

Taking care of people
is at the heart of
everything we do.
Caring counts.SM



sedgwick
caring counts

Every year, more than

13,000 Sedgwick

colleagues take care of

the needs of more

than **2.6 million** people

who had something

unexpected happen.

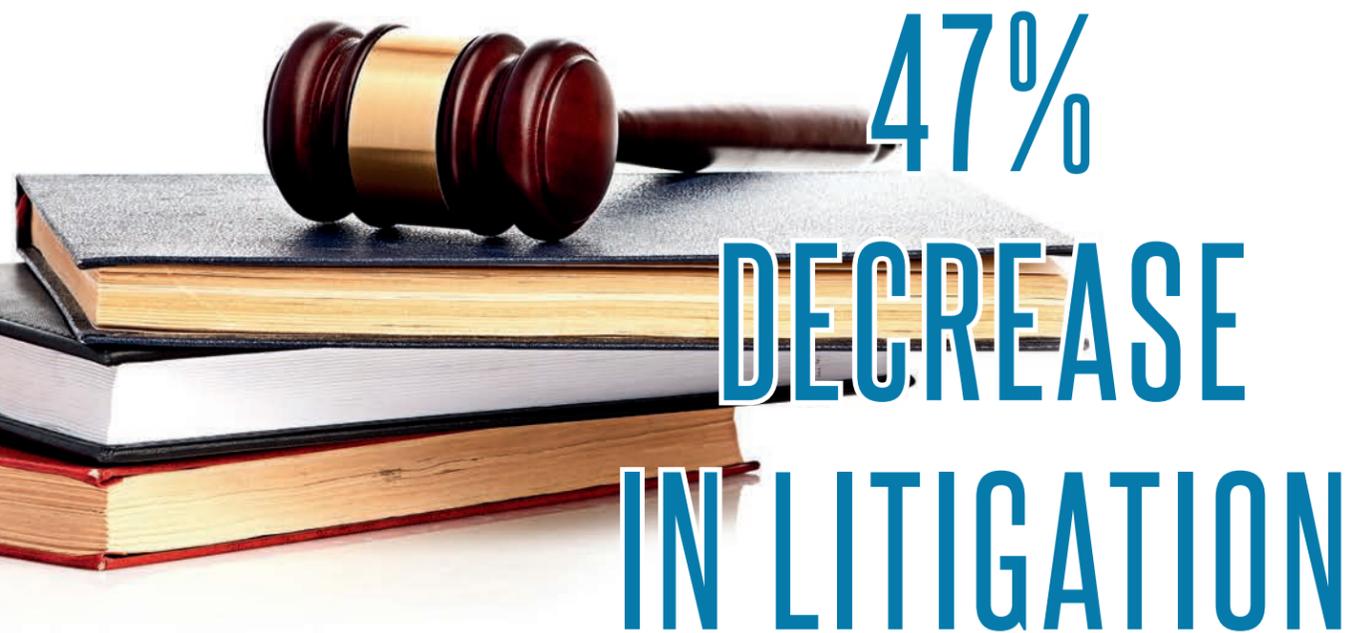
Whether they have a workplace injury, need time away for the birth of a child, experience a medical situation that will lead to time off, are in an auto accident, or suffer property damage, we are here to let them know that it's going to be ok.

Sedgwick provides comprehensive claims and productivity management solutions to a wide range of businesses and consumers. But our approach to providing quality services goes far beyond just managing claims – we strive to remove the complexity from the process by making it easy and effective for everyone involved.

At Sedgwick, caring counts.SM

CARING

Jim was working in the packaging division of a bottling company when he felt a sharp pain in his shoulder. He did not report the injury immediately, as he was afraid that filing a workers' compensation claim would jeopardize his job. Jim's family and friends suggested that he contact a lawyer first, but Jim felt he owed it to his employer to at least talk about his concerns. He spoke with his supervisor, who assured him that the process was there to help him and immediately put him in touch with Anita at Sedgwick. Anita explained to Jim that it was her job to contact every injured employee at the bottling company immediately following their first report of injury to answer questions, resolve concerns, and provide guidance and reassurance. Anita also brought Stephanie, a clinical specialist, onto the line, and together, they helped Jim get to the right healthcare provider and navigate the claim process.



COUNTS

In a fast-paced, automated world, the simplest solutions can often have the most impact. By employing a model with advocates on the front end to help injured employees understand the process, the customer saw a 3.5% decrease in indemnity claims and a 47% decrease in litigation in just one year. For Jim, Sedgwick's team ensured he was seen immediately by a highly-rated doctor in his area who recommended the right treatment plan. Jim was able to continue working in a light-duty position and fully recovered in just a few short months.

