



Climate resiliency solutions

Property loss adjusting



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.

A photograph showing a large pile of debris, including wooden planks and metal, in the foreground. In the background, palm trees are visible against a dark, cloudy sky.

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

Our toolbelt

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.

To learn more about our property resilience assessment services, contact:

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