



2520043385408

Sedgwick CMS

Sedgwick Claims Management Services, Inc.
1100 Ridgeway Loop Road Memphis TN 38120
Phone: 901.415.7613 Fax: 901.415.7411

February 15, 2005

CERTIFIED MAIL / RETURN RECEIPT REQUESTED

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
U.S. Department of Labor
Room N-5644
200 Constitution Avenue, N.W.
Washington, DC 20210

Re: Statement Regarding Alternative Method of Compliance with Reporting and Disclosure Requirements of Part I of Title 1 of ERISA

Dear Sir or Madam:

Pursuant to C.F.R. section 2520.104-23, this statement is being filed in compliance with the reporting and disclosure requirements of Part I of Title I of the Employee Retirement Income Security Act of 1974. Sedgwick Claims Management Services, Inc., maintains two deferred compensation plans for a select group of management or highly compensated employees. The following information is being provided in accordance with the regulation cited above:

1. Name and address of the Corporation:

Sedgwick Claims Management Services, Inc. (Sedgwick CMS)
1100 Ridgeway Loop Road
Memphis, Tennessee 38120

2. Employer Identification Number: 36-2685608

3. Plans:

| Plan | Covered Employees |
|---|-------------------|
| Sedgwick CMS Excess Retirement Plan | 17 |
| Sedgwick CMS Deferred Compensation Plan | 24 |

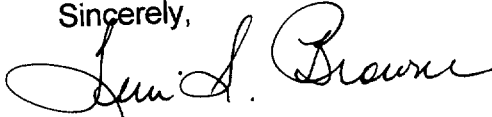
February 15, 2005

● Page 2

At your request, we will provide you with a copy of the plan or any other plan documents you may require.

If you have any questions, or if anything further is required, please do not hesitate to contact me directly.

Sincerely,

A handwritten signature in cursive script that reads "Terri S. Browne". The signature is written in black ink and is positioned above the typed name.

Terri S. Browne
Vice President
Deputy Director Human Resources



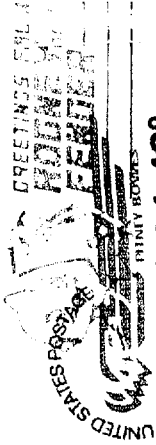
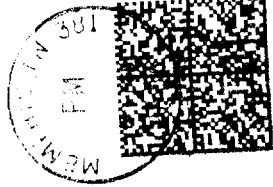
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1100 Ridgeway Loop Road, Suite 200, Memphis, Tennessee 38120



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