



# integrated fleet claims solutions



Sedgwick's integrated fleet claims management solutions put your people and business on the road again. We understand our clients' goals and we are committed to providing superior claims services.

## Integrated fleet services and expertise

When accidents happen – whether it is with commercial vehicles, corporate fleets or leased vehicles – we share your basic goals:

- Ensure the safety of those involved and minimize costs
- Repair or replace the vehicle
- Ensure responsible parties are paying their fair share
- Follow all state and federal regulations
- React quickly with the highest level of customer care

## Who we are

Sedgwick is a leading provider of vehicle claims services for commercial vehicle leasing firms, corporate vehicle fleets, vehicle manufacturers, vehicle dealers, trucking and transportation companies, public entities and commercial lines carriers.

Our solution is an integrated first and third party claims administration service tailored to the needs of our clients. It is designed to reduce the inconvenience and loss of productivity when corporate vehicles are damaged, as well as to defend the interests of our clients when third party liability demands are made.

Sedgwick traces its roots in transportation services back to the early 1980s and was one of the leading innovators in the transportation claims industry. Today, we employ nearly 300 dedicated auto liability claims professionals in regional hubs across the country, where they can be of the greatest service to our clients.

Our transportation clients include 70+ trucking and transit companies. Within this sector, we handle truckload, less-than-truckload, independent operators, public transportation/mass transit systems, air carriers, automotive fleets and car rental companies.

## More than claims administration services

We process nearly a quarter million auto liability claims each year. We helped our clients in the transportation industry recoup tens of millions in subrogation and salvage recoveries.

For commercial vehicle leasing programs, we provide replacement vehicle fleets, dealer training programs and comprehensive loss prevention solutions. Service for corporate vehicle programs include prompt repair assistance and replacement vehicles, in addition to assistance with first and third party claims.

Sedgwick responds to the risk management challenges of our transportation clients by delivering accessible, scalable claim services including:

- Flexible communication options to accommodate injured workers anywhere in the country at any time of day or night, with access via phone to our 24/7 customer care center or by using email and online/mobile reporting for employees, managers and supervisors
- A comprehensive understanding of working within union environments and how important labor relations are throughout the claims cycle



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- An integrated, outcomes-focused approach to medical cost containment that considers the sedentary nature of long-haul driving, which leads to back issues and co-morbidities such as obesity, and leverages our five-star provider network, internal case management and healthcare specialists who are skilled in pharmacy and behavioral health
- Dedicated resources for litigation management, subrogation and salvage that recognize jurisdictional constraints and provide appropriate, timely claim support
- Flexible and customizable OSHA recordkeeping solutions that include two levels of service — basic and advanced — to promote recordkeeping compliance
- An extensive network of vendor relationships for first- and third-party physical damage claim programs, including American Computer Estimating and their affiliate BodyShopNet, which has over 7,500 DuPont Performance Alliance, Performance Claims and CIC Class A compliant shops throughout the United States
- Damage appraisal scheduling – Using our nationwide relationships with appraisal specialists to help ensure high-quality service and volume pricing
- Repair process management – Available with repair shop network or facilities preferred by the client
- Flexible thresholds for removing cars from the fleet – Total loss based on outstanding lease balance, actual cash value (ACV) or other client determination
- Integrated recovery services – The recovery process starts when the accident is reported; our process begins with gathering the information necessary to determine fault early in the process, thus allowing our specialists to review all claims for recovery potential, reduce cycle time and achieve some of the best recovery results in the industry
- Salvage disposal – Using our in-house title experts and our nationwide network of auction services

### Third party liability expertise

Sedgwick is able to offer seamless, integrated third party claims management services that help our clients achieve more.

Utilizing a single contact for loss reporting, we can manage both the first party and third party elements of the accident. We go beyond the basics to cover those areas that are often a challenge for transportation clients. Managing first and third party claims separately can lead to higher loss costs because property damage and injury to others are often not reported in a timely manner. This can lead to excess costs and increased potential for litigation. Subrogation opportunities may also be overlooked. Our team of liability claim adjusters has expertise ranging from simple property damage to complex coverage, and high-value injury and fatality claims.

### 24/7 loss reporting and customer service

We work closely with clients to establish procedures for timely reporting of claims, enabling us to collect the key facts of each incident from all involved parties.

