

## 8 What differentiating services can Zurich provide?

- Customers can choose from more than 70 shovel-ready services aimed at infrastructure work
- Fast, fair and easy claims management, which means one place for 24/7 reporting of all claims by using four different channels: online, e-mail, toll-free phone or fax; 95 percent of claims responded to on the same day of initial reporting
- Working with a select group of customers, our risk engineers in Zurich Services Corporation implemented a return-to-work (RTW) program that resulted in a 15% reduction in lost time claims and a 28% reduction in severity
- Online access to the Zurich Tool Crib at [www.zurichna.com/construction](http://www.zurichna.com/construction)
- In collaboration with the Associated General Contractors of America (AGC), Zurich Services Corporation has developed:
  - a Soft Tissue Injury Prevention Program (STIPP) with a targeted group of customers, reduced the frequency of STIPP related incidents by 18% as compared to the previous year
  - a Highway Worker Safety Program that provides techniques, best practices and training designed to reduce and prevent exposure to roadway safety hazards
- Specialty loss prevention services covering the full array of risks contractors face including:
  - Fleet management, including our Virtual Fleet Manager
  - Industrial Hygiene specialists
  - Crane Management program
  - Specialists in Mining operations and Aggregate facilities

## 9 Is there a premium reduction for buying multiple lines of coverage?

Customers may qualify for premium reductions when multiple lines of eligible business are purchased as part of InfraSolutions.

## 10 Where should I send submissions?

Submissions should be sent to the local Construction branch.

## 11 Where should I go for information on monoline Builders Risk?

Zurich offers a full suite of Builders Risk products and a streamlined submission process. For more information, online submission, quoting, issuance and policy management visit [www.zisinternet.com](http://www.zisinternet.com).

## 12 Who can I contact to get more information?

Contact your Regional Construction Manager (listed on the Contact Sheet), your local Construction representative or Zurich Regional Executive.

## 13 Where else can I find all the necessary information?

Please visit the InfraSolutions launch page on the Zurich in North America web site at [www.zurichna.com/construction](http://www.zurichna.com/construction)



**Zurich InfraSolutions™**  
Helping America build the future

## Frequently asked questions – Brokers

### 1 What is InfraSolutions™?

It's the trade name for Zurich North America Commercial's<sup>1</sup> expansive offering for infrastructure contractors and project owners. Zurich offers more than 30 insurance products to address the risks faced on infrastructure projects and more than 70 loss prevention and mitigation services<sup>2</sup>, including but not limited to:

#### Products

- Workers' compensation
- Commercial auto
- General liability
- Builders risk
- Contractors equipment
- Excess liability
- Professional liability
- Contractors pollution liability
- Surety
- Subguard®
- Railroad protective (RRP)
- Owners contractors protective (OCP)
- Directors and officers
- Project-specific insurance:
  - Wrap-ups (CIPs)
  - Joint Ventures

#### Services

- Soft Tissue Injury Prevention Program (*developed with AGC of America*)
- Highway Worker Safety Program (*developed with AGC of America*)
- Absence Management Services
- Accident Scene Investigation (ASI)
- Construction Fleet
- Construction Spanish Dictionary
- Fall Management Program
- Struck By/Falling Objects Prevention
- Zurich Crane Management
- Zurich QualityNet
- Zurich SafetyNet
- Zurich Seminar Series
- Managed Care Services
- Zurich Claims Reporting Care Center



#### Zurich

1400 American Lane, Schaumburg, Illinois 60196-1056  
800 382 2150 [www.zurichna.com/construction](http://www.zurichna.com/construction)

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

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*Because change happenz.™*

<sup>1</sup> Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

<sup>2</sup> Risk engineering services provided by Zurich Services Corporation.

<sup>3</sup> As of January 15, 2009, based on comparison of Zurich customers versus Bureau of Labor Statistics data

<sup>4</sup> As of March 31, 2009. For details of ratings for Zurich American Insurance Company, see <http://www.zurichna.com/zna/aboutzurich/financials/financial-stability.htm>.

<sup>5</sup> [www.recovery.gov](http://www.recovery.gov)

## 2 What is the appetite for InfraSolutions™?

We look for contractors with more than \$10 million in annual revenue and a strong commitment to safety and risk management. We also have significant capacity for large project-specific placements for contractors and owners. Targeted segments for infrastructure include:

- Highway
- Bridges
- Mass Transit / Rail
- Airports
- Waste Water
- Water Treatment
- Sewer Systems
- Power & Energy
- Prisons
- Utilities
- Social Infrastructure: (e.g. Schools, Hospitals, etc.)

