

Risk engineering for the construction industry

Zurich Services Corporation helps contractors protect their profits by offering a consultative approach to loss mitigation through value-added risk engineering services.

At Zurich, we meet the needs of our customers by providing them with qualified, experienced professionals who understand the challenges of the construction industry first hand.

Our risk engineering consultants average more than 15 years of industry experience working with some of the nation's largest contractors. They have previously served as job site superintendents, project engineers, project managers, safety directors or corporate managers. Many of them have initiated, implemented and administered highly successful risk management programs.

Because of their industry experience, our risk engineers understand the financial, operational and competitive challenges in managing and maintaining a safe and productive work site. They work with our customers, and partner with our underwriting and claims professionals, to identify the root cause and develop innovative programs and solutions designed to mitigate those exposures.

Targeted customer profile

Zurich Services Corporation provides risk engineering services for mid-sized and large construction customers. Services are specifically designed for:

- General contractors
- Heavy and highway contractors
- Artisan/specialty trade contractors
- Construction managers
- Design-build firms
- Owners or sponsors of both public and private construction projects including:
 - Wrap-ups
 - Owner controlled insurance programs (OCIPs)
 - Contractor controlled insurance programs (CCIPs)
 - Joint ventures
- Residential builders with an annual revenue of \$20 million or more from home sales
- Builders of predominantly single-family detached homes

Service details

Because every customer's risk profile is different, Zurich has structured its risk engineering services to several specialized areas designed to address those individual needs.

Construction risk services

This team specializes in conducting evaluations and providing consultative services, customized program recommendations and training.

Some key areas of focus include:

- Risk assessments including project safety, operational and corporate
- Injury management, injury identification and return to work/absence management programs
- Zero injury techniques
- Loss investigation assistance
- Orientation and safety program development
- Substance abuse and employee screening programs
- Behavioral safety training
- Seminars on key risk management issues affecting the construction industry

Construction management services

This team specializes in providing consultative construction management services including due diligence, subcontractor pre-qualification, lessons learned, claims management and quality management.

Some key areas of focus include:

- Due diligence research, analysis and recommendations that include identifying means to improve a contractor's work methods, subcontractor pre-qualification and management
- Lessons learned analysis of past subcontractor performance records against pre-defined measures to identify trends and

develop recommendations for improvements to existing processes, procedures and management capabilities

- Claims management process that specializes in the investigation, independent evaluation and resolution of subcontractor default and construction defect claims
- Quality management program review including evaluation of existing quality management manual, inspection forms and procedures; best practice consulting regarding use of third party vendors, material verification and zero defect programs; and construction defect awareness training

Beyond our teams of construction specialists, Zurich has an extensive network of professionals and innovative resources to help with your loss mitigation strategies.

With specialists in fleet management, ergonomics, industrial hygiene and absence management, our risk engineering network spans 30 countries and includes over 1,000 risk professionals, giving customers access to the largest network of technical risk management in the world.

For more information

For more information on Zurich Services Corporation's risk engineering for the construction industry capabilities, 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.

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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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