

The Edge

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IN THIS ISSUE

- 01 **Claims technology: what's here today and on the horizon for tomorrow**
- 10 **The virtue of scope and specialization**
- 18 **The new conversation around supporting and accommodating employees**
- 26 **Expert view: a conversation with Tom Simoncic, president, global property and international, Sedgwick**
- 31 **Community spotlight: global community champions program**
- 38 **Edging up**

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Claims technology: what's here today and on the horizon for tomorrow

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In the not-so-distant past, the thought of near-instantaneously adjudicating an insurance claim or using remote-controlled drones to capture images of property damage seemed like science fiction. It simply couldn't be done. But we've seen that, and much more, emerge over the past decade — and additional innovations are on the horizon.

For example, technologies like ChatGPT (generative pre-trained transformer) have the potential to further transform the industry. In contrast, other innovations may be brilliant ideas with few tactical applications to our work.

So, what's the best path forward for the claims industry regarding adopting current technology and innovations to come? How do we go beyond the buzz to bring the benefits of technology to more stakeholders, use it for creative problem-solving, and move the needle on customer satisfaction and operational and financial performance?

Answering these questions should begin with a few others: How can we use technology to solve problems, big and small? How can these tools help us provide greater efficiency in claims, improve customer loyalty, support personalized care and optimal outcomes, and enhance future functionality and benefits?

Focusing on the answers to these key questions will enable our industry to embrace current technology offerings and look forward to gaining greater value from promising future innovations.

COMMUNICATION, AUTOMATION AND INNOVATION

We are mindful of three key things that we anticipate will most significantly impact our industry's tech story this year:

- *Communication* – In a people first approach, customized user experiences matter. Communication continues to transform customer service, build more meaningful interactions, and influence how people engage throughout the claims process. Individuals are demanding full-service, instantaneous options, including flexible, multichannel flow through talk, text and chat.
- *Automation* – The automation of processes and digitization of tools is occurring in ways large and small as we stay tech forward. Even automating segments of the process – like eligibility verification, valuation and validation – and integrating rules-based decisioning can take a burden off of claims professionals and hasten the resolution process, improving the user experience for adjusters and claimants.
- *Innovation* – Forward-thinking organizations are data driven, leveraging the latest advances in technology strategically, but also securely. By harnessing the power of both structured and unstructured data in new ways, decisions are optimized and prescribed to bring better value and outcomes. Data and next-generation artificial intelligence (AI) combine to simplify complex processes. Quality initiatives can be built for real time action instead of retrospective review.

CUSTOMER LOYALTY + PERSONALIZED CARE = OPTIMAL OUTCOMES

Insurers and employers must carefully balance the efficiencies of new technologies with the risk of losing the personal touch. The customer experience is important and should be individualized. Not everyone wants to go to a website to resolve a claim. Some want to speak with another human, others wish to email, and others the ability to send images via an app or to use text and online chat features. But providing options for technology utilization and communication can be a win-win; it not only streamlines processes, but also promotes loyalty. Treating people how they want to be treated helps insurers retain their customers and employers satisfy the needs of the workforce.

Despite its many benefits, technology is not a substitution for personal interaction. At Sedgwick, we've adopted a people first, tech forward, data driven mindset. We believe the best way to employ technology is to leverage its capabilities to perform manual tasks — giving our claims professionals more opportunities to deliver empathy through meaningful human connection and engagement.

This approach is essential when it comes to more complex claims. For example, providing individualized, compassionate care after an injury or illness is crucial, and technology can further enhance the process. Along with automating basic functions like eligibility, AI can serve as the backbone for predictive models developed to identify when an individual might benefit from a clinical intervention, such as a call from a nurse case manager or a review of their prescriptions.

Sedgwick's new solution for efficiently processing [residential water damage claims](#) uses a similar methodology. The tool employs automation to adjudicate low-complexity losses; based on the extent of the damages reported, homeowners may receive referrals to repair and restoration services from our contractor network, as well as to our temporary housing team for further assistance.

These technologies help to ensure that the right resources are applied to assist individuals at the right time. This allows claims professionals to do what they do best: engage customers, solve problems, alleviate complexity, and restore peace of mind.

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AUTOMATING CRITICAL TASKS

Technology touches nearly every aspect of our work, from staffing to claims processing. Indeed, one of the more exciting changes over the past decade has been the ability to fully automate critical elements of the handling process for simple claims. Increasingly, claims involving damage to or the loss of lower-cost consumer products, such as smartphones or small appliances, are handled with little to no human intervention. One reason why this is possible is that we can now automate critical tasks, such as:

- Eligibility verification
- Rules-based decisioning
- Documentation validation
- Value calculations

However, far more than simple claims can be automated. Large global insurers are now partnering with tech-savvy third party administrators (TPAs) and other vendor partners to utilize advanced infrared drone technology, high-resolution satellites and sophisticated interfaces to gather data that can be integrated into the process on complex claims and provide rapid results and insights.

Combating talent shortages by enhancing the employee experience

One of the lesser-known benefits of automation is its value in addressing the industry's ongoing staffing challenges. Despite the uncertain economic environment, the labor market remains tight. It's vital to enhance the work experience of our people so we can continue to attract and retain highly skilled employees. Removing mundane, repetitive tasks from their workloads and enriching their jobs with opportunities to work on more engaging tasks and challenging claims is essential to retention. We can now allow automation technology to do some of the heavy lifting, especially for low-value and low-severity claims, so the talented people in our industry can devote their energies to making a meaningful difference for our clients.

Enabling self-service

Another area where automation technology has had a significant impact is in self-service capabilities. Today, customers are empowered to go online and manage portions of the claims process. For example, if a policyholder has a roof damage claim due to a storm, they can go to their insurer's website and provide data on the loss, including the location and date of the event. Automation enables us to verify their policy and coverage and drill down in real time into the weather conditions in that area on that date. With this information, customers can resolve their claims faster and remain updated on every step of the process.

The transformative potential of artificial intelligence

No matter your field, it's hard to escape the buzz around AI. It's important to note that automation and AI represent two different disciplines. AI is a tool to perform tasks like a human. For example, we currently use it to gather data from document images and other sources to round out claim file notes. On the other hand, automation is the application of tools like AI to compile and analyze massive datasets and models. It can transform non-complex claims handling into an instantaneous process that requires little to no human intervention.

A LIGHTER TOUCH

Going from traditional claims handling techniques to no-touch automation is too much to ask of some insurers and customers. One way to encourage greater adoption is to consider that it doesn't need to be all or nothing. Instead, we can apply a "light touch" approach to automating pieces of complex claims.

Essential elements of the claim, such as eligibility verification, can be automated, leaving the more complex and customer-facing tasks to skilled adjusters, supported by insights provided by AI. The key to this approach is to recognize which claim tasks benefit most from technology and where human intervention adds the most value to the end-user experience.

ENHANCING CURRENT AND FOSTERING FUTURE FUNCTIONALITIES

Widespread industry adoption is vital to securing optimal value from new technologies. Therefore, we encourage more insurers and employers to look at relevant advancements and work with trusted, expert partners to embed them in their operational processes. Much of that innovation will involve ongoing developments in AI.

