



# complex claims resolution services



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Do complex and catastrophic claims keep you up at night? Sedgwick can help! Our expert complex claims unit offers proven strategies to help improve outcomes.

**Fact** – Typically, a small number of complex workers' compensation and liability cases drive the majority of claim costs for employers.

**Solution** – Sedgwick's resolution experts offer innovative techniques specifically designed to resolve these claims and help severely injured employees recover.

**Result** – Millions of dollars saved by mitigating and resolving complex claims.

**Cost** – No additional cost for Sedgwick's customers.

A catastrophic injury is a life-changing moment for an injured employee and time is of the essence. Making certain the right resources are engaged early is essential to achieve the best possible outcome.

Additionally, there are those claims that initially appear benign but have all of the markers of becoming complex due to comorbidities, psycho-social issues or opioid usage. Identifying those "at-risk" claims and inserting the appropriate resources early in the life of the claim can positively change the path of recovery for the employee.

When these types of claims occur, Sedgwick's complex claims unit engages with our claims management team to help streamline the process and deliver a positive experience for all stakeholders.

## Our dedicated team

Sedgwick's complex claims unit is made up of colleagues with an average of 25 years of experience in complex liability and workers' compensation claims. They are assigned regionally and fully licensed in their respective jurisdictions. Our colleagues have the industry expertise necessary to critically analyze each case; provide recommendations; and gather the necessary resources to develop a thorough, effective blue print designed to the mitigate and resolve specific issues.

## Our innovative approach

Better outcomes demand innovation. Sedgwick offers the following proven methods for securing better results for our customers:

- Early triage of at-risk claims – By analyzing key claim variables integrated with comorbidities, psycho-social issues and drug utilization, our complex predictor identifies at-risk claims enabling early intervention
- Advanced resolution strategies – For aged claims, our complex resolution guide provides a step-by-step action plan to help the examiner navigate the critical checkpoints to attain a win-win resolution
- Strategic catastrophic medical management – When serious, life-altering events occur, our catastrophic care path frames the anticipated medical treatment and potential risks from the time of admittance to a trauma center through home and community integration



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### Our complex claims resolution services in action

- An employee in his early 20s had lost part of his hand in an industrial accident. Due to the employee's age and lifetime medical benefits, the employer was faced with an open file and a large reserve. Sedgwick's complex claims unit took an in depth look at this high exposure claim and developed a win-win strategy. This included a lump sum payment for lifetime medical benefits for the injured employee and an annuity; the combined solution significantly reduced outstanding reserves for the employer.
- The lifetime claim exposure projected for a 23-year-old paraplegic was \$6 million. Sedgwick's complex claims advisor justified the need for an annuity with the carrier by providing a detailed cost projection and the claim was resolved with a structured settlement costing \$2 million. Within 11 months from the date of injury, the claim was resolved eliminating \$4 million in potential lifetime claim costs.

### The Sedgwick difference

Our program includes experienced claims and managed care teams, medical treatment provided by specialized centers of excellence, and a proven process for developing customized care focused on the whole person.

Our value-added service for complex and catastrophic claims is among the many innovative solutions we have designed to help businesses take better care of their employees and customers. At Sedgwick, taking care of people is at the heart of everything we do.

**Contact us today to learn more  
about our complex claims resolution  
services.**

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