

Zurich Canada Canadian National Broker Advisory Council

June 27-29, 2016

Estérel Resort, Estérel, Québec



Anti-trust rules of engagement

Broker Advisory Council meeting



Statement of Policy

“It is the policy of Zurich Canada (Zurich) and the members of its Advisory Council to comply strictly with all laws applicable to Zurich’s activities. The Council emphasizes Zurich’s ongoing commitment to full compliance with applicable competition laws. Therefore, discussion of any matters relating to competition among our participants or relating to practices that may restrain trade with third parties is not permitted. This includes prohibited subjects such as prices; discounts; allocating territories or customers; boycotts; or any other statements that could be construed as being anti-competitive. These guidelines will help us all to limit our competition law risk.”*

**Competition laws are complex and far-reaching, and therefore this statement is not and cannot be a summary of all applicable laws.*



Welcome – Day 1

Distribution & Regional Management Canada Update

Patrick Healey
Senior Vice President & Regional Executive
Distribution & Regional Management
Zurich Canada

Why are we here

Vision

- The vision of the Zurich Canadian National Broker Advisory Council is to advance, differentiate and set new industry standards for the quality of products and services that Zurich and its brokers provide to the customers we collectively serve.

Mission

- The mission of the Zurich Canadian National Broker Advisory Council is to foster the highest levels of company / broker communication and idea sharing through transparent, open and productive discussions about the full range of critical business and risk issues, perspectives and concerns facing our organizations and our customers.

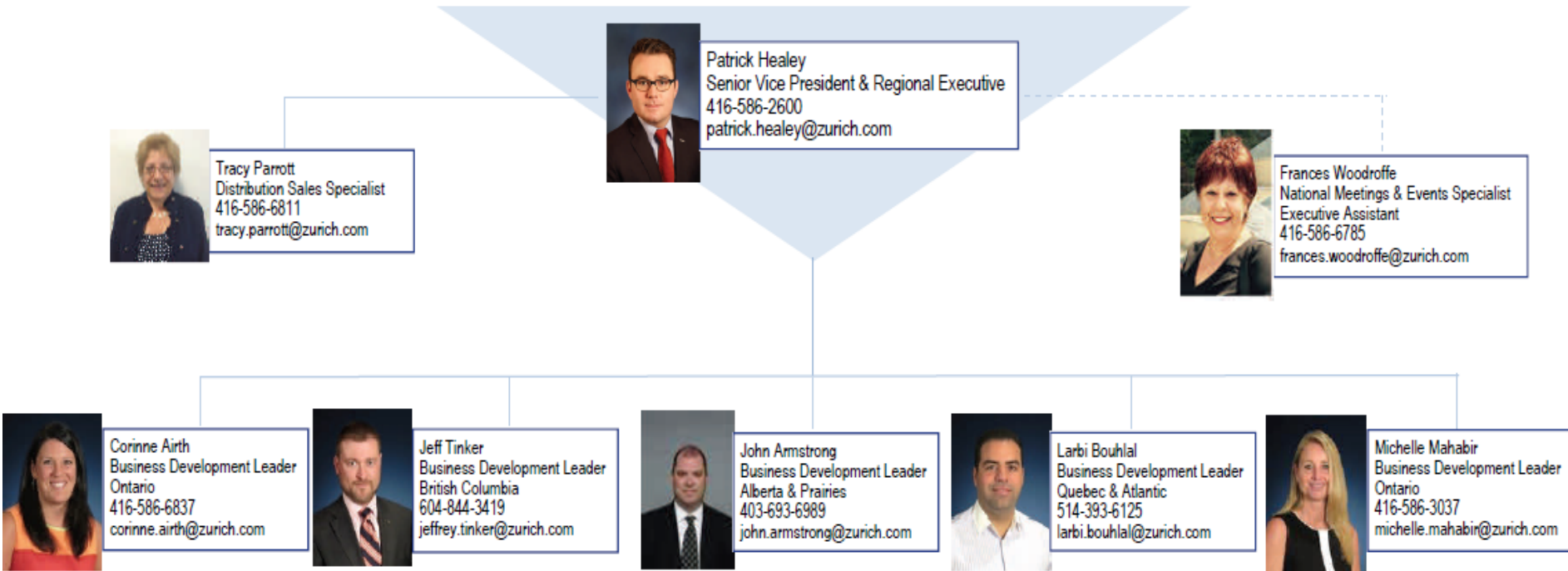
Canadian National Broker
Advisory Council 2016



Agenda – Monday, June 27 – Day 1

Time	Topic	Presenter	Location
4:00 – 5:00 pm	Registration	Frances Woodroffe Canadian National Events Coordinator	Dupuis Meeting Room
5:00 – 5:50 pm	Welcome & D&RM Canada Update	Patrick Healey Senior Vice President & Regional Executive Zurich Canada	Dupuis Meeting Room
5:50 – 6:00 pm	Conference Logistics	Frances Woodroffe Canadian National Events Coordinator	Dupuis Meeting Room
6:00 – 6:30 pm	Zurich Community Investment Assemble “Bag of Kindness” for Ronald McDonald House® in Montreal (all brokers & staff participate)		Dupuis Meeting Room
6:30 – 8:30 pm	Welcome Reception Cocktails & Private Group Dinner		Fridolin Room & Terrace

Zurich Canada Distribution & Regional Management Team



Zurich Group at a Glance – Business Segments

We operate globally and locally, according to our Group's needs. Our network for delivering products and services reaches more than 170 countries.

Property and casualty insurance and services, risk insights

Market segments

Individual, SME, commercial and corporate customers

Distribution channels

Agents, banks, brokers, direct, other distribution agreements

Geography

Global

Protection, savings and investment solutions

Market segments

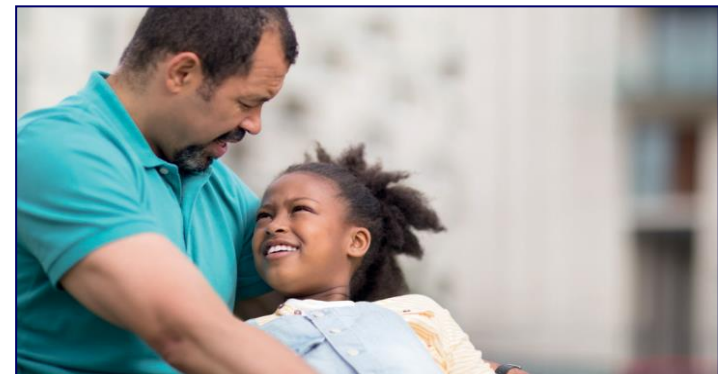
Individual, commercial and corporate customers

Distribution channels

Agents, banks, brokers and independent financial advisers, employee benefits consultants, direct

Geography

Global



Zurich Group at a Glance – global presence & highlights

Market leadership

- Zurich has been providing comprehensive solutions for more than 140 years around the globe

Financial strength

- We demonstrate strength and stability: AA- Standard & Poor; A+ A.M. Best *

Industry experience

- Zurich insures 450 of the Fortune 500 companies in the U.S., and provides cutting-edge insights for 25 industries

Exceptional people

- We are a values-based organization and live the Zurich Commitment in all we do, which includes acting responsibly and following our core values.

Delivering when it matters

- Customers who experience Zurich Claims service are twice as likely to recommend Zurich



Rating as of 12/31/2015. A.M. Best's and S&P's ratings are under continuous review and subject to change and/or affirmation. For information about the ratings of Zurich American Insurance Company and its subsidiaries, access the ratings section on www.zurichna.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

Zurich Insurance Group has prioritized Zurich Canada, as part of Zurich North America (ZNA), for investment



Zurich's 2014-2016 strategy is designed to deliver sustainable, profitable growth in a changing and more competitive business environment. It builds on our strengths. It places customers and their needs at the center of our business.



Cornerstones of our strategy

- Prioritizing investment in distinctive positions
- Managing other businesses for value
- Growing our operating earnings

Enablers of success

- Building supporting capabilities
- Living up to the Zurich Commitment

ZNA goes to market through five businesses and leverages its scale through shared services



NORTH AMERICA COMMERCIAL (NAC)¹

Commercial Markets	Specialty Products	Programs	Direct Markets	Global Corporate
Standard P&C and industry-specific specialty lines for targeted customer industry segments	Complex products for non-standard risks	Business distributed through Program Administrators targeting niche markets as well as captives	Business distributed through direct sales force targeting the auto dealer segment	Standard P&C lines for large customers with global exposures based in North America
USD 2.9bn	USD 2.1bn	USD 3.3bn	USD 1.4bn	USD 3.6bn
CAD 427m	CAD 88m			CAD 690m
ZURICH CANADA Total – CAD 1,205m				

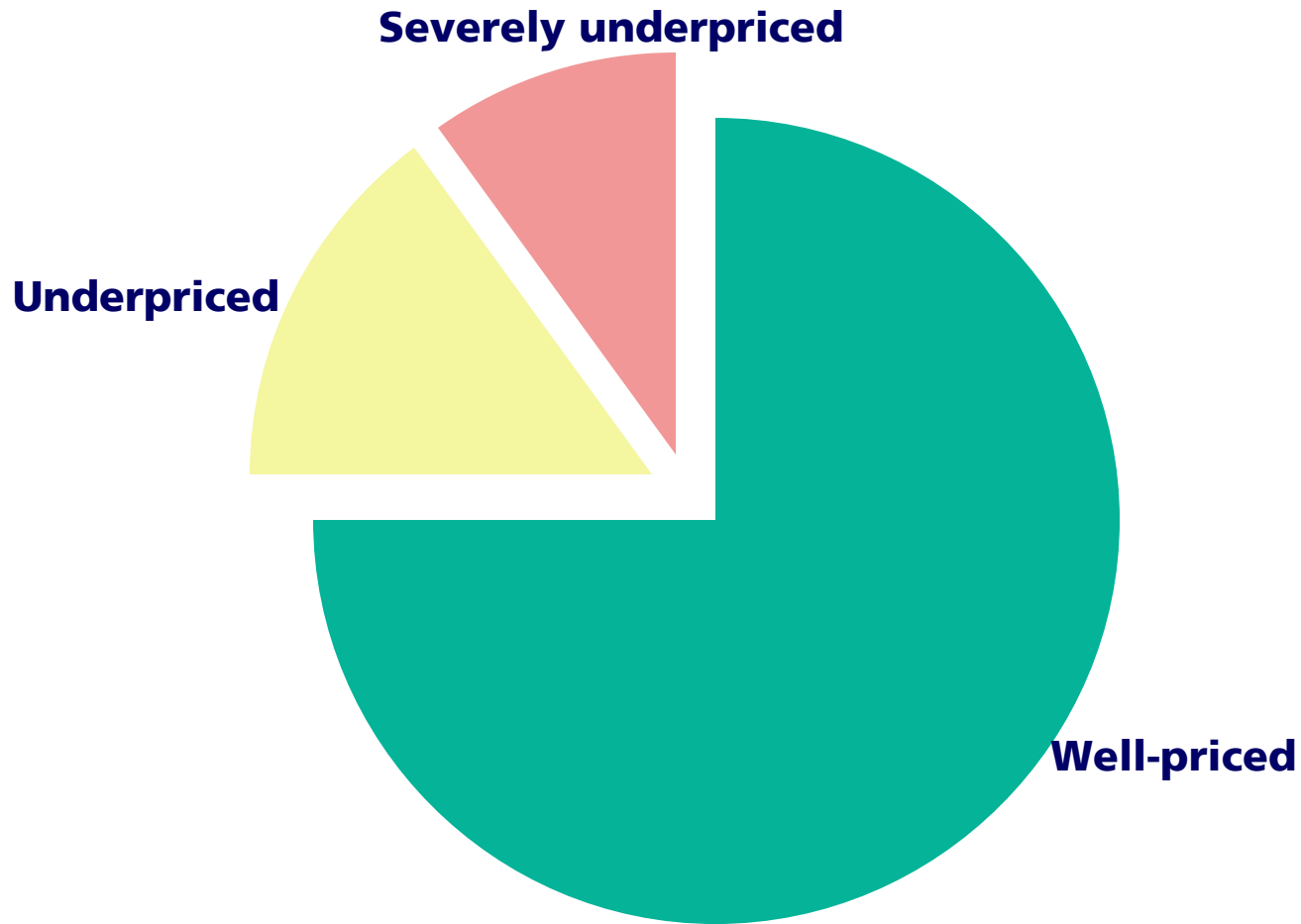
ZNA SHARED SERVICES

Claims	Operations	Marketing & Distribution
Product Underwriting	Finance & Actuarial	Other Support Services

¹ Gross Written Premiums net of retros, SBS and other divisions. Zurich North America is comprised of Zurich Canada and other Zurich entities licensed appropriately to conduct insurance business in the respective jurisdictions in which they operate.

As we grow new business, we must ensure it is well-priced

Customer Pricing (% of customers)



Source: PATH Data through November 2015 and includes: Commercial Markets, Specialties and Direct Market Customers only
Note: Only Customers with Target Price included

2015 Broker Relationship Net Promoter Score (RNPS) Summary



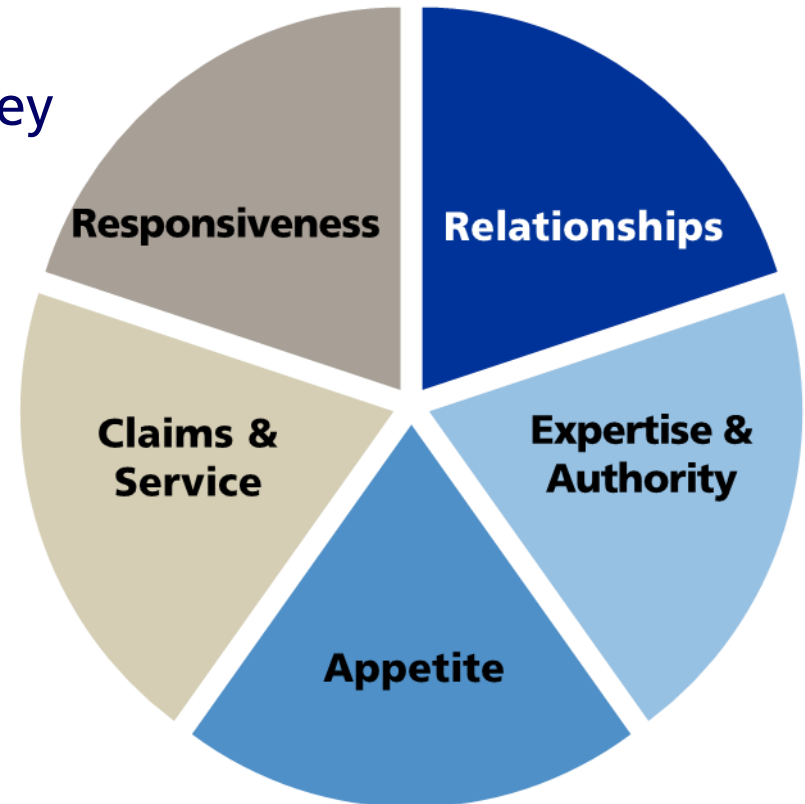
We conducted research to better understand what our Select Brokers value

Replace with Pre-survey
Broker RNPS

Research highlights

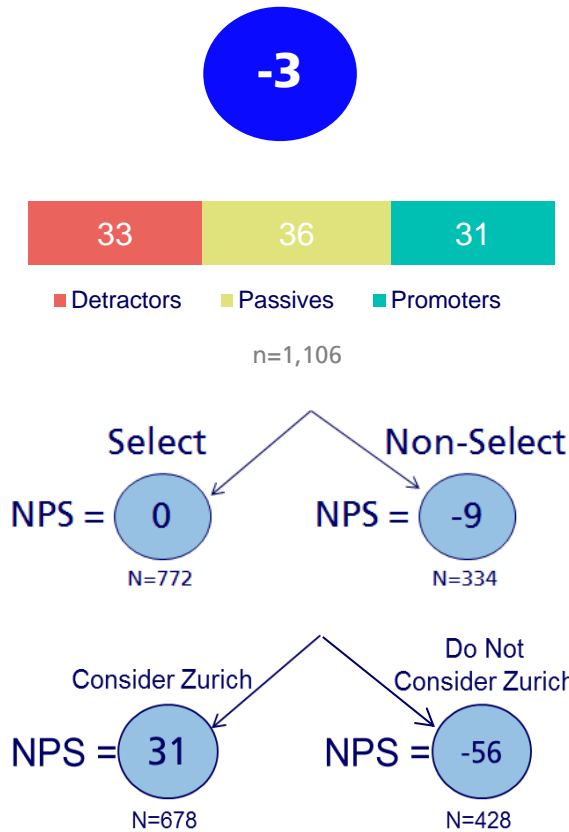
- 900 responses to 40-question survey
- 75 qualitative broker interviews
- 15 underwriter interviews
- 18 executive interviews

