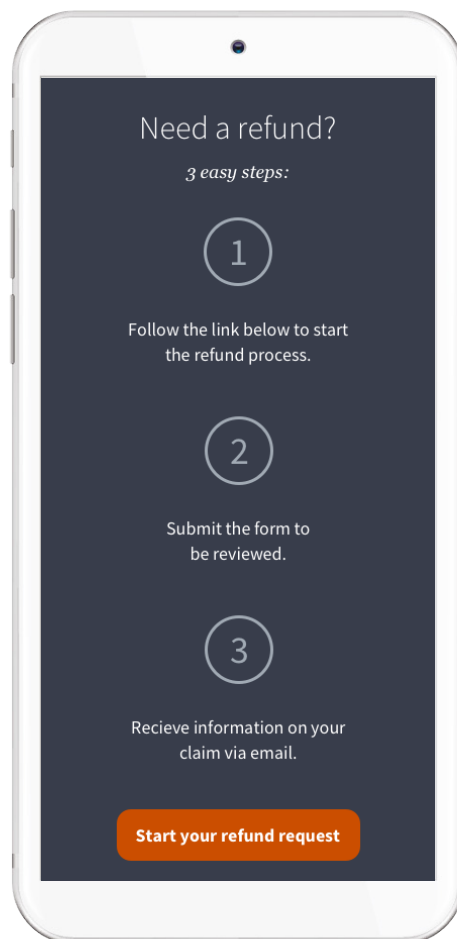
Provides a configurable and dynamic online form tailored to the client's requirements, with situation/loss-specific questions based on the respondent's answers



Contains API connection modules for simple extraction of data from remote systems



Offers secure access for authorized clients and vendors



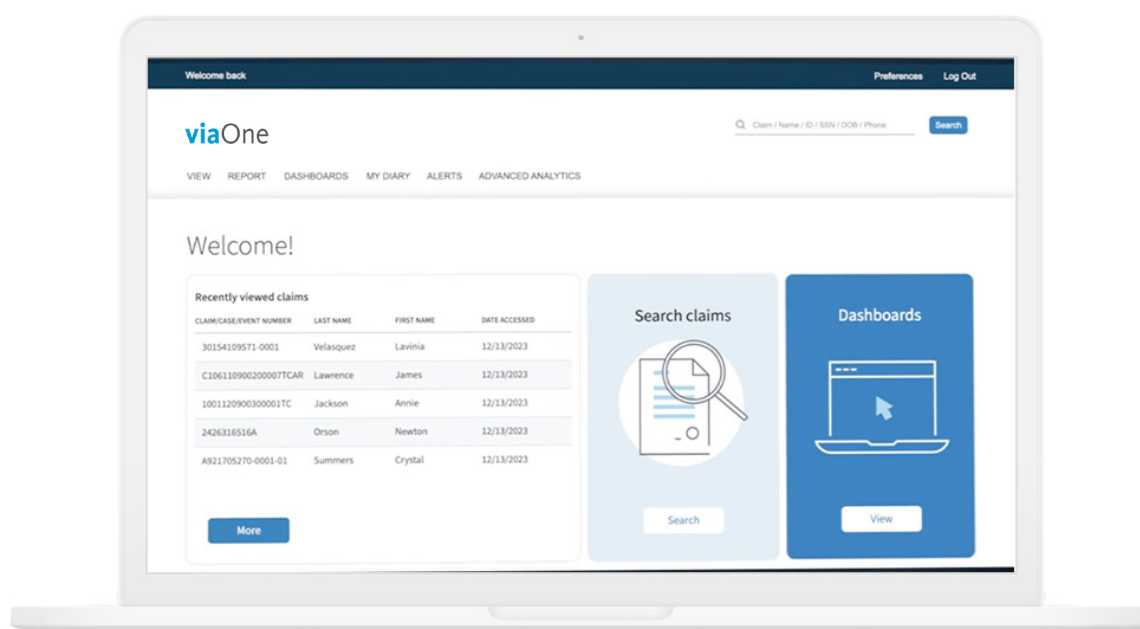


Easy-to-use information hub, simplifying data for clients and insurance carriers

Our viaOne suite of tools is enhanced with new modern dashboard capabilities to show you real-time claims information like never before. With improved data visualization, users determine the path and depth of data they see. Through our secure website, clients can track and analyze key claims metrics, run standard and custom reports, set alerts, and monitor trends and performance for more informed decision making.

