

JANUARY 2025 Hosted by Kimberly and Mark





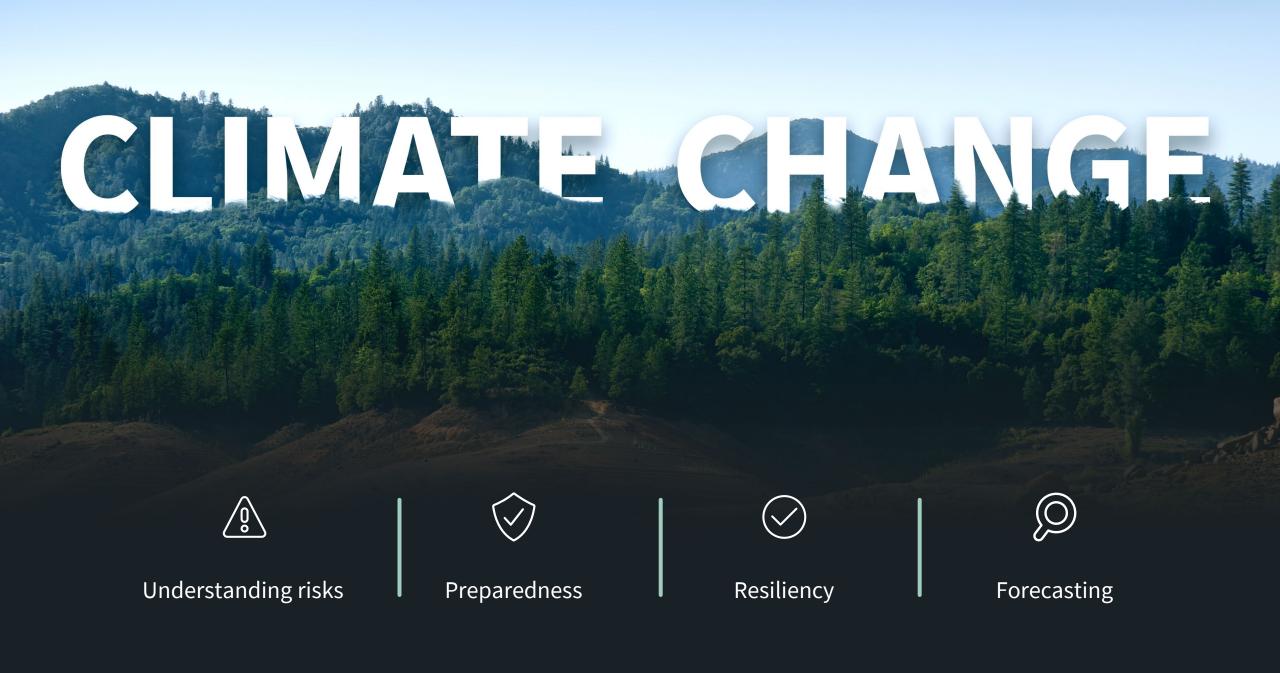
KIMBERLY GEORGE

MARK WALLS

Global head, innovation and product development **SEDGWICK**

VP, client engagement

SAFETY NATIONAL



MENTAL HEALTH AND WELLBEING

Access to care

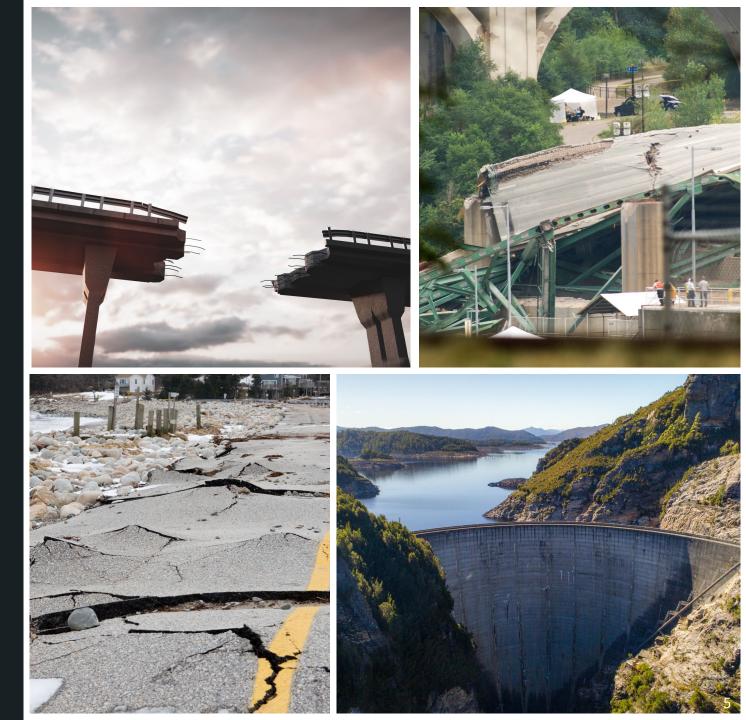
Personal awareness

Community support

Workplace connections

Strategy for retention

AGING INFRASTRUCTURE



EMPLOYEE BENEFIT LANDSCAPE



6

ELECTION



Insurance regulated at state level



entir billing brane

Less regulation expected on federal level

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Chevron deference ruling impact

