

# Edging up

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

# Connect 2024: what to watch for in the year ahead

BY **SCOTT ROGERS**

*Chief Growth Officer, Sedgwick*

AND **JIM RYAN**

*Chief Operating Officer, Sedgwick*

At Sedgwick, we're committed to keeping our clients and business partners informed on developing challenges and opportunities and the latest industry news. Earlier this year, we published our [Connect 2024 list](#), which highlights the trends and issues we think employers, carriers, brokers and risk management and human resources professionals should keep an eye on throughout the months ahead. In 2024, we expect connected conversations to center around key topics related to people, property, brands and performance, and our analysis pinpoints opportunities for collaboration across a variety of industries.

## **People: workforce, consumer experience, health and well-being**

Every critical decision you make this year will have an impact on people — employees, partners, clients, consumers or other constituents. And the needs of these individuals are fundamentally different now than in years past.

The workforce is not just changing; it has been transformed. Priorities have shifted. People expect elevated experiences in the workplace and in everyday interactions. Employers are thinking holistically about health and well-being options for their teams, focusing on culture and development, and finding ways to make the workplace more appealing as individuals adapt to new realities.

Throughout 2024, we're exploring the ways human connection can help people during times of need and watching how technology can automate tasks to free up individuals for more personal engagement.

## **Property: environmental impacts, coverage shifts, evolving risks**

In the face of evolving catastrophes, insurers and their policyholders are grappling with increasing claim volumes due to natural disasters, business interruptions and geopolitical developments. We expect conversation to pick up around structural risks and resilience, population density and migration, and the challenging economic landscape.

Amid recessions, inflation and rising premiums, hard market conditions persist in some regions and lines of coverage. This reality is prompting a rise in alternatives such as captives, as well as a heightened focus on risk engineering, to optimize access to insurance markets.

More broadly, the insurance industry is looking at technology's impact on the property and auto spaces, the risks and opportunities associated with adopting automation, and how integrating new technology into the claims process will lead to transformation.

**Brands: regulation, readiness, reputation**

Brand and reputational challenges come from many directions. In light of rising litigation and social inflation, nuclear verdicts and fraud cases, organizations should seek to build brand goodwill as a preventative measure to combat negative public perceptions. When considering environmental, social and governance (ESG) strategies, organizations are evolving their compliance practices while also managing pockets of resistance and criticism.

Considering next-gen technology, brand risks include security and regulatory concerns over AI, lithium-ion battery dangers and cyber threats associated with connected technology. In terms of recalls, we expect more conversation on the challenges of secondary markets, as well as the need for supply chain transparency in support of product authenticity and safety.

**Performance: technology, productivity, partnership**

The profound influence of AI and transformative technology like ChatGPT has reverberated across industries, setting the stage for continued expansion in 2024. Through technology advancements, the insurance sector is realizing greater capabilities in predictive modeling, fine-tuning quality initiatives for real-time action, resolving claims quickly and more efficiently, and positively impacting experience, value and outcomes.

Beyond the tech landscape, geopolitical tensions continue to shape global risks, alliances, trade dynamics and the economy. We anticipate continued shifting of resources due to the impact of inflation and general economic uncertainty.

Partnerships remain critical, as these factors lead organizations to investigate outsourced or blended approaches in pursuit of expertise, adaptability, scalability and service. Rewards will come to those who invest in collaborative relationships, understand the nuances of local and global markets, and work together to overcome challenges.

**Stay connected**

We encourage you to bookmark [Connect 2024](#) for ready access to the latest insights from Sedgwick’s thought leaders on industry trends, as well as to share your thoughts with us on [LinkedIn](#), [Instagram](#) or our other social channels. We look forward to continuing the conversation, sharing insights, and connecting with you throughout the year.



# The tumultuous landscape of major and complex loss

BY **BEN PRICE**

*Global Head of Operations, Major and Complex Loss, Sedgwick*

Last year alone, the U.S. was hit by 28 separate billion-dollar disasters — the largest number ever recorded. In July of 2023, the earth experienced its hottest month in 174 years. On top of that, we witnessed devastating floods in Libya, earthquakes in Morocco, Turkey and Syria, and unprecedented wildfires in North America. To all who are paying attention, one thing is clear: the frequency and severity of catastrophic events are on the rise.

As noted in this issue's [article on climate resiliency](#), the three-tiered model of ready-resolve-recover is a common approach to disaster preparedness. Let's briefly explore each of these phases in the context of major and complex losses.

