



## Construction Industry Snapshot



As one of the leading insurance carriers in the construction industry, our mission is to provide creative solutions for the risks our customers face today and in the future. By providing a broad array of differentiated products and services, we work with customers to help save lives and reduce their total cost of risk.

### Product Highlights

**Builders Risk** – Covers damage to property under construction, materials used in the course of construction and delay in completion.

**Commercial Automobile** – Provides indemnity and/or compensation for injury or physical damage arising out of the ownership, use or operation of an automobile.

**Contractor's Pollution Liability** – Covers loss caused by pollution events arising out of covered operations performed by or on behalf of the insured contractor at project sites.

**Environmental Services Package** – Combines Commercial General Liability with Contractor's Pollution Liability and/or Professional Environmental Consultant's Liability to provide one-stop coverage for environmental contractors or consultants.

**Excess Liability** – Provides catastrophic liability protection on a follow form basis.

**General Liability** – Provides coverage for negligent acts or omissions that result in bodily injury or property damage on your premises or completed operations.

**International** – Provides traditional and specialty coverage for overseas projects through our Zurich global network.

**Professional Environmental Consultant's Liability** – Combines errors and omissions coverage with Contractor's Pollution Liability; covers damages and loss caused by errors and omissions and pollution events caused by covered professional services or operations.

**Professional Liability** – Protects contractors for losses arising out of the negligent performance of professional services for which the contractor is liable, whether self-performed or subcontracted.

**Property** – Our proprietary policy features contractors' equipment, crime, equipment breakdown, installation floater and riggers' liability with greater flexibility and fewer exclusions than standard ISO property forms.

**Subguard®** – Helps construction contractors manage the risk of subcontractor or supplier default.

**Surety** – Offers bonds which are performance guarantees on contracts.

**Workers' Compensation** – Provides wage replacement and medical benefits to employees injured in the course of employment as required by statute.

## Our Appetite

### Preferred Industries

- Commercial general contractors
- Commercial trade contractors
- Design professionals
- Environmental contractors and consultants
- Owners or sponsors of construction projects
- Residential home builders

### Least preferred

- Demolition contractors
- Geotechnical professionals
- Hazardous haulers
- Real estate developers
- Residential trade contractors

### Industry Expertise

- Leadership and influence through active participation in industry associations such as American Subcontractors Association (ASA), Associated Builders and Contractors (ABC), Associated General Contractors of America (AGC), Construction Financial Management Association (CFMA) and many others
- More than 800 construction professionals in North America and a consistent market presence of over 15 years
- The only insurance carrier to collaborate with the Associated General Contractors of America (AGC) to develop programs designed to address industry leading issues such as Soft Tissue Injury Prevention and Highway Worker Safety
- National Construction Roundtable (NCR) brings together safety and risk management professionals to share best practices and propose solutions for industry-wide issues
- Only insurance carrier invited for membership in the Construction Industry Institute (CII), and to have a strategic alliance with FMI, a leading construction management consulting firm
- Customized solutions designed to fit the unique risk appetite and coverage needs of the construction customer including consultative Risk Engineering services

## Claims Expertise

- Zurich has over 2,850 claims employees in North America, handling over \$10 billion in reserves.
- Our dedicated catastrophe response includes a large property team with the expertise and background to respond immediately to any major event such as hurricane, flood or earthquake anywhere in the world.
- In a recent Customer Service Survey, 90% of our customers are satisfied or very satisfied in the following categories:
  - Adjuster's knowledge of insurance
  - Overall professionalism of Zurich adjusters
  - Speed of Zurich response and timeliness of claims service