For example, AI can now “read” and interpret unstructured data, such as information in handwritten notes and posts on claimants’ social media channels, to identify cases ripe for intervention. An injured worker whose file indicates they are experiencing depression (which may also hinder recovery) can be automatically referred to a member of our behavioral health team for further consultation and coaching.

We’re also seeing exciting advances in tech-driven tools that can preemptively identify risk. In the UK, we can now help clients pinpoint what’s causing their claims and what can be done to prevent them. Our real-time information hub [viaOne](#)[®] presents these insights on a secure, easy-to-read dashboard, simplifying data analysis and access for clients.

COULD GPT BE AN INDUSTRY GAME-CHANGER?

These days, no discussion of technology is complete without noting the buzz around ChatGPT. The much-hyped innovation has the potential to fundamentally transform how people interact with technology and leverage it for better outcomes in a range of industries, including insurance. But we must do so carefully and in ways that align with our mission, culture and commitment to data privacy.

Sedgwick is already building a platform to leverage the capabilities of OpenAI’s GPT-4 within our secure, proprietary technology environment. This [advanced application](#) — the first of its kind in the industry — will allow colleagues to explore the impact of generative AI performance and natural language processing on day-to-day tasks, such as document summarization, claims queries, medical and biomedical classifications and more. Automating important but routine aspects of our work processes with the help of generative technology will help our talented professionals gain value from information more quickly, relay it back to our clients more efficiently, and dedicate more time to the people whose care is entrusted to them.

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How can these tools help us provide greater efficiency in claims, improve customer loyalty, support personalized care and optimal outcomes, and enhance future functionality and benefits?

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BEGIN WITH TRUST AND TRANSPARENCY

With technology's many benefits, what can be done to expand its effective use in claims? There are four critical factors:

1. Ensuring transparency
2. Trust and faith in the technology and its security
3. Assurance customers will embrace and utilize it
4. Cost and return on investment

Transparency is one of the primary ways to build trust in technology. At Sedgwick, we continually work to support our position as a trusted industry leader in the adoption of advanced technology. Through thought leadership articles like this and other communication efforts, we strive to share what's happening behind the scenes, so clients can see first-hand the value technology brings to their claims.

In line with our commitment to transparency, we provide insights to individual clients on the costs associated with technology adoption and the process improvements they can expect from the implementation. However, results will ultimately depend on the technology, scope of adoption and the user experience. A trustworthy partner will provide on-demand dashboards that offer meaningful, real-time insights into status and performance.

TECHNOLOGY AS A TOOL FOR TRANSFORMATION

Through the use of emerging technology, we can provide greater opportunities for people to focus on essential claim-related tasks and access the data they need to get their jobs done quickly, accurately, efficiently — and with the right level of human touch. The driving principle behind the adoption of technology should always focus on the experience of those who use it and its ability to help them solve problems.

To benefit all stakeholders, we must continually look for ways to target pain points, communicate with people the way they want, identify areas of risk and opportunities, find smart ways to automate processes, and empower our skilled adjusters to optimize the value of promising technologies for today — and innovations on the horizon for tomorrow. We believe this is the right approach for true transformation and value for our industry and clients.

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The virtue of scope and specialization

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Strong relationships and trustworthy support are indispensable today. Organizations operating in this complicated, and sometimes volatile, environment need partners who can supplement their expertise and resources and help them resolve complex issues. When choosing a vendor partner, it's important to consider their cultural fit with your organization, as well as their ability to grow with you. But perhaps most critical when it comes to a partner is selecting one with the right scope and level of experience to meet your organization's evolving needs – now and long into the future.

Here, we will draw on our experiences and conversations with customers around the world – employers, retailers, insurance carriers, public sector agencies, corporations and other entities – in exploring some of the reasons why having a claims partner with a broad footprint and range of solutions, as well as a depth of specialized expertise, matters to your organization.

COMBATING THE GROWING COMPLEXITY OF THE RISK LANDSCAPE

Multiple developments over the past few years — a global pandemic and related business interruptions, economic inflation, talent shortages, supply chain issues, civil unrest, geopolitical tensions, technology innovations and vulnerabilities, extreme weather events and more — have highlighted the need for organizations to be prepared for a wide variety of crises. These and other significant risk factors have shown themselves to be fast changing and heavily intertwined, creating complex dependencies that organizations must navigate carefully.

Increasing globalization in today's economy and workforce means organizations are operating across wider geographies. Claims can occur anywhere at any time, and organizations must have reliable partners with the scalability, connectivity, skills and local presence to quickly support those needs where and when they arise. Having a global claims partner with the right breadth of coverage can offer multiple benefits, including a coordinated approach to managing risk, "boots on the ground" in any location soon after disaster strikes, and sophisticated data integration that can uncover and monitor trends.

Another factor further complicating the risk landscape is the rapidly changing regulatory environment. In the U.S., for example, state-specific laws regarding employee leaves of absence are continually in flux. This makes it very difficult for employers to remain compliant and avoid penalties, accurately grant employees the benefits to which they're entitled, effectively track workforce absence, and control costs. The confusing patchwork of leave policies across jurisdictions has led many employers to outsource administration of their benefit programs. Partners with national expertise are best equipped to monitor regulatory changes and embed compliance within their processes and technology systems.

Throughout the world, regulations regarding employment, data protection, insurance, building construction and other business arenas continue to evolve. Organizations with a presence in multiple geographies must be able to rely on partners with a deep understanding of how to navigate every local market in which they operate.



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DELIVERING POSITIVE USER EXPERIENCES

A confluence of factors has put more emphasis on the user experience in recent years: fierce market competition, consumer expectations of instant gratification, developments in technology and the fact that any brand interaction has the potential to go viral on social media in a matter of moments. With stakes this high, organizations are turning to vendors who can help them transform claims — which most often occur amid negative circumstances — into positive experiences underscored by empathy and caring support. Large-scale partners typically have the resources to attract and retain purpose-driven professionals to deliver such a high level of service, as well as to train them thoroughly and continually on how to meet client and customer demands.

Technology has also assumed a greater role in the delivery of service-related experiences. Today's consumers have strong individual preferences about how they interact with their employee benefit programs, insurance carriers and other service providers, and they have high standards for technology efficiency, ease of use and immediacy of access. The leading claims organizations have become experts in technology-driven user experiences through years of acting as extensions of their clients' operations and by investing in infrastructure, security and innovative customer-facing applications. In fact, several of the global carriers with whom Sedgwick partners are currently scaling back their investments in technology tools for their policyholders — opting instead to leverage the strength of our intuitive platforms and applications. Sedgwick has, in many ways, become the go-to expert on technology for the insurance services industry.

While having the right digital tools is a critical piece of the puzzle, it's no substitute for the invaluable human connection people seek during challenging times. Because claims partners focus on the nuances of the process, they should have a resolute commitment to caring for people when it matters most. They should be instilling in their employees the importance of helping others and resolving complexity, so clients' employees, customers and policyholders can focus on the things that matter most in the moment. Additionally, their capacity to embrace diversity, equity and inclusion, along with local cultures and nuances, should lead to more personalized care and supportive user experiences.

