

# Zurich Claims Service

We deliver flexible solutions to reduce your cost of risk.

Zurich Canada's Claims organization prides itself on providing excellent service driven by a culture of integrity and fairness. We take a consistent, pragmatic approach to claim management and work hard on behalf of our customers to help reduce their claim costs. The following facts and figures provide evidence of the breadth and scale of our organization and the many ways our solutions set us apart from the competition.

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## **Our size helps make us more accessible and creates economies of scale that we can pass on to you**

- Our claim professionals manage a variety of claims, representing millions in losses under management.
- We have claims employees strategically located in 4 offices across Canada.
- Vendor management taps into an extensive network of best-in-class service providers to get customers back in business fast.
- In addition to customer site visits, we conduct file reviews with customers and brokers.
- Zurich can handle losses in 170 countries.
- Our dedicated recovery department is staffed with specialists trained to maximize recovery opportunities.

## **Our claim handling philosophy helps ensure you receive the level of service you expect**

- Matching the complexity of the claim to a claim professional with the industry experience and skills to manage it effectively.
- Assignment by line of business, type and severity of claim drives better results – both from a technical and customer service perspective.

- Flexibility to structure dedicated teams or centralized accounts for certain customer segments means the right solution for the problem.
- Technical expertise is aligned with local market conditions, legislation, and legal developments.

## **Our professional practices make us stand out from the competition**

- We work under the premise that fast and efficient claim settlements help save you money.
- Our robust quality assurance program helps drive best practice compliance.
- We strive for continuous improvement to challenge the status quo.
- Our proven Alternative Dispute Resolution program enhances and speeds settlement opportunities.

## **Our service commitment is to keep the lines of communication open and respond when you have a problem**

- Annual Claims satisfaction survey.
- Dedicated customer service account executives.
- Claim workstation with paperless environment speeds turnaround.

## **Our training and professional development help ensure our staff is highly knowledgeable**

- We retain and develop our key talent.
- Our claim handlers average 10-15 years of experience.
- Our Special Investigations Unit investigators average 26 years experience in law enforcement and investigations.
- Recovery Specialists average 12 years in subrogation services.
- Property large loss unit adjusters average 25 years experience.
- We encourage ongoing professional education and certification.
- In-house training strengthens our technical expertise.

## **Our cost management tools make it easy to do business with us**

- Our claims team is accessible 24/7 and we respond to calls within 24 hours.
- We conduct quarterly technical audits.
- Dedicated vendor programs.
- We offer bill review program for vendors.
- Zurich Environmental Emergency Response at no additional cost.
- Special investigations unit collaborates with law enforcement agencies and oversees anti-fraud activities.

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