

Prepared by Sedgwick | May 2025

Response to Request for Proposal for Hawaii Hurricane Relief Fund



Helping you navigate
the unexpected



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Letter of Intent

May 28, 2025

Paul Eaton
Head of Actuarial Consulting
Aon
200 East Randolph Street, 11th Floor
Chicago, Illinois 60601

Re: Hawaii Hurricane Relief Fund Hurricane Program Claims Administration

Dear Paul,

Sedgwick Claims Management Services, Inc. (Sedgwick) would like to thank you for the opportunity to provide a response to your request for proposal (RFP) to assist the Hawaiian Hurricane Relief Fund (HHRF) with claim-related services. Our response is submitted with a strong commitment to meeting all of HHRF's needs and expectations. After a thorough review of the minimum standards, Sedgwick meets all requirements for the bid process. We have detailed our responses to the proposal requirements in the following pages.

The HHRF program will be serviced by an elite team of professional adjusters, to include account manager, Dereck Driggs, and account adjuster, Joe Lakich, each of whom have more than 15 years of experience handling complex commercial property claims. Sedgwick combines qualified and dedicated claims professionals with state-of-the-art systems technology to provide solutions and efficient claim adjudication. Our many local resources will allow for immediate claim response when necessary. Sedgwick's extensive experience and supporting technology will also assist in managing the most complex claim-related needs, and our unique service approach ensures early resolution.

We also understand that every client is different; therefore, we tailor our infrastructure, workflows and systems to meet the needs of the HHRF. Sedgwick will work with HHRF to provide customized solutions and drive desired results, which are quantifiable through agreed key performance indicators (KPIs). Additionally, our array of ancillary services can be called upon as needed to provide support in adjusting claims and moving them to a timely and equitable resolution.

Thank you again for your consideration. Should you have any questions or need additional information, please feel free to contact me at [REDACTED].

Sincerely,

Jenny Schaeffler
Vice President, Business Development
Sedgwick Claims Management Services, Inc.



Request for Proposal

Scope of Services

The HHRF seeks proposals for two services:

1. **Claims Call Center: The HHRF requires a single, consolidated claims call center with services to include:**
 - a. **Call center to be listed on the policy welcome letter for contact in the case of a claim.**

Sedgwick will comply with this requirement.

Sedgwick's call center is based in Columbus, Ohio, and is staffed with trained care team representatives who are employees of Sedgwick.

Sedgwick's intake interview process is based on the type of claim being reported. We gather all appropriate information to initiate a new claim and following the call, route the claim to the appropriate adjuster for follow-up and handling. Sedgwick will work with HHRF during implementation to develop a customized call center script to be used for HHRF callers. This scripted instruction form will ensure all callers receive accurate information to advance their needs.

Smart.ly, global claims intake platform

Sedgwick continues to expand our proprietary intake solution, winner of the Business Insurance Innovation and CIO 100 awards. Designed to address a range of high-volume incidents or claims events, Smart.ly integrates advanced technology behind the scenes to simplify the intake process. Multilingual and available to deploy anywhere in the world, Smart.ly can address a wide range of scenarios. With intelligent capabilities, real-time system interactions, integrated AI, optical image analysis and robotic process automation combined with the latest technology, Smart.ly enables automated adjudication for claims and fulfillment processes. Intuitive scripts make it easy to report an incident, and new scripts can be created within a matter of hours, making it highly adaptable.

We have provided additional information about our contact center in the appendix.

- b. **Receive First Notice of Loss (FNOL).**

Sedgwick will comply with this requirement.

Our interaction with the claimant will be professional and prompt throughout the life of the claim. From pre-loss valuations to first notice of loss (FNOL) to damage assessment to repairs and housing, Sedgwick's end-to-end solutions provide the necessary support and assistance clients and claimants require. At the center of our team is the assigned premier care assistant, who serves as a claimant's advocate and single point of contact. The assistant takes the time to understand each claimant's needs, answers questions and coordinates services with adjusters, repair contractors and other in-house and in-network experts. Everything the premier care assistant does is customized to the claimant – from the assistant's level of involvement in the claim and repair process to the frequency and method of their follow-up communications. Our engineers can assist with determining the cause of loss. Every expert involved in the process is carefully vetted, experienced in handling claims for floods and adheres to Sedgwick's strict standards of professionalism.



Sedgwick's solutions instill confidence in the claimant as they are working with one company and one point of contact to oversee their claim and restore them to pre-loss condition.

c. Verify in-force coverage with the central administrator or relevant servicing carrier.

Sedgwick will comply with this requirement.

Sedgwick provides coverage/policy verification as part of our investigation and administration. Claim files will document affirmation of coverage in force for the date of loss and identify the carrier, policy number, policy period, applicable deductible or self-insurance retention, forms and endorsements. Sedgwick will work closely with HHRF personnel to address any coverage issues that arise.

d. Assign adjustor(s).

Sedgwick will comply with this requirement.

Managers review each new claim on the same day we receive it. Catastrophic losses require immediate attention and assignment. We log the claim into the database and create a physical file within 24 hours of receipt.

Sedgwick's team of adjusters is experienced in handling all types of property claims, from smaller residential claims to some of the world's largest and most complex commercial losses. Sedgwick works on behalf of insurers, agents and corporate clients within all classes of commercial and residential property claims. Sedgwick has 49 senior executive general adjusters and 79 executive general adjusters with a combined average of more than 50 years of experience. These senior resources enhance the knowledge of our large staff of adjusters, senior adjusters and general adjusters for both residential (20%) and commercial (80%) claims. In addition, we have approximately 700 highly experienced on-staff adjusters at all levels who are ready and available to assist in the field for daily and CAT needs.

With responsive risk management, technical loss adjusting and claims management expertise, we are ready to respond quickly to losses in any industry.

e. Coordinate claims adjusting between the HHRF policy coverage and the coverage/claims adjustor(s) of the primary insurer.

Sedgwick will comply with this requirement.

Seasoned Sedgwick adjusters will recognize policy coverage issues and work directly with HHRF to address and resolve any issues as they arise.

f. Submit claims bordereaux to the central administrator.

Sedgwick will comply with this requirement.

Our IT support can provide any required data and reports and can customize them per HHRF's requirements. We can provide HHRF with comprehensive monthly, on-demand loss runs to verify all payments and expenses made on behalf of HHRF. Sedgwick can provide monthly loss run data in Excel spreadsheets as required by HHRF. We have included a sample loss run report in the appendix.



g. Issue indemnity payments to policyholders from a claims account established by the central administrator.

Sedgwick will comply with this requirement.

The adjuster schedules payments in our claims management system. The process for issuing checks differs depending on whether the checks are printed in the office or through our centralized check-printing vendor, VPay, Inc. For centralized check printing, we send scheduled payments to the vendor for processing twice a day, who prints the checks according to the data file and sends checks directly to recipients.

h. Provide regular updates to the board in the event of a hurricane that generates claims.

Sedgwick will comply with this requirement.

Sedgwick's account manager will provide timely reports relative to hurricane claims based on specific HHRF requested metrics. These reports will be a comprehensive report showing at minimum all open claims, reserves and payments to date.

Additionally, post-loss we will schedule weekly calls with Aon to provide regular updates to the HHRF board in the event a hurricane generates claims.

i. Design an appropriate call center script.

Sedgwick will comply with this requirement.

Sedgwick will work with HHRF during implementation to develop a customized call center script to be used for HHRF callers. This scripted instruction form will ensure all callers receive accurate information to advance their need.

Designed to address a range of high-volume incidents or claims events, our Smart.ly intake platform integrates advanced technology behind the scenes to simplify the intake process. Multilingual and available to deploy anywhere in the world, Smart.ly can address a wide range of scenarios. With intelligent capabilities, real-time system interactions, integrated artificial intelligence (AI), optical image analysis and robotic process automation, Smart.ly enables automated adjudication for claims and fulfillment processes. Intuitive scripts make it easy to report an incident, and new scripts may be created within a matter of hours, making it highly adaptable.

j. Design an appropriate emergency / catastrophe response plan.

Sedgwick will comply with this requirement.

Sedgwick has a long history of handling all types of natural and man-made catastrophes. From hurricanes to earthquakes, floods to hailstorms, fires to tornadoes, freezes to collapses, Sedgwick has the experience and expertise to manage exposures of all kinds and serve your every need. Our experience with major catastrophic events spans the globe, including every major 21st-century event within the United States. Our organization and colleagues are skilled in handling high volumes of claims; in fact, in 2024 alone, we handled almost 22,000 catastrophe claims.



Sedgwick has created protocols including:

- Pre-event planning with client involvement to confirm guidelines, exposures and expectations
- Event management, including reporting and performance management
- Scalability to assist dependent on severity, location and complexity

Sedgwick has a year-round CAT unit staffed with management, supervisors, file reviewers, administrative staff and recruiters. During each event, depending on the location and clients involved, our colleagues are assigned to work in different roles for various clients and with our independent contractor field adjusters. This CAT unit operates in support of our daily work during periods of small spikes or surge events where extra assets are needed but operates as a standalone business unit during large events.