THE RESULT

Jim was not comfortable with the process of filing a workers' compensation claim, but with a compassionate advocate to guide him through the process, he was able to get the right medical treatment and return to work quickly. Jim's employer avoided unnecessary litigation and retained a loyal employee... **caring counts.**"

Our goal is to help people
and employers navigate complexity
and advocate on their behalf.

WORKERS' COMPENSATION CLAIMS SOLUTIONS

There's a lot of uncertainty in the market-place today – national legislation discussions, industry trends, economic shifts and local jurisdictional changes – and Sedgwick is here to provide solutions for every workers' compensation challenge. Our customers consistently experience the best outcomes and lowest overall claim costs,

and our integrated approach to workers' compensation claims management brings together all of jurisdictional, clinical and settlement expertise required for a successful program. With our breadth and depth of knowledge, we have experience in virtually every type of industry in every region, providing the broadest range of services.

CARING

Bill, a 29-year-old data programmer, fractured his wrist at work. As the pain increased, he began using his prescription medication at unsafe levels. So when Mary, his claims specialist, monitored Bill's pharmacy network alerts, she saw that he was trying to refill his prescription too early. Mary quickly called on Andrea and Teresa, our behavioral health and complex pharmacy management specialists, to help set a plan to get Bill's treatment and pain management back on track. Bill expressed worry over his pain returning, but confided that he was tired of the medicine's side effects, which were impacting his family and work life. Together, Bill, Mary, Andrea and Teresa developed a plan that included physical and psychological therapy and pain management coaching. With a course of action set to help him get off the pain medications safely, Bill was enjoying family and friends and back at work within a few months.



50.2%

MED

REDUCTION

COUNTS

Most people think as long as their pain medication is prescribed, drug addiction can't happen to them, but prescription-drug addiction has become an issue of increasing national concern. In 2015, Sedgwick's colleagues helped our complex pharmacy management customers' injured employees avoid addiction and progress through the weaning processes, contributing to a 50.2% reduction in total morphine equivalent doses (MED). With reduced MED, they saw marked improvements in speed to recovery, return to work and overall quality of life. Bill has his claim and clinical team to thank for helping him manage his pain safely and achieve a full recovery.

THE RESULT

Bill is back to his productive life and our customer was able to save money by getting a valuable employee back to work free of future addiction concerns... **caring counts.**[™]

With our responsive model of care, we match injured employees with the best providers, and engage multi-disciplinary clinical resources from case management and complex pharmacy to behavioral health and more – all resulting in better care.

INTEGRATED MANAGED CARE SOLUTIONS

Employers today are seeking quality care centered on improving outcomes, and helping injured and ill employees recover and return to work. They stress that the focus needs to be on restoring the health of the employee and not simply on finding the lowest cost provider. Sedgwick offers

an integrated, outcomes-focused approach that includes identifying top-performing providers, coordinating the claims process, and using case management and healthcare specialists skilled in pharmacy, behavioral health and more, to help improve the employee's overall health and well-being.

CARING

It started out as just another evening for Ben. He showed up for his shift at the plant and got to work. Then he suddenly found it difficult to breathe. He had a funny taste in his mouth and felt light-headed. Although five of his co-workers were experiencing some of the same symptoms, they could see Ben really struggling, so they called for help. Sedgwick's team of clinical consultation nurses – Megan, Amy and Jamie – stayed on the lines with the callers, while Kim, our clinical nurse supervisor, quickly reported the situation to the employer. When it was determined that a chemical leak was causing a concentration of harmful fumes, the employer evacuated the facility. Kim immediately contacted poison control and the local hospital emergency department to route all exposed individuals for treatment, and obtained and shared Material Safety Data Sheets (MSDS) from the employer. With detailed information from the MSDS, the emergency department was able to provide immediate and appropriate care.



RESPONDING TO EMERGENCIES

COUNTS

Rapid organization and transmission of information across Sedgwick's team quickly contained a significant health hazard. Ben's five co-workers were treated and released and he was kept overnight for observation just to be safe. Medical personnel advised that the situation would have been far worse, perhaps resulting in fatalities, if not for the prompt attention of Sedgwick's nurses, who have the employer's and the employees' gratitude.

THE RESULT

Ben and his co-workers made a full recovery thanks to their employer's decision to have the right clinical resources available 24/7 and the quick thinking of the Sedgwick team... **caring counts.**[™]

With our claims and managed care teams working together and focusing on taking care of our customers' employees first, we also achieve better outcomes, reduced litigation and lower costs.

