

Vericlim Canada has the experience, flexibility and industry expertise to assist customers with all types of property loss claims – and our adjusters are dedicated to providing consistent, top quality service.

Organizations are looking for real solutions and partners that can provide expert advice and analysis, as well as more effective programs and optimal results. At Vericlim Canada, we provide high-quality service and claims expertise for our customers. Our team has numerous years of experience across all lines of property and liability coverage and we understand the needs of Canadian businesses. Our loss adjusters have measured their success in terms of their customers' results; we are as passionate about their results as they are.

Our property adjusting business is built around talented professionals who are experienced in the commercial property market – servicing the largest and most complex claims as well as smaller, more routine commercial and residential losses. We work with our customers to ensure an efficient process while providing the best possible service. Whether it is a business that suffered major losses due to a fire or a homeowner dealing with water damage after a storm, the goal is to get the policyholder back to pre-loss status.

## Our property claims services

### Commercial claims

Commercial property claims management is an important part of our core business and we have built an enviable reputation in this sector. We provide a multi-disciplinary service for all types of commercial property risks including buildings, stock, fixtures and fittings, and business interruption. Our model for managing property claims includes taking clear ownership of every case from beginning to end, with responsibility for the claim resting with the adjuster. An assessment of the potential impact of the business interruption is one of our first priorities and we work together with insurers to control financial exposure from the outset. Expert resources such as accountants, engineers and surveyors are deployed by the adjuster as needed.

### Major loss claims

Managing major loss claims is also one of our core services. We help businesses of all sizes, from small and medium-sized enterprises to international conglomerates. Our priority is always to get the business 'back in business' as quickly as possible while managing costs. Our nationwide team of skilled adjusters provides services to assist customers with claims involving property, business interruption, liability, construction, engineering and financial losses. We always respond quickly to take control as soon as a call is received. We closely manage and monitor the loss and ensure our customers have the details they need to enable a prompt review of policy liability.

## Residential claims

We have a team of adjusters here to assist with all types of property loss claims for homeowners. We assist policyholders with a wide range of needs such as managing repairs and related claims resulting from fire, water or storm damage.

## Key advantages of our services

- Technical and business expertise in every major industry segment – commercial real estate, retail, light and heavy manufacturing, hotel, residential, petrochemical, forestry, energy, distribution, pharmaceutical, etc.
- Longstanding, valuable relationships with leading insurers/markets, brokers, and corporate and public risk managers
- Dedicated account managers available to assist customers 24/7; they have several key responsibilities such as coordinating program oversight; establishing, monitoring and enforcing service standards; holding quarterly stewardship meetings to review results and discuss continual improvement; approving field invoices; and reviewing claim status reports
- Branch and regional offices provide valuable oversight, reviewing files and escalating issues as needed
- Accurate, meaningful risk improvement information and reports
- Advanced, user-friendly claims system offers customers full access to real-time data and reports
- Rapid intervention and response; claims assistance is immediately dispatched to the policyholder; after-hours service and professional triage available during an emergency
- One focal point of contact to coordinate losses; we handle all necessary steps such as cleaning the premises and helping businesses and families relocate
- Experience maximizing any salvage and subrogation opportunities to mitigate claim costs
- Pre-loss planning and process coordination

## Quality

Vericclaim ensures quality service for customers through specific processes that include:

- Several dedicated quality control positions up to the highest levels
- Four separate quality control functions
- Extensive employee training
- A rigorous customer-based feedback and improvement cycle
- Quality control oversight with established programs for measuring, monitoring and managing cycle time and performance standards

We have developed consistent service standards and continually look for ways to improve our processes by scheduling regular management audits of each office and each adjuster. Vericclaim's quality assurance leadership team develops and implements corporate best practices, and creates automated methods to measure timeliness and compliance with service level agreements. In addition, we provide continuous employee training and mentoring; and support external industry seminars and university-based continuing education programs.

## Dedicated, talented colleagues

Our expert team stands ready to support and resolve the challenges our customers face every day. Our extensive experience means we know how to manage even the most complex property loss claims. Adjusters with the highest level of relevant experience are assigned to each account. If a customer has a high severity construction claim, adjusters with that specific area of expertise are assigned. We are committed to providing top quality services and consistent communication to ensure the best possible experience for our customers.

We work closely with insurers, brokers and risk managers to create a tailor-made claims handling solution that meets the needs of each party. Our team provides exceptional customer service coupled with a high degree of technical and product knowledge. Our investigative approach aims to establish the merits of a case as early as possible and to identify the most cost-effective way to manage each claim. This enables our customers to control costs and maintain relationships with their brokers and the insured parties.

## The Vericclaim difference

We focus on providing businesses with superior claims resolution on the most timely and cost-effective basis in the industry, and developing innovative, tailored solutions to meet our customers' needs. Vericclaim prides itself on its global reach, while at the same time maintaining a distinct local market presence in over 400 locations throughout the world.

Vericclaim is a subsidiary of Sedgwick Claims Management Services, Inc., a leading global provider of technology-enabled risk and benefits solutions. Our adjusters work closely with the Sedgwick team to coordinate the claims administration process. Sedgwick has been helping customers manage their exposures in Canada for the last 12 years, and continues to grow throughout North America and the world. Every year, Sedgwick receives more than 100 million calls from people who are injured or ill, have a disability or encounter a product or property loss. At Sedgwick, **caring counts**<sup>SM</sup>; the company takes care of people and organizations by delivering cost-effective services and maintains a 98% annual renewal rate.

In addition to Vericclaim Canada's property services, we also provide claims solutions for general, professional and auto liability, energy, builder's risk, rail/marine/trucking, equine, aviation, catastrophe, cyber risk, life sciences, higher education; as well as call center and content solutions. Our dedicated adjusters and operational colleagues ensure our customers receive comprehensive claims and loss adjusting services from start to finish.

Contact us today to learn more about our loss adjusting and claims management solutions.

 888.601.6228

 [www.vericclaim.ca](http://www.vericclaim.ca)