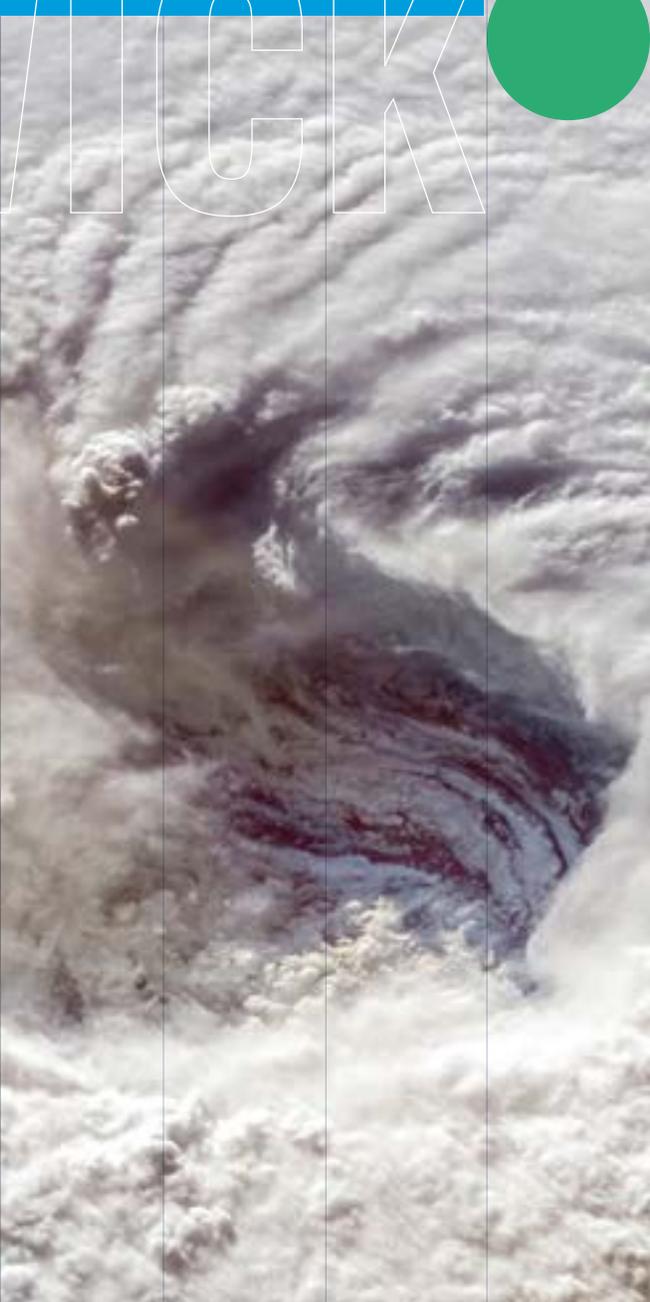


CARING COUNTS

SEDGWICK



SEDGWICK.COM

Catastrophe solutions



Providing global support – when and where you need us most

Sedgwick is ready to respond

Regardless of the size, scope or location of an event — from a hurricane resulting in storm surge or a quickly spreading wildfire to a man-made disaster at a single location — life must go on. People need healthcare ... businesses must be rebuilt ... homes put back together ... and lives and communities restored. Are you aligned with the right partner for support when disaster strikes?

Helping people put the pieces back together is the goal of Sedgwick's catastrophe (CAT) planning solutions. As the leading provider of loss adjusting and claims management services around the world, Sedgwick is ideally positioned to support our local, regional and global clients following a catastrophic event. Our experienced CAT specialists act quickly to assess and manage disaster-related claims.



What we do

We pledge to provide the expertise, technology and resources needed to quickly respond to property claims, inspect losses and manage the post-disaster claims process for our carrier clients and their policyholders. Our CAT response team works with corporate clients to accurately determine coverage, and provide appropriate, insightful reporting and analysis throughout the life of a claim.

With a network of CAT coordinators around the world, we can quickly set up in-country operations for field loss adjusting. Additionally, we can staff and support an expanded CAT claims unit with Sedgwick team members supplemented by trained, on-demand inspectors, surveyors, engineers and loss adjusters who can assist with quick-turn field assignments, calls and claim intake.

