



## ZIP notes

Helpful information from  
Zurich Integrated Products

Zurich Integrated Products (ZIP), a division of Zurich North America Commercial, is a single-source solution for commercial businesses with revenues of \$5 million to \$25 million. We combine traditional property & casualty insurance with specialty coverages to provide an efficient, integrated offering.

E-mail submissions to [usz\\_zip@zurichna.com](mailto:usz_zip@zurichna.com) or call **866-683-5996**



### President's Message

Vincent C. Tizzio  
Zurich Integrated Products

I would like to personally welcome you to the inaugural edition of *ZIP notes*! It is my pleasure to write the first newsletter that we will distribute regularly via e-mail and post to our Web site. Here, you will find important news, information and updates that will help us to serve you and our mutual clients more successfully.

Reflecting on the past seven months, ZIP has been working hard to deliver on our value proposition. We formed ZIP to cater to one of the largest and most underserved U.S. business segments. I am happy to report we are gaining considerable momentum with our mission—to provide single-source, customer-centric insurance solutions.

We have many successes to celebrate, and some of the highlights since inception include:

- To date, we have received and handled more than 11,000 submissions from 800 broker locations, with 75% of all brokers submitting multiple accounts;
- Submission flow representing a broad cross section of industries, with greatest success coming from business services, hospitality and artisan contracting;
- Over 1,000 policies bound year-to-date;
- Firmly established in the Midwest and East coast, while well on our way to having a national footprint by year's end, and;

- Working to make available through ZIP five additional products this year to further enhance and expand our one-source value proposition.

We initially launched ZIP in the North Central and Northeast regions with core property, casualty and management liability products. We have since expanded our geographic footprint to the Southeast, South Central and the Mid-Atlantic, and we have added accident & health and environmental products to our available coverage portfolio. In response to your continued feedback, my team has continued to respond to calls for ZIP to expand our underwriting appetite, providing increased support across a wide range of complex risk profiles.

Within ZIP's multiline core property & casualty line, we are seeing positive results from our select distribution strategy. A stronger alignment with ZIP's underwriting appetite has resulted in a premium growth of 41 percent over March. We are working to implement this approach across other product lines as well.

I recognize the process of establishing a business unit from the ground up can be challenging for our producers, however we are working hard to ensure we are providing you with the best customer experience. My team is making a concerted effort to increase its market presence and become better acquainted with all of our distributors. In April, we completed 100-plus producer visits and planned for more than 100 others in May.

Through these face-to-face exchanges, we seek to understand your needs and business drivers so we may best serve you and our customers.

Much debate has ensued in the press about capital strength of insurance carriers. In these turbulent economic times, the financial stability of Zurich Financial Services Group remains strong and can provide your clients comfort that when they need their insurance the most, we will be there to meet their needs\*.

During our short, but storied history, ZIP continues to drive operational and technology improvements. "Optimization" is our mantra as we strive to develop ways to make it easier for you to do business with us. Some recent enhancements are more visible to you; for example ZIP's new and improved Web site, <http://zip.zurichna.com>. Others take place behind the scenes and help us improve efficiency and responsiveness.

Over the coming weeks, ZIP will unveil a new Web-based prequalification tool that will give you immediate feedback on whether or not a specific risk meets ZIP's target appetite. Future versions will feature the ability to clear and register accounts upon submission and provide real-time quotes. We also are test piloting an electronic document retrieval program that will speed the policy delivery process.

We have accomplished much these past months, and I thank you for your support and patience as we continue to build ZIP's capability. We are genuinely committed to customer-centricity in our effort to provide deeper risk insights, stronger relationships and greater value to our customers and brokers.

As always, I look forward to hearing your feedback on how we can do more and become more successful with you. Below you will find an example of the work ZIP is doing to provide you and your customers with customer-centric insurance solutions. I am happy to share it with you, because in the end, delivering for our customers...when it really matters...is what sets us apart from our competitors.

- Vincent C. Tizzio

## Zurich HelpPoint success

Zurich HelpPoint is centered around the commitment to help our customers at the moments that matter the most. It is the collective term for the many guidance, solutions and service offerings Zurich delivers that captures our commitment to putting you and our customers at the heart of all we do. In the following example, ZIP demonstrates its value proposition, by providing an important HelpPoint for both the producer and the client.

### Overcoming heavy competition to preserve a long-standing relationship

A \$17 million food holding company with 740 employees operates 35 restaurants across the South Central region. With seven restaurants located in high wind zones, the customer needed a comprehensive insurance solution to provide coverage for heavy windstorm exposures, as well as separate wind and hail deductibles. A ZIP select broker, who controlled the account for years, faced intense competition and was committed to maintaining the relationship. After analyzing the customer's risk protection needs, ZIP was able to provide an integrated insurance program including property, general liability, automobile and excess. By working closely with the broker and the customer—and at one point thinking they had lost the account—ZIP won the account with a comprehensive and solid quote, resulting in a satisfied client and an elated producer.

For more success news, refer to the 'Marketing Materials' section of our Web site, <http://zip.zurichna.com>. To learn how ZIP can help your clients, call us at 866-683-5996.

Zurich

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