

Risk services

Reducing loss frequency and severity, lowering the cost of risk and ensuring safety compliance are key goals for our clients, but accomplishing them can be difficult while managing complex regulations and other industry challenges. We provide a wide range of expert risk services to help businesses control costs and achieve their objectives.

Loss control services

Each client has a unique structure and distinct industry and jurisdictional demographics that can positively or negatively affect their safety and loss control program. With this understanding, Sedgwick is able to consolidate and benchmark data against your own program results over time. In addition, we are able to benchmark against your industry peer group because of our broad client base — a key part of our services that can support both loss control and claims objectives.

We provide our clients with comprehensive and integrated loss control services through the most experienced specialists in the nation. Our team will complete a claims analysis and a cost/impact analysis reviewing current and past losses, including claims that have occurred with the organization, or a similar company, to determine how to curtail the losses. As a part of our risk management services, we will complete a high-level overview to understand vulnerabilities and assist with key components such as identifying acceptable risks, and completing threat assessments and contingency plans.

We also offer tailored services for carriers including:

- Risk assessments — These include a survey of an insured's property and/or operations to identify loss exposures and the controls in place for them; all lines of coverage and all industries are included; physical, virtual and telephonic options are available

- Risk consultative services — These include a loss analysis, a review of a policyholder's safety/exposure control program and policies, and the development of a service plan to target loss drivers
- Application verification — This includes an on-site or telephonic survey to verify the accuracy of the insurance application data provided by the agent and insured
- COPE surveys and building valuations — These are commercial property assessments to determine construction, occupancy, protection and exposure data points, and provide an insurance to value comparison

Expertise to support your goals

We offer local, personalized loss control and risk management services nationwide, and our team has expertise in all lines of coverage for a wide array of industries. With the broadest, most comprehensive suite of services available in the marketplace today, we help clients achieve the following key business objectives:

- Improve loss ratios — Our loss control consultants provide the data and expertise needed to help employers reduce the frequency and severity of losses
- Improve underwriting profits — Our customized risk assessments help insurance carriers identify any risks that fall outside underwriting guidelines; accurate data and timely information help make underwriting decisions more profitable
- Improve efficiency — Our technology automates time-consuming tasks for carriers, allowing them to focus on responsibilities such as assessing risk and building business; the system can also review underwriting guideline compliance across your book of business and strategically profile insureds for future underwriting efforts

Safety services

Through on-site evaluations of accidents and the review of safety procedures and protocols, our team can provide you with valuable insights and direction on the steps needed to reduce risks. By identifying areas for improvement, we can help you deploy the right safety resources to mitigate future injuries. We also believe the best approach to controlling and preventing future injuries is through strong senior management support combined with effective training, adherence to best practices and visible metrics.

Our primary services include safety program analysis, development, implementation and training. We offer a consultative approach to meet the individual needs of a diverse client base and deploy a level of expertise unsurpassed in the industry today. Our educational courses are designed for safety and non-safety professionals who want to increase their knowledge and the effectiveness of their companies' programs. Courses cover topics such as fall protection and accident investigation, loss prevention strategies for an aging workforce, ergonomics train-the-trainer, and the Occupational Safety and Health Administration's (OSHA) 10-hour and 30-hour requirements.

Our services include:

- On-site evaluations
- Accident investigations
- Policy and procedure assessments
- Subject-based training
- OSHA compliance services
- Consultative services for in-house programs
- Job analyses, job hazard analyses and physical demands assessments
- Behavior-based safety services