## Why Zurich

- Industry expertise and product specialization
  - Zurich named "Best Overall Commercial Insurance Provider" by National Underwriter, Property & Casualty's 2011 Risk Manager Choice Awards
  - Fortune ranked Zurich as the second most admired company in the P&C insurance industry for the third consecutive year (March 2012)
- Constantly innovating and improving
  - Recipient of the Business Insurance Innovation Award for Supply Chain and Assessment products (March 2011)
  - Recognized by Advisen as #1 Pacesetter in new product development in the North American insurance market (2010)
- Financial strength and global reach
  - Industry financial strength rating\* among the strongest: A.M. Best A+/stable; Standard & Poor's AA-/stable
  - Largest global network in the industry, covering 180 countries and territories

### For more information

Visit [www.zurichna.com](http://www.zurichna.com)

Also access our Virtual Literature Rack at [www.zurichvlr.com](http://www.zurichvlr.com) for additional information on Zurich's solutions, services and risk insights.

\*Rating information as of November 18, 2011. For more information, access [www.ambest.com](http://www.ambest.com). For complete information on other ratings of the underwriting companies of Zurich in North America, visit [www.zurichna.com](http://www.zurichna.com). Insurance product obligations are the sole responsibility of each issuing insurance company. No assurances can be given, and we make no representations that such information has or has not changed since November 18, 2011.

This is intended as a general description of certain types of insurance and services available to qualified customers. Coverages are underwritten by individual members companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages are not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

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## Energy Industry Snapshot



Zurich helps energy companies in mining, power generation, oil and gas, and alternative energy by delivering innovative insurance solutions based on more than 20 years of knowledge, experience and insights in the energy industry.

### Product Highlights

**Primary and Excess General Liability** – Features time element pollution coverage on admitted and non-admitted forms.

**Workers' Compensation** – Offers guaranteed cost, loss sensitive and self-insured retention programs with coverage extensions including United States Longshore and Harbor Workers' Compensation Act and Jones Act.

**Pollution Liability Endorsements** – Covers site specific, time element and contractors pollution liability.

**International** – Provides solutions for complex global operations with a full suite of property and casualty insurance products including specialty covers.

**Property** – Provides a high degree of flexibility in options and pricing on a leading-edge policy.

**Exploration and Production (E&P) Covers** – Pair upstream property insurance with primary casualty (domestic and foreign), onshore property and marine liability and cargo coverages. Features a global network of experienced E&P specialists and single source solution for oil and gas lease operators.

**Additional Solutions** – Include products that add value to Zurich's energy capabilities: Accident and Health, Management Liability, Professional Liability, Surety, Credit and Political Risk, Environmental, Marine, Group Life and Long-Term Disability, Captive Services and Group Employee Benefits.

### Our Appetite

#### Preferred Industries

- Oil and gas – upstream, midstream and downstream
- Mining – coal and hard rock, above ground and below ground
- Utilities including power generation
- Alternative energy
- Exploration and production

#### Least preferred

- Water/sewer utilities
- Wind exposure in the Gulf of Mexico

## Industry Expertise

- Of the 70 energy and energy-related companies on the Fortune 500 index, 60 have insurance coverages with Zurich.\*
- Thought leaders are embedded in the energy industry to educate customers and the community on emerging risk exposures and methods to help mitigate them.
- Our 24 dedicated Energy casualty underwriters and 18 dedicated Energy property underwriters located throughout the U.S. offer a combined 400 years of experience to provide our customers with unmatched service.\*\*
- Zurich is the only carrier to have international placement specialists dedicated to the energy space.
- Zurich sponsored and hosted a forum on the Marcellus Shale natural gas deposits, bringing nationwide gas exploration experts and insurance brokers together to discuss the risk management challenges and associated solutions.\*\*\*
- We publish multiple white papers and webinars on topics ranging from changes in Federal Black Lung legislation to Fleet Intelligence for oil and gas to Alternative Energy.
- Claims professionals dedicated to the energy space, such as our Black Lung claims team, provide specialized services.
- Averaging 15+ years of experience, our 40 energy risk engineering experts worldwide deliver insights to help mitigate risks and reduce loss cost through a range of programs from Safe Land/Safe Gulf Certification programs to Mock Department of Transportation Audits.
- On-demand, energy-specific risk engineering services that can help identify top energy-related risks provide advice on how to manage them and deliver relevant employee training.