## 3 What is the minimum premium?

Premiums are dictated by account size and exposures, but a good rule of thumb is \$250,000 in account premium.

## 4 What differentiates Zurich from the competition?

As America's largest construction insurer, Zurich is shovel-ready with more than 30 insurance products and 70 loss mitigation services to address the risks faced on infrastructure projects. Backed by more than 700 professionals dedicated exclusively to construction, Zurich is helping customers pave the way for America by assisting their efforts to reduce costs and save lives.

## 5 What are other competitive advantages of Zurich InfraSolutions™?

- Zurich is the largest construction insurer in North America with more than 50,000 customers
- As of January, 2009, 88 of the Engineering News-Record (ENR) Top 100 Contractors are Zurich customers
- Approximately 250 dedicated construction claims professionals with knowledge of local jurisdictions across the U.S. and Canada
- More than 150 risk engineers from Zurich Services Corporation dedicated to construction, averaging more than 15 years of industry experience
- More than 25% of Zurich North America Commercial's portfolio is comprised of construction risks, demonstrating our industry commitment
- More than 320 dedicated construction underwriters in 30 offices in the U.S and Canada offering an extensive inventory of more than 30 insurance products to meet the needs of the construction industry
- Zurich Claims Reporting Care Center was named as recipient of the Highly Commended "Top Ranking Performer in the Contact Center Industry 2008" award by Contact Center World
- Zurich has a proven track record in helping contractors improve their business as evidenced by the incident rate for our construction customers being 25% lower than the industry average<sup>3</sup>
- In collaboration with the Associated General Contractors of America (AGC), Zurich Services Corporation has developed:
  - a Soft Tissue Injury Prevention Program (STIPP) with a targeted group of customers, reduced the frequency of STIPP related incidents by 18% as compared to the previous year
  - a Highway Worker Safety Program that provides techniques, best practices and training designed to reduce and prevent exposure to roadway safety hazards
- Zurich American Insurance Company is rated A (stable) from A.M. Best Company<sup>4</sup>

## 6 What are current trends and issues that affect infrastructure contractors and projects?

- Construction expenditures are down significantly across the board due to the credit crunch and current economic environment
- The American Recovery and Reinvestment Act (ARRA, also know as the "Stimulus Bill") has authorized more than \$200 billion in federal spending for Infrastructure, Science, Education and Energy<sup>4</sup>. This gives contractors some optimism overall, but winning work is still challenging as the supply outweighs demand
- Contractors looking at any and all opportunities for cost savings and/or efficiencies
- For loss-sensitive programs, collateral is becoming an very important issue
- Project delivery methods continue to change with the evolution of Design-Build, Building Information Modeling (BIM), "Green" construction and Public-Private Partnerships, creating new risks and questions, especially relating to professional and pollution liability exposures
- Increased concern over insurer financial strength

## 7 What are the key features and benefits of InfraSolutions™ that address these trends and issues?

- Industry-leading product depth and breadth with more than 30 insurance products from a strong, stable provider helps gain administrative efficiencies and minimize coverage gaps and overlaps
- Significant limits capacity to insure all qualifying projects
- Benchmarking and other tools such as RECAT let contractors know how they stack up against the competition and how they can improve their business through risk management
- Flexible financing and collateral options
- Flexible Additional Insured wording
- Green building endorsement with broader coverage and competitive limits
- Excess of Joint Venture and Excess of Wrap-up insurance coverages to help protect you in the event losses spill over into your master insurance program
- ProjectSuite program for larger or joint venture (JV) projects with the following features:
  - Bundled coverage means fewer coverage gaps and overlaps
  - General Liability option to cover GC or JV only, Owner and/or all project participants
  - Extended Completed Operations coverage for 10 years or through statute of repose, whichever is less
  - Pollution coverage is customizable to cover you, the owner and/or all subcontractors
  - Matching completed operations extension when customer purchases all liability lines (general liability, professional and pollution), which reduces gaps and covers you for claims after project completion
  - Professional Liability tailored to meet your needs:
    - Some coverage – elect for BI/PD only under the general liability policy
    - More coverage – combined errors & omissions and pollution liability coverage using our pollution and environmental liability coverage (PEC) policy
    - And even broader coverage – CPPI® coverage includes first-party protective indemnity coverage, especially good for Design-Build projects
  - Low limits Builders Risk program that provides efficient coverage at lower cost
    - Full capacity limits of up to \$500M when needed
    - Better Green™ coverage option to help offset green upgrade cost
  - Large liability capacity for all projects
  - Dedicated limits means better insurance protection for your corporate assets
  - Workers' Compensation when needed
  - Railroad Protective (RRP) when needed