


moving forward,
TOGETHER

Climate resiliency solutions



Climate resiliency solutions

Industries and organizations worldwide are facing the same challenges when it comes to the impact of climate-related risks and losses. Sedgwick and EFI Global can partner with you to help prepare and respond, together.



*We can minimize your risks
and get you back to business
when challenges arise.*

With our depth of resources, configurable menu of climate resiliency solutions and proven expertise in helping clients with readiness through recovery, we can align the right support for your business. From property resilience assessments that address potential climate impacts, lower premiums and make your assets more attractive to insurers, investors and commercial tenants – to our loss adjusting services and certified repair network – we have a comprehensive suite of solutions to meet your needs.

Taking steps now can improve results later. Let's move forward, together.

Our solutions are designed to fit your specific needs through three key phases: **ready, resolve, recover**. They are available a la carte or as a combination of services and many can be customized. Our dedicated climate resiliency concierge process is designed to help walk through your needs and determine a coordinated strategy.

01 **READY**

02 **RESOLVE**

03 **RECOVER**

01 READY

Get ready with our property resilience assessment solutions.

- Regional climate risk mitigation
- Commissioning and retro-commissioning
- Due diligence services
- Energy and water audits and benchmarking
- Flood mitigation
- Forensic structural and civil investigations and mitigation design
- Infrared thermography
- Indoor air quality assessments
- Mechanical, electrical and plumbing (MEP) inspections
- Roof membrane uplift (negative pressure) testing

02 RESOLVE

Quickly and effectively resolve property losses and get the support you need to manage your claims.

- Auto damage
- Business interruption
- Contents damage
- Commercial and residential properties damage
- Delegated authority
- Specialty support:
 - Building consulting
 - Environmental health and safety
 - Forensic accounting
 - Surge staffing
 - Temporary housing
 - Valuations

03 RECOVER

Recover from property damage and business interruption by working with our repair and restoration team.

- 24-hour emergency response
- Contents pack-out and restoration
- Construction monitoring and management
- Environmental/hazardous cleanup
- Fire/smoke and mold restoration
- Remodeling, reconstruction and repair
- Temporary board-up and shoring
- Water damage mitigation and restoration

CLIMATE RESILIENCY SOLUTIONS

Property assessments

A large building complex may have withstood severe storms for many years, but what can the owners do to be ready and ensure their buildings and surrounding properties will be able to endure future climate changes such as extreme precipitation and flooding, drought, fire or extreme heat? The experts at Sedgwick and EFI Global can help.

Taking steps now can offer benefits later

Our environmental and engineering teams analyze climate risk data to help property owners assess future risks. We conduct inspections to determine the current infrastructural resilience and recommend site-specific, targeted measures to address potential climate-related concerns, and natural and man-made hazards. We provide a comprehensive property resilience assessment along with cost estimates and savings calculations. Our assessment services are a key part of our climate risk and resiliency solutions.

A valuable mitigation strategy

A commercial property close to a river may not be in a high-risk flood zone now but could end up in one in the future due to changing weather patterns or a rise in sea level. Our team will evaluate climate modeling data and potential property deficiencies and develop a property resilience assessment to help clients assess future risk against a range of climate-related scenarios. Examples of resilience and adaptation recommendations include elevating critical equipment such as HVAC and electrical, communication rooms and other business specific systems above current base flood elevations. Enclosures and equipment could be redesigned to ensure below-grade conditions do not deteriorate due to water. By taking action, the property owner could lower their insurance premiums and be better prepared to manage climate and environmental disasters that may occur. Risk mitigation will also make the property more attractive to insurers, investors and commercial tenants.