BENEFITS

- Global network of claims managers and adjusters with extensive experience managing CAT claims
- On-demand workforce able to scale up and assist with field inspections and loss adjusting assignments when needed
- Dedicated teams ready to deploy quickly
- Mobile technology and resources to provide necessary infrastructure
- Support for communities and local teams to enable them to do their jobs under difficult conditions
- Adherence to all local and national regulations
- In-depth reporting to provide insights on the progress and areas of need
- Cost efficiencies through local expertise, economies of scale and advanced technology





On-demand resources

After a property or liability event, 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 versus being ready at a moment's notice to serve clients.

Sedgwick's model is supported by innovative technology designed to address these challenges while improving customer satisfaction. With our on-demand platform, we expedite the process by enlisting our network of independent adjusters, inspectors and contractors to handle assignments when and where they are needed. The process is facilitated by connected technology that enables our network in the field to smoothly partner with desk adjusters to capture the right details and quickly resolve claims.

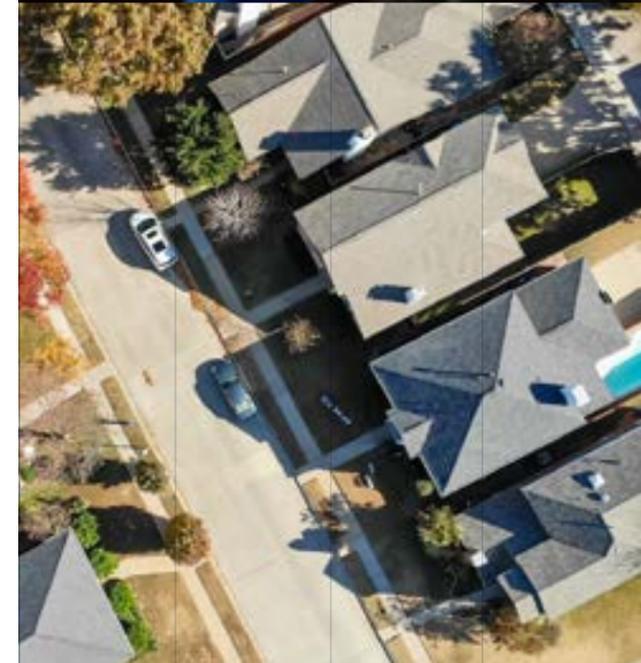
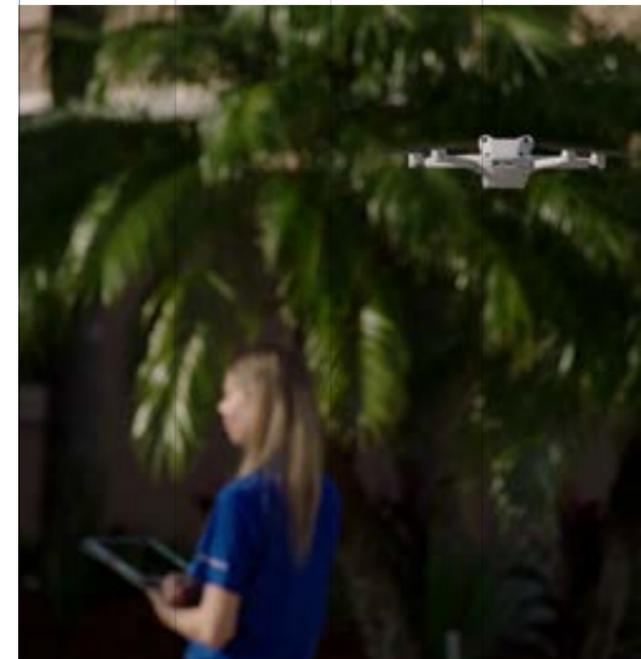
Advanced technology to enhance the claims process

Sedgwick is working to transform CAT claims management through technology that automates, streamlines and simplifies all aspects of the process. Following a catastrophe, we can use tools like satellite images and drones as needed to get an immediate picture of the environment to assess the damages. These "virtual video tours" enable our adjusters to see the extent of the loss without leaving their desks. Plus, our proprietary apps enable on-site inspectors and adjusters to upload videos, photos and inspection reports directly from the scene into the claim file.

Our geolocation system lets us display new assignments and our team members are deployed exactly where and when they are needed. Once on the ground, the ability to video chat and share critical on-site information with the desk adjuster speeds up loss resolution and expedites the payment process. Losses that would typically take weeks to investigate and report on with other providers take only days with Sedgwick.

Our next-generation technology provides real-time access to the loss site so we can accomplish critical steps including:

- Quickly evaluate and estimate damage to facilitate recovery efforts
- Conduct hazard assessments without risking human resources
- Improve cycle time
- Control travel expenses and associated risks
- Expedite claim settlement
- Increase customer/policyholder satisfaction



Most importantly, our technology provides valuable support that enables us to quickly get help to those who need it most.

