



Reducing the disputes and costs of environmental spills.

By Robert Winterburn, AVP, Zurich Environmental North America

A truck hauling chemicals skids off the road and flips over. The chemicals leak onto a farmer's cornfield. Clean-up contractors are quickly called, crop engineers are hired, fingers are being pointed, insurance carriers step in after work has been completed, payment disputes begin. The contentious situation drags on for weeks, if not months.

This was the typical spill situation before Zurich's Spill Reporting Online System arrived on the scene in April of 2008. "It was important for Zurich to develop a more proactive, efficient approach to handling spills for our customers," explains Julie Dunai, Senior Vice President and Head of Environmental, Zurich North America.

Under this industry-leading model, Zurich gets involved at the onset of the claim, assisting the customer in identifying the right contractor, helping determine what people and equipment need to be mobilized, and negotiating costs and payment schedules upfront. "With Spill Reporting Online, Zurich has helped customers eliminate the Monday morning quarterbacking and cost overages that used to occur," said Bob Winterburn, Assistant Vice President with Zurich Environmental.

Once Zurich customers are registered with the Spill Reporting Online System, they can report a spill online or by telephone 24 hours a day, seven days a week. After all pertinent spill information has been communicated, the system searches a database of more than 3,000 qualified contactors throughout North America who are skilled and equipped to react to particular kinds of spills. The scope of work for the spill cleanup is monitored in real time, to simplify the final auditing process.

"Zurich took the industry standard for spill reporting, and through a robust Web-based program, turned it into a gold standard with an array of services and features," says Winterburn. He notes that customers like the regulatory reporting assistance Spill Reporting Online provides in completing local, state and federal release documents. "Depending on the jurisdiction and type of spills, customers often find themselves having to file up to a dozen reports," Winterburn explains.

Since the U.S. rollout began in 2008, more than 90 spills have been handled through the Spill Reporting Online System, generating cost savings of \$1.5 million for Zurich customers. Dunai says that client response has been "overwhelmingly positive." The system takes the burden off of a company's internal staff from handling all the details of a spill. It also provides transportation and construction companies with a tangible benefit to sell to their own clients, and a way to differentiate themselves from their competitors who only offer phone and paper-based methods of reporting and cleaning up spills.

Because of the success Spill Reporting Online has enjoyed in the U.S., the system is now being introduced to our customers in Canada. "Spill Reporting Online is available exclusively to Zurich customers at no additional cost to their current environmental policy. It is a significant value-added benefit that, when activated, can save our customers hours of headaches and thousands of dollars should a spill ever occur," says Winterburn.

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