



# liability claims solutions



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Over the past few years, the liability claims world has experienced what many would call an evolution; some even a revolution. Complex and far-reaching changes in Medicare compliance and rules, as well as the dramatic and rapidly changing landscape of American business, have resulted in increasing claim frequency, litigation and the need for greater knowledge, insight and innovation.

Sedgwick knows that businesses are looking for real solutions and partners who can provide expert advice and analysis, as well as more effective programs and optimal results. With one of the largest teams of liability experts in the world, Sedgwick is here to resolve the challenges you face every day, from handling general, auto, product and professional liability claims, to maintaining brand protection in times of crisis.

## A history of excellence

For nearly 50 years, Sedgwick has consistently developed innovative risk and benefits solutions that exceed clients' expectations. Today, we can meet the complex needs of more clients and take care of more individuals in more locations than ever before. Our 21,000 colleagues, located in 65 countries, offer services designed to keep pace with the evolving needs of our clients and consumers.

As our company has grown, our liability business has grown with it, making it one of the largest growing segments of claims services we offer. We serve 8 of the top 10 retailers in the country and a majority of major organizations across all industry segments choose Sedgwick for their liability programs.

And for good reason: our extensive experience means we know how to manage even the most complex liability needs for our clients. We're faster, have the best technology, and offer some of the best pricing in the industry. Plus, because of our extensive experience, we know how to manage liability claims that meet the needs of our clients' unique situations.

### OUR LIABILITY CLAIMS SERVICES AT-A-GLANCE

- UNIQUE CUSTOMER SERVICE APPROACH TO ENSURE BRAND PROTECTION AND EARLY RESOLUTION
- LITIGATION SPECIALISTS FOCUSED ON LAWSUIT MANAGEMENT AND RESOLUTION
- FAST TRACK CLAIMS UNITS SPECIALIZING IN COST-EFFECTIVE MANAGEMENT OF LOW VALUE CLAIMS
- DEDICATED MEDICARE COMPLIANCE TEAM WITH PROFESSIONALS TRAINED IN THE NUANCES OF MEDICARE SECONDARY PAYER CLAIMS
- CUSTOMIZED QUALITY PROGRAMS TO MEASURE CLAIM OUTCOMES

## Our liability claims solutions

With our broad range of liability services, we are well-positioned to help businesses manage all levels and types of exposures. Our expertise includes:

- General liability, including bodily injury and property damage
- Products liability, including bodily injury and property damage
- Professional liability, including medical malpractice
- Automobile liability, including bodily injury and property damage
- No-Fault/PIP and UM/UIM
- First party automobile physical damage claims (collision and comprehensive)
- Garage keepers liability



## liability claims solutions



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- Property
- Construction/construction defect
- Excess casualty
- Toxic torts/environmental
- Employers liability
- D&O and E&O
- EPL
- Motor truck cargo
- Marine/inland marine
- Labor law
- Crime

### The next generation of claims management

While the current marketplace is complex and volatile, we also believe it presents tremendous opportunities for innovation. Our customers benefit from the insight we've gained managing claims for some of the most sophisticated and multi-faceted companies. With our experience, we help clients create innovative options to enhance their customer service and claim process.

For example, we know that many retailers today want to ensure claims are settled quickly and promptly; and in a professional, friendly manner that ensures good customers will continue to shop with them.

We've created a program known as Fast Track to help retailers and other cash-flow companies accomplish this goal. For claims under \$1,000, even if there was no negligence or liability on the part of our client, we work to settle claims quickly – often within 30 to 45 days. We contact the claimant promptly with an apology and settle quickly – typically with just one phone call. Claimants can minimize the time, aggravation, expense they must spend on attorney fees, paperwork and meetings.

The Fast Track program strategy helps to drive down litigation expenses and indemnity costs, and brings customers back to the retailer to spend their settlement gift cards – saving our clients millions of dollars in legal fees and lost customer support.

### Advanced technology

Sedgwick's technology has long been recognized as the benchmark for the industry. Our suite of viaOne® tools gives our clients the ability to access their claims and review files, add notes and create their own reports. Plus, because all claims data is integrated, clients can see the complete picture of where they stand in their overall program.

#### SEDGWICK'S LIABILITY SKILLS INVENTORY

EXPERTISE MATTERS WHEN IT COMES TO LIABILITY CLAIMS. SEDGWICK UTILIZES A LIABILITY SKILLS INVENTORY TO ENSURE THAT EXAMINERS WITH THE HIGHEST LEVEL OF RELEVANT EXPERIENCE ARE ASSIGNED TO THEIR ACCOUNT. IF A CLIENT HAS A HIGH SEVERITY CONSTRUCTION CLAIM, OR MULTIPLE SMALL, NON-INJURY CLAIMS (THAT MAY BE MORE SUITABLE FOR FAST TRACK), EXAMINERS WITH THAT SPECIFIC AREA OF EXPERTISE ARE ASSIGNED. SEDGWICK ALSO OFFERS CENTERS OF EXCELLENCE TO HANDLE CLAIMS THAT FALL UNDER FAST TRACK, HIGH SEVERITY, OR LITIGATION.

### Medicare-related issues

Claims involving Medicare beneficiaries have become some of the more challenging aspects of liability programs over the past few years. Sedgwick has a dedicated Medicare compliance group that can assist in appropriately reporting and resolving Medicare liens. Sedgwick has also developed its own Medicare reporting technology solution, rather than use an outside vendor, to bring greater efficiencies and cost savings. Medicare reporting (MMSEA) is provided at no cost to our clients.



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SEDGWICK'S CENTRALIZED SOLUTIONS FOR LIABILITY CLAIMS MANAGEMENT OFFER OUR CUSTOMERS DEDICATED COLLEAGUES WHO UNDERSTAND THEIR CLAIMS MANAGEMENT PHILOSOPHY AND THEIR BUSINESS. THIS APPROACH ALLOWS US TO CREATE LIABILITY TEAMS THAT ARE AN EXTENSION OF OUR CLIENTS' RISK MANAGEMENT DEPARTMENTS.

### A world of resources to support innovation

Because of the complexity of liability exposures and the changing nature of resolving claims, we arm our colleagues and our clients with support from our national liability practice. This team supports our education and compliance issues nationally, provides ongoing consultation on highly complex litigated matters, and offers ongoing ideas for the next generation of liability claims management.

### More than just auto or general liability

Most companies today recognize Sedgwick's expertise in auto or general liability, but in reality, we have more experience in virtually every type of claim than the

majority of other TPAs or insurers. For instance, we have a wide range of construction-related liability programs – for artisans, roofers, carpenters, plumbers – as well as experience with product liability, medical malpractice, asbestos and other specialty liability programs. There is no need to outsource any element of your claims program. Sedgwick has the ability to manage virtually any type of claim that a client can bring to us – no matter how unique or complex it may seem.

### The Sedgwick difference

What's the real difference between Sedgwick and other liability programs today? Our clients tell us it's our outstanding technology, unparalleled experience, program flexibility, and most importantly, our dedication and focus on providing outstanding results.

**Contact us today to learn more about our liability claims solutions.**

**800-625-6588**

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