

Claims reporting guide and office directory

Here to help your world

At Zurich, we believe claims reporting should be easy and aligned with your needs. We are dedicated to continually enhancing our loss reporting capabilities. The benefit to this approach is simple – you can devote most of your time and resources to managing your business instead of reporting claims.

Timely claims reporting is essential to effectively managing your loss costs. It is an integral element of our overall claims handling approach – predicated on helping you protect and preserve your employees, assets and intellectual capital.

Businesses of various types and sizes have different claims needs. As a Zurich policyholder, you have access to six different channels to report claims. We offer multiple options so you can use the ones that most closely fit with the scope and locations of your operations.



Welcome

Dear Valued Customer,

Thank you for choosing Zurich. We appreciate your confidence and are grateful for your trust. Our 2,800 plus claims employees understand when your business incurs a loss it can create stress — and you deserve a quick response. At Zurich we strive to maximize the skills of our claims professionals and leverage technology to streamline the handling process and help optimize loss costs.

This interactive Claims Reporting Guide and Office Directory will serve as a valuable resource for you to fully utilize the skills of our claims professionals. It contains information you will find helpful in reporting your claim and also explains the six channels you can use to report a claim easily and in a timely fashion. Please review and familiarize yourself with its contents.

You will also find information about our services that go beyond claims handling. Zurich maintains one of the industry-leading loss-cost management capabilities including Staff Legal, Special Investigations, Recovery Operations, Vendor Management and Managed Care to deliver the full variety of claim-related services.

If you have any questions or need additional information, please don't hesitate to call us at 800-987-3373 or visit our website at www.zurichna.com.

Sincerely,



Paul Lavelle
Chief Claims Officer
Zurich North America



Zurich's Claim Model

Overview

Zurich leverages the talents, experience and resources of our entire claims organization to deliver professional and responsive service. The variety and complexity of claims we handle is as diverse as our customer base. Our professionals are as well-versed in creating a customized service program for a Fortune 500 company as they are in handling a business interruption claim for a small business owner.



Getting started

A quick and clean start is essential to effective claims management. Our Customer Care Center (CCC) is staffed by a team of specialists trained to set up your claim. This facility is the central intake point of all new claims reported to Zurich. CCC service representatives collect all pertinent information, make a preliminary assessment of facts and assign the claim to one of our 1,500 professionals located throughout the U.S.

Our professionals – the secret to our success

Successful outcomes require qualified personnel to navigate both the expected and unexpected while remaining focused on the task at hand – proactively managing your claim. Our people make the difference. They are committed to managing your claim effectively. We pride ourselves on delivering consistent service regardless of the type of claim or the location handling it. The entire claims organization shares a

set of performance metrics. These shared metrics, along with our best practices, create a common mindset that enables Zurich to provide consistent, quality service no matter where your claim occurs.

Claims Reporting

Multiple reporting channels deliver flexibility and convenience

Claims reporting needs and preferences vary by customer. Some prefer traditional reporting channels, while others favor online methods. Either way, Zurich has your preferences in mind, including the ability to use your mobile device to report a claim. We offer six different reporting channels for your convenience. Bottom line, no matter the date or time, we offer you the flexibility to report your claims around the clock 365 days a year.

We have posted Zurich Claims Reporting Guides, ACORD forms for the major lines of business and workers' compensation state forms on our website at www.zurichna.com/zna/claims/claims.htm. These forms will help ensure that you provide all the necessary details for us to begin servicing your claim upon receipt. You can print any one of these forms simply by following the instructions.



1. Internet reporting – Mobile and tablet compatibility

The Internet is the fastest and most streamlined channel available to report claims. Customers will find that internet reporting can help address most, if not all, of your needs during the claims process. We have developed customized screens for several types of claims you may have. Depending on the nature of the claim, rapid response is critical to help achieve effective claims management. Use of the Internet puts Zurich in a better position to initiate the service of your claim.

To report a claim via the Internet, take these simple steps:

1. Go to our website at www.zurichna.com
2. Click Report a Claim under the Claims drop down options.
3. Click on the type of claim you want to file.
4. Follow the simple prompts to enter the required information.
5. If you have documents to submit with your first notice of loss, use the Upload Attachment feature.
6. Click Submit Claim.

We will send a confirmation of receipt, the 10-digit claim number and the office assigned to service your claim via email generally within 2 hours of your submission.

Please note:

You may access the Report a Claim feature from any page on www.zurichna.com. Scroll to the bottom of the page and click the Report a Claim link.