Expert solutions to meet your needs

We provide a wide range of services as a part of our property resilience assessments. Our comprehensive solutions include:

- Forensic structural and civil investigations and mitigation design
- Energy audits
- Energy and water benchmarking
- Commissioning and retro-commissioning
- Indoor air quality assessments
- Mechanical, electrical and plumbing (MEP) inspections
- Roof membrane uplift (negative pressure) testing
- Infrared thermography
- Climate risk mitigation



Advantages

Working with our team offers key benefits for commercial property owners including:



Expertise in structural, civil, mechanical, HVAC and electrical engineering, climate risk mitigation consulting, due diligence and building sciences



In-depth experience working with the commercial real estate and insurance industries



Multidisciplinary experts on staff and a network of professional consultants across the country and abroad



The ability to design climate risk mitigation plans and provide cost estimates for repairs and modifications

Shaping guidelines

EFI Global, a Sedgwick company, is a technical member of the ASTM International task group that is developing an industry guide for completing property resilience assessments. Once the guide is finalized and accepted, it will become a standard for companies to follow as they complete assessments. EFI Global's current approaches utilize the most updated best practices in development with ASTM International and other industry panels.

About EFI Global

Well-regarded as an industry leader on multiple continents, EFI Global has skilled and experienced professionals and technical specialists who carry out in-depth investigations, deal with a full range of losses, and provide immediate response to clients worldwide. Our forensic engineering, fire investigation and environmental services teams around the world share a dedication to technical excellence, ensuring timely and accurate work, and ultimately demonstrating value to our clients.

CLIMATE RESILIENCY SOLUTIONS

Property loss adjusting

02
RESOLVE

When catastrophes strike as a result of unforeseen changes in climate such as lightning, fire, wind or water, causing sudden damage, Sedgwick is here to help resolve your losses.

We have the right resources, right experience and right solutions to respond to quickly and effectively to resolve property losses and get you the support you need to manage your claims. Our team offers the most comprehensive suite of global loss adjusting, engineering, fire investigation, environmental, health and safety and specialty consulting services all under one roof.

Sedgwick's property loss adjusting teams offer global expertise in commercial, residential and specialty risks and markets. We specialize in catastrophic and complex losses, commercial and residential property and contents losses, and provide support services such as building consulting, repair and mitigation, temporary housing, and forensic engineering, environmental and fire investigation solutions. As catastrophes occur, or as other needs arise, we mobilize our resources around the world to quickly respond and help our clients resolve claims and restore their infrastructure and livelihood.

Right resources The personalized service and responsiveness of a boutique organization, backed by the scale and innovation of the largest loss adjusting company in the world.


Right solutions No matter the claim or complexity level — from a routine homeowner's claim to a complex catastrophic loss — we expertly manage the entire process with a focus on customer service and transparency.

Right experience We combine our technical expertise, technology solutions, agile processes and stringent governance standards to deliver industry-leading results for every scenario.

The right framework

Our property experts assist customers with all types of property claims, from the most complex losses to everyday commercial and residential claims. With a combination of industry-leading property loss adjusting and specialty service offerings, we bring advantages in cost, efficiency and ease for carriers, underwriters and their insureds.

- Our service model reduces lag time and hand-offs, leading to more satisfied customers.
- We are faster – from call center and desk review to field adjusting and engineering to repairs and restoration.
- Sedgwick saves 59 minutes per file to authorize services, so on 50,000 claims, we could save you 49,166 hours of work.



Sedgwick's property loss adjusting teams offer global expertise in commercial, residential and specialty risks and markets.

Our toolbox

Sedgwick has the necessary tools to manage all risk and business categories.

Loss adjusting and claims

- Auto damage
- Business interruption
- Contents damage
- Commercial and residential properties damage
- Delegated authority

Specialty support

- Building consulting
- Environmental health and safety
- Forensic accounting
- Surge staffing
- Temporary housing
- Valuations

Loss adjusting solutions

Major and complex property losses can have widespread effects. Our experience in the skillful management of these events can greatly limit this impact. By working with all stakeholders, we mitigate the loss and return the business to normal operations as soon as possible. This is achieved by early identification and resolution of critical issues and regular communication.


