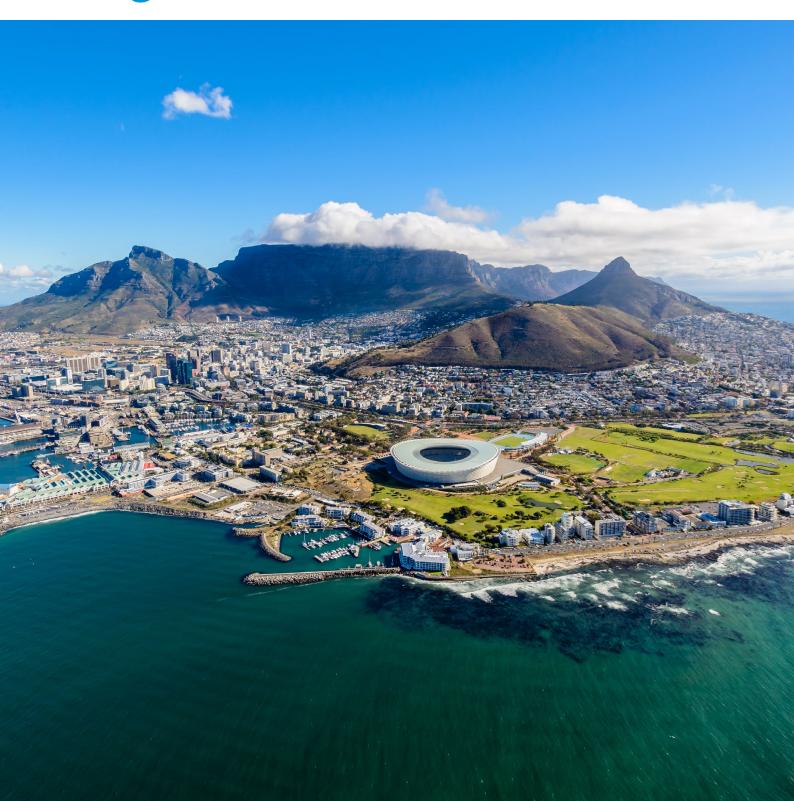


Sedgwick in South Africa



Global reach with local expertise

The origin of Sedgwick in South Africa dates back to 1912. We have been managing claims for over 100 years and operate out of seven offices manned by over 100 staff.

Our local expertise is supported globally by 27,000 colleagues located in more than 900 offices in 65 countries. This allows us to offer a unique blend of stability, innovation and technical ability across a variety of disciplines whilst recognising that every client in every industry is unique.

Our philosophy of maintaining a close working relationship with insurers provides an ongoing service to the industry. Our understanding of our large portfolio of clients' businesses, our many years of experience in insurance matters, an extensive array of specialist skills, and professionally qualified management, provide our clients with an invaluable knowledge bank of expertise.



65 countries



900 offices



27,000 colleagues



languages spoken



4.4 million claims managed



Meeting your needs

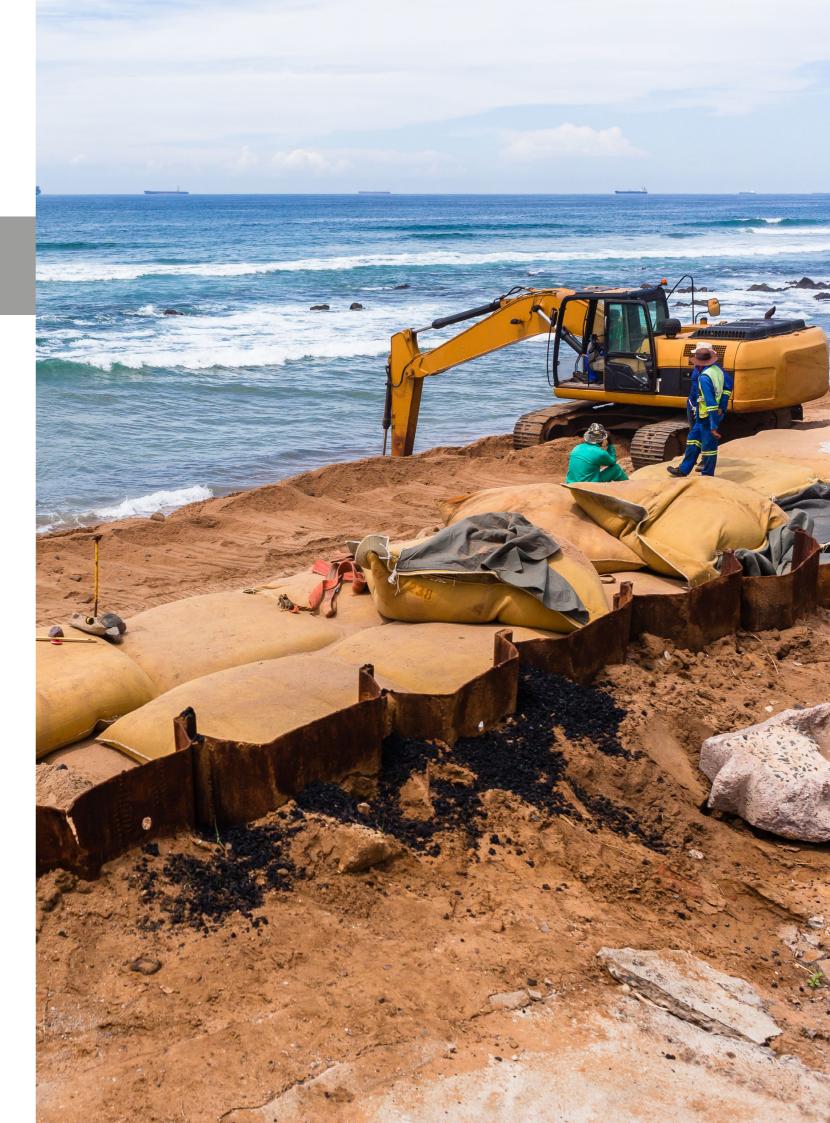
All of this means you get the range of claims services you need with access to the right expert at the right time in the right place. We have developed longstanding relationships with our clients and we genuinely get to understand your business, your customers' businesses and how we can help you save money and time through the most efficient tailored claims and loss adjusting service.