Behind every aspect of Sedgwick's CAT services are our fully integrated, multiline claims systems. Whether supporting casualty, property, marine or specialty service claims, we are using technology to make the client and consumer the focus at every step in the process.

mysedgwick

Our self-service tool, mySedgwick, gives claimants and insureds rapid access to view the status of their claim, communicate with their adjuster and receive payments through direct deposit. The mySedgwick application adapts to any device and offers full functionality on computers, tablets and smartphones.



viaOne

Our viaOne suite of tools includes enhanced dashboard capabilities to improve data visualization; users determine the path and depth of data they see, and can toggle from the aggregate, graphical view down to the individual claim level. Clients can track and analyze claims and run standard and custom reports based on user-defined parameters.



smart.ly

Designed to address a range of high-volume incidents or claims events, smart.ly integrates advanced technology — including real-time system interactions, artificial intelligence, optical image analysis and intuitive scripts — behind the scenes to simplify the intake process. Multilingual and available to deploy anywhere in the world, smart.ly can address a broad spectrum of scenarios.



Automation

for faster resolution in times of need

We are piloting a property insurance program using smart.ly to ensure fast payments for policyholders impacted by a natural disaster, as declared by the Federal Emergency Management Agency. Smart.ly can validate policy coverage, ensure damage was within the declared disaster zone, match uploaded photos — using geo-code logic — to the covered address and quickly process information with little need for an on-site inspection. If a policyholder lives in an area that has been declared a natural disaster and experiences property damage, we can validate their eligibility and authorize a lump sum payment to get them moving quickly toward restoration.



Experience

with all types of claims – in all types of locations

Sedgwick's global CAT experts have experience managing a full range of claims events around the world, such as:

- Earthquakes
- Floods
- Hailstorms
- Hurricanes
- Riots/civil unrest
- Third-party liability exposures
- Tornadoes
- Tsunamis
- Typhoons
- Volcanic eruptions
- Wildfires
- Windstorms

Our highly qualified adjusters and robust solutions enable us to handle all types of losses, including:

- Agriculture
- Boiler and machinery
- Builder's risk
- Business interruption
- Cargo
- Commercial property
- Energy
- General liability
- Heavy equipment
- Homeowners
- Inland marine
- Marine survey



We can bring together a wide array of resources, including adjusters, surveyors, cause and origin experts, administrators, technicians, programmers, engineers, forensic accountants, contents specialists and other field representatives, as well as information technology, colleague resources, real estate/facilities management and legal services.

These experienced professionals are ready to deploy quickly, whether there is advance notice of a disaster, such as a hurricane, or not, such as in the event of a tsunami, fire or civil unrest. The expert services we provide to our clients include:

- Assigning losses promptly based on type and location
- Deploying experienced general adjusters or above for large, complex losses
- Monitoring the number of losses per adjuster to comply with client expectations and ensure quality and efficiency
- Providing weekly diary summaries to ensure first reports are completed within the required period
- Assessing each CAT adjuster before and after an event and providing additional training where needed
- Closing files quickly to reduce loss exposure

