



**ZENITH**  
RISK STRATEGIES

**OPTIMIZING YOUR RISK TO  
PEAK PERFORMANCE**

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# INTRODUCTION

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## Brief overview of Zenith Risk Strategies

At Zenith Risk Strategies, we empower brokers and businesses to achieve success through innovative captive insurance solutions. With deep expertise in risk management, we help our clients reduce costs, mitigate risks, and build lasting growth. We challenge conventional insurance models to provide personalized, transparent solutions that meet the unique needs of each client.

Our commitment is simple: delivering results with **integrity, clarity, and trust**.

## What makes us unique?

# THE PROBLEM

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Businesses today face rising **insurance costs**, **unpredictable risks**, and **limited control** over their coverage. Traditional insurance solutions often come with **high premiums**, **restrictive policies**, and **little transparency**, leaving companies **exposed** and **overpaying** for coverage that doesn't fully meet their needs.

**Captive insurance provides a smarter alternative**—giving businesses **greater control**, **flexibility**, and **cost savings** while **protecting against risk** in a way that **aligns with their long-term financial strategy**.

# THE SOLUTION

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Captive insurance is a strategic alternative to traditional insurance, allowing businesses to self-insure and gain greater control over costs, coverage, and risk management.

At Zenith Risk Strategies, we help businesses design, implement, and optimize captive insurance programs that reduce costs, improve transparency, and provide long-term financial stability. Our tailored approach ensures businesses get the protection they need while maximizing efficiency, compliance, and cost savings.

# OUR SERVICES

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Captive Formation & Feasibility Studies

Risk Management Consulting

Plan Design & Ongoing Optimization

Custom Captive Program Development

Turn-key Captive Programs

# ELITE CAPTIVE

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A turnkey captive insurance program designed to provide businesses with an immediate and efficient alternative to traditional insurance. Unlike custom captive formations, which require extensive setup and regulatory approval, the Elite Captive is pre-established and ready for businesses to join.

## Key Benefits:

- ✓ No need to build from scratch – Already structured and compliant
- ✓ Lower upfront costs – No significant capital investment required
- ✓ Risk-sharing model – Spreads risk across multiple participants
- ✓ Immediate access to cost savings – Benefit from captive advantages without long setup times
- ✓ Ongoing support & optimization – Managed by industry experts to maximize performance

This solution is ideal for businesses looking for captive benefits—such as cost control, risk management, and increased transparency—with the complexities of starting their own captive.

# **Apollo Health Plan**

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## **BRINGING CLARITY, COST REDUCTION, AND EASE TO HEALTHCARE**

Apollo Health Plan was designed to provide transparent, cost-effective, turnkey healthcare solutions for employers and employees. By partnering with industry-leading providers, Apollo ensures affordability, accessibility, and quality care—all in one streamlined package.

# PLAN HIGHLIGHTS

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## LEVEL-FUNDED CAPTIVE PROTECTION

- ✓ **No collateral required**
  - 25% surplus split
- ✓ **Flexible group sizing**
  - No cash call if your group shrinks
- ✓ **Advanced funding**
  - Specific and aggregate protection with no audits

## SEAMLESS ADMINISTRATION (Partnered with PAI)

- ✓ **One simplified bill**
  - Claims, stop-loss payments, and premiums
- ✓ **Transparent claims reporting**
  - Track every dollar spent
- ✓ **Employer & Employee portals**
  - Custom-branded for easy access

# PLAN HIGHLIGHTS

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## NATIONWIDE COVERAGE WITH FLEXIBILITY

- ✓ Multiple PPO options for broad provider access
- ✓ High-performance networks in 27+ markets at a fraction of standard costs
- ✓ Direct surgical partnerships for cost-efficient procedures at 180-200% of Medicare rates

## TRANSPARENT RX COVERAGE (Powered by TrueScripts)

- ✓ No hidden costs
  - Transparent pharmacy benefit management (PBM)
- ✓ Free generic & specialty meds for qualified members
- ✓ Cost-containment programs ensuring the lowest price on every medication

# PLAN HIGHLIGHTS

## DIRECT PRIMARY CARE (Powered by Healthcare2U)

- ✓ **Integrated hybrid model**
  - Preventative, chronic, and urgent care
- ✓ **Eliminates healthcare barriers**
  - Comprehensive physician services
- ✓ Streamlined primary care solutions for employers and employees

**APOLLO IS A TURNKEY HEALTH PLAN DELIVERING EXTRAORDINARY RESULTS—REDUCING COSTS WHILE IMPROVING ACCESS TO QUALITY HEALTHCARE.**

Zenith can do down to 10 EE lives enrolled with simplified AI underwriting.

# WHY CHOOSE ZENITH?

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At Zenith Risk Strategies, we bring **industry-leading expertise** to help businesses take control of their insurance and risk management.

Our **tailored solutions** are designed to meet each client's unique needs, delivering cost savings, greater transparency, and better risk control.

With a **focus on compliance and long-term strategy**, we ensure businesses not only reduce expenses but also build a sustainable, secure financial future.

# CLIENT SUCCESS: RESTAURANT GROUP

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**Challenge:** High premiums, limited access to care, and rising specialty drug costs

## The Solution

- ✓ Captive Insurance – Reduced costs by sharing risk with similar businesses
- ✓ Reference-Based Pricing (RBP) – Ensured fair pricing for medical services
- ✓ Specialty Drug Carve-Out – Lowered costs for expensive medications
- ✓ Incentive-Based Plans – Encouraged cost-effective healthcare choices

## The Results

-  \$72,000 saved in the first year
-  \$59,000 dividend received last year
-  Better healthcare access and increased employee satisfaction

## The Impact

By switching to captive insurance, the company cut costs, improved benefits, and ensured long-term financial stability.

# CLIENT SUCCESS: STAFFING AGENCY

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## The Challenge

Rising insurance costs and unpredictable claims made it difficult to manage expenses. Traditional insurance provided little control, leading to high premiums and administrative costs.

## The Solution

Zenith Risk Strategies helped the company transition to a level-funded captive insurance model, offering better cost control, risk management, and efficiency.

## The Results

- ✓ 17% total cost savings – from \$984K to \$817K
- ✓ 12% lower cost per employee – from \$6,775 to \$5,993
- ✓ Claims costs reduced by 37% – from \$595K to \$376K
- ✓ Stable admin costs – predictable and efficient

## The Impact

By switching to captive insurance, the company saved money, gained control over expenses, and ensured long-term financial stability

# THE PROCESS

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- STEP 1:** Assessment & feasibility study
- STEP 2:** Captive formation & structuring
- STEP 3:** Implementation & compliance
- STEP 4:** Ongoing monitoring & optimization

# THANK YOU

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