

**For more information, contact:**

Linda Conrad  
Director of Strategic Business  
Risk Management  
Zurich North America  
410-371-9973  
linda.conrad@zurich.com  
www.zurich.com

This is intended as a general description of certain types of risk engineering services available to qualified customers through Zurich Services Corporation. Zurich Services Corporation does not guarantee particular outcomes and there may be conditions on your premises or within your organization which may not be apparent to us. You are in the best position to understand your business and your organization and to take steps to minimize risk, and we wish to assist you by providing the information and tools to assess your changing risk environment. Small business owners are responsible for the loss control activities at their company. Zurich offers risk engineering solutions – comprised of tools, reports and information from literally millions of past claims from nearly every industry segment -- that can help small businesses minimize and better control losses and improve their bottom line.



Do you know your risks  
well enough to manage  
them across your  
enterprise?

Zurich HelpPoint  int  
Here to help your world.



Enterprise  
Risk  
Management

Once upon a time, dealing with risk meant buying insurance and forgetting it. Today, that's not enough. The scope and variety of risks you face are too great, and the stakes too high. Good risk management today demands an enterprise approach that views risk from all angles – a 360-degree view supported by holistic solutions.

Zurich can help you achieve that broad view toward ensuring enterprise resilience and protecting profitability. We do it through insights, experience and knowledge of risk engineering and risk management professionals who provide a total, enterprise risk perspective you can use to protect your productivity and reduce your cost of risk. By managing enterprise resilience, you can maximize your strategic growth opportunities.

#### **Zurich ERM strategic services...**

- Decrease your total cost of capital through efficient management of risk and reward
- Demonstrate the benefits of increased risk transparency across the organization
- Launch a risk identification process across functional lines to prioritize actions
- Generate business intelligence and analytics to deliver improved risk information that can be applied to corporate strategy and planning

#### **And ultimately benefit your organization by...**

- Helping you to protect your tangible and intangible assets to minimize the impact of risk on your bottom line
- Assisting you in strengthening your business performance by minimizing the variability in expected business outcomes to enhance value creation
- Contributing to better strategic decision making and improved risk culture
- Facilitating strategic, operational and organizational change to put your risk awareness to practical application across your value chain
- Helping you achieve a sustainable competitive advantage through strong enterprise risk and resilience management