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Business solutions guide



Global reach with local expertise

Sedgwick is the largest provider of claims management services in the world, including loss adjusting, forensic accounting, building consultancy and third party administration solutions.

A claim is the insurance policy in action and when the unexpected happens, you need a strong and reliable business partner to complement the strong relationship between you and your client.

At Sedgwick, we work closely with you to build a solid understanding of the complexities of each loss and deliver a great customer experience, from the first site visit until the completion of the claim. This excellent service is made possible by the experience, training and commitment of the professional people that we employ – we always have the right people, in the right place, at the right time.

We provide the following services:

- Desktop claims handling solutions, including recoveries
- Complex, commercial and domestic lines
- Loss Adjusting
- Forensic accounting
- Building consultancy and repair solutions

ABOUT SEDGWICK

Our philosophy, caring counts – runs throughout our business, driving us to build lasting partnerships with our clients - insurers, brokers, reinsurers, policyholders, building managers, corporates.

We are a financially stable, private company whose major shareholder is The Carlyle Group. Stone Point Capital LLC, La Caisse de dépôt et placement du Québec (CDPQ), Onex Corporation and other management investors are minority shareholders.

Key to our ongoing success, is our commitment to constantly improving the best practice across our network, allowing us to implement uniform standards of service delivery globally, ensuring that we continue to exceed expectations and remain at the forefront of claims delivery in the following lines:

- Liability
- Construction, energy and resources
- Workers comp
- Property
- Cyber
- Marine, including project cargo
- Contingency, entertainment & prize draw

Sedgwick's history in Australia incorporates more than 100 years of providing loss adjusting, claims management and consultative services and we handle around 50,000 claims nationally each year.

In line with Sedgwick globally, we are committed to providing scalable services of the highest quality that are backed by the latest technology and a commitment to innovate and constantly improve.

Backed with this level of support, you can be secure in the knowledge that our team have the expertise and experience required to successfully manage your needs.



30,000
colleagues



65
countries



900+
offices



4.4 M
new claims
annually



\$25 B
in annual claim
payments



\$3.5 B
revenue

Our national coverage

Have peace of mind with our 24/7 emergency service number: **1800 811 285**

200 staff

in regional and rural Australia

5 years

average tenure

2 hours drive

of 93% of the population



NEW SOUTH WALES
Central Coast
Coffs Harbour
Dubbo
Greenwich
Lismore
Newcastle
Orange
Parramatta
Port Macquarie
Sydney CBD
Tamworth
Wagga Wagga
Wollongong

AUSTRALIAN CAPITAL TERRITORY
Canberra

VICTORIA
Albury/Wodonga
Ballarat
Bendigo
Geelong
Melbourne
Mildura
Shepparton
Traralgon

QUEENSLAND
Brisbane
Bundaberg
Cairns
Gold Coast
Mackay
Rockhampton
Sunshine Coast
Toowoomba
Townsville

SOUTH AUSTRALIA
Adelaide
Kadina
Mt Gambier
Victor Harbor

WESTERN AUSTRALIA
Esperance
Albany
Geraldton
Mandurah
Perth

Our philosophy

At Sedgwick, we set out to complement your goals and enhance your success. Our services are focused on our clients and this drives our approach to relationships, service development, training and performance measurement.

PARTNERSHIP PHILOSOPHY

Our partnership philosophy has been developed to promote regular communication to help drive continual improvements in claims service and customer experience. Key areas include:

Account Management - a National Account Manager and an Executive Sponsor will be appointed to manage your account and have clearly defined guidelines regarding:

- Roles and responsibilities
- Structured meetings including:
 - proposed agendas
 - escalation procedures
 - strategic analysis

Guiding principles - at Sedgwick, caring counts and this drives everything that we do.

Regular consultation - to identify improvement opportunities and build new services to meet those needs.

PROPOSED CLAIM PROCEDURES

Our experts are empowered with the latest tools, allowing them to continually evolve the service they offer – either remotely or via a site visit.

