

Zurich International Programs

Manage Risk Worldwide.

At Zurich, we're proud of our ability to help protect businesses that operate internationally. For nearly 40 years, we have built a powerful network of Zurich offices and insurance partner companies that gives our customers consistent, excellent service wherever they operate.



Our network includes:

- 200+** countries covered
- 2,000** professionals dedicated to managing international programs
- 6,000** international programs managed
- 8,000** claims professionals handling **125,000** claims annually
- 900** risk engineering professionals worldwide³
- 40** people dedicated to managing insurance partners around the world, in addition to our central network management team

The Zurich difference

Managing one of the world's largest networks spanning over 200 countries¹, Zurich is a market leader and has earned the trust of our customers to take care of their global insurance needs. Additionally, with our strong credit ratings, Zurich has a firm foundation of financial strength². This means we're able to provide a broad service offering, from structuring your program to managing claims. To give you a consistent standard of insurance protection, we offer:

- **A dedicated team** taking a 'whole account' approach to building, transitioning and managing your program.
- **Programs to suit companies of various sizes**, customized and aligned to fit your business strategy.
- **Cross-border regulatory alignment** which helps you align policies with the many applicable country tax and insurance regulations.
- **Fast cash flow** from our network to the Zurich office managing the master program so funds can be transferred quickly.

- **One global service platform**

which provides premium invoice and policy issuance delivery, supports the movement of premium and helps with claims payment handling.

- **Loss data and risk analysis** for your program with My Zurich, our industry leading customer and broker portal.
- **Rapid policy issuance** and other performance metrics tracked and communicated to customers and brokers in comprehensive service reports.

Benefit from Zurich's strong and efficient network

Zurich's global network is managed through an innovative system of regional Zurich Hub offices and carefully selected local insurance partners who are leaders in their countries and strategically located around the world. The Zurich Hubs are staffed by insurance professionals who understand the laws and cultures of the regions they cover, giving them the ability to apply local knowledge to global programs and to ensure consistent service across the network.

Get access to solutions and risk insights on the Zurich Virtual Literature Rack.

Visit zurichvlr.com or download it to your iPad from the App Store.



¹As defined under International Organization for Standardization (ISO)

²For complete financial information about the Zurich Insurance Group and ratings for Zurich Insurance Company Ltd. and its subsidiaries, access www.zurich.com. For information about the ratings of Zurich American Insurance Company, access the ratings section on www.zurichna.com. Insurance product obligations are the sole responsibility of each issuing insurance company. For example, only the assets of Zurich American Insurance Company (and no other assets of the Zurich Insurance Group) are available to meet its obligations for the performance of its products.

³As of September 2013. In the US, risk engineering services are provided by Zurich Services Corporation.

⁴2013 'Innovation in Fronting' Captive Review, US Captive Services Awards 2012. 2012 'Best Fronter of the Year' Captive Review, UK Captive Services Awards 2013

⁵Business Insurance 'Innovation Award 2012' in North America and 'Highly Commended Insurance Innovation of the Year' Insurance Times Awards 2012.

A dedicated team to manage your program

Your Zurich International Program is led by a dedicated single point of contact and supported by a team of customer service specialists who provide transparent communication and collaborate with you throughout your program's life cycle. Your Zurich team includes:

- **Attentive service specialists** who make sure the program is delivered efficiently and on time.
- **Experienced claims professionals** with a global and local perspective.
- **Specialized risk engineers** dedicated to helping reduce operational risk, safeguarding employees and avoiding environmental damage.
- **Dedicated international underwriters** working with you and your broker using Zurich's exclusive Country Guide, a comprehensive internal database that includes vital country-specific underwriting information.
- **Skilled captive professionals** across the globe who help deliver a consistent award-winning⁴ captive fronting program.

Zurich's industry-leading tools give you more control

- **Zurich's International Program System** provides one global service platform for our entire network. It helps ensure program goals are met and provides a transparent view of program data for our customers and their brokers.

- **My Zurich Portal** provides 24/7 access to information relating to your program including claims and program data, risk assessment and information and risk insights, putting you in control and helping to optimize your budget.
- **Zurich Multinational Insurance Application (Zurich MIA)** helps you achieve greater global compliance for international programs. Our award-winning⁵ tool helps you protect your reputation and make better strategic decisions about expansion overseas. Zurich MIA also provides guidance on insurer-paid premium tax protocols, laws governing claims payments, loss adjustments and other important information.

A Zurich International Program covers:

- Property
- General Liability
- Motor Fleet
- Engineering Lines
- Marine
- Professional Liability
- Directors and Officers
- Commercial Crime
- Corporate Accident & Business Travel
- Product Liability
- Security & Privacy
- ...and more

For more information: zurich.com/internationalprograms

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich Insurance Group, provided solely for informational purposes, in the US, Zurich American Insurance Company, 1400 American Lane, Schaumburg, IL 60196, in Canada, Zurich Insurance Company Ltd, 400 University Ave., Toronto, ON M5G 1S7, and outside the US and Canada, Zurich Insurance Plc, Ballsbridge Park, Dublin 4, Ireland (and its EU branches), Zurich Insurance Company Ltd, Mythenquai 2, 8002 Zurich, Zurich Australian Insurance Limited, 5 Blue St., North Sydney, NSW 2060 and further entities, as required by local jurisdiction. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable jurisdiction. Some coverages may be written on a non-admitted basis through licensed surplus lines brokers.

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