## 1. Ready

Science is telling us to expect more extreme weather and widespread flooding over the next few decades. At the same time, significant non-weather-related losses will undoubtedly

continue to occur. Major disasters — caused by anything from catastrophic fires, to structural or engineering defects, to accidental damage or human error — can happen anytime, anywhere. All too often, these disasters escalate into highly complex and technical claims, requiring preparedness, quick response times and, perhaps most importantly, compassion.

## 2. Resolve

In major loss scenarios, speed of response is crucial, as is on-site support. When experts have the opportunity to share ideas, collaborate and engineer solutions that respond to each insured's unique requirements, it ensures each step in the process is tailor-made to ultimately deliver the best possible outcome.

Digital solutions empower experts to manage vast volumes of surge or class action claims efficiently, while continuing to improve the customer experience. But while technology makes claims easier, people make them better. There will always be those who can't — or don't choose to — interact digitally, and it's important to ensure they have communication options available as well.

## 3. Recover

A swift and full recovery is the main focus in every major loss, getting the business back on its feet as quickly as possible. For highly specialized losses, industry-specific technical experts and sector specialists can work together to recommend the best solution for all parties.

To meet the ongoing challenge of climate change, you'll need expert advice and guidance on resilience measures, which will help mitigate property-level flood damage and speed up recovery for customers in the future.

## Learn more

Our [2023 Major and Complex Loss Review](#), now available online, paints a vivid picture of today's tumultuous landscape through a deep dive into more than a dozen significant incidents. These diverse stories of recent complex losses represent a broad spectrum of risks, and the aftermath of each offers applicable and valuable lessons for insurers, corporations and claims services professionals alike.

If Sedgwick's global major and complex loss team can be of service to your organization, please [contact me](#) or visit our [website](#) for details. You can always count on us to do the right thing — for you, your customers and the world around us.

# Climate resiliency movements: developments in ESG legislation

BY **DAVID BERREY**

*Chief Compliance Officer, UK, Sedgwick*

**LAURA JACHINO**

*Environmental, Social and Governance Manager, Sedgwick*

AND **LAURA NABORS**

*Senior Regulatory Compliance Specialist, Sedgwick*

Climate resiliency, as part of a broader environmental, social and governance (ESG) strategy, is one of those areas showing global movement in regulatory actions and discussions around reporting requirements. Specifically, legislators in the United States, Australia and the European Union have proposed or passed climate impact reporting laws. Although the rate of change and point in the legislative process may differ across the globe, Sedgwick is closely monitoring and continually charting these developments and updates.

The following is a sample of impactful legislative happenings in the climate resiliency and environmental arena:

## **California Senate Bill 253.**

In October 2023, California became the first U.S. state to pass a climate disclosure rules act. More commonly referred to as SB 253, the Climate Corporate Data Accountability Act requires the California State Air Resources Board to develop and adopt regulations by Jan. 1, 2025, that mandate businesses to publicly disclose their greenhouse gas emissions. This applies to all organizations doing business in California with annual revenues exceeding \$1 billion. Reporting requirements will be determined by emission levels, commonly categorized as Scopes 1, 2 and 3. (Refer to the sidebar in this issue's [article on climate resiliency](#) for the definition of each scope.)

As of March 1, 2024, no specific rules had been proposed. Also, California's governor did not include funds in the state budget for the implementation of the newly enacted climate law.

## **U.S. Chamber of Commerce lawsuit against SB 253.**

Of high importance alongside the passage of SB 253 is the federal lawsuit filed in January 2024 by the U.S. Chamber of Commerce against the California climate disclosure measures. As a result, implementation of the rules under the bill is currently stalled.

The lawsuit claims SB 253 is unconstitutional and violates free speech by compelling many businesses to make what are described as "costly, burdensome and politically fraught statements about their operations — not just in California, but around the world." Since the January filing, the California Chamber of Commerce and other business coalitions have joined the suit. Moreover, this federal lawsuit has slowed and halted similar climate bills introduced in New York, Colorado and Illinois as states await the outcome of these legal proceedings. The California State Air Resources Board has yet to respond to the complaint filed against them, and court hearings are to begin in the coming months.

