



About Zurich in North America

Zurich Insurance Group (Zurich) is a leading multi-line insurance provider with a global network of subsidiaries and offices. Founded in 1872, Zurich is headquartered in Zurich, Switzerland with approximately 60,000 people serving customers in more than 180 countries and territories. In 1912, Zurich was the first foreign insurance carrier to enter the U.S. and quickly became a leading commercial property and casualty insurer.

Financial strength and stability of Zurich Insurance Group

- Celebrating 100 years of experience in the U.S.
- Insurance provider for the majority of Fortune 100 global companies
- Industry financial strength ratings¹ among the strongest: A.M. Best A+/stable; Moody's Aa3/stable; Standard & Poor's AA-/stable

A leader in North America

Key market positions of Zurich in North America

- Zurich is the largest construction insurer in North America with more than 50,000 clients.
- Zurich is one of the leading writers of program business in the United States.
- Zurich is the fourth-largest commercial property-casualty insurance company.²
- Zurich is the second-largest writer of commercial general liability insurance.²
- Zurich is the second-largest commercial auto writer.²
- Zurich is the third-largest writer of fidelity and surety.²
- Zurich is the fifth-largest writer of workers' compensation.²
- Zurich is the largest insurer of franchised auto dealers.³

Zurich Insurance Group among the best

- Zurich's Credit and Political Risk group voted 'Best Private Insurer,' 'BestTrade Insurer in Asia' and 'Best Trade Insurer in North America' (Trade Finance magazine, June, 2011)
- Best Overall Commercial Insurance Provider – Risk Manager Choice Award (National Underwriter, May 2011)
- Innovation Award for Supply Chain Insurance & Assessment products (Business Insurance, March 2011)
- New Product Pacesetters for 2010 (Advisen, January 2011)
- Best European Primary Insurance Company (Reactions Magazine, October 2010)
- Best Private Insurer (Trade Finance Magazine Readers, June 2010)
- Greenwich Excellence Award for Customer Satisfaction (Greenwich Associates, April 2010)
- Best Commercial Property Insurer (Business Insurance Readers Choice Awards, November 2009)
- Best Worker's Comp Insurer (Business Insurance Readers Choice Awards, November 2009)
- Best Construction Insurance Provider (National Underwriter Risk Manager Choice, October 2009)
- Best Global Insurer (Reactions Magazine, September 2009)

¹ Insurance is underwritten by Zurich Insurance Company Ltd. and other insurance company subsidiaries within the Zurich Insurance Group including, in the US, Zurich American Insurance Company and its underwriting subsidiaries. Rating as of March 21, 2011; for information about the ratings of Zurich American Insurance Company, access the ratings section on www.zurichna.com. For more complete financial information about the Zurich Financial Services Group and ratings for Zurich Insurance Company, access www.zurich.com.

² Highline Data LLC, (NAIC 2010). Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company.

³ National Auto Dealers Association, August 2009.

Top Customer Industry Segments

Construction	Manufacturing
Energy	Real Estate
Environmental	Technology
Financial Institutions	
Healthcare	Automotive (via Direct Markets business unit)

Core Products and Services

Property

Builder's Risk	Marine (hull and liabilities)
Boiler & Machinery	Mergers & Acquisitions
Captive programs	Ocean cargo / Air cargo
Commercial package	Onshore Property
Excess & Surplus	Property Healthcare
Exploration & Production	Property Portfolio Protection (P3)
HPR property	Supply Chain
Inland marine	

Casualty

Commercial Automobile	Railroad liability
General liability	Umbrella/Excess liability
Excess & Surplus	Workers' Compensation
Mergers & Acquisitions	Zurich Fleet Intelligence

Management & Professional Liability

Directors & Officers liability	Fiduciary
Employment Practices liability	Professional liability (E&O)
Fidelity & Crime	Security and Privacy

Specialty

Accident & Health	Owners Protective Professional Indemnity (OPPI)
Contractor's Protective Professional Indemnity (CPPI)	Structured Programs
Environmental liability	Subguard®
Healthcare Professional liability	Surety

International (Large & Multinational Corp.)

Captive programs	Motor Fleet
Defense Base Act	Political Risk
Energy	Property
Engineering lines	Surety
Foreign Casualty	Trade Credit
General liability	Zurich Compass™**
Marine	Zurich Envoy®
Mergers & Acquisitions	Zurich Travel Assist®**

Programs

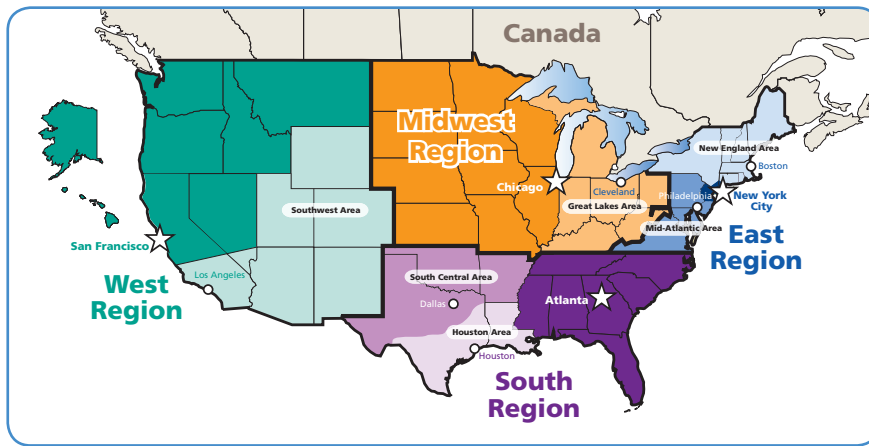
Alternative programs	Segmented programs
Captives	Transportation program

