



# Trusted Estimated Maximum Loss (TEML) service



## Loss scenarios built with experience and hard data

Building a reliable view of what's at risk is critical to the verification that insurance limits are accurate and are purchased in a thoughtful, strategic manner. To achieve this view, customers and brokers need a technical assessment of the insurable values and potential loss scenarios for projects under construction, delivered by one of the nation's leading construction insurance providers.

A qualified and experienced Zurich Construction Property Risk Engineer will perform an exhaustive review of a customer's project to develop a "controlling" Estimated Maximum Loss (EML) scenario, which establishes the largest monetary loss that may be expected from a single, catastrophic event. Zurich Construction Risk Engineers have a deep understanding of the unique risks, hazards and vulnerabilities that may be present at each phase of construction.

## Analysis taken to the next level

Upon completion of the project review, the TEML analysis will be subjected to a second level of rigorous peer review by Zurich's Construction Risk Engineering experts. This additional review ensures a consensus that the maximum loss scenario is as accurate as possible. The objective is to provide the requesting company with a thorough, unbiased analysis of the risks inherent to a project. It is this secondary peer review that makes Zurich's EML process both thorough and trustworthy.



## What to expect from a TEML analysis

- **Builders Risk exposure analysis –**  
Gaining a deep understanding of the specific risks inherent in a project or building during the construction term, presented in a concise report focusing on key project features, risk factors and maximum loss potential.
- **Natural catastrophe EML analysis –**  
Utilizing industry-accepted resources to determine how primary and secondary natural catastrophe perils may impact the project and loss potential.
- **Determination of limits and loss limits –**  
Technical insights to help customers make informed coverage-purchasing decisions.
- **Expedited carrier review and assessment –**  
A comprehensive, third-party project assessment may help expedite the review or eliminate the need for each participant to perform its own engineering review, especially on multi-carrier or reinsured placements.
- **Single consistent review –**  
An unbiased report that can be shared among key project stakeholders.

In addition to these features, a Zurich TEML scenario is a tool customers can use to affirm exposures to financial institutions when seeking funds for expansions and new ventures. Lenders want to know potential risks before finalizing a transaction. A Zurich TEML report can help provide background data financial institutions may require as a part of a deal.

# Zurich Resilience Services by the numbers



**Over 93%**

of Zurich U.S. Construction customers would recommend Zurich Construction Risk Engineering.\*



**Participation in construction industry associations, including:**

- Associated General Contractors of America (AGC)
- American Society of Civil Engineers (ASCE)
- Construction Users Roundtable (CURT)
- International Risk Management Institute (IRMI)
- National Fire Protection Association (NFPA)



**26 years**

of combined experience on average in the construction and insurance industry



**75+**

Risk Engineers in the U.S. dedicated to the construction industry



**2500+**

customer and project risk assessments completed annually by Zurich Resilience Services' Construction Risk Engineers

\*93.6% of Zurich Construction Risk Engineering customers would recommend Zurich based on The TNPS surveys run between January 2018 and August 2021.

Learn more about the potential value to your business with the in-depth, data-driven Zurich Trusted Estimated Maximum Loss (TEML) service. For more information, contact:

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