



Specialty Auto Programs The Zurich Advantage Risk Engineering and Claims Management Services



Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. 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. Insurance coverages underwritten by individual member companies of Zurich in North America including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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The Zurich Advantage

At Zurich, we understand you need more than just insurance coverage to protect your business and keep your peace of mind.

You need a full range of products and services that help your business thrive in today's challenging environment.

With our core focus on delivering for our customers, Zurich Programs & Direct Markets, a division of Zurich in North America, is committed to providing you product and service solutions that help you protect and manage your business. From risk engineering and loss control to claims and value-added programs, Zurich offers the full suite of products and services designed to help you when and where you need it.

Risk Engineering¹/ Loss Control

Risk engineering can have a direct and significant impact on your business – your profitability, your property and other assets. That's why we have taken great care to ensure our risk consultants are focused on results.

Our risk engineering team is made up of engineering and safety professionals with extensive industry experience and knowledge. We take a comprehensive view of the risks that affect your business and help you identify and assess these risks and provide solutions based on understanding your business and what makes it unique.

We offer an array of risk engineering services to help you minimize future risks with a broad selection of consultative services, improvement strategies and tools, including e-portals with training programs, print materials and customizable policies and procedures.

Prevention and Improvement Tools

- Our Model Fleet Safety program including checklists, policies and procedures for operational policies, driver qualifications, driver management, vehicle inspection and maintenance, and incident reporting and analysis.
- E-portals with 24/7 access to Risk Topics and brochures concerning prevention strategies and over 300 online training videos on topics from defensive driving to forklift training.
- Regulatory Compliance Guidance through risk engineering printed materials; services available from a variety of business partners providing drug and alcohol testing, MVR's and mandating training programs for employees for alcohol and drug testing procedures, hazardous materials, new driver training and brake adjustment and repair.

Since 1954, Zurich Programs & Direct Markets has been writing Specialty Auto programs in 40 different market segments. We currently insure over 17,000 transportation companies.

¹ This is intended as a general description of certain types of risk engineering services available to qualified customers through Zurich Services Corporation. Zurich Services Corporation does not guarantee particular outcomes and there may be conditions on your premises or within your organization which may not be apparent to us. You are in the best position to understand your business and your organization and to take steps to minimize risk, and we wish to assist you by providing the information and tools to assess your changing risk environment. Fee may be required.



Programs Claims Service

From small to large, simple to complex, Zurich uses a tiered-approach to match the skills of our claims adjusters with the complexity and severity of the claim.

What You Can Expect

- Contact with the insured and claimants within one business day, on average, of receiving a new claim
- Contact with all other parties within two business days, on average
- Contact with our insured at least every 90 days to provide claim status
- Investigation conducted prior to determining liability or compensability
- Evaluation of potential subrogation opportunities on all applicable losses
- Referral of potentially fraudulent claims to our in-house Special Investigation Unit for review
- Establishment of reserves as early as possible, review of reserves approximately every 90 days

To help contain costs, most vendors are contracted before a claim occurs and are regularly audited for compliance to contractual standards.

¹ Bureau of Justice Statistics Report, December, 2008.

Since 2006, 71% of the cases Zurich's program claims took to trial resulted in decisions in favor of the insured, compared to 48% nationally.¹

Value Added Services Staff Legal

Zurich Staff Legal is a multi-office network of attorneys. Our attorneys are motivated by customers' demand for first-rate legal defense at the lowest total costs results for claims requiring litigation. They are compensated for their performance and efficiency, rather than billable hours, so they share with other Zurich claims professionals a common goal – optimum litigation resolution for customers.

Mechanical Claims Unit

The Mechanical Claims unit handles product defect claims and is engaged when there are allegations that a body shop or repair facility caused damages to a vehicle or piece of equipment. The Mechanical Claims unit is staffed with ASE (Automotive Service Excellence) and TIA (Tire Industry Association) certified adjusters who are experienced in detecting and evaluating mechanical failures.

Recovery Services

Zurich also maintains a highly skilled Recovery Services Team. Currently, our recovery professionals average 12 years of experience. As a result of our skill, cutting-edge technology, and broad network of resources, Zurich's recovery ratios are 19% better than industry average on an accident year basis².

² Ernst & Young, *Subrogation Best Practices and Benchmarking Report*, November, 2002.

Over the past six years Staff Legal has handled its liability claim cases for an average of 40% less than outside law firms.

In our 2008 annual claims survey, 96% of customers told us we paid their claims "fairly and promptly".