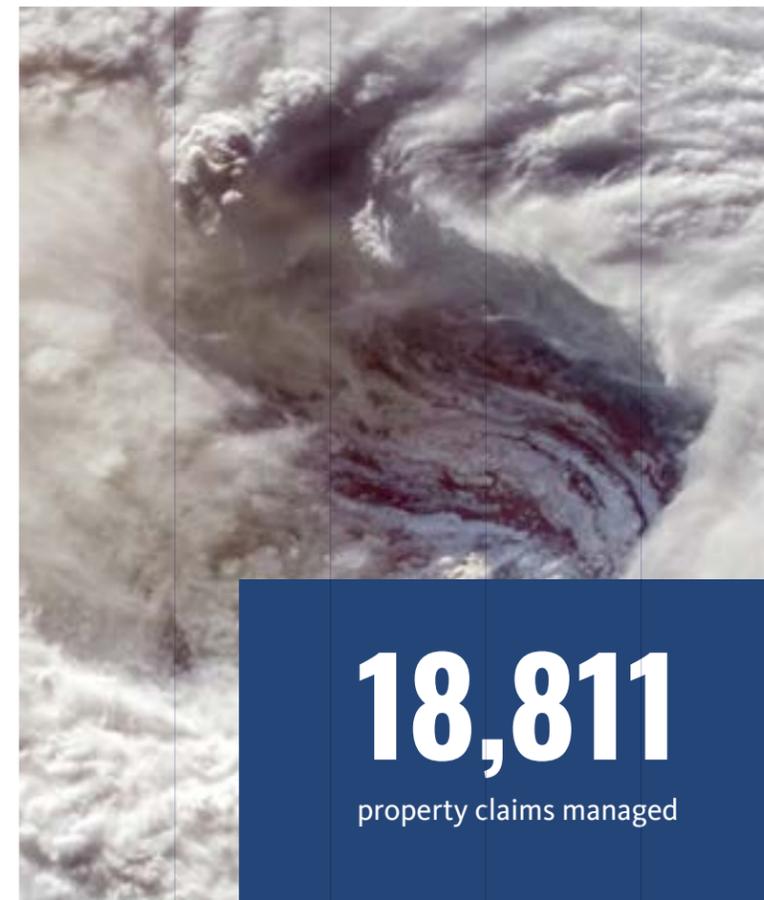
Helping clients when disaster strikes

FLOODING IN AUSTRALIA

The 2022 floods in Australia spread from Queensland to New South Wales, covering more than 1,200 kilometers along the country's eastern coastline. It was the fourth-largest recorded catastrophe in Australia's history. Sedgwick called in nearly 100 colleagues from other regions to handle the influx of claims. Adjusters came from Mexico, Canada, Ireland, the UK and the U.S., and an additional team of commercial adjusters in the UK and Ireland assisted with desktop claims. Our field adjusters used an integrated mobile app to capture data at the loss sites, and we used satellite imagery and drones to assess hard to reach areas. Our temporary housing colleagues also coordinated emergency housing options for policyholders and claims teams.



7,924
property claims managed



18,811
property claims managed

HURRICANE IDA

This rare storm made landfall twice in the U.S. — primarily in Louisiana and New York/New Jersey. Louisiana was impacted by storm surge, wind and storm-related issues. The severe rainfall and flooding in New York and New Jersey caused sewer backups and basement flooding. Our team helped clients in both regions and provided a wide range of services, including loss adjusting, contents solutions, forensic accounting, building consulting, repair solutions and mitigation bill review. More than 500 colleagues assisted clients and we coordinated services with over 340 independent contractors.

TEXAS FREEZE

The winter storm in Texas in 2021 brought icy conditions and extremely cold temperatures that caused widespread power outages. Since homeowners could not heat their homes, many ended up with frozen and broken water pipes. Our team assisted with thousands of property damage claims after the storm. We managed 8,027 claims for Texas clients and 1,306 claims for those impacted in other states.

A close-up photograph of metal water pipes that are completely frozen and covered in a thick layer of white ice. The background is a blurred, snowy outdoor scene.

9,333

property claims managed

HURRICANE IAN

An aerial photograph showing a residential area that has been severely flooded. The water is dark blue and has inundated the streets and yards between houses. Some houses are partially submerged, and the surrounding landscape is lush green with palm trees.

This dangerous storm impacted the Caribbean and southwest Florida, bringing heavy rain, strong winds and storm surge. Hurricane Ian destroyed thousands of homes and businesses and caused severe damage across the region. Our team responded quickly and helped clients and their policyholders manage the claims process, locate housing options and schedule repairs through our contractor network. We provided loss adjusting services, repair solutions, forensic accounting services, building consulting, contents solutions, temporary housing, and coordinated forensic engineering and environmental consulting services.

30,499

claims managed

Attention to needs

– large and small

Following a disaster, food, water and shelter are the top priorities. From there, it's not enough to simply have people in place; those people need technology, support and secure places from which to stage recovery efforts. Sedgwick addresses these needs to ensure we can deliver the best possible support. We can also help clients by coordinating the provision and tracking of gift cards to local retail outlets and home supply stores, so those affected by the catastrophe can more easily get the supplies they need.

Because of our global expertise and the close partnerships we have with many of the largest retail businesses and transportation entities in the world, we can quickly gather much-needed supplies and get them to affected areas. This helps our clients and their policyholders, as well as our colleagues in the areas impacted.

In addition, we will always work closely with national and local governments to ensure we follow all regulations and guidelines. Our experience and reputation help facilitate this level of communication during a crisis.