MANAGED CARE: CLINICAL CONSULTATION SOLUTIONS

Our skilled registered nurses with experience in occupational injuries are on call 24 hours a day, 365 days a year. Upon injury, one of our nurses assesses the employee and provides care recommendations using best-in-class diagnostic tools, ensuring that the employee receives the most

appropriate level of cost-effective care for the injury and follows up to facilitate a safe return to work. Our customers enjoy tailored solutions that smoothly integrate into new and existing claims programs, and are designed to achieve superior outcomes and cost savings.

CARING

Jerry, an active duty soldier, was about to be deployed to Afghanistan when a product defect caused his car to stop running. The repair facility was able to get his car up and running, but would not release it to him until full payment had been received. Jerry didn't have the money to pay the bill, but he needed to take his car home before he reported for duty the next morning. So he called the company responsible for the damage and they connected him to Sedgwick. Jerry talked with Courtney, a Sedgwick liability claims specialist and asked for her help. Although the claim had not been cleared for payment, Courtney knew it wasn't right for this soldier to have his car impounded while he was away serving his country. Courtney called the repair facility and paid the bill with her own credit card. Jerry was able to drive his car home and park it safely in his own garage. Courtney demonstrated a key cultural element that differentiates Sedgwick's approach, which is to use good judgment and always do the right thing.



MAKING IT RIGHT

COUNTS

To help the company responsible for inadvertently damaging thousands of their customers' cars, including this soldier's, Sedgwick was brought in to support the mounting product recall and ongoing brand and liability issues. In the first few days of the program, over 600 liability claims professionals were up and running as part of a customized process, which included converting and handling nearly 17,000 takeover claims. To ensure the customer's reputation was maintained, Sedgwick took great care of each consumer and claims were handled expeditiously. In the case of Jerry, our Sedgwick colleague's first priority was to make things right. In the end, his claim was confirmed and the customer was very pleased by the care we took to meet the needs of one of their patrons.

THE RESULT

Jerry and thousands of other consumers were able to get their cars repaired quickly and our customer dramatically reduced both liability and brand exposure, saving over 25% compared to their projected cost... **caring counts.**SM

Increasing claim severity and litigation have intensified the need to innovate within the liability risk and claims world.

LIABILITY CLAIMS SOLUTIONS

Sedgwick knows that employers are looking for real solutions and partners who can provide expert advice and analysis, as well as optimal results. With one of the largest teams of liability experts in the nation,

Sedgwick stands ready to support and resolve the challenges employers face every day, from handling general, auto, product and professional liability claims, to creating brand protection solutions in times of crisis.

CARING

Jeannie had a baby—this was happy news. She had enjoyed spending her full maternity leave with her son. Soon after returning to work, complications from the birth unexpectedly sidelined Jeannie and she needed to take disability leave from her job. Loving her baby most of all, but also loving her job, Jeannie wanted to return to health quickly for both. Luckily for Jeannie, her company had recently worked with Sedgwick to deploy an integrated disability management program as a part of a new company-wide healthcare initiative designed to improve wellness and reduce disability durations. Sedgwick assigned Beth, a nurse case manager experienced in maternity issues and diagnoses similar to Jeannie's. Beth worked with Jeannie's supervisor to determine whether working from home or coming back to the office part-time might be transitional options that would allow her the time she needed to heal and give her peace of mind.



REDUCING DISABILITY DURATIONS

COUNTS

The integrated disability program helped Jeannie receive the time and support she needed to regain her health quickly, and resume her family and work life. Through its partnership with Sedgwick, the company-wide healthcare initiative improved wellness and increased light-duty and other return to work options, which led to a decrease in average length of disability for nine straight years. The total days away from work per 100 employees was reduced from 493 to 483 days in one year – helping both the employees and the company gain back millions of days of health and productivity

THE RESULT

Jeannie made a full and quick recovery, reducing the duration of her time away from work significantly, thanks to the support of the Sedgwick disability and leave team and her employers' focus on health and wellness... **caring counts.**"

At any point in time, the average large employer has 20% of their employees absent from work due to family and medical leave (FML), disability, workers' compensation or other types of absence requests.

INTEGRATED DISABILITY SOLUTIONS

The impact of unscheduled employee absence on American business has been estimated at \$74 billion, or as much as 36% of payroll. As the largest provider of integrated disability solutions, Sedgwick can offer a combination of services that cover every possible time away from work scenario.