**THE LEADING CLAIMS ORGANIZATIONS
HAVE BECOME EXPERTS IN TECHNOLOGY-DRIVEN
USER EXPERIENCES THROUGH YEARS OF
ACTING AS EXTENSIONS OF THEIR CLIENTS'
OPERATIONS AND BY INVESTING IN
INFRASTRUCTURE, SECURITY AND INNOVATIVE
CUSTOMER-FACING APPLICATIONS.**



A RANGE OF SPECIALIZED EXPERTISE UNDER ONE ROOF

Today's complicated operating environment tends to reward depth of knowledge and specialized skills over general practitioners. Many organizations look to specialist providers — like claims administrators — to supplement their in-house capabilities and help them service customers and address complex challenges. The claims partners that are best equipped to meet clients' wide-ranging and ever-changing needs are those that offer both breadth and depth of expertise.

By way of example, the thousands of talented professionals who comprise Sedgwick's global loss adjusting team have between them more than 75 subspecialties — from agriculture and automotive to telecommunications and utilities. When large, complicated losses occur, insurers and corporations look to engage partners with in-depth knowledge of not only property loss adjusting and the claims process, but also the particulars of the type of loss.

Large-scale claims organizations can leverage their broad and deep expertise to their clients' benefit by layering solutions in order to improve outcomes. For instance, here are a few of the ways Sedgwick strives to accomplish this:

- Our wide range of managed care solutions bolsters the ability of our clients and dedicated servicing teams to take good care of employees after injury or illness and facilitate a safe and smooth return to productivity.
- We've brought together multiple services in our end-to-end auto liability claims solution: personal injury protection (PIP) medical bill review, appraisals, direct repair, recalls and loss adjusting. Supported by our regional centers of excellence to leverage Sedgwick's scale and expertise, the solution is designed to drive down indemnity and severity spend.
- Complex property and business losses often require expertise across a variety of disciplines. We offer a suite of specialized solutions that, when warranted, nicely complement loss adjusting, such as building consulting, contents valuation, forensic accounting, fire investigation, forensic engineering, environmental consulting, repair solutions, temporary housing and more.

Beyond the expertise they can offer in specific niches of the claims arena, large-scale partners have the opportunity to distinguish themselves as specialists in particular industry verticals, such as aviation, construction, financial services, food and beverage, healthcare, manufacturing, public entity, retail, transportation, telecommunications and more. By developing thorough knowledge of an industry's operating models, customer base, objectives, risk profiles, data trends and pain points, claims organizations become more than third party administrators and loss adjusters to their clients; they grow into expert partners who truly understand their needs and whose best practices can make an indelible, enterprise-wide business impact.

A WORLD OF RESOURCES

By virtue of their size and resources, large-scale partners offer a host of amenities — beyond their claims examiners and loss adjusters — that can make a meaningful difference. Among them are client services professionals dedicated to strengthening the partnership and bringing established best practices to the management of their claims program. Many larger partners have practice leads and other executives who closely follow the latest trends, regulations and industry developments and bring their knowledge to bear on clients' programs. Another advantage is access to larger pools of talent and resources for managing that talent, to ensure the right professionals are assigned to the clients where they fit best in terms of skillset and cultural alignment.

With regard to technology, a claims partner of greater scope is more likely to have the resources to invest in the systems and platforms needed to administer claims and deliver a strong user experience. They also have the data analysis and reporting tools that enable clients to keep an eye on day-to-day activity, trends and warning signs.

Events like the COVID-19 pandemic and large-scale natural disasters like the 2022 [floods in eastern Australia](#) taught us lessons in preparedness for an all-hands-on-deck approach when catastrophe strikes. Global providers have the advantage of drawing from a world of resources when clients need them most. This kind of scope gives larger partners the ability to say yes when a client or prospect calls with an urgent request. It's what fuels our capacity to help people wherever and whenever the need arises.



BRINGING IT ALL TOGETHER

These are some of the reasons why we believe it's advantageous to work with claims partners with a certain level of scope and expertise. When such providers leverage the strength of their collective resources, they prove more agile, operationally efficient and adaptable to changing market conditions and client needs. Connecting the dots through cultures of collaboration, streamlined leadership structures, common processes and shared technology platforms enable large claims organizations to bring the best of all their resources and expertise to their clients.

In our line of work, the devil is truly in the details. Managing claims is a complicated business, and we're responsible for delivering excellence at every step in the process so things go smoothly. We do that by hiring talented and caring professionals, developing their skills and expertise, and instilling in them that our shared mission and purpose are to fix things and help people. The best way we as a global claims partner can embrace the challenge is by maximizing the vast resources available to us — all the while keeping the customer at the core of everything we do.



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The new conversation around supporting and accommodating employees

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The last couple of years have seen the rise of significant workplace trends, including flexible work, the Great Resignation and talent war, and increased need for mental health support. All have had a dramatic impact on the role of the employer, reshaping the conversation from what they *have to do* to support their employees' health and well-being to what they *should be doing*. Here, we share trends on how employers are taking on that responsibility in a bigger way and broadening their focus to develop employees — both professionally and personally — to fuel better health and well-being, attract and retain talent, and drive stronger performance.

NORMALIZING HUMAN CONNECTION AT WORK

Over the years, there has been a growing effort for employers to support employee mental health and well-being through employee assistance programs (EAPs) and the addition of behavioral health coverage to their benefit plans. However, with [1 in 5 adults](#) experiencing a mental illness each year and work-related stress being reported as people's No. 1 source of stress in a [2023 report from Calm](#), employers are now asking themselves: Is this enough?

Pre-pandemic, employees typically assumed responsibility for caring for their own mental health and well-being outside of work. With so many people now working remotely and staying connected 24/7, the line between work life and home life is blurring; this has caused the pendulum to swing away from the resilience model and put more of the onus on employers to take care of their people. In response, employers are enlisting surveys and looking at quantifiable indicators like absenteeism and productivity changes to gauge employee stress levels, but they may be missing a key component: understanding how their employees are really doing.

When everyone works together onsite, it's easier for managers to recognize the telltale signs of employee distress. With many now remote or on a hybrid schedule, the visible clues are harder to detect and require more deliberate action at the manager level. It's no longer enough to have a quarterly performance review or conduct an annual engagement survey; leaders need to invest more time in connecting with their teams.

RECOMMENDATIONS FOR MANAGERS

1. The power of check-ins:

Managers should schedule weekly meetings (virtually or in person) with their individual team members and listen more than they speak. In addition to discussing work status, managers should make a concerted effort to focus on the employee. Some questions to ask include: What can I do to support you? Is something happening at the office or at home that I can help you address? If an employee brings up something going on in their lives, like an upcoming trip or an illness in the family, make a note of it and remember to inquire about it again at an appropriate time. Managers should also ask themselves: What can I do to help my team members feel cared for and successful?

2. Training and accountability:

Normalizing mental health and wellness should start at the highest levels of an organization. Leaders modeling healthy attitudes and openly sharing aspects of their own lives can leave a lasting impression on employees and bring added dimension to their humanity. Some employers are partnering with behavioral health specialists to develop and implement interactive training programs that reshape the perception of the stoic leader into one who leads not only with strength, but also with empathy and vulnerability. We tend to think of empathy as an innate quality, but it's actually a skill that can be learned and cultivated.