Sedgwick continues to leverage technology in both daily and catastrophe operations. Our innovation team is working toward a product to improve inefficiencies within the claims handling process. These technologies include an enhanced roster management platform, immediate deployment communications and robust licensing management.

All losses will be assigned to the lead account adjuster, Joe Lakich, and will be coordinated by Sedgwick's claims team. Account manager, Dereck Driggs, and the lead account adjuster, Joe Lakich, will assign local/regional assistant adjusters. The account will be managed by Dereck Driggs to ensure the timeliness and accuracy of each and every file. We have included Joe and Dereck's CVs in the appendix.

k. Maintain operational capabilities in the event of a natural disaster including a Category 5 hurricane striking or affecting the State of Hawaii.

Sedgwick will comply with this requirement.

Sedgwick handles, on average, over 20,000 CAT claims a year. Our staffing spans the U.S. and uses Salesforce as our resource repository, which contains over 12,000 on-boarded, background-checked claims professionals. We maintain business continuity plans, designed to provide redundancy of staffing to maintain all of our property claims service obligations.

Sedgwick has created protocols including:

- Pre-event planning with client involvement to confirm guidelines, exposures and expectations
- Event management, including reporting and performance management
- Scalability to assist dependent on severity, location and complexity

As an example of our ability to respond to catastrophic events, we stood up a task/desk estimating model in five days in 2017 when Texas and Florida were both hit by hurricanes. The two quasi-governmental insurance companies in those states created an inflated demand for property loss adjusting services, both at the desk and in the field, and we handled over 10,000 claims in the subsequent 45 days following landfall of Hurricane Maria.



Within 24 hours, we will have a catastrophe unit up and running. Our first and preferred method of supplementary resources comes from within our roster of full-time and independent resources. Sedgwick has a significant number of individuals who can provide adjusting services (field, desk and supervision) and administrative services, enabling resources to be deployed to multiple locations.

Both the account manager and adjuster identified for the HHRF program purposely reside outside of Hawaii to manage any response necessary, even if local client communities have been impacted and have lost power. Leveraging our mainland operations and leadership will allow us to start working on claims and moving them forward while power is being restored.

- I. As needed, coordinate claims related communication between the primary insurer(s), the servicing facilities, the central administrator, the HHRF Board, claims adjusters, agents/producers, policyholders, and other appropriate parties as requested by the HHRF Board.**

Sedgwick will comply with this requirement.

Sedgwick uses in-house services that allow for effective communication and a more streamlined process to bring HHRF's claims to closure. We will work with HHRF to develop communication resources to be used to coordinate claims communication between the primary insurer(s), the servicing facilities, the central administrator, the HHRF Board, claims adjusters, agents/producers, policyholders and other appropriate parties as requested by the HHRF Board. We will also outline claims procedures and other areas that may impact program administration, such as jurisdictional requirements, new and pending legislation and current industry trends.

We are committed to providing high-quality service and consistent communication, driving the best possible outcomes for HHRF. Dialogue with HHRF and appropriate parties is imperative throughout the claims adjustment process. It is part of the overall claims investigation and resolution goal. Updates in the claims process will be communicated regularly to summarize progressive efforts to conclude specific issues and move the claims to closure. As our product is a service, it is imperative that we maintain timely, courteous communication with our clients throughout the life of the claim and respond to all requests in a cooperative, timely manner. We strive to proactively prevent the escalation of issues related to communication.

From the time a claim is reported, our best practice requires a two-point contact with HHRF and the claimant within one business day. If the first telephonic attempt at contact proves unsuccessful, the adjuster makes repeated attempts over the next day.

Adjusters will maintain contact with HHRF by email and telephone. Communication between Sedgwick and HHRF will be continuous based on the circumstances of the claim.

Customers can present a claim via phone, email, fax or mail. They can contact their claims specialist directly to inquire about claim progress.

We communicate with third-party claimants in writing, via email, phone call and text message. While we do not track percentages, most communication occurs via email.

All calls and emails must be returned within one business day and all communications must be documented in the claim file. Communication with the client is continuous based on the circumstances of the claim.



2. Claims adjudication: The HHRF may select one or more TPAs to provide onsite and/or office/desk claims adjustment and adjudication, with services to include:

Sedgwick has the capability, expertise and resources to provide all requested services; however, we understand that HHRF may select more than one third-party claims administrator (TPA). Sedgwick has experience with and will coordinate with other service providers in the event that there is no single award.

a. Verification of loss.

Sedgwick administers first- and third-party property losses nationally. For complex claims, a Sedgwick adjuster assigns one of our independent adjustment partners to investigate the loss and obtain photographs. However, the Sedgwick colleague handles and manages the investigation and final adjustment.

We choose independent adjusting firms based upon national criteria for performance and quality standards. For example, the national firms with whom we have developed agreements must have a 24/7 claim intake and dispatch capability and be willing to receive both telephonic and electronic claim assignments. Our vendors also must be able to customize a program based on our needs and those of our clients for fieldwork and, in particular, catastrophic or large loss needs. Assignments are strictly task-based, and the Sedgwick adjuster maintains control and direction over case management, acting as the “quarterback” when field investigation work is required. Additionally, Sedgwick staff can respond to the scene of a serious or large loss as client needs dictate and as is practical based on the location of the loss in relation to the location of the colleague(s) involved. Costs associated with the use of independent adjuster partners, as well as Sedgwick colleagues’ travel, are allocated to the file as a loss adjustment expense.

As required, Sedgwick will complete and submit all forms inclusive of the property insurance loss register (PILR). Additionally, we will investigate the loss for any potential third-party liability, either by common law or by contract; identify and quantify any business interruption loss; and forward the entire investigative package, including the client’s completed proof of loss, to our subrogation unit for recovery.

b. Adjudication of loss.

Sedgwick currently handles more than 1 million new property claims annually. We provide claims adjudication for simple/non-complex and comprehensive claims. Tasks include initial claim review, contacts, coverage reviews, liability decisions, creating method of inspection assignments, repair and rental management, tow assignments, evaluating total losses, extending and updating settlement offers, issuing accurate and timely payments, handling applicable subrogation tasks, diminution in value, special investigation unit (SIU) referrals, etc. Sedgwick will install HHRF’s best practice guidelines in our operating model and ensure, through a vigorous quality assurance (QA) process, that they are met or exceeded.

We will customize our program specifically to HHRF’s operating best practices for contact, inspection, estimate upload, reporting, etc.



Sedgwick provides the following narrative as its approach to effective investigation and administration:

- **Client special instructions (CSI)** — Sedgwick will work with HHRF to establish requirements and preferences regarding services and procedures including client contact, reporting, etc. We offer the following general outline of all services to be provided to HHRF. In the event of a conflict between the CSI and Sedgwick standard procedures, the CSI will prevail.
- **New claim notices** — Sedgwick can receive new losses from HHRF via email generated through our proprietary claims system, CTABS. Sedgwick will immediately send an acknowledgment of receipt to HHRF.
- **Receipt and review** — Each new claim is reviewed by the manager on the same day it is received. Catastrophic losses require immediate attention and assignment. Within 24 hours of receipt of the claim, the claim is logged in CTABS, and a physical file is created.
- **24-hour contact** — The adjuster will make contact by telephone or email with the insured or HHRF, claimant(s) or their attorney within 24 hours of receipt of the assignment. 24-hour contact with all parties must be documented in CTABS. If documentation is delayed, the reason for delay should be included in the notes.
- **Coverage/policy verification** — Claim files will document affirmation of coverage in force for the date of loss and identify the carrier, policy number, policy period, applicable deductible or self-insurance retention, forms and endorsements. Should a coverage issue exist, Sedgwick will contact HHRF accordingly. Recommended reservation of rights, declinations or other coverage issues will be handled in accordance with the CSI.
- **Diary** — At the time new claims information is entered into Sedgwick's CTABS system, an automated diary is set based on the nature of the claim and the outstanding plan of action (POA)/investigation. Initial diaries for adjusters should not exceed 30 days and may be shorter as specified by HHRF. Maintenance diaries are established based on claim activity. Claims with outstanding issues should be diarized for follow-up at 30 days or fewer. Less active claims may be set at 60 days. Claims with no outstanding issues may be set at 60- to 120-day intervals. Litigated cases are routinely diarized at 60–90-day intervals, unless case activity dictates otherwise. A manager's/adjuster's diary will also be set. Initial diaries should not exceed 30 days, unless specified otherwise in the CSI. Maintenance diaries are set at 60–120-day intervals. Diary review is based on the adjuster's experience level and the complexity of claims. All open claims must be on diary.
- **Reserves** — Sedgwick will establish reserves to reflect the "probable ultimate cost" as it relates to indemnity and expense payments. An initial reserve will be established based on information supplied at the time of initial notice of the claim and in no event more than seven days following receipt, unless otherwise documented. Thereafter, reserves are reviewed and revised as necessary following initial investigation, generally 14 to 90 days. Reserve analyses are reviewed at each reporting period.
- **Investigation** — The claim specialist will gather all pertinent information to properly evaluate the claim. Field adjusters will only be used when warranted and approved by HHRF. The goal is to



conduct a timely and thorough investigation in order to direct the file to a successful conclusion. 24-hour contact will be documented. After obtaining HHRF's approval, field personnel will be assigned when necessary to expedite the investigation in order to preserve and/or protect the interests of HHRF. Field personnel would be engaged for appraisal of property damages.