Foundational Broker Needs for Carriers

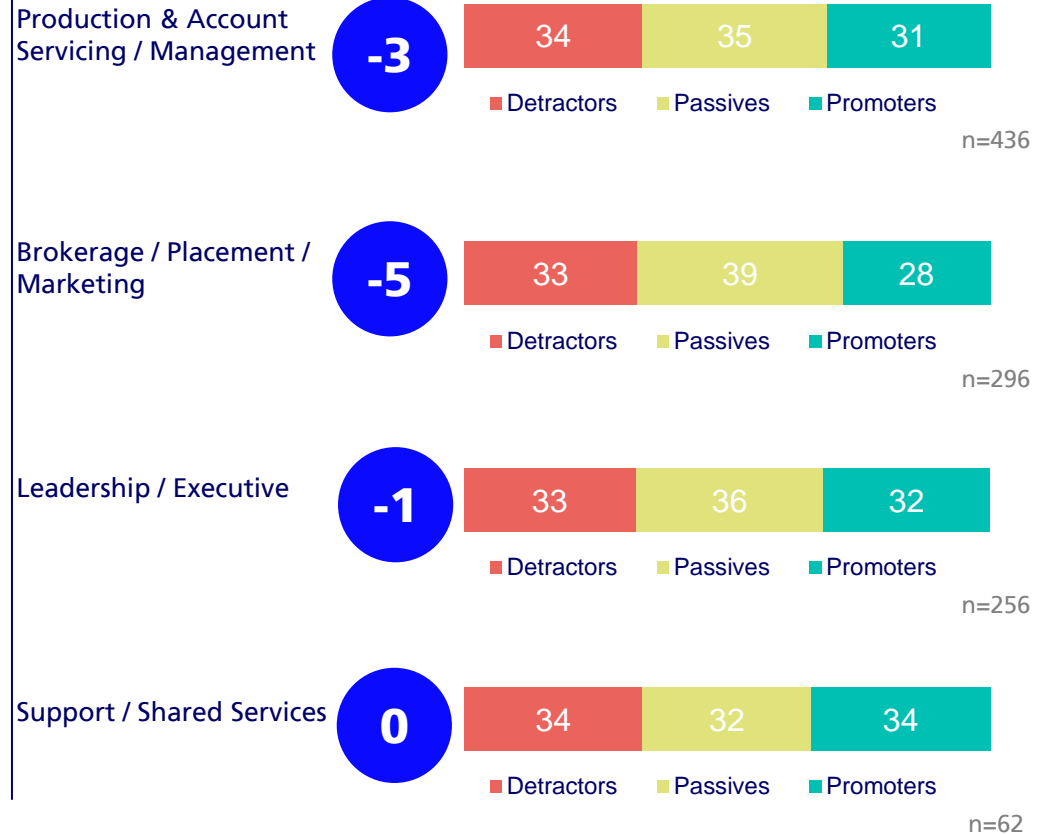


Overall RNPS results by broker type and roles

Overall Results

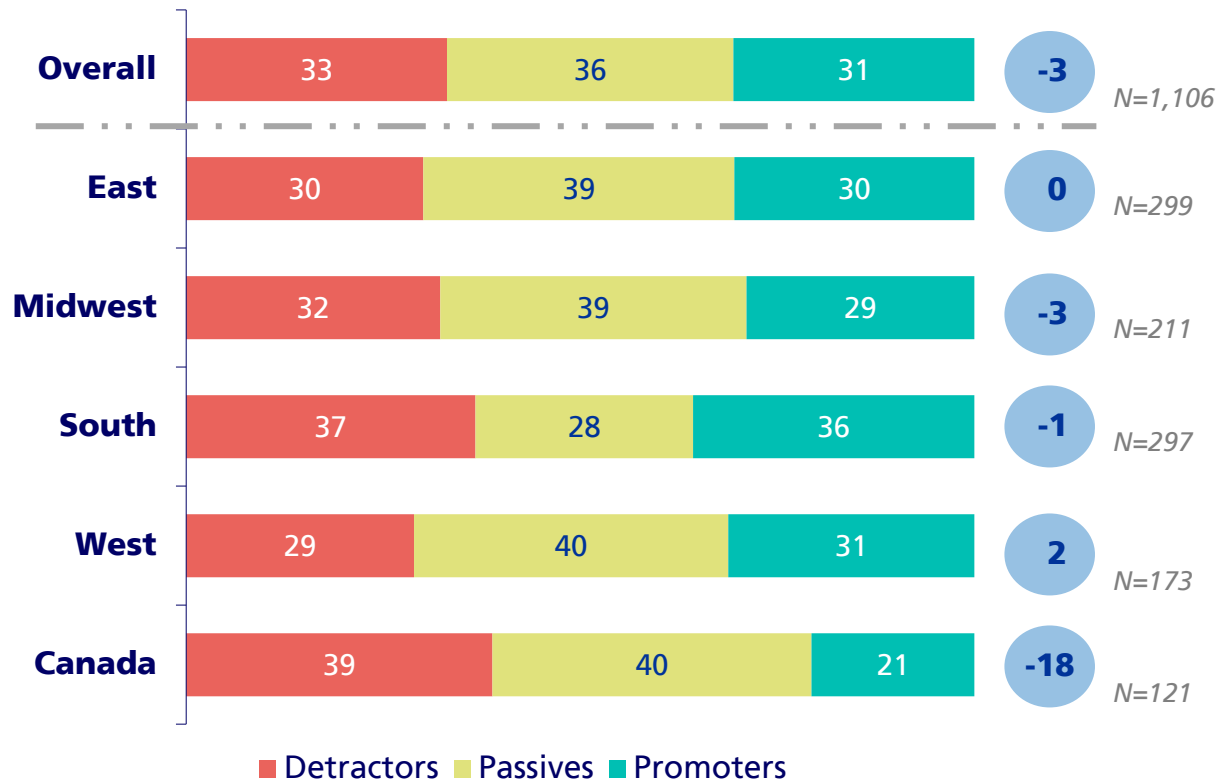


By Broker Roles



Question: Q1: (see in appendix)

Canada has significant scope for improvement

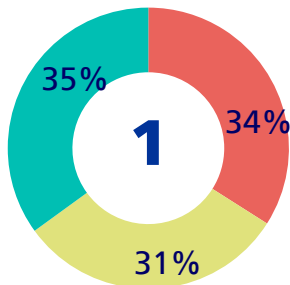


“Responsiveness” is a key area of opportunity, aligned with broker segmentation themes



Relationship

Develop strong relationships with producers and client executives

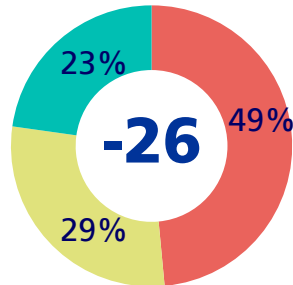


N=238



Responsiveness

Responsiveness to broker requests

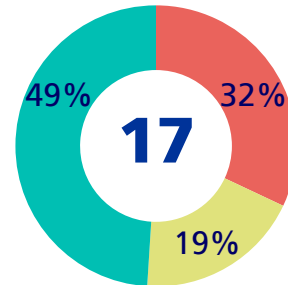


N=271



Expertise & Authority

Exhibit decision authority, proactive solutions orientation to write a risk

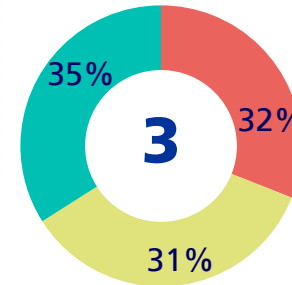


N=64

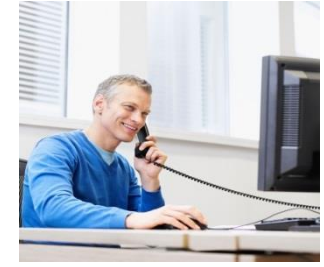


Appetite

Carriers with consistency in writing risks

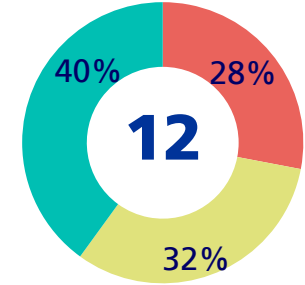


N=309



Claims and Service

Carriers that handle claims fairly and timely; Offer specialized services & experts in relevant products/ industries



N=206

* Based on Text analysis of open ended comments to the RNPS question. Comments were grouped and then scores were calculated.

Zurich

One global company, defined by our values

Our mission

We are in business to help our customers understand and protect themselves from risk.

Our brand promise

Intelligent protection for customers, communities and other stakeholders.

We are Zurich,
one global company,
with one mission, one set of shared
values and a clearly defined commitment to
our stakeholders: our customers, our people,
our shareholders, and the
communities in which
we live and work.

Our ambition

We want to be the best global insurer from the perspective of our customers, employees and shareholders.

Zurich Basics

Integrity, customer centricity, teamwork, excellence and sustainable value creation.

Thank you!

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Welcome – Day 2

Patrick Healey
Senior Vice President & Regional Executive
Distribution & Regional Management
Zurich Canada

Agenda – Tuesday, June 28 – Day 2



Time	Topic	Presenter	Location
7:00 – 8:00 am	Breakfast – Private area set up for Zurich		260 Bistro Restaurant
8:00 – 8:20 am	Zurich Canada CM Update	Patrick Lundy President and CEO Zurich Canada	Dupuis Meeting Room
8:20 – 8:40 am	Global Corporate, Zurich Canada Update	Urs Uhlmann CEO, Global Corporate, Zurich Canada	Dupuis Meeting Room
8:40 – 9:00 am	Specialty Products, Zurich Canada Update	Greg Irvine Vice President Specialty Products	Dupuis Meeting Room
9:00 – 9:30 am	Risk Services Update	Paul Douglas Manager Risk Services	Dupuis Meeting Room
9:30 – 10:00 am	Claims Update	Leo Malo Vice President Claim Relationship Management	Dupuis Meeting Room
10:00 – 10:30 am	International Update	Justin Kelly AVP & National Underwriting Director, International Leszek Bialy VP, Head of Customer, Distribution and Market Development Head of Alternative Risk Transfer	Dupuis Meeting Room

Agenda – Tuesday, June 28 – Day 2 (Cont'd)



Time	Topic	Presenter	Location
10:30 – 10:45 am	Comfort & Coffee Break		Dupuis Meeting Room
10:45 – 11:30 am	4 Regional Breakout Working Groups <ul style="list-style-type: none"> • Central Zone - Michelle / Corinne • Eastern Zone - Larbi • Western Zone - BC – Jeff • Western Zone - AB – John 		Dupuis Meeting Room
11:30 – 12:30 pm	Report Out – Working Groups		Dupuis Meeting Room
12:30 – 1:00 pm	Lunch “Grab n’ Go” & Prep For Activity		
1:15 – 6:00 pm	Broker / Zurich Staff Activity – Golf Shotgun Start at 1:30 Spa as per schedule		
7:00 – 9:00 pm	Dinner – Cook Your Own Food Experience		The Rock Grill



Zurich Canada Commercial Markets Update

Patrick Lundy
President & CEO
Zurich Canada

Commercial Markets Canada in 2016



Our focus in 2016: Profitability and measured growth

- Aligning our tools with our appetite
- Ensuring that in areas we want to grow, we have the value proposition to remain a market leader
- Enforcing controls on our more challenged / less desired portfolio

Actions we have taken and how they impact you:

- We continue to write new business, **with focus on risk selection, appetite and good pricing**

- We will **reduce our Combined Ratio** by:
 - Exited Transportation
 - Addressing severely “underpriced” accounts
 - Managing our expense ratio

Actions we have taken and how they impact you:

- **Property Rate initiative** – we are working diligently to return our property portfolio to the needed level of ROI
- We **have adjusted our CAT rates** to reflect proper modeling and exposures and the result is a meaningful reduction in rates in BC (low or no changes in other regions of Canada)
- Currently **undertaking Liability rate review** to identify profitable industries

Our commitment to meaningful discussions with our Broker partners

- Our Underwriters and Management are directly **aligned to our strategy**
- Our Underwriters will **make regular Broker visits** as part of their day-to-day job requirement
- Our Underwriters will **come with you to visit your / our customer** and provide valuable insight if and when required
- We are **providing our underwriters all the relevant data** they require to have meaningful discussions with you
- **All our underwriters** have Brokers assigned



And, finally...

“Zurich at its best” - The fire at Fort McMurray

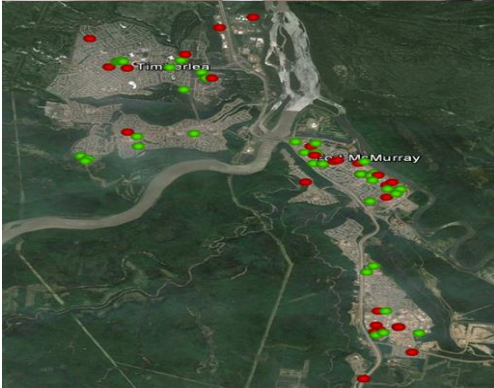
Event summary – update as of 6/13/16

Fort McMurray is located in northern Alberta, Canada. The fire, *the cause of which is unknown*, began on May 1st in the Southwest portion of the city and is 1,930 square miles. There were 14 active wildfires in Alberta, with one (Fort McMurray) out of control. All fires have been contained.

- 105 claims received as of 6/13/2016
- 2,019 square miles damaged
- Estimated 2,400 structures damaged
- 20% of homes in Fort McMurray destroyed
- Oil production resuming

Customer Communication & Inspection

- Brokers and large customers have been contacted directly by claims staff
- A dedicated event landing page for customers has been created
- @zurichcanada Twitter feed utilized to distribute information
- Risk Engineering has been engaged to complete site visits to insured locations which have yet to file a formal claim
- The remaining claims are expected to be inspected by June 17



Thank you!

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Global Corporate

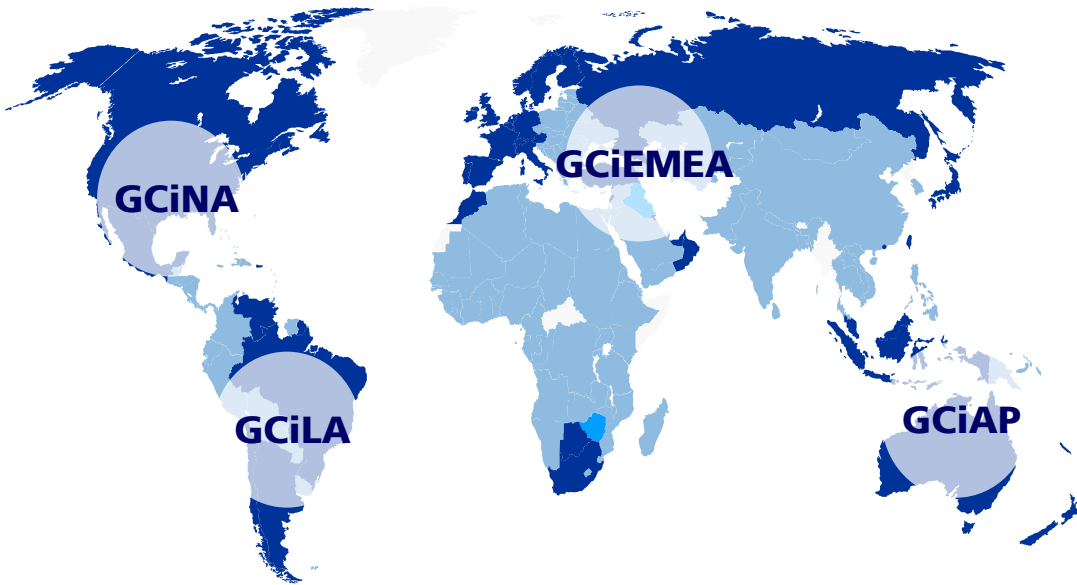
Urs Uhlmann
Chief Executive Officer
Global Corporate, Zurich Canada

- What is Global Corporate up to?
- Solutions that may interest you
 - Integrated deals
 - Alternatives to manage a retention
 - Multinational Insurance Application (MIA)
 - My Zurich – online portal
 - Zurich Risk Room
- WEF Global Risk Report 2016 – brief summary
- Q & A

Committed to serving the Corporate Customer



Global capabilities to deliver locally and around the world



**Zurich Global
Corporate
presence**

Zurich
partners

No
presence

- International Program capabilities in 170 countries
- Industry-leading, free Multinational Insurance Application (Zurich MIA)
- Manage 6,000+ programs for 3,000+ customers, representing over 41,000 policies
- Over 900 Risk Engineers deliver consistent service to customers
- Relationship model provides individual attention and service

Strategy update

- **New Business objectives remain ambitious**
- **Underwriters empowered with flexibility to make decisions quickly**
- **Redoubling efforts on customer focus and responsiveness**
- **Proactive communication with brokers to minimize disruption to customers**

Journey to the GCiNA customer promise

Asking for your help in our relentless ambition to add value



- **What can / does differentiate Zurich Global Corporate?**

- **What do you truly value as a broker? What does your customer value?**

- **How can we commit to improving?**

SBG - Using data analytics to improve quote efficiency

EXPORT TABLE



NEW BUSINESS OPPORTUNITY

Region:

Line of Business / SBU:

Industry / Account / CAP:

People:

Broker:

Segmentation:

IPZ / Domestic:

Premium / Currency:

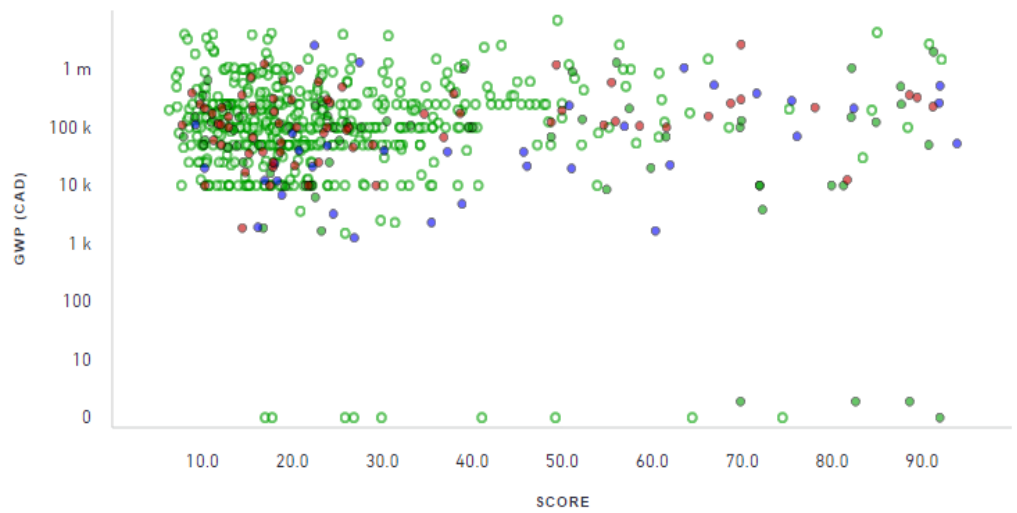
EXISTING RELATIONSHIP

Existing LoB / SBU / Category:

Region of existing LoBs:

Customer Mgmt Region:

	Status	Count	Total GWP	Average
Extended Pipeline	<input type="checkbox"/> Broker Pipeline	260	56.9m	27%
	<input type="checkbox"/> Past Lost/Not received	1,414	293.3m	25%
	<input type="checkbox"/> Past Declined/Canceled	971	132.3m	29%
Active Pipeline	<input checked="" type="checkbox"/> Prospect	185	60.7m	18%
	<input checked="" type="checkbox"/> Target	307	113.1m	27%
	<input checked="" type="checkbox"/> Working	38	4.9m	46%
	<input checked="" type="checkbox"/> Quoted	25	9.1m	37%
Finalized Pipeline	<input checked="" type="checkbox"/> Bound	35	8.2m	44%
	<input checked="" type="checkbox"/> Lost	70	17.8m	31%
	<input type="checkbox"/> Declined	178	20.2m	28%
	<input type="checkbox"/> Sub Not Rcvd	82	33.8m	33%



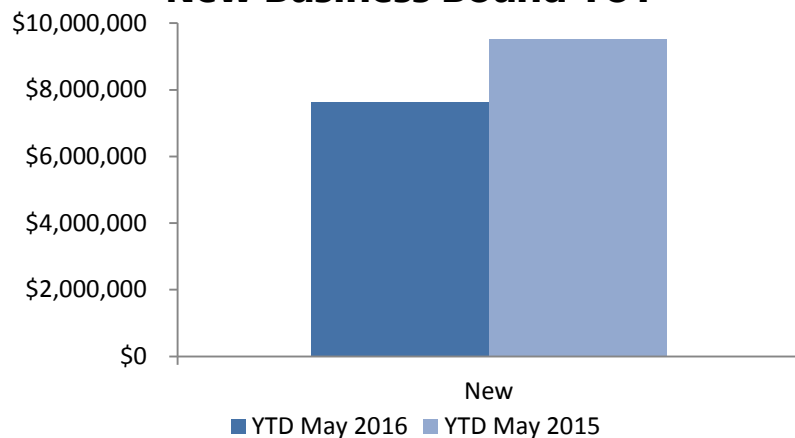
Effective date from to

Global Corporate Distribution in Canada



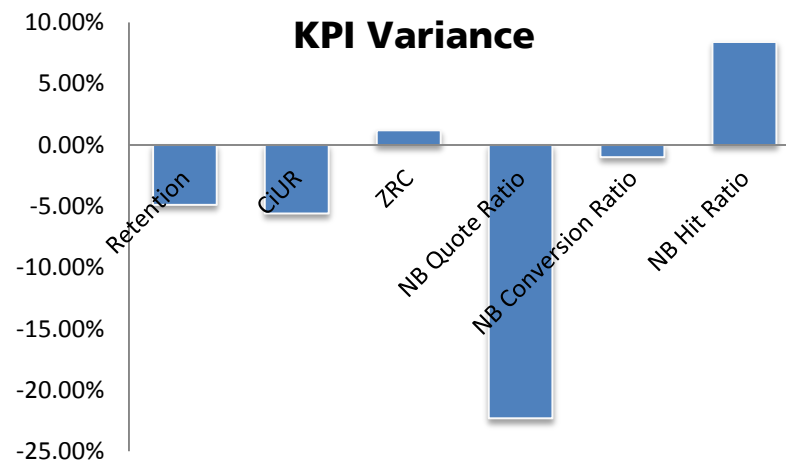
YTD May 31th 2016

New Business Bound YoY



LOB Count	YTD May 2016	YTD May 2015	Variance	% change
Bound (New)	32	69	-37	-53.6%
Lost (New)	57	101	-44	-43.6%
Declined (New)	143	61	82	134.4%
Undesirable (New)	8	13	-5	-38.5%
TOTAL	240	244	-4	-1.6%

