

# Property & Casualty Insurance for Federal Government Contractors



**Middle Market federal government contractors (FGCs) often have unique exposures and controls due to different work settings, contractual language, acquisition regulations, statutes, case law and more. These differences call for a deep understanding of the needs and special approaches from a property and casualty insurance program perspective. This is where Zurich delivers.**

## Our Federal Government Contractor industry practice is for:

- Medium-size companies selling products or services primarily to federal governmental agencies directly as a prime contractor, or indirectly as a subcontractor.
- Businesses that use the federal government procurement process or sub-contract with prime contractors or other parties to generate revenue from federal contracts or grants.

### Targeted classes:

- FGCs offering products or services in hundreds of NAICs aimed primarily at highly skilled professionals or technical trades in manufacturing, professional services, technology and other industries.
- Prime or subcontract work for most federal agencies with a focus on the Department of Defense (including all branches of the military), as well as NASA, the General Services Administration (GSA), the Department of Labor, and many more.

### Experience and capabilities

#### Zurich offers federal government contractors:

- Experienced and dedicated underwriters who understand the FGC space.
- A broad appetite for FGCs.
- A global footprint that can include coverages for exposures outside of the United States.
- Robust Risk Engineering capabilities to help FGCs mitigate their risks.

## Traditional coverages

### Domestic

- Property
- General Liability
- Inland Marine
- Auto
- Workers' Compensation
- Umbrella
- Errors & Omissions (E&O)
- Cyber
- Management Liability\*

## Global solutions

### Our solutions coordinate with our domestic policies for coverage alignment and include:

- Defense Base Act Insurance in support of domestic programs for eligible contractors.
- Envoy Foreign package policies, encompassing trip travel offering and a combined Property and Casualty package.
- Business Travel Solutions with insurance coverages available to suit your other business travel needs.

## Specialized coverages where and when you need them

### Zurich's depth of expertise delivers a broad range of specially tailored coverages needed by today's federal government contractors, including:

- Place of performance: Property coverage at contract, customer sites or at the insured's location.
- Government-furnished equipment and property (GFE/GFP): Property of others in your care, custody, or control is included with no exclusions or sublimits.
- Department of Defense and government or customer sites.
- Research and Development (R&D): Business Income Protection includes R&D Continuing Expenses, including Extra Expense as well as addressing special valuation for R&D property.
- Government-furnished vehicles: Custom coverages available.



# Recent Federal Government Contractor Success

Account Type	Lines Written	Premium	Description	Differentiator
Tech	Property, General Liability, Workers' Compensation, Umbrella, Errors & Omission, and Cyber	\$90K	Technology – Software provider for DoD and various agencies	Consolidated lines across P&C and E&O-Cyber from several carriers to one.
Education/Prof Services	Property, General Liability, Workers' Compensation, Umbrella	\$100K	Education/Professional Services – Wargaming educational services for DoD	Writing all core P&C on admitted paper.
MFG	Property, General Liability, Workers' Compensation, Umbrella	\$150K	Manufacturing – Military support partner that assembles, repairs and refurbishes combat tank engines for the DoD.	Ability to customize GL approach and global solutions.
MFG	Property, General Liability, Workers' Compensation, Umbrella	\$225K	Manufacturing – Small batch assembly of autonomous vehicles exclusively for the DoD and wire harness assembly used in the same.	Specialized risk engineering and underwriting assessment – understanding the unique manufacturing and testing risks as well as liability protections based in case law.
MFG	Property, General Liability, Worker's Compensation, Umbrella, Foreign Package	\$250K	Manufacturer of industrial machinery, ground based simulators for NASA, and Ejection Seats utilized exclusively for DoD training	Ability to write the GL in admitted market, except aircraft, and write foreign subsidiaries on local paper.



## Underwriting

**Our approach is built on a foundation of industry experience and knowledge**

- Decades of experience servicing insureds selling to the federal government
- Consultative approach to help identify risks and provide the right mitigation strategy or grants.
- Coverage available for medium-size, mature companies (in general without risk managers)
- Rates commensurate with unique exposures
- Custom coverages for special exposures such as:
  - Responsibilities or ambiguities insuring government assets
  - “Government Furnished Prop” = GFE

## Risk Engineering

**Stability and consistency begin with Risk Engineering to understand a federal government contractor’s operations and then providing appropriate risk services and support.**

### Risk control: Property and Liability lines

- Zurich Risk Engineers have experience working with and for federal government contractors, including veterans
- Corporate-level risk control oversight supplementing contract-specific safety
- Benchmarking from administrative headquarters to place of performance on bases, research facilities and other field locations and other field locations
- Dedicated Risk Engineering Services Coordinator with regional specialists for the Federal Contracting Industry Practice

### Risk control: Cyber

- In support of Zurich Cyber Insurance Policies – Pro Plus® and the Concierge Suite provides a holistic approach, combining insurance, with a suite of complementary services including:
  - Customer onboarding session with a Cyber risk engineer
  - 30-day free trial for SHADOWSPEAR to detect, eliminate and isolate threats backed by our 24/7 Security Operations Center(SOC)
- Zurich Resilience Solutions for discounted fees for risk engineering solutions such as:
  - Readiness Assessment for the Cybersecurity Maturity Model Certification (CMMC)
  - Rapid Incident Response Capabilities- Our SOC is staffed 24/7 working in a continuous investigative cycle.

## Zurich

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## Claims

**Uniform Claims handling globally with a U.S.- based International Claims Coordinator acting as a single point of contact.**

- 24/7 Award-winning, Zurich-owned Customer Care Center<sup>1</sup>
- Single point of contact for all claims and related inquiries
- Access to digital programs that provide a transparent claim process
- Rates commensurate with unique exposures
- When utilized, integrated medical management program yields a 63% reduction in medical bill costs, on average.<sup>2</sup>

## Committed to veterans

We actively recruit veterans and support them through VETZ, a sizable and vibrant Zurich North American Veterans Engagement Team. For more information, visit [zurichna.com/careers/veterans](http://zurichna.com/careers/veterans).

For more information on Property & Casualty Insurance for federal government contractors, contact:

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### Reference

1. Top Mid-size Contact Center as recognized by Contact Center World in 2021.
2. Zurich North America Claims Finance data. 2022.

