

Motor claims solutions are an integral part of our range of services, which include comprehensive first- and third-party property and bodily injury claims, as well as recoveries against third parties. Claims comprise many different elements that must be investigated, mitigated and handled proactively. We have an experienced team to manage claims and control costs, while delivering unparalleled customer service.

#### Our team

Using a single point of contact to report a loss, we manage both the first- and third-party aspects of motor claims.

Managing first- and third-party accident claims separately can lead to higher loss costs, because property damage and injury to others are often not reported in a timely manner. This can also potentially increase the possibility for litigation, and recovery opportunities may be overlooked.

Our team of motor claims adjusters have expertise ranging from simple property damage to complex coverage to high-value injury and fatality claims.

We go beyond the basics to cover those areas that are often a challenge for our fleet clients.

# Comprehensive coverage

To reduce the inconvenience and lost employee productivity resulting from the loss of a company vehicle after an accident, we deliver an integrated accident management service.

We manage the complex process of accident reporting, checking repair invoices and recovery. This means our clients can regain use of their vehicles faster.

By working closely with all stakeholders involved in the loss process — including the insured, leasing companies, damage repairers and expert agencies — we build a streamlined "cradle to grave" (accident to payment) process that promotes prompt resolution.

# Liability

Our dedicated team of insurance and legal experts help ensure the investigation leads to a comprehensive understanding of the cause of the accident, the parties involved and liability.

We evaluate the extent of the loss, be it property damage or bodily injury, and negotiate with the third parties themselves, their lawyers or the relevant public authorities. If litigation cannot be avoided, we will work alongside the insureds' lawyers to achieve the best possible outcome.



## Recovery

The recovery process starts when the accident is reported. We begin by gathering the information necessary to determine fault early in the process. That allows our specialists to review all claims for recovery potential, speeds up the process and means we are able to achieve great recovery rates for our clients.

Due to a permission granted by the German high court, we perform recovery work in-house without employing external counsel, which lowers costs. All this is supported by Sedgwick's modern and bespoke management information reporting.

For more information on how we can help, please contact:



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To learn more about our integrated and customized solutions, visit **SEDGWICK.COM**