



Global Solutions. Local Expertise.

Sedgwick is a leading global provider of loss adjusting services and claims management solutions. With over 50 years of experience and more than 900 offices, our 31,000+ colleagues located in 80 countries, we offer a unique combination of innovation and technical capabilities in a wide range of disciplines.

LEADER IN CLAIMS MANAGEMENT AND LOSS ADJUSTING SERVICES WORLDWIDE

We strive to cut down on the complexity of processes and offer a service with a unique combination of stability, innovation and technical capacity in a wide range of business lines.

DIGITAL STRATEGY

The ability to employ technological tools in today's disasters is a vital component; from being able to use drones to get an early view of the most inaccessible damages, to using live video-call tools to shorten timescales or having online accessibility to claims data to help our clients make faster and more accurate decisions. Without doubt, the intelligent

use of new technologies becomes a powerful tool in the hands of our experts.

RESPONSE CAPACITY

Sedgwick is one of the biggest suppliers on a global scale of loss adjusting and claims management solutions. That is why, with the help of local experts, we can respond quickly to the needs of our customers.

WE PROVIDE SERVICE TO THE INSURANCE MARKET:

- · Insurance companies
- Reinsurers
- Brokers
- Lloyd's Syndicates
- Multinational companies
- Risk managers

For more information or to appoint an expert on a new instruction, please contact:

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80 countries



900+

offices



10.1 M

new claims annually



Specialty lines

We have specialist in all fields, offering loss adjusting services and claims management solutions in both home claims and SMEs as well as major and complex loss and catastrophes.

INDUSTRY AND MACHINERY BREAKDOWN

We handle the claim from start to finish, offering immediate assistance including early contact and regular communication with the necessary specialists: cause investigation teams, salvage of goods and initial machinery recovery. This way we can achieve a reduction in damages and the client's satisfaction.

- Motor
- Co-generation
- Distribution
- Steel industry

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CONSTRUCTION

We have faced the most severe and complex claims related to all types of civil and building works. Our technical team comes from the construction sector, providing their expert knowledge to the insurance market and thus guaranteeing success in the investigation of cause and claim adjustment.

- · Construction all risks
- · Construction liability
- ALOP/Delayed start-up
- · Pathologies
- Catastrophe

Francisco Peydró

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POWER

Throughout the world, electricity systems are evolving towards new, more sustainable and distributed generation technologies, forcing changes in infrastructure and regulations. This is why we are faced with claims, which need a high level of specialization and knowledge from a power expert.

- Generation
- Transport and distribution
- Loss of profit
- Supply interruptions

Juan Miguel Álvarez

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MARINE AND CARGO

Due to its own nature, the maritime industry faces several challenges: vessels, ships' crews, and cargo are constantly exposed to many risks, whether they are on board or at a port terminal. Also, several parties join the supply chain from different locations, and they often have opposite interests, with the shipping and storage of merchandise being subject to complex national and int. laws and regulations.

- · Goods and Maritime liability
- · Hull and machinery breakdown
- Project cargo
- Marine and cargo TPA

Carlos Mantecas (Spain)

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ENVIRONMENT

Environmental incidents and their consequences require prompt identification and quantification of damage, as well as, the implementation of appropriate remediation and follow-up measures. Our highly qualified expertise assures our clients of fulfillment of the processes and attainment of the objectives.

- Maritime spills
- · Forest fires
- Mines and landfills
- Industrial installations
- · Underground environment

Fernando Barbero

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LIABILITY AND LEGAL

Liability claims need a multi-disciplinary approach, co-ordinated by a liability expert. We adjust and manage claims for insurers, corporate and captive accounts in Spain, Portugal and abroad, providing cost-effective solutions.

- General and public liability
- · Product liability and recall
- Employers and professional liability
- Fraud investigation and recovery
- Bodily Injury

Francisco López de la Serna

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With claims, it is essential to maintain fluid communication between the parties involved, and for this reason we provide a system of management with just one contact point supplying regular updates regarding the claim.

PERSONAL LINES

Our aim is to make loss adjusting a positive experience for the policyholder and to add value to our client, based on the combination of a highly qualified team and the most advanced technical innovations in the market.

- · On-site and remote loss adjusting
- · Repairer management
- Catastrophe
- · Risk inspections

Raquel Corral

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TPA (THIRD PARTY ADMINISTRATION)

Our breadth of experience in the administration of any type of claims with delegated authority guarantees a highly professional and personalized result; agile, efficient and always providing value to our clients and their customers.