### Accident management – first party services

To reduce the inconvenience and lost productivity of employees dealing with the loss of their company vehicle due to an accident, Sedgwick offers an integrated accident management service. We manage the complex process of accident reporting, repair and recovery, delivering value to our clients through quick return-to-vehicle use and driver productivity.

Our services include:

- 24/7 loss reporting – Full loss report intake to ensure prompt response to any third party damage or injury, and access to the claim information via our web portal
- Driver assistance – Providing towing service and rental vehicle with the option for direct bill through our relationship with one of the largest rental companies in the country



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Our process and systems allow us to receive loss reports by telephone via a client-specific toll-free number, by fax, internet, electronic data interface, and by giving clients access to enter losses directly into our claims management system. We are available for claims reporting 24 hours per day, 7 days a week.

### Litigation and fraud prevention expertise

Facts uncovered in the process are available to the specialists administering each component of the loss through a common electronic claims management platform.

We also have an in-house litigation manager who oversees a nationwide defense panel experienced in commercial vehicles, and tracks law changes. When needed, our in-house special investigation team is available to provide national and international expertise to help in the fight against fraud.

### Subrogation and recovery services

Sedgwick provides the expertise and tools for another area often overlooked as a strategy to control costs – subrogation and recovery. We have a specialized unit that focuses solely on these areas. Our subrogation experts provide training to claim examiners about how to identify recovery opportunities. The claims management system allows examiners to “flag” files that have recovery opportunity. As a standard practice, a subrogation specialist reviews all collision files.

The subrogation unit is dedicated to recovering payments based on contract and common law rights. The unit also manages salvage disposal. Our subrogation specialists are skilled in litigation management and are cross-trained as casualty claims representatives. Our results are unsurpassed. For example:

- We have experienced 55% recovery rates for non-specialized programs
- For customized/specialized programs, we have achieved 82% recovery rates
- 57% for combined first and third party payments

### Superior claims management technology

Sedgwick’s proprietary transportation claims technology was developed to administer programs for leading global corporations. It manages all types of property and casualty business, and supports all types of reporting including underwriting, financial and regulatory compliance. Our technology was designed to provide comprehensive operating support by managing all aspects of claims administration (loss reporting to recovery) and escrow management. We also have a strong data privacy and security program.

Our process is data driven:

- Information collected during the course of a claim is recorded in our claims management system as reportable data.
- We can provide a single source of accident information to support safety and loss prevention initiatives. This includes documenting road and weather conditions at the time of the accident, as well as vehicle and driver performance.
- We provide the data needed for financial analysis, financial reporting and regulatory reporting.

Our technology enables us to streamline complex claims administration processes, automate repetitive processes, increase capacity to process, support workflow and ensure optimal customer service.

### Transition and implementation services

One of the challenges an organization faces in making a switch to a new claims provider is how to effectively transition their entire program. At Sedgwick, our track record speaks for itself:

- We have invested in and developed a large implementation team of change management specialists.
- Our team approach to implementation has been tested and re-tested to ensure smooth, painless transitions.
- We successfully transition hundreds of new clients to Sedgwick each year.



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### The Sedgwick difference

While we are proud of our leadership position in the industry, we know that it's a company's bottom line that matters most to today's business leaders. Our pledge is to provide the combination of experienced professionals, innovative programs and leading-edge technology that will make a difference in our clients' transportation claims needs. Our record speaks for itself:

- Reduced loss costs by nearly 15% and decreased claims closing times significantly for a commercial auto industry client, closing claims quickly and positively impacting incurred but not reported (IBNR) claims.
- Decreased loss costs by 25% for a leading vehicle manufacturer operating a replacement program for their dealer network.
- Achieved savings of 34% for a financial services client providing an auto-related credit card enhancement program to their customers.

We know there are choices in transportation claims services. Our approach is one of the most innovative – and successful – in the industry. Our experience provides us with a wealth of knowledge and the opportunity to develop the next-generation concepts needed to continue providing our clients with improved financial results. Our success comes from listening to our clients, learning about their objectives, maintaining flexibility to refine and expand our services, and leveraging best practices across similar programs.

**Contact us today to learn more about our integrated fleet claims solutions.**

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