Providing global support – when and where you need us most

Sedgwick is ready to respond

With an unprecedented number of weather-related disasters and other catastrophes happening across the globe, the importance of planning for the unexpected is more relevant than ever.

Regardless of the size, scope or location of an event – from a hurricane resulting in storm surge and severe winds or a quickly spreading wildfire to a man-made disaster at a single location – life must go on. People need healthcare... businesses must be rebuilt...homes put back together...and lives and communities restored. Are you aligned with the right partner for support when disaster strikes?

Helping people put the pieces back together is the goal of Sedgwick's catastrophe (CAT) planning solutions. As the leading provider of loss adjusting and claims management solutions around the world, Sedgwick is ideally positioned to support our local, regional and global clients following a catastrophic event. Our experienced CAT specialists act quickly to assess and manage disaster-related claims.

Find out more about our services and how Sedgwick is ready to assist clients – no matter what the emergency, no matter the location.
What we do

We pledge to provide the expertise, technology and resources needed to quickly respond to property claims, inspect losses and manage the post-disaster claims process for our carrier clients and their policyholders. Our CAT response team will work with corporate clients to accurately determine coverage, and provide appropriate, insightful reporting and analysis throughout the life of a claim.

With a network of CAT coordinators around the world, we can quickly set up in-country operations for field loss adjusting. Additionally, we can quickly staff and support an expanded CAT claims unit with Sedgwick team members supplemented by trained, on-demand inspectors, surveyors, engineers and loss adjusters who can assist with quick-turn field assignments, calls and claim intake.

Benefits

- Global network of claims managers and adjusters with extensive experience managing CAT claims
- On-demand workforce able to scale up and assist with field inspections and loss adjusting assignments when needed
- Dedicated teams ready to deploy quickly
- Mobile technology and resources to provide necessary infrastructure
- Support for communities and local teams to enable them to do their jobs under difficult conditions
- Adherence to all local and national regulations
- In-depth reporting to provide insights on the progress and areas of need
- Cost efficiencies through local expertise, economies of scale and advanced technology
After a property or liability event, finding the right local expert to inspect, investigate and adjust a claim can present major challenges for carriers and employers, including price, service and cycle time. The right partnerships and tools can mean the difference between quickly amassing a backlog of site visits vs. being ready at a moment’s notice to serve clients.

Sedgwick’s model is supported by innovative technology designed to address these challenges while improving customer satisfaction. With Sedgwick’s on-demand platform, we expedite the process by enlisting our network of independent adjusters, inspectors and contractors to handle assignments when and where they are needed. The process is facilitated by connected technology that enables our network in the field to smoothly partner with desk adjusters to capture the right details and quickly resolve claims.
Sedgwick is working to transform CAT claims management through technology that automates, streamlines and simplifies all aspects of the process. Following a catastrophe, we can use tools like satellite images and drones as needed to get an immediate picture of the environment to assess the damages. These “virtual video tours” enable our adjusters to experience the loss without leaving their desk. Plus, our proprietary apps enable the on-site inspectors and adjuster to upload videos, photos and inspection reports directly from the scene into the claim file.

Our geo-location system lets us display new assignments and our team members are deployed exactly where and when they are needed. Once on the ground, the ability to video chat and share critical on-site information with the desk adjuster speeds up loss resolution and expedites the payment process. Losses that would typically take weeks to investigate and report on with other providers take only days with Sedgwick.

Our next-generation technology provides real-time access to the loss site so we can accomplish critical steps following a disaster including:

- Quickly evaluate and estimate damage to facilitate recovery efforts
- Conduct hazard assessments without risking human resources
- Improve cycle time
- Control travel expenses and associated risks
- Expedite claim settlement
- Increase customer/policyholder satisfaction

Most importantly, our technology supports us in quickly getting help to those who need it most.
Behind every aspect of Sedgwick’s CAT service are our fully integrated, multiline claims systems. Whether supporting casualty, property, marine or specialty service claims, we are using technology to make the client and consumer the focus at every step in the process.

Our self-service tool, mySedgwick, gives claimants and insureds rapid access to view the status of their claim, communicate with their adjuster and receive payments through direct deposit. The mySedgwick application adapts to any device and offers full functionality on personal computers, tablets or smartphones.

Clients with CAT claims will soon be able to track and evaluate claims using our viaOne® suite of tools. viaOne users can also create home pages with graphical dashboards and key metrics, easily look up and view claims, and run standard and ad hoc reports based on user-defined parameters.
Experience with all types of claims – in all types of locations

Sedgwick’s global CAT experts have experience managing a full range of claims events around the world, such as:

- Earthquakes
- Floods
- Hailstorms
- Hurricanes
- Riots/civil unrest
- Third-party liability exposures
- Tornadoes
- Tsunamis
- Typhoons
- Volcanic eruptions
- Wildfires
- Windstorms

Our highly-qualified adjusters and robust solutions enable us to handle all types of losses including:

- Agriculture
- Boiler and machinery
- Builder’s risk
- Business interruption
- Cargo
- Commercial property
- Energy
- General liability
- Heavy equipment
- Homeowners
- Inland marine
- Marine survey

