



digital journey



At Sedgwick, we firmly believe in embracing technology to deliver solutions for our clients. We're digitalising every step we can of the claim journey to improve the claim experience for everyone – clients, customers and our own colleagues.

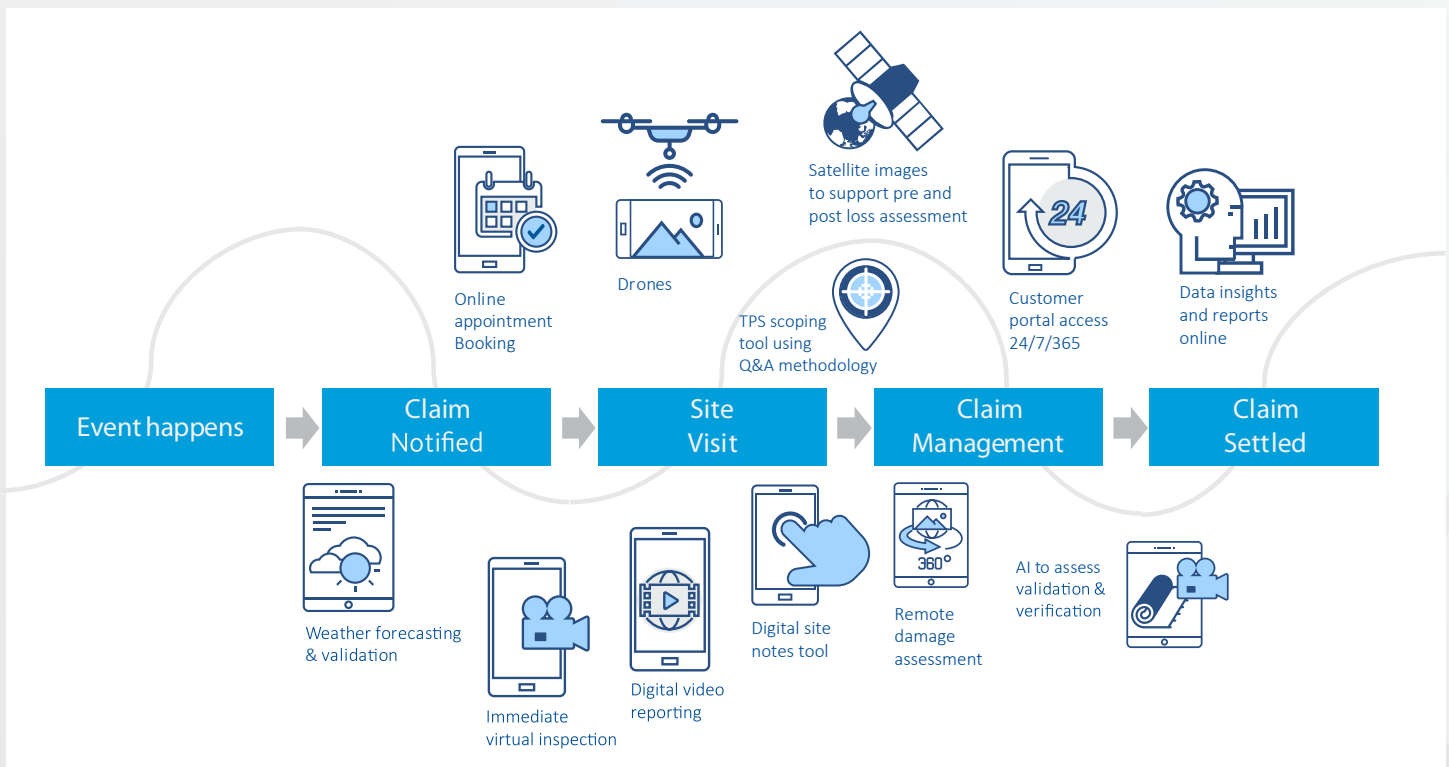
We have a great track record of being at the leading edge of using technology to improve the service and lower cost for our clients and their customers. Award winning technology that has been recognised by the market.

Our digital journey is driven by the need to achieve at least one of the following key priorities:

- To improve the customer experience
- To reduce the cost to serve

- To reduce indemnity spend
- To enhance customer or data insight
- To enable clients to deliver their digital strategy

The chart below outlines how we have embraced technology to good effect up until now, and where we see the need for further development over the next year or two.