Our focus is always on customer satisfaction, and ensuring we put the

customer at the heart of all that we do. We take pride in protecting your reputation and helping you remain really competitive in a highly demanding and challenging market.

Where we service

We have serviced all the countries outside of South Africa, right up to Nigeria on the West Coast and Tanzania on the East Coast, including Angola, Mozambique, Zambia, Botswana, Malawi, Congo, Ghana, Kenya, Tanzania, Madagascar, Seychelles and Mauritius.





What we do

We have specialists in every sector offering claims management solutions.

MCL Global Division

In South Africa we have an MCL team with unsurpassed depth and breadth of locally based loss specialists, and a company structure that allows us to get the right resources in the right place at the right time. This means we are able to manage major and complex losses, whilst our global network allows us to continually push the boundaries on best practice in every area of the business. In a more interconnected global risk environment, losses of a significant size and complexity need the expertise that comes from constant exposure to their very specific needs. What most businesses only see on occasion, our Major and Complex Loss (MCL) team deals with daily.

The MCL team focuses on the technical skills, industry specific knowledge and best practices that mean we can take swift and consistent action to reduce the losses and get the business operating as quickly as possible. The team has the capability to:

- Provide a reservoir of experts
- Make sure we have the right person on the right loss
- Deliver a consistent standard of service
- Use our global resources to deliver best practice

Our Services:

- Major Property
- Engineering and Construction
- Liability
- Catastrophe
- Marine

MCL Global working in Africa

Working in Africa presents challenges to adjusters who are not familiar with the continent. They are sometimes not aware of cultural sensitivities, safety issues, licensing requirements and the most effective ways of getting work done in difficult circumstances. This can impede the smooth passage of a claim.

Sedgwick's local expertise offers:

- A network of seven offices in South Africa – we are able travel to locations throughout the continent to respond in a timely manner
- An effective way to get the job done –
 we are aware of the cultural sensitivities
 and issues, and accustomed to the
 peculiarities of working in Africa

Building Consultant Services

Our consultants are purposely trained in assessing each case on its individual merits and have the experience to truly understand and deliver to your unique consulting needs.

We assist with quantity surveying and structural engineering needs and offer the following key services:

- Loss value
- · Analysis of sum insured
- Discount cash flow
- Management of tender process
- Technical building advice
- Assisting and Identifying other appropriate experts
- Technical support loss adjusters
- Project management to mitigate time

delay and cost for business interruption claims

Structural assessments

Liability Claims Services

One size doesn't fit all. Our liability claims services team take a collaborative approach to tailor services to your needs. Through our local expertise, we are accustomed to particular circumstances and how best to approach resolving a

We provide thorough investigation services combined with a decisive and positive approach to resolving claims.

Technical understanding is only part of the equation. We ensure that we understand your business, listen to your needs and meet your expectations.

We are in business to protect your brand, look after your customers and save you money, which means looking at every case, no matter how large or small, with the same degree of stringency.

Regardless of the situation you face, we have the right people to deal with it.

Cyber and Technology

With cyber claims becoming more common in this digital age, it is increasingly important to have the right team of specialists available to quickly respond when an incident occurs.