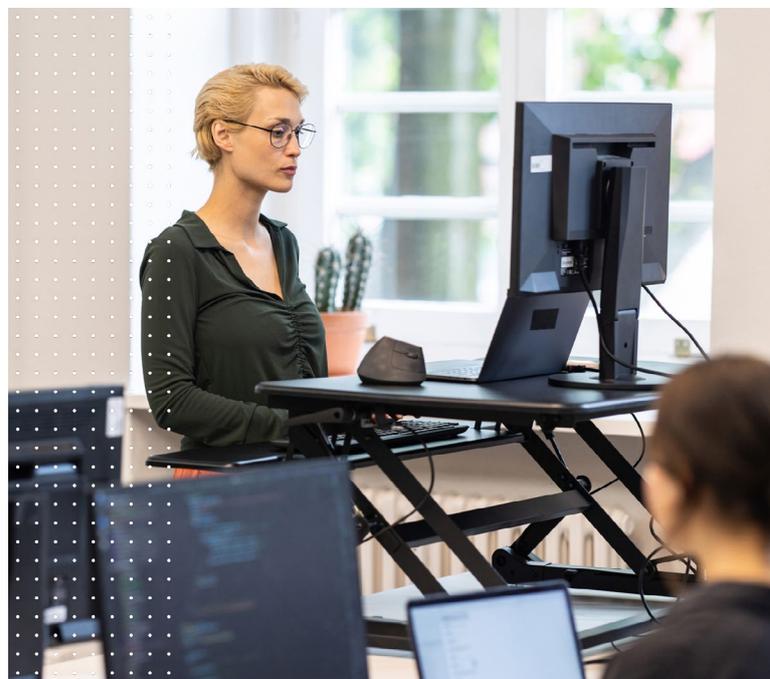
Ergonomic services

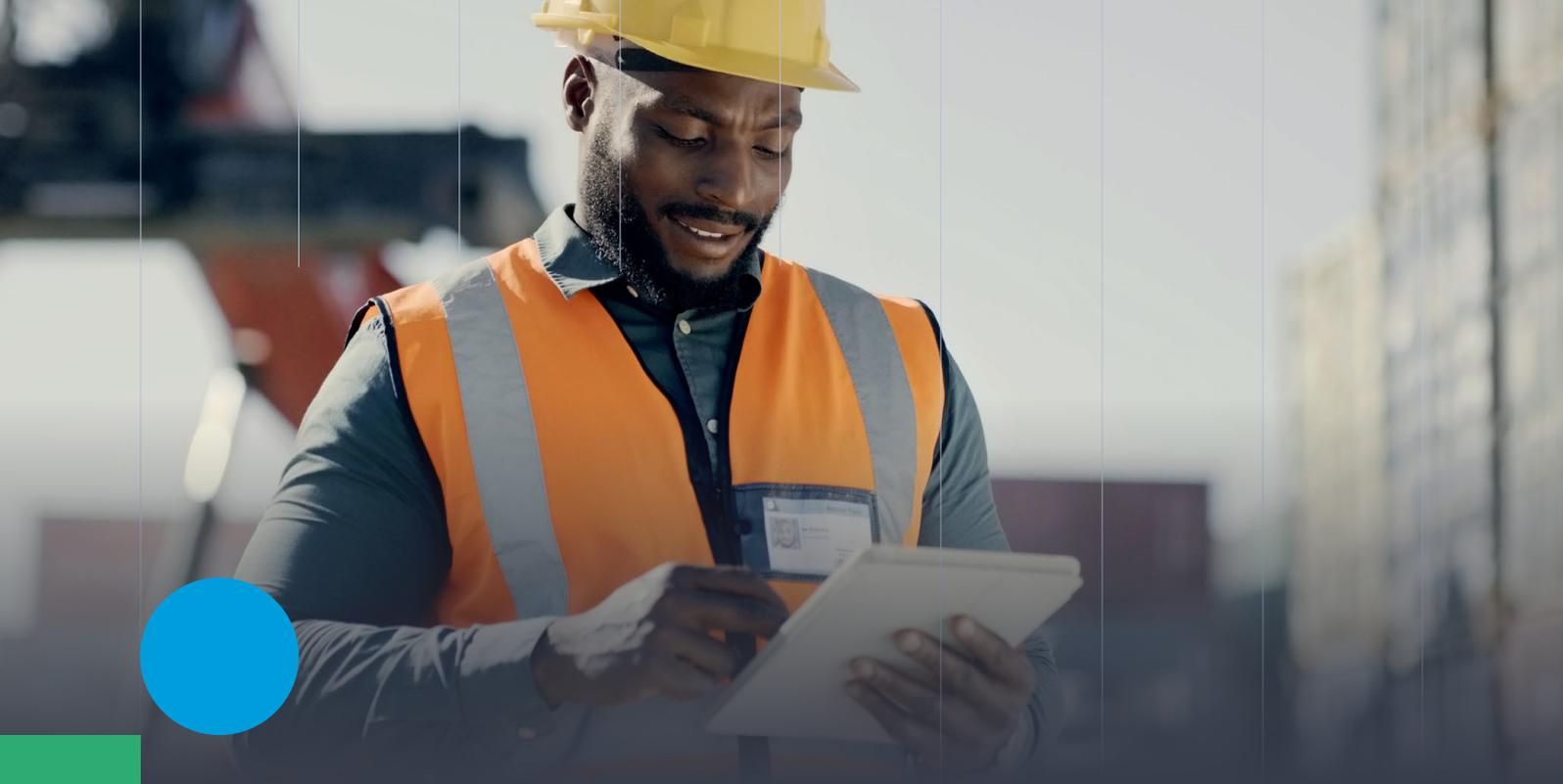
The right workstation and work process design can make all the difference. Ideally, workplaces should be designed so that employees — using the right tools in the right way and in a constructive working environment — can accomplish tasks in a productive, healthy manner.

