

Consolidated Insurance Programs (CIPs) for the construction industry

What if your insurer could wrap a full range of coverage needs for your next Consolidated Insurance Program?

Zurich offers Consolidated Insurance Programs (CIPs) that are an alternative purchasing strategy for sponsors that consolidate various insurance coverages for contractors and subcontractors.

CIP programs are designed to address the unique requirements that create value and help reduce costs for the project sponsor. Blending Zurich's experience and knowledge with the sponsor's creates a safety and claims management culture that will allow us to help our customers meet their program goals.

Consolidated Insurance Programs Contractor-Controlled Insurance Program (CCIP)

Contractor-sponsored insurance for all enrolled contractors involved in the construction process.

Owner-Controlled Insurance Program (OCIP)

Program where the owner purchases the project coverages on behalf of all enrolled contractors and establishes the program controls.

Rolling Consolidated Insurance Program (RCIP)

Program spanning a number of projects at varied locations or covering a period of time.

Maintenance Consolidated Insurance Program (MCIP)

Program for maintenance of facilities, usually in heavy construction operations associated with energy-producing facilities, fossil fuel, petrochemical plants and manufacturing facilities.

Targeted customer profile

Zurich tailors CIP coverage to help meet the needs of large construction customers including:

Contractors

- Joint ventures, prime contractors or construction managers

Owners

- Public entities including convention centers, hospitals, airports, universities, correctional facilities and all public works construction

- Private entities including real estate developers, heavy industrial, manufacturing, industrial and petrochemical

Coverage features

Our broad range of comprehensive insurance solutions include:

- Workers compensation and employers liability
- General liability
- Builders Risk
- Umbrella liability
- Contractor Protective Professional Indemnity (CPPISM)
- Owner Protective Professional Indemnity (OPPISM)
- Subguard[®] – an innovative alternative to traditional performance and payment bonds
- Site Specific Environmental

Program options

- Annual or multiyear project insurance
- Flexible cash flow options
- Large deductibles with:
 - Combined aggregates
 - Clash coverage
- Retrospective rating plans
- Self-insured retentions (SIRs)
- Electronic subcontractor policy issuance and delivery
- Premium Audit capabilities

Risk engineering consulting services*

Professionals with experience in general liability risk assessment, program evaluation and exposure identification

- Best practice consulting services with an emphasis on:
 - Subcontractor pre-qualification
 - Subcontractor management
 - Construction quality management
 - Slips, trips and falls
 - Struck by falling objects
 - The role of third party consultants

- Water intrusion
- Work zone safety
- Tools for evaluating existing programs including:
 - Quality Assurance/Quality Control (QA/QC)
 - Slips, trips and fall evaluation guide
 - Temporary traffic control pocket guide
 - Benchmarking reports
 - Zurich QualityNet
 - Cultural Gap Analysis©
 - IRMI Online Contractual Risk Transfer subscription
- Training offered through the Zurich Seminar Series including topics such as:
 - Construction defect awareness
 - Contact with power lines
 - Excavation management – competent person
 - Intro to temporary traffic control
 - Traffic flagging – instructor course
 - Fall management
 - Substance abuse
 - Burns – electrical, arc flash, chemical, flame
 - Contractor’s equipment
 - Crane management
 - Business continuity management

- Design professionals
- Special investigations
- Recovery
- Staff legal and litigation management
- In-depth knowledge of the roles and contractual obligations of the parties, including risk transfer arrangements

Why Zurich?

- Leadership and influence through active participation in key construction and insurance industry associations
- Professionals who specialize in the industry and understand the technical and operational aspects of construction
- Creative solutions aimed to help reduce customer’s cost of risk while enhancing their profitability
- Innovative coverage policies and extensions that address industry specific needs
- Customized programs that fit the unique risk appetite and coverage needs of the customer
- Integrated underwriting, risk engineering and claim account teams
- Domestic and global coverage capabilities
- Zurich’s financial strength, which is rated “A” (positive) by A.M. Best (see fn below)**

For more information

For more information on consolidated insurance programs for the construction industry, please contact your broker or Zurich’s regional executive. You may also visit www.zurichna.com or contact the customer inquiry center at 800-382-2150.

**These are the most recent ratings of Zurich Insurance Company published by the respective ratings agencies as of October 1, 2008. Access the named rating agency web sites for the latest information regarding ratings.

Claim services*

Claims professionals dedicated to the construction industry who are capable of addressing unique and complex claim handling situations including:

- Catastrophic loss
- Construction defect

Zurich

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ISO 9001:2000

Quality-Assured Solutions Provider

* Risk engineering and claims services are provided by Zurich Services Corporation.

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.

Small business owners are responsible for the loss control activities at their company. Zurich offers risk engineering solutions – comprised of tools, reports and information from literally millions of past claims from nearly every industry segment – that can help small businesses minimize and better control losses and improve their bottom line.

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*Because change happenz*SM