**EU Corporate Sustainability Reporting Directive.** A large part of the European Union’s sustainability agenda is based on the Corporate Sustainability Reporting Directive (CSRD). The EU has introduced high-level principles, and member countries are tasked with embedding these principles into their national laws. Designed for a staggered rollout that began in January 2024 (companies’ reporting requirements begin with the 2025 fiscal year) and with the final phase scheduled for January 2028, the initial implementation and ongoing development are currently in full swing.

Stemming from the Non-Financial Reporting Directive (NFRD) introduced in the EU in 2014, CSRD broadens sustainability objectives and expands data collection and reporting requirements. A double materiality reporting standard is central to CSRD, including both financial and impact materiality. Businesses must report on how their activities impact both their financial position and the environment.

Another significant characteristic of CSRD is that it expands sustainability focus from supply chain to value chain, thereby encapsulating the end-use of goods and services and their

environmental impact. While some businesses may not fall within the direct scope of CSRD based on supply chain, they may be a part of a larger value chain. This means those businesses may be asked to provide additional data or comply with the policies and procedures of another organization that is bound by the directive.

Interpretation of and compliance with CSRD can be particularly challenging due to lack of uniformity; member countries have discretion over how and what these new laws will dictate. Companies with a European footprint should carefully monitor CSRD developments across EU member countries, anticipate how they might impact data collection and reporting, and identify the added resources and expertise needed to comply with these new requirements.

**SEC approval of a scaled-back climate rule – but it’s on pause.** In early March 2024, the U.S. Securities and Exchange Commission (SEC) approved climate-related disclosure rules for U.S. public companies. Under the rules, these companies will, for the first time, have to provide information in their annual reports and registration statements related to climate risks and plans for addressing

those risks, the financial impact of severe weather events and, in some cases, greenhouse gas emissions. Notably, the SEC scaled back its initial proposal by removing the requirement for companies to report on Scope 3 emissions or those originating in their value chains outside direct operations.

Within a couple of weeks of the SEC approval, more than half of U.S. states and multiple corporations, nonprofits and business advocacy groups had filed lawsuits challenging the rules. As of mid-March 2024, a U.S. court of appeals had paused the implementation of the climate rules while the legal challenges proceed.

Sedgwick’s regulatory, compliance and ESG experts review hundreds of proposed, pending and enacted legislative matters each year to assess their potential impact on our business and our clients. We will continue to monitor the legislative landscape and share relevant updates on the [News + Media](#) area of our website, as well as on our social channels. Stay tuned for more in this ever-evolving space.

# Watch, look and listen: legislative trends and developments impacting the U.S. workforce

BY DAVID SETZKORN

SVP, Workforce Absence and Disability Practice Leader, Sedgwick

The Sedgwick workforce absence team is keeping a careful eye on the trends and regulatory changes affecting American employers and their employees. Outlined here are some recent highlights and issues to watch in the months ahead.

## Company paid parental and family leave

The U.S. currently has no federal law regarding paid family and medical leave, which refers to the policies that enable workers to receive compensation when they take extended time off work for qualifying reasons (such as bonding with a new child, recovering from one's own serious illness or caring for a seriously ill loved one).

This is despite a notable generational push by millennials — the most prominent generation in the workforce, ages 27 through 42 — for extended measures of support. Many millennials not only have growing families, but also aging parents to take care of, and believe that employers have a responsibility in enabling their workers to do so sufficiently while keeping their jobs.

There is also strong interest in employers providing holistic benefits — ones that are family-friendly and cover all stages of life — including support for family needs, in addition to mental, physical and social health and well-being. To maintain a competitive edge in this tight labor market, employers will need to truly understand how their employees feel about such matters and whether organizational perceptions of well-being align with employees' expectations and needs. This means carefully examining their answers to questions like: How is team morale? How feasible and balanced are employee workloads? Do employees feel comfortable enough to ask for time off?

## Key statutory updates

Last year, two states — Oregon and Colorado — simultaneously rolled out new paid family leave (PFL) programs. In 2026, four more states (Minnesota, Maryland, Maine and Delaware) will follow in their footsteps, putting the total number of U.S. states with PFL program offerings at 16 — a 167% increase from a decade earlier. This shift mirrors workers' growing expectations and pressure. After all, the U.S. is one of only seven developed nations without a uniform paid family medical leave law. State governments are picking up the slack to provide their residents with paid leave, often drawing inspiration from other states' new programs.

