



RISK SERVICES FOR PROGRAM BUSINESS

Stronger risk selection. Safer insureds. Better program results.

Program administrators need timely, consistent risk intelligence that supports underwriting decisions, strengthens carrier confidence and helps protect program profitability. Sedgwick provides flexible loss control, safety and ergonomic solutions designed around the needs of your programs, carrier partners and insureds. From post-bind assessments through risk improvement and renewal support, we help turn risk insight into action across the program lifecycle.

Loss control

Better underwriting starts with better information. Our loss control specialists provide timely, consistent field intelligence to evaluate exposures, confirm application information, understand the controls in place and identify risks that fall outside program guidelines. Services can support pre-bind decisions, new business, renewals, targeted account reviews and risk-improvement follow-up.

Solutions include:

- Underwriting risk assessments for commercial property and casualty lines
- Application verification and exposure-control reviews
- COPE surveys and commercial building valuations
- Operational, safety program and hazard assessments
- Risk consulting, claims review and loss-driver analysis
- Risk-improvement recommendations, corrective-action support and follow-up
- Customized reports, data capture and electronic delivery
- Configurable forms and API integration with client systems

Assessments may be conducted on-site, virtually or by telephone, allowing delivery to match the account, exposure, underwriting need and program economics.

SEDGWICK.COM

Nationwide

Consistent support across territories and program segments

Experienced specialists

Commercial P&C, safety and ergonomic expertise across industries

One coordinated partner

Loss control, safety, ergonomics and risk improvement support

Technology-enabled visibility

Assignment status, configurable reporting, program KPIs and electronic delivery

Data-driven priorities

Claims and loss insights to focus resources on key loss drivers

Flexible and scalable

Services configured by program, coverage, geography, account and delivery method

Safety and ergonomics

Help insureds address the conditions, work practices and loss drivers that contribute to injuries and claims. Our safety and ergonomics specialists combine loss experience, workplace evaluation and practical consulting to strengthen controls, improve how work gets done and support safer, more sustainable outcomes.

Analyze: Review claims, loss data and operational information to identify trends, recurring exposures and priority opportunities.

Assess: Evaluate safety programs, workplace practices, jobs, tasks and workstations to identify hazards and control gaps.

Improve: Develop practical recommendations, strengthen programs and procedures, and support corrective actions and work-process improvements.

Educate: Deliver customized supervisor and employee training, behavior-based safety, toolbox talks and train-the-trainer programs.

Support: Provide on-site and remote ergonomic expertise, incident support, job analysis, and stay-at-work and return-to-work consultation.

Portfolio insight and program oversight

Individual assignments are most valuable when they create a clearer view of the broader portfolio. Sedgwick can structure data capture and reporting around your underwriting guidelines, service standards and program priorities to help you:

- Monitor assignment activity, turnaround expectations and service performance
- Identify recurring exposures, geographic patterns and high-impact loss drivers
- Prioritize accounts and insureds for risk-improvement support
- Track recommendations and follow-up activity
- Support stewardship discussions with carrier partners and other program stakeholders

Solutions built around your program priorities

Sedgwick configures services around your requirements, from scope, workflow and underwriting guidelines to reporting, turnaround expectations and delivery methods. We then match the appropriate specialist to each assignment based on geography, coverage, industry, exposure and technical need.

Improve risk selection: Gain timely, consistent intelligence to evaluate exposures, controls and alignment with underwriting guidelines.

Strengthen carrier confidence: Support transparent program oversight through consistent service standards, actionable reporting and portfolio-level visibility.

Protect program profitability: Focus resources on the accounts and loss drivers with the greatest opportunity to influence frequency, severity and overall program performance.

Deliver insured value: Extend specialized safety, ergonomic and consultative support without building a large internal service infrastructure.

Scale with demand: Configure resources by program, territory, account size, coverage, assignment type and delivery method as needs change.

Turn risk insight into stronger program performance.

Whether you need consistent underwriting assessments across a portfolio, targeted support for higher-risk accounts or consultative services that help insureds act on findings, Sedgwick delivers flexible risk services that support better decisions, safer workplaces and stronger program results.