A woman with blonde hair and glasses, wearing a bright yellow t-shirt and a blue lanyard, is smiling as she handles supplies. She is holding a small metal container. In front of her is a white table with several large blue plastic water bottles and a cardboard box. The background shows a warehouse or storage area with cardboard boxes.

SUPPORT

24/7/365



We take care of our people so they can take care of you. Once the basic necessities of life are in place, we want to ensure that our teams have the tools and resources they need to promptly start managing the claims process. Some of our added values include:

Command and control unit

We provide a full range of tools, including laptops, phones and additional phone lines, so the expanded team in the CAT claims unit can manage the hundreds of calls coming in and efficiently set up claims.

Repair solutions

We offer managed repair, restoration and mitigation services through our network of certified local contractors located throughout the U.S., Canada and the UK. Our dedicated repair concierge and contractor credentialing service can be integrated for all types of properties, including homes, commercial buildings and major infrastructure, in the U.S. and Canada. We identify, deploy and manage resources on behalf of the carrier and property owner throughout the entire process. In the UK, our contractor network offers a wide range of residential services, such as roofing and siding repairs, water damage restoration and home emergency repairs.

Catastrophe housing solutions

We handle all hotel arrangements for claims adjusters, first responders and other support teams so they can help individuals dealing with natural disasters. Our team is available 24/7/365 to provide emergency housing services throughout the U.S. We also offer traumatic stress management training to help claims and recovery staff manage the stress encountered while working with individuals, families and communities in difficult situations.

Communications infrastructure

Sedgwick understands the need to provide mobile infrastructure following a catastrophe, including the use of satellite phones, drones for remote viewing and connected technology to expedite the claims process. As we continue to expand our services around the world, we are also working toward future tech innovations.

Specialty services

to support the recovery process

Sedgwick provides several specialty services for clients, and we coordinate forensic engineering, environmental and fire investigation services with the expert team at EFI Global, a Sedgwick company.

Our full range of specialty solutions includes:

- Building consulting and subsidence
- Contents solutions
- Drones/robotics to provide aerial views of damage (as allowed in country)
- Engineering services
- Environmental, health and safety services
- Forensic accounting services
- Mitigation bill review
- Pre- and post-loss valuation solutions
- Training resources to educate and inform industry professionals

Our client first pledge

Sedgwick's internal catastrophe response plans have been developed to expedite the deployment of resources at the time of an incident to support our clients wherever they need us.

Our **client first** pledge ensures they receive concierge-level service before we take on other claim assignments. Although this may seem like an obvious response, many in the loss adjusting world don't prioritize existing clients above new assignments that develop during a crisis. While we will always work to help as many people as we can in a time of need, our first priority and pledge during a disaster will always be to remain focused on our loyal clients.

Here to serve

when and where we are needed

There are few areas of our business where our strength and the depth of our global resources are more valuable than during a disaster. In these challenging and demanding environments, the range of skills we can bring to bear is unparalleled.

Our dedicated team finds helping our clients extremely rewarding; the services they provide make a real difference to individuals and communities in their time of need. At Sedgwick, taking care of people is at the heart of everything we do. Caring counts.



If you would like more information on our global CAT solutions, please visit our CAT resource center at www.sedgwick.com/catresourcecenter or contact one of our colleagues listed below.

AFRICA AND MIDDLE EAST

Mike Brogden
Middle East (Qatar)
E. mike.brogden@qa.sedgwick.com

Ken Maclean
Africa (South Africa)
E. ken.maclean@za.sedgwick.com

AMERICAS

Steve Powell
North America
E. steve.powell@sedgwick.com

Roland Riviere
Latin America and Caribbean
E. roland.riviere@sedgwick.com

ASIA-PACIFIC

Stephen Kay
New Zealand
E. stephen.kay@nz.sedgwick.com

ASIA-PACIFIC

Daniel Sirone
Australia
E. daniel.sirone@au.sedgwick.com

Jason Wyer
Australia
E. jason.wyer@au.sedgwick.com

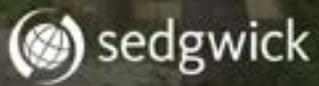
EUROPE

Danny Donohoe
Ireland
E. danny.donohoe@ie.sedgwick.com

Neil Gibson
United Kingdom
E. neil.gibson@uk.sedgwick.com

Michiel Jongeneel
Europe (Netherlands)
E. michiel.jongeneel@nl.sedgwick.com

Ben Price
International/London Market
E. ben.price@uk.sedgwick.com



800.625.6588

SEDGWICK@SEDGWICK.COM

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SEDGWICK.COM