



## Zurich InfraSolutions™

Helping America build the future

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.

### We know your business

- 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

### We help your efforts to reduce costs and save lives

- As of January 15, 2009, the incident rate for our construction customers is 25% lower than the industry average<sup>1</sup>
- 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
- In response to industry concerns over crane collapses in 2008, Zurich Services Corporation developed a crane management program in 90 days and provided training to more than 500 contractors

### Product depth and breadth

- More than 320 dedicated construction underwriters in 30 offices in the U.S and Canada offering a full complement of more than 30 insurance products for the construction industry
- Zurich ProjectSuite program for larger projects or joint venture projects

### Financial strength

- Zurich American Insurance Company is rated A (stable) by A.M. Best Company<sup>2</sup>

### Cashflow and Credit tools

- Customers may qualify for premium reductions when multiple lines of eligible business are purchased as part of InfraSolutions
- Flexible collateral options which can free up credit lines
- Clash deductible option across coverages that means paying only one deductible when a loss triggers multiple policies
- Flexible payment terms that tie up less working capital

#### To learn more

about Zurich's shovel-ready approach to infrastructure construction, contact your broker, Zurich's regional executive, the customer inquiry center at 800-382-2150, or visit [www.zurichna.com/construction](http://www.zurichna.com/construction) to review our extensive product and service offerings.

<sup>1</sup> As of January 15, 2009, based on comparison of Zurich customers versus Bureau of Labor Statistics data

<sup>2</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>.

# InfraSolutions™ appetite guide

## Infrastructure appetite guide

Zurich's InfraSolutions options are aimed at infrastructure contractors and project owners who display a strong commitment to safety and risk management.

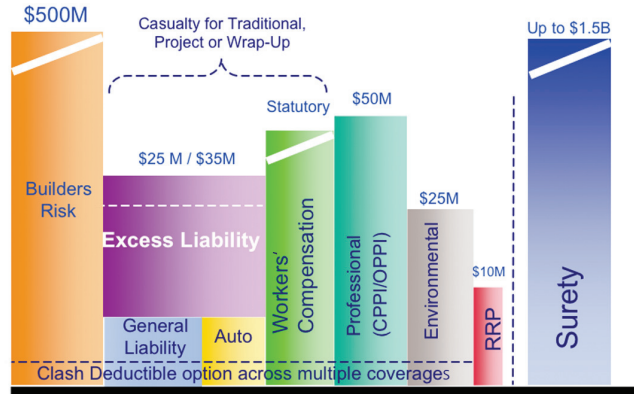
### Targeted Business

Highway  
Bridges  
Mass Transit / Rail  
Airports  
Waste Water  
Power and Energy  
Prisons  
Utilities  
Social Infrastructure

### Infrastructure Construction

- Contractors >\$10M annual revenue
- Project-specific
- Joint Ventures
- CCIP/OCIP
- Public-Private Partnerships (P3)

### Available Limits



### P&C (Prop, GL, WC, Auto)

- WC
- General Liability
- Auto
- Wrap-up
- Subguard
- International – Builders Risk
- International – Liability
- Stat.
- \$5M
- \$2M
- \$50M
- \$50M
- \$100M+ (PML basis)
- \$50M

### Pollution/Professional Liability

- Professional Liability-Contractors
- Contractors Pollution Liability
- Professional Environmental Consultant Liability
- A&E Professional Liability
- \$50M
- \$25M
- \$25M
- \$10M

### Captives

- WC/GL/AL
- Property through AS
- CPL, D&O, A&E through cross sell mechanism
- Captives: optimum account size between \$250 - \$1,500

### Excess Liability

- Lead Umbrella
- Excess Umbrella
- \$25M; \$35M for core clients
- Excess \$50M where client buys \$100M

### Contract Surety

- Bid Bonds
- Performance Bonds
- Payment Bonds
- Maintenance Bonds
- Up to \$1.5 Billion

### Builder's Risk/Property

- Builders Risk
- Fixed Property
- Contractors Equipment
- \$500M
- \$500M
- \$1M/item

### Zurich

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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.

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. Risk engineering services are provided through Zurich Services Corporation.

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Because change happenz<sup>SM</sup>