Claims Reporting continued

2. Email

Email is another expedited reporting channel. Send a completed ACORD form, state notification form or first notice of loss form to USZ_CareCenter@Zurichna.com including the following information:

- Policy number
- Company name
- Name of contact person, telephone and facsimile numbers
- Date of loss
- Type of loss: automobile, general liability, property or workers' compensation
- Description of the loss

3. File transfer protocol

This reporting channel is suitable for larger customers who generate a substantial number of claims. Zurich will establish a direct interface with your system to streamline the reporting process. Ask your Zurich representative or contact our Claims Reporting Care Center at 719-262-2164 if you think this channel might be appropriate to address your needs.

4. Mail

Zurich Customer Care Center
P.O. Box 968017
Schaumburg, Illinois 60196

5. Phone

Use one of the toll-free numbers to report a claim. Please be prepared to provide the following information:

- Policy number
- Company name
- Contact key person, his/her work and cell telephone numbers, email address and facsimile number
- Date of loss
- Type of claim: automobile, general liability, property or workers' compensation
- Description of the loss

More detailed questions will be asked for a workers' compensation claim to ensure we meet all regulatory reporting requirements and have adequate information to begin our compensability investigation.

6. Facsimile

Use one of the toll-free numbers to report a claim. Please be prepared to provide the following information:

- Policy number
- Company name
- Contact key person, his/her work and cell telephone numbers, email address and facsimile number
- Date of loss
- Type of claim: automobile, general liability, property or workers' compensation
- Description of the loss

Department	Phone	Facsimile
Main/general purpose	800-987-3373	877-962-2567
Construction	877-928-4531	866-691-7068
Specialties – Accident & Health	866-280-4394	866-691-7071
Surety & Financial Enterprises	866-488-2508	866-691-7069

Claims Reporting continued

One of the quickest and easiest ways to help reduce workers' compensation costs is to report your claim in a timely manner. As soon as you have notice of an alleged injury, regardless of severity, use one of our many reporting channels to report the loss. The earlier the claim is reported, the sooner your claim professional can actively begin managing the claim.

You may submit **claim related documents to a claim file**. You will need your Zurich claim number and the date the loss occurred. Access the **Claim Document Upload**. This link **should not** be used to report a new claim.

Late reporting of a claim can potentially lead to the following issues:

- Decreased ability to direct medical care into our Preferred Provider Organizations, where we have the ability to do so
- Delayed access to medical attention, increasing indemnity days
- Assessment of fines and penalties, depending on the jurisdiction state
- Increase in litigation which can increase overall claim costs
- Increased employee frustration

When reporting a **general liability** claim we'll need:

- Claimant and witness information
- Damage and/or injury summary
- Key insured contact information

When reporting an **auto liability** claim we'll need:

- Identification and contact information for all parties involved
- Detailed injury information
- Type of vehicle and damage sustained

When reporting a **property** claim we'll need:

- Location and type of loss
- Details on damage
- Information on emergency services engaged

When reporting a **workers' compensation** claim we'll need:

- Injured worker and witness information
- Nature/severity of injury
- Lost time - if yes, first date of lost time
- Social security number
- Date of birth
- Injured worker address



Claims Technology

Technology enables our claims professionals to make informed decisions and helps our customers to identify and reduce current and emerging exposures that can lead to future losses. Many of our technology applications perform core functions that can potentially create tangible benefits for customers.



Obtaining claim information through automated tools

As a customer, you will have ongoing questions throughout the life of a claim. We have developed two automated tools to provide basic information and updates:

Claims information

Use the following simple steps to access claims information using the Zurich website. You will need the date of loss and the incident or claim number to use the tool.

To access claims information via the Internet:

- Go to our website at www.zurichna.com
- Click on Locate a Claim Handler under the Claims tab.
- Type in the date of loss and the claim or incident number.
- Click Submit and your search will begin.

The system will provide the claim number, name of the Zurich professional assigned to service your claim, office location and phone number. In the future, you will also be able to receive the email address and mailing location.

Send Zurich claim documents:

Zurich now provides an email address for sending claim documents pertaining to your claim. Simply scan and email your documents to:

usz.zurich.claims.documents@zurichna.com

In addition, documents may also be **uploaded** at any time. You will need your claim number and date of loss to use this feature.

Interactive voice response (IVR)

Customers can use our IVR solution to retrieve and review information in addition to being able to contact their Zurich claims professional from anywhere in the country. To initiate the process, call 800-987-3373 and take the following steps:

If you know your claim number, select option #2 – existing claim.

- Next, select option #1 and enter your claim number.
- The IVR system will verify the date of loss and provide the handling office and name and contact information of the assigned claims professional.
- The system will then automatically transfer you to your Zurich claims professional.

If you don't know your claim number, select option #1.

