



**Moving and storage businesses:**  
When considering a workers' compensation carrier,  
look for an insurer who can help lift the burden...  
**Look to Zurich.**

If you're looking for a financially-strong global insurance carrier who you can trust to help relieve the burden of the workers' compensation process for your moving and storage business, Zurich may be your answer.

As an entrepreneur, you don't want to spend the time to become a workers' compensation expert. Zurich understands that your focus is on building revenue, growing your business investment and taking care of your employees. And when an employee experiences an injury that keeps him or her off the job, your business can suffer as a result. That's why controlling risk continues to be a top priority for you – and Zurich.

Zurich can provide your moving and storage business with tailored workers' compensation training, tools and support that allow you to run your business with confidence.

### Work with the company experienced in insuring moving and storage businesses

At Zurich, we realize that unique moving and storage hazards and risk exposures require an industry-specific, customized approach. Subsequently, Zurich's risk engineering consultants continually analyze the moving and storage business as a whole, and work with you to help develop unique risk management tools tailored for your business.

Although some insurance carriers are reluctant to underwrite workers' compensation on moving and storage businesses, Zurich has the experience and industry knowledge to manage the risk.

Zurich recognizes that the nature of the moving and storage industry makes employee training difficult. The industry relies heavily on temporary workers and summer help during the peak season. Annual personnel turnover for the moving and storage industry can be as high as 36 percent. Thus, it's key to have a risk engineering tool that is convenient and easy to use.

It's no surprise to you that back strains are the most common type of injury for moving and storage workers. But did you know that there are 50 percent more lost-time days for back claims than all other types of lost-time claims – and lost-time benefits from back injury claims cost on average over \$20,000?<sup>1</sup>

With frequent heavy lifting, loading and unloading in unfamiliar environments, combined with long hours of driving, the injury rate for moving and storage workers is 40 percent higher than the average injury rate. Every week of lost work during the moving and storage industry's busy season (Memorial Day to Labor Day) can yield revenue losses of up to \$5,000.<sup>2</sup>

Key to any successful workers' compensation program is education and training. Zurich has proactive and more comprehensive safety training tools for moving and storage workers to help prevent accidents before they happen.

### Moving and storage services top 10 major causes of injuries:

1. strains from lifting
2. slips, trips and falls via ingress or egress of a vehicle
3. slips, trips and falls from different levels
4. being struck by a closing door or moving piece of equipment
5. powered industrial truck injuries, e.g., forklifts
6. automobile accidents/commercial vehicle accidents
7. lacerations such as cuts, punctures or scrapes
8. being struck by a falling object
9. getting caught in or between machinery
10. exposure to chemicals

According to Zurich's proprietary Risk Engineering Virtual Consulting Report.

## Effectively manage risk with tools from Zurich

Zurich utilizes both experience-based data and proprietary tools to help you minimize the financial impact accidents and injuries can have on your moving and storage business. Working with you, Zurich can create tailored workers' compensation risk management solutions designed to help prevent accidents, minimize risks, and expedite return to work following an injury.

When selecting Zurich as your workers' compensation carrier, you will receive a vast array of easy-to-use risk management tools and extensive claims data customized to your business – at no additional cost.

Zurich's easy-to-use **virtual consulting** tool provides preventive risk engineering solutions to help optimize operating performance and help control insurance costs. Provided through a Web site that allows 24/7 self-service access to risk management tools, Zurich's virtual consulting tool provides real-world solutions that you can employ daily. Virtual consulting uses data compiled from millions of insurance claims. Within the site, you can identify common workplace hazards based on moving and storage industry-specific historical data, view videos and access online training materials.

Zurich's **Back on Track** program addresses the risk of strains from lifting, the primary cause of injury among moving and storage workers, through job evaluation, seven suggestions to modify behaviors, and an employee risk evaluation tool.

## Be prepared if accidents happen

Although accident avoidance is stressed through safety training, sometimes workplace accidents happen. When an incident occurs, you'll be ready with **First Report Online (FROL)**. First Report Online, available for a nominal service charge, is a secure Web application enabling you to record employee incident information immediately. In addition to

recordkeeping, the application offers customizable safety training based on a review of employee incidents; generates OSHA 300 logs and associated forms; and automatically transmits claims to the Zurich Care Center.

After an accident or injury, a well-designed and comprehensive return to work program can help save you up to 40 percent of workers' compensation medical costs and up to 25 percent of wage replacement costs.

What sets Zurich's return to work program apart from the competition is **eZ Transition**, a complimentary Web-based tool that can generate customized return to work policies and procedures, create job description profiles with physical job demands, develop temporary transitional work assignments, develop return to work implementation and training manuals, and access Americans with Disabilities Act information and state-specific Family and Medical Leave Act data.

Zurich's approach to workers' compensation excellence is exemplified by its claims function. When accidents happen, Zurich proves its commitment to customers through its responsiveness in processing and servicing claims.

## Manage OSHA compliance with help from Zurich

As a service to our workers' compensation customers, Zurich's Loss Prevention area provides you with company-specific tools to help with Occupational Safety and Health Administration (OSHA) compliance – including Zurich's OSHA Fast Fix tool that creates OSHA-compliant safety policies and procedures specific to your business. Zurich works with OSHA Fast Fix to provide discounted safety plans, as required by OSHA, specific and customized for your company. Zurich also provides you with a toll-free number to call for OSHA compliance assistance.

**Ask your insurance agent for more information about Zurich's moving and storage workers' compensation plan.**

<sup>1</sup> Zurich's Risk Solutions, "Back on Track" guide

<sup>2</sup> First Research Industry Profile and A.M. Best Company Underwriting Guide

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Zurich Services Corporation  
Risk Engineering



ISO 9001:2000

Quality-Assured Solutions Provider

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