



## ANALYSES

- All Property & Casualty Coverages
- Loss Projections
- Reserve Analysis & Opinions
- Captive Analyses
- Confidence Intervals
- Loss Payout Schedules & Net Present Value
- Optimum Retention Analysis
- Benchmarking Loss Experience
- Regulatory Reviews
- Allocations

## CONSULTING

- Letter of Credit Negotiations
- Budgeting for a Self-Insured Program
- Evaluating the Carrier's Estimate of Losses
- Input to Underwriting Submissions
- Input to Stewardship Reports
- Risk Management Due Diligence Evaluations
- Determining the Effectiveness of Loss Control Programs

## The SIGMA Advantage

- We estimate funding levels for insurance programs. An analysis of past and future liabilities is necessary to ensure proper financial reporting and program funding. Typically, these liabilities account for the majority of the total cost of risk for an insurance program.
- We provide a full range of actuarial consulting services and serve as a resource for meeting any property/casualty actuarial need.
- We can assist you in the process of developing both traditional and alternative insurance programs for entities of all sizes and types.

## Leadership Team



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*Founded in 1995, SIGMA Actuarial Consulting Group, Inc. is located in Brentwood, Tennessee. SIGMA provides casualty actuarial consulting services to risk managers, brokers, captive managers, risk management consultants, TPA's and CPA's. Our consulting services include all analyses necessary to insure proper financial reporting and program funding. Our background includes experience in the process of developing both traditional and alternative insurance programs for entities of all sizes and types.*