Training programs help leaders approach and communicate openly about their own struggles, which in turn gives employees the freedom to share their emotions and be authentic. Leaders are also being encouraged to model healthy practices like mid-day walks and activity breaks, therapy appointments, and prioritizing time away from work. Beyond training, employers can further normalize these practices by holding managers accountable for healthy behavior as part of their performance reviews.

3. Fostering opportunities for connection:

There is power in the collective, and managers are trying various ways — such as working together one day a week at the office and hosting group volunteer outings — to bring together remote and hybrid teams for camaraderie and collaboration. Other ideas for remotely infusing team connectivity include:

- Intranet or Slack channels for non-work banter, such as #water-cooler, #pet-people, #random, #good-reads, #foodies, etc.
- Peer-to-peer e-notes of recognition and gratitude
- "Party in a box," with goodies and branded swag for virtual celebrations
- Virtual coffee dates and "office hours" with managers
- Turning cameras on during work calls to fuel more interaction and rapport



GETTING COMFORTABLE WITH FLEXIBILITY

Today's demand for flexible work is likely here to stay. In fact, nearly 60% of employed respondents to the recent McKinsey American Opportunity [survey](#) said they have the option to work from home at least part of the week. Plus, about 90% said they would accept a flexible work option, if offered. This theme transcends generations and was reported across geographies, industry sectors and job types.

At its core, flexible arrangements give people greater choice and control over when, where and how they work, so they can best integrate work and life based on their individual needs. While not all work can be performed remotely, employees generally feel empowered and trusted without fear of being reprimanded when they have autonomy to dictate which work they do in the office and which they can do elsewhere.

Here are some ways employers are incorporating flexibility:

- Scheduling that allows employees to adjust their hours to accommodate life events, like a doctor's appointment or child's classroom party, without the need to use paid time off (PTO)
- Manager discretion to grant "mental health time" to employees as needed
- Compressed scheduling options, like a four-day workweek

For some employee categories, such as hourly or shift workers, employers are using creative solutions in order to offer flexibility:

- Adjusting shift start and stop times
- Split shifts that include blocks of time in both the morning and afternoon, with a flexible gap in the middle
- Digital shift marketplaces, where employees can pick up or swap shifts from their phones without manager oversight
- Self-scheduling that enables employees to share their preferences (as opposed to availability) and pick up additional shifts when it suits their life and work needs

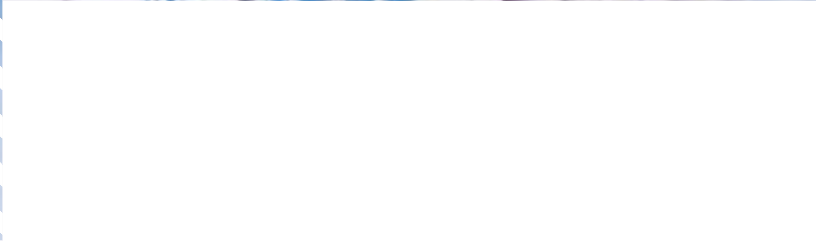
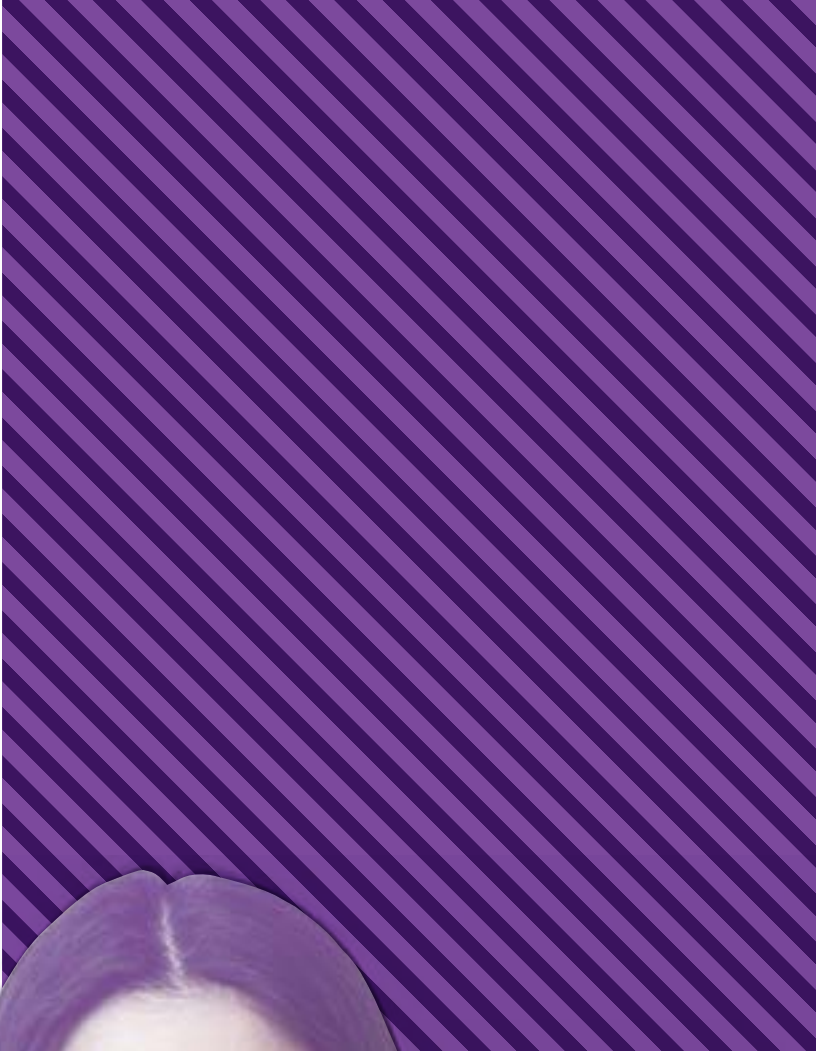
CREATING A WIN-WIN THROUGH PROFESSIONAL GROWTH

Employers are also taking a stronger stance on professional development to enhance employee well-being, aid in attracting and retaining talent, and support overarching organizational goals — and for good reason. In a [recent report](#), 52% of employees cited lack of growth or advancement opportunities as a major cause of workplace stress.

More employers today are recognizing professional development as a must-have benefit and responding with program offerings, including:

- Tuition assistance or reimbursement programs
- Continuing education classes to support credentials, reskilling and upskilling
- Corporate universities with accessible opportunities to expand technical and leadership skills
- Mentorship programs, including peer mentor assignments to support new hire onboarding and career mentors focused on professional and personal development

In addition to structured programs, leaders are also taking more ownership of their employees' professional growth. Taking the time to explore employees' goals and developing career roadmaps to achieving those goals are critical management responsibilities and should be part of regular conversations, not just during annual reviews. In today's competitive talent market, employees need to know leadership has their back — whether that means guiding them to growth opportunities within the department or inside another one.



