

Captive loss control

Our expert risk management team helps captive clients and their members increase profitability by promoting workplace safety, identifying exposures and implementing effective loss control strategies.

Sedgwick offers a wide array of risk management services for captives including risk assessments, consultative visits and comprehensive plan management.

Risk assessments

Not all prospective members will be a good fit for your captive program. Our risk assessment process helps determine readiness. We offer on-site and telephonic risk assessments to evaluate best practices, OSHA compliance and more.

Plan development and implementation

Our loss control specialists work with each client to develop a multi-tiered service plan. This critical step ensures captive members receive tailored program resources based on factors such as risk discipline level, annual premium, number of locations, loss ratio/ experience modifier and more.

Once the strategy is in place, we help you implement the plan and provide the following pre- and post-bind services:

Pre-bind services

Prior to accepting a new captive member, we will complete a risk assessment to evaluate the exposure they may bring to the program.

Post-bind services

Once accepted, each new member undergoes an initial physical survey to evaluate the physical risks in their workplace as well as an assessment of safety best practices.

Ongoing services

Based on the post-bind survey results, the following services are available to members:

- Follow-up physical survey to ensure compliance with initial recommendations
- Consultative services and risk control workshops to provide education and guidance as needed
- Courtesy calls as needed throughout the policy period
- Loss control expertise or educational information
- Monthly reviews including loss history analysis and identification of underperforming members

In addition, as a key part of our partnership with clients, we are available to participate in or speak at events such as annual captive board meetings and safety meetings.

Safety resources

Having safety information easily available to educate members can go a long way toward preventing accidents and injuries in the workplace. With a nationwide network of experienced loss control professionals, we can provide captive clients with expert consultative services, training, program development and more.

In addition, we're proud to offer a client-branded virtual library that proactively delivers safety-related information to educate members and help prevent claims.

Key benefits

Our loss control solution supports members by providing:

- An advocate for across the board safety
- A dedicated resource that can assist with questions and concerns
- In-depth knowledge and understanding of their individual businesses
- Program-specific resources
- An outside perspective
- Access to highly credentialed and experienced safety professionals

Management reviews

Stewardship activities include monthly and quarterly management reviews where we analyze your program with you and make adjustments, if needed, based on recent risk control activity, loss trends and member performance.

Benchmarking and scorecards

By providing benchmarking and scoring, we help empower the captive and its members.

Benchmarking allows us to:

- Identify those doing well and learn from their operations
- Identify those beginning to trend in an unfavorable direction and ease them back into line
- Address those with less than satisfactory performance
- Help improve performance

Scorecards work on an individual member level to identify company loss specifics, claim analysis and safety gaps. They also review programs that are implemented to improve losses, activity time lines and progress. In addition, scorecards highlight actions that validate the captive's willingness to make adjustments to improve performance.

Helping your program succeed

Our experienced team can help you reduce the overall cost of your captive's insurance program by promoting a culture of safety in the workplace. Our dedicated colleagues offer risk management services designed to address the unique needs of captives.

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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)