- **Reporting** — Reporting requirements are defined in the CSI. Where the CSI is silent on reporting requirements, the following instruction applies: first reports are due within 30 days of receipt of the claim, with additional reporting at 30- to 60-day intervals, as dictated by file activity. Reports are prepared according to Sedgwick's captioned casualty report outline.
- **Large loss notification** — Claims reserved at or above a level identified by HHRF (and documented in the CSI) require immediate submission of a large loss notification. This serves as notice to HHRF of exposure requiring communication to management or underwriting. Subsequent reporting should follow the schedule defined in the CSI.
- **Subrogation** — Subrogation and indemnification potential will be aggressively explored during the investigation of each claim. When potential is identified, written notice will be given to the appropriate party. Notice will be immediate and will contain details of the claim, including an estimate of the damage. Formal demand for subrogation, with accompanying documents, will be submitted within 15 days of the final payment. Follow-up demand notices will be generated at 30-day intervals until recovery is complete.
- **File closure** — Once all necessary closing documents are obtained, settlement and expense payments are issued and closing reports are completed, the file will be subject to a closing audit. The adjuster is responsible for ensuring all data entry work is accurate and complete prior to file closure. The adjuster and supervisor will enter electronic notes documenting their final review and closure of the file.
- **Periodic meetings and case file reviews** — Sedgwick agrees to periodic claim file reviews. The account manager will attend in person. Field adjusters will attend telephonically as required.

c. Application of HHRF policy terms and conditions in determining loss.

Coverage/policy verification — Claim files will document affirmation of coverage in force for the date of loss and identify the carrier, policy number, policy period, applicable deductible or self-insurance retention, forms and endorsements. Should a coverage issue exist, Sedgwick will contact HHRF accordingly. Recommended reservation of rights, declinations or other coverage issues will be handled in accordance with the CSI.

d. Coordination with claims personnel from the primary insurer.

Sedgwick will ensure the following:

- Participating insurers have access to effective communication channels with Sedgwick, including the use of Sedgwick's call center and our HHRF team for claims liaison communications, access to training materials and on-demand training, access to easy-to-use Microsoft Forms and SharePoint OneDrive for submission of claims data and documentation and access to Hawaii hurricane expertise across Sedgwick's various lines (e.g., engineering, forensic advisory, claims administration, etc.)



- HHRF can view the participating insurer's claims response, including adjuster compliance with required training and related support functions. Sedgwick proposes leveraging and adapting core reporting tools and dashboards

e. Providing service and support to policyholders.

Sedgwick's workflow process involves several key steps:

- **Assignment reception:** Receive the assignment promptly from the carrier's platform, including all relevant details about the claim. Determine the correct field resource for the assignment utilizing the carrier's preferred estimating platform.
- **Preparation:** Thoroughly review the claim information, policy details and any documentation.
- **Documentation:** Record detailed notes, take photographs and document all pertinent information during the site visit.
- **Estimation:** If applicable, provide an accurate and detailed estimate of the damages, considering repair costs and necessary replacements.
- **Reporting:** Generate a comprehensive and clear report outlining findings, assessments and recommendations for the client.
- **Communication:** Maintain regular and transparent communication with the client, keeping them informed of progress and addressing any inquiries.
- **Adjustment:** Evaluate coverage, policy terms and relevant regulations to determine the appropriate settlement amount.
- **Resolution:** Work towards a fair and timely resolution of the claim, keeping the client's satisfaction in focus.
- **Documentation finalization:** Ensure all relevant documentation is finalized and submitted in accordance with company procedures.

This workflow aims to streamline the field-adjusted instruction process, providing a systematic and efficient approach to handling claims. We adhere to a full estimate model as well.

f. Settling claims for appropriate amounts that are fair to the policyholder and consistent with industry standards.

The assigned adjuster will review all claim reports to ensure they adhere to client instructions and will be responsible for the settlement of all claims. The adjuster will review the proposed final measurement with HHRF and strictly adhere to your instructions relating to authority levels and approvals. The adjuster cannot abdicate their responsibility to a claim settlement. Sedgwick will be proactive in moving cases by recommending settlement values that are fair based on a complete investigation of the claim and careful analysis of the facts and damages.



Proposal Requirements

Interested TPAs are asked to submit a Letter of Intent indicating that they meet the minimum standards for the bid process and include the following specific information:

- **Identification of a key contact**

Dereck Driggs, Sedgwick's regional manager for the Pacific region, will serve as the key contact for the HHRF program.

- **What is this individual's background?**

Dereck Driggs is a regional manager for Sedgwick's Pacific region and an executive general adjuster (EGA). He has more than 15 years of large loss and executive general adjuster experience for losses reaching up to \$35M, including losses for condominium buildings, industrial buildings and resort properties. He has been handling Hawaii-based losses since 2018. His experience managing CAT hurricane events includes managing losses from hurricanes Ian and Milton as well as the recent Lahaina wildfire loss. Dereck's areas of specialization include commercial property, major and complex losses, flood, inland marine, construction defect, warehouse legal liability and premises liability. He has managed losses for public entities and municipalities, hospitality and resorts, educational institutions, construction and engineering, multi-family dwellings and real estate organizations as well as catastrophe events.

We have included Dereck's CV in the appendix.

- **Does this individual hold any professional designations?**

Dereck holds a Bachelor of Arts in sociology from Mid-America Nazarene University. Dereck is licensed as an independent adjuster for Alaska, Delaware, Florida, Hawaii, Idaho, Kentucky, Louisiana, Montana, New Mexico, Nevada, Oklahoma, Texas, Utah, Vermont, Washington, West Virginia and Wyoming.

- **What is the individual's work experience with property residual markets and/or coastal exposures?**

Dereck has over 15 years of major loss experience with property residual markets and coastal exposures. He has been handling Hawaii-based losses since 2018. Some of his major loss experience is with property residual markets including the following:

- Hawaii: Multiple high-exposure losses, including Lahaina wildfires: \$3M - \$25M
- Hawaii: Apartment complex – builder's risk fire/smoke damage: \$20M
- Hawaii: Resort hotel/timeshare flood damage: \$5M
- Washington: Condominium building (8 units) fire damage: \$4M
- Hawaii: Resort hotel fire damage: \$2M
- Colorado: Condominium association (27 buildings) wind/hail damage: \$1.4M
- Hawaii: Resort hotel flood damage: \$1M



- **Team Members**

Joe Lakich will serve as the lead account adjuster. Joe is a senior executive general adjuster (SEGA) in the Seattle, Washington, office of Sedgwick. He has worked in the insurance industry for more than 30 years. Joe has handled many complex property claims and is highly experienced in commercial, habitational and condominium losses.

Joe earned his Bachelor of Science degree in criminal justice from California State University. Since entering the insurance industry, he has earned the Associate in Claims (AIC) and Property Claim Law Associate (PCLA) designations. In his current role as SEGA, he works on complex commercial large losses of all perils, with specialization in habitational and condominium claims. He also has experience in large commercial property losses involving technology, healthcare facilities, hospitality, multi-family, retail and wholesale, warehousing and distribution losses.

We have included Joe's CV in the appendix.

- **Who else will be on the team?**

The following Sedgwick colleagues will also be engaged as part of the HHRF team:

Loss adjusting

- Keith Meeks, National General Adjuster (NGA) (Honolulu, Hawaii)
- Mike DiLisa, NGA (Honolulu, Hawaii)

We also have experienced building consultants and an industrial hygienist located on the Hawaiian islands, including:

- Helena DiLisa, Industrial Hygienist with EFI Global
- Erik Lobe, Building Consultant
- Sean Soto, Building Consultant

- **What do they offer to the HHRF in terms of ability and experience?**

Sedgwick's team has extensive experience in handling large complex losses, especially masonry framed condominium losses. Our Hawaii team handles a vast majority of the losses for masonry framed condominiums on the islands, including the handling of the Lahaina, Maui, wildfire CAT event.

Our team has handled a significant amount of high-exposure commercial losses. We have ten Hawaii licensed NGAs in the Pacific/Rocky Mountain region that can respond in the event of a CAT. We also have many SEGAs and EGAs in the Pacific/Rocky Mountain and adjacent regions.



Sedgwick's building consulting team is comprised of in-house experts at all facets of physical building damage. Interchangeably referred to as construction consultants, this team's combined background affords public entities with initial scope development and estimate valuation in methodologies familiar to the insurance and construction worlds alike. Be it Xactimate, RS Means or any other platform, Sedgwick regularly evaluates pre-loss like, kind and quality, in conjunction with any post-loss considerations for code upgrades and Section 406 mitigation requirements.

In addition to estimate drafts, Sedgwick regularly works in conjunction with both in-house and outside engineers and architects in feasibility and preparation of conceptual repairs. As reconstruction materializes, Sedgwick's expertise expands to bid preparation, site lead and return review/award recommendation. Progressing to physical restoration/improvements, the team's on-the-ground construction management capacities extend to progress evaluation, change order management and, inevitably, evaluation of delay.