RECOGNIZING IT'S MORE THAN "JUST A JOB"

Organizational culture has taken on renewed importance in today's workplace, and employers are increasing their focus on the minds and hearts of their employees. Culture is how employees feel connection and belonging and makes employers more attractive and relevant in a fast-changing labor market.

Research has demonstrated that purpose-driven work is good for both employee health and financial performance. A study published by [Harvard Business Review](#) found that employers with a clearly articulated purpose that's widely understood by the workforce experience better growth than organizations that hadn't developed or leveraged their purpose. Purpose-driven organizations in the study also benefited from greater global expansion, more product launches and success in major transformation efforts.

The key takeaway for employers is serving a purpose that's bigger than growing profit margins. Employees want to be part of something larger than themselves, to partake in meaningful work, and to contribute to the lives of others. As a result, employers are increasingly looking to enhance understanding of the organizational mission and to make culture-building a priority by:

- Creating consistent communications that highlight purpose, inspire strong performance, and infuse meaning into daily work
- Emphasizing environmental, social and governance (ESG) efforts to demonstrate responsible corporate citizenship, build goodwill, and instill pride
- Embedding diversity, equity and inclusion (DEI) into organizational practices to create belonging and connection

One way we're seeing employers embrace DEI is through the rise of employee resource groups (ERGs). These voluntary, employee-led groups seek to foster more diverse, equitable and inclusive work environments. They are generally aligned with shared identity and affinity characteristics and exist to aid in personal and professional growth, as well as to create safe spaces where employees can be their authentic selves. To be most effective, ERGs need engaged leaders at the helm to build conversation, momentum and engagement.



PUTTING PEOPLE FIRST MATTERS

The workplace landscape of today looks vastly different than it did just a few years ago. To be successful and competitive, employers must shift how they manage their people. Organizations are expected to assume more responsibility for their employees, viewing each as a whole person and not just in terms of their work product. Leaders must take a healthier approach to management, and this requires a holistic approach to employee engagement, health and well-being. Adopting a people-first mentality of management not only enables employees to thrive on the job and in life, but also positions employers for overall success.

**Adopting a people-first mentality
of management not only enables employees
to thrive on the job and in life, but also positions
employers for overall success.**

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Expert view

*A conversation with: Tom Simonic,
president, global property and international, Sedgwick*

In early 2023, [Sedgwick tapped Tom Simonic](#) to take over as president of our global property and international operations in the wake of Ian Mures's retirement. The *edge* team recently spoke with Tom about his new role, his perspective on three decades in the industry, and how he's hoping to continue influencing the organization through hands-on leadership.

edge:

How have you been diving into your new role?

Tom:

To begin, I'm so grateful for the opportunity — all the opportunities — Sedgwick has afforded me and my career and my family. Looking ahead, I feel excited and engaged about what's to come.

I'm just returning to the States after what felt like a whirlwind

trip, getting to know and hear from so many of our colleagues around the world. That's where I hope to have the biggest impact: with our people, the very heart of our organization. From recruiting to retention efforts, I'm focused on making sure our people — regardless of where they are or what role they fill — feel equipped to give their best and are properly incentivized to do so. Our retention rate companywide is and has always been impressive,

and we'll continue to find new ways to open even more doors for our global colleagues.

edge:

How do you see that focus on our colleagues translating to the clients we serve?

Tom:

Our clients have invested their time and their resources in us, with the understanding that what we do for them matters — that by partnering with

Sedgwick, outcomes will be different. Better. Our job is to figure out how to keep doing that. Focusing on our people is how we'll keep doing more of it.

Generally speaking, we're market leaders in nearly all the places we service today. We understand our clients' needs and we match them. As we continue to hire and hold onto the best and brightest in the industry, we'll diversify wherever possible, broadening our abilities with our current clients and welcoming new ones.

Building on a track record of success means we have the capital, both human and financial, to go out and do great stuff and to continue the narrative. Today, Sedgwick is widely considered the greatest claims service provider, but there's no sitting around resting on that. We'll grow, and we'll continue to get better.

edge:

Can you give us an example or two?

Tom:

One great example is the temporary housing market. A couple of years ago, we weren't in that space at all; today, we're a market leader in the U.S. Looking forward, we're asking how we can leverage this service capability in other markets. By bringing the best and brightest from around the world into the discussion, I'm sure the path forward will include differentiated service offerings in other geographies. Our ability to provide those additional critical services across the supply chain is invaluable.

Another example is our outstanding forensic engineering, origin and cause, and environmental practice (EFI Global). How can we replicate what we do well in a few markets across the globe — we're already doing it in the U.S., Canada, Brazil, the U.K. and Belgium/Luxembourg, to name a few — and find new places to provide that service?

The question should always be: How can we branch out in ways that meet our clients' needs, perhaps even before they're aware there is a need?

edge:

As head of our international operations, how do you see that growth working on a global scale?

Tom:

My broad vision is that we remain best in class in our core service offerings, even as we diversify them around a set of local, regional, international clients — anyone who's looking for that complete solution to something that Sedgwick, and only Sedgwick, can do on a global level. As our clients become more sophisticated, so do Sedgwick's claims solutions.


We love to talk about the idea of "one Sedgwick." It's an easy concept to talk about and a much tougher one to execute. It takes time, effort and the capacity to listen and learn. We must recognize and honor differences in culture, in language, in markets — another key component of my job is to bring our international colleagues fully into the Sedgwick fold. Creating opportunities to engage and connect with our colleagues is essential to me. No matter where you sit or what you do, you matter.

Our uniqueness is our friend. Our diversity is our strength. We speak 60-plus languages across our global operations, with people in all parts of the world; this gives us an unparalleled ability to serve an array of different clients and markets. When you create an inclusive environment and supply the mechanisms to build upon that diversity, you end up with a vast colleague resource group to fuel it.

From a global property perspective, Sedgwick has a stronghold on human capital with colleagues who are hands down the best and brightest in the industry. We've got the technology to support them and the services and solutions that allow us to equally service our clients, whether they're local businesses or the largest insurance companies in the world.

Beyond just our day-to-day business, technology has enhanced our ability to respond in a catastrophe or any emergency situation. Tech enables that; our people bring it to life.

When one part of the world experiences something unprecedented — like the floods in New Zealand, or the winter storms in both the U.S. and U.K. — they're supported by a global company that can step in and help mitigate capacity issues, around the clock and around the world.



We take things we're doing well in certain markets and find an opportunity to do them somewhere else, bringing diversification without losing sight of our core business.

edge:

Tell us a bit more about how Sedgwick is growing and developing colleagues, so the company can better serve clients.

Tom:

If you think about how valuable our colleagues are and recognize that we must not only keep the colleagues we have but bring new people into the organization, it's clear that we need to differentiate ourselves from the competition.

Sedgwick University is one core example of how we're doing that. We offer growth and development opportunities in a variety of ways, including both in-person and online education sessions. We identify future leaders and offer them an executive, MBA-type program to hone their talents and skills and provide networking opportunities, such as GNext.

There's a long-held belief that our industry has an aging workforce, particularly large loss adjusters. In response, Sedgwick set forth a clear path to say we aren't just going to accept that status quo; we're going to be different. We invested in opportunities to bring in new people, to create career pathing for our colleagues to become

leaders, and to stay focused on engagement and development as key parts of retention.

