ZURICH®
Resilience Solutions

Captive Construction Solutions

Risk control services that help Captives achieve better outcomes in Construction

Zurich Resilience Solutions Captive Services for the Construction Industry

In today's complex construction environment, more companies are seeking greater flexibility and control over in how they finance and manage risk. This is driving growing interest in captives—an alternative risk financing approach that can help construction organizations address costly or hard-to-insure exposures, including workers' compensation, general liability, auto liability, builder's risk, and
subcontractor-related property risks.

Zurich Resilience Solutions (ZRS) risk strategies and services can complement a construction captive program and help it achieve its full potential over time. Through benchmarking—both among captive members and against construction industry peers—captives can identify loss drivers, prioritize areas for improvement, and apply practical best practices across projects, operations, and captive governance. These insights can help reduce the total cost of risk by lowering claims, improving loss performance, and strengthening decisions related to safety, quality, fleet, and project-specific exposures. ZRS helps captives take a more strategic, data-driven approach to risk, providing greater certainty and flexibility as market conditions and customer demands evolve.

How Does ZRS Help Captives Reduce Risk and Build Resilience?

Making Better Decisions

ZRS takes a proactive approach to reducing risk and building Resilience. Our dedicated team of industry-specialist risk engineers evaluates key risk factors and shares valuable insights that drive more informed, strategic business decisions.

Manage Costs More Effectively

By leveraging a single, holistic risk management platform, ZRS helps captives strengthen cash-flow management and investment returns. This approach encourages captive customers to take greater ownership of risk mitigation, helping them realize premium savings while improving loss costs.

Broaden Your Risk Perspective and Maximize ROI

Captives that adopt a strategic risk management program often gain a deeper understanding of their risk landscape. Applying these insights can enhance governance, strengthen risk management practices, and approve ability to identify and manage potential risk exposures-ultimately maximizing return on investment.

Why Choose ZRS?

Construction Risk Engineering Experience, Expertise

We identify the right solutions, then share our risk management knowledge to help you become more self-sufficient in controlling your risk. With:

- 26+years of combined industry experience on average.
- 90+ risk engineers in the U.S., they are experts dedicated to understanding the operational risks unique to the construction industry.

We offer a broad range of solutions across Construction Casualty and specialty lines, including Builder's Risk and Professional Liability. These solutions are designed to help construction organizations manage their most significant exposures in an industry where effective risk management is critical to worker well-being and business success.

Through active involvement and leadership in construction industry associations, committees, and research initiatives-including AGC, ASCE, CURT, IRMI, NFPA-we share industry insights through seminars, webinars, *RiskTopics*, toolkits, and vendor-related resources that support practical risk management solutions.

- 2,500+ Customer and project risk assessments completed annually, with an average frequency reduction of 18%.
- More than 93% of customers would recommend Zurich's Construction Risk Engineering.

Building on Proven Success; Real Results, Real Impact

B.L. Harbert- Recognized as #1 Leader among federal contractors, post implementing ZRS Safety programs.

- Experience Modification Rate (EMR) dropped from 0.98 to 0.44.
- Over 95% reduction in claim frequency and severity over 10-year period.
- Significant growth in project volume, nearly doubled in the U.S. over10-year period, driven by safety performance. highly reduced workers' compensation claims by over 95% and in over the course of a decade.
- Went from slightly above industry average to Best-in-Class.

Proven Results
Through Technology-Driven Safety –Arrowsight

Contractors investing in advanced safety technology are seeing measurable results. In a three-year underwriting study, Zurich found that New York City construction projects utilizing Arrowsight camera technology experienced over 50% fewer claims compared to similar projects without the technology—demonstrating the powerful impact of proactive risk management and real-time safety monitoring.

Extreme Weather / Climate Risk

- Extreme weather and climate challenges are increasingly receiving the attention of executives and board members, resulting in more companies putting risk mitigation measures in place.

- Most organizations rely on in-house task forces and third parties to model and provide information and data. Typical coverage includes wildfires, flooding, hurricanes, and wind.

