

Claims Fact Sheet – “Simply World Class”



Delivering first-rate claim solutions is the driving force behind Zurich HelpPoint. We are motivated by customers' demand for quality, expertise and the lowest total loss costs results for their book of business.

At Zurich Programs and Direct Markets, we are experts in transportation insurance. Our commitment to you is straightforward – Deliver timely, thorough and efficient claims services, by a knowledgeable, cost management, and customer-friendly claims staff.

Here are some of the examples of how our Omaha claim office excels in this commitment.

Technical Expertise

- Our Omaha Office has specialized claim teams to address the wide array of claims. We have a dedicated auto liability team, general liability team, property, comp/collision, cargo, no-fault (PIP), total loss, major case unit (for large liability files), and pollution.
- Each of the claim supervisors (we call team managers) have at least 10 years of experience with our office, and they are intimately involved in the claim handling process.
- Our Special Investigation (Fraud) Case Handlers average 26 years of law enforcement or investigation experience.
- Our Major Case Unit File handlers average over 20 years of experience. (A major case is a liability claim with a value of over \$100,000).
- Since 2007, the liability department for Zurich Programs and Direct Markets received a defense or favorable verdict in 75% of the claims that went to trial. (The compares to the national average of 48%).¹
- We have a dedicated product-defect team specifically for auto-related accidents we call the Mechanical Claims Unit. This team has the expertise to verify any allegations if a faulty car part or incomplete repair caused the accident.

Customer Service

- 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).
- According to our 2009 Customer Survey, 90% of Zurich customers were satisfied with the level of customer service we provided.
- When the Omaha Claims Office asked our first party automobile customers, “Is Zurich claim service superior to other companies”, 95% of the customers answered “yes”.³
- 96% of Zurich customers told us, Zurich paid their claims “fairly” and “promptly”.

Cost Management

- Zurich has a 22% average gross rate of recovery (ranking Zurich as a Top Five Performer as compared to study noted in “Room for Recovery”, Best Review October (2003)).⁴
- Zurich has over 40 Staff Counsel Offices serving 26 states and the District of Columbia.

¹ Langston, Lynn (2008) “Civil Bench and Jury Trials in State Courts, 2005” Bureau of Justice Statistics Special Report, (October 2008, NCJ223851)

² Zurich North America Claims Satisfaction Study (AW9 – Business Unit Report) January 21, 2009

³ Drumm, Randy (2002) “An Analysis of Gross Rates of Recovery in the Auto Salvage Marketplace” CPCU eJournal Vol 55 No.10, December, 2002