One of the greatest parts of our story is how we're identifying pools of talent — military veterans, trade schools — and bringing them and their fresh perspectives into our industry. We provide them with the tools, and they provide us with the most valuable asset of all: their experience, their sound judgment and their creative ideas.

edge:

What do you see next for the property business?

Tom:

When I think of property claims management, I think of the intersection between science and art. We have an incredible opportunity to take advantage of the technology available to us — in fact, we have an obligation. The customer experience continues to evolve, and tech is a huge piece of that story. So we'll stay focused on understanding that journey and improving the outcomes for our clients and their policyholders.

At Sedgwick, we're the claims people, but there's so much more to it. Through our intelligent smart.ly platform,

for example, we can process tens of thousands of business interruption claims efficiently and accurately, which is a win for our clients as well as their policyholders. With low- or no-touch options, we can work through smart.ly to adjudicate claims within two hours of first notification.

The human piece is the art of adjusting. In Australia, I was lucky to meet and spend some time with Tony Morgan, who is known as one of the greatest adjusters of all time. He even wrote the book on it, "The Art of Loss Adjusting," that talks about this human element — the empathy, the out-of-the-box thinking, the things that simply can't be duplicated by automation.

I'm a loss adjuster at heart, so I know our greatest value comes from providing solutions that use a range of experience, expertise, empathy and wisdom. It's more valuable today than ever. The claims world is clamoring for the art of claims handling, and I really believe no one on Earth can match Sedgwick. My job is to

make sure that never changes, even as we advance technology and processes to meet new and evolving opportunities.

edge:

Before we let you go, we'd be remiss not to ask you about your role as an executive sponsor of Sedgwick's women's colleague resource group. How did that come about?

Tom:

I consider the opportunity to lead this group as a great honor, and I was humbled — and surprised — when they asked me to do so.

To offer some insight on my personal journey, I harken back to August 2018. I had traveled to visit our operations team in São Paulo, Brazil, my first time in South America. Before I went, I spent some time doing my

homework, learning about the area and trying to understand and speak Portuguese — please, thank you, the basics. I was presenting in a town hall to about 60 colleagues when it struck me that most of them didn't speak English, even as a second language. There were a number of other differences, including geopolitical, hyperinflation, security, etc. It was an eye-opening moment of discovery for me to realize that the world is quite different than just what I see as a midwestern [age redacted] white man. I have always considered myself to be pretty open-minded, but it was a really profound and transformative moment. It underscored for me how important it is that we have an inclusive platform, regardless

of language, education level or age. It made me change my approach to my day-to-day work at Sedgwick.

That experience led me to become an advocate and an ally within the organization, and I gained some recognition for that passion. I've been around the business for a long time, I've been the beneficiary of great mentors, and I expect to spend the rest of my working career learning, evolving, and transferring what I've learned to others, so they can go on to make a difference.

When we allow ourselves to acknowledge a bias and make ourselves available in those moments, we can do so much. You can open up to people, let your guard down, and be a true ally. The value of that is profound. I don't always get it right, but I think I make my mom, my wife and my daughter proud.



Community spotlight : global community champions program

BY CHRISTINE MILLAR

*international head, colleague resources,
Sedgwick*

Sedgwick's corporate giving efforts center around four pillars that reflect our caring counts philosophy: education, well-being, social services and sustainability. Each quarter, we partner with a charitable organization whose goals embody one of these pillars and align with our corporate values. In the past year, we've supported UNICEF (education), Make-A-Wish (well-being), Action Against Hunger (social services) and One Tree Planted (sustainability) to make a meaningful impact.

But we're not stopping there. We recently launched the global community champions program to amplify the critical work of diverse nonprofits and celebrate Sedgwick colleagues who give back to their communities around the world. Inspired by an initiative that began in our UK operation, the global program showcases our colleagues' commitment to local causes and the ideals of caring counts outside of work.

Sedgwick colleagues who participate in causes aligned with any of our four strategic giving pillars are invited to submit details on their involvement via an online form. Each submission is reviewed by the company's corporate giving team, and those meeting the program criteria are added to our quarterly "wall of community champions" — a digital feature on our intranet that spotlights colleagues' giving efforts, the causes they care about, and their personal passions. Every year, two community champions will be formally recognized for their remarkable efforts and Sedgwick will make a charitable gift to their nonprofits.

Below, we are proud to introduce you to four of our inaugural community champions. We celebrate each of these colleagues for giving their time and effort to support a cause meaningful to them and to better their community.

This program reaffirms and reflects Sedgwick's decades-long commitment to taking care of people, communities and our planet. As a leader in our industry, we take our commitment to corporate citizenship and [environmental, social and governance \(ESG\)](#) efforts seriously. The community champions program enables us to highlight the parallel importance of charitable giving to our colleagues.



SUSTAINABILITY

Martin Chamberlain

claims handler and fraud assessment coordinator
Cardiff, Wales, U.K.

Chamberlain has been a member of [Friends of Forest Farm](#) for almost 30 years and its secretary for 20 years. The organization was formed in 1990 to protect and develop the Forest Farm Country Park, a natural preserve rich with flora and fauna near Chamberlain's home in Cardiff. The landscape faces constant threats of development at its borders, but the organization is committed to preserving the park as a place of freedom, recreation and enjoyment that benefits the local and wider community. Members also study the park's natural habitats, work to expand safety and accessibility, and promote its use for educational purposes.

When his children were young, Chamberlain routinely brought them to events at the park; he then became a volunteer himself. His involvement in the organization arose from his concern for the environment and climate change. Chamberlain lives in an increasingly urban area and observes children in his community having little to no interaction with the natural world. "The future of our world is in the hands of our young people," he said.

Chamberlain attends monthly committee meetings and volunteers throughout the year in planning, developing, and implementing habitat improvement initiatives. Notably, he's helped raise funds to develop new wetland areas that have increased the reserve's biodiversity.

He believes that to effect change, each of us must think global and act local. "If we all do a small thing in our local community, the global impact would make a big difference," Chamberlain said. "The same can be applied to our day-to-day operations at Sedgwick."



SOCIAL SERVICES

Maria Bickford

senior finance manager
Memphis, Tennessee, USA

Bickford is a member and frequent volunteer of the [Le Bonheur Club](#), an organization that's been enhancing the lives of children throughout the Memphis area since its inception 100 years ago. The club founded Le Bonheur Children's Hospital in 1952 and continues to play an integral role in supporting the Memphis hospital's fundraising, service projects, community outreach and volunteerism.

The organization's central mission is to improve the lives of all children in surrounding communities, in addition to identifying and fulfilling the needs of the hospital's young patients. To that end, the club provides an array of resources to brighten patients' days, including therapy dogs, a hospitality cart, blankets, toys and a family resource center.

Bickford joined Le Bonheur Club to be a part of a driven group of women making a difference in Memphis and the Mid-South. To give back, she regularly attends meetings, volunteers at the hospital, and participates in the club's annual fundraising campaign.