Direct Repair Program

The Direct Repair Program provides valuable repair services for commercial auto customers with vehicles of less than 10,000 Gross Vehicle Weight. The program provides quality workmanship, expedited service and features designed specifically for commercial auto customers.

The program offers:

- A network of more than 3,000 shops located in nearly all major metropolitan areas throughout the country
- Priority repair of your vehicle at any network partner
- Lifetime warranty on workmanship for as long as your company owns the car

Zurich's Vendor Management unit continuously reviews the network to ensure that the number of appointed repair facilities in any one area is sufficient to serve customer needs. To ensure high quality service, repair facilities are not asked to provide discounted parts or labor in exchange for priority repairs.

A repair shop must meet or exceed a number of requirements to participate in our Direct Repair Program, including:

- High-quality workmanship
- Use of state-of-the-art frame and unibody and repair operations
- Compliance with EPA standards for painting and repair operations
- Cleanliness of the facility

Direct Repair Program, for all types of vehicles, offers priority repair service with a lifetime warranty.

Excelerate Windshield Glass Repair Program

Transportation businesses can experience a wide variety of claims. A common example is a cracked windshield. Vehicles taken out of service for windshield repair can negatively impact efficiency, customer service and ultimately profitability.

At Zurich, we understand this inconvenience and provide a solution – The Excelerate Glass Program. To offer the Excelerate Glass Program, we have teamed up with Safelite AutoGlass, a national auto glass provider, serving nearly 4 million customers per year.

One of the unique features of the Excelerate Glass Program is the option to repair your windshield, when possible, instead of replacing it. [This option offers several distinct benefits:](#)

- Waiver of the applicable deductible payment
- Retention of the integrity of your windshield's factory seal
- Safelite's lifetime warranty, applies as long as you own or lease the vehicle

The Excelerate Glass Program also delivers convenience and flexibility. [As a Zurich customer, these features are available to you:](#)

- Schedule an appointment 24 hours a day, 365 days a year
- Service completed, on average, by the end of the next business day
- Generally, repairs to cracked windshields in 30 minutes or less
- A national network of repair shops
- A fleet of mobile service vans that will come to your home or place of business to make repairs or replacements on site



Zurich Accident Assistance

The true value of your insurer is revealed when you need to make a claim. After a loss, customers need the ability to report claims anytime, anywhere. That's what *Zurich HelpPoint* is all about – offering customers a variety of options to make the claims reporting process as flexible and convenient as possible.

At Zurich we provide a variety of options for reporting a claim, including:

Phone: Call (888) 680-8005 toll free 24 hours a day, 7 days a week. Claim number will be provided and the claim staff will begin their review.

Fax: Call (402) 963-5329. An adjuster will be assigned promptly.

E-Mail: Send a claim report to empire.claims@zurichna.com. An adjuster will follow-up with you promptly.

Postal Mail: Mail the claim form to the address below. An adjuster will contact you, or confirmation will be given, within one business day of receipt.

Zurich Programs
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Our award-winning
Care Center has been
recognized as
"Highly Commended
Best Contact Center
in the Americas"

- ContactCenterWorld.com,
December, 2008

About Zurich in North America

In 1912, Zurich became the first foreign insurer to enter the U.S. Market. Today in the U.S., Zurich is a leading commercial property and casualty insurer serving a wide range of commercial customers such as small and mid-sized businesses, large domestic corporations and global multinationals.

Zurich – A Leader in North America

Key Market Positions

- 2nd Largest Commercial Insurer in the U.S.¹
- 2nd Largest Program insurer in North America²
- 1st Largest insurer of franchised auto dealers³
- 3rd Largest commercial auto writer⁴

Zurich is the insurance provider for the majority of the Fortune 100 Global Companies.

Zurich – Financial Stability

Zurich Financial Services ratings⁵:

- A. M. Best A/stable
- Fitch Ratings A+
- Moody's A1/Stable

Zurich – A Leader in The Insurance Industry

- 2008 Trade Finance Magazine "2008 Best Private Insurer"
- 2009 One of Fortune's Most Admired Companies; ranked 6th for Property and Casualty Insurance

¹ Including Farmers Exchanges, based on direct written premiums 2007; A.M. Best

² A.M.Best, 2008

³ National Auto Dealer Association

⁴ Highline Data LLC (NAIC 2006)

⁵ Rating is most recent rating of Zurich American Insurance Company published by rating agencies as of March 2009.