



Recovering uninsured losses
for utility companies
Germany

THE ESSENTIALS

Utility companies' infrastructure and business are at risk from accidental damage every day. Construction companies, government contractors, individuals or private businesses may damage networks, leaving utility businesses out of pocket.

Accidents can happen, but the best way to protect your business and your clients is to ensure any subsequent damage is dealt with swiftly, effectively and professionally. Recovering these uninsured losses is a specialist field, and Sedgwick has the expertise needed to pursue these claims on your behalf.

- While accidental damage may not be an everyday occurrence for you, our teams deal with these issues daily. When you need us, we have the expertise on hand to recover your losses.
- Our legal teams are fully licensed and approved to undertake this work on your behalf.
- Insurance recoveries often involve technical expertise — our teams have worked with the insurance market for many years and understand the complexities.
- Your priority is repairing any damage to your network, but our teams can advise on the preservation of evidence that is often needed for claims in these circumstances.



Our solution

Claims handling, particularly when involving uninsured loss recovery, is complex. Experience and knowledge are crucial.

Sedgwick has approval from the Higher Regional Court of Düsseldorf to carry out collection activities in accordance with the Legal Services Act. We are approved to complete the recovery of uninsured losses and have the expertise needed within our own teams. We manage the entire process on your behalf in-house without the need for additional legal representation.



The difference

 <p>Working hand in hand</p> <ul style="list-style-type: none"> • Interdisciplinary team • Insurance experts • Lawyers • Architects • Civil engineers • Accreditation with insurers 	 <p>Analysis and statistics</p> <ul style="list-style-type: none"> • Real-time analysis • Bespoke reports covering a range of key performance indicators • Transparent cost-benefit analysis 	 <p>Clear focus</p> <ul style="list-style-type: none"> • Core Sedgwick area of expertise (nationally & internationally) • Maximise the success of recovery • Minimise the cost burden for your business • No need for additional external resource 	 <p>Our vision</p> <ul style="list-style-type: none"> • To develop market-changing concepts • To offer long-term added value through partnership • Consultancy - e.g. preservation of incident evidence 	 <p>Legal security</p> <ul style="list-style-type: none"> • Permission granted through the Legal Services Act by the Düsseldorf Higher Regional Court • DSGVO compliant • ISO 27001 certified
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The advantage

 <p>Confidence you can measure</p> <ul style="list-style-type: none"> • Independence • High quality • No set fees • Proactive approach 	 <p>Trusted process and procedures</p> <ul style="list-style-type: none"> • Complete end-to-end processing, or choice of expert support as required • Dunning process • Judicial dunning procedure • Transparent management of recovery income 	 <p>Detailed reporting system</p> <ul style="list-style-type: none"> • Meaningful • Analytical • Proactive • Audit-compliant • Monthly account consolidation 	 <p>Dynamic scalability</p> <ul style="list-style-type: none"> • Scalable teams to suit your business requirements 	 <p>Cross-border knowledge</p> <ul style="list-style-type: none"> • International knowledge and expertise • 80 countries • 900 offices • Over 33,000 colleagues
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Global solutions.
Local expertise.

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