Our team of experts not only ensures compliance with complex laws governing disability, FML, ADAAA and workers' compensation, but they also treat each employee with compassion and respect, acting as an advocate for their overall health and wellness.

CARING

Pat, a local insurance agent, could not believe the number of calls and claims that were flooding into his office after a spring storm produced softball-sized hail. One of his clients, a local car dealership, reported significant damage to their fleet of cars. Pat had several hundred property loss claims that he needed to report to the insurance carrier. Much to his dismay, the carrier's call center was not staffed for the increased volume of claims and could only take first notices of loss one claim at a time. Overwhelmed by calls and sensing policyholder confidence declining, Pat and his carrier turned to Vericclaim for a solution.



EXCEPTIONAL CUSTOMER EXPERIENCE

COUNTS

Scott from Vericclaim, a Sedgwick company, contacted the agency and took all of their claims at one time. Instead of requiring independent agents to call in each claim, the Vericclaim team worked quickly to provide a more streamlined and proactive solution. Pat and his carrier appreciated the support and quick claim resolutions, and in the end, Pat's customers were happy to be contacted so quickly.

THE RESULT

Pat was able to please his hundreds of policyholders simultaneously thanks to the quick reactions of the intake and property loss adjusting teams... **caring counts.**™

Our property claims and loss adjusting teams are committed to helping customers – insurance companies, risk managers and brokers – manage and control their risks around the world.

PROPERTY LOSS ADJUSTING AND CLAIMS SOLUTIONS

Sedgwick's property loss adjusting company, Vericclaim, is a global leader in property insurance claims adjusting, with services across the entire spectrum of the commercial and residential property markets, specializing in large/complex losses; large domestic and international commercial risks; middle market commercial property

losses; and real estate, residential and catastrophic losses. With nearly 1,000 claims professionals in 150 offices nationwide and an adjuster network spanning 141 countries, we can respond quickly and cost-effectively to our customers' global needs for property, marine and liability loss adjusting and claims management services.

CARING

As a Sedgwick nurse, Gail has helped many people through difficult times, but when her mom passed away suddenly, she was the one in need of help. Not only was Gail personally devastated, but her mom lived out of state and the travel costs to get her family to the funeral were far beyond her means now that she was paying college tuition for her oldest daughter. When Gail's close friend and colleague, Stacy, visited her at home that evening, Gail expressed her concern about the travel expenses in the midst of her grief. Stacy reassured her friend and counseled her to focus on her family and not worry about the financial implications. Stacy immediately sent an email to their coworkers in the clinical unit and asked for their help to establish a fund to pay for Gail's travel costs. The response was overwhelming and the next day Stacy returned to Gail's house with a check to cover the family's airfare and hotel.



TAKING CARE OF EACH OTHER

COUNTS

Supporting a colleague through a difficult time takes not only compassion, but a willingness to go the extra mile. The compassionate care of Gail's colleagues went a long way in helping her and her family get through a very difficult time. There are numerous examples of our colleagues caring for one another - through illnesses, family challenges, even natural disasters - because at Sedgwick, we are family.

THE RESULT

Gail and her family were thankful for the support of her colleagues at Sedgwick during a difficult period of their lives... **caring counts.**

Caring at Sedgwick begins at home.

AN EMPLOYER OF CHOICE®

At Sedgwick, we aim to provide meaningful, challenging work; a culture of learning with a focus on personal and career growth; and a competitive salary and benefits package to create opportunity for our colleagues. Sedgwick is a certified Employer of Choice®, and we remain the only risk and insurance services organization to have been awarded

this national certification. We provide an environment where our more than 13,000 colleagues can live our core values and embrace a culture that showcases how **caring counts**™ every day – from taking care of our customers, consumers, and just as important, each other.

Caring for ... your employees.

When employees take time off of work for an illness or other life event, or are injured at work, it can be an unsettling and stressful time. At Sedgwick, we think of your employees as the consumers of our care. As a consumer, care translates to treating the individual with respect and providing a helping hand during a time of need. We reach out to the consumer immediately following an injury or request for leave, ask them how they are doing and offer a sympathetic ear. If they are reporting a workplace injury, they may be feeling uncertainty about their job, their ability to pay their bills, their health and their future. Doing the right thing in each case includes making sure the employee has access to the medical resources they need, listening to their concerns, showing compassion, setting expectations, answering questions, explaining roles and responsibilities of the team, and being there to assist at every turn. Engaging the employee throughout the process can have immeasurable value for all stakeholders. Sedgwick also provides multiple ways for consumers to view claim information, stay up to date on the progress of their claims and connect with our team. Our tools and resources empower injured or ill employees to remain active and aware during their journey toward recovery.