We have included CVs for the Sedgwick colleagues that will be engaged as part of the HHRF team in the appendix.

- **TPA Experience**

- **What other property residual markets does the TPA currently have as clients?**

Sedgwick also has clients in other property residual markets, including HPIA, Oregon Fair Plan, California Fair Plan and CIGA.

- **What is the TPA's experience with coastal exposures?**

Sedgwick currently administers coastal property claims for the state of Louisiana and the state of Florida.

- **What is the TPA's experience with condominium master policies?**

Our Hawaii team handles a vast majority of the losses for masonry framed condominiums on the Hawaiian islands. For each claim we review the condominium master policy, state regulations, as well as the AOA declarations and bylaws.

- **What other obligations does the TPA have in the Hawaii market that could restrict its ability to respond to the HHRF in the event of a hurricane?**

We have no obligations in Hawaii that would restrict our ability to respond to the HHRF program.

- **What contingent resources can the TPA bring to bear in the event of a large natural disaster affecting Hawaii?**

Sedgwick has extensive CAT claims service scalability with resources who can undertake projects in an accelerated timeline or with a phased approach depending on our client's needs. We desire a true collaborative relationship with open lines of communication. To succeed, regular dialogue pertaining to the claims process and management must be implemented. We have the resources and experience to onboard large numbers of colleagues and operationalize new offices or facilities as needed.



We have simultaneously handled multiple large-scale disastrous events. Sedgwick is skilled in handling high volumes of claims. During previous years' CAT events, we handled more than 25,000 claims in 200,000 locations — proving that we have the resources, infrastructure and technology necessary to deliver on a challenge of any size.

We provide our clients with the most educated and highly trained adjusters in the industry, with the knowledge and experience needed to manage all aspects of client claims programs from day one. Escalations on our daily business are handled immediately by the regional senior vice president. When a CAT event occurs, a lead manager/supervisor is identified within the team at the outset of the event, and we provide phone numbers and emails for escalations. When a CAT request is an established pre-event, Sedgwick maintains a database of 800 desk and 5,000 field adjusters we can draw from based on aligning the skill set and experience with the client's need. We vet the list of resources up front with updated records, verify licensing and ensure appropriate training.

Sedgwick continues to leverage technology for both daily and CAT claims operations. Our innovation team is working toward a product that will improve inefficiencies within the claims handling process. These technologies include an enhanced roster management platform, immediate deployment communications and robust licensing management.

- **Please provide examples of placements with large property catastrophe exposures.**

Sedgwick provides loss adjusting claim response, including administration and CAT response, to many clients with large property catastrophic exposure, as identified previously.

- **Licensing**

- **Is the TPA firm properly licensed and in compliance with all applicable laws in the State of Hawaii?**

Yes. Our State of Hawaii Insurance Division Department of Commerce and Consumer Affairs nonresident TPA license number is 504927. Sedgwick directly manages claims in Hawaii from our office in Honolulu.

- **Will TPA firm sign a contract agreeing to comply with all applicable laws and utilize the Hawaii Compliance Express (HCE). The Hawaii Compliance Express is an electronic system that allows the Consultant firm doing business in the State of Hawaii to quickly and easily demonstrate compliance with applicable laws.**

Yes. Sedgwick agrees to comply with this requirement.

- **E&O Insurance**

- **Does the TPA maintain professional liability insurance and fidelity bonds? Please list and describe any E&O claims in the last five years. Also describe any regulatory issues in the last five years.**

Yes. Sedgwick maintains errors and omissions/professional liability insurance coverage from National Union Fire Insurance Company of Pennsylvania, with a \$7,500,000 limit of liability.



As a large third-party administrator, Sedgwick is occasionally named in complaints arising out of its actions in managing its clients' claims. Our record in avoiding regulatory penalties and managing our professional liability exposures is exemplary, and we are not aware of any adverse litigation or regulatory action that would materially affect our operation. We employ a dedicated in-house counsel to manage all litigation brought against us directly.

- **Services – What services would be available to HHRF as a client? How do you charge for your services?**

Sedgwick has a suite of specialty services to assist HHRF as related to this RFP. These services bring advantages in cost, efficiency and ease. Each of the following services has its own pricing structure, the specifics of which are included in the adjusting services package in the appendix.

Building consulting: Offering a wide range of consulting services, from traditional cost estimating and scheduling to total project management

Contents solutions: Controlling claim costs through comprehensive and accurate contents inventory and adjusting services

Engineering, fire and environmental services: Leading the industry with engineering failure analysis, forensics, origin and cause investigations, environmental consulting, laboratory testing and specialty consulting

Forensic advisory services: Providing forensic accounting, investigation and business income services

Mitigation bill review: Managing losses and reducing financial leakage by ensuring mitigation charges are fair and accurate

Repair solutions: Simplifying managed repair, restoration and mitigation through a network of certified local, regional and national contractors

Vale training: We specialize in hands-on, state-of-the-art learning for estimators, appraisers and adjusters

Valuation services: Providing pre-loss inspections for buildings, personal property and equipment

Temporary housing: Offering housing placement for insureds

You should also include the following:

- **Company Background**

Sedgwick was founded as a regional TPA in 1969. From 1983 through 2013, based on the success of our initial role as a workers' compensation claims administrator, we expanded our risk management solutions to include managed care, multiline liability, first- and third-party property, short- and long-term disability (STD and LTD), Family and Medical Leave Act (FMLA), American with Disabilities Act (ADA), paid family leave and leave of absence (LOA) administration.

From 2015 through 2018, Sedgwick became a leader in the property loss adjusting field and increased our global presence through several key acquisitions, including Vericlim and Cunningham Lindsey. These additional resources support services worldwide, including liability solutions for auto, general, employer's and product/recall; catastrophe response; engineering, fire and environmental services; forensic accounting; major and complex loss; and marine and property loss adjusting.



In September 2019, we acquired York Risk Services Group and its subsidiaries. In addition to workers' compensation and managed care expertise, York brought 55 years of experience serving multi-policyholder programs for insurance carriers and risk pools, as well as public entity clients and alternative workers' compensation plans under the U.S. Longshore and Harbor Workers' Compensation Act (USL&H) and Defense Base Act (DBA).

In December 2020, Sedgwick expanded our brand protection offerings into product recall, remediation and retention with the acquisition of Stericycle's Expert Solutions service line. Stericycle had been a leader in end-to-end recall and remediation solutions for the past 25 years.

In September 2021, we acquired Managed Care Advisors (MCA). MCA brings over 25 years of experience with managed healthcare, employee benefits, workers' compensation and disability management to federal, state and local government and private health plan customers.

In December 2021, Sedgwick acquired JND Legal Administration (JND), a legal management and administration services provider serving plaintiff and defendant law firms, corporations and government entities. This acquisition expanded our legal solutions offerings and class action administration services.

We continue to grow through progressive product development, organic expansion and strategic acquisitions. In April 2025, Sedgwick acquired Bottomline's industry-leading legal spend management (LSM) division, which we have developed into our new Bill ReviewIQ solution. With Bill ReviewIQ, Sedgwick now offers a more comprehensive litigation management strategy. By seamlessly integrating expert legal bill review (LBR) and auditing into our claims management process, we can help clients reduce costs and expedite legal bill payment.

Today, Sedgwick is a leading global provider of technology-enabled risk, benefits and integrated business solutions. Our over 33,000 colleagues in 80 countries serve more than 10,600 clients representing every industry and every time zone in the world. We handle 8.1 million new claims annually, with responsibility for claim payments totaling more than \$33.2 billion.

- **Key Contact Information**

Jenny Schaeffler, vice president of business development, will serve as HHRF's contact throughout this proposal process. She may be contacted by phone at 925.577.5567 or by email at Jenny.Schaeffler@sedgwick.com. Dereck Driggs, regional manager for the Pacific region, will serve as the account manager for HHRF. Dereck may be contacted by phone at 808.339.5374 or by email at Dereck.Driggs@sedgwick.com. Joe Lakich will serve as our lead account adjuster. Joe may be contacted by phone at 206.402.3427 or by email at Joseph.Lakich@sedgwick.com.



- **Experience of key contact including large property catastrophe placements and work with residual markets.**

Joe Lakich will serve as our lead account adjuster. Joe is a senior executive general adjuster (SEGA) in the Seattle, Washington, office of Sedgwick. He has worked in the insurance industry for more than 30 years. Joe has handled many complex property claims and is highly experienced in commercial, habitational and condominium losses. In his current role as SEGA, he works on complex commercial large losses of all perils, with specialization in habitational and condominium claims. He also has experience in large commercial property losses involving technology, healthcare facilities, hospitality, multi-family, retail and wholesale, warehousing and distribution losses. We have included Joe's CV in the appendix.

- **Professional certifications and education**

Joe earned his Bachelor of Science degree in criminal justice from California State University. Since entering the insurance industry, he has earned the AIC and PCLA designations.