- The system will transfer you to a Zurich representative who will provide the file number, assigned office, claims professional's name and direct dial number.
- Once the information is relayed, your call will be forwarded directly to the claims professional.

Claims Technology continued

Claims management

Understanding the particular factors driving your organization's cost of risk takes reliable data, trustworthy analysis and clear insights. At Zurich we strive to provide our customers with as much information as possible to help you reduce your cost of risk. The tools mentioned below are some of the many ways we support our customers.

RiskAccess® – Claim information viewing tool

With RiskAccess, you can see real-time loss information and claims professional notes, including case summaries and action plans online. No more waiting for answers to arrive by fax or phone – just easy access to the information you want. You can also review disability dates, as well as review payment history, reserves and reserve history – even enter detailed information such as site codes and user defined fields.

Zurich RiskIntelligence Enterprise Portal

Zurich RiskIntelligence is a powerful web-based system that provides daily updates of claims and loss information in standardized or customized reports. Our premier solution has graphical analysis, interactive report design, other carrier data and scheduled report functionality.

- RiskIntelligence® enables you to review loss costs, analyze loss trends, and pinpoint problem claims or loss areas early on so that corrective action can be implemented.
- Our home page is a gateway to features such as an alert system to notify you of new claim information or valuation changes, quick links, video tutorials and a work comp dashboard report.
- Don't have a claim number? No problem. Search for a claimant by last name directly from our home page, saving you time accessing claim information.

Zurich RiskIntelligence Express

Zurich RiskIntelligence Express provides access to loss information without having to contact your claims professional or underwriting office. This electronic tool is available 24/7 online to simplify loss analysis for authorized users with low to moderate loss frequency. RiskIntelligence Express features include:

- Daily updates to loss information (including payments and reserves)
- Claim number search
- Real-time adjuster notes
- Ability to email adjuster
- Loss runs with view, print and download capability

RiskImage®

Large account casualty customers can use RiskImage to review claim files whenever the need arises. This tool helps ease administrative burdens and helps maximize your efficiency by giving highly secure electronic access to the claims documents normally contained in a paper claim file. No need to wait for them to arrive in the mail. And there's far less need for costly and time-consuming onsite audits. You can review explanation of benefits, medical bills and records, settlement information, legal documents and general correspondence.

Our newly integrated tab within the Zurich RiskIntelligence home page allows RiskImage users a single sign-on feature!

Claims Best Practices

Our commitment to you

What gets measured gets done. This is an integral element of the Zurich culture. We have developed a formal set of claims best practices that measure performance. They cover various phases of the process, from initial reporting to final disposition.



Customer contact and communication are two examples. We have established standards regarding initial contact after receipt of the initial notice of loss and the frequency of our communications throughout the life of the claim. Zurich has “catastrophe response” for events that involve multiple areas of your business operations, potentially large financial impact and more

than one coverage type. In these cases, you will receive a coordinated response from the teams handling the claims. This unified approach helps manage loss costs effectively, while delivering when it matters. The entire set of standards helps you develop a strong understanding of what to expect from Zurich.

Optimizing Loss Costs

An all encompassing approach helping optimize loss costs

Effective loss cost management requires much more than just claims service. Our approach involves the use of a range of capabilities – capabilities that go hand in hand with our core claims offering. We have and will continue to make investments in these and other areas to continually enhance the value we deliver to our customers.



Staff legal

Litigation is a serious threat for every business. To help you defend your business against litigated claims, Zurich has built a network of over 380 staff legal attorneys and paralegals servicing 28 states all specializing in one area – defending commercial businesses.

Our attorneys are:

- Experienced professionals – Staff legal attorneys on average have over 15 years experience in insurance defense trial work.
- Industry specialists – Our attorneys have extensive experience with claims and litigation arising from the construction, food and restaurant, hospitality, manufacturing, professional services, retail, trucking and wholesale businesses. They understand how to defend your business from legal claims.
- Practice area specialists – Some of our attorneys concentrate their practice in specialized areas. We have attorneys with extensive experience in construction, employment practice, liability, product liability, professional liability and workers' compensation.

Optimizing Loss Costs continued

Special investigations unit

The commercial insurance industry pays out significant dollars each year in fraudulent claims. In the end, the insurance buyers end up footing the bill for the fraudulent claims in the form of higher rates. Zurich has taken a very proactive approach to fighting fraud.

Zurich's special investigations unit (SIU) employs more than 50 staff members who possess an average of 20 or more years experience with special investigations units, insurance, law enforcement or other investigative fields. They work closely with our claims professionals to help identify and reduce fraud. The special investigations unit is committed to the timely, thorough and efficient resolution of questionable claims. Their quality review program helps deliver commitment. We believe early identification of fraud is the key and, to that end, provide training to our claims professionals on a continual basis.