As our partnership evolves, we will build responses in the following key areas that allow us to deliver the best service:

- Site visits, including the use of remote survey technology
- Ongoing communication
- Supplier management
- Specific tools that we can incorporate to enhance the service on offer

We believe in having the most suitable expert available to manage each of your claims and once they have been appointed, we monitor performance according to the following criteria:

- Type of claims involved
- Specialisation of Adjuster (Engineer, Accountant)
- Compliance data (is the Adjuster meeting KPI's)
- Quality Live Audit results (is quality being maintained)

Technology is an enabler and claims are now handled via our new, in-house operating system, Darwin. This allows us greater flexibility in our servicing model, improved reporting options and to incorporate new technologies as they become available.

We are already utilising remote technology such as drones and virtual survey capabilities and look forward to discussing upcoming enhancements such as our claims app and self reporting functionality.

Direct collaboration will allow us to develop the best solutions for handling all claims both individually and as a portfolio.

FOCUSING ON CUSTOMER OUTCOMES

We will ensure your customers receive improved levels of customer service through us developing a deep understanding of your claims handling philosophy.

We believe that, in representing you, we are an extension of your brand and this is communicated internally through training around procedures and your expectations – and this information will be maintained within our operating system.

The effectiveness of our training programs, Adjusters, and our continual improvement programs are measured using Net Promoter Score (NPS) data, which is collected after each claim is concluded.

QUALITY ASSURANCE

We control the quality of our service delivery through processes, systems and management intelligence.

This is supported by our management structure, which includes; Line Managers, such as Regional Leaders and Branch Managers and Client Managers, such as Account Sponsors, National and State Account Managers.

This approach ensures that we maintain a clear focus on authority levels and accountability, whilst also using our experience to drive improved customer experience and reduce claim costs.

Our Quality Management systems ensure that the service compliance and quality of our services continually improve, whilst being aligned with your evolving strategies, goals and objectives.

TRAINING

Whilst our Adjusters all receive ongoing Sedgwick training, we would welcome the opportunity to develop and deliver mutually beneficial training programs. These could be designed to improve our understanding of rural industries within your targeted portfolio, or to improve your understanding of the Loss Adjusting process – ultimately helping us align our values.

CATASTROPHE MANAGEMENT

Sedgwick's response to catastrophe's has evolved over many years through our involvement in planning for multiple events – in Australia and around the world.

Our response is tailored according to the challenges of each event - ensuring a prompt and efficient response.

We would love to discuss our catastrophe response in the future.

INNOVATION

Sedgwick's commitment to continual innovation is designed to keep us at the forefront of claims delivery as industry requirements continue to evolve.

- Our new operating system will enhance our management information and reporting capability, including a self-service option to design and receive your own reports
- All innovations are designed to enhance efficiency and experience – meaning that customer satisfaction levels will continually improve as our partnership develops
- Vulnerable Customers - our Adjusters are trained to identify vulnerable customers and support them accordingly. They are able to call on our dedicated Customer Care Manager should additional attention be required.



Our services

HOME CLAIMS & BUILDING SERVICES

Full home solution

Separate home claims services

Expert non insurance services

Non insurance repair solutions

PROFESSIONAL SERVICES DIVISION

Commercial property adjusting

Liability adjusting

Fraud

Strata adjusting

Forensic accounting services

Marine surveying

ANCILLARY LINES

Third party administration

Workforce absence

Brand solutions

Workers comp





Domestic loss adjusting

Sedgwick's domestic division provides a full range of loss adjusting services ensuring that claims are managed as efficiently and successfully as possible.

Our capability includes:

- Buildings
- Contents
- Jewellery and fine art
- Collectibles
- High net worth/private clients

Whilst our 40+ office locations across Australia ensure that we're within a 2 hour drive of more than 90% of the Australian population, we also utilise the latest virtual technology to allow us to inspect damage and quantify losses remotely – improving our efficiency and greatly reducing the time taken to finalise a claim.

The nature of our business means that we can also call on other business units to source additional expertise, such as repair solutions, as required.

LOSS ADJUSTING SERVICES

At Sedgwick, we are available to guide your policyholders through the claims process as quickly and efficiently as possible.

Our loss adjusters assess if:

- The loss is covered by the policy
- The sums insured are adequate
- The amount claimed is reasonable
- All valid items have been claimed

We provide the following services:

- Claims handling
- Personal lines loss adjusting

Whatever the circumstances of the loss, we believe that understanding your needs and meeting them consistently and seamlessly is key to a successful outcome – and that regular, open and honest contact throughout the process is vital in gaining this understanding.

By appointing Sedgwick, you can certain that you have the right team for the job.

