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Global solutions. Local expertise. sedgwick 0 ... 0 . . 000 000 000 000 000 0000 0000 000 00 00 00000

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Global solutions. Local expertise. Count on Sedgwick around the world

Sedgwick is now powered by the brands you have always known, combined into one you will always depend on. We are bringing together the talent, expertise and robust capabilities of Sedgwick, Vericlaim, Cunningham Lindsey and all subsidiaries to provide a unified, comprehensive service solution to clients around the world.

Millions of people and organizations count on Sedgwick each year to take care of their needs when something unexpected happens. Whether they have a workplace injury, suffer a loss from a catastrophic event, need time away for the birth of a child, or are involved in an accident, they count on Sedgwick for compassionate care and expert guidance to make things right.

Sedgwick is a leading global provider of technology-enabled risk, benefits and integrated business solutions. Our 21,000 colleagues, located in 65 countries, offer services designed to keep pace with the evolving needs of our clients and consumers. We strive to remove complexity from the process, making it easy and effective for everyone involved.

Leveraging our proven experience working with the world's leading organizations, we continue to adapt our offerings to help manage the wide array of issues facing our clients today. Our comprehensive business solutions focus on mitigating and reducing risks and losses, keeping employees and organizations healthy and productive, protecting brand reputations, and containing costs that can impact the bottom line.

At Sedgwick, caring counts.[®] Taking care of people and organizations – from public and private employers, to insurers and their policyholders – is at the heart of everything we do. We provide the services and expertise you are looking for, wherever you are, when you need us most.

Count on Sedgwick for the right solutions

We are here around the globe, able to respond quickly to your needs For nearly 50 years, Sedgwick has consistently developed innovative risk and benefits solutions that exceed clients' expectations. Our initial role as a third party administrator (TPA) steadily grew to include a broad range of resources, tailored to our clients' specific needs – including disability, leave, liability, property and specialty market services – giving us experience and synergies unparalleled in the industry. We continually expand our services to better meet the needs of clients and consumers and stay ahead of the changing marketplace.

Through decades of experience working with the world's leading organizations and handling millions of claims, our depth and diversity of claims data is unrivaled in the industry. Sedgwick continually invests in leading-edge technology for our clients, colleagues and consumers; there is no firm in the industry more committed to financial controls, data security and overall information protection.

With our global reach and local expertise, we are able to respond quickly to clients' needs in casualty, property, marine, benefits and other lines. With a full spectrum of services, deep roots in a multitude of geographies and an approach tailored to unique local customs and regulations, Sedgwick offers cost-effective solutions that allow you to centralize and simplify your global strategy.

Property

Sedgwick's property and loss adjusting team offers global expertise in property insurance claims and solutions for commercial and residential markets. We specialize in large/complex losses, large domestic and international commercial risks, middle market commercial property losses, and real estate, residential and catastrophic losses. Our forensic engineering team provides analyses and origin and cause investigations. As catastrophes hit, or as other needs arise, we are able to mobilize our resources around the world to quickly respond and help our clients restore their infrastructure and livelihood.

- Building consulting
- CAT response
- Forensic accounting and advisory
- Forensic engineering, environmental and fire
- Loss adjusting
- Origin and cause investigations
- Repair, restoration and mitigation

Casualty

Sedgwick's casualty risk solutions are designed to care for your employees and customers, protect your brand, and save you money. We have the ability to administer programs globally while still understanding the complexities of regional delivery. No matter your challenge – from liability to injury management to compliance – we bring a broad range of services, expertise in every industry, local service delivery tailored to your specific needs, and an integrated approach designed to produce the best outcomes.

Benefits

As the largest provider of integrated disability and absence management solutions in the U.S., Sedgwick offers a combination of services that covers every possible time away from work scenario. Our clients depend on us to support and improve the health and productivity of their workforce in a way that is costeffective, efficient and compliant with the complex laws governing disability, leave and work accommodations. Our team of experts treats each employee with compassion and respect, focusing on their overall health and wellness.

Marine

Sedgwick maintains one of the largest and most experienced marine claims operations in the industry and we offer efficient, competitive, consistent service capabilities. Our professional expertise is unmatched, and we are well-equipped to handle global supply chains, ever-changing marine regulations, environmental policies and diminished salvage resources. Through our global network of specialists with in-depth technical expertise, we can quickly assemble the right people in the right place to support any claim.

)	•	Auto liability
r	•	Consumer credit card, warranty and loyalty programs
`	•	Employers' liability
	•	General liability
]	•	Loss prevention
r	•	Managed care
)	•	OSHA compliance
,	•	Product liability/recall
1	•	Professional liability and medical malpractice
1	•	Workers' compensation
	•	Accommodations
<	•	
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Unemployment compensation

• Whole health

Hull and	d machinery
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- Loss control
- Marine liability
- Ocean cargo, motor truck cargo, inland marine
- Stock throughput
- Truck and heavy equipment
- Warehouse legal liability

Performance

Strength in size and experience

- Consistent annual profit and growth
- Financial stability
- Diverse expertise
- Collaborative approach with shared goals •
- 98% customer retention

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People

- A culture of learning and caring
- Stable leadership with a proven record of success
- A wealth of knowledge
- Thought leadership

 $((\circ$ Platforms Advanced data security • Proprietary technology • Online, self-service tools Automated customer service In-house, dedicated IT staff 24|7|365 call centers • Data analytics and risk modeling Bordereau services 000 ...

At Sedgwick, caring counts.[®] Our company is a place where creative and caring people of all backgrounds can be challenged, grow as individuals and feel a higher purpose in the unique value they bring and the difference they make in the lives of others. We celebrate our differences; cultivating uniqueness and belonging allows us to connect with our consumers on a personal level, understand our clients' needs, support the communities in which we operate, and perform at our best.

21,000

65

Count on Sedgwick to meet your needs

Sedgwick is in the right places, with the right people, at the right time. Through progressive product development, organic expansion and strategic acquisitions, our offerings continue to evolve to meet the current and future needs of clients. Our 21,000 colleagues in 65 countries around the world represent different backgrounds and cultures, but are unified in a common goal of delivering excellence for our clients and business partners.

Our global team of colleagues drives the success of our business. In order to deliver innovative, industry-leading solutions to clients and take care of consumers the way they want to be treated, we actively recruit, retain, and engage the best and brightest people.

900

3.8 million

65+ languages spoken