



20 issues of edge: a retrospective

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It's been eight years since Sedgwick decided to launch a digital magazine — one we hoped would provide valuable insights and drive important conversations with stakeholders across the industry. With our first online issue of *edge* in 2015, we aimed to shine a light on the leading-edge topics that shape our collective future and matter most to our clients and colleagues. Nineteen issues later, *edge* continues to do just that.

The milestone of *edge* 20 got me thinking about where we've been, and where we're headed as an industry. How has the conversation evolved since our first edition? As we look back at our first 20 issues and look ahead to what will hopefully be many more, I want to explore a few recurring themes and trends, what they mean in today's claims landscape and what we anticipate may lie ahead in 2023 and beyond.





GOING GLOBAL

Developments in technology, telecommunications and international travel, coupled with business consolidations, have manifested in globalization across many sectors — including the insurance and claims arena.

In [edge 5](#), we first tackled the question of whether those with worldwide exposures are better off centralizing the management of these risks or working with providers indigenous to each geography to ensure understanding of local customs, nuances and regulations. Over the years, the industry has come to appreciate the beauty of a blended approach: global capabilities, supported by homegrown talent and local operations firmly embedded in each market. Our experience responding to catastrophes like [floods in Australia](#) and hurricanes in the [Caribbean](#) and [southern U.S.](#) highlighted the advantage of drawing from a broad base of expert talent when situations demand an all-hands-on-deck approach.

While there are, of course, significant differences across geographies, globalization has brought to light how much we are alike and face the same kind of [unpredictability](#), regardless of location. With these commonalities in mind, many multinational employers are looking to adopt more consistent, global approaches to [absence and leave](#), [talent resources](#), workers' compensation, [accident and health](#), [mental well-being](#), productivity and other workforce issues — and Sedgwick aims to be at the forefront of those developments. Similarly, service providers in the [liability](#) and [auto/motor](#) space are scaling up to meet worldwide customer demand.

The globalized workforce and base of insurance carriers have created the need for innovative employee, customer and policyholder solutions that reach beyond borders. Around the time we published the inaugural issue of edge, Sedgwick began growing our operations to establish an international footprint beyond our North American roots. Broadening the scale of our business and scope of our expertise over the past decade has enabled us to meet a wider range of needs for more clients in more places than ever before.



PREPARING FOR DISASTER

In the claims business, we specialize in making things right *after* something unexpected occurs. Over the years, the industry has heightened its focus on anticipating things that can go wrong and making advance preparations to help mitigate the risks.

Damage related to natural disasters represents a significant percentage of property claims, so we've used edge to examine catastrophe preparedness from multiple angles. Our experts have shared insights on [proactive steps](#) businesses should take and [disaster planning](#) efforts that should be completed before storms hit. In 2020, when COVID-19 dominated the news cycle, we covered the compound challenges of preparing for the Atlantic hurricane season amid the pandemic – a [catastrophe within a catastrophe](#).

Although insurance often equates "CATs" with natural disasters, our industry is committed to helping businesses prepare for and ride out all types of storms. Targeted programs built on specialized expertise have proven to be a smart strategy. For example, [crisis care](#) can offer holistic clinical services to employees who may experience painful situations, such as workplace violence, traumatic injuries and extreme weather. Additionally, we've showcased expert solutions dedicated to mitigating [cyberattacks](#) and [civil unrest](#), preventing and planning for [product recall and safety issues](#), preparing [healthcare facilities](#) for large-scale emergencies, and reducing [on-the-job injuries](#) by making workplaces safer.

As we said in [edge 13](#), "By aligning these resources in advance, there's a measure of reassurance that you are prepared if a catastrophic event occurs." Organizations that maintain strong partnerships with service providers well-prepared to help them through hard times will reap the benefits of those investments whenever disaster strikes.





Since our very first issue, we've used edge as a vehicle to explore innovative ways Sedgwick, the industry and our clients can demonstrate how caring counts.

PROTECTING YOUR BRAND

A claim is so much more than a business transaction; it's an opportunity to make things right and restore goodwill when something doesn't go as expected. How companies handle claims underscores their commitment to their employees, customers and policyholders. Do they take a bare minimum approach, or do they go the extra mile to ensure satisfactory resolution and provide a positive experience?

Every interaction comprising the claim experience contributes to the end-user's perception of the company's level of caring. In the era of social media, one negative review can quickly escalate into a brand crisis. At Sedgwick, we always strive to represent our clients well and to advocate for their people at every touchpoint in the process. As we said in [edge 2](#), "We are not only acting as an extension of [our client's] brand — we are helping them protect it."

Effective workforce absence management can also protect a company's brand and performance. In [edge 15](#), we delved into absence strategies that facilitate the availability of skilled labor needed to deliver the products and services customers expect. As we said there, "Continuity planning is not a nice to have; it's a must have."

