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Sedgwick forecasts industry trends in “5 factors for fifteen”

As the leading global provider of technology-enabled claims and productivity management solutions, Sedgwick helps clients prepare for difficult changes, look for new ways to control costs, and ultimately improve outcomes. I am pleased to introduce our **5 factors for fifteen**, forecasting major industry trends that we believe you should watch in 2015.

We are committed to helping our clients prepare for this year and beyond by highlighting emerging trends and risks likely impacting their businesses and their people. Technology and healthcare advancements, changing workforce demographics and legislative, political and climate changes, among other factors, contribute to the challenges we expect this year. It's important for us to stay at the forefront of these shifts so we can continue achieving the best outcomes for our clients and their employees and stakeholders.

The key trends that Sedgwick's thought leaders believe will most significantly affect employers in 2015 include:

1) Redefining healthcare

- An evolving U.S. healthcare market
- Patient engagement
- Mental health

2) Technological advances

- User-centric solutions
- Hyper-connectivity
- Cyber risk

3) Market and economic forces

- Economic improvements
- Focusing on the customer experience

- Political landscape

4) **Workforce challenges**

- Integration
- The growing need to groom new adjusters
- Diversity and inclusion

5) **Weathering disasters**

- Addressing resiliency
- Understanding exposures
- Preparing for the ripple effect of climate change

We believe that the aforementioned issues will be significant in 2015 and join other industry experts in closely monitoring the legislative impact of the recent shift in power in the U.S. Senate—and the potential political impact of the 2016 presidential election—on the Affordable Care Act.

For more on the **5 factors for fifteen** and Sedgwick's perspective, visit sedgwick.com/5forfifteen and follow the Sedgwick blog "Connection" at blog.sedgwick.com for ongoing thought leadership.

Thank you for your continued partnership, and best wishes for a healthy and prosperous 2015.

Sincerely,



Dave North
President and CEO

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