PROFESSIONAL SERVICES

KEY CONTACT

Daniel Sirone
Head of Building & Restoration services



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Daniel joined Sedgwick Australia in September 2015 following a period of 12 years working for two major Australian Insurers in the claims' arena. He became Head of BCS in 2017. Daniel has demonstrated a strong capability to deliver results through motivating and developing people. In addition, Daniel has a proven record in utilising technology to enable differentiated solutions to the benefit of both internal teams, as well as customers.



MAJOR AND COMPLEX LOSS

Property loss adjusting

Property losses can be severe; however, through regular communication with all stakeholders, we seek to identify and resolve the critical issues early and return businesses to normal operation as soon as possible.

Our capability includes:

- Automotive
- Consumer products
- Education
- Financial
- Gaming
- Government
- Property developments

- Industrial
- Infrastructure
- Manufacturing
- Rail
- Retail
- Transport
- Historic buildings

Our capability includes:

- Commercial property
- Petrochemical, pharmaceutical
- Infrastructure – airports, stadia, dams, tunnels, major roads, railways, bridges and ports

- Mining, energy and power, EPC contracts, gas and wind turbines, oil refineries, power plants, gas and oil pipelines,
- Long wall and open cut mining
- Water treatment, desalination and processing plants
- Engineering and machinery breakdown - machinery, plant, boilers and pressure vessels.

PROPERTY KEY CONTACT

Leon Briggs
Chief Adjuster Australia

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Leon has over 35 years' experience in the industry. After starting as a property and marine adjuster he moved to dealing with financial losses; particularly business interruption, fidelity, contingency and litigation support.

He is accepted as an expert witness in economic loss in the High Courts of New Zealand and Fiji and has provided many briefs of evidence as an expert witness on both insurance matters and economic loss arising from breach of contract. He has given evidence at trial and has been cross-examined.

Leon has previously lectured and provided seminars on financial loss matters to external parties in Singapore. He previously was a past President of the Australasian Institute of Chartered Loss Adjusters and is a Treasurer of the New Zealand Insurance Law Association.



MAJOR AND COMPLEX LOSS

Liability

Ongoing legislative reforms mean that the liability mix is constantly evolving and increasingly, our clients require industry specialists with sound legal understanding to resolve high value, contentious and sensitive liability claims.

Our services range from brief factual enquiries and task assignments to full adjustments on all types of liability claims, including complex professional indemnity and product liability matters.

Our team will:

- Determine the cause of the loss
- Assess and advise on policy response and legal liability
- Highlight any potential fraud indicators
- Provide quantum assessment
- Be involved in settlement negotiations
- Dedicated technical and legal assistance in subrogation and recovery proceedings

Our capability includes:

- Property and injury
- Product liability
- Economic loss
- Environmental
- Motor liability
- Property liability
- Professional indemnity
- Construction liability
- Assess and advise on policy response and legal liability

LIABILITY

KEY CONTACT

Neil Wright
Head of Liability

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Neil is an international insurance claims expert. He is a dual-qualified chartered loss adjuster and chartered insurance practitioner (in the UK and Australia) with 15 years' experience of handling major and complex loss claims in Europe, North America, South America, Asia, and Africa.

Neil is the practice leader for Sedgwick's liability business, managing teams of specialist adjusters in all of Australia's capital cities.

A policy coverage expert, Neil has developed a specialist practice in the handling of liability claims in niche areas such as product recall and liability, professional indemnity claims, construction liability, financial lines and Environmental Liability.



MAJOR AND COMPLEX LOSS

Construction, energy and resources

Our dedicated construction and engineering adjusters work closely with our liability adjusters and forensic accountants to provide unparalleled technical expertise for insurers, captives, reinsurers and corporate clients.

From small building developments, oil refineries, bridges, tunnels, railways and other critical infrastructure projects, through to the construction of iconic buildings around the world; our team has the strength and stability to become your independent expert on Construction claims, including:

- Contract works
- Construction liability
- Delay in start-up/advanced loss of profits
- Construction professional indemnity
- Commercial property

CONSTRUCTION, ENERGY AND RESOURCES KEY CONTACT

Alan Page
Head of Engineering & Executive Adjuster



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Alan heads up the major and complex loss engineering team in Australia. He is a qualified electrician, electrical engineer and loss adjuster. With over 32 years' experience in mechanical and electrical engineering disciplines.

