



Member benefit workers' compensation

The National Association of Benefits and Insurance Professionals partners with Sedgwick because they help employers maximize their premium savings. Sedgwick analyzes each employer's unique claim and premium history to find the highest level of savings in all available workers' compensation programs.

Why Sedgwick

Partner in controlling costs

Sedgwick saves employers millions of dollars each year, becoming a lasting partner and providing a comprehensive cost management approach.

They are committed to understanding our members' challenges and to delivering claims excellence and providing quality, sound decision making and consistency.

Sedgwick helps employers determine the best rating or discount program available, whether it's group rating, retrospective rating, 100% EM Cap or any other BWC program available, helping you identify, evaluate and reduce your business risks to achieve premium discounts and refunds.

Ensure that your organization is maximizing savings, meeting eligibility requirements and enrollment deadlines by contacting Sedgwick today.

Member programs

Group rating and group retrospective rating

Sedgwick clients annually save \$175 million in workers' compensation premium paid with the two highest performing savings options - Group Rating and Group Retrospective Rating.

- Group Rating - over \$4 billion in savings over the past ten years
- Group Retrospective Rating - over \$1 billion has been earned by participants since implementation in 2009

Start saving now

To see how much your company can save by partnering with Sedgwick, simply complete the

Lower rates

Understanding your experience modifier (EM) is key in reducing your workers' compensation costs and measuring how your loss prevention and cost control practices stack up against the state average, as well as others in the industry.

Our clients average an experience modifier of .66 percent (34% below base) as opposed to the industry average of 11% below base. This 23 percent difference has a direct impact on your premium.

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Temporary Authorization to Review Information (A form on the reverse side of this document and return to Sedgwick in your preferred method:

- Email: email completed form to ohio.group@sedgwick.com
- Fax: 866.567.9380
- Mail: address listed on AC-3 form

To learn more about NABIP's program, contact Dominic Potina.

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