We can bring together a wide array of resources including adjusters, surveyors, cause and origin experts, administrators, technicians, programmers, engineers, forensic accountants, contents specialists and other field representatives, as well as information technology, colleague resources, real estate/facilities management and legal services.
These experienced professionals are ready to deploy quickly, whether there is advance notice of a disaster, such as a hurricane, or not, such as in the event of a tsunami, fire or civil unrest. The expert services we provide to our clients include:

- Assigning losses promptly based on type and location
- Deploying experienced general adjusters or above for large, complex losses
- Monitoring the number of losses per adjuster to comply with client expectations and ensure quality and efficiency
- Providing weekly diary summaries to ensure first reports are completed within the required period
- Assessing each CAT adjuster before and after an event, and providing additional training where needed
- Closing files quickly to reduce loss exposure
Hurricane Michael

We managed 50,000 claims for clients that experienced property damage during Hurricane Michael and our CAT team was able to drive cycle times down from weeks to days. We were able to achieve these results by proactively mapping locations that might be severely impacted and deploying resources in advance. Our people, processes and technology enabled us to achieve exceptional results.

Storms Desmond, Eva and Frank

In 2015, major flooding from these three storms devastated parts of the UK and cost insurers £1.3bn. Sedgwick managed 10,000 claims for clients that experienced property damage. Deployment of drone services helped us find key locations that were severely impacted or not accessible due to the flooding. Our CAT team, bolstered by experienced adjusters from Australia, Canada, New Zealand and South Africa, was able to shorten cycle times by several weeks, helping customers get back to business and return to their homes.
Hurricanes Harvey, Irma and Maria

These Category 4 and 5 hurricanes destroyed homes and businesses, and impacted our clients, colleagues and offices in various regions in the United States including Texas, Florida and the Caribbean. The total number of claims we handled from all three hurricanes combined exceeded 50,000, with more than 200,000 locations to be addressed. A group of more than 2,500 colleagues and claims teams from 25 countries in our global network worked together to assist with property claims, and helped our clients and their policyholders manage the process and restore a sense of normalcy for homeowners and business owners.

50,000 claims handled

more than 2,500 colleagues collaborated
Attention to needs – large and small

Following a disaster, food, water and shelter are the top priorities. From there, it’s not enough to simply have people in place; those people need technology, support and secure places from which to stage recovery efforts. Sedgwick addresses these needs to ensure we can deliver the best possible support. We can also help clients by coordinating the provision and tracking of gift cards to local retail outlets and home supply stores, so those affected by the catastrophe can more easily get the supplies they need.

Because of our global expertise and the close partnerships we have with many of the largest retail businesses and transportation entities in the world, we can also quickly gather much-needed supplies and get them to affected areas. This helps our clients and their policyholders, as well as our colleagues in the areas impacted.

We will always work closely with national and local governments to ensure we follow all regulations and guidelines. Our experience and reputation help facilitate this level of communication during a crisis.

We take care of our people so they can take care of you. Once the basic necessities for life are handled, we want to ensure that our teams have the tools and resources they need to promptly start managing the claims process. Some of our added values:

- **Command and control unit**
  We provide a full range of tools, including laptops, phones and additional phone lines, so the expanded team in the CAT claims unit can manage the hundreds of calls coming in and efficiently set up claims.
• Managed repair team
We offer managed repair, restoration and mitigation services through our network of certified local, regional and national contractors. We identify, deploy and manage resources on behalf of both the carrier and property owner throughout the entire restoration process. Sedgwick’s repair solutions team has earned a reputation as one of the nation’s most trusted in the insurance restoration industry. We work closely with clients and insurers to coordinate repair and restoration services for offices and homes that may be destroyed.

• Communications infrastructure
Sedgwick understands the need to provide mobile infrastructure following a catastrophe, including the use of satellite phones, drones for remote viewing and connected technology to expedite the claims process. As we continue to expand our services around the world, we are also working toward future tech innovations, including development of unique, self-contained communication hubs that could be deployed immediately following a disaster.

Specialty services
Sedgwick can integrate a full range of specialty solutions to support the catastrophe recovery process, including access to the skilled and experienced professionals at EFI Global, a Sedgwick company. EFI is a global leader in engineering failure analysis, origin and cause investigations, environmental consulting, laboratory testing and specialty consulting. Our full range of specialty offerings includes:

• Building consulting and subsidence
• Contents solutions
• Drones/robotics to provide aerial views of damage (as allowed in country)
• Engineering services
• Environmental, health and safety services
• Forensic advisory services
• Mitigation bill review
• Pre- and post-loss valuation solutions
• Training resources to educate and inform industry professionals
There are few areas of our business where our strength and the depth of our global resources are more valuable than during a disaster. In these challenging and demanding environments, the range of skills we can bring to bear is unparalleled.

Our dedicated team finds helping our clients extremely rewarding; the services they provide make a real difference to individuals and communities in their time of need.
If you would like further information on our global CAT solutions, please contact one of our colleagues listed below.

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