Oregon's paid leave program allows for 12 weeks off to care for one's own serious health condition, addressing the immediate safety and impact of domestic violence and/or sexual assault, bonding with a new family member or caring for a family member's serious health condition (including a spouse, child, sibling, grandparent and grandchild, as well as "any individual related by blood or affinity"). Those who need a longer duration of leave due to pregnancy or childbirth may receive an additional two weeks.

Colorado's [program](#) is similar. Like Oregon, it allows for 12 weeks of leave for bonding with a new family member or caring for a family member's serious health condition (also using the extended definition of "family member") and addressing domestic violence/sexual assault. It also covers arranging for a family member's military deployment. Those who experience complications from pregnancy or childbirth may receive an additional four weeks, but unlike under Oregon's program, in Colorado it must result from a "complication," not routine natal care.

Of the states rolling out programs in 2026, Delaware is notable as it includes an option for employers to request to opt out of the state's program (and "[grandfather](#)" in their existing program) if there is already an existing paid time off (PTO) plan in place that's richer and more beneficial to employees.

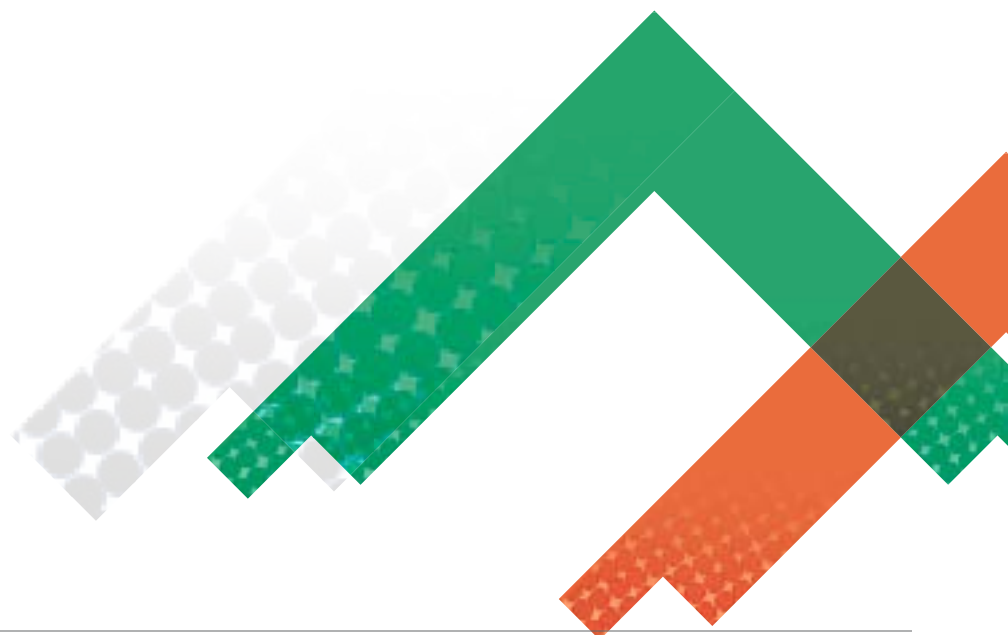
### **Rights for pregnant workers**

The [Pregnant Workers Fairness Act](#) (PWFA), a landmark law that took effect in June 2023, has changed the job accommodations landscape by giving pregnant workers more rights. Specifically, it requires covered public and private sector employers with more than 15 employees to provide reasonable

accommodations to a worker's known limitations related to pregnancy, childbirth or related medical conditions, unless the accommodation will cause the employer an "undue hardship," meaning a significant difficulty or expense for the employer.

Reasonable accommodations under this law are similar to those provided under the [Americans with Disabilities Act](#) (ADA), but broader. Examples of reasonable accommodations may include the ability to sit or drink water, receive closer parking, have flexible hours and take time off to recover from childbirth. However, within the PWFA, pregnancy is not classified as a disability, whereas under ADA, some pregnancy-related conditions may still classify as a disability. U.S. employers should review both the ADA and PWFA from a limitations perspective for pregnant workers.

The U.S. [Equal Employment Opportunity Commission](#) (EEOC) was scheduled to release finalized draft regulations containing a range of notable provisions at the end of 2023; as of March 1, 2024, they had not finalized the regulations. Items likely to be adopted include employers being deemed in violation of the law if there are any unnecessary delays to the accommodation process and employees not being required/held responsible for starting the PWFA review process. It is triggered immediately by any conversation with an employee that mentions their pregnancy-related condition. People managers must be trained and educated accordingly to ensure compliance and a supportive employee experience for pregnant employees.





