



Claim Service Proposal

Friday, May 06, 2011

Zurich Claims is committed to providing superior and cost effective industry focused claim services tailored to be responsive your specific needs. We emphasize early intervention, quality claims handling, communication, and teamwork with you, our partner.

Immediate Reporting

Immediate claim reporting is one of the most critical components of a successful post-loss mitigation effort. It allows all other components of our claim handling to operate successfully. We encourage your policyholders to report all claims as soon as possible. The sooner a report is received by Zurich, the sooner we can implement our mitigation efforts and control the direction of the claim.

Claim Reporting

To report any claim, just contact the Zurich Care Center, 24 hours a day / 7 days a week in one of the three ways:

1. Call our toll-free number 888-680-8005
2. Fax 402-963-5329
3. E-mail: programs.claims@zurichna.com

24-Hour Claim Contact (One Business Day)

Within one business day of any claim, our file handler will contact you and your employee to confirm the facts of the accident and obtain necessary information.

Technical Expertise

To deliver fast, efficient customer service while managing the costs associated with an accident, our company will often have more than one claim per accident. We have adjuster teams who specialize in the following areas: **Liability, Comp/Collision, No-Fault, Cargo, Pollution, Total Loss, and Major Liability Cases.**

Customer Service Account Executive

For our large, sophisticated customers, we assign a designated Claims Customer Service Account Executive, Boris Liffing, to service your needs throughout the policy period.

Prompt Investigation

Our professionals will complete investigations on your claims promptly and thoroughly, starting with the initial contacts. The type of investigation is determined by the loss facts and history provided. All investigation is documented in the claim files.

Litigation Management

We have House Counsel as well as a Select Panel of Counsel located across the country. Our legal partners are selected based on experience/expertise, specialization and agreed upon Litigation Guidelines. All firms are required to provide a Litigation Budget and an Evaluation Report within 60 days of their assignment.

Each report and budget is reviewed by the suit file handler to confirm the analysis and direct the defense attorney as to how to proceed. Our proactive philosophy allows for early resolution, when appropriate, and reduction of legal expenses. When the case merits an uncompromisable resolution, based on many factors, we may direct the defense through trial.

Our trial results are spectacular. Since 2007, Zurich Programs received a defense verdict in 75% of our trials. In comparison, the Department of Justice reported defendants normally win in only 48% of the time.

Special Investigations Unit (SIU)

Although Zurich pays claims that are legitimate, we will investigate and prosecute those individuals that abuse and steal from the system. Our Special Investigation Unit consists of specially trained investigators assigned to suspicious claims. We work with the state fraud bureaus as well as the National Insurance Crime Bureau, and have a huge resource of data sharing.

Zurich's SIU achieved a claims payment savings impact of over \$15,400,000 for the year ending 2008 on 548 declared impact case files.

Mechanical Claims Unit

The Mechanical Claims Unit provides two distinct services. This unit conducts forensic analysis of mechanical failures (such as brake failure allegations or defective engine claims). This team's analysis has led to the successful defense of such allegations or identification of other third-party defendants on liability claims.

The second service this unit will work with car and truck repair facilities to identify the most cost-effective methods to conduct mechanical reports to our customers' vehicle.

This unit offers:

- ASE Certified and TIA-Certified (Tire Industry Association) trained adjusters
- Trained adjusters in Event Date Recorder technology "Black Box Technology"
- Access to warrant and recall databases
- Alternative parts replacement programs

Value Added Services

At Zurich, we understand your policyholders need more than just insurance coverage to protect their business and keep peace of mind. As a Zurich agent, your membership can expect service from sensitive, experience and dedicated claim team who understands your needs. In addition to the above, Zurich provides the following services:

- Risk Engineering/Loss Control Support – www.risk-engineering.com.
- In House Legal Support – We have very dedicated attorneys who review any coverage questions or concerns that our adjusters or our policyholders may have.

Customer Service

Zurich is committed to putting customers at the heart of what we do. We deliver services with the skill, experience and customer commitment of some of the most dedicated claim professional in the business. Here is of the results from our recent customer surveys conducted in January of 2009.

- 96% of our customers told us that Zurich paid their claims “fairly and promptly”.
- 90 % of our customers were “satisfied” or “very satisfied”.
- 95% of the customers appreciated the courtesy of our claim adjusters.

Regarding our customer service, our insurance industry is starting to notice. Here are some of the accolades we have received.

- Forbes Magazine ranked #2 on their "Most Admired Company in the Property-Casualty Industry" (ranking only behind Berkshire Hathaway).
- Zurich was named the recipient of a national Greenwich Awards for Customer Satisfaction this last May, 2010 (Zurich was one of two recipients out of 300 insurance companies evaluated).



Zurich Service Team

May 6, 2011

Zurich understands that providing superior service to our partners involves a full commitment by each servicing member. Your insurance service program is structured in a team approach involving dedicated team members. Each Zurich team member is not accountable for the performance of the services, but also for the financial results.

This Claims Service Proposal lays out our commitments in a straightforward, meaningful medium. It is designed to list the services of the Zurich Claim department which bring value to your overall insurance program.

Your lead Zurich Service Team Contacts are listed below. We encourage that you call any of the team members with servicing suggestions, questions or needs.

Claims Contact

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