Caring for . . . your customers.

Whether a person slips in a store, is injured in a medical facility, buys a defective item or claims that a product is faulty, the Sedgwick team is here to take care of your customers. We offer liability claims expertise in areas including general, auto, product and professional liability, and many other liability-related business needs. Our liability claims professionals manage nearly 700,000 liability claims annually, and our unique customer service approach ensures brand protection and early resolution. For example, we offer a fast track model designed to help ensure claims are settled quickly and with a high level of customer service. We contact the customer immediately with an apology and can typically settle promptly. Our customer benefits from a high level of return business. Regardless of the type of industry, Sedgwick brings creative solutions to help our customers take better care of their customers.

Caring for . . . our customers.

At Sedgwick, we make time to listen to our customers so we can develop tailored programs to help them achieve their unique business goals — a simple act that's critical to a successful partnership. In addition to providing workers' compensation, liability and disability services, we also specialize in property loss adjusting, warranty and credit card claims, and support services such as managed care, special and forensic investigations, structured settlements, Medicare and OSHA compliance solutions, and more.

You can count on Sedgwick.

We take care of people and organizations, we facilitate financial and personal health, we help people navigate complexity and we advocate on their behalf. Every year, Sedgwick receives over one hundred million calls from people who are injured or ill, have a disability or encounter a product or property loss. We take care of them when they need us most, helping them to maintain their financial and personal health.

The organizations we work with entrust us to take care of their employees, customers and physical assets. With a 98 percent annual renewal rate, we will continue to strive to help navigate the increasingly complex and highly specialized claims and productivity management environment.

At Sedgwick, **caring counts**.SM

ABOUT SEDGWICK

Sedgwick Claims Management Services, Inc., is the leading global provider of technology-enabled risk and benefits solutions. The company facilitates customers' and consumers' financial and personal health through services for workers' compensation; disability, FML and other employee absence; managed care; general, automobile and professional liability; property loss adjusting; warranty and credit card claims services; fraud and investigation; structured settlements; Medicare compliance solutions; and forensic investigations. At Sedgwick, **caring counts**SM; the company takes care of people and organizations by delivering cost-effective claims, productivity, managed care, risk consulting and other services through the dedication and expertise of more than 13,000 colleagues in some 275 offices located in the U.S., Canada and the U.K. Sedgwick helps customers and consumers navigate complexity by designing and implementing customized programs based on proven practices and advanced technology that exceed expectations.

CLAIM AND PRODUCTIVITY SOLUTIONS

By combining Sedgwick's broad platform of solutions with our expert resources, we are able to create highly specialized programs designed to meet the needs of a diverse customer base. We provide claims management services for workers' compensation (self-insured, state fund, group rating, non-subscriber, maritime and longshore programs); general and auto liability; professional, property and product liability; disability and leave of absence. Our solutions also include affinity programs for captives, managing general agents, insurance companies and self-insured groups, as well as consumer credit card membership services, and warranty and brand loyalty programs.

INTEGRATED SERVICES

Our team provides a carefully crafted strategy designed to ensure customers receive the most value for their dollars at the claim level and the best care for their employees, customers and physical assets. Because we view the "claimant" as a consumer of care rather than a claim number, we treat them with respect and help them get the care or solution they need. From the first call to our customer service center to the moment the claim is closed, we are able to enhance outcomes for customers and the consumer through the broadest array of integrated services available in the industry. Our managed care solutions include 24/7 clinical consultation, utilization and bill review; telephonic and field case management; behavioral health and return to work services; provider benchmarking; complex pharmacy management; physician advisor/peer review; medical and specialty networks; and catastrophic care management. We also provide solutions for healthcare risk management; intake and customer service; loss prevention; Medicare, Medicaid and OSHA compliance; risk modeling; fraud detection; structured settlements; subrogation and recovery; and unemployment compensation.

TECHNOLOGY

Sedgwick's advanced technology allows us to manage a full spectrum of claims and productivity management solutions and integrate key services that enhance outcomes for our customers. Our viaOne[®] suite of cloud-based tools provides customers and their employees with 24/7 access to real-time information in our proprietary claims management system. Through a secure website, customers have the ability to view claims and absence information, create customized home pages with graphical dashboards, run standard or ad hoc reports based on user-defined parameters and set their own system alerts.

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The information shared about the people and businesses we serve reflects actual events. The names and personal details have been changed to protect their privacy.

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