

Risk engineering services for the retail and wholesale industry

Zurich Services Corporation recognizes that risk engineering services have a direct 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've taken great care to ensure they're focused on results. The most important action we've taken to get those results is to hire experienced professionals from the retail and wholesale industry to work with you. Our retail and wholesale industry risk engineering consultants have first-hand experience working from within your industry, giving them a deeper understanding of your risks and what can be done to address them. In addition to our retail and wholesale industry experience 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 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.

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 the retail and wholesale industry. 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 retail and wholesale industry helps us recognize the problems unique to your setting that can lead to slip, trip and fall accidents, and our solutions have led to measurable results.

Ergonomics

Strains and sprains are loss leaders in retail and wholesale operations. Our Certified Industrial Ergonomists (CIE) offer a comprehensive evaluation of the risk factors associated with your workstations, whether in a retail, warehousing/distribution center or office environment. After the evaluation, they offer recommendations to correct and control those risk factors. The results from these recommendations can significantly improve the safety of a workplace, reduce potential accident costs and increase productivity.

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. Our retail and wholesale industry customers have found results from customized videos to be far superior in getting their safety messages across to their employees. Probably the main reason for this is that employees pay closer attention to them than off-the-shelf videos, resulting in the kind of deeper understanding that leads to behavior change.

Absence management

Zurich's absence management program is a customizable, end-to-end process with pre-injury, injury management and return-to-work solutions designed to help you take control of employee absence and disability costs. Typical program services for our retail and wholesale industry customers include:

- developing a physician network
- developing injury management policies and procedures development
- identifying job descriptions with physical demands and transitional work assignments
- developing a return-to-work program

Because implementing a program this all-encompassing can seem overwhelming, we help you through by assisting with communications, training your employees and providing tools such as EZ Transition, our online return-to-work program management tool.

Fleet services

Zurich Services Corporation has a worldwide network of fleet specialists with roots deep in the transportation industry. We offer our retail and wholesale industry customers 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 retail and wholesale industry, contact your Zurich representative or visit www.risk-engineering.com

Zurich Services Corporation

1400 American Lane, Schaumburg, Illinois 60196-1056
800 982 5964 www.zurichservices.com

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Risk Engineering



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