He has extensive experience in steel manufacturing, mining and quarrying, heavy industry engineering and manufacturing, power generation and distribution, agriculture and forestry engineering, potable water and waste water treatment plants, electrical engineering design and electrical installations inspections.

With over 15 years' of loss adjusting experience, Alan is a well-regarded technical expert having acted as the specialist adjuster engineering claims on several major loss adjusting teams handling claims between \$1m and \$30m in value.



MAJOR AND COMPLEX LOSS

Marine risk surveys

Many parties in multiple locations are involved in the supply chain, often with conflicting interests and the shipping and storage of goods is subject to complicated national and international rules and regulations. We fully understand the local laws, practices and customs of marine claims, allowing us to achieve the best outcome for you – fast.

Sedgwick's marine specialist practice group are well placed to handle all manner of marine claim needs; from a single local Australian incident to fully serviced global accounts and catastrophe events.

As part of a worldwide network, we access additional resources and expertise wherever and whenever they are needed – a loss that occurs due to an explosion whilst unloading a tanker at the terminal, for example, may not only need a marine specialist, but also a personal injury, business interruption or environmental specialist.

Our team is a centre of excellence for all things marine related, always collaborating about the most efficient ways to handle complex cases and sharing best practice and professional knowledge. Whoever you deal with, you will experience a high level of service and standards that are consistent across

Australia and the world.

- Catastrophe response
- Claims management and recoveries
- Container casualties
- Cyber
- Global accounts
- Loss control programmes
- Marine fraud
- Project cargo and warranty surveys
- Salvage sales
- Specialist investigation
- Supply chain risk management
- TPA
- Warehouse inspections
- Yachts and pleasure craft

MARINE KEY CONTACT

Margot de Villiers
*Head of Marine Cargo &
Executive MCL Surveyor*

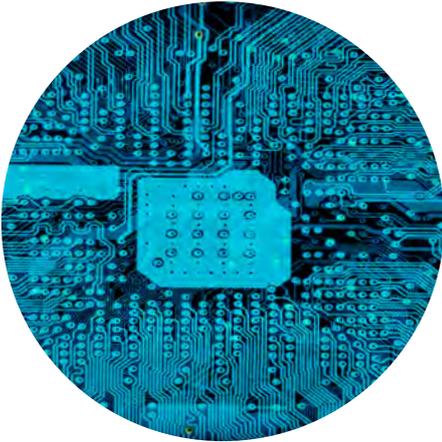


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Margot has over 23 years' experience in the marine insurance and surveying industry. She commenced her career at one of Africa's oldest marine surveying companies.

Margot handles a wide variety of marine losses including cargo, goods in transit surveys, transporter's liability, insurance warranty, project cargo surveys and risk audits for underwriters, insurers and brokers.

In 2011, Margot obtained her marine surveying diploma and has a professional membership at the IIMS. In 2017, Margot received her Certificate IV in General Insurance and in 2018 she completed a diploma in Loss Adjusting, attaining ANZIIF (Snr Assoc) CIP status. Margot is a member of the International Institute of Marine Surveyors and the Australian Institute of Marine Surveyors.



MAJOR AND COMPLEX LOSS

Cyber

When managing cyber claims, we understand the importance of working with specialist experts to determine cause, develop mitigation strategies and recommend rectification.

Our teams have worked with several industry recognised experts in the following fields:

- Data and credit monitoring
- Investigative response (IR) and digital forensics
- Legal
- Public relations (PR) and crisis management

We know many insurers often have pre-agreed supplier arrangements in place, so we can either work with your existing suppliers, or we can recommend experts with whom we've pre-agreed terms in place.

Investigative response (IR) and digital forensics due to their complex nature, cyber claims often require IR and digital forensics expertise to ascertain the extent of loss, mitigation, rectification requirements and forensic analysis.

Our teams work to assist in the investigation of cyber incidents, with experts available to help with:

- Digital forensics
- Electronic data recovery
- Electronic discovery
- Executive breach simulation
- Fraud trend analytics
- Incident response
- Incident response training
- Litigation support
- Malcode analysis
- Security health checks

We have agreed terms in place with these partners. We can also work with any of your preferred suppliers.