SIU recently added a new fraud fighting tool, ISO ClaimDirectorSM. This software tool is a rules-based scoring system that helps distinguish between suspicious and meritorious claims. The system scores all general liability and auto liability claims for Zurich. The system provides a score for claims based on an analysis of each

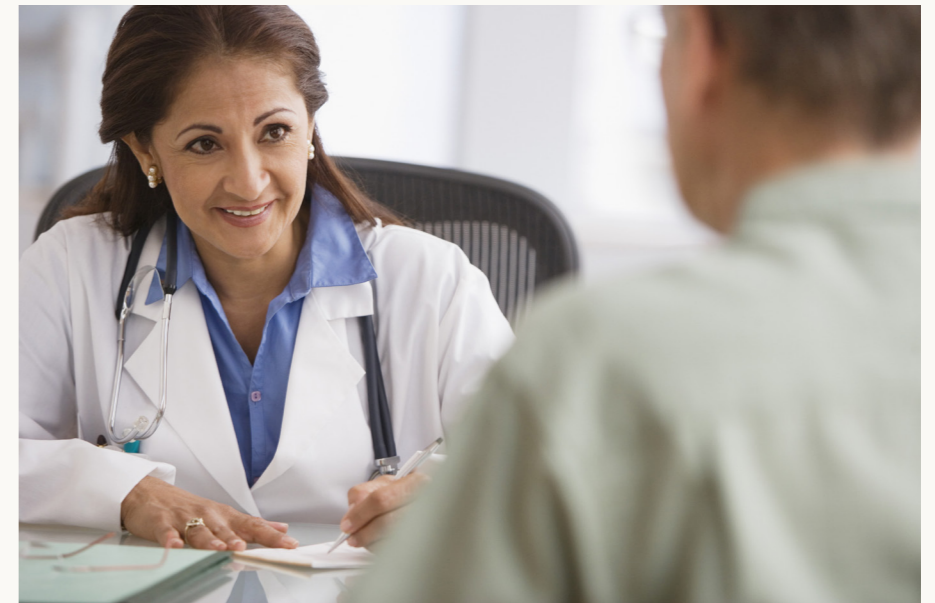
claim's attributes and any matching records in the ISO claims database, and receives information from the National Insurance Crime Bureau (NICB).

To report suspected fraud, contact the SIU hotline at: 877-642-1714.

Managed care*

Managed care is much more than just reducing medical bills. It's about doing everything possible to help the injured worker receive quality care and return to work as soon as possible. Our 225 medical professionals provide many services such as bill review, medical case management, return to work and utilization review. We also offer access to preferred provider organizations and a pharmacy program. All of the offerings are designed to help achieve a shared goal for your company and Zurich – deliver quality care in a cost-efficient manner. Zurich has physicians on staff that are complimented with a robust pool of doctors working as independent contractors.

*Services are provided by The Zurich Services Corporation.



Optimizing Loss Costs continued

Return-to-work

Employers who have an effective return-to-work (RTW) process see a positive cultural and financial impact on their organization. In fact, we can help you improve your productivity by enhancing the physical and psychological recovery process of an injured worker.

We can add value by assisting you with the implementation of a solid return-to-work solution, prior to any loss at your organization. Assistance in establishing a model RTW program is just a click away. For information and assistance with any of our capabilities below, please e-mail us at RTW@zurichna.com.

Use eZ Transition® return-to-work tools and resources that help you reduce workers' compensation costs:

- Implement customized RTW policies and procedures.
- Develop modified duty job description profiles for jobs with physical demands.
- Develop temporary transitional work assignments.
- Train Zurich customers to communicate information regarding their job descriptions, physical job demands and temporary transitional work assignments with healthcare providers and Zurich claim representatives.
- Generate RTW program implementation and training materials.

- Provide access to Americans with Disabilities Act (ADA) and state-specific Family and Medical Leave Act (FMLA) information.

Recovery services

Zurich established a dedicated recovery services unit to investigate and pursue monies owed by third parties. In the course of ordinary business, your organization may become involved in claims caused by the actions of third parties. Whether you are insured on a guaranteed cost program or loss-sensitive plan, these types of claims can have a negative impact on your loss costs.

The unit is another example of how we go beyond traditional claims services to deliver value to customers. Our seven regional recovery hubs provide multi-line, multi-jurisdictional commercial recovery services on both a domestic and international basis. Litigation management, forensic engineering, front-end data mining, monthly audits and balanced scorecard programs provide structure and consistency streamlining the recognition, referral and recovery processes.

