



sedgwick®

CLAIMS MANAGEMENT SERVICES

NATIONAL LIABILITY SOLUTIONS

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 nation, Sedgwick stands ready to support and resolve the challenges employers face every day.

A history of excellence

Over the past 40 years, Sedgwick has grown to become one of the most recognized and respected third party administrators (TPAs) in the industry. Today, we're a \$1.2 billion organization with more than 10,000 colleagues operating from 195 offices around the country and in Canada. We have the depth, strength and expertise needed to help our clients achieve their goals.

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.

SEDGWICK LIABILITY AT-A-GLANCE

- OVER 30 NATIONAL LIABILITY CLAIMS CENTERS, 1,200+ SEASONED LIABILITY CLAIMS PROFESSIONALS SERVING MORE THAN 400 LIABILITY CLIENTS
- OVER 669,000 LIABILITY CLAIMS HANDLED IN 2011
- 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



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Sedgwick liability programs and services

With a broad range of liability service available nationwide, we are well-positioned to help American businesses manage all levels and types of exposure. 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
- 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

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.

The next generation of claims management

While the current marketplace is complex and volatile, we also believe it presents tremendous opportunities for innovation. Sedgwick's clients benefit from the insight we've gained managing claims for some of the most sophisticated and multi-faceted companies in the nation. 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, expense and aggravation 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 in dollars in legal fees and lost customer support.



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Sedgwick technology

Sedgwick's technology has long been recognized as the benchmark for the industry. Our suite of *viaOne*® tools gives our clients access to the data they want and need – 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 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, which 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.

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 real Sedgwick difference

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

Contact Sedgwick today to find out more about our liability claims services.

800-625-6588

LiabilityPractice@sedgwick.com

www.sedgwick.com