

Strategic Risk Solutions Group

Zurich's Strategic Risk Solutions Group, a part of U.S. Commercial Insurance for Zurich North America, specializes in integrated risk programs on a multi-year, multi-line basis. Integrated programs are highly customized structures that can include both traditional and non-traditional risks – all in one efficient, long-term solution.

The Strategic Risk Solutions Group maintains an interdisciplinary team with experience in property and casualty insurance, management liability, finance and law with proven experience in combining multiple lines of insurance into highly individualized programs that meet the specific, often unique needs of today's corporate customers. Since 1997, the Strategic Risk Solutions Group has executed hundreds of transactions for virtually every industry and exposure type.

Our multi-line, multi-year insurance capacity allows clients to streamline their program and secure stable, long-term capacity. Current capacity level is \$100 million per event and \$300 million in term capacity. Our programs are being utilized by a new breed of risk managers who tend to be more financially oriented than yesterday's risk managers. These risk managers take a strategic view of risk and believe the integrated risk market offers a more efficient approach than the traditional method of buying multiple policies every year for every risk class.

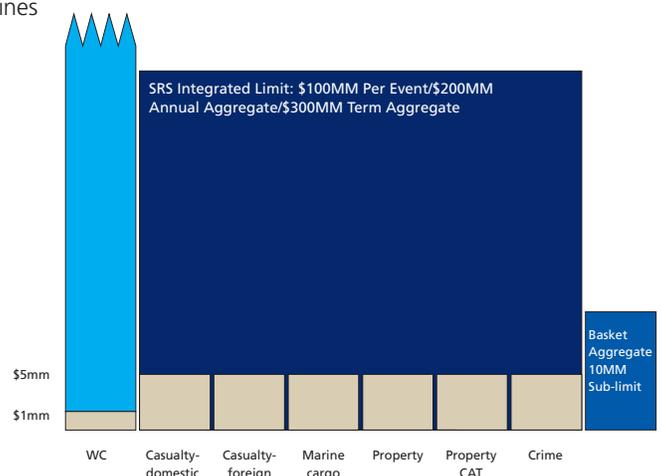
The basics

While each integrated program is customized to the needs of the client, there are certain characteristics common to most:

- A single aggregate limit: Rather than requiring the insured to buy separate coverage limits on a transactional basis, an integrated program can be structured with a single aggregate limit that applies to a company's portfolio of risks.
- A multiple year term: Integrated programs typically extend over a three-year term, which provides the insured the benefit of a stable rate regardless of market conditions or loss experience.
- Management of a multitude of risks: Integrated programs typically encompass at least three lines of coverage.

- Basket aggregate protection: Retained loss volatility can be managed by controlling the total amount of retained loss the insured could face in a given period of time.
- Management of risk where traditional market solutions are inefficient or unavailable. An integrated program offers a platform for combining elements of risk transfer and risk financing.

Integrated programs will remain the choice of companies that subscribe to the wisdom of a strategic, long-term, stable approach to managing risk through virtually all market conditions. The companies taking an expanded view of risk management are embracing the integrated concept – and may reap benefits for many years to come.



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