- **Information of supporting staff**

Sedgwick's team has extensive experience in handling large complex losses, especially masonry framed condominium losses. Our Hawaii team handles a vast majority of the losses for masonry framed condominiums on the islands. They also handled losses for the Lahaina, Maui, wildfire CAT event. Additionally, our team has handled a significant amount of high-exposure commercial losses. We have ten Hawaii-licensed NGAs in the Pacific/Rocky Mountain region that can respond in the event of a CAT. We also have six SEGAs and nine EGAs in the Pacific/Rocky Mountain region.

We have included CVs for Sedgwick's proposed HHRF team in the appendix.

- **Value Added Services**

EFI Global, a Sedgwick company, provides forensic engineering, industrial hygiene and fire origin and cause services across the United States and internationally. We offer global experience, national coverage, local expertise and a long-standing history of providing quality investigations and consulting services for our clients. As the largest forensic firm in the U.S., EFI Global has a national footprint with a staff of forensic engineers, certified industrial hygienists (CIHs) and fire investigators from coast to coast to ensure the timely and expert response you need, anytime, anywhere. Our forensic engineering, fire investigation and environmental team provides analyses and origin and cause investigations. As catastrophes hit or as other needs arise, we can quickly mobilize our resources to help our clients restore their infrastructure and livelihood. Our services include:

- Building consulting
- Equipment consulting
- Forensic accounting
- Forensic engineering, environmental and fire
- Origin and cause investigations
- Pre-underwriting site inspections



- Repair, restoration and mitigation
- Training
- Valuation services
- **What other services could the TPA firm make available to the HHRF at no additional cost?**

Sedgwick will provide loss runs monthly at no cost. Vale Training Solutions, a Sedgwick company, provides both in-classroom and online access to additional training, plus certifications and career consulting for estimators, examiners, appraisers and adjusters. This would also be available as an additional service, however, there would be an associated cost.

- **What assistance, solutions and/or strategies can the TPA firm provide as it relates to capacity needs?**

The size and scalability of Sedgwick's loss adjusting resources allow for an immediate deployment of staff within 24-48 hours when needed. Each resource has been trained and is prepared to respond per HHRF's needs and service expectations.

Adjusting Services and Pricing Schedules

We have included an overview of our adjusting services and our pricing schedules in our adjusting services package located in the appendix.



Appendix Items

- Contact center additional information
- Sedgwick HHRF team CVs
- HHRF sample loss report
- Sedgwick adjusting services package
- Specialty services



contact center for property loss claims

comprehensive intake and support services



Experiencing an accident or property loss can be stressful, but reporting the claim shouldn't be. At Sedgwick, we know that how well we support your insureds and policyholders during claim intake sets the tone for the entire process. Our expert service center colleagues assist callers with claims, answer their questions and explain next steps to help put them at ease.

Our goal is to help the caller through rapid response and to capture all important information in a calm, friendly manner. We professionally walk the caller through the intake process and explain what to expect next. We will also advise if emergency services will be dispatched and when they will hear from an adjuster or service provider. Managing expectations and providing consistent communications are the team's primary objectives.

Key features of our contact center

- We offer 24/7 claim intake and loss adjusting services; claim reporting and inquiries can be made by phone, email, website or fax
- Dedicated toll-free reporting lines with customized greetings can be utilized from any location across North America
- Our services provide comfort by fully integrating your workflow, protocols and claims philosophy
- Dynamic surge/catastrophe support for rapid, quality-minded, large-scale support
- We use workforce management software to analyze and forecast call volumes and staffing requirements to ensure optimum resource levels
- Through extensive training and coaching, we work to ensure that every caller has the best possible experience
- We offer call response in several languages based on the caller's choice

- Our team assists callers based on your unique specifications; we will work with you to customize the intake process based on your requirements
- An on-call adjuster can be dispatched in emergency situations

After hours support

We pride ourselves on offering best-in-class call center services 24 hours a day, 365 days a year. Whether we are supporting all of your intake needs around the clock or just on nights, weekends and holidays, our contact center provides fast, reliable services and support.

Performance standards

We operate with the highest standards in the industry for response time and abandonment rates. Our target is to answer 80% of all calls within the first 20 seconds and not to exceed a 3% abandonment rate.

We offer detailed management reports for clients. The reports include the following details:

- Number of calls
- Types of calls (claim intake vs. inquiry)
- Response times
- Abandonment rates
- Call origins (geographic locations)



contact center for property loss claims

comprehensive intake and support services



sedgwick®

Empathy in action

We understand that this can be a stressful time, which is why our tenured service center representatives ensure all callers are greeted in a friendly, professional and service-oriented manner, walking the caller through the claim reporting process and educating them on the next steps.

Adjuster dispatching

If the loss requires an adjuster to be on site, we will engage our network and deploy a loss adjuster to provide immediate support to mitigate the loss. We contact them by phone and share complete details of the loss via email.

We are here to help

For 50 years, Sedgwick has developed innovative risk and benefits solutions that exceed clients' expectations. We provide cohesive, consistent services from start to finish. Our contact center team partners with clients and our subject matter experts to design and implement fully-integrated solutions that support business needs.

**Contact us today to learn more about our
contact center services for property claims.**

800-479-9188

800-478-1445 fax

newassignment@sedgwick.com

www.sedgwick.com

**DERECK DRIGGS**

Regional Manager | Executive General Adjuster

Email: [REDACTED]

Cell: [REDACTED]

Alaska | Hawaii | Oregon | Washington**AREAS OF SPECIALIZATION:****SERVICE LINES:** Commercial Property, Major and Complex losses, Builder's Risk, Business Interruption, Flood, Habitational, Inland Marine, Stock Throughput, Construction Defect, Warehouse Legal Liability, Premises Liability**INDUSTRY SECTORS:** Public Entities and Municipalities, Hospitality and Resorts, Retail and Wholesale, Food Service and Restaurants, Educational Institutions, Agriculture and Farming, Construction and Engineering, Manufacturing and Industrial, Multi-Family Dwellings, Medical and Healthcare, Warehousing and Distribution, Real Estate, Finance and Banking, Churches and Non-Profit Organizations, Catastrophe**CERTIFICATION:**

- Xactimate – Levels 1 and 2

MAJOR LOSS EXPERIENCE:

- HI: Multiple high-exposure losses – Lahaina wildfires: \$3M – \$25M
- CO: Cold storage facility – warehouse legal liability stock loss: \$35M
- HI: Apartment complex – builder's risk fire/smoke damage: \$20M
- GA: Dry storage facility – warehouse legal liability stock loss: \$10M
- HI: Resort hotel / timeshare flood damage: \$5M
- WA: Condo building (8 units) fire damage: \$4M
- WA: Industrial buildings (4) weight of ice/snow damage: \$2.2M
- HI: Resort hotel fire damage: \$2M
- British Columbia: Mushroom farm – inland marine stock-throughput: \$2.2M
- CO: Condo association (27 bldgs.) wind/hail damage: \$1.4M
- HI: Electric utility company fire damage: \$1.3M
- MT: Restaurant fire damage: \$1.2M
- HI: Resort hotel flood damage: \$1M
- ID: Landfill, commercial property – equipment and business income: \$700k
- WA: Poultry house fire damage: \$500k
- WA: Hotel and conference center – builder's risk earth movement: \$400k
- WA: Casino – builder's risk fire damage: \$400k

EDUCATION:

Mid-America Nazarene University – Olathe, KS | Bachelor of Arts – Sociology

WORK HISTORY:

2020 – Present	Sedgwick
2018 – 2020	McLarens – National GA / Executive GA
2013 – 2018	Nationwide Insurance – Large Loss Field Adjuster
2007 – 2013	Farmers Insurance – Large Loss Field Adjuster

LICENSING:

Independent Adjuster for: AK, DE, FL, HI, ID, KY, LA, MT, NM, NV, OK, TX, UT, VT, WA, WV, WY

**JOSEPH S. LAKICH, AIC, PCLA**

Senior Executive General Adjuster

Email: [REDACTED]

Cell: [REDACTED]

Seattle, Washington**AREAS OF SPECIALIZATION:**

SERVICE LINES: Commercial Property, Major and Complex losses, Business Interruption, Builder's Risk, Equipment Breakdown, Boiler & Machinery, Heavy Equipment, Habitational, Flood, Earthquake, Inland Marine, Motor Truck Cargo, Advance Loss of Profits

INDUSTRIES and SECTORS: Energy and Power, Renewable Energy, Manufacturing and Industrial, Technology, Hospitality and Resorts, Entertainment and Gaming, Real Estate, Food Service and Restaurants, Semi-Conductor, Metal Fabrication, Steel and Aluminum Risks, Forestry-Lumber-Sawmills, Pulp and Paper, Retail and Wholesale, Banking and Finance, Multi-Family Dwellings, Mining, Warehousing and Distribution, Catastrophe

- **Agriculture:** Wineries, Fruit Packing, Tomato/Potato Processing, Controlled Atmosphere Rooms
- **Power Generation:** Coal, Natural Gas, Transformers, Switchgear, HRSG Boilers, Generators, Pipelines, Gas Processing, Transmission Lines, Power storage, Petrochemicals, Distribution, Docks/Wharfs
- **Renewable Energy:** Solar, Wind Turbines, Tidal, Geo-thermal, Steam Turbines