Manufacturers seeking to mitigate the risks of potential product safety issues are turning to partners who are well-versed in the complexities of recalls and can effectively turn a brand crisis into an opportunity for building loyalty. To keep pace with demand for comprehensive and easily scalable solutions, Sedgwick fully entered the brand protection space in 2020, offering end-to-end solutions for managing all aspects of recall, remediation and retention.

TAKING CARE OF PEOPLE

One important function of thought leadership is to remind us of the big picture — that at the heart of everything we do is our shared commitment to taking care of people.

Since our very first issue, we've used *edge* as a vehicle to explore innovative ways the claims industry can demonstrate how caring counts. We've highlighted the concept of [treating the whole person](#) and consideration for the psychosocial factors affecting recovery and return to work. We've also examined the importance of employee engagement via [self-service technology](#) throughout periods of absences related to injury or illness. Employees recover faster and more fully and are more likely to return to productive living when they feel connected to their workplaces and communities.

Building on widespread interest in a more holistic claims experience, we've showcased some forward-thinking ways that organizations can take great care of their employees, including:

- Recommending proven [pain management](#) strategies other than opioid drugs.
- Helping them find timely and appropriate [behavioral health care](#).
- Increasing [access to high-quality care](#) through rideshare services and virtual physical therapy.
- Guiding them through the maze of jurisdiction-specific [paid family leave](#).
- Supporting them through the [job accommodation](#) process.
- Providing [tech-driven user experiences](#) that exceed expectations.

"Whether it is a workers' compensation, disability or leave of absence case, we are treating people," we said in *edge* 1.

"Sometimes that requires thinking outside of the box." That creativity, coupled with our caring counts philosophy, informs all of our solutions and service delivery.

In recent years, organizations have placed a heavy emphasis on environmental, social and governance (ESG) initiatives. In [edge 5](#), we began including a community spotlight feature in each issue to serve as a source of inspiration and a reminder of our industry's far-reaching commitment to care.



IMAGINING THE POSSIBILITIES

When we first began exploring the idea of a Sedgwick digital magazine, we could not have imagined a platform as robust and wide-ranging as edge is today. Through 20 issues, edge has kept a finger on the pulse of the industry, providing a valuable outlet to examine evolving challenges, share the best of our resources, and drive the conversation forward. Certainly, some things have changed since issue 1, but trends like globalization, disaster preparedness, protecting brands and taking care of people continue to ring true.

None of us knows what 2023 may bring. But in the unexpected, you can be sure that Sedgwick and our edge contributors will be here for you – watching trends, sharing ideas, offering support ... and imagining what's next.

For more on Sedgwick's thought leadership and predictions on the industry trends to watch in 2023, see our [Imagine 23](#) list.

CARE WHEN IT MATTERS MOST
Through the Sedgwick crisis care program, we have helped clients navigate some of their most challenging times. Here are just a few of our stories.

Insurance claim help A client reached out to the Sedgwick crisis care team when one of its employees suffered a traumatic brain injury on the job. The injured worker was in a hospital and would need coordination to transfer to an appropriately equipped rehabilitation facility. You were able to connect the client with a Careline representative for the site and contacted the provider's home to provide an additional layer of support. We're currently working on rehabilitation and to further assist the recovery.

A long-term fall An employee sustained a traumatic leg injury from a fall after a difficult season. The worker is still trying to get his leg into a cast (there are additional stories to the right leg which was subsequently amputated or not). The crisis care team dispatched a full-time caregiver to the home within an hour to assist the recovery, manage the care and provide support to the family. We also engaged specialized medical customer service to proactively identify medical equipment needs for this region of operation, and reached out to the hospital and to family to provide an additional layer of support. After some time with appropriate rehabilitation and for gradual healing, the injured worker is prepared for hospital to receive rehabilitation, to home to get their quality.

Sex claims When two employees were child dating a close colleague, a third employee was asked to leave for evaluation and stage. After a quick investigation, the third employee was able to locate the employees and the former colleague in the hospital and find their progress. Both were admitted and had successful operations.

SPECIALIZED AND PROACTIVE SUPPORT
If there's ever been a crisis care program from the comfort of having a specially trained team available to assist those employees and other impacted individuals (and you may never know when they really need it), Sedgwick's crisis care team is always there to help. We're not just a team of resources that you can depend on if a catastrophe ever occurs, we're a team that can help you prevent and respond to crises before they even start.

The good news is, if your organization ever faced a third case management program, you already have access to one with our services. To learn more about the program or to speak with one of our Sedgwick crisis care team members.

One call to Sedgwick's crisis care hotline connects employees to a crisis care team who can deploy the appropriate resources.