KPIs	YTD May 2016	YTD May 2015	Variance
Retention Rate (GNWP)	89.8%	94.7%	-4.90%
Change in Underlying Risk %	-3.3%	2.3%	-5.60%
Rate Change %	5.1%	3.9%	1.20%
NB Quote Ratio (GNWP)	56.5%	78.8%	-22.30%
NB Conversion Ratio (GNWP)	19.3%	20.3%	-1.00%
NB Hit Ratio (GNWP)	34.1%	25.7%	8.40%



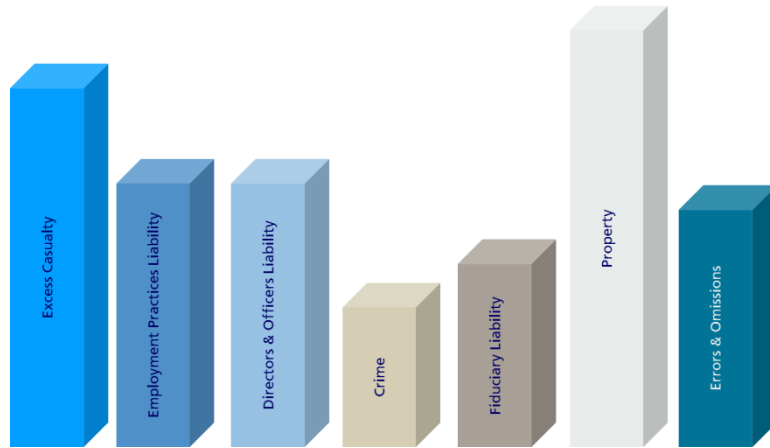
Alternative Risk Transfer (ART) Customer Characteristics

- Annual Revenues & Premium Level
- Centralized Risk Management
- Appetite for Risk Retention
- Foreign Risk Involved

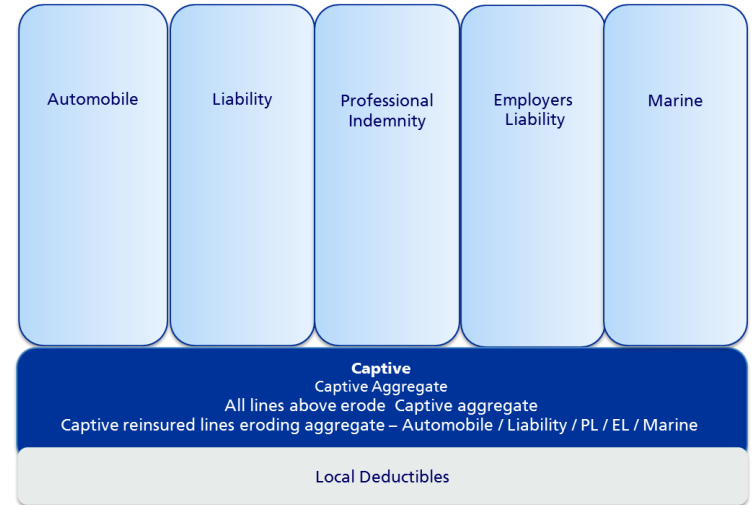


Solution options

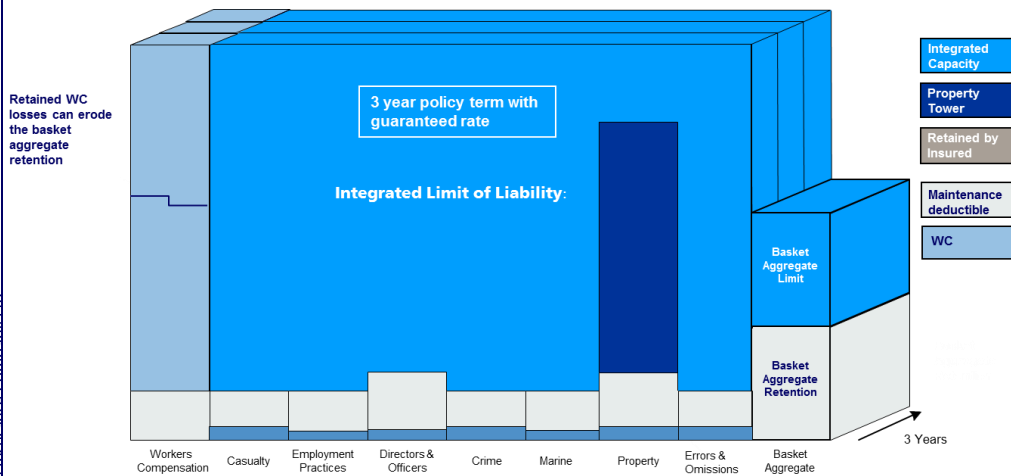
Traditional Approach



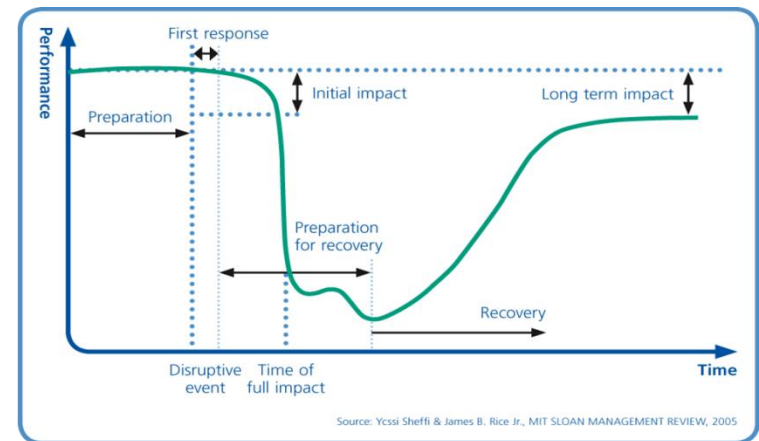
Multiline Drop Structure



Integrated Insurance



Supply Chain



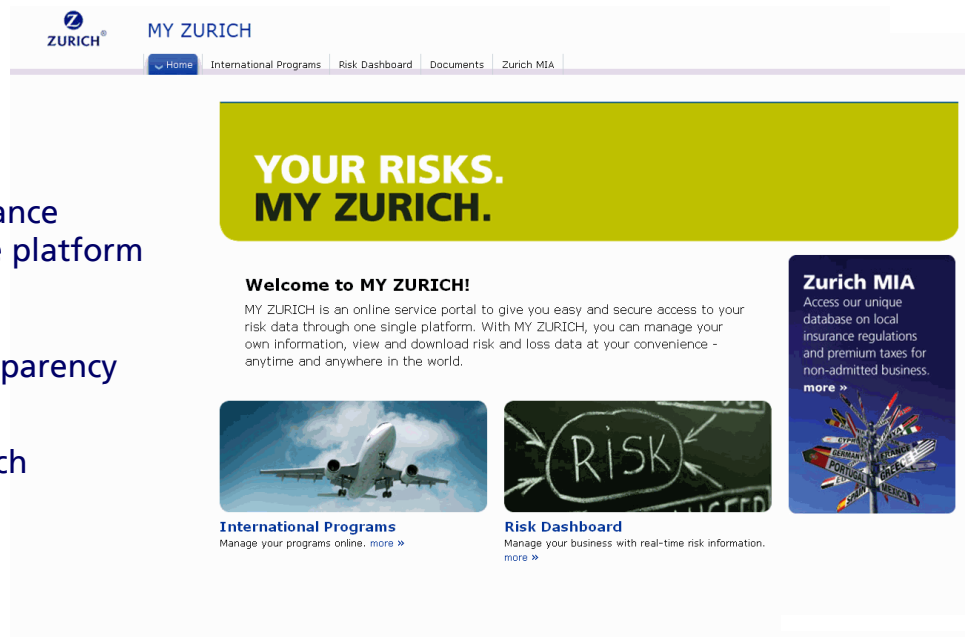
Complimentary retention types

- **Captives**
 - Reinsurance Agreement
 - Collateral
- **Corporate Risk Insurance Sharing System (CRISS)**
 - CRISS Endorsement
 - CRISS Fund
- **Fronted Retention (Non-Premium Bearing)**
 - Collateral
 - Indemnity Agreement

My Zurich: Connecting with our customers' needs

SUPPORTING OUR CUSTOMER RISK MANAGEMENT CAPABILITIES

My Zurich portal



The challenge:

- Easy and secure access to global data on insurance programs and risk assessment through a single platform

The solution:

- Portal for corporate customers providing transparency and service excellence
- Vision to become the online portal for all Zurich customers

The outcome:

- Currently > 200 customers online
- Encouraging customers' feedback → becoming a "must" in the industry



International Programs
Programs performance & claims (see **IPS**)



Risk Dashboard
Real time risk engineering information (see **GREW**)



Documents
View and download key documentation (see **e-File**)



Zurich MIA
Our unique database on local regulations & taxes (see **MIA**)

Zurich Multinational Insurance Application (MIA)

Comprehensive and easy to use



The screenshot shows the 'Welcome to the Multinational Insurance Application' page. It includes a navigation bar with 'Multiple countries' and 'Change log' buttons. Below the navigation, there are selection options for 'LoB categories', 'LoB(s)', 'Countries of risk', and 'Business Scenarios', each with a '1 selected' indicator. A 'Display Result' button is visible. The main content area displays 'MIA Lines of Business (Major categories)' and 'Lines of Business (Sub categories)'. A table titled 'Property' is shown, with columns for 'Boiler & Machinery', 'Business Interruption', and 'Material Damage'. The table contains several rows of data, including 'Non-admitted (OOT) permitted?' (Yes/Yes/Yes), 'Non-admitted (OOT) tax obligations?' (No/No/No), and various regulatory questions with 'No' or '-' responses.

Choose your Line of Business, country of risk and business scenario

Non-admitted information detailed including variations (regulatory & tax information)

Selected country(ies) displayed

The data is updated to incorporate any changes to the insurance regulatory laws when notified by our legal network. In addition, MIA data is annually maintained.



Zurich's **award-winning**, country risk assessment tool

Designed to illustrate:

- The **impact of multivariate risks** on individual countries
- **Complex interconnectivity** between different types of risks

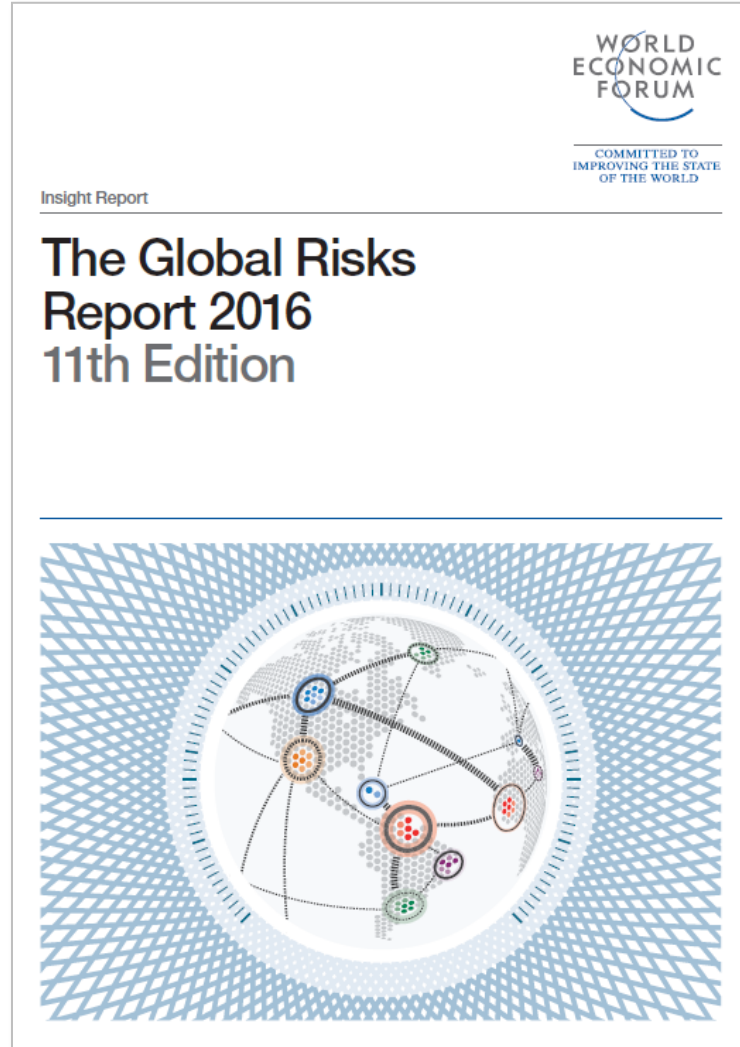
Contains **80+ individual risks**, across **6 broad categories:**

- *Business*
- *Economic*
- *Political*
- *Environmental*
- *Societal*
- *Technological*

Monthly data, updated quarterly, for over **150 countries**, going back to **Jan 2007**

WEF Global Risk report

Showing you the big picture



Short-term geopolitical threats and long-term environmental challenges

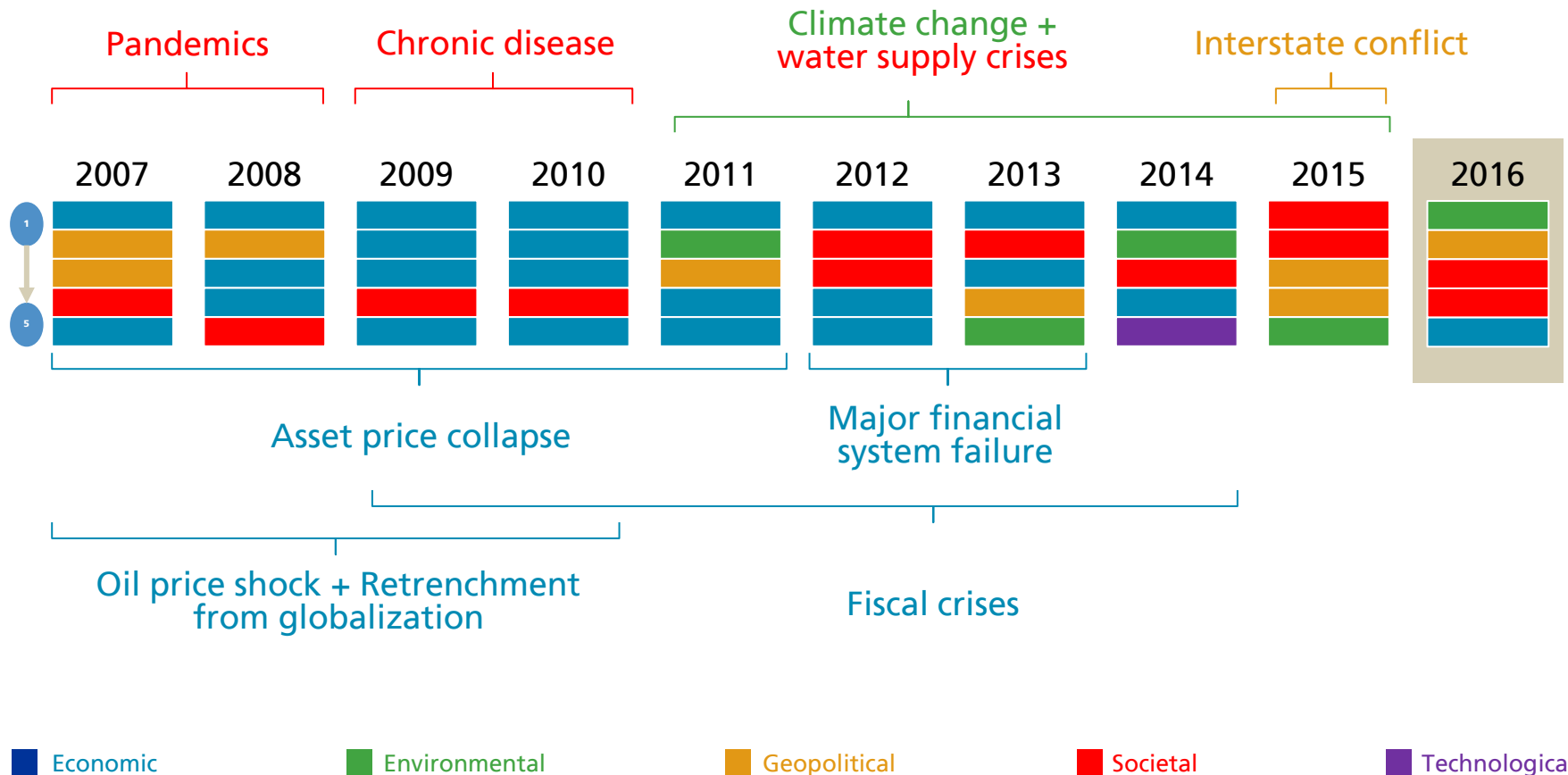
Risks of highest concern – By time horizon

Rank	Next 18 months	10-year horizon
 <p>1</p> <p>5</p>	 <p>Involuntary migration</p>	 <p>Water crises</p>
	 <p>State collapse</p>	 <p>Weak climate change response</p>
	 <p>Interstate conflict</p>	 <p>Extreme weather</p>
	 <p>High unemployment</p>	 <p>Food crises</p>
	 <p>National governance failures</p>	 <p>Social instability</p>

