



errors and omissions



sedgwick®

Sedgwick professional liability provides comprehensive errors and omissions claims management solutions for professional firms and service organizations, insurers, reinsurers and captives. Our experienced professionals have the proven ability to effectively reduce costs, maximize resources and achieve sound financial outcomes.

The professional liability marketplace continues to go through ups...and downs. While overall claims volume has decreased in recent years, due to a variety of factors, many sectors are seeing an upswing in both claims and severity – double digit increases are not uncommon.

Yet, an even bigger issue for organizations today is that such changes are occurring at a time when many professional liability units are being hit by the uncertain economy. Some organizations have reduced claims and supervisory staff, often leaving their professional liability unit to handle more complex cases with fewer trained analysts.

But no matter the market conditions or trends, the overriding factor that continuously fuels this segment of the claims marketplace is that no organization, association or individual wants to experience a claim that can damage their reputation, financial security or future.

What to do...

Sedgwick is the nation's largest third party administrator and the leading provider of professional liability claims management services. Our team of professional liability experts works with a wide range of organizations – from Fortune 500 corporations to leading regional and local businesses to individual firms.

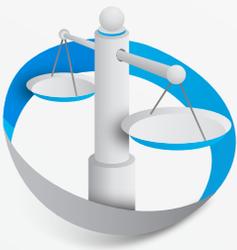
Sedgwick's professional liability team provides comprehensive errors and omissions claims management solutions. Equipped

with experienced and successful insurance claims professionals, skilled in risk management, Sedgwick has the proven ability to effectively reduce costs, maximize resources and achieve sound financial claims management outcomes.

Sedgwick is uniquely suited to assist in your professional liability programs. We offer a boutique approach for errors and omissions, directors and officers and employment practices liability (e.g., wrongful termination). And we can be as involved in the process as our clients want and need us to be.

It all starts with getting to know you and your unique needs. We ask questions about staffing, past experience, potential claims, your goals, metrics, etc. And, as importantly, we listen. Whether it is a review for a complex case, or expert attendance at a mediation or assistance with developing a coverage strategy, we are here to help. Additionally, we have found other organizations may need to tap into Sedgwick's expertise to offset internal staff reductions; whatever the need, we can fill it and welcome the opportunity to discuss with you.

"I don't agree to any settlement without my Sedgwick director's opinion. I trust his experience and practical approach. In the last few cases, we have saved from \$50,000 to over \$600,000 off defense counsel's recommendations."
– SVP of Risk, International Services Firm



Whether you represent an...

- *Insurance carrier or independent association*
- *Reinsurer*
- *Group or alternative risk captive*
- *Self-insured employer*
- *Self-insured groups/professional associations*

...our commitment is to partner with clients for the long term and to become trusted advisers and advocates.

Sedgwick professional liability brings our clients...

- **Expertise** – extensive, successful experience in professional liability claims. Our specialists have an average of 24 years of professional liability industry experience and are fully licensed as appropriate for their jurisdiction and job specifications.
- **Strength** – financial strength of Sedgwick, an over \$1 billion corporation, with more than 12,000 colleagues in 275 offices located in the U.S., Canada and the U.K.
- **Stability** – Sedgwick has been ‘the’ major TPA business partner in the industry, and will partner with you for the long term.

What kinds of organizations can benefit from Sedgwick’s professional liability services?

Our experts can design a solution for you. From major professional groups...

- *Attorneys*
- *CPAs/accountants*
- *Architects and engineers*
- *Realtors, property management and valuation professionals*
- *Insurance producers*
- *Directors and officers*
- *Social workers*
- *Employment practices*

...to the less traditional...

- *Massage therapists*
- *Salon owners*
- *Body art professionals*

The power of Sedgwick

Sedgwick has the resources and expertise to assist you in cost-effective claim or conflict resolution. If you require consultation on one claim or a book of claims, Sedgwick can help. We will provide a designated contact, backed by a full team including an ombudsman or trusted intermediary, to assist with any issue. Sedgwick even provides an individualized program of claims and risk management services to meet your firm’s needs.

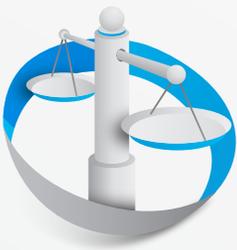
Our comprehensive services and capabilities include:

Claims administration:

- Internal/administrative controls review
- Reserve adequacy review for existing or prospective books
- Claims training
- Department organization review and consultation
- Quality control reviews
- Expert testimony on insurance claim issues
- Preparation of an individualized claims manual
- Excess/reinsurer reporting
- Specialized loss coding for risk management results

Claims services:

- Claims handling, either full-time or as needed
- Claim file coverage consultation
- Investigation
- Negotiation strategies (ad hoc or ongoing)
- Coverage review, policy wording
- Extra-contractual claims consultation/handling
- Major claim/sensitive claim consultation/handling
- Mediation/alternative dispute resolution
- Special investigations
- Trial attendance and reporting



Litigation management:

- Review, write and implement a tailored litigation management program
- Panel counsel development for individual cases
- Counsel selection
- Staff training in litigation management

International expertise:

- Established relationships with local experts in key European, South American, Asian and other global markets
- Ability to provide comprehensive and integrated reports to help clients understand global claims experience, threats and opportunities
- Experienced examiners and providers

Collaboration and partnership

We work hard to become our clients' trusted partners and advocates for every type of claim. We work together to establish agreed-upon metrics that can be used to measure success and refine the program as needed. What's more, we work with you to analyze your operations and issues – no matter what industry you are in – and use our expertise to develop a customized solution.

A team of experts

We ensure there are two sets of experienced eyes on each claim. Every claim that comes in to Sedgwick is assigned to a professional liability specialist with active supervisor review and involvement.

For insurance carriers and reinsurers, we provide auditing and monitoring for every layer of the liability program to ensure that the right things are being done to protect your money

and reputation. For group and agency captives, our expertise in virtually every industry and region assures even those new to the captive market we will have the right team of experts to provide necessary guidance and support. For self-insured employers and self-insured groups/professional associations, we have the best team of claim experts available to resolve claims quickly and with the best possible outcome.

No such thing as a risk-free engagement

Those who have been through a professional liability claim understand how personally and financially draining and troubling it can be...and how much a trusted and experienced partner can help. Other organizations that have never had such claims may believe this type of coverage is not necessary – but it is. In the professional services industry, there is no such thing as a “risk-free engagement.”

In today's litigious environment, anyone can be sued. However, knowing that reality and understanding options puts you in a position of power. You can reach out and partner with the nation's leading professional liability company...Sedgwick.

Contact Sedgwick today to learn more about our professional liability investigation services.

866-225-9951

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