

# Manage your claim cost of risk

We deliver flexible solutions to help manage claims promptly and effectively

Zurich's North America Claims organization provides service driven by a culture of integrity and fairness. We take a consistent approach to claims management and work hard to help manage customers' claims costs.

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The following facts and figures<sup>1</sup> highlight the breadth and scale of our organization:

**The size and stability of our company helps make us more accessible and creates economies of scale that we can then pass on to our customers**

- Our claims professionals have managed more than 475,000 claims with associated losses of over \$17B.<sup>2</sup>
- Our Vendor Management group taps into an extensive network of over 250 best-in-class service providers to get customers back in business fast.
- We have a network of 7,600 claims professionals, working in 170 countries around the world.
- We have claims offices to service all regions of Canada, and the Toronto claims office is one of our largest in North America.
- Dedicated subrogation and salvage specialists help maximize recovery opportunities.
- The Zurich-owned and operated Customer Care Centre handles more than one million transactions annually.
- Zurich Insurance Group Ltd is rated from A.M. Best A+/stable and Standard & Poor's AA-/stable.<sup>3</sup>

**Zurich's claims handling philosophy helps ensure our customers receive the level of service they deserve**

- We match the complexity of a claim to a claims professional with relevant industry experience and skills.
- Claims assignment by line of coverage, type and severity drives better results – both from a technical and customer service perspective.
- We have the flexibility to structure designated teams or centralized accounts for specific customer segments.
- We align our technical expertise with local market conditions, legislation, and legal developments.
- We are committed to customer service, and use a survey process to measure the satisfaction of our customers.

**The professional expertise of our claims specialists stand out amongst the competition**

- Our quality assurance program helps drive best practice compliance.
- Our National General Adjusters average more than 25 years of claims experience and directly assist customers in their largest and most complex property claims.

- Our Catastrophe Response includes a dedicated team that has the expertise and background to respond immediately to any major catastrophic event, anywhere in North America.
- Our in-house training organization strengthens our technical expertise.

**Our dedicated legal professionals help to resolve litigation at the optimal cost**

- We have a network of over 360 lawyers in 49 offices in the US and Canada.
- Our Staff Legal counsel has an average of 15 years of legal experience.
- Innovative, carefully prescribed principles and practices make up our litigation management program, including selection and monitoring of counsel, litigation management guidelines, and claims litigation training.
- We carefully review legal bills to ensure charges follow our litigation management guidelines – our legal bill review program ensures legal charges are appropriate and accurate.

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**Our Customer Service Executives (CSE) use a thoughtful and holistic approach when handling the claims of our larger and more complex customers**

- CSEs work directly with all parties involved in the claims process, including the customer, broker, underwriter and claims department, in order to identify all claims-related interests.
- We make it easy to do business with us by providing our customers with a single point of contact to service their accounts.
- We use our expertise to develop and implement a claims-handling strategy that meets the needs of the customer and broker.
- We are hands-on and involved at the beginning of our customer's policy discussions.
- CSE participation enables us to manage the account stakeholder's expectations for claims servicing throughout the life of the policy.
- Our CSE's customer-focused approach has helped us achieve a retention ratio of over 90%.

<sup>1</sup>Facts and figures as of August 1, 2014

<sup>2</sup>Information as of December 2013

<sup>3</sup>For ratings and financial information about Zurich Insurance Group Ltd, visit [www.zurich.com](http://www.zurich.com)

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[www.zurichcanada.com](http://www.zurichcanada.com)

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