Services

Captive services (group and single parent)	Risk Engineering consulting*
Claims management	Risk management
Global network	Risk management consulting
Integrated solutions	Vehicle service contracts
Supply chain assessment	

* In the United States, risk engineering services are provided by Zurich Services Corporation

**This is intended as a general description of certain types of insurance and services available to qualified customers through World Travel Protection Canada Inc. (WTP), a member company of the Zurich Financial Services Group. WTP operates as a third party travel insurance administrator for Canadian life insurance companies and banks, and is expanding its travel assist capabilities internationally. Zurich Travel Assist is a registered trademark for travel assistance coverage and administered by WTP.



Zurich contacts in North America: Regional Management Contacts:

Distribution and Regional Management Leadership

Randall Clouser
 Head of Distribution and Regional Management
 o: (212) 553-5406
 c: (917) 558-1200
 1400 American Lane
 Schaumburg, IL 60196
 randall.clouser@zurich.com

Joseph Murphy
 Head of Distribution and Strategic Relationships
 o: (847) 240-2328
 c: (610) 470-3909
 1400 American Lane
 Schaumburg, IL 60196
 joseph.murphy@zurichna.com

Kurt Hines
 Head of Sales & Performance Management
 o: (847) 330-8717
 c: (917) 589-6251
 1400 American Lane
 Schaumburg, IL 60196
 kurt.hines@zurichna.com

Michael Golden
 Head of Broker Relationship Management, GCiNA
 105 E. 17th St.
 New York, NY 10003
 o: (917) 534-4659
 c: (646) 670-3379
 mike.golden@zurichna.com

Greg Maguire
 Head of Customer, Distribution and Marketing, Corporate Business
 105 E. 17th St.
 New York, NY 10003
 o: (212) 871-1595
 c: (917) 589-9014
 greg.maguire@zurichna.com

Visit Zurich HelpPoint for Brokers
www.zurichna.com/broker

West Region

Donald Doyle
 Regional Executive
 West Region: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming
 o: (415) 538-7211
 c: (415) 407-2420
 560 Mission Street, Suite 2300
 San Francisco, CA 94105
 donald.doyle@zurichna.com

Southwest Area

William Blake
 Area Executive
 Southwest Area: Arizona, Colorado, New Mexico, Southern California, Southern Nevada, Utah, Wyoming
 o: (213) 270-0679
 c: (847) 271-9633
 777 South Figueroa Street, Suite 3900
 Los Angeles, CA 90017
 william.blake@zurichna.com

Midwest Region

Marcus Cooper
 Regional Executive
 Midwest Region: Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin
 o: (312) 496-9298
 c: (214) 505-7474
 10 South Riverside Plaza, 5th Floor
 Chicago, IL 60606
 marcus.cooper@zurichna.com

Great Lakes Area

Frank Hammers
 Area Executive
 Great Lakes Area: Indiana, Kentucky, Michigan and Ohio
 o: (216) 447-3494
 c: (216) 816-6040
 5005 Rockside Road, Suite 940
 Independence, OH 44131
 frank.hammers@zurichna.com

South Region

Michael Hans
 Regional Executive
 South Region: Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas
 o: (404) 851-3380
 c: (770) 695-3236
 1001 Summit Boulevard
 Atlanta, GA 30319
 michael.hans@zurichna.com

South Central Area

Ric Pena
 Area Executive
 South Central Area: Arkansas, North Texas, Oklahoma
 o: (214) 866-1463
 c: (630) 294-0092
 15303 Dallas Parkway, Suite 800
 Addison, TX 75001
 ric.pena@zurichna.com

Houston Area

Mark Shults
 Area Executive
 Houston Area: Louisiana, South Texas
 o: (713) 787-5908
 c: (214) 914-2889
 2000 Sam Houston Parkway, Suite 1300
 Houston, TX 77042
 mark.shults@zurichna.com

East Region

Ed Lopes
 Regional Executive
 East Region: Connecticut, Delaware, DC, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, eastern Pennsylvania, Rhode Island, Vermont, Virginia
 o: (212) 553-5410
 c: (617) 777-5657
 One Liberty Plaza
 New York, NY 10006
 ed.lopes@zurichna.com

New England Area

Joe Surette
 Area Executive
 New England Area: Connecticut, Massachusetts, Maine, New Hampshire, upstate New York and Vermont
 o: (617) 570-8985
 c: (617) 543-7816
 100 High Street, Suite 1400
 Boston, MA 02110
 joseph.surette@zurichna.com

Mid-Atlantic Area

Ed Lopes (Interim)
 Area Executive
 Mid-Atlantic Area: Delaware, Maryland, Pennsylvania, Ohio, Virginia, West Virginia, Washington, D.C.
 o: (212) 553-5410
 c: (617) 777-5657
 2000 Market Street, Suite 1100
 Philadelphia, PA 19103
 ed.lopes@zurichna.com

Canada

Bob Fellows
 Senior Vice President of Distribution, Marketing and Communications
 400 University Avenue
 Toronto, ON M5G 1S7
 (416) 586-2724
 bob.fellows@zurich.com

Zurich

1400 American Lane, Schaumburg, Illinois 60196-1056
 800 382 2150 www.zurichna.com

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.

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