- Home and SMEs
- Liability
- Automotive
- Catastrophe

Juan Carlos Sánchez

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PATRIMONIAIS (PORTUGAL)

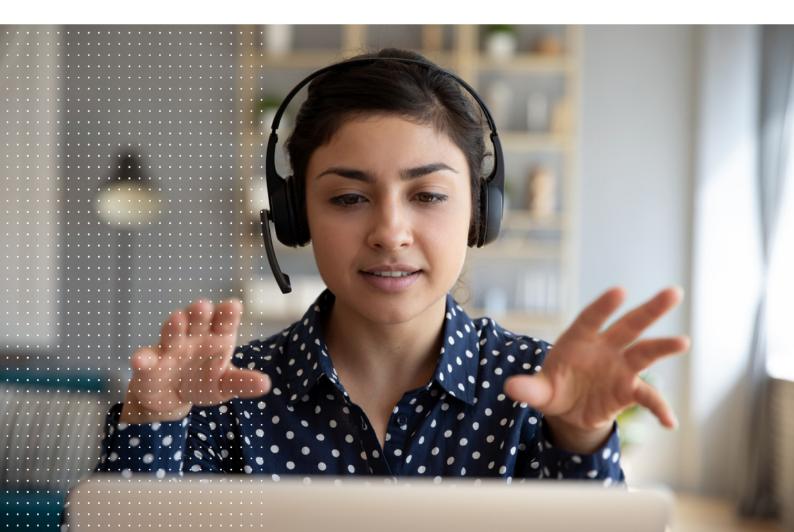
We are ready to service Property and Liability claims in commercial lines and retail industry. We have full coverage in Portugal through our Offices in Lisbon and Porto.

- Property
- · General Liability
- Private Clients
- Real Estate

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Other specialty lines

CYBER

In a changing and increasingly exposed industry, cyber claims need an adapted and modular solution. We offer services to clients, brokers and insurance companies.

- · Risk verification
- Cyber security monitoring and management
- · Loss adjusting and forensic IT
- · Incident remediation

Francisco Martín Caro

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REAL ESTATE

Due to the specific needs of our real estate clients, we have a dedicated team that offers an immediate and agile response, providing confidence and personalized service to the insured party through a single point of contact.

Raquel Gala

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HOTEL INDUSTRY

We are highly specialized in responding, nationally and internationally, to the different types of claims, both in liability and in property, understanding the needs of the parties, as well as, the operation and regulations of these industrial installations.

Francisco Peydró

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FINE ART AND PRIVATE CLIENTS

The art, antique and jewelry sector is a niche market needing highly specialized expertise. We guarantee agility in our response, understanding the essential requirement to offer a high level of attention.

- Risk verification
- Reports on state of conservation
- Valuation of art works
- Transport and packaging
- · Loss adjustment of claims
- · Restoration of art works

