

Zurich HelpPoint for Electrical Contractors



Risk management solutions for the construction industry

According to the *Engineering News-Record* (ENR), electrical contractors generated more than \$19.9 billion dollars in revenue during 2007. This accounts for nearly 26 percent of the overall revenue for the ENR Top 600 Specialty Contractors, making electrical contractors one of the largest specialty business segments.¹

As one of America's leading construction insurers, Zurich North America provides coverage for nearly 3,200 electrical contractors across North America, some of whom have had relationships with us for over 18 years. In addition, 26 percent of the 2008 ENR Top 50 electrical contractors are Zurich customers¹

Our innovative insurance product solutions, superior service capabilities and unique industry insight help our customers save lives and reduce their total cost of risk. Backed by more than 700 professionals dedicated to construction in North America, Zurich can provide a HelpPoint for nearly every aspect of your work.

Insurance products

Our research has identified the primary hazards associated with the electrical trade, including strains, slips/trips/falls, struck or injured by, cuts or punctures, intersection accidents, rear-ended other vehicle and sideswipe collisions. In response to these hazards, we have developed more than 30 insurance products and 70 loss mitigation services to address the unique exposures that you may face.

Our broad coverage options are designed to meet the needs of electrical contractors with annual revenues greater than \$10 million including:

- Builders Risk
- Commercial Auto
- Commercial General Liability
- Contractor's Extension Endorsement
- Contractor's Pollution Liability
- Directors and Officers (D&O)
- Excess of Wrap-Up Endorsement
- Excess Umbrella
- Professional Liability
- Property and Inland Marine
- Workers' Compensation

Risk engineering services

Our extensive construction industry experience has allowed us to develop products and services specific to the hazards electrical contractors face such as:

- **Arc Flash Hazard Analysis** – Provides an overview of arc flash hazards and suggests means of helping to reduce the hazard level through faster detection and clearing of electrical faults
- **Confined Space Program** – Describes the procedures and practices required to enter and work within a confined space
- **Electrical Safe Work Program** – Helps protect personnel from the hazards encountered while performing work on or near energized and de-energized electrical parts
- **Slip, Trip and Fall Prevention** – Identifies common exposures, discusses methods for planning, communicating and educating personnel and offers claims management techniques
- **Soft Tissue Injury Prevention Program (STIPP)** – Increases awareness of the factors that may contribute to soft tissue injury among construction workers and offers methods to help prevent them
- **Struck By/Falling Objects Prevention** – Provides a collection of best practice techniques and solutions available to the construction industry
- **Virtual Risk Manager (VRM) Fleet** – A risk management tool that helps enable contractors to perform online fleet auditing, driver risk assessments and defensive driver training with detailed management reporting

In addition to our comprehensive and consultative risk management services, we also provide extensive training and educational offerings including [ClickSafety®](#), [Virtual Consulting](#) and [Zurich Seminar Series](#).

Claims services

Zurich's construction-dedicated claims teams are committed to helping customers when it matters most. Our highly trained customer care specialists are on hand to help you 24/7 no matter how you choose to reach us: by phone, online, fax or e-mail.

Sources:

¹Engineering News-Record (ENR), Top 600 Specialty Contractors, 2008

²IR information based on Zurich study of incidents between January 2004 and December 2007

Zurich

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* For information about the ratings of Zurich American Insurance Company, access the ratings section on www.zurichna.com. For more complete financial information about the Zurich Financial Services Group and ratings for Zurich Insurance Company, access www.zurich.com.

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. 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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Some of our products and services available to electrical contractors include:

- **Preferred Provider Organization (PPO)** – Offers a comprehensive network of more than 580,000 regional and national providers to help injured workers find quality medical care close to home or the jobsite
- **Special Investigation Unit (SIU)** – Helps customers manage loss costs through a fraud-fighting program that includes detection and awareness, investigation, training and regulatory compliance
- **Zurich RiskIntelligence Express®** – An online risk management information system that enables customers to view loss history, detailed trend analyses, financial information and adjuster notes; it also offers extensive reporting options designed to help address customer needs

Why Zurich?

- Zurich is one of the largest construction insurers in North America with more than 50,000 customers
- The Incident Rate (IR) for our customers is 25% lower than the industry average²
- Customers who implemented Zurich's Soft Tissue Injury Prevention Program (STIPP) between 2003 and 2007 experienced an average reduction of 18% in claim frequency compared to the previous year
- In 2008, more than 73% of all medical bills submitted for payment utilized Zurich's PPO network, resulting in a potential cumulative savings in excess of \$22 million for our construction customers
- Ninety-six percent (96%) of all Zurich claims are responded to within two hours and 100% within 24 hours
- Flexible collateral options available including Zurich's new collateral alternatives eZ Trust™ and eZ CD™, whose benefits include reduced fees, interest bearing certificates of deposit (CD's) and standardized trust agreements from financial institutions
- Leadership and influence through active participation in the Construction Safety Council (CSC), Construction Financial Management Association (CFMA) and the International Risk Management Institute (IRMI)

For more information on risk management solutions for electrical contractors, please contact your broker or Zurich's regional executive. To obtain a complete listing of our products and services for the construction industry, please visit www.zurichna.com/construction or contact the customer inquiry center at 800-382-2150.