DESIGNATIONS:

- Associate in Claims
- Property Claim Law Associate

CERTIFICATION:

- CA Earthquake

EDUCATION:

California State University – Sacramento, CA | Bachelor of Science – Criminal Justice

WORK HISTORY:

2018 – Present	Sedgwick (formerly Vericclaim)
2009 – 2018	Vericclaim, Inc. – Sr. Executive GA
2003 – 2009	Crawford Global Technical Services – National GA / Executive GA
2000 – 2003	McLarens Toplis North America (became Vericclaim) – General Adjuster
1995 – 2000	Lindsey Morden – Regional Manager (West Coast) / General Adjuster

**KEITH MEEKS**

National General Adjuster

Email: [REDACTED]

Cell: [REDACTED]

Honolulu, Hawaii

AREAS OF SPECIALIZATION:

SERVICE LINES: Commercial Property, Major and Complex losses, Builder's Risk, Business Interruption, Flood, Habitational, Inland Marine, Residential Property, Construction Defect

INDUSTRY SECTORS: Manufacturing and Industrial, Hospitality and Resorts, Real Estate, Power Generation, Renewable Energy, Retail and Wholesale, Construction and Engineering, Food Service and Restaurants, Food Manufacturing and Distribution, Churches and Non-Profit Organizations, Public Entities and Municipalities, Multi-Family Dwellings, High-End Residential, Medical and Healthcare, Senior Living and Rehabilitation, Educational Institutions, Warehousing and Distribution, Catastrophe

CERTIFICATION:

- CA Earthquake

MAJOR LOSS EXPERIENCE:

- 2020 – Military housing fire: \$1.5M
- 2019 – Solar farm fire: \$1.7M
- 2018 – Wind farm electrical malfunction: \$1.4M
- 2017 – Apartment complex fire: \$1.5M
- 2016 – Builder's risk water intrusion: \$3M
- 2015 – Golf course fire: \$1M
- 2014 – Sewage treatment plant hurricane: \$6M
- 2013 – Light rail builder's risk: \$1M
- 2012 – Commercial wind farm fire: \$5M
- 2011 – Commercial retail fire: \$3M
- 2010 – Commercial retail fire: \$300K
- 2010 – Residential Fire: \$550K
- 2009 – Senior housing fire: \$2M
- 2008 – Condominium Fire: \$600K
- 2008 – Sub dry dock builder's risk: \$250K
- 2007 – Restaurant Fire: \$300K

EDUCATION:

Industry-related training:

- Advanced Property and Accounting Training
- Beginning, Intermediate & Advance Property
- Commercial Inland Marine Training
- Commercial Property Coverage Training
- Business Income Coverage Training
- Homeowners Coverage Training
- Auto Estimating Practices

WORK HISTORY:

2019 – Present	Sedgwick (formerly York Risk Services)
2012 – 2019	York Risk Services Group Specialized Loss Adjusting – Regional GA / National GA
2002 – 2012	Crawford & Company Global Technical Services – General Adjuster / Regional GA

LICENSING:

Independent Adjuster for: AK, AZ, ID, HI, NV, UT, WA

**MICHAEL DiLISA**

National General Adjuster

Email: [REDACTED]

Cell: [REDACTED]

Honolulu, Hawaii**AREAS OF SPECIALIZATION:**

SERVICE LINES: Commercial Property, Major and Complex losses, Builder's Risk, Business Interruption, Flood, Residential Property, Habitational, Construction Defect, Construction Liability, Commercial General Liability

INDUSTRY SECTORS: Public Entities and Municipalities, Hospitality and Resorts, Food Service and Restaurants, High-End Residential, Retail and Wholesale, Educational Institutions, Construction and Engineering, Real Estate, Multi-Family Dwellings, Churches and Non-Profit Organizations, Warehousing and Distribution, Catastrophe, Vandalism-Theft-Civil Unrest

CERTIFICATION:

- IICRC-WRT (Water Damage Restoration Technician)

MAJOR LOSS EXPERIENCE:

- HI – Resort hotel / timeshare condos flood damage: \$5M
- HI – Extensive experience in large multi-unit condominium losses
- HI – Association of apartment owners / condominium water damage: \$1.6M
- HI – Lahaina wildfire event large commercial losses: \$20M
- HI – Cincinnati Bell fire loss: \$40M
- HI – Commercial theatre / water damage / business personal property damage: \$1.6M
- HI – Resort Hotel / business interruption / water damage: \$250K

EDUCATION:

University of Hawaii – Honolulu, HI | Bachelor of Arts – Urban Planning and Development

Industry-related training: Xactimate

WORK HISTORY:

2020 – Present	Sedgwick
2018 – 2020	Belfor Property Restoration – Estimator and Project Manager
2017 – 2018	ADP – District Manager for Major Accounts
2013 – 2017	Lowes Home Centers, LLC – Account Executive for Pro Services

Helena DiLisa | Industrial Hygienist

1003 Bishop Street Suite 1710, Honolulu, HI, 96813

Professional Summary:

Helena DiLisa has experience in the assessment of indoor air quality, water damage, mold damage, fire damage, asbestos, lead, and industrial hygiene. She also has performed Phase I Environmental Site Assessments (ESA) for commercial and industrial properties. Mrs. DiLisa is a licensed asbestos inspector in the state of Hawaii. As an environmental consultant, she has experience serving a wide range of private and public sector clients. She has recently been involved in catastrophe and emergency response projects in Lahaina, Hawaii (2023). Currently, she works as an Environmental Technician based out of Honolulu, Hawaii.

Areas of Expertise:

- Water & Mold Damage
- Fire & Smoke Damage
- Hazardous Materials Survey
- Indoor Air Quality

Licenses and Certifications:

Asbestos Building Inspector, EPA AHERA, Certificate # HIASB-5392

Asbestos Management Planner, EPA AHERA, Certificate # HIASB-5392

State of Hawaii Asbestos Project Monitor, Certificate # HIASB-5392

State of Hawaii Lead Inspector, Certificate # PB-1460

40 Hour HAZWOPER, Online Training, Certificate # 709497

Project Experience:

Multiple Commercial Properties, Lahaina, Hawaii

Wildfire Smoke Damage Assessment

Performed smoke damage assessments at several commercial spaces, including malls, restaurants, churches, schools, and retail stores, that were impacted as a result of the Lahaina Wildfire. Combustion byproducts testing was performed throughout the interior and exterior spaces.

Government Buildings, Lahaina, Hawaii

Wildfire Smoke Damage Assessment

Smoke damage assessment was performed at multiple government sites in Lahaina to determine the extent of smoke damage caused by the Lahaina Wildfire. Combustion byproducts testing was performed throughout interior and exterior spaces.

Multiple Residential Homes, Lahaina, Hawaii

Wildfire Smoke Damage Assessment

Conducted smoke damage assessments in several residences impacted by the Lahaina Wildfire.

Hawaii Convention Center, Honolulu, Hawaii
Mold and Moisture Assessment

Performed a site assessment with surface sampling of microbial growth, moisture content readings, temperature, relative humidity and photo documentation of all interior spaces totaling 1,100,000 square feet. Investigated the several factors that contributed to the elevated moisture levels and microbial growth observed throughout the interior spaces.

Commercial Building, Kapolei, Hawaii
LEED Certification

Conducted an IAQ assessment of approximately 147,100 square foot office building in pursuit of LEED Indoor Environmental Quality Credits. Sampled for carbon monoxide, ozone, particulate matter, VOCs, and formaldehyde.

Professional Experience:

Environmental Risk Analysis, Environmental Technician, 2023

Education:

Bachelor of Science in Biology, University of Colorado at Boulder, Boulder, CO, 2013
Master of Science in Biology, University of Hawaii at Manoa, Honolulu, HI, 2018

ERIK LOBE

Building Consultant

Email: [REDACTED]

Cell: [REDACTED]

Honolulu, Hawaii

AREAS OF EXPERIENCE:

INDUSTRIES and SECTORS: Manufacturing and Industrial, Construction and Engineering, Multi-Family Units, Multi-Family Complexes, Medical and Healthcare, Educational Facilities, Restoration (Water, Mold, Fire, Sewage), Trauma Scenes, Asbestos and Lead Abatement

SERVICE LINES: Damage Assessment, Cost Estimating, Construction Management, Scope Preparation

PROJECTS:

- Grove Hotel Boise Idaho – fire and subsequent sprinkler release:
Top down loss; damage assessment; estimating of private penthouse units and hotel rooms
- Lake Tahoe Unified School District – Sierra House Elementary School fire:
Damage assessment, mitigation, asbestos abatement, repairs, T&M project, prevailing wage
- Fitzgerald Casino (Com Row) – freeze break, multiple sprinkler lines:
Damage assessment, asbestos abatement, mold mitigation in multiple hotel rooms, casino floors
- Carson Tahoe Specialty Medical Center – freeze break, sprinkler line:
Mitigation, abatement, repairs to the MERSA wing of the hospital