\* As of May 2012

\*\*As of April 2011

\*\*\* January 2011

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## Claims Expertise

- Zurich has over 2,850 claims employees in North America, handling over \$10 billion in reserves.
- Our dedicated catastrophe response includes a large property team with the expertise and background to respond immediately to any major event such as hurricane, flood or earthquake anywhere in the world.
- In a recent Customer Service Survey, 90% of our customers are satisfied or very satisfied in the following categories:
  - Adjuster's knowledge of insurance
  - Overall professionalism of Zurich adjusters
  - Speed of Zurich response and timeliness of claims service

## Why Zurich

- Industry expertise and product specialization
  - Zurich named "Best Overall Commercial Insurance Provider" by National Underwriter, Property & Casualty's 2011 Risk Manager Choice Awards
  - Fortune ranked Zurich as the second most admired company in the P&C insurance industry for the third consecutive year (March 2012)
- Constantly innovating and improving
  - Recipient of the Business Insurance Innovation Award for Supply Chain and Assessment products (March 2011)
  - Recognized by Advisen as #1 Pacesetter in new product development in the North American insurance market (2010)
  - 2012 Business Insurance "Innovation Award" given to Zurich's Multinational Insurance Application global compliance tool, MIA for Brokers
- Financial strength and global reach
  - Industry financial strength rating\*\*\*\* among the strongest: A.M. Best A+/stable; Standard & Poor's AA-/stable
  - Largest global network in the industry, covering 180 countries and territories

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## Financial Institutions Industry Snapshot



For over 120 years, Zurich has been serving the insurance needs of U.S. financial institutions — longer than any other insurer. Through it all, we've been delivering when it matters to financial institutions. And today, we work to provide a single insurance source that lets customers focus on running their financial institutions, not their insurance programs.

### Product Highlights

**Financial Institutions Select™** – Features a modular form with Directors & Officers (D&O) liability, including coverage extensions for Retired Independent Directors, Environmental Mismanagement Claims and Non-rescindable Side-A coverage; plus Professional Liability, Employment Practices Liability, Company Securities, Trust Department Liability and Security and Privacy.

**Lenders Protection** – Includes solutions for forced placed property, real estate owned properties and environmental exposures.

**Mortgagee Protection** – Covers mortgage impairment and legal liability losses arising out of mortgage operations.

**Property** – Customizes coverages, limits and deductibles that customers desire through our proprietary modular policy; features original information property and no vacancy exclusion.

**Casualty** – Tailors coverages including General Liability, Workers' Compensation and Umbrella Liability to financial institutions.

**Specialty Products** – Offers protection for unique risks including Trust Protection, Accident and Health, Surety, Credit and Political Risk and Environmental.

**International** – Provides a full suite of property and casualty insurance products, including specialty covers for trip/travel overseas to complex global operations with Zurich Envoy™.

## Our Appetite – Preferred Industries

### All money handling businesses

- Mid-sized banks
- Savings and loans
- Mid-sized credit unions
- Insurance companies
- Mortgage bankers
- Trust companies' Master Trust property
- Insurance brokers and large agencies
- Investment bankers/dealers
- Financial advisors

### Industry Expertise

- We insure one in three banks in the U.S., giving Zurich robust insights to serve our financial institution customers.
- Zurich industry experts are available for direct consultation with brokers and customers.
- We have been providing D&O coverage to financial institutions for nearly three decades.
- Dedicated underwriting, claims and risk management professionals average more than 15 years of experience.
- We review our products at least once every three years to reflect coverage for the evolving needs of our customers.
- Zurich is the largest insurer of property trusts, a key need for financial institutions.
- Legal audit and central bill review programs help reduce the costs of outside counsel by an average of 5-6 percent.
- In-house claims specialists, all of whom are licensed attorneys, are dedicated to financial institutions
- Zurich provides risk management tools, insight and knowledge to help reduce our customers' total cost of risk. Tools include:
  - Online Virtual Consulting
  - Online Lenders Property Reporting
- Zurich is the leading insurer of property trust portfolios.