■ Economic
 ■ Environmental
 ■ Geopolitical
 ■ Societal
 ■ Technological

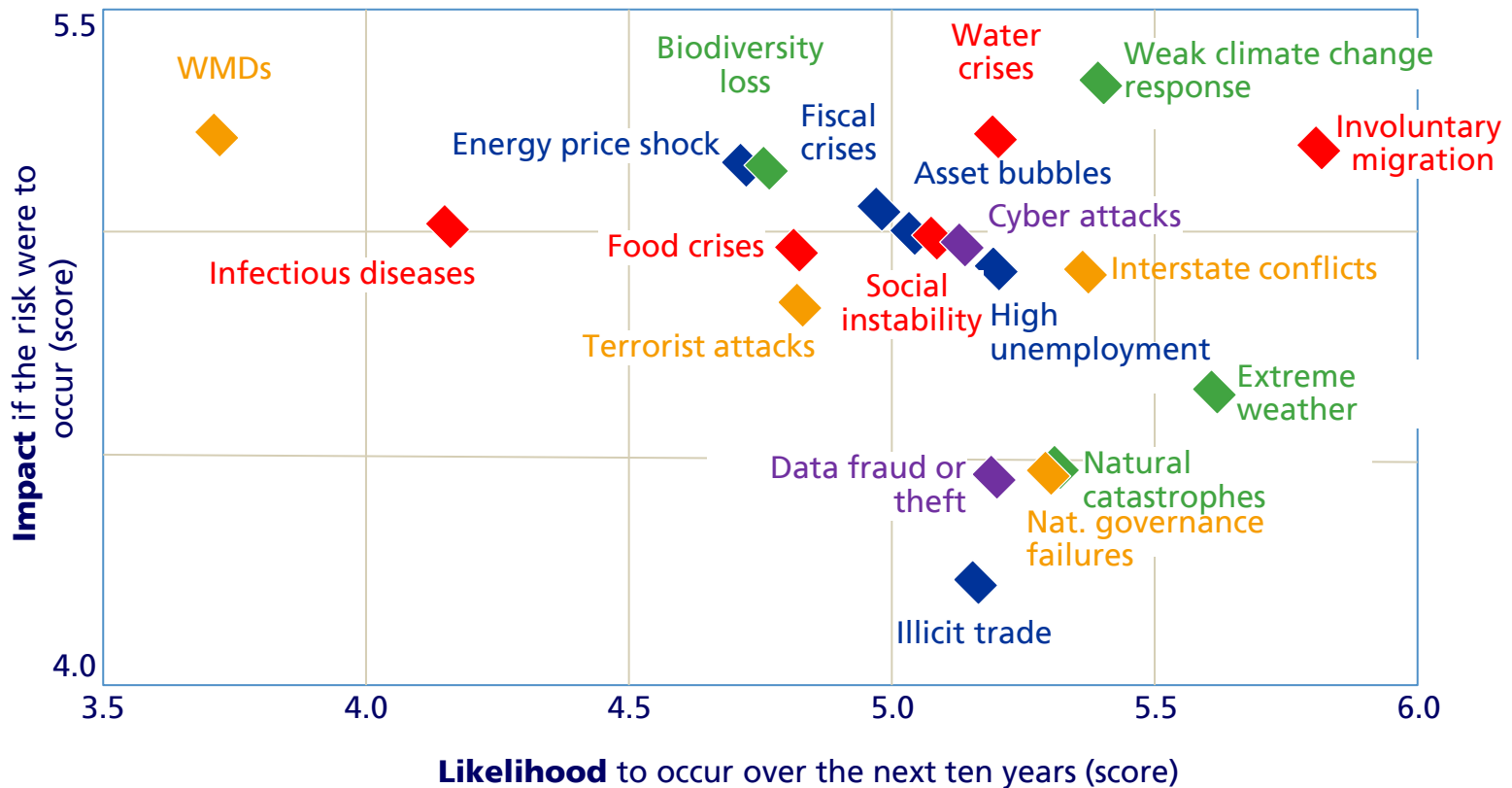
Societal and geopolitical threats have moved to the forefront in recent years

Top 5 risks in terms of potential impact 2007–2016



Involuntary migration and climate change are the top concerns in 2016

Risk landscape – Top risks



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■ Economic
 ■ Environmental
 ■ Geopolitical
 ■ Societal
 ■ Technological

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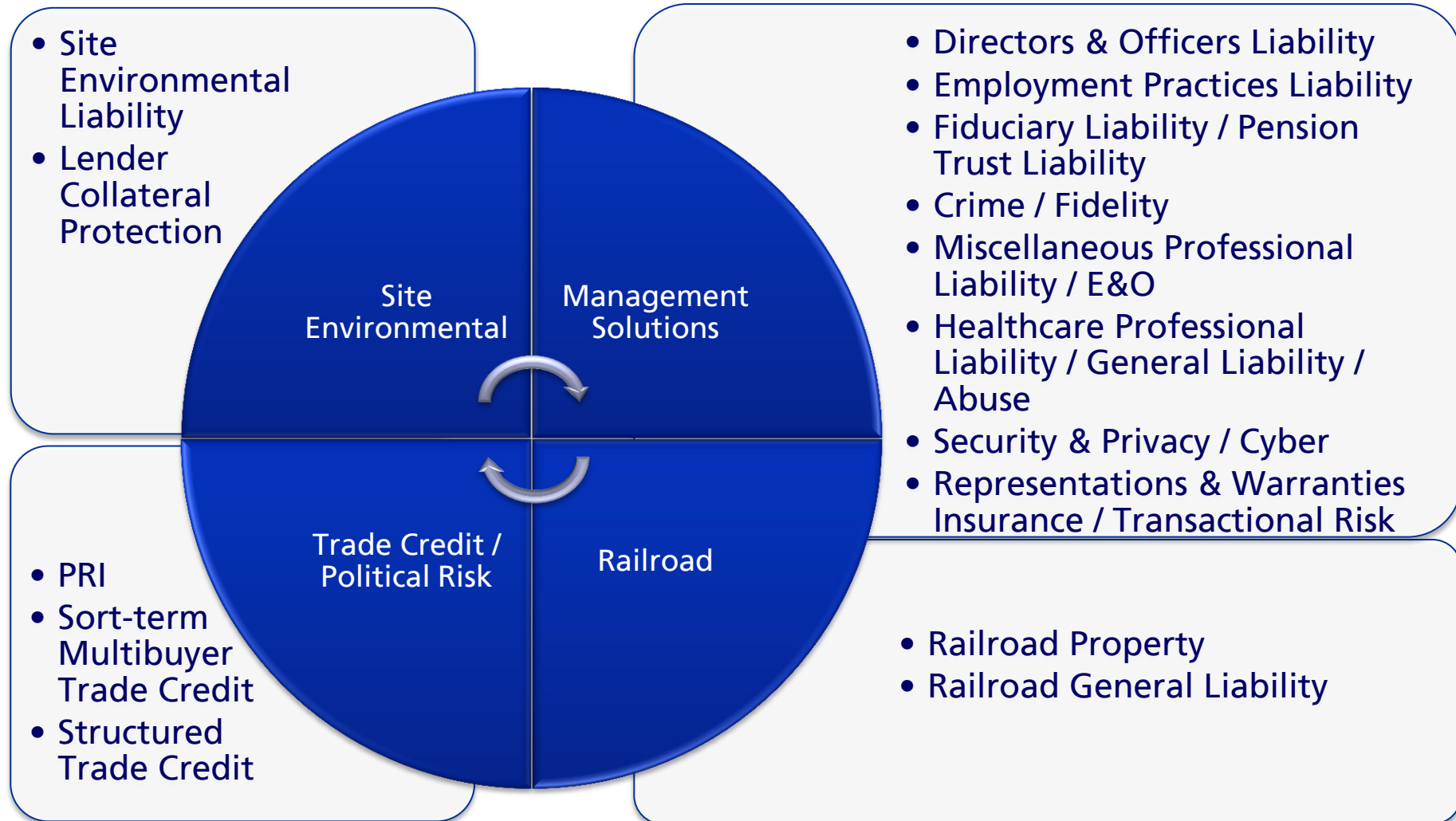


Specialty Products Canada Update

Greg Irvine
Vice President
Specialty Products, Zurich Canada

Specialty Products Ex-Surety

Product summary



Specialty Products Ex-Surety

2015 results and 2016 focus



2015: What we did

Customer focused cross-sell (CFC)

- Growth through CFC with ~\$5m in GWP mainly through Corporate Customers, while smaller customers were more challenging

New products

- Launched Trade Credit & Political Risk division
- Refresh of Security & Privacy policy

Reshape select portfolios

2016: What we'll do

- Further integrate cross-selling activity into broader sales execution pipeline
- Continue to leverage ZNA relationships for growth, and enhancing existing account management
- Launch of Asset Management and Private Equity modular GPL forms
- Reshape underperforming books:
 - Segments in Management Solutions
 - Rail Property
 - Site Environmental

Specialty Products Ex-Surety

2016 portfolio management

Shrink

Management solutions

- Natural resources companies exposed to insolvency risk

Environmental

- \$25m limit capacity in high hazard industry classes

Rail

- Exiting property effective July 1

Maintain

- U.S.-traded D&O
- Healthcare Professional Liability



Trends in Specialty Products



Security & privacy risks receiving board level attention



Increased demand for admitted paper



New "social engineering" schemes impacting crime / fidelity



Increased regulatory activity impacting environmental and rail liability

Specialty Products Ex-Surety

Targeted areas of growth

Grow

All Specialty Products

- Customers in need of international programs addressing admitted paper requirements
- Target industries: technology, real estate, manufacturing, asset management and railroads

Management solutions

- Security & Privacy
- Technology Errors & Omissions
- Life Agent E&O
- Non-U.S. exposed D&O
- Mono-line Fidelity / Crime
- Asset Management / Private Equity (D&O and E&O)
- Representations and Warranties

Environmental

- Transactional (M&A)
- Lender Liability

Other

- Political Risk
- Trade Credit
- Rail - General Liability



Thank you!

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The Future of Risk Services

Paul Douglas
Manager, Risk Services Canada
Specialties & Portfolio Executives

- Wearable technology (glasses video)
- Using predictive analytics
 1. Flood prevention – supplementing existing flood maps
 2. Identifying unknown high-risk locations
- Remote monitoring
- Low oxygen fire protection

Wearable technology - glasses

- Hands free interaction
- Collaborate with remote subject matter experts
- Interact with rich information such as:
 - Drawings
 - Operating procedures
 - Standards
- Provide our customers with more insights and information while we are on premises

- Wearable technology (glasses video)
- Using predictive analytics

1. Flood prevention – supplementing existing flood maps

2. Identifying unknown high-risk locations

- Remote monitoring
- Low oxygen fire protection

Power of Data informs and improves our business decisions and value to customers

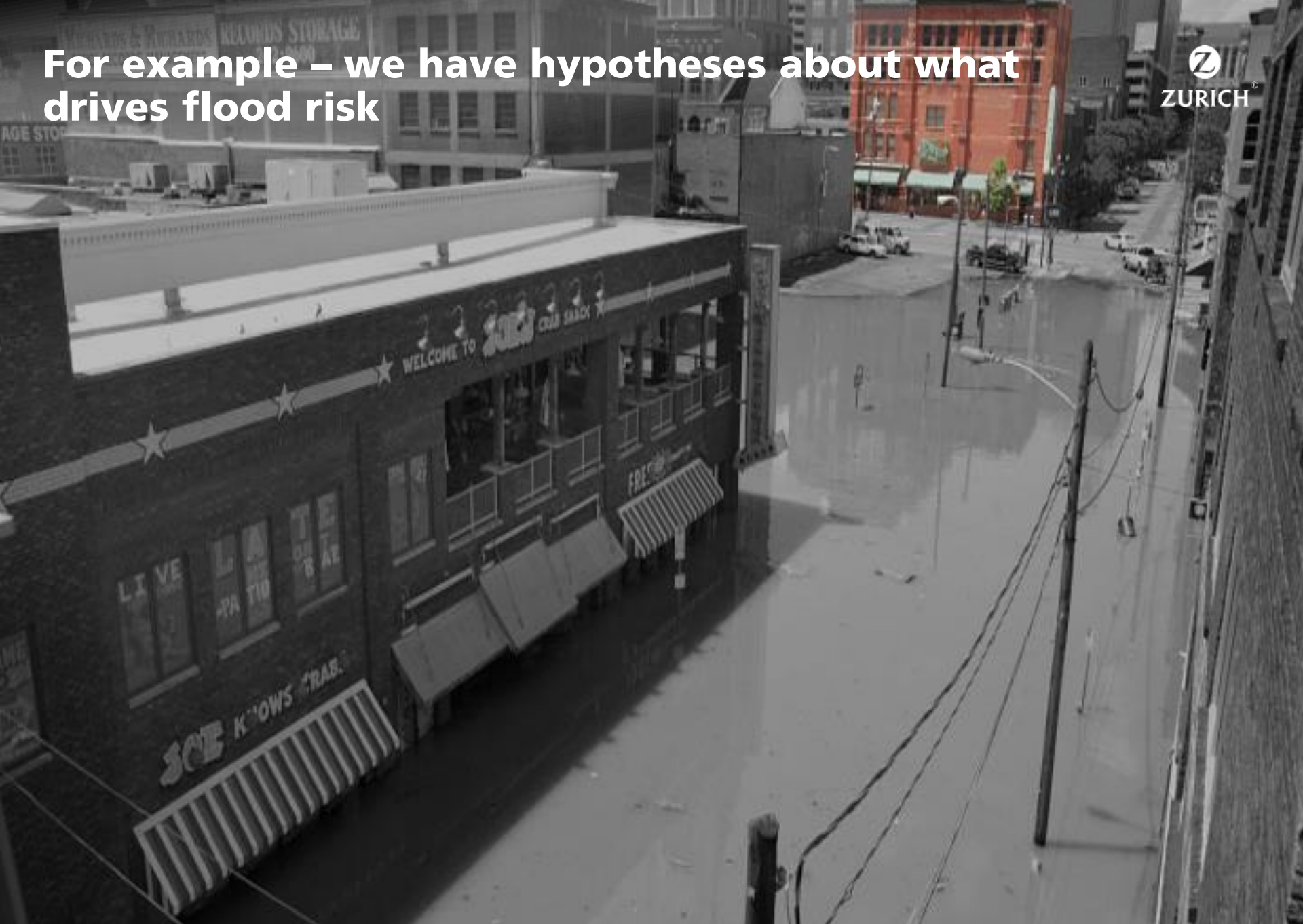
Our Underwriters and Risk Services personnel have great intuition and great hypotheses about what drives risk

Our investment in data and infrastructure enables us to test and validate these hypotheses, turning them into insights

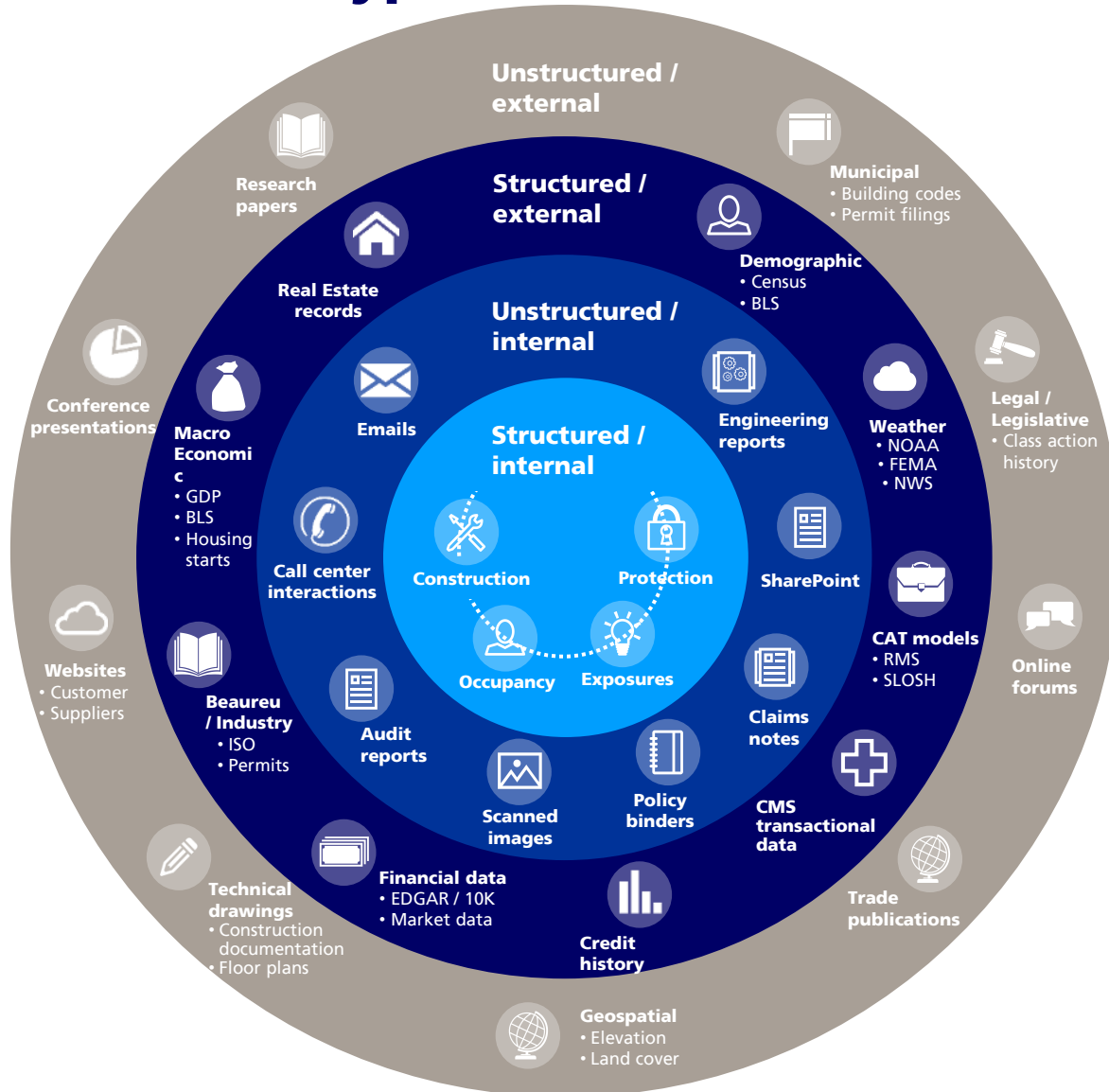
These insights are valuable

Using data, we are able to deliver insights to our customers to help in reducing their overall risk

For example – we have hypotheses about what drives flood risk



With our investments in data and analytics, we can test those hypotheses



The National Elevation Dataset is one example





ELEVATION
293.69 m



ELEVATION
293.69 m

We have seen a significant difference in flood loss severity



15%
better
than
average

14%
worse
than
average

- Wearable technology (glasses video)
- Using predictive analytics
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 2. Identifying unknown high-risk locations
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- Low oxygen fire protection

Predictive analytics

Identifying unknown high-risk locations

Background

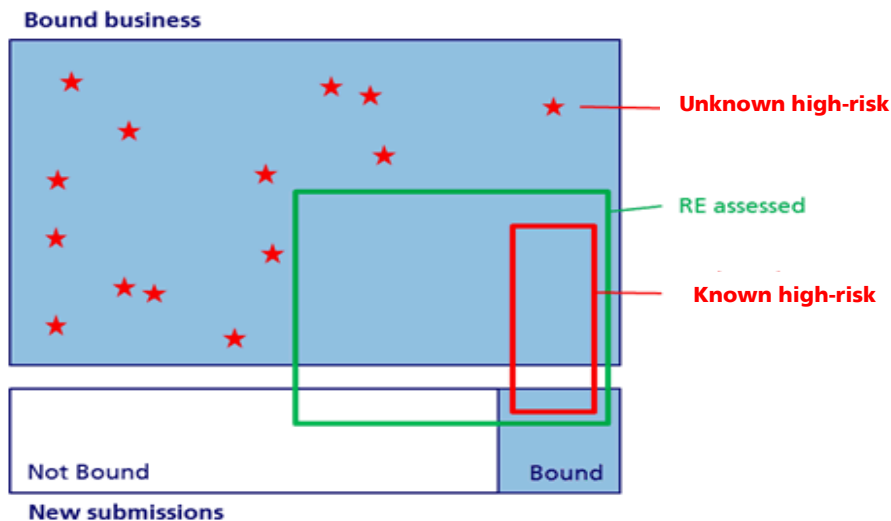
Risk Services (RS) scores at a location level are a key element in our assessment of risk; however, we do not physically see all of our customers' locations. In analyzing our losses against the locations we have visited, we believe we will be able to identify locations we have not seen and are likely to be high-risk. **Identifying properties that are likely to be high-risk, and providing Risk Improvement Actions during a visit, will help our customers reduce risk.**

Objectives

Build a model that is predictive of customer locations that are high risk.