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FINANCIAL LINES

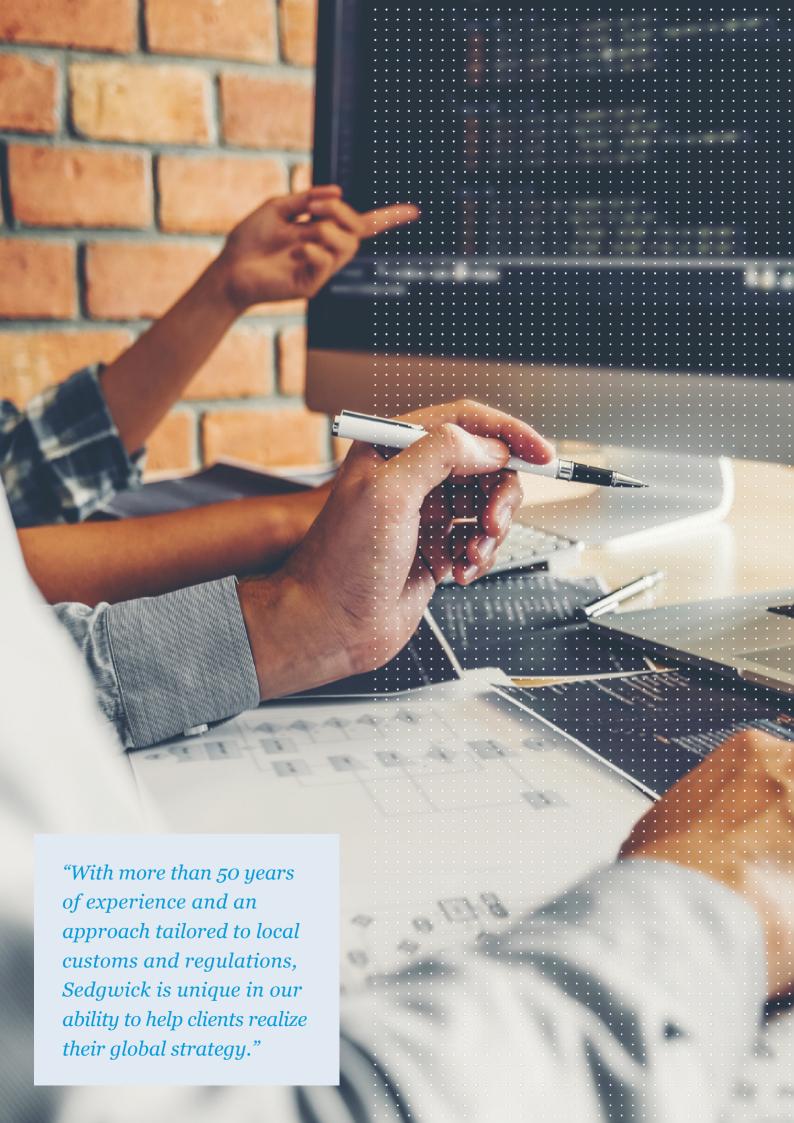
Our team of economists and accountants, experts in valuations and fraud investigations provide forensic accounting services, quantification of economic loss, financial analysis and valuation services for insurance companies, lawyers, industry, business and all types of corporations.

- · Loss of income
- · Valuation of intangible assets
- Fraud and employee dishonesty
- · Loss of stock
- Audits

Fernando Lozano

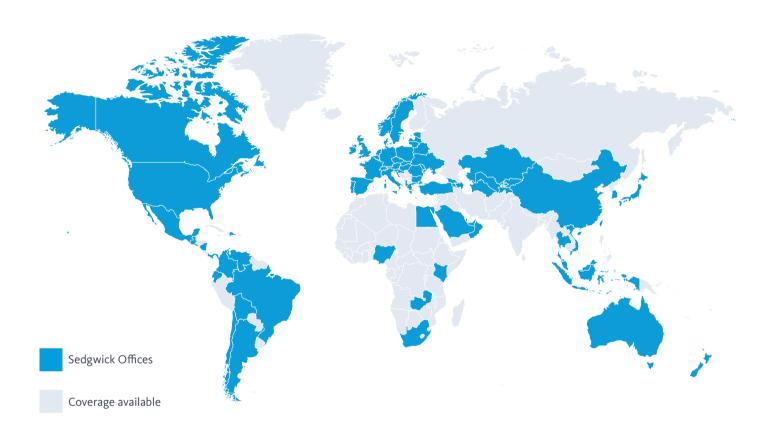
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International co-ordination

Service to Spanish and Portuguese companies with international operations, and to foreign companies with interests in Spain and Portugal.



Contact details

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All claims are centrally managed by an account supervisor giving our clients a single point of contact.

In addition to being responsible for the assignment and co-ordination of the specialists required for each claim, the account supervisor makes sure that the client's interests are taken into account locally in each country.

Digital strategy

At Sedgwick we have opted for the development of solutions adapted to the claims field; effective tools to simplify processes, reduce management costs, save on compensation requested and effective fraud detection.



We're determined to lead the field in developing digital solutions. What drives our digital strategy is the belief that technology should satisfy one or more of the following criteria:

Improved customer experience

Personalized, intuitive, effective, fast, clear

Reduced cost on compensation and processing

Self-service, improved communication

Reduced timescales

Effective protocols, adapted tools, loss adjusting report generators

A better global insight

Business interruption, digital data, analytical capability

This includes:

- Customer portal access 24/7/365
- Loss adjustment video tool
- Drones: access to inaccessible places
- Cell phone connectivity for loss adjusters
- Generated online reports: business interruption
- Own management system

"Each year, we improve our technology to anticipate the direction and needs of the marketplace."





Global solutions. Local expertise.



BARCELONA

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