Our viaOne suite provides secure online access to real-time claims information that can support and augment the information in your human resources, risk management, policy or payroll system. Users have full visibility into every aspect of their claims programs. The core capabilities in viaOne are designed to make things easier for our clients and their employees and policyholders.

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



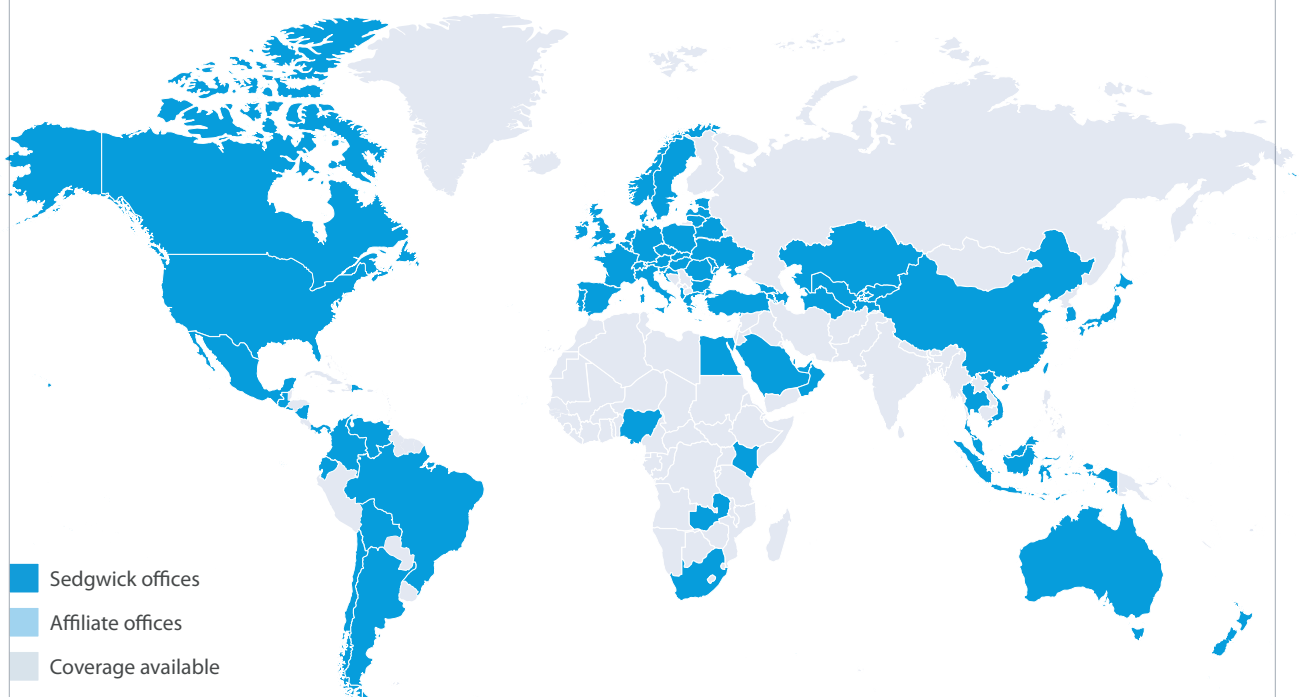
Our capabilities by region

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	✓	✓	✓	✓	✓	✓

Global solutions.
Local expertise.



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