

Risk engineering services for the financial services industry

Zurich Services Corporation recognizes that risk engineering services have an impact on your business—your profitability, your property and other assets, the health and safety of your employees and customers, and much more. Because our services permeate so many critical aspects of your business, we try to focus on the results. Our risk engineering consultants have a great deal of experience in the financial services industry, giving them a deeper understanding of your risks and what can be done to address them. In addition to our financial services industry knowledge are our four key building blocks of service:

- **Approach**, which is to act as both student and teacher, learning about your individual organization in order to choose the right solutions and then sharing our risk management knowledge to help you become more self-sufficient in controlling your risks
- **Specialist** risk engineering consultants, who are highly experienced and trained technical professionals, dedicated to the industries they serve and, in many cases, hired from within your industry
- **Information**, which reflects our constant drive to find ways to help simplify and reduce the cost of managing risk for our customers through automation
- **Network**, which spans 30 countries and includes over 1,000 risk professionals, giving you access to the largest network of technical risk management in the world, so we're ready to go wherever you grow

Fire loss prevention assessment and highly protected risk (HPR) assessments

Our fire loss prevention risk assessment evaluates whether your current fire protection and prevention methods are appropriate and looks for opportunities to make practical improvements. We also measure your existing fire protection equipment against national standards and provide a list of approved products and suppliers who can repair or replace fire protection equipment or make

other necessary fire protection-related building upgrades or repairs for you.

Our HPR assessment program evaluates the adequacy and reliability of the physical protection of a building and its occupancy. During the assessment, we review with you how to manage the program, such as emergency response, inspection and testing, maintaining fire equipment and contingency planning.

Industrial hygiene services

There may not seem to be any connection between industrial hygiene and the financial services industry, but the perception of poor indoor air quality affects employee performance and, in some instances, can have a negative impact on the health of building occupants. Our experienced Certified Industrial Hygienists (CIHs) can help you identify and assess potential sources of employee exposure to indoor air quality hazards, including identifying mold issues, assessing whether you have a sufficient introduction of outside air and sampling for various contaminants and odors. We can also perform water sampling to assess the potential for Legionella in cooling towers and implement programs to reduce potential exposure to this dangerous bacteria.

Ergonomics services

In addition, our certified ergonomists (Certified Industrial Ergonomists and Certified Professional Ergonomists) can help you select equipment and furnishings to better accommodate your workforce and can help assess or design workspaces to reduce excessive stressors that can lead to employee discomfort or disease. Proper ergonomic training can reduce employee discomfort, provide the appropriate tools to let them set up their work areas and, ultimately, boost employee morale.

Customized safety videos

Our customized safety videos help you address safety topics that are truly relevant to your operation because they are filmed on your location with your employees performing your day-to-day

operations. By videotaping on your site, we can zero in on specific exposures, facilities, procedures and equipment that are potential loss producers. You can also use these videos for new employee safety training, OSHA-specific safety training or simply to address a specific safety topic consistently across all your locations. This helps employees pay closer attention to the customized videos rather than off-the-shelf videos, resulting in the kind of deeper understanding that leads to behavior change.

Internal control development

Zurich Services Corporation can help you evaluate and improve your internal control policies to help protect in the event of employee fraud and dishonesty. Our program includes the following elements:

- Creating a zero tolerance atmosphere for employee fraud
- Handling the discovery of employee dishonesty
- Reviewing hiring procedures
- Developing and implementing forgery awareness and prevention controls
- Preventing and responding to robberies
- Strengthening ATM security
- D&O procedures
- Reviewing lender liability and trust liability procedures

Emergency preparedness and disaster recovery planning

Our emergency preparedness and disaster recovery planning can help minimize the impact of potential natural and manmade disasters on your business. We start by evaluating your exposures and vulnerabilities, such as business interruption and supply chain management issues. Then we help you

build a plan that addresses these and other issues. If you already have an emergency preparedness program in place, we identify gaps and suggest improvements. We look at each of your operations and locations individually to help make the program more effective across your entire organization.

Slip, trip and fall evaluations

Our slip, trip and fall evaluations span from providing self-assessment tools to in-depth site evaluations of the slip, trip and fall exposures you face in financial services facilities. Our assessment model identifies the most important factors affecting the potential for slips, trips and falls. After helping you identify these critical risk factors, we focus on practical and cost-effective improvements. Our experience in the financial services industry helps us recognize the problems in your office environment that can lead to slip, trip and fall accidents, and our solutions have led to significant results.

Fleet services

Zurich Services Corporation has a worldwide network of fleet specialists with roots deep in the transportation industry. We offer the financial services industry a wide assortment of tools and training to help you in critical areas of controlling your fleet exposure, such as tools to identify poor drivers and the subsequent training to help all drivers improve their skills.

For more information about Zurich Services Corporation's services for the financial services industry, contact your Zurich representative or visit www.zurichna.com.

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Zurich Services Corporation
Risk Engineering



ISO 9001:2008

Quality-Assured Solutions Provider

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.

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