Model Use

Properties predicted to be high-risk can be prioritized for site visits, as they represent an estimated ~3% of our portfolio.



Agenda

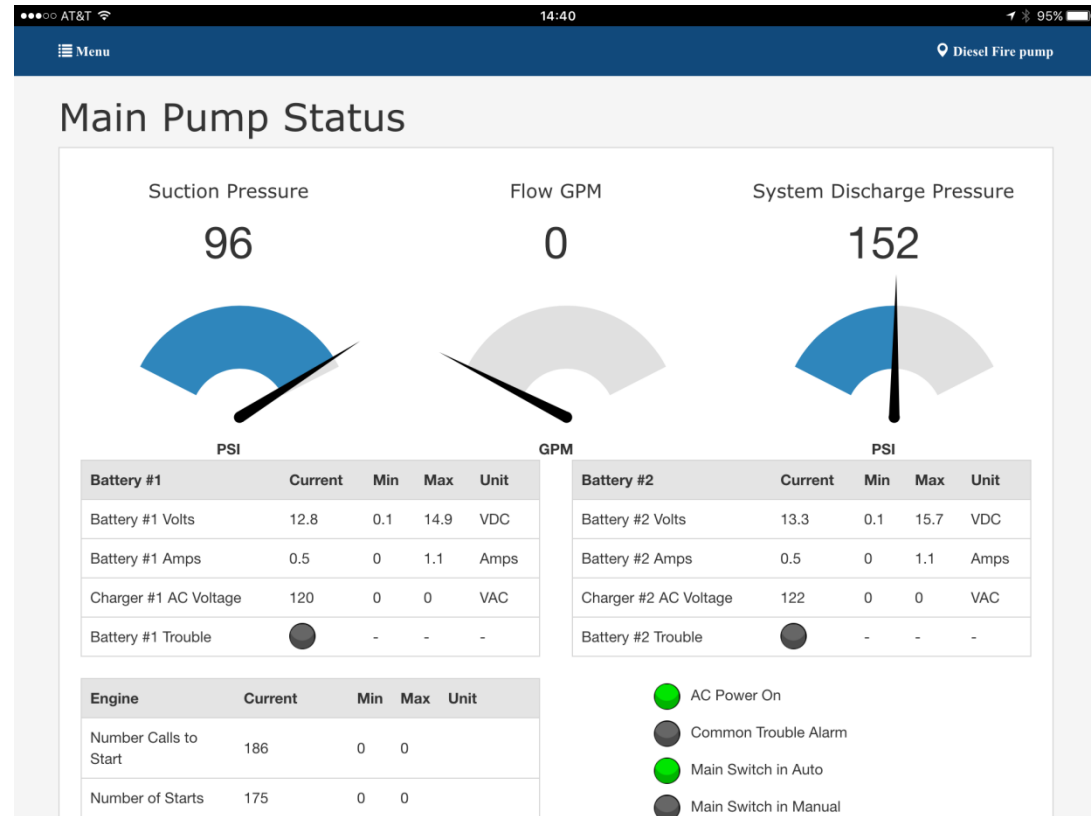
- Wearable technology (glasses video)
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Remote monitoring

- Roof load capacity monitors
 - Can my roof support the heavy snowfall?
- Pressure vessel monitors
 - Is the vessel operating within its limits?
- Wearable tracking monitors
 - Where are my employees?
 - Are they exposed to a hazardous atmosphere?
- Fire pump monitoring
 - Are they powered on?
 - Are they ready to protect my assets?

Fire pump monitoring

- Fire pumps
 - Are they in service?
 - Are they ready to protect your assets?
- Real-time data
 - Shares current status
 - Fire pump power is on
 - Alerts share status changes
 - Fire pump power is off



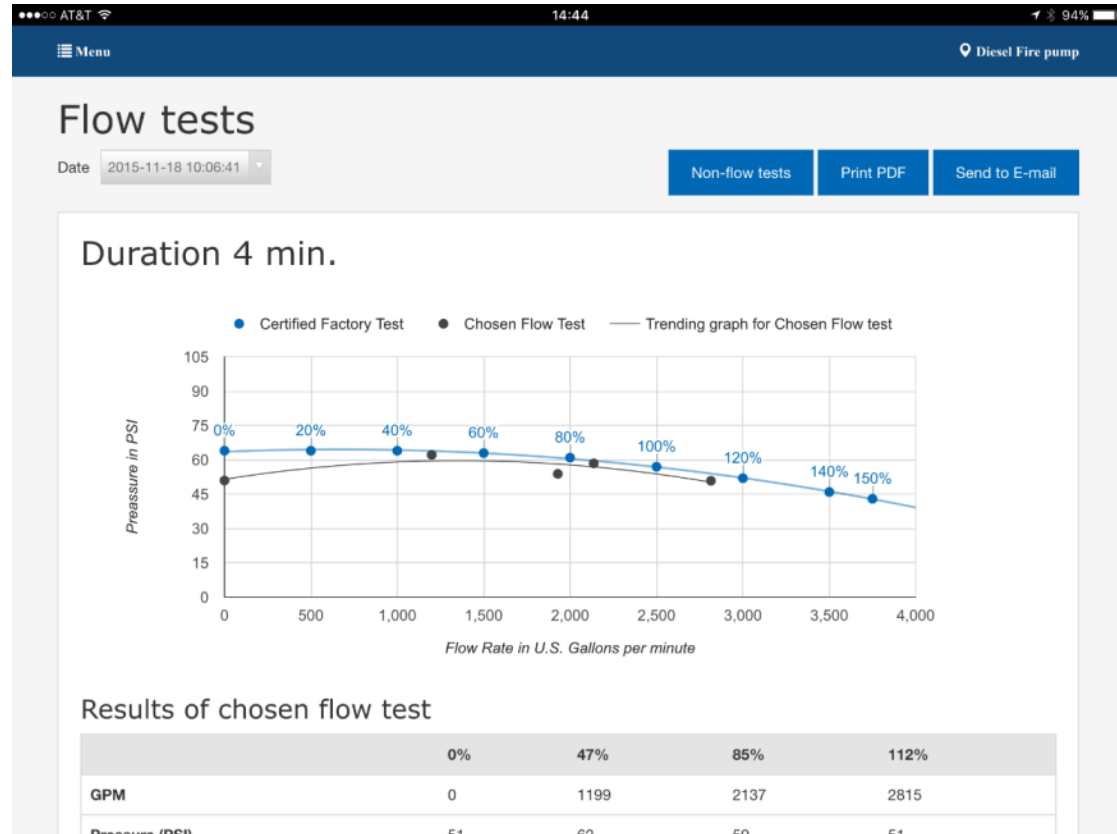
While fire alarm systems display conditions at a fire alarm panel, real-time data shares data to a smart device.

FireConnect™ image courtesy of The Montembeault Group with permission of Grundfos

Fire pump monitoring



- Fire pumps
 - Will the fire pumps work?
- Real-time data
 - Test records become accessible
 - Weekly no-flow tests
 - Annual flow tests
 - Exception reporting to a smart device becomes possible
 - Alerts for missed tests



FireConnect™ image courtesy of The Montembeault Group with permission of Grundfos

Fire pump monitoring

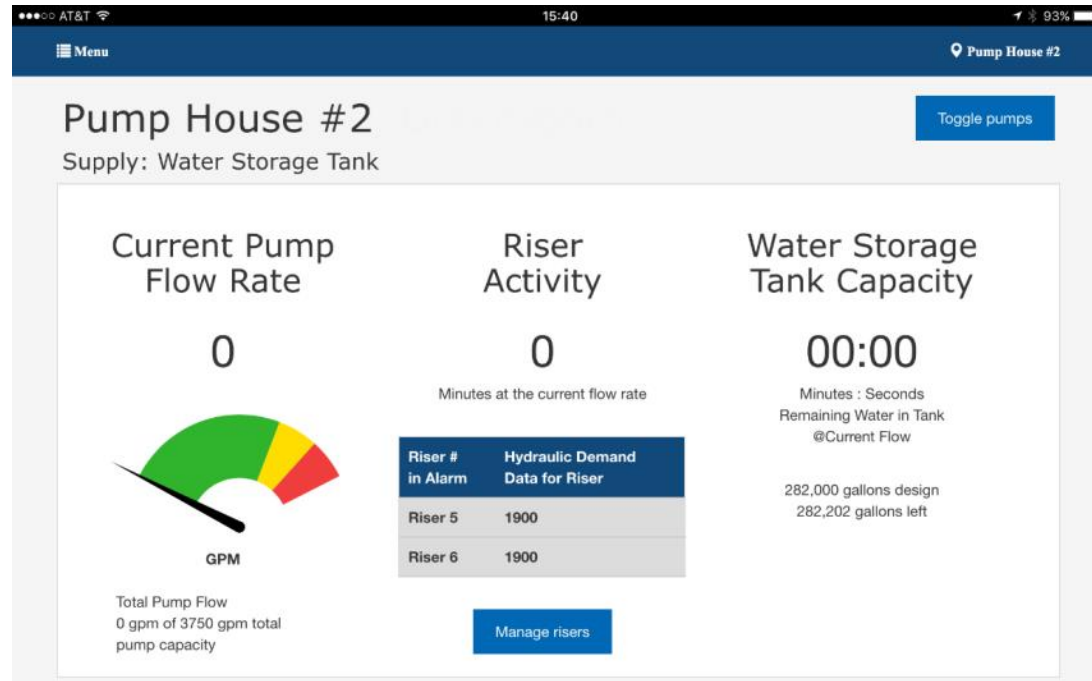
- Storage fires
 - Sprinklers are expected to control a storage fire
 - The fire service is needed to put it out
- The concern
 - Today, incident commanders may not have the data they need to commit personnel to interior warehouse firefighting
 - Unanswered questions include:
 - Are sprinklers controlling the fire?
 - Is the building structurally sound?



Image Source: FEMA

Fire pump monitoring

- Real-time data
 - Water flow rate + water tank level + time
 - May indicate:
 - How many sprinklers have operated
 - If the system is operating within its design
 - If the number of operating sprinklers has stabilized
 - How long the remaining water will last
 - This data may inform the fire incident commander so personnel may be committed to interior warehouse firefighting



FireConnect™ image courtesy of The Montembaault Group with permission of Grundfos

Agenda

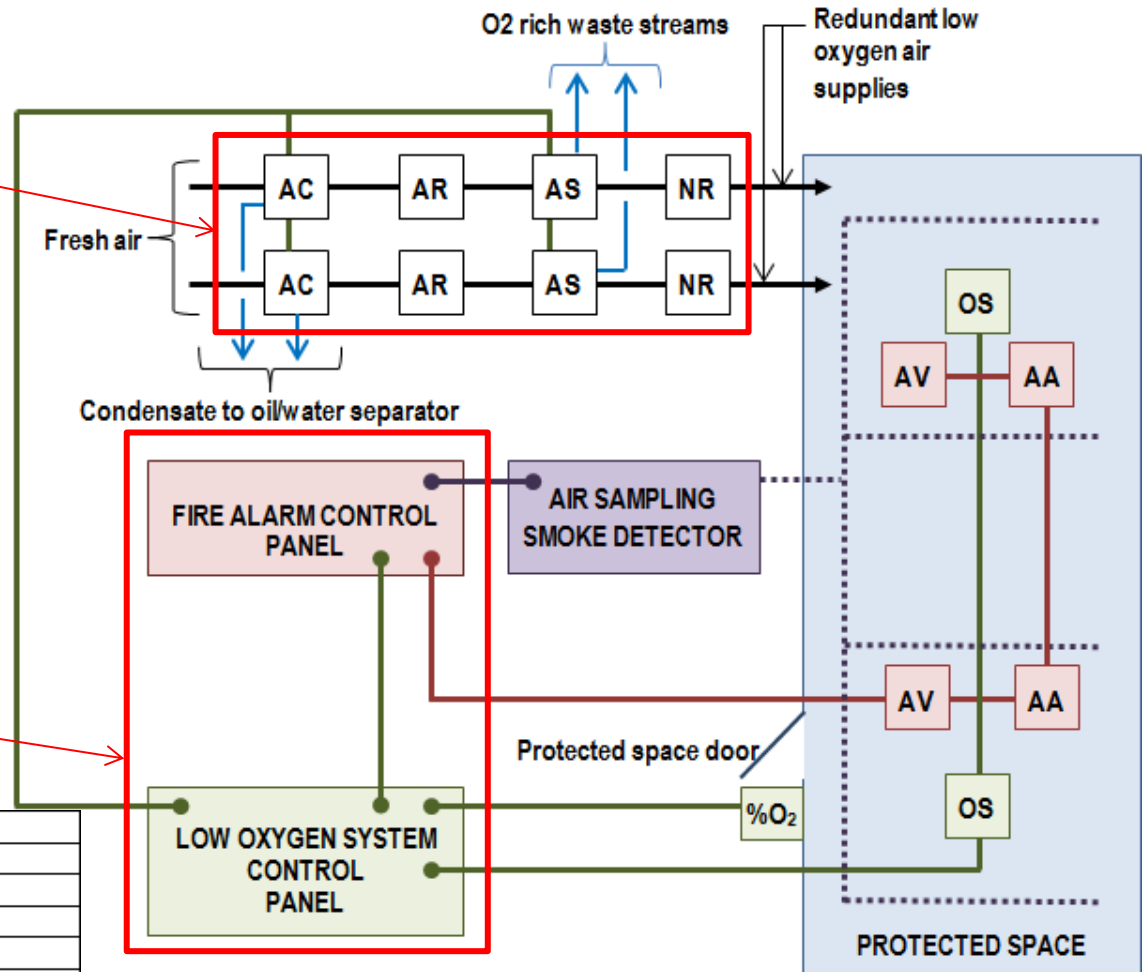
- Wearable technology (glasses video)
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- Remote monitoring
- Low oxygen fire protection

Low oxygen fire protection

Primary system components

Mechanical equipment to produce low oxygen air

Control equipment to manage low oxygen air system with sensors in or at the protected space



Symbol Legend	
AA	Alarm horn – O ₂ level too low / fire
AC	Air compressor
AR	Air receiver (tank)
AS	Air separator
AV	Alarm strobe – O ₂ level too low / fire
NR	Nitrogen receiver (tank)
OS	Oxygen level sensor
%O ₂	Protected volume oxygen level visual indicator

Low oxygen fire protection

- Possible applications include lightly visited areas such as:
 - Data centres / server rooms
 - Document retention rooms
 - Pharmaceutical storage
 - Refrigerated storage
- Current status
 - Approval, certification and listings
 - Underwriters Laboratories completed a technical standard in January, 2016
 - Designs and installation standard
 - The EU has a draft standard
 - Document number
 - pr EN 16750 titles
 - Document title
 - Fixed Firefighting Systems - Oxygen Reduction Systems - Design, Installation, Planning and Maintenance
 - In the U.S., OSHA guidelines will apply to persons entering the reduced oxygen space

Thank you!

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All sample policies and procedures herein should serve as a guideline, which you can use to create your own policies and procedures. We trust that you will customize these samples to reflect your own operations and believe that these samples may serve as a helpful platform for this endeavour. Any and all information contained herein is not intended to constitute legal advice and, accordingly, you should consult with your own legal counsel when developing programs and policies. We do not guarantee the accuracy of this information or any results, or both, and further assume no liability in connection with this publication and sample policies and procedures, including any information, methods or safety suggestions contained herein. Moreover, Zurich Canada reminds you that this cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedure might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these policies and procedures ensure coverage under any insurance policy.

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Risk Services

www.zurichcanada.com/en-ca/risk-services



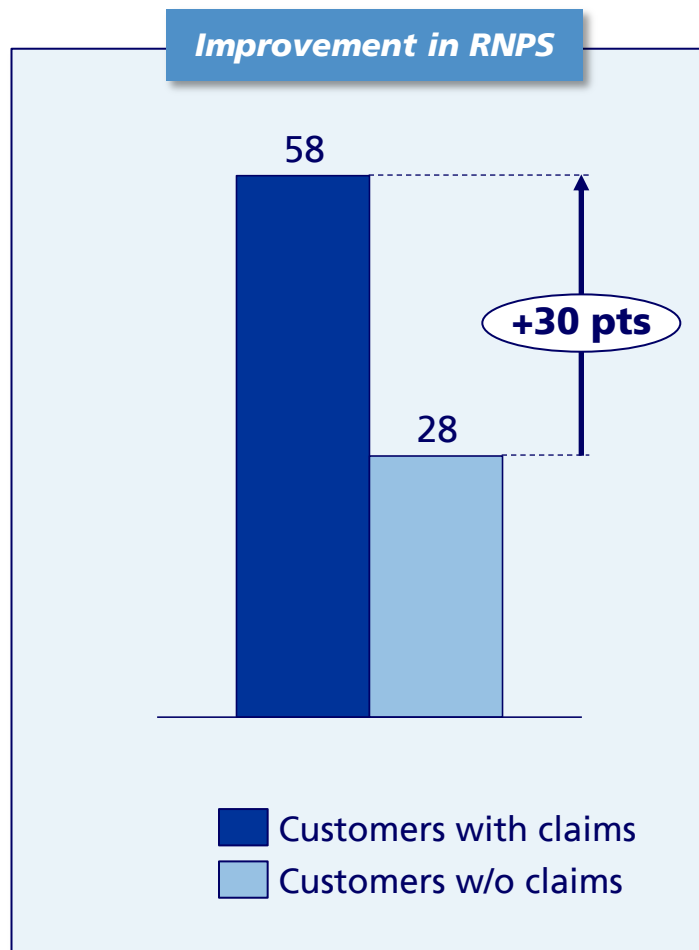
Claim Update

Leo Malo
Vice President
Claim Relationship Management
Zurich North America

ZNA Claims

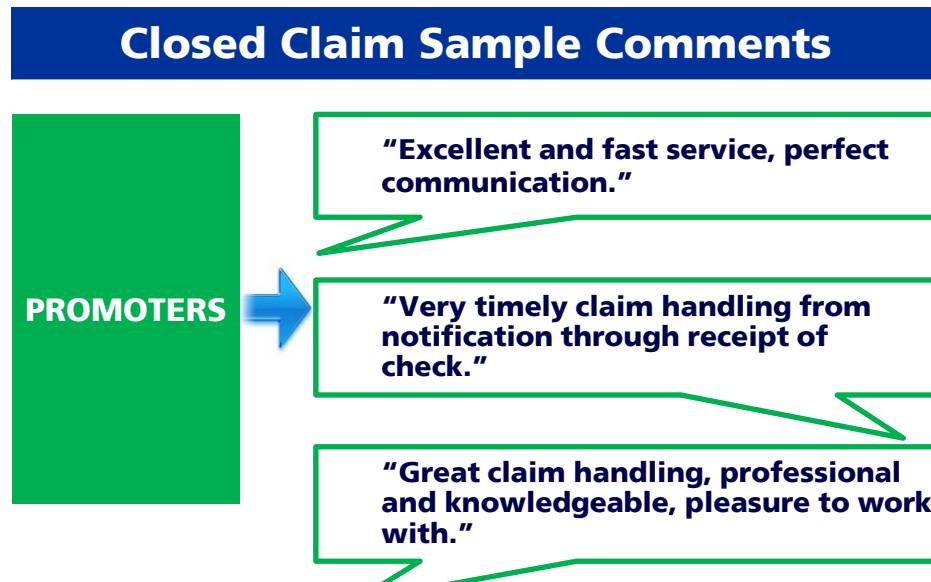
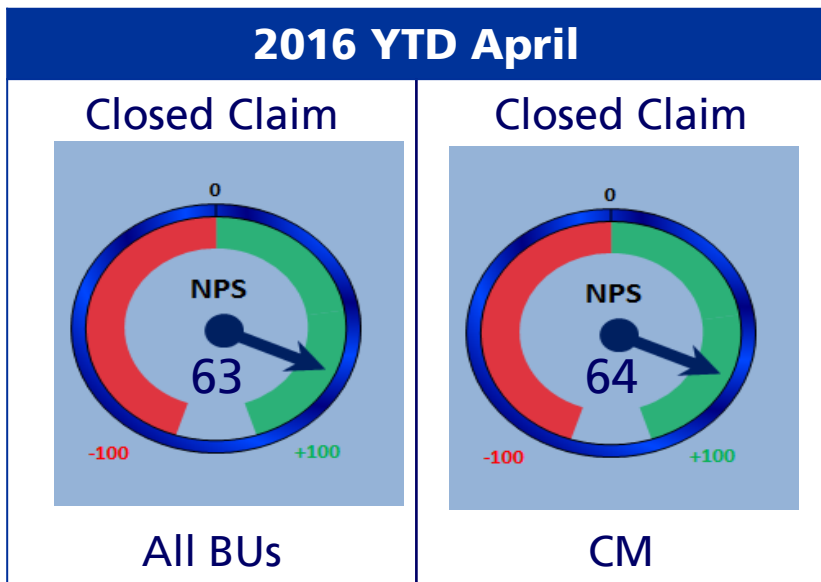