CYBER KEY CONTACT

Andrew Cardamis
Director

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Andrew has more than 10 years of experience in forensic accounting. Andrew has experience calculating loss of profits and consequential losses in a broad range of industries in Australia, New Zealand, Europe and Asia.

Andrew's experience with large and complex cyber losses is often called upon by Insurers and brokers to quantify and mitigate ransom, theft and supply chain interruptions. Andrew has provided consultancy to a vast array of clients in order to identify, quantify and place complex business interruption programs with underwriters.



Forensic accounting services

Sedgwick provide forensic accounting services to insurance, legal, corporate and public-sector clients requiring expert financial analysis and opinion.

Our team will:

- Identify the right expert for each matter
- Deliver a comprehensive report and prompt response
- Analyse the key financial matters
- Identify and address the unique objectives of each task
- Identify and quantify fraud

Our capability includes; financial investigation and analysis, litigation support and valuation services.

Industry expertise includes:

- Power and energy
- Mining and construction
- Transport
- Healthcare
- Technology
- Retail
- Manufacturing

FORENSIC ACCOUNTING SERVICES KEY CONTACT

Emma Levett
*Partner & Head of
Forensic Accounting Services
Australia*



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Emma has specialised in forensic accounting in Australia and the UK for over 14 years. She now specialises in the investigation and quantification of employee (internal) and third party (external) corporate fraud losses. Her experience includes providing expert reports and investigations into fraud allegations for SME, corporate and ASX listed companies.

Emma has presented on various topics including proving of a loss in employee theft claims, assessment of earnings in workers compensation, and trends in corporate crime insurance claims.



Building consultancy services

We identify and validate more than \$1 billion in building costs annually, working with our clients to identify your needs and deliver market leading, cost effective solutions.

Our experts are all building specialists with extensive experience across all insurance and commercial sectors and provide quality reporting on every project. BCS's managed, national network of contractors provides low cost, quality trades to respond to property damage, 24 hours a day, 7 days a week.

Our managed network of contractors allows insurers, property owners and property managers to control costs and receive consistent, quality solutions they can trust.

At the core of our proposition is a performance-based allocation system, which provides greater opportunities to tradesmen and builders who perform strongly in reducing claims costs and improving customer service.

We can provide you with have a wide range of building services specialists including:

- Power and energy
- Mining and construction
- Transport
- Technology
- Retail
- Manufacturing
- Hospitality and leisure

Services that are available, include:

- Emergency repairs
- Asbestos control
- Mould control
- Fire and water damage mitigation
- Building works to reinstate property to a pre-loss condition.

BUILDING CONSULTANCY SERVICES KEY CONTACT

Daniel Sirone
*Head of Building &
Restoration services*



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Daniel joined Sedgwick Australia in September 2015 following a period of 12 years working for two major Australian Insurers in the claims' arena. He became Head of BCS in 2017. Daniel has demonstrated a strong capability to deliver results through motivating and developing people. In addition, Daniel has a proven record in utilising technology to enable differentiated solutions to the benefit of both internal teams, as well as customers.



Repair solutions

CONTAINMENT ASSESSMENT AND REMEDIATION

Sedgwick's team of specialist hygienists, environmental professionals and remediation contractors can conduct site inspection assessments on domestic, commercial or industrial sites suspected to be affected by hazardous contaminants.

We can assist with such hazards as:

- asbestos
- lead-based paints
- mould
- illegal drug manufacture (including methamphetamine).

Our comprehensive service includes:

- environmental and hazard analysis
- testing
- reporting
- complete site remediation
- provision of clearance documentation (post remediation).

EMERGENCY TRADES SERVICE AND MAKE-SAFE

Our specialist teams will respond rapidly to your emergency and building trade needs across Australia. Our Australian based customer service centre is available 24/7 for lodgement of your service request.

FIRE AND WATER DAMAGE MITIGATION AND RESTORATION

Sedgwick's qualified and experienced restoration team can expertly return domestic, commercial or industrial contents and building to their pre-loss condition following exposure, inundation or damage due to water or fire.

LEAKCHECK – SEDGWICK'S LEAK DETECTION SERVICE

Sedgwick's leak detection service provides traditional and advanced inspection techniques including CCTV, sonar and infrared technologies. Our expertise and technology solutions enable us to accurately determine the source of water or moisture issues. Results are presented in a professional, easy to- understand report.

