

# Liability claims solutions

Complexity and emerging risks have caused greater exposure, increased claim frequency and litigation, and the need for continual oversight of claims management efforts. Sedgwick offers expert liability claims solutions for Canadian businesses – and our superior quality ensures our customers receive the best possible service.

Sedgwick knows that businesses are looking for real solutions and partners that can provide expert advice and analysis, as well as more effective programs and optimal results. Our liability experts stand ready to support and resolve the challenges faced by our corporate clients and carriers every day.

## A history of excellence

Since our modest beginnings in 1969, Sedgwick has grown to become one of the most recognized and respected third party administrators in the industry. We have the depth, strength and expertise needed to help our clients achieve their goals. As our company has grown, our liability business has grown with it, making it one of the largest growing segments of claims services we offer. We serve 8 of the top 10 retailers in North America and a majority of major organizations across all industry segments choose Sedgwick for their liability programs. And for good reason: our extensive experience means we know how to manage even the most complex liability needs for our clients.

## Our services

With our broad range of liability services, we are well-positioned to help Canadian businesses manage all levels and types of exposures. Our expertise includes:

- General liability (bodily injury and property damage)
- Product liability (bodily injury and property damage)
- Professional liability
- Automobile liability (bodily injury and property damage)
- Automobile accident benefits, Section B benefits
- First party automobile physical damage claims (collision and comprehensive)
- Garage owners' liability

- Property
- Construction/construction defect/wrap-up liability
- Excess casualty
- Employers' liability
- D&O and E&O
- Motor truck cargo
- Marine/inland marine

## Advanced technology

Our proprietary viaOne® suite of tools provides clients and their employees with 24/7 access to real-time information in our claims management system. Through a secure website, clients can track and analyze their claims and absence information, create home pages with graphical dashboards and key metrics, easily look up and view claims, run standard and ad hoc reports, and much more.

With our self-service tool, mySedgwick, clients can see which employees are off work at any time and it offers limited access to a broader group of users based on their roles. Employees can view claim and payment status, update return to work dates, securely interact with their claims professional, opt in to receive push technology communications, report new claims or intermittent absences, sign up for direct deposit, search for a medical provider specializing in occupational injuries in select states, securely upload claim or medical documents, information or images, and much more.

mySedgwick includes a user-friendly graphical interface, a dashboard with claim notifications and a chronological activity stream, several configurable features, and a learning center with helpful resources. The tool offers responsive design technology, which adapts to any device, offering full functionality on computers, tablets and smartphones.

## Benefits

Our claims handling efforts drive faster cycle times and our system is best in class, delivering exclusive KPI management tailored to the customer's needs. We offer diverse pricing models, which are highly competitive in the marketplace. The key benefits of our services include:

- Improved cost control and accountability
- Specialists who focus on accurate, efficient claims management
- Tracking and accountability for claims adjusting activities
- Independent reviews for field adjusting services based on specific claim requirements
- Ability for customers to assist with the selection of field claims adjusters
- Claims handling and insurance are separate functions, offering portability for customers

### Sedgwick Canada at-a-glance:

- Licensed across all provinces and territories
- Bilingual claims handlers on staff to meet clients' needs
- Best-in-class customer service to protect and maintain your brand image
- Bodily injury and accident benefit claims specialists on staff to manage claim payments and mitigate indemnity/expense payments
- Reportable best practices and quality audit practices in place for all claims
- Federal IBC reporting data capture and data feed where necessary
- Stringent vendor management protocols to ensure expense control and expectations are managed at a corporate level

## Global solutions, local expertise

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

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To learn more about our liability claims solutions, contact:

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*To learn more about our integrated and customized solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)*