Improvements to the Zurich Claims experience (measured by TNPS¹) have translated into higher RNPS² scores for customers with claims



1: Transactional Net Promoter Score (TNPS)
2: Relationship Net Promoter Score (RNPS)

Listening to our Customers through TNPS



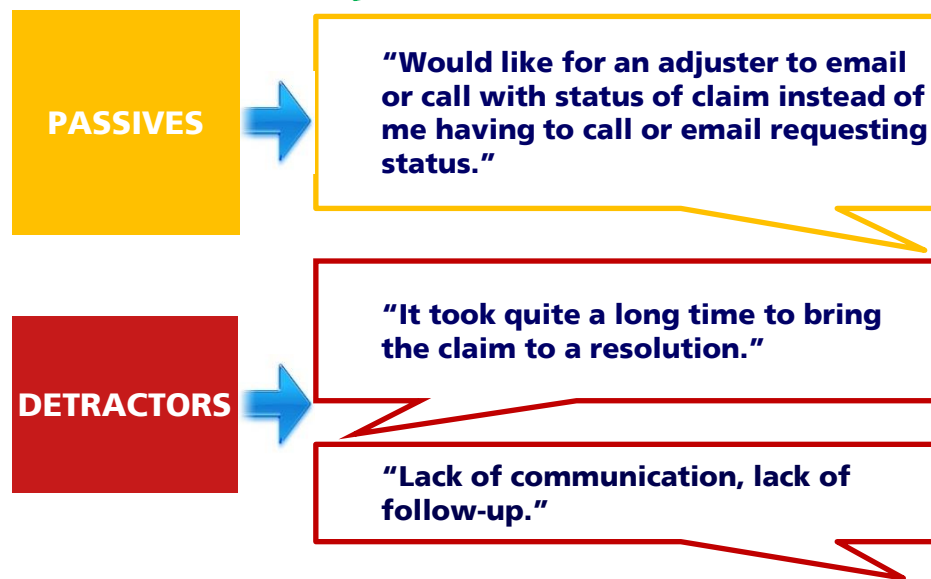
Sample Insights & Actions

Insights

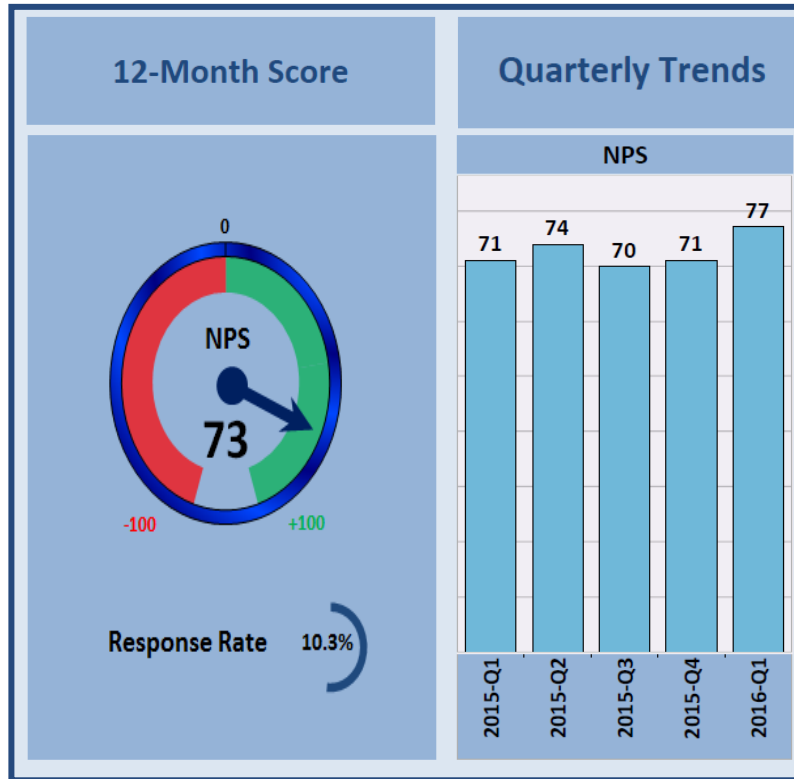
- Proactive communication during the entire claims process - beginning to end
- Proactive resolution and payment of claims

Actions

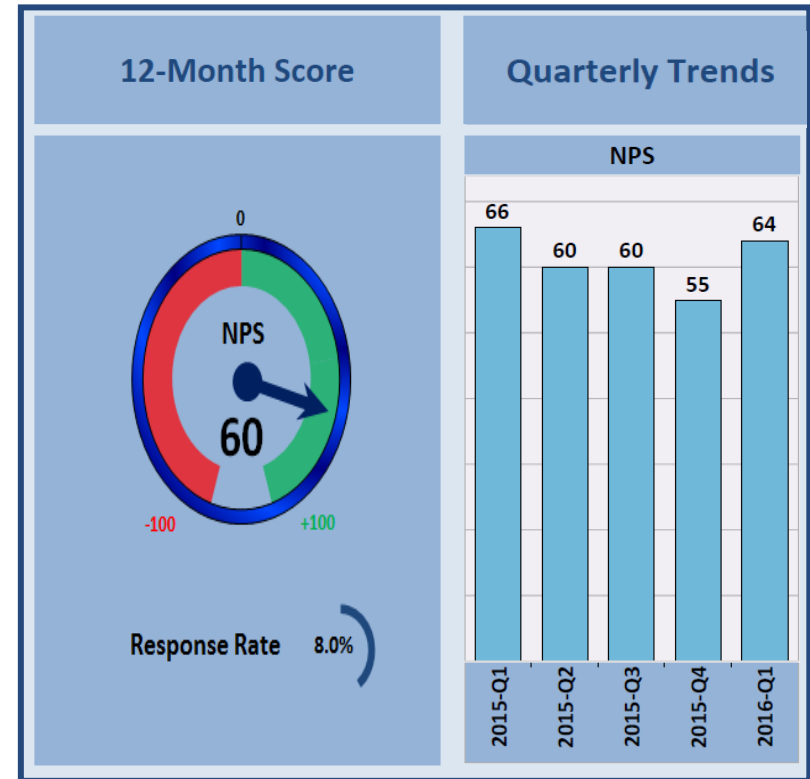
- Good2Best campaign
- “Beat the Customer to the Call” campaign
- Moments of Truth Reviews
- Best Practices update focusing on customer touch points
- Automation of W / C contact letter
- Auto Express Pilot
- Mobile Estimating App



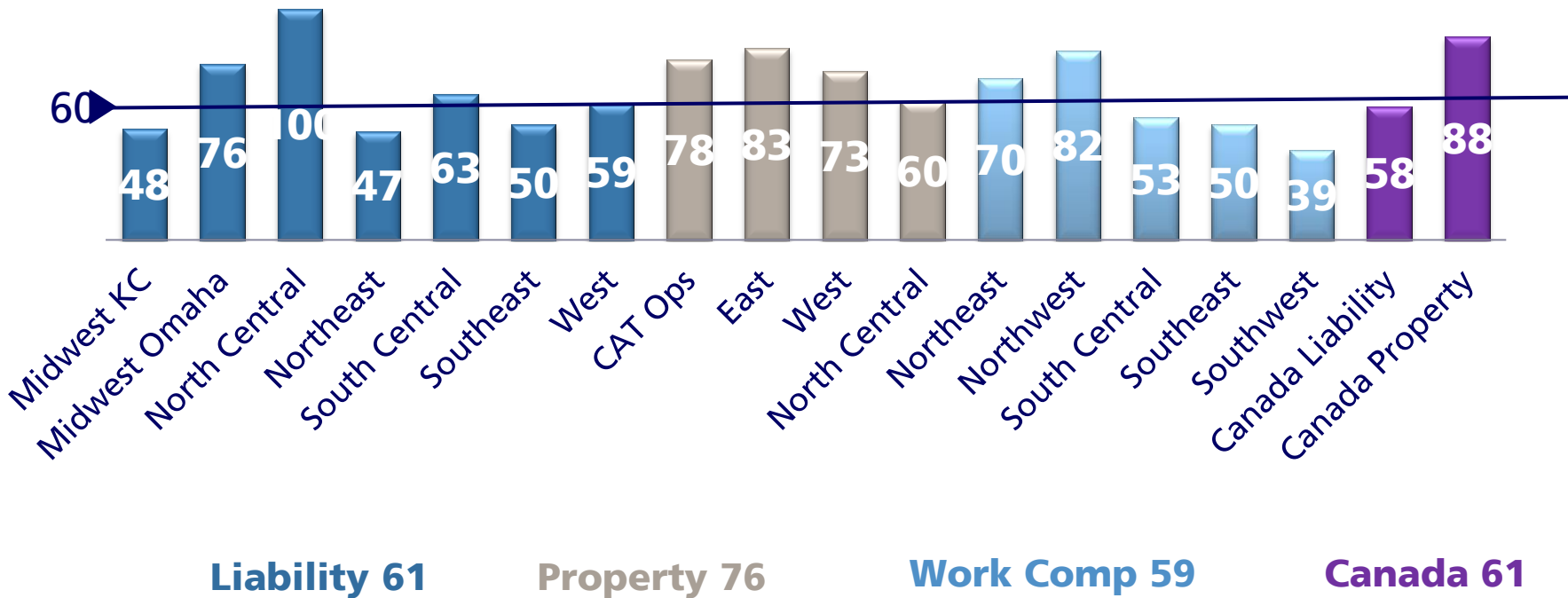
First Notice of Loss (FNOL)



Closed Claims



TNPS Closed Claims (YTD April 2016)



Listening to our Customers

GOOD2BEST

Be Accessible



Be Responsive



Be Helpful



Beat the Customer to the Call – the next step in GOOD2BEST

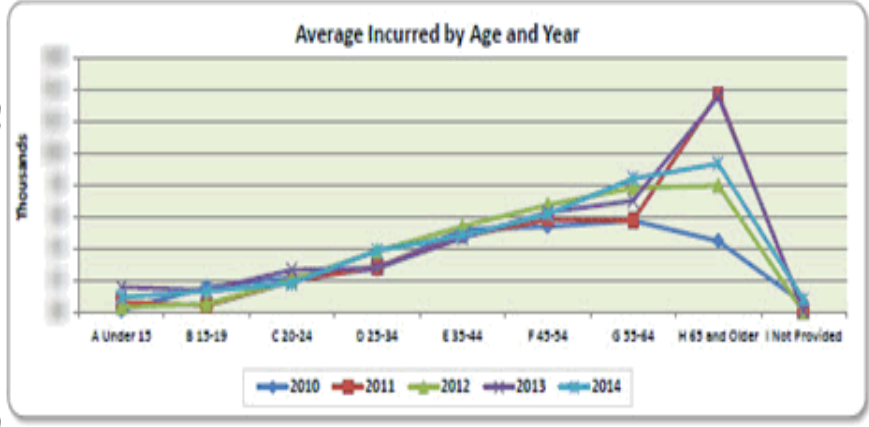
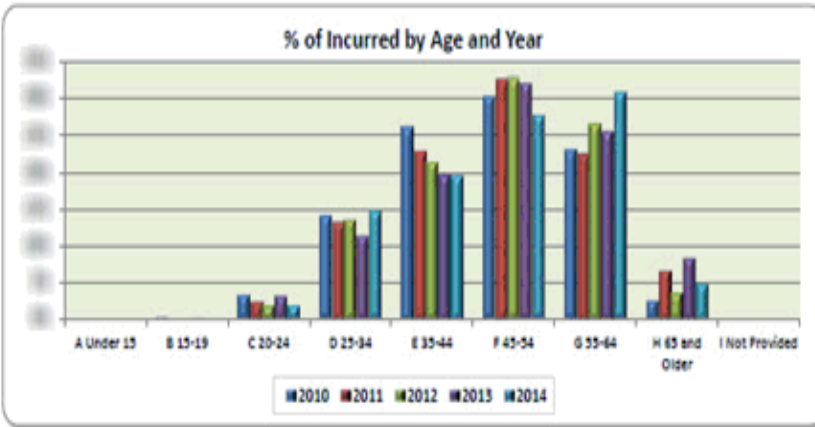
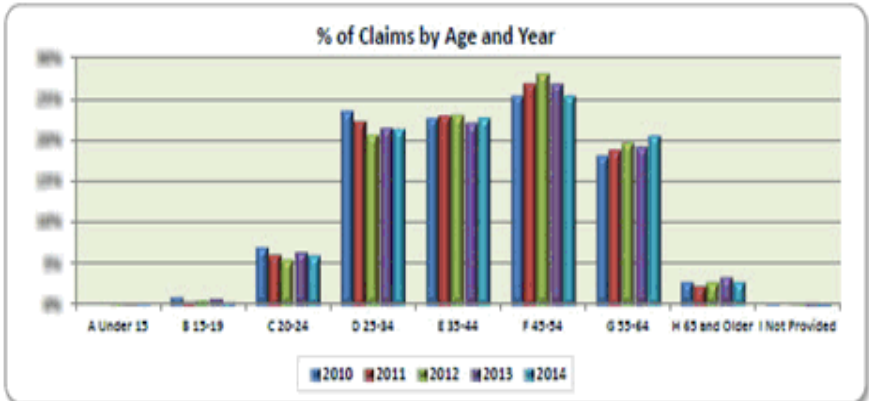
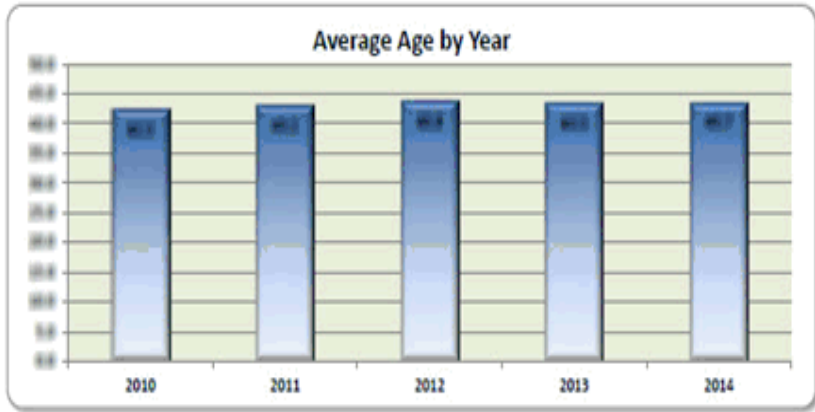
- Focuses on **acting with urgency** at key impactful points in claim lifecycle
- Reinforces basics built into **Good2Best**:
 - Reach out before they do
 - Return calls / emails promptly
- Provides thorough **explanation** of process; set **clear expectations**
- Acknowledges their loss, **empathize, listen** to their needs
- Gives timeline of review, outline **next steps**, next planned contact



Scorecards

ZURICH Accident Years 2010 to 2014 at 12 Mos. Development

Illustrative
Purposes Only



Customer Claims Infographic

Holder Construction

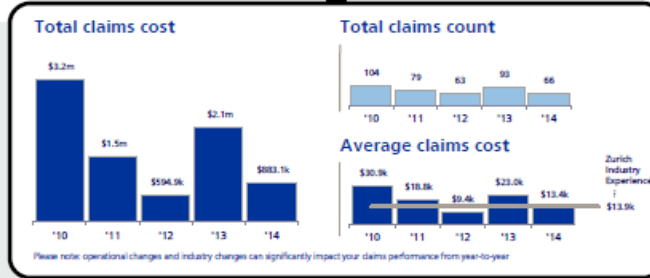
Construction Industry - Building and General Contractors Workers' Compensation Performance & Risk Mitigation Actions Holder Construction Rolling CCIP



Customer-specific claims data (paid losses plus reserved) as of 08/31/15, reflecting 18 months of development on the annual period starting the first of each March

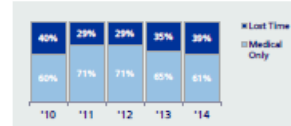
Your performance

This report provides insight on your Workers' Compensation claims performance, highlights main drivers, and identifies actions you can take to help improve your cost of risk and operational performance



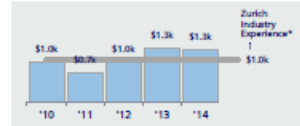
Lost Time & Medical Only claims

Claims mix (share of total count)



Safety programs, prompt reporting, and proactive claims management can help reduce the share of Lost Time claims and lead to improved performance

Average Medical Only claims cost



Provide your employees with quality care while holding the line on medical cost. Coordinating [medical care](#) can translate into better service, easier administration, and a more positive claim outcome

Average Lost Time claims cost



To help reduce your indemnity payments, consider using proactive solutions such as [return-to-work](#) and [absence, health, and productivity programs](#)

Cost drivers (Reflects an average of all available data, 2010-2014)

SLIP, TRIP, & FALL



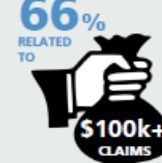
Zurich's [Slip, Trip, & Fall program](#) can help you reduce your claims severity and frequency. Zurich's [Virtual Consulting](#) provides innovative risk engineering solutions that can help you improve your operating performance and accelerate your financial results

CLAIMS REPORTED <3 DAYS



Quicker reporting can improve chances for prompt medical intervention and proactive claims handling. Train employees on incident reporting and streamline the [reporting process](#)

OF YOUR CLAIMS COST



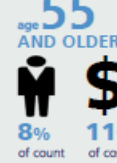
As compared to 53% of your industry per Zurich experience. Steps to help reduce high claims cost include legal services and [managed care programs](#)

CLAIMS FROM



When the share of claims cost is larger than the share of claims count for newly hired employees, it can indicate opportunity for compliance and [safety training](#) to help reduce claims cost

CLAIMS FROM



Medical severity tends to be higher for older workers. There may be an opportunity to help these employees through a program focused on [business readiness for aging workforce](#)

* "Zurich Industry Experience" reflects a benchmark of companies with similar operations and industry classification (2-digit SIC code). Its calculation requires a 3-year average (not inflation-adjusted) and accounts for the natural variation in claims history, changes in the mix of Zurich in North America customer base, and impact of large losses. It reflects the unique characteristics of Zurich's book and underwriting approach for historical patterns and trends, should not be viewed as indicative of the related industry.
Disclaimer: Claims data reflects customer performance for the policy year based on the latest available data and aims to capture the first 18 months of the customer's policy and the corresponding period of previous years (no development factors have been applied). This data may not be considered early indicator of ultimate costs, particularly given the long-tail nature of Workers' Compensation. Insurance averages are underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1400 American Lane, Schaumburg, IL 60196. Risk Engineering services are provided by The Zurich Services Corporation. Zurich does not guarantee any particular outcome and there may be conditions on your premises or with your organization, which may not be apparent to us. You are in the best position to understand your business and your organization, and we wish to assist you by providing the information and tools to help you assess your changing requirements to Zurich American Insurance Company.