Incident support app

- Ability to report incidents with an easy to use form
- Submit photos and video as supporting information
- Personalised key contact details
- Clear, bespoke guidance available when it's needed
- Free to use for Sedgwick customers

Online appointment booking

- Clients can book adjuster visit appointment from their own office using our Pathfinder application
- Delivers a smoother customer journey as appointment can be agreed on first contact with the insurer
- Reduced failure demand caused by hand-off to another party, and subsequent attempts to recontact
- Reduced cost to serve

Weather forecasting and validation software

- Used for weather forecasting and validation
- Integrated software for clients to validate weather conditions
- Configurable to client business rules and definitions
- Flood risk application
- Can overlay client's own exposure to determine risk
- MI and analysis for clients versus wider market

SightCall

- Live video streaming software that allows a claims handler to view the property damage using the customer's phone or tablet
- Quick and easy to use – link to app is sent via SMS text
- A claims handler carries out a real-time video stream with the customer capturing photo stills as evidence during the call, which are loaded on to the claims management system

- SightCall is used to assist triage or as an alternative to an inspection visit
- Builder can be merged into video to speed up variation process
- Ability to read geo-location, annotate pictures and record the live stream

iSight

- Technology enables the adjuster to create a narrated video of the property damage
- Simple but effective use of technology used on complex claims
- Video is stored in our secure isite repository
- Adjuster has the ability to send a time expired link via email to the broker or insurer which provides secure access to the video
- Allows all stakeholders to get an early view of the claim and likely issues within hours of the claim happening

Drones

- Used on major losses, surge events, and where access is problematic
- Excellent for where early overview required
- Assists where accessibility to site is difficult or prohibited – particularly immediately post loss
- Used to great effect in flood surge events to provide overview and context

TouchPoint

- iPad data capture software used by adjusters in the field
- Intelligent forms designed for each business unit to follow the flow of a visit – driving compliance
- TouchPoint allows our field experts to capture notes, supporting photos using simple iPad drop down menus and button interface
- All data synchronises with the claims system
- Automatically produces the report in Word/PDF format, which can be auto emailed directly to the client



TPS Wizard

- Building repair estimating tool used in the field or at the desktop
- Used across the UK business to drive consistency and compliance
- Works with client specific rate sets
- Automatically produces a formatted scope of works PDF
- Innovative development of TPS scoping tool to produce detailed line by line scopes using Q&A methodology
- Provides a cost-effective alternative to the leading brands
- Delivers improved consistency and accuracy in scoping
- Improved reserving accuracy as a result

Earth-i

- High definition satellite images
- Used for large scale catastrophe events
- Satellite images show pre-loss situation, and same images post-loss
- Supports loss assessment
- High definition still images and video

Virtual tours

- High definition 360 degree photos
- Enables full tour of property
- Also used in training environment
- Complete site record
- Footage edited into 360 degree panoramic tours with on-screen 'bubbles' which the viewer uses to navigate
- Can be used as part of, or sometimes as a replacement for, an adjuster visit
- Excellent training aid in VR environment within our Digital Studio

Mi Claim

- Web based customer portal allowing them to view and interact on the progress of their claim
- Responsive web site design for PC, tablet and mobile
- Modern, fresh interface

- Provides real-time updates of the claim progress 24x7 to the customer
- Sophisticated peril specific claims advice centre including FAQs and What's Involved guidance
- 'To Do' lists and ability to upload loss items, photos and videos
- Graphical milestone interface available for certain clients
- SME and Domestic versions built for specific markets

Artificial Intelligence to assess validation and verification

- Flooring validation software
- Fraud screening software
- First in market – digital flooring recognition and validation software
- Uses AI to identify the make and value of flooring from a photo
- Typhoon 8 developed exclusively for Sedgwick
- SearchLink data mining tool to flag suspicious scenarios
- Thirdeye software that validates documents quickly and efficiently

Clarity

- Online management information portal for clients
- Used in partnership with the client and client director to identify trends and irregularities
- Three core elements:
 - Dashboard – providing interactive high level views of the claim portfolio
 - Analysis – ability for the client to slice/dice the data by different parameters including class of business, geography, peril
 - Self Service – enables the client to build/run/export their own reports from a list of over 200 data fields