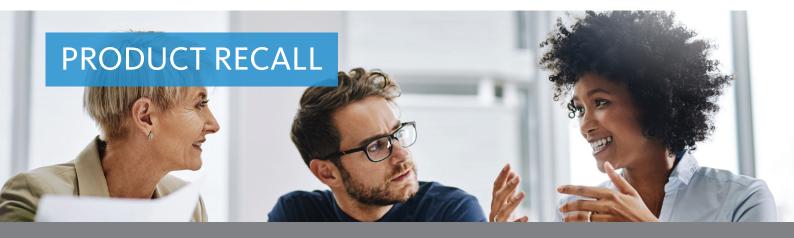
Global solutions. Local expertise.





For nearly 50 years, Sedgwick has consistently developed innovative risk and benefits solutions that exceed clients' expectations.

Overview

We are in the right places, with the right people, at the right time. Through progressive product development, organic expansion and strategic acquisitions, our offerings continue to evolve to meet the current and future needs of clients across the globe.

Our 21,000 colleagues in 65 countries around the world represent different backgrounds and cultures, but are unified in a common goal of delivering excellence for our clients and business partners. With the ability to service clients in over 100 countries, our global solutions and local expertise allows us to respond quickly to clients' needs in casualty, property, marine, benefits and other lines.

With a full spectrum of services, deep roots in a multitude of geographies and an approach tailored to unique local customs

and regulations, Sedgwick offers costeffective solutions that allow you to centralize and simplify your global strategy.

Our combined resources include:

- · Business process outsourcing
- Claims technology
- Contact centers
- Disability and absence management
- Emergency preparedness and response
- · Independent loss adjusting
- Liability
- Managed care
- · Major and complex loss
- Third party administration
- Workers' compensation and more

There is really nothing we can't do for any client in the world.

Our philosophy

Sedgwick understands that employees who feel physically, financially and emotionally supported take pride in their work, interact effectively with peers and deliver quality service. We also understand the importance of our role in taking care of your employees so they are able to take care of your customers. To ensure that we deliver our own brand of global, value-based services, Sedgwick has developed and implemented our caring counts® philosophy.

Caring counts is the framework for every interaction between Sedgwick colleagues and our clients, their employees, claimants and customers. Regardless of the circumstances, whether we are optimizing a process, designing technology or conducting the daily business of case administration, we are mindful of the trust our clients place in us.





65 countries



900 offices



countries served





Case management operating platform

In today's global economy, product recalls can have a major effect on many organisations' ability to respond to their customer base, wherever they may be based in the world. Sedgwick offers a market-leading technology-based solution for multi-currency rebate.

The Rebate Management Service functions as a single entity with specialist technical practitioners operating on a level of authority basis. Our core operating platform tracks every claim and interaction from notification to payment.

Supported by Logix software, Web Elite delivers:

- · Aged profile
- Case escalation to pre-set protocols
- · Claim status
- Closure dates
- Diary operation
- · Fraud and recovery screening
- Multi-currency payment options
- Next steps
- Real-time oversight and reporting on claim progression
- Regulatory compliance
- Reporting and correspondence
- Reserve history
- SLA compliance

Claim outcomes, analysis, trending and operational performance reporting is also supported through this case management software.

Central services supporting the claims management service includes:

- Business intelligence
- Complaints
- Fraud control
- Management information
- Process control and management
- · Quality assurance and audit
- · Recoveries unit
- Regulatory compliance

Using a dedicated phone number or client-specific email, claimants may connect with a Sedgwick colleague, who can offer assistance with:

- Product validation
- Payment processing
- Payment tracking

which will:

- Reassure customers
- Tell success stories
- Rebuild brand value

At Sedgwick, we are accessible, competent, efficient, fast, helpful and reliable. These values form the foundation of our partnership with our clients. By sharing common goals, we provide relief and assistance to your customers, helping them feel financially, physically and emotionally secure during a potential crisis.

The client team

A dedicated, multi-lingual team of colleagues located in our Dublin, Ireland office will deliver advocacy-based case management for your highly mobile and international workforce. Our Dublin colleagues will serve as the focal point

for case management, coordinating the services that ensure your customers will receive the care they need to recover their loss/rebate.

Implementation

The implementation team will include a project manager who will provide oversight during the implementation process as well as ongoing account management expertise.

We anticipate seven to 10 working days will be required to set up the process, environment and team. During this process, we recommend that standard operational oversight calls take place at weekly intervals, with strategic oversight meetings scheduled monthly. Ad-hoc calls/meetings to address any urgent matters will also be accommodated, as required.

Commitment

Sedgwick brings a combination of innovation, experience, compassion and flexibility that cannot be duplicated anywhere else in the industry.

We apply resources to our programs in a way that enables our colleagues to do the right thing for our clients every day. Our programs are designed around respect for each client's needs. We do a better job of listening to our customers, identifying and analysing the gap between your current program and ultimate program vision, and then translating that vision into reality.

We are excited to partner with you and can deliver an optimal solution that protects your valued customers, regardless of their location.