Auto damage

As the leading provider of auto liability claims administration services for nearly any type of transportation program, Sedgwick is able to offer seamless, integrated third party claims management services for commercial leasing firms, corporate vehicle fleets, vehicle manufacturers, vehicle dealers, trucking and transportation companies, public entities and commercial lines carriers.

Business interruption

Sedgwick's business interruption team provides the skills and expertise to help clients achieve the best results when resolving claims and disputes. We collaborate with the insured and the adjusting team to understand the loss and the key components involved. Once our analysis is complete, we explain our approach and discuss the details of the calculation with the insured. This results in more satisfied customers and more closed claim files.





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Contents damage

Sedgwick's contents solutions division provides comprehensive and accurate contents assessment, adjusting, scope and valuation services. The efficient procedures we have developed ensure a comprehensive and accurate contents inventory, while controlling the costs of a claim.

Commercial and Residential

Sedgwick works on behalf of insurers, agents and corporate clients within all classes of commercial lines claims. We understand the nuances of guiding a small business owner versus a large corporate risk manager through the claims process, and offer an empathetic approach to handling a claim, however large or small. With expert technology expediting the process, we keep everyone informed throughout each step of a claim, aiming always for a swift and fair settlement to the benefit and satisfaction of all parties. In major regions around the world, our highly skilled repair network is available to provide cost-competitive, reputable support for restoration and mitigation services.

Sedgwick's expert domestic teams assist homeowners with their claims, providing local expertise in areas around the globe. Our adjusters respond quickly to help clients and their customers with property claims resulting from fire, water, storm damage, subsidence and other disasters. In many larger territories, we can integrate repairs and restoration through our certified repair networks, simplifying the process.

Delegated authority

As an authorized third-party administrator (TPA) that has delegated authority, Sedgwick can serve as your organization's claims department on any property or casualty account and provide a complete claims service for insurance carriers, syndicates, brokers and associations that is second to none. Our account managers' expertise includes property and general liability on accounts such as commercial business packages, restaurant and tavern programs, hotel and motel programs, auto programs, garage programs and transportation risks. Additionally, we can provide expertise in handling high value property exposures.

Specialty support

Building consulting

From small buildings, oil refineries and critical infrastructure projects through to the construction of iconic buildings, we bring strength and stability as an independent construction expert. Our building consulting team offers a wide range of consulting services, from traditional cost estimating and scheduling to total project management.

We have been the nominated loss adjusters on some of the largest and most prestigious building developments around the world. We are trusted because we understand what our clients need and provide the right experts where and when they are needed. With unrivaled Construction All Risk (CAR) and Engineering All Risk (EAR) expertise, we reduce claims spend by recommending a swift and appropriate course of action from day one.

Environmental, health and safety

EFI Global, a Sedgwick company, leads the industry with the widest range of engineering, fire investigation, failure analysis, forensics, origin and cause investigations, environmental consulting, accident reconstruction, laboratory testing and specialty consulting services available to public and private entities. EFI's skilled and experienced professionals and technical specialists deal with a full range of losses, and provide immediate response to clients worldwide – anytime, anywhere.

Our loss control services minimize insurance costs, injuries and lost productivity time through a variety of services including building system analysis, construction management and monitoring, defect and cost valuations, property condition assessments, emergency spill response, environmental health and safety plans and litigation support.

Forensic accounting services

Our forensic accounting experts provide independent financial analysis services for carriers, adjusters and attorneys to ensure claims are accurately quantified and resolved. We assist with many different types of claims such as business interruption, cyber, employee fidelity, personal injury and inventory losses. Our experienced forensic accountants collaborate with the insured and the adjusting team to measure the full financial impact of the loss and provide the information that insurance and legal professionals need.

Surge staffing

When a property or liability event occurs, finding the right local expert to inspect, investigate and adjust a claim can present major challenges for carriers and employers including price, service and cycle time. The right partnerships and tools can mean the difference between quickly amassing a backlog of site visits vs. being ready at a moment's notice to serve clients. Sedgwick offers a fast model supported by innovative technology designed to address these challenges while improving customer satisfaction.