Also of note, a court in Texas ruled on Feb. 27, 2024, that the EEOC cannot enforce the PWFA for employees of the state based on the way the legislation was passed. The ruling, which was paused to allow the federal government to appeal to the Fifth Circuit, was specific to Texas state employees but the final outcome could have a significantly broader impact if ultimately upheld.

### **Takeaways and predictions for 2024**

Holistic health (including mental health) benefits that provide support at all life stages are becoming less of a shiny bonus and more of an employee expectation. Behavioral health claims are the second most common type of disability and leave request, behind pregnancy, and continue to grow. Proposed changes to the Mental Health Parity Addiction and Equity Act (MHPAEA) could mean that employers will need to dig deep to ensure alignment between their workplace policies and benefits programs and their employees' well-being.

Individual states are developing PFL plans with varying designs, and we expect that to continue. More states normalizing PFL offerings will further pressure other jurisdictions to adopt their own. Meanwhile, the stalemate for a uniform, federal disability program will likely persist. Finally, we anticipate that litigation by pregnant workers will slowly spike as employers grapple with complying with PWFA and related state accommodation laws.

U.S. employers must pay close attention to current trends, the implementation of landmark federal and state laws, and recent litigation highlights to understand their wide-ranging implications. At Sedgwick, we're here to help you connect the dots and bring the big picture into focus. To ensure you're prepared for what's next, follow the news on sedgwick.com for the latest insights, legislative updates and more.

*To learn more about Sedgwick's workforce absence solutions, visit our website.*

# The future of medical care for workers' compensation

BY DR. TERESA BARTLETT

*Managing Director, Senior Medical Officer, Sedgwick*

The healthcare arena is constantly developing new treatment options and leveraging emerging technologies to improve patient outcomes. Here, I'll discuss how understanding the evolution of healthcare, embracing change, and following the latest research can help workers' compensation professionals and practitioners of occupational medicine most effectively care for injured workers.

## The current healthcare landscape

An increasing number of workers are living with chronic health conditions — diseases that are ongoing and generally not curable. Today, nearly half the U.S. the population suffers from at least one chronic illness, such as heart disease, hypertension or arthritis, according to the [American Heart Association](#).

As the population ages, the number of adults with chronic diseases is expected to [increase](#). Rising levels of chronic disease contribute to the rapid growth in healthcare spending and other societal costs, including sick time and disability. In fact, three of every four healthcare dollars are [spent](#) caring for individuals with chronic conditions.

Meanwhile, record numbers of physicians, nurse practitioners, physician assistants and other clinicians are leaving the workforce due to retirement, burnout and pandemic-related stressors. According to one [report](#), 334,000 healthcare professionals left the U.S. workforce in 2021.

Early data shows the staffing shortage will have near- and long-term effects on care of patients — including injured workers — as well as hospital and physician performance. Organizations are being forced to scale back operations, reduce hours, or close their doors altogether. It's also straining facility capacity and supply chain issues, and notably, [worsening](#) patients' experience and quality of care.

As the shortfall continues, artificial intelligence (AI) adoption in the medical field is working to balance that pressure. For [medical insurance claims](#), AI aids in strengthening fraud detection, prioritizing claim reviews, and streamlining overall processes. It could also play a critical role in transforming modern medicine by [helping](#) with image analysis and identifying disease outbreaks and diagnosis.

## The value of orthopedic surgeries

We now have more advanced knowledge on certain orthopedic surgeries and their value in a patient's long-term recovery. This can be hugely beneficial in determining each injured worker's recovery path, as it could minimize patients electing to have surgeries that will bring little to no substantial outcomes.

[Carpal tunnel release](#) and [total knee replacement](#) surgeries have proven through clinical evidence to be largely superior to non-surgical management. [Total hip](#) surgery and [arthroscopic meniscal repair](#) also show high levels of promise, although there aren't yet enough non-surgical randomized studies against which to test.

Conversely, there is clinical evidence to support no difference in patient outcomes after several types of common orthopedic surgeries, including [arthroscopic partial meniscectomy](#), rotator cuff repair, [subacromial decompression](#), reconstruction of the [anterior cruciate ligament](#), [lumbar spine decompression](#) and [lumbar spine fusion](#) surgeries.