One of her volunteer duties is stocking Bunny Lane, an area of the hospital where children can pick out a stuffed toy before they undergo surgery. Bickford said she routinely hears from parents about the impact of this tradition and the long-lasting comfort it provides their ailing kids during tough times.

If anyone understands the power of holding a stuffed animal companion before an operation, it's Bickford; as a child, she was a patient at Le Bonheur. "I can remember picking out a toy from Bunny Lane," Bickford said. "That experience gave me so much comfort."

For Bickford and the cause she's passionate about, everything seems to come full circle. "At Sedgwick, taking care of people is at the heart of everything we do," she said. "The club lives out that mission through our fundraising and volunteer work for Le Bonheur Children's Hospital."



WELL-BEING

Becky Parker

workers' compensation claims representative
Bartlesville, Oklahoma, USA

Parker became involved with [Run the Streets](#) eight years ago and serves as an adult mentor. RTS, a mentoring program for youth in grades 6-12, uses long distance running as a vehicle for change. Its mission is to teach vulnerable youth the value of goal setting and character development by offering a life-changing experience: training for and completing a half marathon. Student participants are paired with adult mentors, and they train together three times per week for 11 weeks. Then, together, they run a half marathon, side by side.

All in all, youth-mentor pairs log approximately 130 miles pre-marathon, forging a deepening connection throughout. This seemingly simple relationship can have transformative effects: Mentorship has been shown to positively impact youth mental health, increase self-esteem, and decrease symptoms of depression.

Parker decided to become a mentor after talking with several youth participants and being struck by their determination to conquer personal challenges. "We [adult mentors] see their struggles and have the privilege of seeing them overcome them," she said. "Then we get to see the look of accomplishment they have when they complete their half marathon."

One RTS season, Parker was partnered with a 12-year-old boy who struggled to keep up at the back of the group. At first, the pair could not meet the required finishing time and had to restart multiple times. The boy never complained or considered quitting — and eventually, he qualified. Parker said she watched as her mentee grew into a young man, gaining confidence with each RTS season. He is now a high school senior; due to his perseverance, he is still active and among the program's fastest runners.

"I believe I'm reflecting Sedgwick's core values of empathy, accountability, inclusion, collaboration and growth in every aspect of being involved with Run the Streets," Parker said.



EDUCATION

Jennifer Hastings

claims examiner

Troy, Michigan, USA



Hastings serves as financial director, lead statistician and business adviser on the board of directors of the [Michigan Leagues of Academic Games](#). Established 50 years ago, MLAG is a series of games designed to stimulate and test the knowledge of students in grades 3-12 in a range of subjects, including math, English, social studies and logic. MLAG strives to provide a positive learning environment and empower students of diverse backgrounds to progress academically through a structured competitive tournament setting. Students develop proficiency, gain educational confidence, and sharpen their skills through competition.

Over 2,000 students from districts across Michigan, spanning a diverse range of nationalities and socioeconomic levels, participate in MLAG. Whether a student comes from an upper-class suburb or a less affluent inner-city neighborhood, the only thing impeding a student's ability to play is their own work ethic. The competitions promote equity and aim to provide a level playing field. "Kids are kids," Hastings said. "I've found they all want to learn and achieve to better their lives."

Hastings has had a direct hand in structuring the program. She attends monthly tournaments, arranges and schedules the annual Michigan state championship tournament, coordinates with teachers and parents to organize the annual program, and more. She goes to great lengths to empower students through learning. "I have seen kids go from not wanting to go to school, to being the first in line at the door — all because of academic games," Hastings said.

We thank Martin Chamberlain, Maria Bickford, Becky Parker and Jennifer Hastings for sharing their stories and for all they do in their communities to show how much caring counts.

Edging up

*Short takes on industry trends, emerging issues
and service enhancements*

Global claims fraud trends and the economy

BY **LINDA WISNESKI**

senior vice president, special investigations unit, Sedgwick

STEVE CRYSTAL

international head of claims fraud, Sedgwick

On the heels of the pandemic — during which we saw a spike in fraudulent claims due to the accelerated rate of technology, information access and virtual workflows — we have now entered a phase of worldwide economic downturn affecting consumers and businesses alike. When there's economic uncertainty, there's typically an uptick in suspect claims, as financial distress is one of the major drivers of fraud. During times like these, we see more representation fraud at the point of purchase as many look for cheaper premiums, and there will also be more post-disaster contractor fraud, auto repair schemes, defaults and exaggeration fraud.

Insurance fraudsters are becoming more sophisticated — and sometimes more desperate.

Some notable trends to watch for include:

- Fraudulent claims filed by specially designed bots.
- The use of identity theft in insurance fraud.
- Willingness to inflict actual self-harm to “pass” more scrutiny by insurers.
- Ghost brokering, where fraudsters masquerade as insurance brokers or agents and use phishing schemes to fleece unsuspecting individuals seeking insurance policies. Fake policy documents, designed to look like they have been issued by legitimate carriers, are produced and sold to unsuspecting customers.

Sedgwick's global fraud team is helping insurers combat these trends by:

- Leveraging the power of technology-enabled services like artificial intelligence (AI), fraud scoring, open-source data, voice risk analysis, image forensics, smart cameras, advanced video capabilities and virtual platforms to investigate claims, mitigate fraud, and reduce unnecessary spending.
- Layering in human expertise, as technology alone is not a silver bullet. The need

for human engagement and interpretation throughout the claims process is paramount to improving the chances of detecting fraud and appropriately connecting with individuals through an investigation.

- Applying a “think global, act local” approach in terms of exchange of ideas, adaptation of best practices and consistent reporting and information sharing across borders, while maintaining appropriate levels of local protection and compliance.

For more on what's trending, see the latest news and blogs about fraud on our [website](#).

Sedgwick understands that effective claims investigation and fraud mitigation are critical components of organizational risk management strategies. To learn more about our services, please [contact us](#).

Forensic accounting: measuring the financial impact of a loss

BY **ROB FOX**

vice president, forensic accounting operations, Sedgwick

Forensic accountants in the insurance services space analyze the financial components of claims to ensure they are accurately quantified and resolved. We serve as independent, trusted advisers and provide information that corporate, claims and legal professionals need. In many cases, we are asked to determine what would have happened from a financial perspective if a particular incident had not occurred. Of course, we are not fortune-tellers and have no crystal ball. So, how do forensic accountants project what might have been had the events that sparked a claim never occurred?

The field of forensic accounting combines financial and data analysis with thorough investigative processes. Our projections are based on investigations of available evidence, assessing the assumptions made in the claim, and judgments firmly rooted in our expertise, experience and professional principles. We look at everything from past performance and anticipated trajectories to seasonal changes and the impact of economic factors on various industries. We must also be familiar with how insurance policies are applied and what kinds of variables affect those determinations. For more on how forensic accounting brings value to the claims resolution process, see our [recent blog](#).

Here at Sedgwick, our global forensic accounting services (previously called forensic advisory services) offer solutions and expertise in business interruption, corporate crime and employee fidelity, cyber claims, litigation support,

personal injury, product liability, product recall, stock and inventory loss quantification and valuation, and subrogation. Our 120 forensic accounting colleagues across six continents have extensive experience in a broad range of industries, including construction, healthcare, hospitality, manufacturing, mining, power and energy, retail, service, technology and transportation. This breadth of knowledge ensures we engage the right resources on each assignment.