Contact us

claimsinfographics@zurichna.com

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**We have your back covered
with International Business!**

Leszek Bialy
Head of Customer, Distribution
& Market Development/Head of
Alternative Risk Transfer
Global Corporate
Zurich Canada

Justin Kelly
Director - International
Commercial Markets
Zurich Canada



Let us understand your thoughts on International Business

How many of you have customers with International business...that is, business with operations outside Canada?

How many of you have customers who have had claims in a foreign jurisdiction?

How many of you have had customers caught with non-compliant policies in a foreign jurisdiction?

The reality is, customers expect their International insurance business to be transacted on the same basis as if it were a purely domestic placement...they expect the same coverage, invoicing, claims, access, etc....is that a fair statement?

Are you using AXCO or a competitor's compliance information?

How many of you are aware if you have access to Zurich's MIA* data?

How many find International business easy to place and manage?

Cross-border business is complex

Numerous variations & considerations

- 170+ countries
- Sometimes multiple provinces per country
- Licensing requirements
- Premium tax requirements
- Varying definitions for:
 - Non-admitted business
 - Cross-border business
 - Lines of Business
- Conflicts of laws
- Regulations
- Varying business practices



International Regulatory Framework and Assistance

Business promise to the customer

Reputation

International Tax Authorities' Framework and Assistance

Interrelation: Prohibited cross-border business and tax

E&O / Liability Exposure

Costs and consequences of non-compliance: Examples



Argentina

* Imposed a total fine of 23x the premium for a non-admitted life insurance transaction; insured was fined 8x the premium and broker 15x the premium; insurer had potential for \$100,000 fine. Also, cover cancelled from inception



Brazil

* Risks can only be insured outside of Brazil if coverage is not available or if coverage contravenes public interest
* Penalty is equal to sum insured or reinsured. Other penalties range from simple warnings to suspension or cancellation of an operating license



Italy

* Insurance code recommends prison sentence of 2-4 years and fines of EUR 20,000-200,000 for engaging in non-admitted insurance business
* Invalidates non-admitted coverage as well as all associated claims rights



Switzerland

* Broker needed E&O coverage to satisfy licensing requirements. Purchased coverage from "foreign insurer". Regulator denied licensure

Understanding legal and tax implications

Why is this important to the customer?



Contract certainty

Customers expect the international program they purchase to be compliant, transparent and capable to respond to their needs in all territories covered under the program.



Claims payments in locations desired

Customers further expect they understand where and how claims will be managed and paid when there is a claim.



Premium payments from locations

Many customers – based on how they are organized, the international insurance program design and the structure of premium payments for their program – need to have transparency regarding how and where payments are allowed or not.



Out of territory tax transparency

Customers expect their international program carrier to understand and remit the appropriate insurer-liable premium taxes that apply to their program, both on an admitted and non-admitted basis.

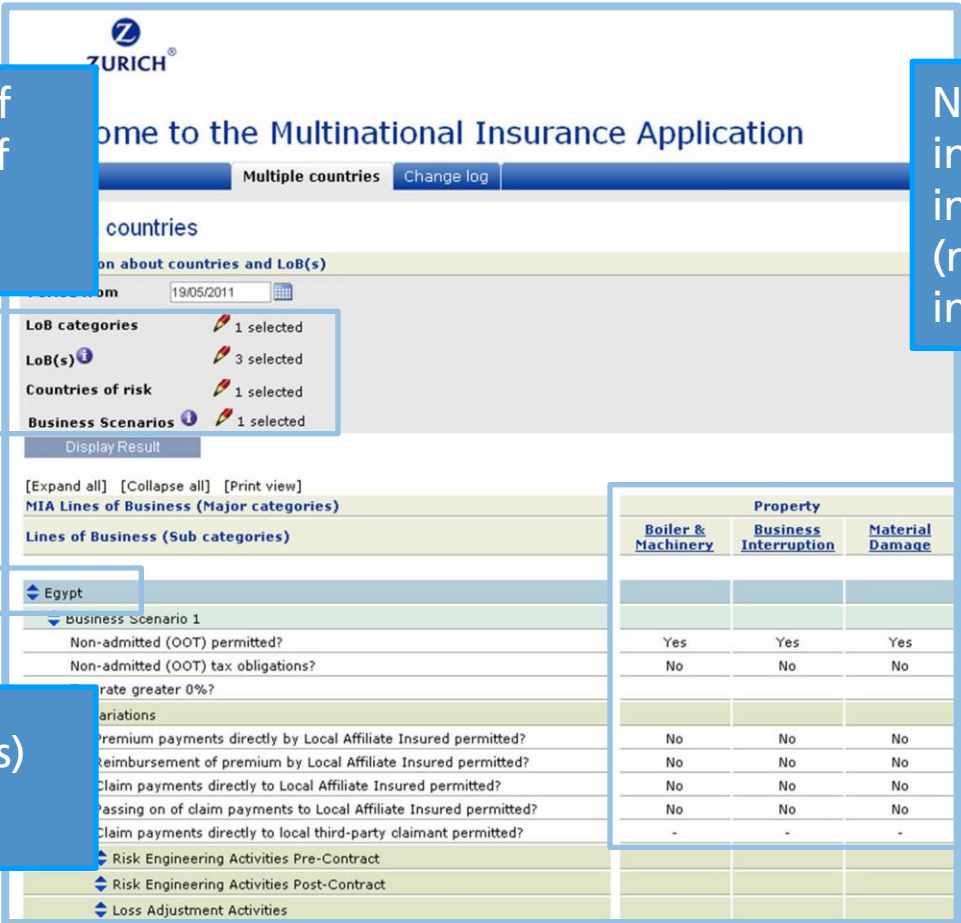


Avoidance of penalties and fines

A compliant program helps ensure that all parties involved in the insurance program are not subject to penalties and fines resulting in coverage restrictions and potential reputational damage.

Multinational Insurance Application (MIA)

Comprehensive and easy to use



Choose your Line of Business, country of risk and business scenario

Non-admitted information detailed including variations (regulatory & tax information)

Selected country(ies) displayed

Property

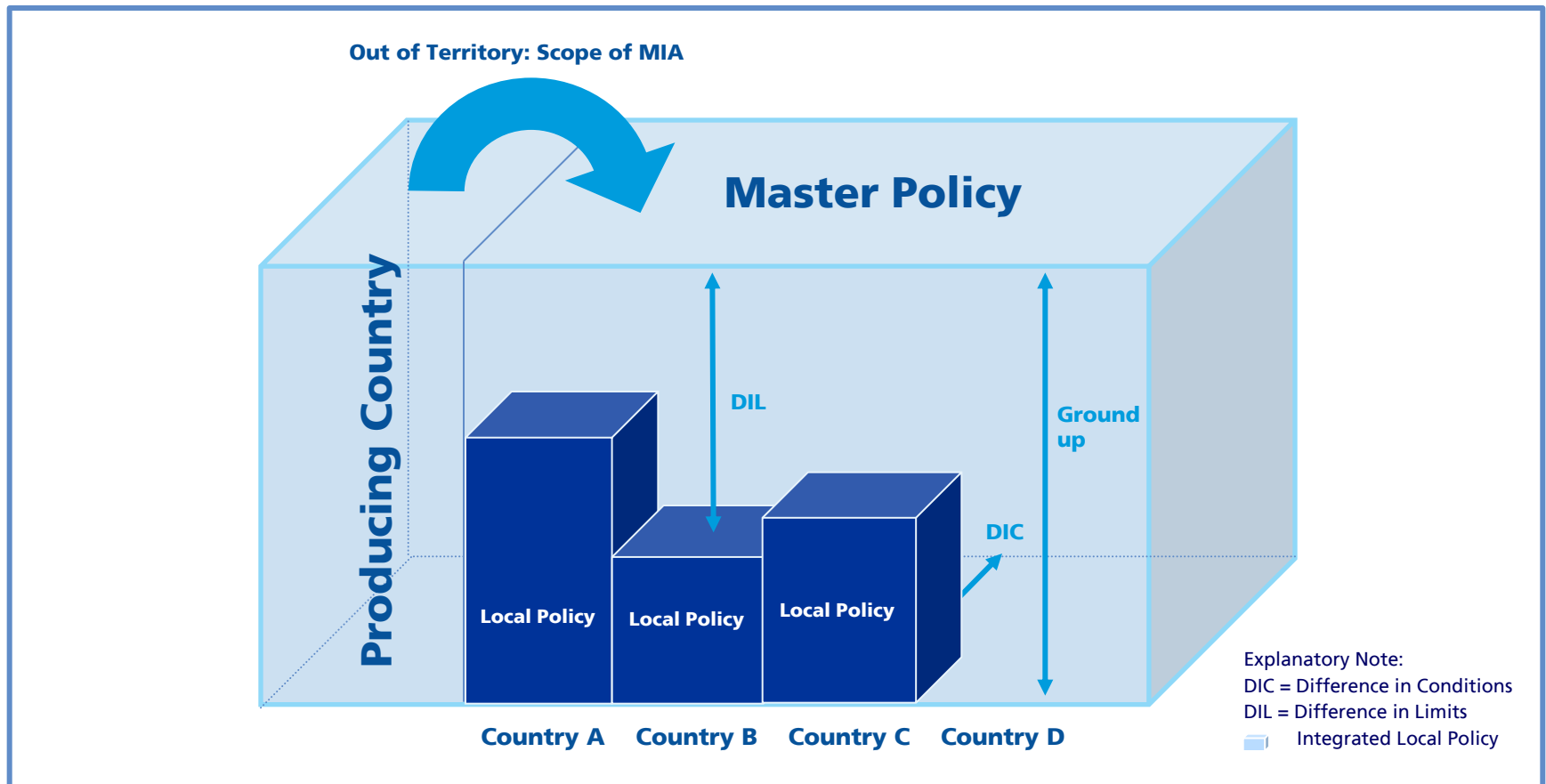
	Boiler & Machinery	Business Interruption	Material Damage
Non-admitted (OOT) permitted?	Yes	Yes	Yes
Non-admitted (OOT) tax obligations?	No	No	No
Rate greater 0%?			
variations			
Premium payments directly by Local Affiliate Insured permitted?	No	No	No
Reimbursement of premium by Local Affiliate Insured permitted?	No	No	No
Claim payments directly to Local Affiliate Insured permitted?	No	No	No
Passing on of claim payments to Local Affiliate Insured permitted?	No	No	No
Claim payments directly to local third-party claimant permitted?	-	-	-
Risk Engineering Activities Pre-Contract			
Risk Engineering Activities Post-Contract			
Loss Adjustment Activities			

The data is updated to incorporate any changes to the insurance regulatory laws when notified by our legal network. In addition, MIA data is annually maintained.

What is the Scope of MIA?

Cross-border conduct of insurance business - non-admitted perspective

- Non-admitted refers to the licensing status of an insurer, namely, that an insurer is not licensed to conduct insurance business in a particular country
- MIA supports the crafting of out-of-territory (cross-border) exposures by providing information on insurance regulatory laws and foreign insurance premium taxes from a non-admitted perspective



My Zurich: Connecting with our customer's needs

SUPPORTING OUR CUSTOMER RISK MANAGEMENT CAPABILITIES

My Zurich portal

The challenge:

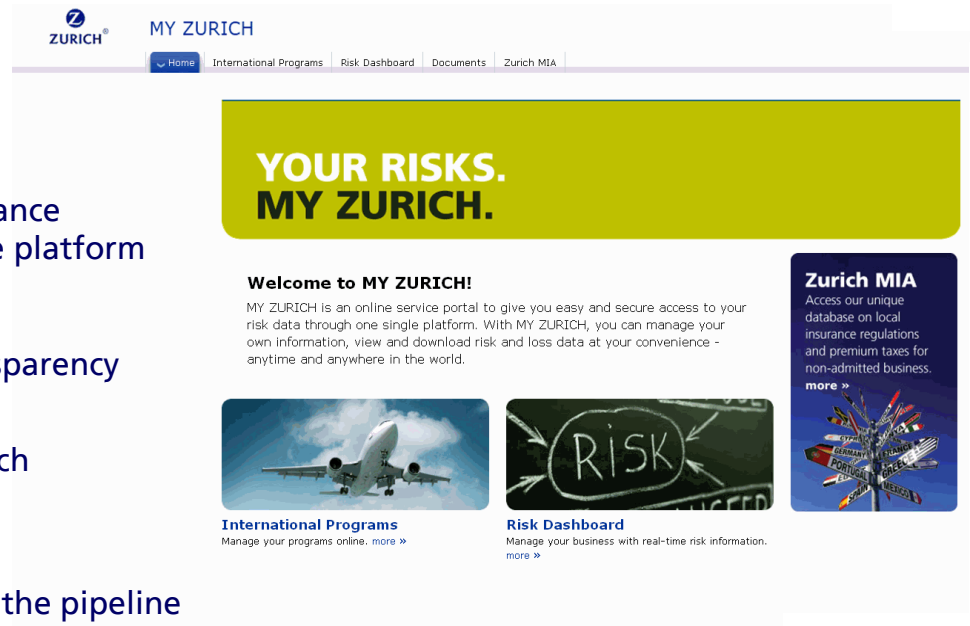
- Easy and secure access to global data on insurance programs and risk assessment through a single platform

The solution:

- Portal for corporate customers providing transparency and service excellence
- Vision to become the online portal for all Zurich customers

The outcome:

- Currently 45 customers online and over 100 in the pipeline
- Encouraging customers' feedback → becoming a "must" in the industry



International Programs
Programs performance & claims (see **IPS**)



Risk Dashboard
Real time risk engineering information (see **GREW**)



Documents
View and download key documentation (see **e-File**)

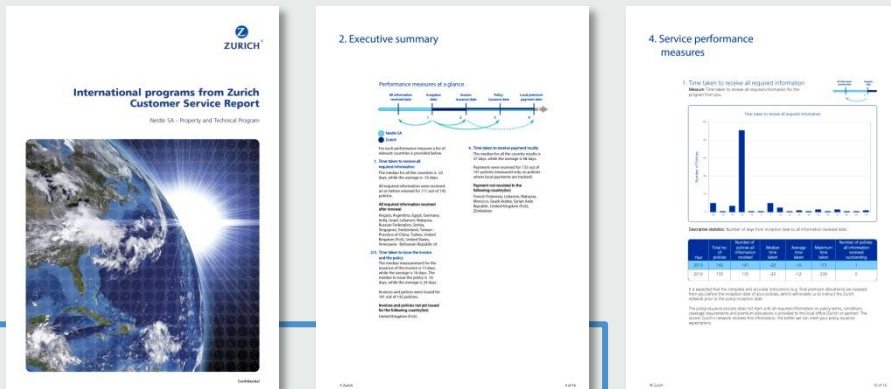


Zurich MIA
Our unique database on local regulations & taxes (see **MIA**)

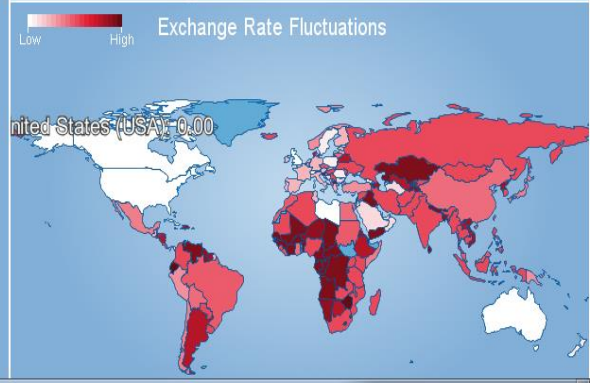
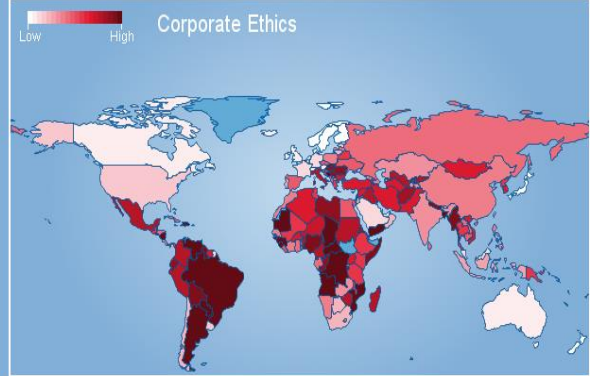
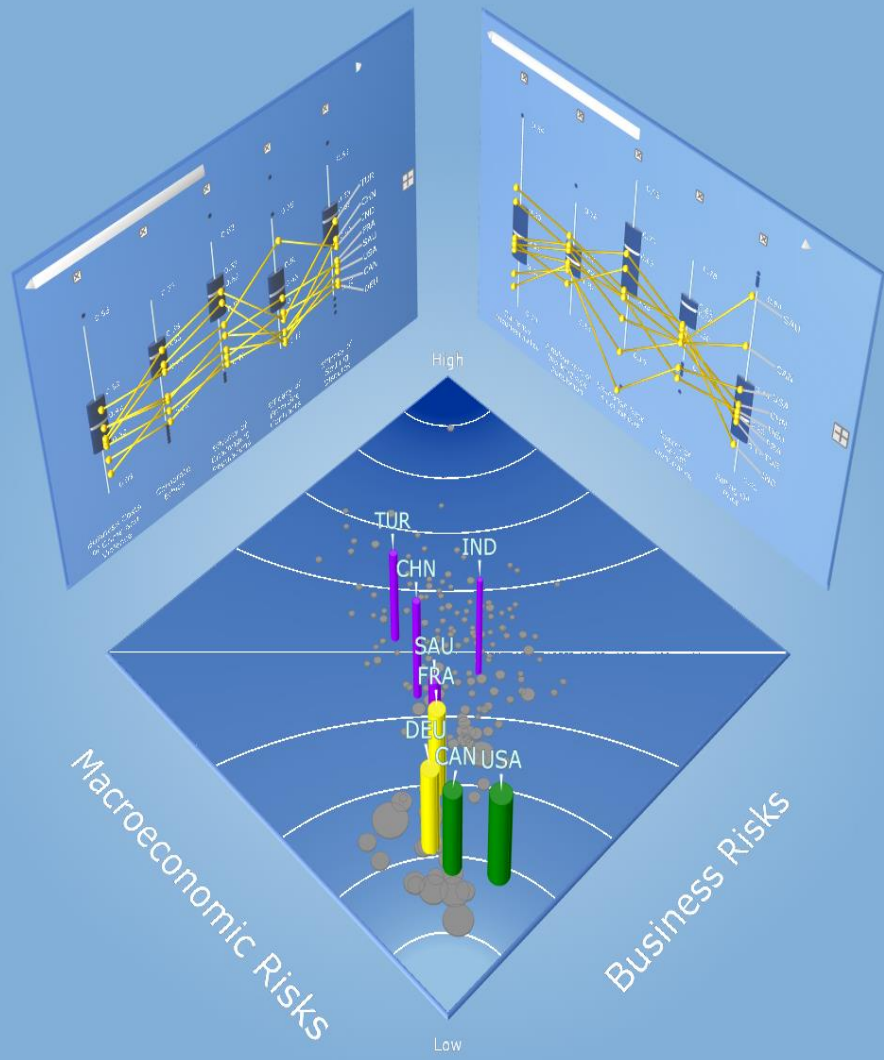
Access to regular and meaningful reporting

Customer Service Report

The new customer service reports create transparency on service delivered vs. promised



Zurich Risk Room



Thank You !