Our experts can evaluate work methods and recommend reasonable, reliable ways to improve employee health and productivity. Our ergonomists and safety professionals can also expedite return to work opportunities by collaborating with clients once capabilities are provided by medical professionals. Stay at work and return to work strategies, supported by our team, can occur at any point once a workers' compensation claim has been reported. We can also provide similar services for employees who are off work for non-occupational reasons.

Our services include:

- Assistance with work process design
- Workstation assessments
- Return to work support through ergonomics
- Remote ergonomic evaluations





OSHA recordkeeping services

Reporting — Our expert team and centralized solution help clients meet OSHA's injury and illness reporting requirements. Our proprietary viaOne OSHA module, which is integrated with our claims system, promotes accuracy and efficiency, while also making the recordkeeping process quicker and easier. The reporting capabilities in viaOne OSHA include 300, 300A, 301, SHARPS, DART, electronic reporting and BLS. We can submit reports on behalf of clients that use our OSHA services or they can opt to submit reports themselves.

Liaising services — The OSHA liaisons build customized communications and quality assurance plans to support OSHA programs. Ongoing client training and communications can be particularly useful if an employer has a large volume of establishments and/or viaOne OSHA users. The liaisons' expertise in customer service and OSHA recordkeeping regulations can be used to help clients provide consistent communication with individual locations. They answer questions and reconcile local information with claims records to ensure the highest level of compliance and accuracy.

Recordkeeping audits — This service is intended for clients that do not use Sedgwick's OSHA recordkeeping services. Our OSHA analysts review each client's electronic records and provide analysis and recommendations to ensure compliance.

Workplace violence recordkeeping — California's workplace violence regulation requires employers to have a prevention plan in place and maintain incident records. Our risk services team has jurisdictional expertise and can offer guidance on how to comply with the state's workplace violence prevention regulation. We provide:

- Proprietary software for establishing and maintaining the required records
- Education about how to build an effective plan
- Assistance with the development of written procedures and plans
- Guidance in identifying and evaluating on-site hazards

Solutions tailored to meet your needs

Our risk services help clients control costs and ensure compliance. We offer flexible programs designed to work for employers – from single location corporations and public entities, to associations, groups and captives. We also work closely with insurance carriers to create the best solutions for clients. Whatever your needs, whatever the size of your project, Sedgwick can help.

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To learn more about our risk services, contact:

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