



ZURICH[®]

Zurich Integrated Products

Q&A: Customer Profiler and Z Fit™ prequalification tool

Background

Zurich Integrated Products (ZIP) has created two new online resources to make it faster and easier for producers to determine if ZIP offers the right insurance solution for their clients' business needs.

The "Customer Profiler" and "Z Fit," a prequalification tool, will help producers spend less time and effort determining if a specific risk meets ZIP's underwriting appetite. These online capabilities are part of ZIP's strategy to utilize technology to simplify the submission process, enhance operational efficiencies and drive profitable growth for our producers.

Customer Profiler

- 1. What is the Customer Profiler?** The Customer Profiler is a self-service, Web-based tool that enables producers to determine if ZIP is an appropriate client solution by answering a few basic questions about the insured's industry and insurance coverage needs. After completing the Profiler, the producer may be prompted to access the prequalification tool, Z Fit, to provide additional information and submit an application for immediate clearance and registration.
- 2. How do producers access the Profiler?** Producers can access the Profiler via ZIP's Web site, <http://zip.zurichna.com>.
 - Home page: listed under Quick Links
 - Self-service: listed in top navigation drop down box
- 3. Who can access the Profiler?** Anyone who views the ZIP Web site can access the Profiler without a user id and password.
- 4. What information is required to complete the Profiler?** The producer will need to enter into the Profiler basic details about the following categories, when applicable:
 - Insured's industry and revenue
 - Product interest
 - Property, vehicle and payroll

- 5. What happens after the producer completes the Profiler's online questions?** Once the producer answers all questions, the Profiler will display an onscreen message indicating if ZIP's targeted risk appetite matches the client's needs. If it appears ZIP is a possible insurance solution, the Profiler will automatically direct the producer to the Z Fit prequal tool to begin the prequalification and submission process. In the event ZIP cannot offer an appropriate solution, the Profiler will display a message, referring the producer to another Zurich business unit.
- 6. What happens to the information a producer enters into the Profiler? Will ZIP retain it?** ZIP will save the data entered into the Customer Profiler tool only if the user proceeds to the Z Fit prequal tool. Otherwise, ZIP does not retain the information.
- 7. What products are eligible for Profiler use?** The Profiler may be used for all ZIP products: automobile, general liability, property, umbrella, excess, workers' compensation, directors & officers, errors & omissions, employment practices liability, crime, accident & health and environmental.

Z Fit™ prequalification tool

- 1. What is Z Fit?** Z Fit is a Web-based prequalification tool that allows producers to determine if a risk meets ZIP's target appetite, then submit the application for clearance, registration and underwriting review.
- 2. How do producers access Z Fit?** Producers can access Z Fit via ZIP's Web site, <http://zip.zurichna.com>.
 - Home page: listed under Quick Links
 - Self-service: listed in top navigation drop down box
 - Customer Profiler: automatic re-direct if the producer completes the Customer Profiler and is transferred to the Z Fit log in page

For more details, call

866-683-5996

or visit us on the Web at
<http://zip.zurichna.com>

3. **Who can use Z Fit?** Any Zurich producer with a zurichna.com user id and password can access the Z Fit prequal tool.
4. **What if a producer does not have a user id and password?** A producer can request online access by clicking on the "register now" icon located at the bottom of the Zurich North America logon page. Producers will need to provide their Producer ID, Federal ID (FEIN) and the last four digits of their social security number. Any questions about producer user ids, passwords or the Z Fit login process, may be directed to ZIP at 866-683-5996.
5. **Why does a producer need a secure password to access Z Fit, but not the Customer Profiler?** Z Fit offers access to a risk prequalification process, which requires security and confidentiality. Additionally, Zurich adheres to stringent practices to ensure an account's clearance and registration are handled properly, along with securing the application and supporting documents if the risk is submitted for processing.
6. **What information does a producer need to provide when using the Z Fit tool?** If a producer is directed to Z Fit after successfully completing the Customer Profiler, it is not necessary to re-enter most of the insured's information. If the producer directly logs into Z Fit (and bypasses the Profiler), it will be necessary to provide the following details, when applicable:
 - Insured's industry and revenue
 - Product interest
 - Industry SIC codes (a convenient look-up feature helps identify codes if unknown)
 - Sub-class descriptions
 - Property, vehicle and payroll
7. **What happens once the producer completes the online Z Fit questions?** A message will appear on the screen, indicating whether or not the account meets the requirements for ZIP's risk categories. If it appears the account may be a possible fit, the producer is directed to attach the application, along with the loss run and other appropriate information, and submit it online for underwriting review.
8. **Does this mean a producer can submit an application through the Z Fit prequalification tool?** Yes, if the account appears to fit ZIP's risk appetite, the producer is prompted to submit the application via the Z Fit prequalification tool, and it will e-mailed directly to Zurich's Intake Center.
9. **What is the format of the application file a producer can submit?** A variety of formats are accepted: Microsoft® Word Excel, Powerpoint, Adobe® PDF, JPG, TIF, etc.
10. **Is Z Fit available for all ZIP products?** Yes, Z Fit may be used for all ZIP products: automobile, general liability, property, umbrella, excess, workers' compensation, directors & officers, errors & omissions, employment practices liability, crime, accident & health and environmental.
11. **Once an application is submitted through Z Fit, does a producer receive an acknowledgement of the submission?** Yes, Z Fit will automatically display an onscreen message, acknowledging the submission has been uploaded for clearance and registration.
12. **How can a producer determine if ZIP received a submission for the same insured from another producer?** When applicable, Z Fit clears a submission for the primary insured only. If another producer has submitted an application for the same primary insured, the submission will not pass the prequalification process. If this occurs, the producer should contact a ZIP underwriter at 866-683-5996.
13. **If a producer submits an application despite the account failing prequalification through Z Fit, who can the producer call to discuss the submission?** Producers may contact a ZIP underwriter at 866-683-5996 to address this account.

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