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Welcome – Day 3

Patrick Healey
Senior Vice President & Regional Executive
Distribution & Regional Management
Zurich Canada

Agenda – Wednesday, June 29 – Day 3



Time	Topic	Presenter	Location
7:00 – 8:00 am	Breakfast – Private area set up for Zurich		260 Bistro Restaurant
8:00 – 8:20 am	Canada Cyber Market Update	Jeremiah Tonn National Cyber Leader Zurich Canada	Dupuis Meeting Room
8:20 – 9:30 am	Cyber Safety for the Internet of Everything	Joshua Corman Director Cyber Statecraft Initiative, Atlantic Council	Dupuis Meeting Room
9:40 – 9:45 am	Coffee & Comfort Break		Dupuis Meeting Room
9:45 – 10:45 am	You Spoke and We Listened!	Patrick Healey Senior Vice President & Regional Executive , D&RM Zurich Canada	Dupuis Meeting Room
10:45 – 11:30 am	Closing Remarks	Patrick Healey Senior Vice President & Regional Executive , D&RM Zurich Canada	Dupuis Meeting Room
11:30 am	Meetings Adjourned – Lunch To Go		



Canada Cyber Update

Jeremiah Tonn
National Cyber Leader
Zurich Canada

What we are seeing in Canadian Market

Submissions: More companies within industries that were not traditionally concerned about Security and Privacy (S&P) are starting to seek coverage

Technology savvy but not incorporating cyber as a part of company's Enterprise Risk Management

Drivers of S&P insurance come from:

- Regulations
- Contractual requirements
- Breach incidents
- Greater awareness



Global data breach study at a glance



	Global	Canada
# of companies	383	24
Average total cost of a data breach since 2013	\$5.24m ⁽¹⁾	\$6.03m CAD
Average cost per lost or stolen record	\$207 ⁽¹⁾	\$278 CAD
Increase in total costs since 2013	29%	12.5% ⁽²⁾
Increase in per record costs since 2013	15%	10.6% ⁽²⁾

Notes:

Slide Source: "2016 Cost of Data Breach Study: Canada"; Ponemon Institute, June 2016

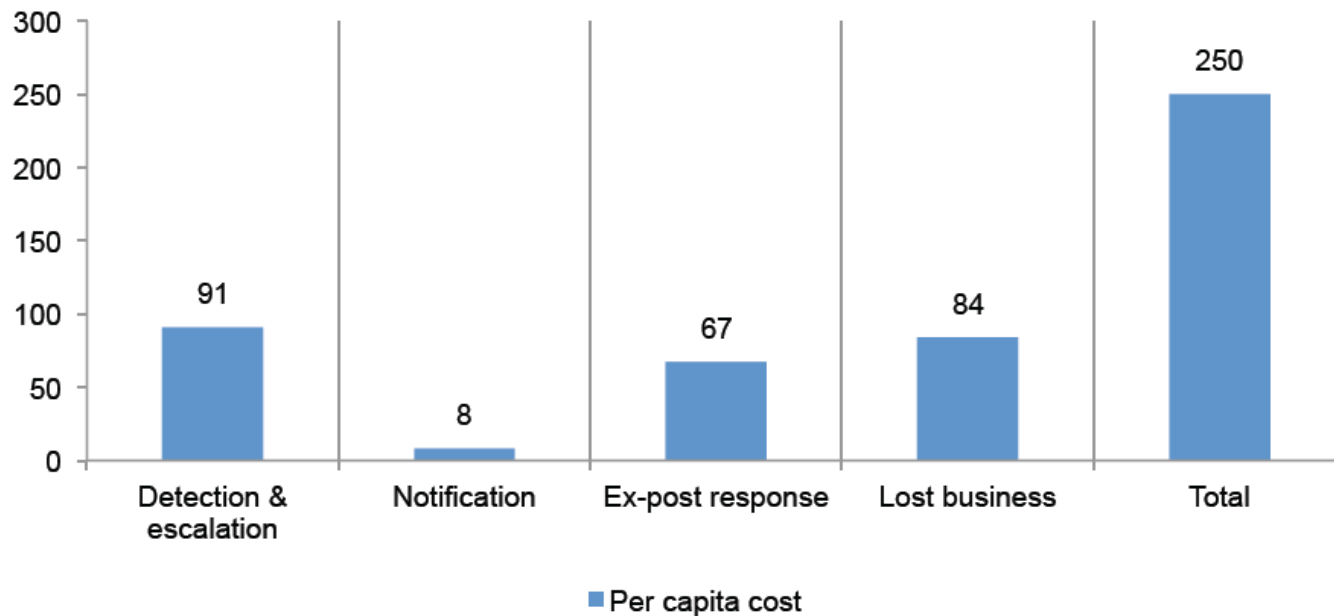
(1) Currency converted from USD to CAD based on June 1, 2016 Bank of Canada Rate of \$1.3091CAD/USD. Conversion performed by Zurich Canada for comparison.

(2) Represents increase from 2015 to 2016

The average per capita cost of a data breach

Total organizational cost of a data breach for 2015: Figure 1 reports the average per capita cost of a data breach for 21 companies. According to benchmark findings, data breaches cost companies an average of \$250 per compromised record. The highest component pertains to detection & escalation costs, at \$91.

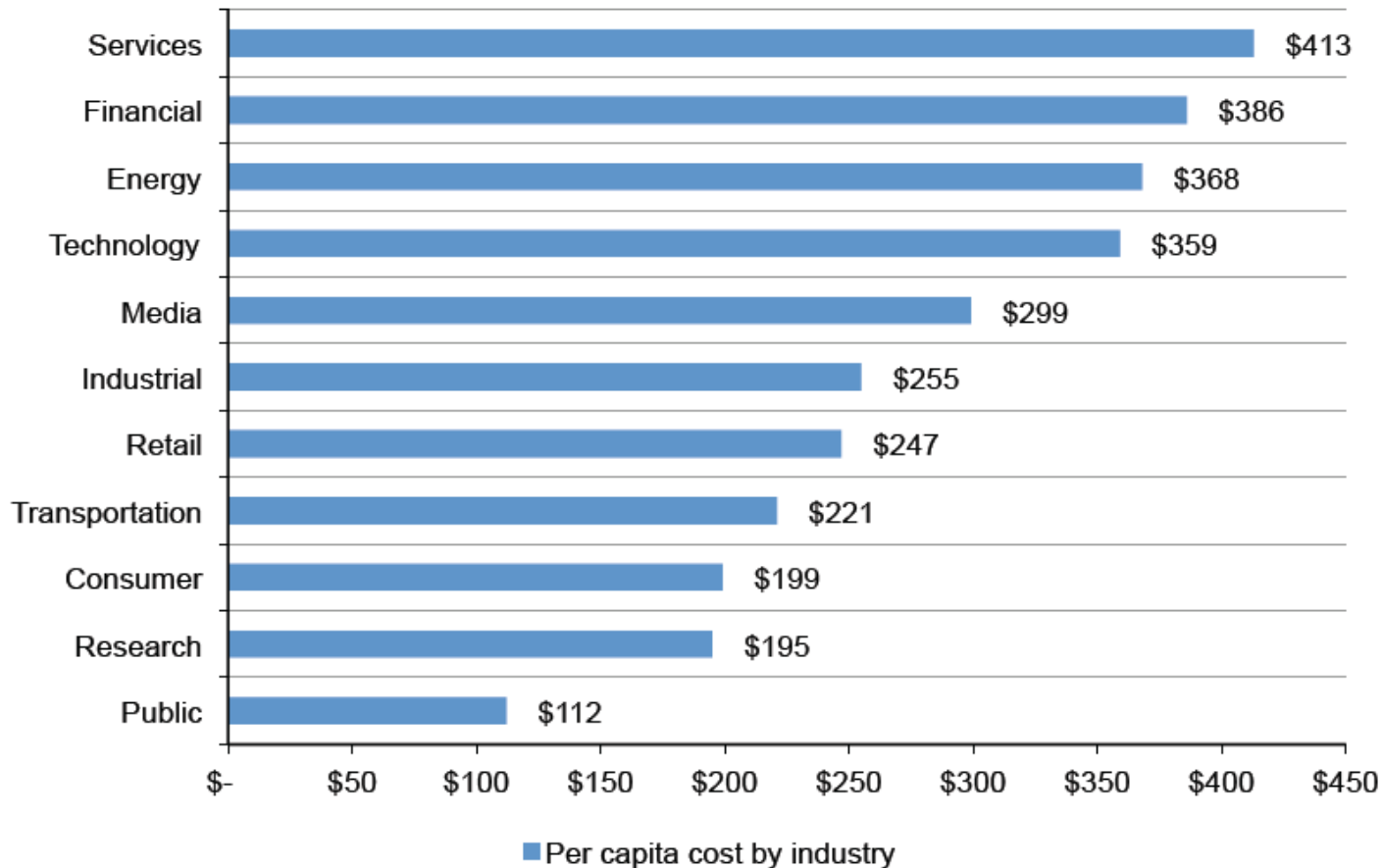
Figure 1. The average per capita cost of data breach
Measured in Canadian dollars



Notes:
Slide Source: "2015 Cost of Data Breach Study: Canada"; Ponemon Institute, May 2015

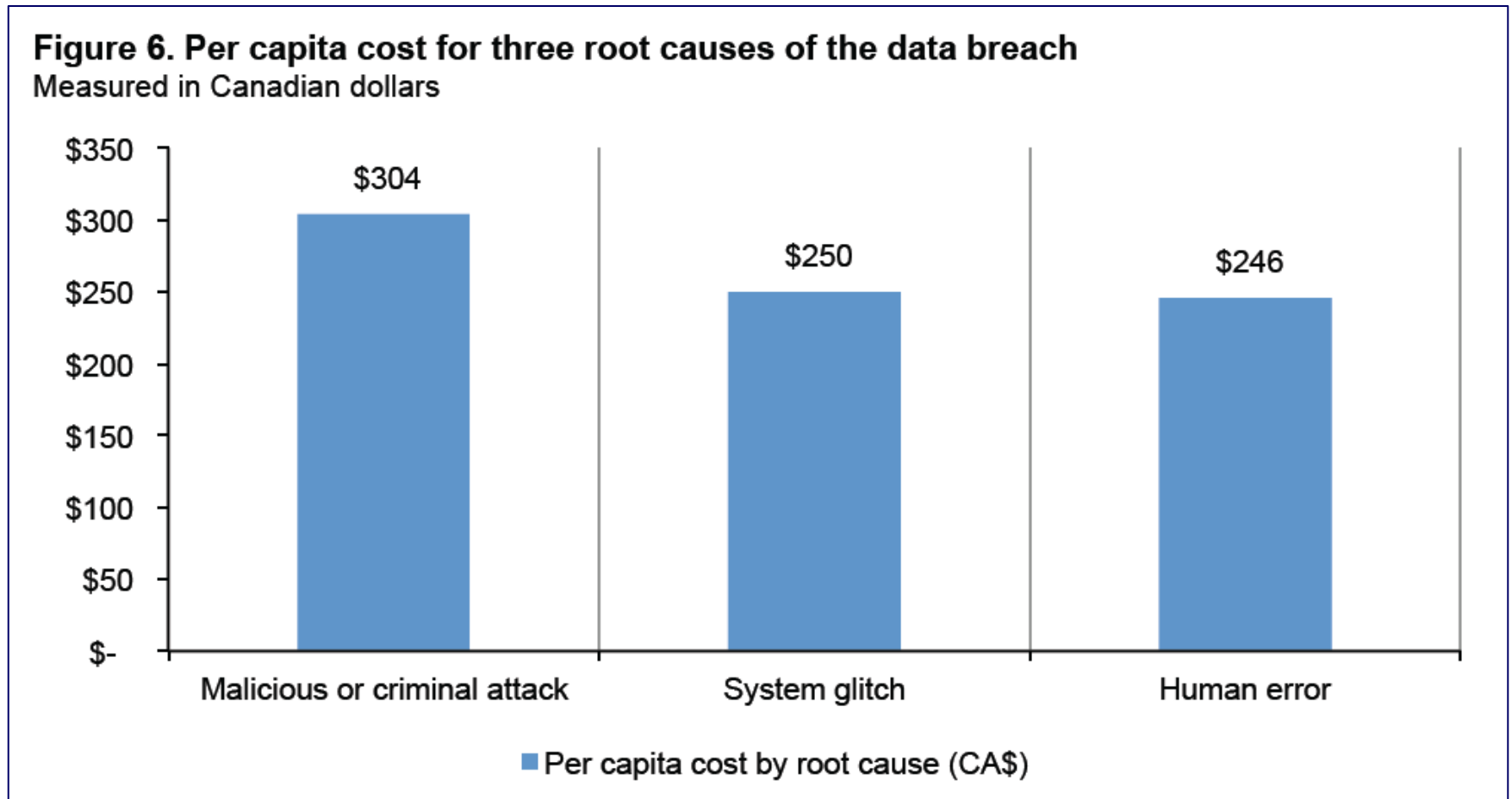
Per capita cost by industry classification of benchmarked companies

Figure 4. Per capita cost by industry classification of benchmarked companies
Measured in Canadian dollars



Notes:
Slide Source: "2016 Cost of Data Breach Study: Canada"; Ponemon Institute, June 2016

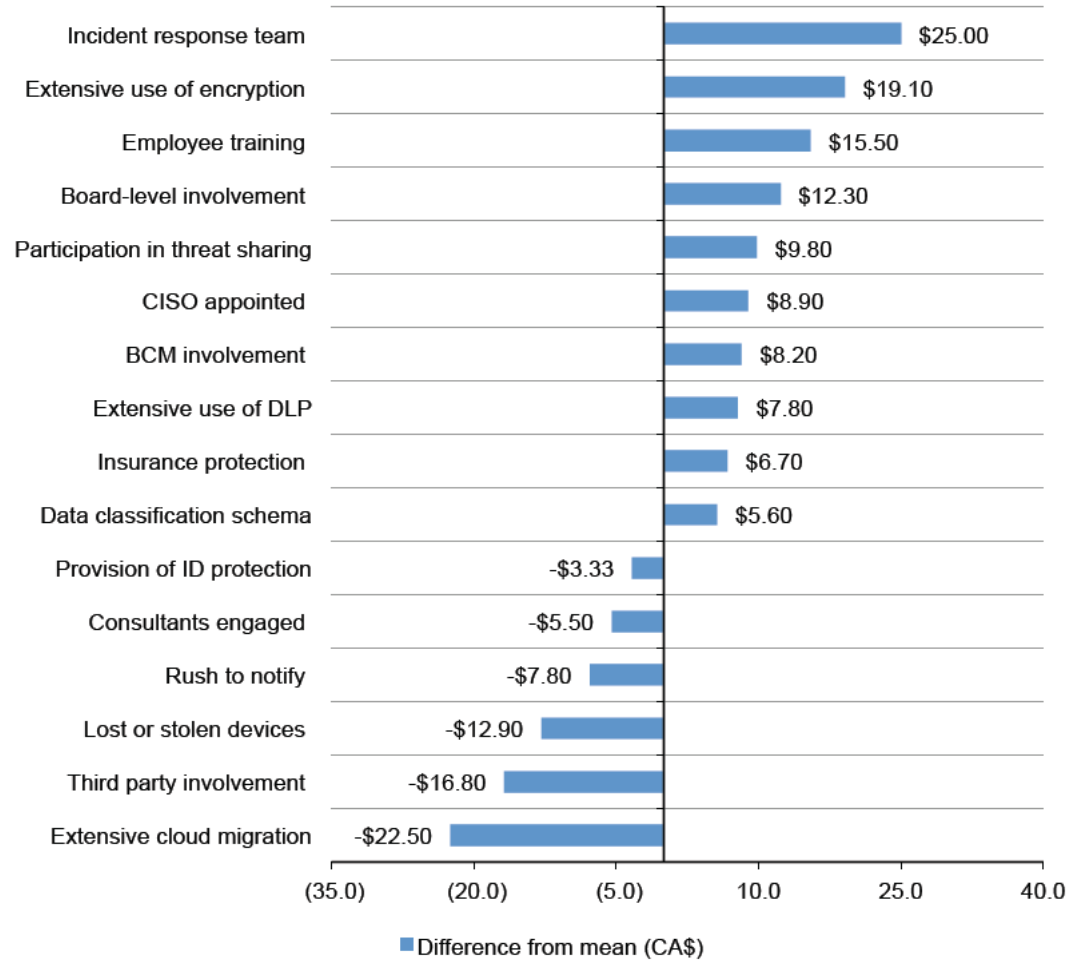
Per capita cost for the three root causes of a data breach



Notes:
Slide Source: "2016 Cost of Data Breach Study: Canada"; Ponemon Institute, June 2016

Factors that accelerate or moderate the cost of a data breach

Figure 7. Impact of 16 factors on the per capita cost of data breach
Measured in Canadian dollars



Notes:
Slide Source: "2016 Cost of Data Breach Study: Canada"; Ponemon Institute, June 2016

Zurich's Thought Leadership and Value Proposition Activities



Zurich Insurance Solutions



Zurich New Risk Mitigation Solutions



Zurich Thought Leadership



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Closing Thoughts

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