

# Expert view

Q&A with Darrell Brown  
Chief Claims Officer, Sedgwick



The “Expert view” column presents a wide range of claims management topics offering valuable insights and information for clients.

---

**edge:**

What are you working on right now that will have an impact on our customers in the near future?

**Darrell:**

We are focusing on two key areas. The first is continuing to ensure our claims colleagues have the best possible technology and resources to manage claims efficiently while driving positive results for our customers. The second is finding ways to make sure injured employees obtain the best medical care and have an optimal experience throughout the claims process, which will

lead to the best outcomes for them, and for our clients and carrier partners. We accomplish this by concentrating on doing the right thing for the employee in everything we do. We always have to stay mindful that something unfortunate has happened to them that can cause real uncertainty relative to their job and how they are going to pay their bills. Therefore, we must approach injured employees in a compassionate way to earn their trust and show them that we are here to help. Doing the right thing in each case includes making sure they have access to quality medical providers for

their injury, setting expectations, answering their questions, explaining the roles and responsibilities of the team, being responsive and making key decisions as quickly as possible. It’s really about making sure that the examiner, the nurse case manager and everyone who assists with the claim helps the employee through the process. When you take that approach, the rest will fall into place. Focusing on taking care of the injured employee puts the claim on track to better outcomes, reduced litigation and lower costs.

We've been testing a variety of approaches in our claims offices to determine their impact on the claims. In one of our California programs, there is a designated employee advocate on the team whose single responsibility is to help injured employees navigate the system. We have found a strong correlation with this approach and reducing litigation. In another office, we are also looking for opportunities to make claim decisions even faster to improve outcomes. The initial results we are seeing are very encouraging, as we're finding that this approach and philosophy improves durations and decreases litigation.

**edge:**

What else is on the horizon for claims management solutions?

**Darrell:**

Even though Sedgwick is the best in the industry at claims management, we are always looking for opportunities to improve the process and the experience for our clients' employees and customers. To this end, we will be rolling out a complex claims team that will assist our claims colleagues by providing oversight and technical assistance with catastrophic and complex claims issues. It is our goal that this team will not only help with the cases they are

assigned to, but will also work to elevate our claims process across the organization by establishing new best practices for managing and preventing complex claims. Some workers' compensation and liability claims are catastrophic from the start, but there are others that morph into catastrophic claims. Resolving these claims may sometimes require additional resources. Our claims and case management teams will work on coordinated solutions and strategies to help them reach the best outcomes. These cases encompass a small percentage of the claims, but they are responsible for a greater percentage of the dollars. Having a team that is helping our examiners get those claims resolved in a way that is favorable for our clients' employees and customers, as well as our carrier partners, benefits everyone involved.

In addition, as chief claims officer, I'm excited about what the partnership and collaboration between some of our key departments and our Performance 360 quality initiative can yield in terms of results for our customers and their employees. What we've seen is that when we work together to solve issues, we're very successful.

**edge:**

How has technology improved the claims process?

**Darrell:**

We have made incredible strides in terms of getting employees access to their claims information. With our self-service application, viaOne® express, they can access real-time information using their personal computer, smartphone or other mobile device. We are also sharing payment status and other key claim updates through our push technology option. As we continue to do this and expand the options, I think they will continue to be very well received.

**edge:**

Looking at the regulatory environment and recent law changes, do you think topics important to our industry will be a part of ongoing debates in light of the changing political landscape?

**Darrell:**

From an industry perspective, it is a very interesting time for workers' compensation because so much has changed in terms of demographics and preferences. We have to understand the different cultural groups, increased diversity and how societal changes and topics such as recreational and medical marijuana impact what we do in claims administration. We will

continue to think about how workers' compensation is impacted with respect to these changes and other regulatory and law changes. There could be continued national attention on workers' compensation between now and the election next year. The related conversations will impact not just claims and workers' compensation, but the broader range of issues for employers. With the changes in the political landscape, our industry and our business need to change with it. We will continue to look at new laws and changes that could impact our clients and the work we do at Sedgwick, so that we will be prepared to respond.

**DARRELL BROWN**

*As Chief Claims Officer, Darrell is responsible for Sedgwick's Total Quality Initiative, Performance 360 and innovation. He is based in our Long Beach, California office and has over 20 years of experience in claims management. Darrell joined Sedgwick in 2001 as an assistant claims manager and later served as an operations manager and area manager for the southern California region. He also spent more than five years as the workers' compensation practice lead. Prior to joining Sedgwick, Darrell worked as a claims manager for a third party administrator specializing in public entities. He has been an instructor for the American Insurance Educational Association teaching advanced workers' compensation, case law and labor code. Darrell holds a self-insurance license in California and earned the Associate in Risk Management designation through the American Institute for Chartered Property Casualty Underwriters.*