Digital technologies form the backbone of modern society. This sector is evolving rapidly in terms of both risk and regulation. Every company faces a variety of technology exposures, some less obvious than others. These range







from loss of data and key infrastructure to unauthorised access to their systems. The loss of telecommunications can also have a significant impact to the business and needs a "fit for purpose" adjusting solution.

Marine

We're well placed to handle all manner of marine claim needs; from a single local South African incident to fully serviced global accounts and catastrophe events. As part of a worldwide network, we access additional resources and expertise wherever and whenever they are needed – a loss that occurs due to an explosion whilst unloading a tanker at the terminal, for example, may not only need a marine specialist, but also a personal injury, business interruption or environmental specialist.

At the heart of our practice, our people specialise in everything cargo-related, from paper clips to chilled or frozen foodstuffs, liquid cargo, container casualties, marine fraud and advising on salvage sales. These skills are coupled with seagoing, engineering

and shipbuilding experience, to bear on behalf of insurers, owners and operators, providing nautical surveys on all types of vessels and floating structures and consulting on landbased equipment.

EFI Global

Forensic fire and explosion investigations

EFI Global is a full-service forensic investigations and speciality consulting service.

Our fire and explosion team handle all types and sizes of claims, wherever they occur. They're able to provide independent advice on the origin and cause of a fire or explosion and are able to investigate losses or claims in support of subrogation or repudiation.

Areas we provide support include:

- Electrical installations (domestic and commercial), power generators
- Deliberate ignition
- Private/domestic dwellings, thatched buildings

- Wind turbines/solar installations
- Industrial and commercial premises
- All types of warehousing
- Hotels, commercial kitchens and restaurants
- Farms, harvesters and farmland
- Vehicles, plant and machinery

Loss Adjusting Services

Our loss adjusters manage commercial and domestic claims, specialising in specific areas such as accounting, engineering, law and quantity surveying.

We provide a full spectrum of loss management services in respect of all types of losses, which include:

- Agriculture/crop
- Business interruption
- Property loss (commercial and domestic)
- Engineering/structural/civil/construction
- Cyber and technology
- Marine hull and cargo
- Liability/Environmental Risks

Direct Services

Sedgwick's Direct Services team provides a fixed fee claims handling capability to the entire South African insurance market. We are the first to offer a guaranteed 72-hour turnaround (working hours) and at a fixed fee for domestic and commercial claims.

Some of the reasons why Sedgwick has become the leading name in fixed fee volume claims adjusting are:

- Nationwide branch network
- Centralised administrative support centre
- Dedicated loss adjusters ensure a personal service

- Stringent quality control of claims
- Protection and safety of information and data through additional security elements
- Superior technology and data available for your specific needs.

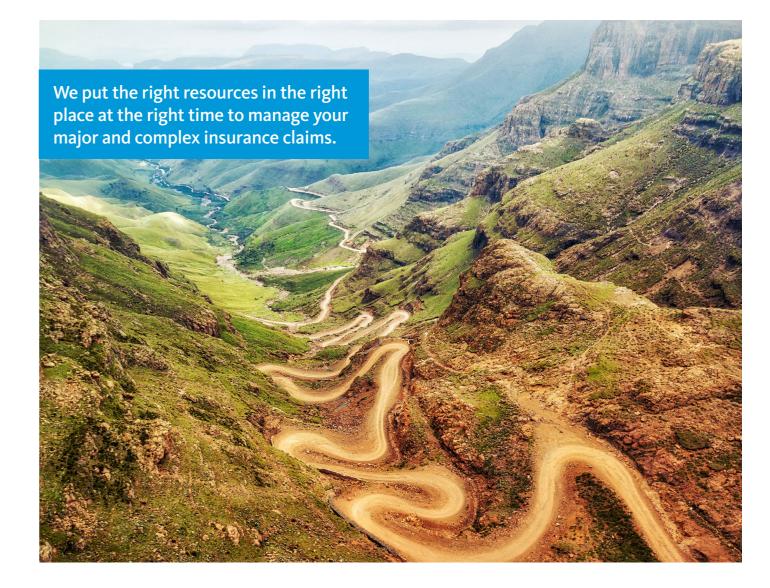
Our dedicated email account for Direct Services is sds@za.sedgwick.com

Catastrophe

When disaster strikes, you can rely on Sedgwick to get your customers back in business. Our team has extensive experience in major catastrophes, with many having being involved in the world's largest disasters.

When large-scale events occur, our teams are on the ground quickly, providing immediate support to you ensure that we are able to provide an immediate and effective response tailored to meet the logistical challenges of the location, the industries affected and the circumstances of the event.

Our success is based on understanding our clients' needs and meeting these consistently and seamlessly across all geographic regions irrespective of the type or size of the event.





Global solutions. Local expertise.

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