RESTORATION SERVICES KEY CONTACT

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Daniel joined Sedgwick Australia in September 2015 following a period of 12 years working for two major Australian Insurers in the claims' arena. He became Head of BCS in 2017. Daniel has demonstrated a strong capability to deliver results through motivating and developing people. In addition, Daniel has a proven record in utilising technology to enable differentiated solutions to the benefit of both internal teams, as well as customers.



Third party administration

Sedgwick's third-party administration division centrally manage accounts, including all data and payments, whilst understanding localised factors such as culture, regulation and legislation.

We combine our highly skilled claims specialists with industry leading technology to provide solutions that are:

- Flexible - one solution doesn't work for every business
- Engaged - we take the time to understand your business and how you operate
- Cost effective – we reduce claims settlement costs and your operational costs
- Integrated - our service has been developed to complement expenses

- Empathetic – we are always sympathetic to our customer's needs
- Innovative - we constantly re-evaluate our solutions to maintain the best results
- Scalable - with 570 employees across 10 hubs, we can rapidly up-scale to cover peak periods.

We provide:

- Your own dedicated hub and account manager
- Flexible notification options
- Personalised and consistent service approach
- Full or partial claim outsourcing options
- Domestic and cross-border capability
- Reputation protection

- Robust, proven, In-house technology, offering:
- Access to electronic claims files
- Meaningful Management
- Information reports.

We can provide TPA solutions in the following service lines:

- Liability
- Accident and Health
- Casualty
- Contents
- Marine
- Cyber
- Motor
- Property
- Travel

TPA KEY CONTACT

Phillip Dilger
*National TPA Operations
Manager*



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In a career spanning over 20 years' within the insurance sector, Phil has worked with several TPA and professional service organisations.

He has held executive level roles in operations, customer engagement, strategy and transformation and has a strong focus on performance excellence, whilst developing and supporting teams to deliver an exceptional customer experience.

Phil brings a holistic understanding of the needs of the various stakeholders impacted by an insurance claim and has implemented many claims management models and operating structures. His philosophy is underpinned by the principles of customer-centricity whilst ensuring that team members have access to training and learning opportunities to enhance their own skills as their careers progress.



Contingency & prize draw indemnity

Our experienced team are available 24/7 to assist your clients with expert advice to make decisions regarding cancellation of an event.

They ensure an educated and calculated decision to cancel is made. They can also assist with mitigation techniques and solutions to avoid cancellation entirely. Should cancellation of an event be required, our Forensic accounting services division will work with organisers to ensure a financial loss is accurately represented and clearly understood.

We provide a critical level of support to ensure claims are calculated in a fair and speedy manner.

Our team have handled a wide range of cancellation claims, including:

- Abandonment
- Adverse weather
- Cancellation
- Conference & exhibition
- Non-appearance
- Non-performance

Additionally, our transparent approach to prize indemnity assignments ensures all interests are fairly represented, and all parties are satisfied with the proposed mechanics of each promotion.

We provide detailed guidelines prior to each promotion to provide underwriters with confidence that policy conditions are understood and are being met. Beyond the seriousness of our role, we also

understand that promotions are meant to be fun. Our vibrant and enthusiastic approach with promoters ensures appropriate events remain a high energy and enjoyable experience for your clients.

We control contingency risk by providing independent and impartial advice through market leading processes developed in partnership with industry underwriters.

We specialise in the following types of prize indemnity promotions:

- Chance to win
- Fishing competitions
- Golf hole in one
- Radio promotions
- Seeding services
- Skill based competitions
- Television promotions



Strata

Sedgwick's strata solutions offer expertise in all aspects of insurance claims, property, and asset management for all strata and community associations. These services can be utilised for both pre and post-loss reporting.

We can mobilise our resources around Australia quickly, responding and helping our clients.

We can assist you with:

- Loss assessing and adjusting
- Building consultancy
- Audit quality and defect assessment
- Forensic engineering

- Environmental and fire
- Origin and cause investigations
- Construction management
- Quantity surveying
- Catastrophe response
- Forensic accounting and advisory
- Combustible cladding remediation
- Repair, restoration, and mitigation
- Asset management
- Building surveys
- Valuations
- Tailored pre-insurance inspections

At Sedgwick, we understand that Strata and Community title insurance is not just 'property insurance'.

