

Program business

Your clients want solutions that help them control the cost of risk and improve their bottom line. Sedgwick is the claims management partner you and your clients want. As a result of our approach, experience and expertise, we have a track record of returning over \$30 million in underwriting profits to our clients.

As the premier provider of alternative program business, we've earned approvals from more than 50 carriers and handle hundreds of programs for over 100 MGAs. Sedgwick is unique because we have our own alternative risk division specifically designed for program and captive business. We offer a flexible and customizable approach—access any of our individual services or have the benefit of bundling many of them together. No matter what combination of services your clients choose, we can help you deliver results that matter:

- Underwriting profitability
- Strong member retention
- New business growth

Sedgwick provides services to all types of alternative risk clients including members of:

- Group captives
- Agency and association captives
- Risk retention groups
- Self-insured groups
- Deductible reimbursement policy programs

Superior claims management

The key to a successful program is managing the cost of risk and especially the cost of claims. As the largest and most experienced third-party administrator in the program business marketplace, Sedgwick understands the specific challenges our alternative risk partners face.

Expert adjusters

Our adjusters are among the most knowledgeable in the industry and they understand the best closure and settlement approach.

Our team has:

- An average of 16 years of experience
- The ability to effectively meet the communication needs of all parties involved in the program
- Specific experience with alternative risk and affinity programs

50+
carrier approvals

300+
programs

100+
MGAs

Over
\$30 million
in underwriting profits
returned to clients

Specialty services

With alternative risk programs, your clients' dollars are on the line. Because we understand that strong results are critical, Sedgwick provides an unparalleled, additional level of oversight on our alternative risk business that includes:

- A dedicated client services team that offers claims oversight on all our business
- Development of a detailed client service plan with special account instructions
- Captive specific metrics such as loss ratio reports, loss triangles, reserve development and variance reports

In addition to our superior claim handling, Sedgwick can offer other services to alternative risk clients including:

- Safety and loss control
- Premium audit services
- Underwriting and program management
- Access to fronting and reinsurance carriers

Solutions, service, success

Sedgwick has the experience and knowledge to create programs and deliver profitable results. By partnering with us, you can access any of our individual services and capabilities or have the benefit of bundling many of them together with one provider.

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

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