### **The power of TMS**

There are exciting new discoveries uncovering the potential of magnetic pulse technology. [Transcranial magnetic stimulation](#) (TMS), for example, a noninvasive form of brain stimulation, has shown to alleviate severe depression by stimulating specific portions of the brain through electromagnetic induction. [Studies](#) show TMS is also effective at treating post-traumatic stress disorder (PTSD) at higher frequencies, as well as physiological indicators and specific behavioral symptoms of [autism](#).

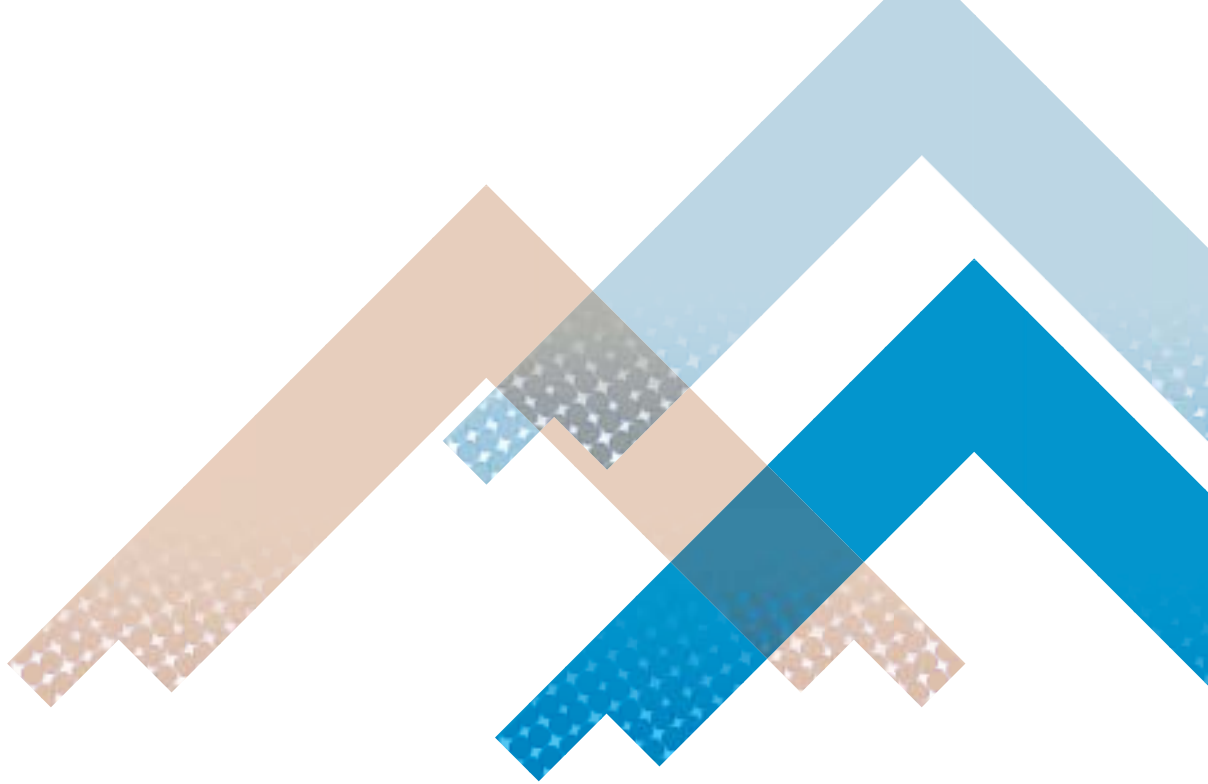
TMS is useful for the screening and early treatment of [diabetic neuropathy](#), which involves damage to the peripheral nervous system caused by high glucose concentration. Although studies are in beginning stages, existing data shows that TMS has therapeutic potential for the treatment of pain and pain-related depressive symptoms. Additionally, thanks to investigations focusing on neurophysiological changes in the brain after a [stroke](#) (the leading cause of long-term disability), TMS has aided in our understanding of the mechanisms underlying the recovery of motor function.

### **Psychedelic therapies**

Several psychedelic-assisted psychotherapies may alleviate some of the challenges that face conventional psychiatric medicine amid the global increase in mental health disorders.

[Psilocybin](#), a hallucinogenic compound in “magic mushrooms,” has demonstrated potential to treat mood and anxiety disorders, in addition to having analgesic effects on cluster headaches, intractable phantom-limb pain and chronic pain. [Treatment](#) may be feasible, efficacious, toxicologically safe and physiologically well-tolerated, as evidenced by decades of clinical studies.