- Natural catastrophe accounts for an overwhelming majority of the financial loss from disaster events and Project delays.

Our solutions provide powerful data that enables companies to measure hidden physical risks, quickly see vulnerabilities to their locations that are driven by Extreme weather conditions and make high-value complex financial decision.

Tailored Support

To manage risk effectively, it is important to implement dedicated solutions based on future risks trends and establish business goals. At Zurich Resilience Solutions, our dedicated team of construction risk engineers with their expertise is designed to help you navigate and mitigate the risk landscape and stay ahead of the curve, offering:

- Site Safety Consulting
- Fleet risk management.
- On-site medical
- Video based coaching.
- Data center risk management
- QA/QC programs
- Water damage prevention
- Return to Work programs.
- Soft Tissue Injury Prevention
- Employee Onboarding

Construction risks can vary significantly in their severity and urgency, depending on the project's size and scope. From workplace safety, and property management to operational resources and liability concerns, these risks require ongoing review and attention. By proactively identifying and managing potential exposures, construction businesses can strengthen their defenses and better protect their people, projects, property and operations.

Backed by the strength of Zurich

Zurich Resilience Solutions is a global division of Zurich Insurance Group, a leading multiline insurer that has been serving people and businesses in more than 200 countries and territories for 150 years.

ZRS Construction Casualty Risk Engineering Services

Project Assessments and Data Analytics Capabilities

Our proprietary Construction Casualty Project Assessment process provides insights to better understand the risks your company faces during the construction process. We have 47 Risk Factors available to assess your projects, utilizing an A to D grading scale & issuing Risk Improvement Actions based on assessment results. Our risk factors include topics such as:

- Pre-task Planning
- Hazard Analysis
- Soft Tissue Injury Prevention
- Orientation and Training
- Equipment Operations
- Quality Management
- Subcontractor Management
- Housekeeping
- Fall Protection
- Crane and Hoisting Operations
- Site Security
- Excavation & Trenching
- Traffic Control

Our Data Analytics tools provide the ability to aggregate project assessment and risk improvement action data, which can help you better understand, analyze and manage your risk. Other ZRS data analytics capabilities include areas such as:

- Project site exposure & control trends
- Track and trend project improvements by cumulative project assessments using customized timeframes
- Trending reports for grading and risk improvement actions
- Comparative analysis of workers' compensation trends by frequency & severity as compared to assessment data

Actionable Insights

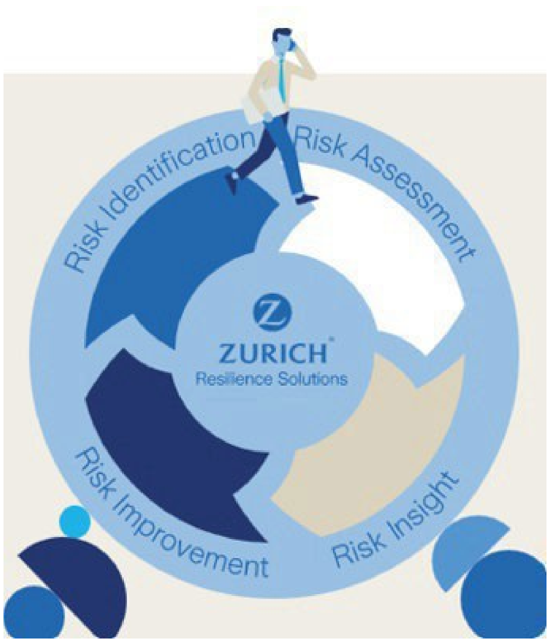
Approach to Risk Improvement Actions (RIA)

Risks require continuous improvement—not just assessment. A consistent global RIA process is paramount, and benefits both customers and Zurich while reinforcing credibility in the insurance market.

