



Serving the needs of Professional Employment Organizations



Zurich is dedicated to meeting the risk management and insurance needs of professional employment organizations (PEO). For the past 17 years, we have provided worker's compensation coverage to middle market PEO companies through a relationship with Artex Risk Solutions, a well-known PEO service provider.

Zurich is committed to serving the needs of the PEO industry, and we have proven it through our actions. In late 2003, while other insurers were pulling away from the PEO industry, Zurich formed a centralized team solely devoted to providing risk management solutions to larger/mature PEOs. Working in close conjunction with our service provider, Zurich has underwritten over 100 PEOs between middle market and the centralized large account unit, many of which are leading members of the National Association of Professional Employment Organizations.

Zurich's centralized team approach to the insurance needs of larger PEOs

Zurich takes a total cost of risk approach to the delivery of workers' compensation coverage and risk management practices that address the specialized needs of PEO organizations.

- Centralized underwriting team – Highly skilled Zurich workers' compensation professionals know the PEO industry and have significant underwriting and pricing authority, meaning greater flexibility, faster response, and direct access to the decision makers.
- Dedicated claims services manager – Experienced claim reviews and oversight help PEO companies better control their own cost of risk-augmented by training in the effective utilization of Zurich's real time risk management information systems (RMIS).
- Access to countrywide risk control engineers with A to Z Industry specializations that work closely with the PEO's to assist in the development and implementation of a risk control best practices program.
- Seasoned field financial management and actuarial experience – Zurich financial managers and actuaries are well versed in the optimal structure of PEO risk management programs, including collateralization and other financial issues along with loss analysis and loss projections to assist with the accrual needs of a loss sensitive program.

Products designed for the needs of PEOs today

In conjunction with the PEO specific policy administrative service platform provided by its service provider, Artex Risk Solutions, Zurich provides an approach to the design and delivery of workers' compensation programs that target the needs of today's leading PEO industry practitioners.

- Varying funding mechanisms – While traditional Letter of Credit funded loss sensitive plans are available, Zurich can provide the most credit-worthy PEOs access to customized cash flow mechanisms and collateral trust alternatives.
- Flexible policy structuring – Zurich can offer a range of policy structures to help meet the specialized needs of qualified insureds, including:
 - High-deductible plans
 - Incurred loss retrospective rating plans
 - Captive capabilities
 - Ability to unbundle claims to approved TPA's
 - Various retention options beginning at \$250,000

Zurich

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