## Claims Expertise

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## Healthcare Industry Snapshot



Zurich's commitment to the healthcare industry is evidenced by our dedicated underwriters for healthcare professional liability, property and casualty in addition to experienced service professionals. We understand the challenges of the industry first hand and offer insurance products and services that help customers focus on what matters most – their patients.

### Product Highlights

**Healthcare professional liability** – Offers abusive acts coverage, crisis management, subpoena response assistance, good Samaritan acts and more.

**Property** – Multiple proprietary property policies offer greater flexibility and coverages including decontamination expense, patient evacuation, communicable disease suspension of operations and more.

**Casualty** – Excess and loss sensitive workers' compensation programs and patient transport auto.

**Security and privacy liability** – Provides coverage for notification expenses and regulatory proceedings defense costs plus access to vendors and services like eRisk Hub®, an online portal for cyber risk resources to help customers reduce the chance of a data breach and recover from attacks or data breaches.

**International** – Helps reduce risk of coverage gaps and overlaps by using the same base wording as our domestic forms.

**Management liability** – Not-for-profit hospital reimbursement endorsement covers infant event, EMTALA fines and penalties, HIPAA fines and penalties and credentialing claim coverage.

**Specialty Products** – Offers insurance protection for unique risks, including Accident and Health (such as Accidental Death and Dismemberment and Medical Stop Loss), Surety and Environmental.

**Construction** – Offers customized insurance programs to help meet the needs of major construction project owners from initial planning and design through operation and maintenance, including casualty, property/builder's risk and other specialty coverages.

## Our Appetite – Preferred Industries

- General/acute hospitals
- Rehabilitation hospitals
- Specialty hospitals
- Children’s hospitals
- Multi-hospital systems
- Academic medical centers
- Ambulatory surgery centers
- Medical facilities
- Senior care
- Large physician groups
- International healthcare

## Industry Expertise

- Zurich offers a dedicated healthcare practice with specialized underwriters across healthcare professional liability, property and casualty plus dedicated in-house claims and risk management professionals averaging more than 15 years of experience.
- Zurich has been providing healthcare professional liability coverage for over 20 years.
- Many of our 34 healthcare trained loss control professionals have direct clinical, facility engineering or corporate safety experience, and in 2011 alone, they completed over 5,000 assessments and consulting projects within the healthcare industry.
- Zurich risk engineers provide a range of valuable services including:
  - Environment-of-care focused property assessments
  - A water and liquid damage prevention program
  - Assessments of risk management programs and high-risk clinical department operations
  - Education programs
  - Slip, trip and fall evaluations
  - Absence management
  - Enterprise Risk Management (ERM) consultations
  - And many more to help customers effectively manage their property, professional/general liability, construction, machinery breakdown and fleet risks.

## Claims Expertise

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## Why Zurich

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  - Fortune ranked Zurich as the second most admired company in the P&C insurance industry for the third consecutive year (March 2012)
- Constantly innovating and improving
  - Recipient of the Business Insurance Innovation Award for Supply Chain and Assessment products (March 2011)
  - Recognized by Advisen as #1 Pacesetter in new product development in the North American insurance market (2010)
- Financial strength and global reach
  - Industry financial strength rating\*\* among the strongest: A.M. Best A+/stable; Standard & Poor’s AA-/stable
  - Largest global network in the industry, covering 180 countries and territories

### For more information

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\*\*Rating information as of May 31, 2012. For more information, access [www.ambest.com](http://www.ambest.com). For complete information on other ratings of the underwriting companies of Zurich in North America, visit [www.zurichna.com](http://www.zurichna.com). Insurance product obligations are the sole responsibility of each issuing insurance company. No assurances can be given, and we make no representations that such information has or has not changed since May 31, 2012.

