

Zurich's global network and experience delivers what matters to international program customers

When your global business activities call for an integrated, international insurance program, Zurich has the experience, insurance product portfolio and presence you need. We understand that today's sophisticated, global insurance buyers require customized risk solutions. We have the ability to deliver a variety of guaranteed cost or loss sensitive risk alternatives, including captive and blended programs, attuned to your specific needs.

Zurich has a network of offices and affiliated companies in more than 180 countries serving over 2,000 global insurance programs for our North American and European multinational customers.

Zurich underwrites International Program Business (IPB) for most property, casualty, motor and marine lines of insurance as well as directors & officers (D&O) coverage and other specialty lines.

Zurich serves IPB customers with:

- More than 1,000 risk engineering services consultants strategically positioned around the world to help provide property loss prevention and occupational health and safety services
- A network of more than 8,000 claims adjusters and professionals to help provide prompt, fair and responsive claims handling worldwide
- Activity-based fee models to help competitively price global services associated with our customers' unique business operations

Managing global programs through technology

Zurich's primary IT tool serving international program customers is the International Program System (IPS). The IPS enables Zurich to answer questions for our customers such as:

- "Did the invoice for our local subsidiary get mailed? If so, when and what amount was invoiced?"
- "Did the local policy get issued for my subsidiary?"
- "Did my local subsidiary pay the premium to the local Zurich office or partner office?"
- "Do you have high-level information on claims activity that has occurred on my account in all the subsidiaries around the world?"

IPS also includes all appropriate security measures into the system so that restrictions on confidential information may be maintained. Further, data placed into IPS is entered locally. The benefits to customers include:

Helps save time

The efficiency of having premium transactions, policy and claims information available in one place helps save research and tracking time.



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Helps to add consistency

Data is gathered and presented in a consistent manner. Virtually all aspects of the process are included in the system: date of invoice issuance and amount of invoice in local countries; date of policy issuance; date the premium was received by Zurich (or its partner) in local countries; and high-level claims data including date of loss, reserve and paid amounts and basic loss description.

Helps enhance service

The IPS allows Zurich to measure and report on agreed customer service standards – helping to enable us to maintain a high level of service and process transparency.

Helps deliver the answers customers need

The integration of customer data into one accessible platform allows Zurich international program team members to provide answers to customers' questions with accuracy and timeliness that greatly enhances the management of global programs.

Zurich knows international programs. We have what it takes to help you successfully manage your global risk challenges.

Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

* Risk engineering services provided by Zurich Services Corporation.

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