We can offer you the most experienced team across multiple insurance lines. These specialists will enable the insurer to consider all the claims nuances from all aspects.

By teaming these professionals as mentors to the Strata team we can ensure the absolute best advice is provided to you or clients.

To learn more, contact: 1300 735 720 | sales@au.sedgwick.com

Technology capability

Sedgwick's technology platforms were developed based on experience with clients in all industries across multiple lines of business and the millions of claims we manage each year. With over 1,000 IT professional resources, Sedgwick delivers superior technology solutions to some of the world's premier employers and carriers — and our capabilities and expertise are unparalleled in the industry. We invest millions each year to improve our existing technology and to provide the next generation of claims innovation. Our clients have immediate access to the latest version of our system, as well as new features as soon as they come online.

mySedgwick

mySedgwick, our self-service tool, offers clients and consumers convenient, secure online access to real-time claims information, along with configurable features and communication options to meet their needs. Claimants and insureds can view the status of their claim, communicate with their adjuster and receive payments through direct deposit. Consumers can view claim and payment status, update pertinent details, securely interact with their claims professional, opt in to receive push technology communications, report new claims or intermittent absences, sign up for direct deposit, search for a provider, securely upload documents, information or images and much more.

mySedgwick includes:

- A user-friendly graphical interface
- A dashboard with claim notifications and a chronological activity stream
- Several configurable features – notifications
- A learning center with helpful information and workers' compensation explainer videos to guide users through the claims process; they are available in English, Spanish and English with subtitles

mySedgwick offers responsive design, which adapts to any device and offers full functionality on personal computers, tablets or smartphones.

For a full a demo of [mySedgwick](#) [click here](#).

viaOne

Our viaOne suite of tools provides our clients and their employees with convenient, secure online access to real-time claims information, along with configurable features and communication options to meet their needs. Through a secure website, clients can track and analyze claims, losses and absences, create homepages with graphical dashboards and key metrics, easily look up and view claims, run standard and ad hoc reports, generate powerful loss triangles to aid in program actuarial analysis, set their own system alerts and much more.

Why viaOne?

- Optimal efficiencies with up-to-the-minute claims and absence data
- Multi-line integration consolidates claims data for workers' compensation, disability, absence, accommodations and liability
- Unparalleled reporting capabilities
- State-of-the-art push technology to receive email or text message alerts
- Optional single sign-on integration
- Additional security enhancements including two-factor authentication and Google CAPTCHA integration

For a full demo of [viaOne](#) [click here](#).

smart.ly

Sedgwick's flexible intake platform – smart.ly – is powered by an embedded intelligent engine and guided by a rules-based structure, making it agile, efficient and clever. No matter your claims, event intake or processing challenge, smart.ly is ready to serve you today and into the future.

ONE PLATFORM. ENDLESS POSSIBILITIES .

Designed to smartly address a range of high-volume incidents or claims events, smart.ly integrates advanced technology behind the scenes so that the intake process is simple to the end user.

Multilingual and available to deploy anywhere in the world, smart.ly can take on a wide range of scenarios. Its intelligent capabilities, real-time system interactions, integrated artificial intelligence (AI), optical image analysis and robotic process automation combine the latest technology, enabling automated adjudication of claims and fulfillment of processes. Intuitive scripts make it easy to report an incident, and new scripts can be created within a matter of hours, making it highly adaptable.

For a full demo of [smart.ly click here](#).

Digital Twin

Our digital twin technology delivers a new approach to handling customer claims. Designed to provide a virtual tour of property assessments, the tool expedites inspections and drives efficiency whilst maintaining cost integrity, increasing visibility and improving transparency. This capability enables stakeholders to fully understand the damage and discuss repairs extensively with claim handlers, builders and other property professionals.

Our digital twin technology provides options beyond traditional assessment processes including property losses that relate to flooding, storms, earthquakes, fire, escape of liquid, malicious damage and landlords' claims. The tool can also effectively support home warranty and defect matters.

For a full demo of [digital twin click here](#).

Global solutions. Local expertise.

To learn more about our solutions, visit sedgwick.com/au

Sedgwick Australia Pty Ltd (Sedgwick, ACN 003 437 161, AFSL 530898) is licensed to provide a claims handling and settling service to retail and wholesale clients. Sedgwick does not provide any financial product advice.