Our forensic accountants collaborate with insureds and adjusting teams to understand each loss and the key factors involved. They review complex financial information and complete a thorough analysis to help clients achieve the best possible results. To learn more about our global forensic accounting services, visit our [website](#).

Brand protection state of the nation reports show increases in U.S. and European recalls

BY **CHRIS HARVEY**

senior vice president, client services, Sedgwick

For the second consecutive year, product recalls rose across multiple industries in the U.S. and European markets. Through Sedgwick's state of the nation recall index reports, our brand protection experts offer a year-in-review analysis of recall data trends, insights and predictions across multiple industries — as well as delve into the economic, regulatory and legal issues affecting product safety.

According to Sedgwick's [U.S. state of the nation recall index report](#), 2022 was a record-setting year for the number of units recalled, reaching nearly 1.5 billion, with the largest recall increases occurring in the consumer product, food and pharmaceutical sectors.

Product recall activity across five key European markets also continued to increase in 2022. Sedgwick's latest [European state of the nation recall index report](#) revealed a 4.3% increase over 2021 numbers, with the largest recall increases occurring in the automotive, toy and clothing sectors.

With regulatory scrutiny, economic uncertainty and increased legislation continuing into 2023, businesses in all industry sectors must remain vigilant on matters of product safety and recall preparedness across a variety of areas, including:

- Business interruptions
- Supply chain challenges
- Regulatory and legislative changes
- Financial impacts
- Product updates, upgrades and warranty work
- Product recalls and market withdrawals
- Data, privacy and cybersecurity issues
- Innovation and advancements in technology
- Constantly shifting consumer demand
- Customer and partner apprehension

Sedgwick provides a wide range of brand protection solutions to assist clients with product recalls, remediation and customer retention. To learn more about these services, visit our [website](#). For our latest blogs, updates and industry thought leadership, visit sedgwick.com/news.

Emerging solutions and service enhancements

Expanding our UK home emergency network

BY JON MAINWARING

client director, home emergency network, Sedgwick

From a boiler breakdown to a leaking roof, Sedgwick's home emergency contractor network assesses, contains, and repairs damage – while delivering round-the-clock, quality service and peace of mind for policyholders. Plus, with connectivity to our claims management services, Sedgwick provides a one-source, end-to-end solution that delivers a seamless customer experience and reduces claims costs for insurers.

We continue to grow and invest in this service with custom solutions and new technology, including options for the straight-through processing of low-complexity property claims in our [smart.ly](#) platform. Smart.ly simplifies the process for the end user by enabling automated adjudication of claims. Policyholders preferring to report a claim over the phone can still do so. We're also pleased to share that we've expanded our network to reach even more remote areas in the UK to help more homeowners get the timely service they need.

Our network offers access to 3,000 highly skilled engineers and tradespeople to repair household boilers, plumbing, electrical, drainage and more. If we can be of assistance or you have any questions regarding our [UK home emergency solution](#), please [contact me](#).

Services expand across the Nordic region

BY **CHRISTIAN LEIF HANSEN**

CEO, Nordics, Sedgwick

Sedgwick is committed to bringing advanced solutions and localized expertise to the Nordic region. With the [acquisition](#) of full ownership of Leif Hansen A/S, Denmark's largest and leading claims handler, we've deepened our expertise and expanded our investment in regional solutions, including loss adjusting, third party administration (TPA), building consulting and more. We've also recently entered the [Finnish market](#) and made key leadership appointments in Sweden and Norway. The team is further strengthened by the technical and environmental expertise of Sedgwick's [EFI Global](#), a division we are now expanding to include the Nordics.

We are on an exciting growth journey in the Nordic region. With Finland onboard, we're now able to offer the industry a full Nordic setup that fulfills clients' wide-ranging needs. Our outstanding colleagues — led by [Dan Sivertsen](#) in Norway, [Julia Holm](#) in Sweden, [Noora Valla](#) in Finland and [my team and I](#) in Denmark — are ready to service your organization.

New loss adjusting service in Germany

BY **TOBIAS WALTER**

CEO, Germany, Sedgwick

Earlier this year, Sedgwick expanded its loss adjusting capabilities in Germany. The team now assists clients with all types of property, liability and specialty claims, while continuing to manage major and complex losses. We

provide experienced adjusters to support insurers and brokers with daily overflow issues and unexpected surges in claim volume.

Our nationwide network of German adjusters is available for short-, medium- and long-term assignments, offering additional capacity and flexibility for claims teams. Each adjuster is measured on performance quality and compliance with service level agreements, rather than claim volume. Our personalized service and innovative technology, including intelligent digital solutions and smart reports, help clients settle claims quickly and maintain high-quality service for their customers.

We offer resources with expertise in a wide range of claims, such as those involving residential and commercial contents, buildings and glass, personal losses, public and animal owners' liability, home and landowners' liability, and motor vehicle impact. Our newly expanded loss adjusting services help clients respond effectively to increases in claim volume and manage talent shortages. To learn more about our new loss adjusting services in Germany, see our [press release](#). For information on all our services in Germany, visit our [website](#).

French training team joins global Sedgwick University network

BY **RENAUD DE CASTILLON**

training manager, France, Sedgwick

Since 2018, Sedgwick has had a dedicated team in France providing skills training for colleagues and bespoke training for clients. I'm pleased to share that this team recently joined the global Sedgwick University network to expand our offering to be even more comprehensive.

French colleagues and clients now have access to a broader range of in-person learning opportunities, as well as a shared library of virtual training courses taught by a growing list of experts from around

the world. Courses range from training on technology systems to optimizing claims resolution, and from understanding building pathology to the requirements of the General Data Protection Regulation (GDPR) – and much more.

We're excited for this new chapter and to further support the evolving learning and development needs of Sedgwick's colleagues and clients. If you are interested in learning more about Sedgwick University, please [contact me](#).

Growing our global brand protection offering

BY **JULIE ROSS**

*international business development director,
brand protection, Sedgwick*

Tougher regulations, evolving technologies, more complex supply chains and heightening customer expectations are just some of the factors driving the need for organizations to better manage their risks before, during and after a product-related crisis. Brand and reputation are among a company's most valuable and vulnerable assets. That's why Sedgwick offers a comprehensive brand protection solution, including product recall, remediation and customer retention services.

We continue to expand our global footprint to support even more companies in Europe, Asia and Australia, in addition to our U.S. and U.K.-based operations. We're also further investing in our recall readiness program, where we work alongside companies to put a thorough and vetted preparedness plan in place, manage mock exercises, and help them secure a master service agreement (MSA) to allow for quick response should an event occur. Without fail, companies that are recall ready recover and restore full operation sooner and are better able to reduce the impact of negative publicity and litigation risks than those that are less prepared.

Protecting your brand against legal, financial, regulatory and operational threats associated with product recalls and other in-market incidents is essential. Sedgwick is here to help. If we can be of assistance or if you have any questions about our global [brand protection services](#), please [contact me](#).



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