

Zurich InfraSolutions™

Helping America build the future

www.zurichna.com/construction



Highlights:

1. Unique cashflow and credit options
2. Expansive coverage breadth
3. Extensive service capabilities

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
- 88 of the Engineering News-Record (ENR) Top 100 Contractors are currently Zurich customers
- Approximately 250 dedicated construction claims professionals with knowledge of local jurisdictions across the U.S. and Canada
- Over 150 risk engineers 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

Reduce costs and save lives

- The incident rate for our construction customers is 25% lower than the industry average*
- 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 2007-2008, Zurich Services Corporation delivered 285 risk management, safety and certification seminars to more than 10,000 customers
- 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

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
- Proprietary CPPI® coverage that gives you a competitive advantage and is backed by a dedicated professional liability claims unit averaging more than 18 years of experience
- Excess of Joint Venture/Wrap-up insurance coverages to help protect you in the event losses spill over into your master insurance program
- Flexible Additional Insured wording to meet customer needs and contract requirements
- Better Green™ – industry-leading green building endorsement providing clients an opportunity to offset green upgrade costs

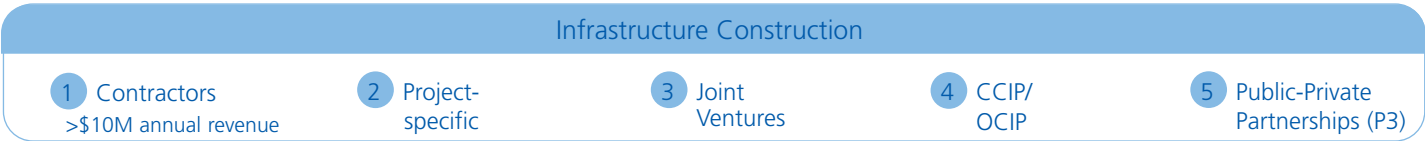
Financial Strength

- Zurich American Insurance Company is rated A (stable) by A.M. Best Company

*Based on a comparison of our customers versus Bureau of Labor Statistics data

Policies underwritten by the companies of Zurich in North America, including Zurich American Insurance Company. For ratings and financial information about Zurich American Insurance Company, visit www.zurichna.com. Not all coverages available in all states. Some coverages written on a nonadmitted basis through licensed surplus lines brokers. Risk engineering services are provided through Zurich Services Corporation.

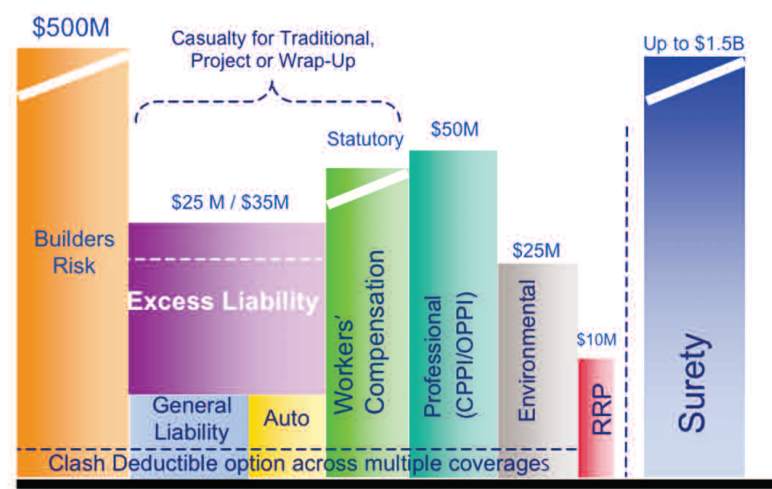
InfraSolutions™ appetite guide



Targeted Business

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

Available Limits



More than 30 products to meet your needs, including:

- Builders Risk
- Contractors Equipment
- Workers' Compensation
- General Liability
- Commercial automobile
- Excess Liability
- Professional Liability
- Contractors Pollution Liability
- Surety
- Subguard®
- Railroad Protective (RRP)
- Owners and Contractors Protective (OCP)
- Project-specific insurance
 - Joint Ventures
 - CIPs

Flexible credit and cash flow options available, plus the ability to choose from more than 70 loss mitigation services aimed at Infrastructure:

- Customers may qualify for premium reductions when multiple lines of eligible business are purchased as part of InfraSolutions
- Flexible payment terms ties up less working capital
- Flexible collateral options which can free up credit lines
- Clash deductible option across coverages means paying only one deductible when a loss triggers multiple policies
- Highway Worker Safety Program (developed with AGC)
- Soft Tissue Injury Prevention Program (developed with AGC)
- The world's first interactive fleet risk assessment tool kit
- Fall Management Program to reduce cost of loss by reducing the types of injuries resulting from falls
- Industry specialists in Industrial Hygiene, Mining operations and Aggregate plant operations
- Construction Spanish Dictionary

