

Helping You Protect Your Transportation Businesses

At Zurich, we understand you need more than just insurance coverage to help you protect your business and keep your peace of mind. Zurich is committed to providing you product and service solutions that help you manage your business.

Zurich Specialty Auto Benefits

- Transportation-specific underwriting, claims handling, loss control and coverage experience since 1954
- Timely federal, state, and local filings made by specialists
- Towing and storage coverage included for covered physical damage losses, and covered physical damage losses which does not reduce the stated amount of the vehicle
- Broad coverages offered, providing protection for insureds
- Flexible payment plans keeping your total insurance cost down
- Discount for placing multiple coverages with Zurich

Since 1954, Zurich Programs & Direct Markets has been writing Specialty Auto programs in 40 different market segments. We currently insure 17,000 transportation companies.

Claims Service You Can Rely On

The true value of your insurer is revealed when you need to make a claim. From small to large, simple to complex, Zurich matches the skills of our claims adjusters with the complexity and severity of a claim.

Since 2006, 71% of the cases Zurich's program claims took to trial resulted in decisions in favor of the insured, compared to an industry average of 48%.¹

You can expect:

- Contact with the insured and claimant(s) within one business day, on average, of receiving a new claim
- Contact with other parties within two business days, on average
- Investigation conducted prior to determining liability or compensability

Zurich's Mechanical Claims unit is staffed with Automotive Service Excellence (ASE) and TIA (Tire Industry Association) certified adjusters who are experienced in detecting and evaluating mechanical failures.

Our recovery professionals average 12 years of experience. As a result of our skill, cutting-edge technology, and broad network of resources, Zurich's recovery ratios are 19% better than industry average which helps to keep your insurance costs down.²

¹ Bureau of Justice Statistics Report, December 2008.

² Ernst & Young, Subrogation Best Practices and Benchmarking Report, November 2002.

Risk Engineering/ Loss Control

We offer risk engineering services specifically designed to help transportation businesses minimize future risks, with a broad selection of consultative services and tools.

Knowledge and experience: Our risk engineering team is made up of industry specialists with an average of 20 years experience in every aspect of the transportation business including owners, safety directors, driver trainers and dock supervision.

- In 2008 our specialists completed over 1,400 risk assessment and consulting projects in the transportation and trucking industries.

Leading edge tools: Our transportation specialists have access to a broad array of consultative services, improvement strategies and tools.

- E-portals providing access to printed materials, brochures, sample policies and procedures needed to understand risks and support improvement strategies
- Thousands of insureds have access to computer based and online management tools which provide risk engineering solutions for all types of transportation businesses including access to driver facing training and in-cab monitoring systems to help you improve driving performance.
- Over 300 clients globally have used risk engineering's industry-leading Carrier Safety Profile analysis tool and Virtual Risk Manager system since it was launched in 2008 to help transportation companies make better use of the information they already have that could help them reduce vehicle accidents.

In our 2008 annual claims survey, 96% of our customers told us we paid their claims "fairly and promptly," and our overall claims customer satisfaction score is 92%.

Zurich – Financial Strength and a Leader in North America

- Zurich Financial Service Group, has industry financial strength ratings*:
 - A.M. Best A/stable
 - Moody's A1/stable
 - Standard & Poor's AA-/negative
 - Fitch Ratings A+/negative
- In 2009 was named one of Fortune's Most Admired Companies; ranked 6th for Property and Casualty Insurance
- In 2009, ranked as the 2nd Largest Commercial Insurer in the U.S.
- In 2009, ranked as the 3rd Largest commercial auto writer

For more information

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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 give a broad overview of coverages and does not revise or amend the policy. Insurance coverages are underwritten by individual member companies of Zurich in North America including Zurich American Insurance Company. Certain coverages are not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Risk engineering services are provided by Zurich Services Corporation.

*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 Ltd., access www.zurich.com

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