CERTIFICATIONS:

- IICRC – Master Fire and Smoke Restorer
- IICRC-OCT (Odor Control Tech)
- IICRC-UFT (Upholstery and Fabric Cleaning Tech)
- IICRC-AMRT (Applied Microbial Remediation Tech)
- IICRC-WRT (Water Damage Restoration Tech)
- IICRC-CCT (Carpet Cleaning Tech)
- IICRC-HST (Health and Safety Tech)
- IICRC – Journeyman Textile Cleaner
- OSHA Lead Action – Level 1
- Asbestos Abatement Contractor / Supervisor
- Successful Subrogation 1
- Project Management
- Asbestos in Construction
- OSHA 30
- FAA drone pilot

EDUCATION:

Modesto Junior College – Modesto, CA | Associate of Art – Marketing

Industry-related training:

- Successful Subrogation 1
- Project Management workshops and General Construction courses

WORK HISTORY:

2022 – Present	Sedgwick
2020 – 2022	Belfor Property Restoration (Aiea, HI) – Estimator
2012 – 2020	Belfor Environmental (Reno, NV) 2017-2020: Manager 2012-2017: Estimator
2008 – 2010	Coit Services – Business Development Manager

**SEAN SOTO**

Building Consultant

Email: [REDACTED]

Cell: [REDACTED]

Honolulu, Hawaii

AREAS OF SPECIALIZATION:

SERVICE LINES: Damage Assessment, Cost Estimating, Large and Complex Losses, Scope Preparation, Construction Management, Code Analysis

INDUSTRY SECTORS: Manufacturing and Industrial, Construction and Engineering, Multi-Family Units, Commercial and Retail, Residential Property, Restoration (Water, Mold, Fire, Sewage), Catastrophe

CERTIFICATIONS:

- IICRC-AMRT (Applied Microbial Remediation Tech)
- IICRC-WRT (Water Damage Restoration Tech)

EDUCATION:

University of Hawaii at Manoa – Honolulu, HI | Business Entrepreneurship studies

WORK HISTORY:

2023 – Present	Sedgwick
2022	Young and Associates – Regional Building Consultant
2018 – 2022	Belfor Property Restoration – Large Loss Estimator
2016 – 2018	Cadmus Properties – Assistant Property Manager
2013 – 2021	Royal Realty – Realtor Associate

CLAIM COUNTS	
TOTAL	0
OPEN	0
CLOSED	0

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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2025

Adjusting services overview and pricing schedules

sedgwick 

Company overview

Sedgwick is the industry preferred TPA for sophisticated organizations seeking a customized claims management solution. We have nearly five decades of experience serving the nation's most prominent organizations for large complex property, multiline liability, short-term disability, long-term disability, FMLA, paid family leave and leave of absence administration. We handle more than 10.1 million claims annually and generate over \$4.9 billion in annual revenue.

Business Insurance magazine has ranked Sedgwick as the largest TPA in the world, based on 2023 revenues. We also ranked as the largest claims-handling TPA and largest multiline TPA. These rankings reinforce our position as the premier provider of technology-enabled claims and productivity management services that meet the diverse needs of global organizations.

Sedgwick is an independent, investor-owned TPA, without any insurance company and/or brokerage affiliation. Sedgwick's team of more than 33,000 colleagues in 900 offices in 80 countries around the globe is focused on our corporate mission to be the premier TPA in the industry.

- Our highly qualified adjusting staff averages more than 20 years of experience
- Management team averages more than 25 years of insurance industry experience
- Single source solution for claim handling

We operate in a fully transparent environment, maintain SSAE 18, SOC1, Type II certification (formerly referred to as SAS70, Type II certification), and provide state-of-the-art, fully secured systems technology. Sedgwick owns and operates all core claims operations and leverages fully integrated ancillary partnerships to provide a single source, comprehensive array of claims, risk and technology services.

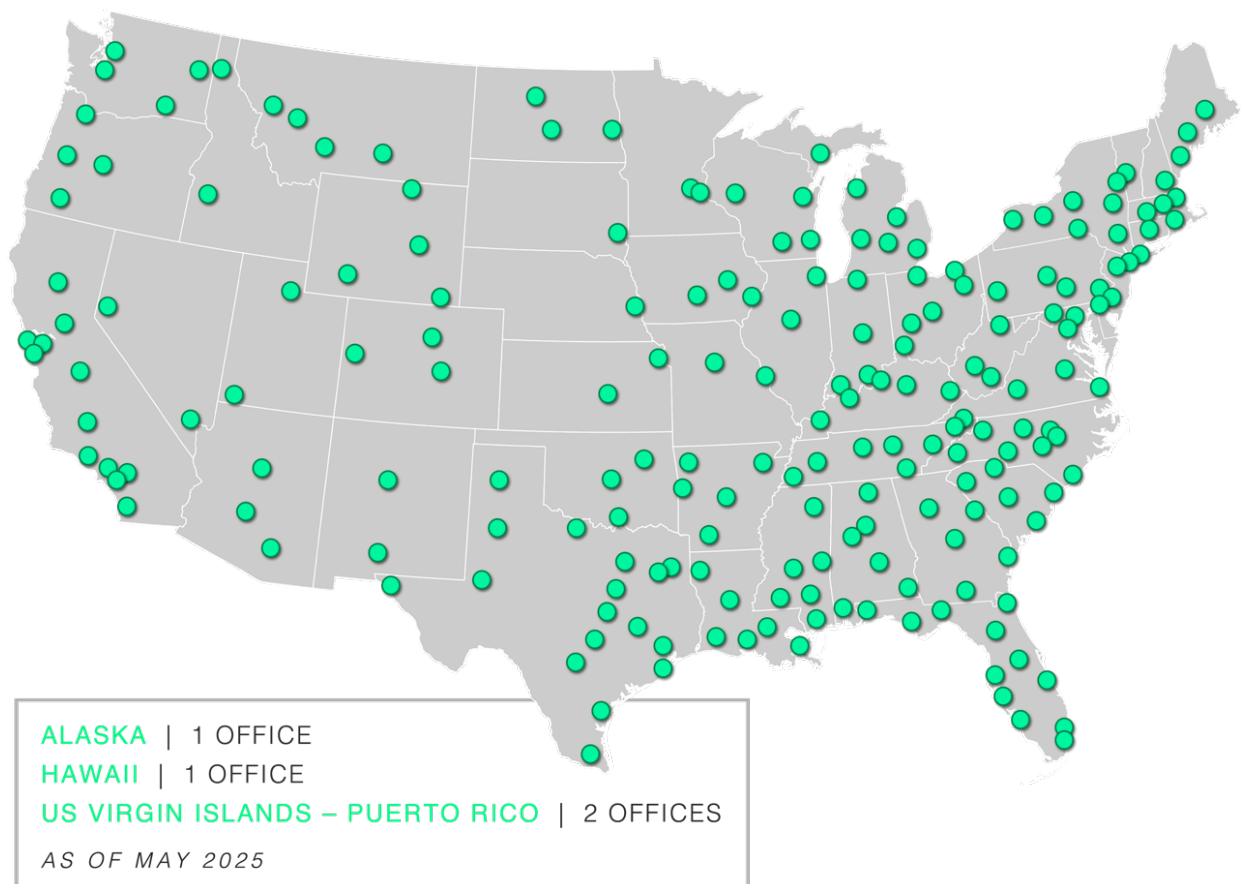
Sedgwick services

Field adjusting and claims investigations for property

Sedgwick has the largest roster of experienced claims adjusters in the United States. Our adjusting staff averages more than 20 years of experience, handling all types of property and liability claims, both simple and complex. The expertise of these professionals includes niche, industry-specific and highly specialized risks.

We handle the following product lines:

- Commercial property and flood
- Boiler & Machinery
- Multi-family dwellings and habitational
- Business interruption
- Builder's risk
- Cannabis markets
- General liability
- Premises and garage keeper's liability
- Products liability
- Professional liability
- Auto and trucking liability
- Litigation management
- Construction defect
- Environmental liability
- Warehouse legal liability
- Liquor liability
- Employment practices liability
- Cargo / inland marine liability



Specialty services

To best provide a complete single source claims solutions and great customer experience, Sedgwick offers the following specialty services:

- **Auto appraisals:** Sedgwick appraisals provides a wide range of tailored appraisal solutions for auto, specialty and property claims, including vehicle damage appraisals, total loss evaluations, mobile estimating, heavy equipment, recreational vehicles, travel trailers, etc.
- **Building consulting:** We offer a wide range of consulting services, from traditional cost estimating and scheduling to total program management.
- **Contents solutions:** Comprehensive and accurate scope and valuation services leading to reduced claim payments. Niche services include: pack out management, national desk audits, SIU investigations and expert testimony.
- **Forensic accounting:** Our accounting experts have considerable experience investigating and calculating various types of claims. Areas of expertise include: time element analysis, employee dishonesty, builder's risk, loss of rent, theft and many more.
- **Managed repair network:** Sedgwick Repair Solutions offers customized managed repair, restoration and mitigation through our network of certified local, regional and national contractors. We identify, deploy and manage resources on behalf of the carrier and property owner throughout the entire restoration process.
- **Mitigation Bill Review:** Experienced restoration professionals audit losses involving water, asbestos abatement, mold remediation, trauma cleanup and fire including post catastrophic events. We identify leakage on 90% of assignments.
- **Temporary housing:** We locate temporary housing options for displaced insureds, adjusters and catastrophe teams, and help manage additional living expenses. Our multi-lingual housing coordinators are available 24/7/365.
- **Valuation services:** Perform pre-loss value assessments on property to make sure policy corresponds with insurance needs.
- **EFI Global**
 - **Fire investigation services:** Comprehensive fire investigation services provided by our subsidiary company, EFI Global, include: O&C investigations, scene assignments, explosions, vehicle fires, product failure analysis, evidence collection and storage. EFI Global conducts free training seminars at live burn events throughout the country.
 - **Forensic engineering:** EFI Global has numerous registered, professional engineers on staff that are available across the country to conduct a variety of forensic evaluations and investigations.
 - **Environmental consulting:** With full services environmental consulting and engineering experts nationwide, EFI Global is a single source for all environmental needs. Our team of professionals comprise of engineers, geologists, industrial hygienist, environmental scientist and more. We can assist a simple evaluation or an exhaustive investigation.