With Sedgwick's CXP platform, we expedite the process by enlisting our network of licensed adjusters, inspectors and independent contractors to handle assignments when and where they are needed. The process is facilitated by a mobile app that enables our network in the field to smoothly partner with desk adjusters to capture the right details and to quickly resolve claims.

Temporary housing

Sedgwick's temporary housing division provides relocation services for displaced homeowners and traveling insurance professionals. Whether accommodations are needed for one night or one year, our temporary housing experts negotiate the best lease terms while staying within additional living expense budgets. Our network of hotel brands and short-term housing owners helps ensure we provide the best temporary housing, every time.

Valuation services

Sedgwick's valuation services division provides insurance appraisals and reserve studies, including pre-loss inspections for buildings, personal property and equipment. Our team works to determine the loss amount and to resolve any claim disputes relating to lost or damaged property. Our certified appraisal professionals have extensive experience with this process and also understand property policy wording, local jurisdictional differences and building codes, costs and processes.



CLIMATE RESILIENCY SOLUTIONS

Property repair and restoration

After a hurricane, fire, flood or other climate risk impacts your property, Sedgwick's repair solutions are here to help you recover. Our repair solutions team is here to assist – in fact, they have earned a reputation as one of the nation's most trusted in the insurance restoration industry.

Sedgwick offers customized managed repair, restoration and mitigation through our network of certified local, regional and national contractors. We identify, deploy and manage resources on behalf of both the carrier and property owner throughout the entire restoration process.

Concierge program

Unique to Sedgwick, each property owner is assigned a personal concierge to quickly address questions or concerns regarding the repairs. Our concierge program offers:

- A single point of contact providing dedicated, ongoing communications
- Oversight to monitor progress, ensure expectations are met and capture customer satisfaction results

Performance management

Our team of experts guarantees you and your property owners will receive the highest level of professional estimating, damage assessments and restoration services in the industry – all at a fair price.

- Compliance with all carrier guidelines
- Documentation of all repair decisions
- Technical oversight and guidance
- Dashboard data measuring analytics
- Reviews and annual re-certification

Iron Clad Warranty™

Our unique warranty program is the strongest in the industry. We guarantee the contractor's warranty on labor and workmanship is honored – roofs, siding and gutters: 5 years for replacements and 1 year for repairs; general contracting: 3 years on replacements and repairs.



We identify, deploy and manage resources on behalf of both the carrier and property owner throughout the entire restoration process.



Contractor recruiting and credentialing

Identifying and credentialing the best restoration resources in the industry is an important service provided by Sedgwick's repair solutions team. Our contractor network spans 2,000 locations, with coverage in all major and secondary markets. Only those contractors who meet our high standards are awarded a position within our organization. Key aspects of this selection process include:

- Extensive and systemic recruiting
- Online pre-screening
- Financials (3 years), license and insurance review
- Credit and criminal background check
- Contractual requirements

Services

Sedgwick's repair solutions services are provided by experts with the training, cutting-edge equipment and materials to handle a wide range of property losses. Services include:

- 24-hour emergency response
- National catastrophe management
- Commercial construction
- Tree removal and horticultural assessments
- Consulting services
- Roof tarps/cover-ups
- Contents pack-out and restoration
- Roofing, siding and gutters
- General contracting
- Temporary board-up and shoring
- Environmental/hazardous cleanup
- Remodeling, reconstruction and repair
- Fabric and textile restoration
- Water damage restoration
- Water mitigation
- Fire/smoke restoration
- Mold restoration
- Vehicle impact

We are here to help

Our climate resiliency solutions are designed to protect your investments and help you prepare for weather-related risks, resolve property losses and recover from damage. Our experienced teams provide customized services and technical support to assist you every step of the way.

Contact one of Sedgwick's climate resiliency experts to discuss how our solutions can be tailored for you.

P. 800-479-9188 E. inquiry@sedgwick.com

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