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## Manufacturing Industry Snapshot



Today's manufacturing environment has become increasingly complex. Globalization, advanced technology, skilled labor shortages and the ever-changing state and federal regulatory landscape present great risks for manufacturing companies.

The Zurich manufacturing team takes a holistic approach to helping our customers manage their risk. Supported by seasoned local and global underwriters, risk engineering and claim professionals, we can develop and enhance our products and services to help meet manufacturers' specific needs.

### Product Highlights

**Property** – An enterprise approach to property risks Zurich's proprietary policy offers a broad range of insurance coverages to protect both physical and financial assets, including:

- Expanded definition of real property (covers foundations, underground, piping and drains, retaining walls and more)
- Broad definition of personal property includes property of others (covers patterns, dies, EDP, hardware and more)
- Equipment breakdown (no exclusions or sub-limits)
- Worldwide dependent (contingent) business income (up to \$250,000)
- Selling price on finished stock reimbursement
- Goods in transit (pays for physical loss or damage to goods in transit covered anywhere in the world while transported by aircraft as long as the origination or destination is in the coverage territory – U.S., Puerto Rico or Canada)

**International** – Helping manufacturers operate and grow where they do business today and where they will do business tomorrow

Whether a company is sending employees and assets overseas, outsourcing components or importing and exporting, Zurich can help manage the associated risks.

- Zurich Envoy® combines a Controlled Master Program (CMP) form, issued in the U.S., with local policies as needed or required in the countries where facilities and subsidiaries are located.

- Coverage includes a full suite of property and casualty insurance products.
- Additional international solutions include specialty covers for trip/travel overseas and complex global operations.
- Zurich's proprietary Multinational Insurance Application (MIA) database helps ensure that international manufacturing programs align with applicable laws and regulations in countries around the world.
  - MIA for Brokers won the 2012 Business Insurance Innovation Award.

**Specialty products** – Insurance protection for emerging, volatile and potentially catastrophic risks

- Accident products include 24-hour employer-paid Ad&D, voluntary employee-paid products, occupational accident and more.
- Zurich Compass combines our core accident product with internal Zurich Travel Assist service.
- Private Company Select product includes directors & officers, employment practices liability and crime.
- Other specialty products include Defense Base Act, trade credit and political risk, ocean marine and pollution liability.
- Commercial surety bonds: license and permit, court bonds.

## Our Appetite

### Preferred Industries

- Metal stamping and fabrication
- Commercial machinery
- Finished metal products
- Plastics and rubber goods
- Furniture and fixtures

### Moderate preference

- Apparel
- Leather
- Packaged/dried/canned foods
- Paper goods

### Least preferred

- Chemicals
- Printers
- Fresh foods
- Transportation
- Electrical equipment
- Pulp/paper and textile mills

## Industry Expertise

- Understanding the complexities of manufacturing risks, Zurich has been insuring manufacturers in the U.S. since 1912.
- A team of underwriters, risk engineers and claim professionals focus on workplace safety, product liability and equipment breakdown.
- Our absence, health and productivity management professionals provide key consultative services:
  - Sprains and strains
  - Ergonomics
  - Material handling
  - Repetitive motion
- Zurich's workers' compensation Loss Cost Management (LCM) program helps customers reduce the frequency and severity of employee injuries through solutions such as material handling for sprain and strain prevention, as well as claim management and Return to Work.
- Timely industry thought leadership via white papers, webinars and a custom website, Risk Solutions Gateway ([www.mfg.zurichrisksolutionsgateway.com](http://www.mfg.zurichrisksolutionsgateway.com)).

## Claims Expertise

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## Real Estate Industry Snapshot



With global focus and a team of dedicated real estate industry professionals, Zurich offers real estate customers a bundled insurance solution with customized products, flexible limits and strong capacity.