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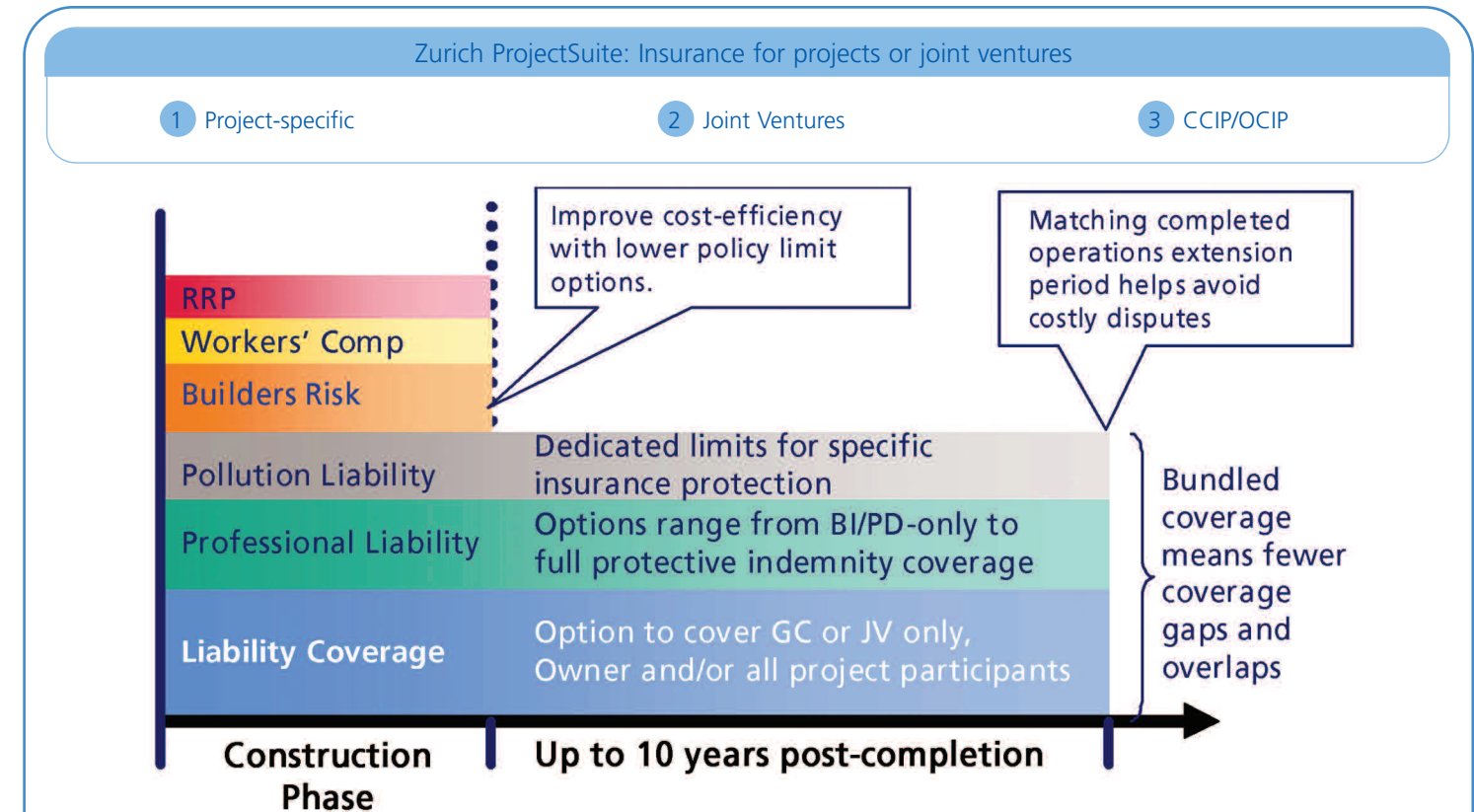
Contractor's ledger

Credit & Cashflow tools to stay sharp, stay competitive

Cashflow management	Credit enhancement
Customers may qualify for premium reductions when multiple lines of eligible business are purchased as part of InfraSolutions	Flexible collateral options: <ul style="list-style-type: none"> • Letter of credit • Trusts allow customers to earn investment income on collateralized amounts • Certificates of Deposit provide a low-risk instrument with market rate investment return • Ability to convert Paid Loss programs to an Incurred Loss program, reducing overall collateral need
Flexible payment terms ties up less working capital	Collateral determination based on financial strength of customer.
Clash deductible option across coverages for primary casualty, builders risk, professional and pollution liability means paying only one deductible when a loss triggers multiple policies	Zurich's surety customers are eligible for preferred payment and collateral terms

Introducing Zurich ProjectSuite

Insurance designed and built for projects, joint ventures and wrap-ups



Features

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 with matching extended completed operations coverage when purchasing all liability lines

Professional Liability tailored to meet your needs:

- Some coverage – elect for BI/PD only
- 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

Builders Risk with right-sized policy limits for efficient coverage at lower cost

- Full capacity limits of up to \$500M when needed
- Better Green™ coverage option to help offset green upgrade costs

Dedicated limits means better insurance protection for your corporate assets

Additional coverages (e.g. Workers' Compensation; RRP; etc.) when needed

AGC of America
THE ASSOCIATED GENERAL CONTRACTORS OF AMERICA
Quality People. Quality Projects.

ZURICH

The Associated General Contractors of America (AGC) and Zurich Services Corporation have co-developed two ground-breaking programs:

- 1) Soft Tissue Injury Prevention Program (STIPP) that, in working with a targeted group of customers, reduced the frequency of STIPP related incidents by 18% as compared to the previous year.
- 2) A Highway Worker Safety Program that provides techniques, best practices and training designed to reduce and prevent exposure to roadway safety hazards

When Builders Risk is part of your infrastructure needs, 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.