Zurich recovery services can also provide recovery solutions for losses not covered by your policy. We offer these services across various lines of business on a contingency fee basis.

To contact one of our recovery professionals and learn more about the financial benefit of our services for your company, call 1-800-677-8276.

Vendor management

Zurich operates a claims vendor management department to proactively manage the services, costs and quality delivered through the use of a network of vendors.

We have established a broad panel of vendors including medical service providers, auto repair networks and water remediation services to help deliver a positive claims experience when it matters most.

Our commitment to excellence includes:

- Establishing a rigorous selection process to promote customer satisfaction
- Identifying key service vendors who will deliver quality workmanship and responsive service

Our claims vendor management program helps increase value to the services our claims professionals deliver for our customers.

Optimizing Loss Costs continued

Claim analytics

As part of Zurich's focus to help improve the customer's total cost of risk, we provide a wide range of tools, analysis and benchmarks.

- Line of business scorecards
- Industry profiles
- Cost of risk benchmarks

Zurich also uses a system of predictive models within its leading-edge claims system and processes. This historical data, both internal and external, uses advanced statistical techniques to help estimate the anticipated cost of each claim.

Risk engineering*

Claims frequency can often be reduced by analyzing your risks and loss exposures. Once this is understood, solutions can be implemented to control losses before they occur.

We understand risk in your business. Our risk engineers work in a wide variety of industries and possess in-depth knowledge and experience to help you assess your specific risks.

Whether it's property insurance protection, liability, employee safety and health, or transportation, we have the capabilities to help you understand what causes your losses as well as what to do to help mitigate and reduce your exposures.

Visit us at www.zurichna.com/claims



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, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196. Risk engineering services are provided by The Zurich Services Corporation. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

Zurich does not guarantee a particular outcome, reduction in costs, or improvement in administration or safety and further assumes no liability in connection with the providing of these services.

*Services are provided by The Zurich Services Corporation.

Claims Office Directory

A&H Specialty Health

Long Island
PO Box 968044
Schaumburg, IL 60196-8044
Phone: 800-396-6677
Fax: 631-845-2530

Head Office

Schaumburg
PO Box 66946
Chicago, IL 60666-6946
Phone: 800-525-2251
Fax: 847-605-7616

Liability Midwest

Omaha
PO Box 4034
Schaumburg, IL 60196-4034
Phone: 800-228-9283
Fax: 888-515-1452

Kansas City
PO Box 968020
Schaumburg, IL 60196-8020
Phone: 800-777-9005
Fax: 913-345-1582

Liability North Central

Indianapolis
PO Box 968070
Schaumburg, IL 60196-8070
Phone: 800-239-0283
Fax: 800-282-7538

Liability Northeast

Boston
PO Box 968064
Schaumburg, IL 60196-8064
Phone: 800-818-5835
Fax: 617-570-8859

Rocky Hill
PO Box 968064
Schaumburg, IL 60169-8064
Phone: 800-239-4559
Fax: 800-887-1335

Liability South Central

Dallas
PO Box 968072
Schaumburg, IL 60196-8072
Phone: 866-828-6816
Fax: 214-866-1676

Liability Southeast

Atlanta
PO Box 968051
Schaumburg, IL 60196-8051
Phone: 800-241-7570
Fax: 404-851-3601

Liability West

Sacramento
PO Box 968062
Schaumburg, IL 60196-8062
Phone: 800-239-4839
Fax: 800-547-2487

Specialties NY

New York
PO Box 968041
Schaumburg, IL 60196-8041
Fax: 866-255-2962

WC North Central

Illinois
PO Box 66941
Chicago, IL 60666-6941
Phone: 800-695-6575
Fax: 847-240-8172

WC Northeast

New Jersey
PO Box 968044
Schaumburg, IL 60196-8044
Phone: 800-255-3612
Fax: 973-394-5262

Philadelphia
PO Box 968044
Schaumburg, IL 60196-8044
Phone: 800-257-8134
Fax: 215-861-6893

WC South Central

Dallas
PO Box 968023
Schaumburg, IL 60196-8023
Phone: 866-828-6816
Fax: 214-866-1676

WC Southeast

Atlanta
PO Box 968084
Schaumburg, IL 60196-8084
Phone: 800-241-7570
Fax: 404-851-3601

Orlando
PO Box 968084
Schaumburg, IL 60196-8084
Phone: 800-340-8602
Fax: 407-660-0339

WC Southwest

Los Angeles
PO Box 968005
Schaumburg, IL 60196-8005
Phone: 800-338-3160
Fax: 818-227-1740

Canada

PO Box 290
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