### Product Highlights

**Property** – Proprietary and modular form with customizable, real-estate focused coverages, limits and deductibles featuring:

- Ordinance or law: Covers replacement cost automatically with no sublimit
- Down zoning: Covers losses resulting from changed zoning laws, including limitations on the size to which the building can be rebuilt
- Tenant relocation and replacement expense: Reimburses for expenses incurred by temporarily evacuated tenants and if loss results in lease cancellation; pays cost of advertising or broker fees to obtain new tenants
- Increased tax assessment: Covers the increased real estate tax due to new assessments
- No vacancy provision (exposures written individually); no margin clause

**General Liability** – Offers customized solutions, broadened named-insured wording and uncapped per location aggregates.

**International** – Provides a full suite of property and casualty insurance products, including specialty covers for trip/travel overseas to complex global operations with Zurich Envoy™.

**Specialty Products** – Offers protection for unique risks including Property Manager's Errors and Omissions, Real Estate Environmental Liability, Accident and Health, Management Liability, Professional Liability, and Surety, Credit and Political Risk.

### Our Appetite

#### Most preferred

- Class A and B office
- Lifestyle centers
- Shopping centers
- Malls
- Light industrial parks

#### Moderate preference

- Class C office
- Strip malls
- Public warehousing
- Industrial with light manufacturing tenants
- Heavier high hazard storage
- Well-constructed/protected apartments and condominiums

#### Least preferred

- Non-sprinklered residential
- Geographically challenged (e.g., high percentage of heavy wind/earthquake exposure)

## Industry Expertise

- Zurich is the only insurer with a global real estate practice and a dedicated real estate team in North America spread across more than 10 U.S. locations.
- We publish white papers and sponsor webinars with A.M. Best, GlobeSt, Property Casualty 360, National Real Estate Investor and others on topics such as “How private equity is approaching real estate.”
- Zurich is a frequent exhibitor at industry conferences like RECon and BOMA.
- We have the ability to find solutions on mixed portfolios with limited challenging exposures including hospitality, non-sprinklered residential, CAT, vacancies and terrorism aggregations.
- Zurich has approximately 200 property and casualty risk engineering professionals with real estate risk management experience in North America.
- Our dedicated loss control team develops tailored service programs, including:
  - Vacancy working plans
  - Water damage assessments
  - Retail premise operations safety
  - Real and personal property appraisals from professionals averaging 25 years of experience

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\*Rating information as of November 18, 2011. For more information, access [www.ambest.com](http://www.ambest.com). For complete information on other ratings of the underwriting companies of Zurich in North America, visit [www.zurichna.com](http://www.zurichna.com). Insurance product obligations are the sole responsibility of each issuing insurance company. No assurances can be given, and we make no representations that such information has or has not changed since November 18, 2011.

This is intended as a general description of certain types of insurance and services available to qualified customers. Coverages are underwritten by individual members companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages are not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

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## Technology Industry Snapshot



Zurich knows tech. Our dedicated team of technology underwriters delivers customized risk transfer and risk management solutions that keep pace with the ever-changing business needs of technology companies, whether they do business in the U.S. or overseas. Our technology products and services help companies drive business resiliency, reduce total cost of risk, achieve business goals and maximize growth opportunities.

### Product Highlights

**Errors & Omissions (E&O)** – Covers a variety of operations throughout the world with an enterprise-wide form; includes claims made (not claims made and reported), generous knowledge of occurrence, income tax equalization and access to eRisk Hub™\*, a resource to help customers prevent and/or recover from a data breach.

**Property** – Offers customized coverages, limits and deductibles on a proprietary property form; includes research and development, electronic vandalism, original information property, worldwide contingent business interruption and more.

**General Liability** – Differentiates coverage through a customized technology broadening endorsement and integration with E&O to eliminate the possibility of gaps.

**International** – Provides a full suite of property and casualty insurance products, including specialty covers for trip/travel overseas and complex global operations.

