

# Alternative risk and affinity programs

Sedgwick has the experience, knowledge and resources to create custom programs and deliver profitable results.

When you partner with Sedgwick, you can access any of our individual services and capabilities or have the benefit of bundling many of them together with one provider. With over 50 years of experience in the industry, Sedgwick has become the premier provider of alternative and affinity program solutions and is proud to be the #1 program business third party claims administrator. We are approved by over 50 "A" rated carriers. And we have a track record of returning over \$30 million in underwriting profits to our clients. We provide services and solutions to a variety of client types such as captive programs, and self-insured and risk retention groups.

## Benefits of alternative risk and affinity programs

An alternative risk or affinity program offers greater control over your insurance program and more financial benefits than traditional insurance options. Sedgwick can create custom solutions to help you maximize both.

### Control benefits

- Loss sensitive vs. class sensitive underwriting
- Customized claims and loss control services
- Direct access to reinsurance markets
- Stability through market cycles
- Influence coverage terms and program structure
- Performance through partnership

### Financial benefits

- Increased revenues
- Access to underwriting profits and investment income
- Reduced program expenses and claim costs

50+  
years of experience

---

Over  
\$30 million  
in underwriting profits  
returned to clients

---

50+  
"A" rated carriers approval

## A full range of customized solutions

At Sedgwick, we offer a variety of services tailored to meet each client's specific requirements. Whether you need a partner to help you create a captive solution, or just want to improve services for the one you have, Sedgwick can help.

We provide services for:

- Group captives
- Agency captives
- Association captives
- Risk retention groups
- Self-insured groups
- Single entity captives

Our clients include:

- Captive managers and consultants
- Independent agents and brokers
- Program administrators and MGAs
- Franchises and trade associations

Sedgwick is the partner you need for any of these solutions. Why? Because we bring a number of unique capabilities to the marketplace, including:

- Captive program development and access to fronting markets
- Turnkey protected cell captive facilities
- Underwriting services and program management
- Client services for additional claims oversight

## Additional services

We offer the following services to help ensure your program delivers outstanding results:

- Superior claim handling
- Safety and loss control consulting
- Managed care

## Technology solutions

We offer a robust, web-based suite of tools that provides clients with access to real-time information in our claims management system.

—  
To learn more about what Sedgwick can do for your program, contact:

**P.** 800.625.6588   **E.** [sedgwick@sedgwick.com](mailto:sedgwick@sedgwick.com)

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