[MDMA](#) — commonly referred to as “ecstasy” or “molly” — a synthetic drug that acts as a stimulant and hallucinogen, and lysergic acid diethylamide ([LSD](#)), a classical hallucinogen, have both garnered widespread public interest for their treatment potential. Trials are investigating MDMA’s efficacy for social anxiety disorder in adults with autism spectrum disorder and for anxiety associated with a life-threatening illness. Meanwhile, [studies](#) have noted the experiential effects of LSD-induced behavioral changes in individuals with substance-use disorders.



While research on LSD is largely observational, the most significant [evidence](#) exists for MDMA and psilocybin, which have been designated by the U.S. Food and Drug Administration (FDA) as “break-through therapies” for PTSD and treatment-resistant depression.

Finally, marijuana, or [cannabis](#), contains several active compounds; the best known are delta-9 tetrahydrocannabinol (THC) — the primary ingredient that causes the “high” — and cannabidiol (CBD). Studies on the medicinal use of cannabis are a mixed bag. [Research](#) has shown that adults experiencing chronic pain who are treated with cannabis are more likely to report that they experience

a reduction in their pain symptoms. It is also being explored as a treatment option for conditions such as epilepsy and schizophrenia. Given the potential for harmful effects, especially when cannabis is smoked, much more research is needed in this area.

### **Connect forward**

The medical care an employee receives after an on-the-job injury or illness largely determines the outcome of their workers’ compensation claim. Effectiveness is driven by how quickly care is administered and the appropriateness of the treatment provided. New research, technologies, cost

factors and industry best practices are continually evolving the standards of care for injured workers. Keep an eye on the [Sedgwick website](#) and our [Connect 2024](#) thought leadership platform for more insights from our workers’ compensation and managed care experts as we monitor the ongoing developments in this space.

*Some of these ideas were originally presented at the [2023 WCI Conference](#), organized by the [Workers’ Compensation Institute](#).*

*To learn more about Sedgwick’s suite of managed care solutions for workers’ compensation, visit our [website](#) or refer to our [brochure](#).*

# Emerging solutions and service enhancements

## EFI Global continues to expand in the Nordics

BY JENS KORNUM

*Head, Denmark and the Nordics, EFI Global*

Last year, EFI Global, a division of Sedgwick, [announced](#) the expansion of our building consulting services in Europe with the integration of the Nordic business Goritas. This integration follows Sedgwick's 2022 [acquisition of Leif Hansen A/S](#), former parent company of Goritas, and further supports the growth of our service offerings in the Nordics.

The talented EFI Global team now spanning Denmark, Finland, Norway and Sweden offers building assessments and laboratory testing and has specific expertise in wood decay, fungi

and insect damage to structures, mold, moisture, hazardous substances and building physics. Through our laboratory analysis services, we provide building surveyors with access to cutting-edge biological and chemical technology.

Internationally, EFI Global is a full-service provider of specialty solutions in fire investigation, forensic engineering and environmental consulting. Our multidisciplinary team of more than 800 experienced engineers, geologists, architects, environmental specialists, fire investigators, first responders, project managers and scientists across North and South America, Europe, Asia, Australia and Africa can quickly mobilize to any location to bring our unparalleled technical expertise and industry knowledge to your most complex business problems. EFI Global's services

help organizations control costs, reduce injuries, and minimize loss of productivity. To learn more, see our [brochure](#).

Our colleagues in the Nordics are excited to learn from our counterparts in the U.S. and across Europe as we look to bring additional offerings to our market, such as fire investigations and environmental consulting. Similarly, we aim to add value to the entire EFI Global organization with our specialized building consulting and scientific expertise.

If the EFI Global team in the Nordics can be of service to you, please reach out at [dk.kontakt@efiglobal.com](mailto:dk.kontakt@efiglobal.com).

# A time of significant growth and development in France

BY **XAVIER GAZAY**

*CEO, France and Europe, Sedgwick*

As targeted acquisitions aim at increasing market share and strengthening our position in various business lines, [joining forces with Adner](#) last November was particularly significant for our operations in France. We're proud to have brought this team of highly qualified professionals to Sedgwick, along with their technical expertise in managing complex construction claims.