PROPERTY, CASUALTY AND MARINE

Loss adjusting services menu

Our experts provide a wide range of solutions to help clients navigate the complex claims environment. With the largest roster of adjusters across the U.S. and technical expertise in every major industry segment, we can assist with all types of property, casualty and marine claims.

Property solutions

Commercial and residential loss adjusting

We offer comprehensive property expertise to meet our clients' needs — from large, complex losses to everyday claims.

Coverage lines

- Boiler/machinery
- Builder's risk
- Business interruption
- Commercial
- Earthquake
- Habitational
- Heavy equipment
- Homeowner
- Product recall

Industries and sectors

- Agriculture
- Aviation
- Construction
- Education
- Environmental
- Food service
- Healthcare
- Hospitality
- Industrial
- Manufacturing
- Oil and gas
- Public entities
- Real estate
- Renewables
- Retail
- Technology
- Telecom
- Warehousing

Casualty solutions

Commercial and personal lines

Our experts have in-depth experience managing the nuances and unique aspects of all types of liability claims.

- Auto/trucking
- Bodily injury
- Construction defect
- Cyber risk
- E&O and D&O
- Employment
- Environmental
- Fidelity/surety
- Garage keeper's
- General
- Liquor
- Malpractice
- Premises
- Products
- Professional
- Shared economy
- Transportation
- Warehouse

Appraisal and umpiring services

Expert negotiations and beneficial resolutions

Our highly skilled adjusters provide essential support and expertise to help reach fair and appropriate claim outcomes.

Heavy equipment services

All types of large equipment and vehicles

Our knowledgeable, well-trained equipment experts are able to handle the unique challenges and special circumstances in the appraisal and claims adjusting process.

- Aircraft
- Backhoes and dozers
- Construction/cranes
- Emergency
- Farm and forestry
- Harbor/watercraft
- Oil field
- Power line
- Railroad
- Recreation
- Roadwork
- Tractors/trailers

Marine and transportation solutions

Cargo surveying and marine adjusting

We offer unmatched professional expertise and one of the largest, most experienced marine claims operations in the industry.

- Hull surveys
- Inland marine
- Loss control
- Machinery surveys
- Marine liability
- Motor truck cargo
- Ocean cargo
- Recovery/salvage
- Stock throughput
- Subrogation
- Yacht surveys
- Vessel draught

Catastrophe solutions

All types of disaster situations

Sedgwick's catastrophe team uses well-established protocols to provide quick responses and reliable service when disasters occur.

- Earthquakes
- Floods
- Hurricanes
- Severe storms
- Tornadoes
- Wildfires

To learn more about our loss adjusting services, contact:

P. 800.479.9188

E. newassignment@sedgwick.com

*To learn more about our integrated and customized solutions, visit **SEDGWICK.COM***

Specialty services menu

Our specialty services are designed to provide added value for property and casualty clients. Whether integrated with our industry-leading adjusting solutions or utilized individually, these services bring advantages in cost, efficiency and ease. Connect with the divisions below to learn more.

Building consulting

Independent property construction expertise

We offer a wide range of consulting services, from traditional cost estimating and scheduling to total project management.

P. 800.479.9188 **E.** buildingconsulting.inquiry@sedgwick.com

Contents solutions

Commercial and personal assessments and adjusting

Our team works to control claim costs through comprehensive and accurate contents inventory and adjusting services.

E. contentsnewloss@sedgwick.com

EFI Global

Fire, environmental and engineering experts

EFI leads the industry with forensic engineering, fire investigations and environmental and specialty consulting.

P. 888.888.2467 **E.** assignaproject@efiglobal.com

Forensic accounting services

Business interruption loss solutions

We provide forensic accounting, investigation and business income services to help clients measure the financial impact of a loss event.

P. 866.470.5731 **E.** fas@sedgwick.com

Mitigation bill review

Repair accuracy and efficiency

We manage losses and reduce financial leakage by ensuring mitigation charges are fair and accurate.

P. 800.587.4243, option 4 **E.** mitbillreview@sedgwick.com

Repair solutions

Dedicated repair concierge and contractor credentialing

Our team provides managed repair and restoration through a network of certified local, regional and national contractors.

P. 800.587.4243 **E.** srsclaims@sedgwick.com

Resource solutions

Outsourcing options for all aspects of claims handling

We provide skilled, trained, credentialed and licensed adjusters for staff augmentation, covering all business lines and audit services.

P. 800.625.6588 **E.** sedgwick@sedgwick.com

T&M Pro

Time and material software solutions

T&M Pro is a premier billing and data management system, helping contractors align commercial projects with billing and estimates.

P. 423.602.8672 **E.** tmservices@sedgwick.com

Temporary housing

Quality hotel and short-term housing options

We locate temporary housing options for displaced insureds, adjusters and catastrophe teams, and help manage additional living expenses.

Multi-lingual housing coordinators — 24/7/365.

P. 800.548.5196 **E.** th-sedgwickhousing@sedgwick.com

Vale Training

Full-service training for insurance industry professionals

We specialize in hands-on, state-of-the-art learning for estimators, examiners, appraisers and adjusters.

P. 817.633.4800 **E.** valeregistrations@sedgwick.com

Valuation services

Insurance appraisals and reserve studies

Our experts provide pre-loss inspections for buildings, personal property and equipment.

P. 800.248.3376 **E.** valuation.proposals@sedgwick.com

To learn more about our integrated and customized solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)



PRACTICAL SOLUTIONS FOR COMPLEX ISSUES

Menu of services

EFI Global is a leading, full-service international provider of fire investigation, forensic engineering, environmental and other specialty consulting solutions serving both the public and private sectors. Our multidisciplinary team of more than 800 experts mobilizes quickly to bring our unparalleled technical expertise and industry knowledge to clients' most complex business problems — when and where they need us. Our services help organizations control costs, reduce injuries, and minimize loss of productivity.

Forensic engineering

With experts in virtually every field, and the ability to scale our services for simple evaluations or exhaustive investigations, we deliver a timely response and in-depth analysis on every project. [LEARN MORE](#)

- Automotive analysis and vehicle accident reconstruction
- Building envelope assessments
- Catastrophe response
- Civil and structural engineering
- Construction management
- Engineering design services
- Expert witness testimony
- Fire protection engineering
- Human factors analysis
- Large and complex losses
- Material science
- Mechanical and electrical
- Property condition assessments
- Roofing evaluations
- Telecommunications consulting

Environmental

Our environmental and industrial hygiene consulting services help property owners, managers, developers and insurance professionals ensure health and safety, maintain regulatory compliance, minimize risks, and optimize business objectives. [LEARN MORE](#)

- Catastrophe response
- Due diligence services
- Emergency planning and response
- Energy efficiency services
- Expert witness testimony
- Hazardous materials consulting
- Indoor air quality assessments and microbial consulting
- Industrial hygiene consulting
- LEED and green building support services
- Occupational health and safety solutions
- Petroleum management
- Regulatory compliance and permitting
- Site assessment and remediation services
- Soil and groundwater contamination management
- Spill response
- Third party review and data verification
- Training
- Wetlands and biological services

Fire investigation

EFI Global is renowned as the world leader in fire origin and cause investigations, thanks to our experienced professionals and robust technology resources. [LEARN MORE](#)

- Component testing
- Contents inventory verification and analysis
- Evidence collection and storage
- Expert witness testimony
- Failure analysis
- Fire protection analysis
- Incendiarism and fraud assessments
- Laboratory analysis
- Large loss and explosion investigations
- Marine fire investigations
- Origin and cause
- Subrogation, fraud and liability investigations
- Vehicle investigations
- Wildfire investigations
- Wildfire mitigation assessments

To learn more about our services, contact:

P. 888.888.2467



Visit **EFIGLOBAL.COM** to
*find an expert in your area
or assign us a project.*

SEDGWICK PRICING SCHEDULE - REDACTED

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