RIA Objectives

Observation, Advice, Realistic Follow-up dates

- Differentiate: Prioritize RIAs based on the highest probability or severity of loss outcomes.
- Efficient and Effective: Follow up on RIAs that can significantly improve risk quality or meet customer and underwriting needs.
- Rapid Response: Use the RULE (Risk of Unforeseen Loss Exposure) process to escalate Critical RIAs requiring a rapid response.
- Provide: Inform underwriting about risk quality, improvement potential, and the customer's attitude to risk management and the implantation of a Risk Improvement Action.



Project Management – Risk and Reward in the Construction Sector

From the outset of any construction project, it's important to recognize relevant risks and assess potential impacts. From macroeconomic factors to industry-wide trends and site-specific processes, individual risks need to be identified, categorized, and quantified. A comprehensive risk assessment phase helps to measure risk scenarios, followed by risk mitigation planning and response and recovery protocols.

Data review and analysis are essential throughout this process, along with communication and collaboration between decision-makers. Leadership teams need to engage employees on a regular basis, and stakeholders need to enlist experts to drive insights and support positive changes.

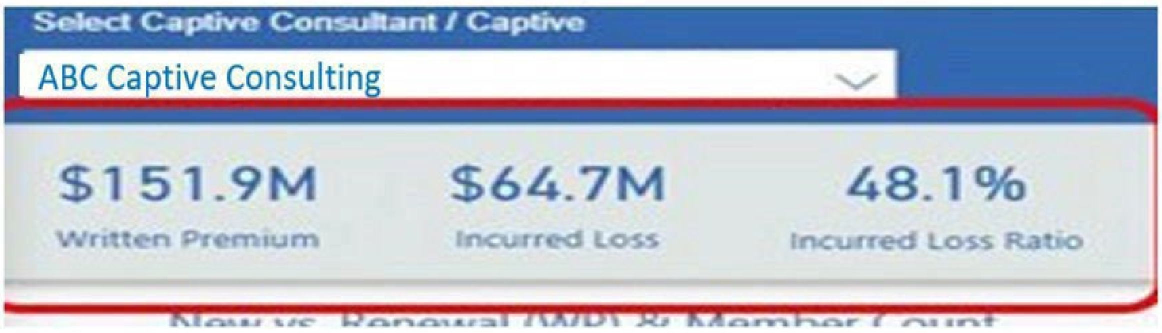
A comprehensive risk management strategy includes the following three elements:

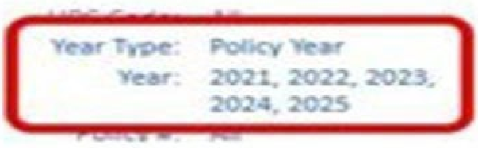
- Prioritizing safety
  - Adopting new training programs
  - Updating existing safety measures
- Minimize losses.
  - Proactively identify risks and loss case scenarios
- Maximize efficiency.
  - Safeguard people and property.

Our Construction Risk Engineers are experienced technical specialists who take the time to understand each customer, their operations, and the risks they may face. Our Approach: We act as both student and teacher, learning about our customer's organization to choose the right solutions and then sharing our risk management knowledge to help you become more self-sufficient in controlling your risks.

With detailed risk assessment, a sound management plan, and the expertise of our construction risk engineers, we can help you proactively identify and mitigate potential loss scenarios. From material risks and project delays to cost overruns, and legal actions, our approach supports better decision-making throughout the project life cycle, helping keep your people safe, safeguard your property, stay within budget, and plan for smooth sustainable growth.

Captives – Taking Control of Loss Services, Making an Impact





An average loss ratio of 50% in last 5 years – policy years show how we can impact captives for better.

ZRS helps Captives tackle complex and costly challenges before they develop. With the help of our global network of Risk Engineering professionals, we can build a brighter future together.

Learn more: Captive Risk Management | Zurich Resilience Solutions

The Zurich Services Corporation
Zurich Resilience Solutions I Risk Engineering
1299 Zurich Way, Schaumburg, IL 60196
800-982-5964 Zurich Resilience Solutions North America | Risk Services

ZURICH
Resilience Solutions