

Casualty solutions

Flexible solutions for corporate customers

Zurich has the ability to provide a broad range of casualty solutions to help meet the needs of a diverse, corporate customer base in North America. We provide a broad range of casualty programs through our Global Corporate business division and an international customer service network. Services include risk engineering, claims, medical management and legal services administered by our network of third-party providers. We specialize in both bundled and unbundled solutions designed to help reduce the customer's overall cost of risk by leveraging our experienced claims and risk engineering services.



Find a world of Zurich solutions and risk insights in the Zurich Virtual Literature Rack.

Visit zurichvlr.com or download it to your iPad from the App Store.



Customer classes

Zurich targets customers who typically share the following attributes:

- Financially stable companies at which the risk manager, CFO, treasurer or equivalent management professional is the key decision maker in the insurance-buying process
- Companies that place a high value on controlling their costs through consistent delivery of claims, risk engineering and information services
- Companies that understand and value the importance of a triangular relationship – customer, broker and Zurich – built on a shared belief in the value of collaboration
- An annual average loss pick of greater than USD 3 million or insureds with annual revenues greater than USD 750 million

Zurich has underwriting, claims and risk engineering* experience for customers spanning a broad range of industry classes including:

- Hospitality (including gaming)
- Food Manufacturing
- Restaurants
- Transportation
- Professional Employer Organizations (PEOs)
- Temporary Staffing

Coverages

Primary coverages:

- Workers' Compensation
- Global General Liability
- Umbrella Liability – Lead Layer
- Global Automobile Liability

Excess and Specialty Casualty coverages also available:

- D&O
- E&O
- EPLI
- Excess Casualty

Zurich offers a wide variety of coverages and innovative services. Our team can help you coordinate the Zurich capabilities that will help meet your specific needs.

Claims services designed to help reduce your cost of risk

Zurich loss data and analysis can help you make a positive impact on your risk management program performance. For example, workers' comp loss information allows benchmarking against others within your industry. Also, Zurich's claims teams are segmented by customer group, product line or even, when necessary, by individual customer, allowing greater consistency and more effective use of claims tools and resources.

Program structures

Zurich can design and execute risk management programs using a portfolio of structural components and features geared to help customers answer the complicated risks they face in today's world:

- International/controlled master programs that provide consistency and dependability on a global basis
- Deductible and retrospectively rated plans including paid loss, incurred loss, and "pre-funded" cash flow options
- Aggregate stop loss, "clash" deductibles, "corridor" deductibles
- Excess of SIR (WC, GL and Auto)
- US "reverse flow" business for international/controlled master programs providing consistency and dependability on a global basis
- Guaranteed cost programs in support of a master program
- Integrated multi-year solutions and rating programs
- Coordination with single parent, group, and association captives

Zurich Advantages

- A sophisticated customer relationship management model designed to enhance communication and facilitate service delivery
- A high level of local authority where it belongs, close to the customer
- Team approach that includes a dedicated financial manager, underwriter, claims service manager, risk engineering consultant and field actuary
- Customer services delivered with a sense of urgency via one of the documented account service plans
- One of the industry-leading risk management information tools, such as Zurich RiskIntelligence®, provides clarity to better understand key drivers of claim costs
- Enterprise risk management solutions to help customers better manage cost of risk

Zurich

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*Risk engineering services provided by The Zurich Services Corporation.

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