



## consumer solutions



sedgwick®

The question facing countless corporations today: how do we build relationships that will help us generate revenue, create brand loyalty and keep us connected to our customers?

Customer care initiatives are often hindered by operational and staffing issues, pressure from competition, budget constraints and a myriad of other factors. Many of the world's leading corporations have solved their customer care dilemmas through programs that provide product enhancements and services that result in meaningful customer connections.

But finding the right partner company to build customer care programs and services with isn't always easy. Consider Sedgwick as the gateway for all your organization's consumer enhancement offerings.

Whether you need a customer loyalty program or extended warranty services, Sedgwick can help. We marry technology and best practices to meet the loyalty and brand-building needs of our customers.

### Partnering with clients

Sedgwick is the nation's largest independent administrator of claims services, productivity management solutions and consumer-facing affinity and loyalty programs. As a provider of custom-built, value-added and cost-effective program management services, Sedgwick is unsurpassed. We partner with our clients to create end-to-end program administrative services to help develop brand-building products that:

- Generate incremental revenue
- Create powerful reward and loyalty programs
- Ensure brand affinity
- Maximize the lifetime value of your customers

Think of Sedgwick's consumer solutions as the glue that creates a long-lasting bond between you and your customers. We can take that first call from your customers and become the gateway for all your customer service-related objectives and needs.

### A commitment to customization

We help clients achieve their goals through customer-facing telephonic and web interfaces, front-line customer service, extended warranty services, the industry's broadest range of protection products, and a range of other programs and services that help you better connect with your customers.

We can offer these services as private label or under the Sedgwick name. At the core of our business is a commitment to customization in all facets of our products and services.

### Our solutions

Sedgwick's integrated approach to program administration can help you build your business, brand loyalty and customer satisfaction.

#### Customer care

- In-house, onshore customer care center available 24/7
- Loss reporting and claim status calls
- Worldwide claims expertise
- Multi-channel connection points – includes voice and web
- Full disaster recovery (DR) and business continuity planning (BCP)
- In-house electronic scripting technology; predefined call scripts incorporating conditional logic
- Digital screen and voice capture
- Electronic quality audit and agent score card



### Registration/enrollment

We can enroll your customers using your existing system or Sedgwick's own proprietary solutions. We also have the ability to collect premiums and fees for distribution to carriers and program participants. Other services include:

- Multi-channel – voice, web and data interface
- Flexible structure – manage master policy or individual contract level programs
- Flexible coverage – manage common coverage for group or a variety of coverage options based on individual consumer choice
- Can be private labeled

### Claim adjudication

Sedgwick is recognized as the leading provider of claims services for a range of industries and organizations. We provide end-to-end capabilities, including:

- Loss reporting
- Verification
- Adjudication
- Settlement – including repair or replace
- Escrow management

### Technology and data

Our claims management platform is designed to facilitate complex risk management structures while efficiently and accurately processing claims. Key features include:

- Data driven – key data is captured in reportable fields
- Streamlines the process of reporting and data analysis
- Customizable organizational structure – customer programs, regions, customer locations, calendar period, policy period, coverage type, policy and more

In addition, Sedgwick's system is fully customizable and offers multiple tailored views (e.g., customer service, adjusters, etc.).

Areas where we are uniquely positioned to add value to your brand include:

#### Retail

- Extended warranty
- Accidental damage protection

#### Travel

- Rental auto collision damage waiver
- Delayed and lost baggage
- Trip delay/trip cancellation
- Travel expense reimbursement

#### Accident and health

- AD&D
- Personal accident
- Travel accident

#### Other

- Personal property/personal effects
- Identity theft

### People, training and quality

We further ensure our consumer care services through an in-depth quality assurance program that uses training, audits and coaching to keep our call center colleagues aligned with customer pulse points, internal process controls and regulatory requirement.

### Find out how we can help

When your customer calls to enroll, make a claim, or seek fulfillment, we employ our core competencies to create the experience you require. Based upon your specific needs, we create and manage a service-oriented experience that will delight your customer, achieve your business goals and capture invaluable business intelligence utilizing our full suite of resources.

**Contact us today to learn more about our consumer solutions.**

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