



transportation fleet services



Sedgwick's transportation fleet services (TFS) division handles thousands of claims annually on behalf of self-insured clients and insurance carriers in the U.S. and Canada. We have developed an experienced team to manage these claims and control costs, while delivering unparalleled customer service.

Our TFS team provides a wide range of claims adjusting solutions. Our primary services include:

- Accident scene investigations
- Serious bodily injury and fatality investigations
- Loss transfer/validation of claims
- Assessing and settlement of total Losses
- Inland marine surveys and cargo inspections including perishables/electronics, etc.
- Cargo theft investigations and grid searches
- Cargo and heavy equipment loss mitigation/ maximizing salvage returns
- Heavy equipment appraisals
- Assessing cargo/container damages involving carriage by railways on carrier's behalf
- Railway crossing accidents/derailments
- Loading dock and building damage investigation and assessment
- Auditing services
- Loss runs
- Online claims tracking through eConnect 2.0®
- Subrogation

A dedicated adjuster is appointed to handle each client's claims program and serves as the single point of contact for all inquiries. The adjuster's responsibilities include triaging the claim file, monitoring the file throughout the life of the claim, and ensuring full compliance with your

claims handling and program management expectations. They also ensure all payments are reviewed and authorized to comply with accounting standards.

Our network

Our large national network includes more than 75 specialized TFS adjusters located throughout Canada. They have automobile coverage expertise in their respective provincial legislations as it pertains to no-fault and tort provinces, and provinces with government insurance. The U.S. network is also vast and consists of more than 250 TFS adjusters with experience handling transportation-related claims in the U.S. We are able to respond whenever and wherever you need us.

Telephone adjusting

We also have the capability to handle transportation claims in-house. Where appropriate, claims will be handled to conclusion by our desktop adjusters. Our field adjusters will be assigned to carry out tasks at the direction of the desktop adjuster as needed.





Specialty solutions

We also provide additional services requiring specialized skills including:

- Accident benefits – Sedgwick has a dedicated Ontario auto injury program, reflecting our long-standing appreciation for the specialized skill set required in this claims arena. Our program includes an in-house accident benefits unit as well as a dedicated field network of auto injury adjusters.
- Environmental remediation – EFI Global assists with transportation-related spills and offers a wide range of engineering, fire and environmental services. They provide immediate response 24 hours a day, 7 days a week.
- Vehicle fire investigations – EFI Global's investigators can determine the origin and cause of vehicle fires and respond to a loss site within 24 hours. They examine the scene, identify the facts and apply industry guidelines to provide objective conclusions.

Superior service

Our call centre team uses the latest technology to ensure high quality customer service. Emergency after-hours calls receive immediate action and early contact is made on all claims. Our call centre team follows emergency response protocols set out in the client services instructions. We have the technology to provide warm transfers to adjusters, ensuring the caller receives immediate personal attention. Both French and English languages are available. We offer 24/7 claims response via email, fax or our toll free 1.800.ADJUST4 number, 7 day a week/365 day a year.

We maintain an 80/20 telephone service factor (80% of all calls are answered within the first 20 seconds) with a 3% abandonment rate. Our detailed management reports allow you to track call volumes, abandoned calls, and calls answered after threshold and service levels.

Quality assurance

Sedgwick has the ability to silently observe calls between our agents and in-bound callers on a random basis. Team

leaders can connect and assist with calls as needed. Training and ongoing supervisory support ensure our agents are equipped to deliver quality service.

Online claims tracking

Clients can access our proprietary claims system 24 hours a day, 7 days a week through our secure, web-enabled portal called eConnect 2.0. Users can access their own claim information any time of day from any location. Only the client's authorized users and the adjusters or managers working on the claim file can view its contents. eConnect 2.0 is compliant with PIPEDA legislation.

With eConnect 2.0, you can view every aspect of the claim file including file notes, diary entries, coverage, instructions, statements and insured information. Clients can also communicate directly with adjusters by sending an online diary item directly to the file. The adjuster is prompted and they can respond from within the diary or through email.

Loss management reporting

Having customized, accurate reports can help you manage your program and control costs. Every aspect of the claim file is stored electronically and accessible for reporting. Client can set report frequency or generate them on an ad hoc basis. They can create customized reports and identify data criteria such as line of business, type of loss, claims amount, location and paid losses.

Subrogation and recovery services

Our approach to subrogation includes conducting thorough investigations, adopting progressive approaches and utilizing innovative technology by our team of subrogation and recovery professionals.

Deductible recovery process

The deductible dollars recovered contribute significantly to our client's bottom line, increasing their overall profitability and enabling them to gain a competitive edge. By outsourcing this activity to our experts, clients experience a substantial increase in their deductible



recovery rate. Our service provider possesses an exceptional skill set for both large and small recoveries. They can also offer a cost-effective alternative for obtaining recoveries through the small claims division of the provincial court systems for subrogation matters up to \$25,000.

Restitution/judgement enforcement

In some cases, courts will order convicted criminals to pay restitution to the victims of their crime. Payments are not always received or properly tracked. We work with an outside service provider trained in restitution enforcement. They oversee activities to ensure the best possible results. They also help identify overpayments, reduce payment leakage, and ensure the settlement of all overpayment cases.

Technical skills and training

Every TFS adjuster is licensed in their province and has expertise in the special requirements of this niche insurance market. We offer training to adjusters at various levels of development. Topics include:

- Interpreting the coverage of automobile, property and liability insurance policies
- How to investigate, negotiate and settle automobile, property and liability claim files
- Developing file notes that are clear, comprehensive and fully explain all file activities
- Diary systems
- Ongoing eConnect 2.0 training
- Email document management

- Statement guidelines and the art of taking statements
- Reporting guidelines to ensure our clients are aware of the facts of the loss, the details of our investigation and recommendations for future file handling
- Fraud investigation
- Emerging trends in the law and regulation amendments
- Technical training for specialty adjusters

Sedgwick is also a strong promoter of the Insurance Institute of Canada. The Institute is recognized as the educational body for the insurance industry and offers courses across the country. Members who successfully complete specific courses can earn their CIP and FCIP designations.

Global solutions, local expertise

Sedgwick can help you centralize and simplify your global strategy in transportation fleet claims and beyond. With experts in 65 countries around the world and a full spectrum of services in casualty, property, marine, benefits and other lines, we have the reach and knowledge necessary to quickly respond to your needs.

Contact Sedgwick today to learn more about our transportation fleet solutions.

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