The team from Adner specializes in major, high-stakes projects in the building and civil engineering sectors. These loss adjusters are recognized for their skills, which enable them to work on complex structures, such as airports, roads, bridges and tunnels. They are currently engaged on the Grand Paris Express tunnels

construction project, as well as on infrastructure being built as part of the organization of the Paris 2024 Olympic Games.

Integrating the Adner team into Sedgwick's operations is an important step in our growth path in France and internationally. Together, we will be able to take our offering to the next level, broaden our scope, and fully capitalize on the strength of our collective reputation.

Acquiring a company is always an adventure, and the success of such an integration requires a great deal of patience, time and empathy, as well as experience in many areas. This third acquisition of 2023 in France, following [AGEX](#) in April and [Commissariat d'Avaries de Paris](#) in June, brought to a close a year rich in growth and fruitful exchanges around common projects and a shared vision.

With the skilled adjusters who joined us through these three acquisitions, our French team now comprises nearly 980 colleagues across 35 offices. For more on our capabilities in France, visit [our website](#) or email us at [communication@fr.sedgwick.com](mailto:communication@fr.sedgwick.com).

# Helping clients address complex transportation claims

BY **MIKE CARMODY**

*Assistant Vice President, Claims, Sedgwick*

Motor carriers, freight brokers and insurers often face many challenges in the legal arena when major accidents occur. Aggressive tactics, such as inflated medical bills, fraudulent claims and unrealistic policy-limit demands, can drive up litigation costs and further complicate these cases. Today, the transportation industry also continues to see the impact of nuclear verdicts and social inflation on claims costs.

Sedgwick has introduced solutions to help clients manage complex transportation claims and achieve the best possible outcomes. Our major case unit, part of our transportation center of excellence, offers urgent response solutions and claims investigation services, as well as coordination of legal support for these large exposure claims.

## Urgent response team

When a severe or catastrophic event occurs, clients can contact our urgent response team to help coordinate the investigation and response. They are available 24/7 and provide immediate assistance anywhere in the U.S. One of our complex claims advisors will manage the on-site response and begin working to help control the loss. This includes offering assistance to those injured and protecting the client's employees, legal interests and brand.

Our complex claims advisor leads the emergency response investigation, which may include the immediate assignment of local defense counsel, field adjusters, engineers, safety experts, environmental response technicians, land/aerial photographers and security vendors for property and vehicles. Once the necessary services are deployed, our colleagues provide a claim alert report and executive summary. The urgent response team helps ensure a controlled, well managed response immediately following a catastrophic accident.

## Expert investigation services and legal support

To support the claims process, the transportation specialists in our major case unit collaborate with defense counsel throughout the life of the claim. We utilize a proven network of defense attorneys and only partner with industry-leading firms that have dedicated transportation practice groups. These professionals provide an early assessment of each loss and work with our complex claims advisors and clients to move each case toward resolution.

Our transportation specialists coordinate with experts in-house and throughout the industry on all aspects of the investigation. Our nurses review medical records to identify potential causation defenses and medical bills to ensure charges are reasonable and customary. We also have an internal red tag coordinator

who ensures our clients' equipment is properly preserved and their vehicles are back on the road as soon as possible. In addition, our claims colleagues can access our nationwide network of industry-leading vendors for any other services that may be needed to strengthen the investigation.

### **Learn more**

For more information about Sedgwick's major case unit and our full range of auto and motor claims solutions, see our [website](#).

## **EFI Global grows in Belgium**

**BY STIJN VANDEBURIE**

*Operations Manager, Belgium, EFI Global*

**AND DIRK CLEMENT**

*Managing Director, BeLux, Sedgwick*

The presence of Sedgwick's EFI Global division in Belgium recently expanded with the acquisition of [Artemis Milieu](#) BV. Bringing Artemis's skilled scientists and service professionals to EFI Global further solidified our position as Belgium's leading provider of soil-related environmental consultancy, geotechnical and expert construction services.

Our combined team, which holds accreditations in Wallonia, Flanders and Brussels, offers soil investigation and remediation services to public authorities, municipalities, corporations and small- to medium-sized enterprises. We perform site assessments and spill response and provide engineering, geotechnical and construction services, such as soil quality analyses for earthmoving projects, asbestos management, PFAS investigations and groundwater modeling and monitoring.

[Click here](#) for more on EFI Global's service offerings in Belgium. If we can assist you, please contact us at [info.be@efiglobal.com](mailto:info.be@efiglobal.com).