

Member owned group captive

A group or member owned captive needs a risk management partner that understands their specific industry and program requirements. Sedgwick provides comprehensive alternative risk services that offer valuable advantages for group captives.

A group or member owned captive exists to provide custom insurance, risk transfer and risk management solutions for the group that owns it. A captive insurance program can give your members greater control and more financial benefits than traditional insurance solutions.

Benefits of a group captive

- Loss sensitive vs. class sensitive underwriting
- Customized claims and loss control services
- Direct access to reinsurance markets
- Stability through market cycles
- Influence over coverage terms and program structure
- Access to underwriting profits and investment income
- Reduced program expenses and claim costs

A partner that delivers results

Sedgwick can help you maximize the benefits of your captive. As the premier provider of alternative risk services, we've earned approvals from more than 50 carriers and handle over 300 programs for more than 100 MGAs. Sedgwick is unique because we have our own alternative risk division specifically designed for captive business. We understand how to partner with your members and leverage their industry and risk knowledge to deliver the best results. We also have a track record of returning over \$30 million in underwriting profits to our clients.

We offer a flexible approach and custom solutions – you can access any of our individual services and capabilities or have the benefit of bundling many of them together.

Over
\$30 million
in underwriting profits
returned to clients

300+
programs

50+
carrier approvals

20 years
of experience

16 years
average adjuster
experience

Unparalleled client services

To support the financial interest we have in most of our captive programs, we created a dedicated client services unit for our alternative risk partners. This team of experts provides key services including:

- An additional level of claims oversight on all of alternative risk programs
- A detailed client service plan that incorporates client-specific claims management and communication guidelines and instructions
- Captive-specific metrics, such as loss ratio reports, loss triangles, reserve development and variance reports to help identify trends and improve risk management results

Most importantly, we understand that frequent, open communication is essential to a successful partnership.

Starting your group captive is easy with Sedgwick

When your group is ready to start a captive, Sedgwick is ready to help. We do the heavy lifting to get your group captive off the ground. For almost two decades, Sedgwick, has provided group captive solutions that feature one-stop shopping for your program needs including:

- Data gathering, structuring and feasibility analyses, and assistance with the development of by laws and operations agreements
- Access to an established, turnkey Bermuda captive cell facility offering easy entry and exit, allowing for faster program formation – weeks versus months
- Access to fronting and reinsurance carriers
- Best-in-class risk management services including claims, loss control, premium audit and underwriting and program management

Solutions, service, success

Sedgwick has the experience and knowledge to create an effective captive program for your group that delivers profitable results. Partnering with us gives you access to our expertise and wide array of services on a bundled or unbundled basis.

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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)