



Your trusted partners in supporting public entity programs

There's a reason why America's most recognizable and innovative organizations trust us to guide their claims and risk management programs. Even in an ever-changing environment, Trident's and Sedgwick's years of experience and thorough understanding of public entities' unique challenges demonstrate stability and value.

By ensuring we are at the forefront of industry trends, together we can offer relevant, adaptable solutions for today's risks and changing preferences and habits. We'll continue to apply tested strategies and develop new ones, engaging our expert resources and capabilities to support your productivity and sustainability goals.

We'll find the answers, together.

Sedgwick manages more than 800 public entity programs, where thousands of members place their trust in us for liability, property, pooling, disability, workers' compensation, managed care, and absence management. We use our expertise to provide solutions that work for our public entity clients, both now and in the future, with:

- 20 years of experience serving public entities
- Dedicated public entity practice team
- Experience with a broad range of industries, including public and charter schools, community colleges, municipal and county governments, utilities, and special districts
- Largest public entity data set in the industry for insights into program trends

Delivering services that address the diverse challenges of public entities

When losses and claims occur, public entities want to resolve them as quickly as possible, get community members and employees the care they need, and control costs on taxpayer budgets. Whether it is a workers' compensation, auto, general or professional liability, or a property claim, Trident and Sedgwick can help. Together, we have the coverage, expertise, and advanced technology you need to manage claims and help you achieve the best possible results.

Four key elements that can make your claims Program better with Trident and Sedgwick

1

A caring approach – We make time to listen and help our clients develop solutions to take care of their employees and customers, and achieve their unique business goals. When an employee is injured on the job, we make sure they have access to the resources they need to recover and return to work. We also offer solutions that help clients settle their customers' liability and property claims promptly and in a professional, friendly manner. Whether a person is hurt in a school or other public property or an auto accident or another event leads to property damage our focus on the customer service experience ensures brand protection and early resolution.

2

An experienced, dedicated team – Our colleagues are the same people you have come to know and trust and have extensive experience with public entities. Now, with the added expertise of Sedgwick to manage even the most complex claims, Trident will continue to guide our clients, and their employees and the public visiting their facilities through the entire process. With our knowledgeable teams and Sedgwick's next-level technology, we provide the right solutions to meet the unique needs of each program.

3

Self-service capabilities – Online, self-service tools provide a quick convenient way to accomplish many activities in our daily lives – whether on a desktop or mobile device. When it comes to the claims industry, self-service technology offers more than just convenience. Coupled with communications from their claims team, self-service tools are valuable resources for your employees and other claimants, keeping them engaged in their claims journey.

4

Next-level technology – Using the latest technology that supports efficiency and gives you more data at your fingertips can improve the overall claims process. Our expert team uses advanced technology to make the client and consumer the focus every step of the way. For example, we incorporate artificial intelligence (AI) in the intake process, our predictive modeling approach helps guide smart claim decisions, and we continually improve our technology and develop new tools that anticipate the needs of the marketplace. To ensure data security, Sedgwick has a world-class infrastructure and secure-by-design software architecture. Our privacy and IT security teams lead our commitment to protecting confidentiality and data integrity, and assuring appropriate access.

Expert claims management and more

Sedgwick's claims solutions are designed to care for your employees and customers, protect your brand and save you money.

Liability

Auto liability

Sedgwick has revolutionized auto loss adjusting and claims administration with our end-to-end auto solution, the industry's most complete claims, and loss management. We have brought together the best of our services for first and third-party liability claims administration and auto physical damage loss adjusting, FNOL intake, auto-personal injury protection (PIP) bill review, appraisals, direct repair program network, auto recall, subrogation, and more.

General liability

With one of the largest groups of liability experts in the world, Sedgwick stands ready to support and resolve the general liability challenges organizations face every day. Through our proactive and collaborative approach, we carefully manage stakeholders' expectations and minimize the risk of disputes and litigation.

Professional liability

Public officials, employment practices, educator's legal and law enforcement liability are unique within the professional liability space and require specialized expertise. Our experienced claims team transitioning from Argo will be augmented by additional resources and support from Sedgwick.

Workers' Compensation

Our integrated approach to workers' compensation claims management brings together the jurisdictional, clinical, return to work, and settlement expertise required for a successful program. We offer an integrated, outcomes-focused solution that includes coordinating the claims process and using case managers and healthcare specialists to help improve the employee's overall health and well-being.

Claims administration

For over 50 years, Sedgwick has worked with employers to answer the challenges of administering workers' compensation claims. Our licensed claims examiners across the U.S. Deliver the expertise that employers need to meet complex jurisdictional requirements. We offer the convenience and consistency of a single solution provider, resulting in lower costs and greater success returning injured employees to health and productivity.

Managed care

Our integrated managed care services provide a personal connection with the injured employee, beginning with the first conversation and continuing through recovery. Our outcomes-focused approach includes identifying top-performing providers, coordinating the claims process, and using clinicians, physicians, pharmacists, and other specialists to help injured employees recover.

Expert claims management and more

Sedgwick's claims solutions are designed to care for your employees and customers, protect your brand and save you money.

Workers' Compensation

Medicare + OSHA compliance

Compliance with regulatory and policy changes is an essential part of any successful program. Our approach to maintaining compliance with Medicare and Occupational Safety and Health Administration (OSHA) rules is twofold. First, Sedgwick educates colleagues and clients to ensure consistency with industry best practices. And second, our technology incorporates legal and policy requirements into the daily claims and case management workflow.

Loss prevention + risk control

Our loss prevention solutions improve safety and reduce risks, lowering costs and injury frequency for employers. Our primary services include safety program analysis, development, implementation, and training. We also offer all the services our clients need to optimize risk selection, reduce loss frequency and severity, match premiums with exposure and make a positive, permanent change to risk.

Special investigation unit

Our special investigation unit offers smart, integrated solutions for effective claims investigations and fraud mitigation. From red-flag analytics to expert investigation and consultation, we have the tools to help mitigate costs, validate claims, and detect, deter and report fraud.

Property

Our property claims and loss adjusting teams offer expertise in commercial, residential, and specialty risks and markets. We specialize in catastrophic and complex losses, commercial and residential property and contents losses, and provide support services such as building consulting, repair, and mitigation.



Expert claims management and more

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Technology

Sedgwick's technology platforms were developed based on experience with clients in all industries across multiple lines of business and the millions of claims we manage each year. With 1,400 IT professionals, Sedgwick delivers superior technology solutions to some of the world's premier employers – and our capabilities and expertise are unparalleled in the industry. We invest millions each year to improve our existing technology and to provide the next generation of claims innovation.

Our system is built around advanced market-facing claims tools that support every aspect of our services.

We are here to help

At Sedgwick, taking care of people is at the heart of everything they do. For Trident, ensuring customer satisfaction and incorporating advanced technology tools are top priorities. Together, we provide the claims expertise, services, and commitment that today's businesses demand. We offer innovative, cost-effective claims solutions for clients and help them ensure the best possible experience for their employees and the public.



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