

# Zurich International Casualty Programs

Helping manage risks worldwide for almost 50 years

Whether you're new to foreign markets or well established abroad, Zurich is ready to help you navigate the complexities of international risks. Zurich has a strong track record in helping multinational companies manage global risks with innovative solutions, such as our creative program structures, our industry-leading system for structuring compliant programs, and virtual Risk Engineering services that tap into expertise from hundreds of miles away. We have the knowledge, experience and service commitment businesses need ..wherever their business takes them.

## Financial Strength

We back up our international capabilities with a long record of financial strength, including an AA/stable rating by Standard & Poor's (S&P) and A+/stable rating by AM Best\*

## A global insurance leader

Customers choose Zurich because we are one of the few, truly international insurers.

### Tailored coverage



- Flexible programs to help manage exposures outside the U.S., tailored to your company's size, strengths and strategy
- Aligned international policy forms to provide seamless coverage as your business crosses borders
- International casualty solutions developed from a global cost-of-risk view and offered in flexible options in a single master policy



### Reliable servicing

- Globally consistent claims services from a dedicated team with a single Claims contact across all lines of business
- Fast, efficient cash flow from our network to the Zurich office managing the master program – getting funds where you need them quickly
- For premiums we centrally collect in the U.S., Zurich "fronts" or pre-pays premiums to local countries to ensure timely policy issuance



### International expertise

- 2,200 professionals certified to manage international programs including experienced Large Casualty, Middle Market, Energy and Construction underwriters
- Actionable insights from Risk Engineers to help you identify, assess and reduce your risks specific to different countries and territories
- Unique, international-specific continuing educational opportunities via the Zurich Academy



## A worldwide network of accredited professionals at your service

We put one of the largest networks in the industry to work for you.

- Over 50 Zurich-owned offices around the world
- Five Zurich-owned Network Service Centers that tap into local expertise, coordinate with regional partners, and ensure adherence to Zurich's stringent servicing standards
- One large, dedicated servicing team for global programs
- 500+ international-certified Claims handlers including industry specialists, as well as a single point of contact for managing your Zurich claims process

### World-class digital tools

#### Zurich Global Program Support (GPS) Tool

Zurich GPS is your fast track to identifying and complying with wide-ranging local insurance and regulatory requirements.

- Centralized tax and regulatory information compiled from over 140 independent legal professionals globally
- Guidance on applicable premium tax requirements for out-of-territory coverage
- Information on loss adjustment and claims activities in different countries

#### My Zurich

Our proprietary customer portal is a comprehensive, online risk management information center that provides you with additional visibility into your international program. Also accessible to brokers, My Zurich includes:

- Analysis and monitoring of program performance
- Up-to-the-minute view of claims status, Risk Engineering site visit results and more
- Direct connection to Zurich GPS to help ensure alignment with local requirements
- Copies of local invoices and policies

#### IPS (International Program System)

IPS is an internal tool that connects our entire network to facilitate prompt servicing and help ensure contract certainty. IPS provides Zurich representatives with a holistic view of each international program, including:

- Claims information, local tariff and retention requirements, and other real-time data
- Monitoring of policy and invoice issuance progress, as well as tracking of money movement
- Various reports that can be shared externally

### Power in numbers:

**210+**  
Countries and territories

**2,200**  
International program professionals

**7,700**  
International programs managed

**7,100**  
Claims professionals

**800+**  
Risk Engineers

## Coverage that fits



### Exporter Solutions

For U.S. companies moving into the global arena, this convenient, cost-effective multi-year policy covers risks such as employees traveling abroad, importing/exporting goods, work with third-party vendors and online transactions.



### Zurich Envoy®

A multiline package policy covering the broadest range of middle market global risks, including Business Travel Accident, Excess Auto, General Liability, Kidnap & Ransom, Property, Voluntary International Worker's Compensation and more.



### Large Casualty

A broad portfolio of global products and services tailored to meet changing multinational business needs, from deductibles and SIRs to alternative risk solutions (see right).



### Controlled Auto

Centralized coordination to help you manage your fleet program with certainty of coverage, better cost control, streamlined administration and flexible program options.



### Construction

Dedicated international Construction underwriters and coverage available for general contractors, design professionals, consultants and project managers.



### Energy

Delivering risk solutions for the petrochemical, mining, power generation, alternative energy and oil and gas sectors across the energy value chain for more than 25 years.

## Additional risk-sharing solutions

### Captive Services

Some companies choose to own and operate their own internal insurance companies, or captives. Zurich:

- Collaborates with customers to reduce costs, expand capabilities and ensure compliance
- Has deep Captives experience, with 425 Captive fronting programs worldwide and more than 25 years of experience

### Loss Pooling Program

For large companies with broad global reach, this program offers flexibility in how they manage premium dollars.

- A loss fund for deductible billings is maintained for estimated future paid losses.
- Zurich handles in-country claims and is reimbursed through the loss fund (following agreed terms).
- Zurich underwriters can provide limits of up to \$25 million.

## Zurich Travel Assist

**Available 24 hours a day, 365 days per year, anywhere in the world**

Global travelers can face unpredictable circumstances. Zurich Travel Assist can provide assurance, with a 200-person global team of emergency coordinators and medical case managers at the ready. This team handles more than 775,000 calls annually supporting 15 million travelers.

Zurich Travel Assist offers:

- Travel, medical and security advice
- Emergency medical or security evacuation and repatriation assistance
- Online access to travel security alerts and destination risk profiles
- Assistance with an emergency advance of funds

Find out more at [zurichtravelassist.com](http://zurichtravelassist.com).

Learn more about how Zurich can help you craft a global solution for today and as your company grows.

Visit [zurichna.com/international](http://zurichna.com/international)

## Zurich

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