**Specialty Products** – Offers protection from unique risks, including accident and health, Defense Base Act, management liability (including directors & officers, employment practices liability and kidnap & ransom) surety, credit and political risk, ocean marine and pollution liability.

**Security and Privacy** – Helps manage the financial and reputational risks of a data breach; insurance and risk management solutions include third party liability, first party coverage, privacy breach costs and media liability protection.

**Supply Chain** – Optimizes customers' supply chains through Zurich's risk assessment process and supply chain insurance; "all risks" business interruption cover for named supplies and suppliers is not restricted to property damage and includes total or partial reduction in supply.

**Group Life and Long Term Disability** – Offers programs designed to meet the needs of U.S. Multinational companies.

**Accident and Travel Assistance** – Brings together a core accident product with International Zurich Travel Assistance Service via Zurich Compass\*\*

## Our Appetite – Preferred Industries

- Electronics
- Software developers
- Data processors
- Value-added resellers
- Communication equipment suppliers
- Service providers
- Factory automation
- Alternative/clean energy technologies
- Non-invasive, medical technologies.
- Federal government contractors

## Industry Expertise

- Dedicated technology underwriters stay abreast of current trends and emerging risks in the technology industry to help customers prepare for and respond to changing needs.
- With over 20 risk transfer and risk management products to choose from, Zurich tailors flexible, global enterprise solutions to cover virtually any commercial risk your technology clients face.
- Technology specialists in underwriting, risk engineering and claims offer a coordinated approach to service, which makes it easy for customers to conduct business with us in the complex global world of technology.
- Zurich's proprietary Multinational Insurance Application (MIA) database helps ensure that international technology programs align with applicable laws and regulations in countries around the world. MIA for Brokers won the 2012 Business Insurance Innovation Award.
- Our online risk assessment tools and on-site resources help customers assess global supply chain risks and minimize business interruption.
- We are committed to technology thought leadership via informative website content, white papers, participation in industry events and our LinkedIn group, TechRisks Exposed.

## Claims Expertise

- Zurich has over 2,850 claims employees in North America, handling over \$10 billion in reserves.
- Our dedicated catastrophe response includes a large property team with the expertise and background to respond immediately to any major event such as hurricane, flood or earthquake anywhere in the world.
- In a recent Customer Service Survey, 90% of our customers are satisfied or very satisfied in the following categories:
  - Adjuster's knowledge of insurance
  - Overall professionalism of Zurich adjusters
  - Speed of Zurich response and timeliness of claims service

## Why Zurich

- Industry expertise and product specialization
  - Zurich named "Best Overall Commercial Insurance Provider" by National Underwriter, Property & Casualty's 2011 Risk Manager Choice Awards
  - Fortune ranked Zurich as the second most admired company in the P&C insurance industry for the third consecutive year (March 2012)
- Constantly innovating and improving
  - Recipient of the Business Insurance Innovation Award for Supply Chain and Assessment products (March 2011)
  - Recognized by Advisen as #1 Pacesetter in new product development in the North American insurance market (2010)
- Financial strength and global reach
  - Industry financial strength rating\*\*\* among the strongest: A.M. Best A+/stable; Standard & Poor's AA-/stable
  - Largest global network in the industry, covering 180 countries and territories

### For more information

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\* eRisk Hub™ is a registered trademark of NetDiligence. NetDiligence and third parties referenced are not subsidiaries or affiliates of Zurich and use of their products and services are independent of the insurance coverage referred to in this document. As to each such third party, Zurich expressly disclaims any and all damages and other costs that may arise related to your use of or reliance upon the products, services, representations or warranties made by or on behalf of these third parties.

\*\* This is intended as a general description of certain types of insurance and services available to qualified customers through World Travel Protection Canada Inc. WTP operates as a third party travel insurance administrator for Canadian life insurance companies and banks, and is expanding its travel assist capabilities internationally.

Zurich Travel Assist is a registered trademark for travel assistance coverage and administered by World Travel Protection, an individual member company of the Zurich Insurance Group.

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