EUREGULATIONS IMPACTING U.S. COMPANIES

Sustainability reporting

Supply chain diligence

Data privacy

Technology innovation

INSURANCE MARKETPLACE



Property

Liability

S

Workers' compensation

(3)

Parametric insurance

PFA risks

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EVOLVING TECHNOLOGY AND AI USE CASE

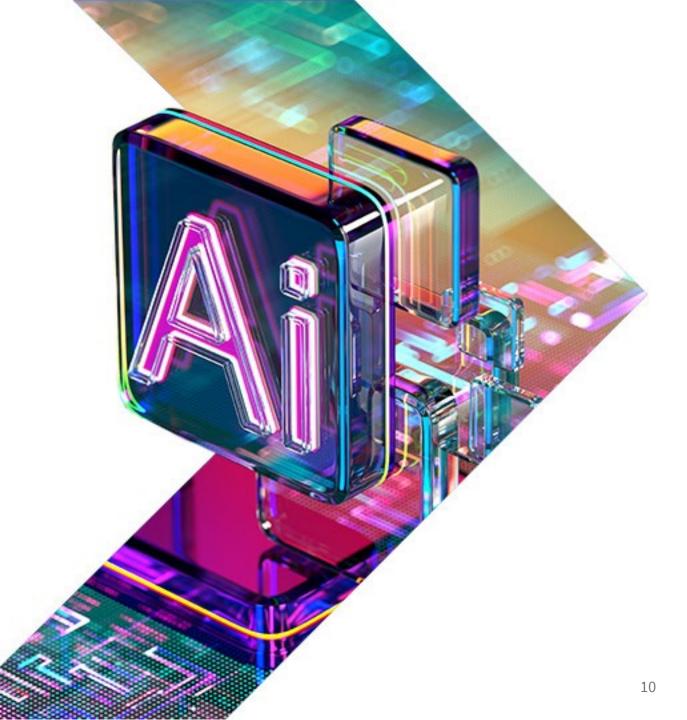
Straight through processing

Productivity gains

Consistent work product

Improve quality

Virtual assistant





Deep fake fraud – 2024 costs estimated at \$1T business interruption risk

Critical infrastructure risk

Regulatory reporting requirements add to costs



DIVERSITY EQUITY AND INCLUSION PERSPECTIVES



LABOR SHORTAGE IMPACT ON CLAIMS

Talent readiness

Overtime and absentee rates increase claims frequency

HEALTHCARE LANDSCAPE

Patient access and consumerism

Regulatory changes

Transformative tech

Workforce challenges

Public relations

EXCLUSIVE REMEDY IN WC

Pennsylvania Supreme Court ruling on non-payment of medical bills

Defamation lawsuit in alleged fraud case

Workplace shooting claims in Virginia

OPTIMIZING YOUR RISK MANAGEMENT PROGRAM

Assess your partnerships

Deploy data analytics and AI

Evaluate risk financing opportunities

Align goals with c-suite expectations

Enterprise risk management

Understanding risks with use of facial recognition and fingerprints

More states pass related laws

Unexpected challenges, Illinois example

BIOMETRIC PRIVACY

LAWS

ACHIEVING OPERATIONAL EXCELEENCE

Raising productivity

Quality driver

Workflow efficiencies

Learning and development

Recognition and retention

Career mobility

CUSTOMER SATISFACTION

LEGAL SYSTEM ABUSE

Top concern for most businesses and insurance companies

Every year sees new highs in verdicts

Litigation financing is a national security threat



MANAGING THROUGH MERGERS, ACQUISITIONS AND DIVESTITURES

Identify, analyze and mitigate potential risks through the entire M&A process

Due diligence

Integration planning

Post-merger operations

Enterprise risk assessment

Regulatory compliance

Insurance review

Claims, new and tail

WORKERS' COMPENSATION CLAIM TRENDS TO WATCH

Longer duration of disability for younger workers

Longer life expectancies for seriously injured workers

Aging claims with rising medical costs

Long-term care challenges

NAVIGATING HEADMINDS



Complexity

Speed

Noise

62

22



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