

# Global Motor Fleet Solutions

Driven to help you succeed!

If your corporate fleet exposures are as international as your operations, you need the International Motor Fleet risk management assistance of an insurance carrier who knows the road ahead, whether it leads to Boston, Berlin, or Bangkok.



Find a world of Zurich solutions and risk insights in the Zurich Virtual Literature Rack.

Visit [zurichvlr.com](http://zurichvlr.com) or download it to your iPad from the App Store.



Zurich is one of the world's largest motor insurers, including passenger fleets, local delivery trucks, and service vehicles. We insure millions of vehicles operated by companies of all sizes around the globe, and in virtually all major industry segments. Our focus is on helping customers reduce total cost of risk by enhancing safety, encouraging driver proficiency, and reducing accidents – ultimately helping to make the roadways safer for everyone.

### Global master programs

Zurich's ability to serve fleets around the globe enables us to provide customers with International Motor Fleet programs delivering consistency, transparency, and measurability. Zurich's global network enables us to deliver controlled master programs reaching virtually every country where you have fleet resources—from the Americas to Europe, the Middle East, Africa, Asia, and Australia/New Zealand.

Depending on the size of an overseas fleet and the countries involved, there is a potential for savings in structuring a controlled master Motor Fleet program. We provide tailored solutions based on venue, fleet size, loss history, and other key factors. Our program offerings range from guaranteed cost to deductible programs, incurred loss retrospective programs, and captive programs.

Just as important, Zurich International Motor Fleet solutions feature the professional knowledge and experience of dedicated underwriting operations in key financial centers in North America and Europe which are backed by a global network of claims professionals and local servicing partners located across the globe.

### The road to continuous improvement

Any experienced driver knows that a successful trip begins with effective planning, knowledge of the vehicle's condition and capabilities, and a mindset dedicated to safety. Zurich agrees, which is why choosing the road to reduced losses and managing the customer's cost of risk will help deliver greater certainty when utilizing the following tools:

**Virtual Risk Manager** – A proprietary, online suite of driver management tools for risk management of commercial vehicles through:

- Driver assessments (vehicle records & driver profiles)
- Hazard recognition training
- Performance management (driver attitudes, knowledge of the road, critical decision making, etc.)
- Driver safety training & interventions

**Zurich Fleet Intelligence** – A simple, user-friendly solution incorporating vehicle telematics data into driver management systems to:

- Turn raw data into meaningful insights
- Enhance profitability by reducing fleet running costs
- Improve driver behavior on the road, reduce fatigue and stress; thus helping to reduce accidents
- Influence future insurance premiums and help reduce total cost of risk
- Deliver “greener” fleets by reducing carbon footprints through more effective resource allocation and trip planning

**Driver Training** – A variety of training tools to positively impact driver behaviors and attitudes, including:

- Online training (RiskCOACH)
- In-vehicle observation
- Train-the-trainer
- Driver fatigue prevention
- Distracted driving avoidance
- Proper use of safety equipment
- Load securement

**Monitoring & Maintenance** – Assistance in the development of tools to maintain awareness, review program performance, and drive continuous improvement:

- Incident review
- Loss evaluation and measures
- Awareness programs to keep messaging in front of employees
- Process to periodically re-evaluate systems

**Root Cause Crash Analysis** – Assistance evaluating accident investigations to ensure that the root cause of the crash is identified and driver training to aid in the development of action plans to prevent and reduce future crashes.

#### **Claims help in the fast lane**

Zurich International Motor Fleet claims services are provided by local country motor claims specialists experienced in working with global customers. Services are differentiated by individual country specifics to align with local claims practices and requirements, all while governed by Zurich’s exacting global service standards.

All local country claims are interfaced through Zurich’s proprietary International Program System, a global data management platform that ensures detailed and meaningful loss statistics in a consistent format to help customers better understand and manage their risks.

For more information about how Zurich International Motor Fleet services can help you to better control your fleet operation cost of risk, reduce costs, and increase efficiency and profitability, contact:

**William Porter**  
Head of International Sales and Distribution  
Zurich Global Corporate in North America  
Office: (212) 553-5274  
william.porter@zurichna.com

**Larry Boyk**  
Head of International Programs, Casualty  
Zurich Global Corporate in North America  
Office: (215) 861-6792  
lawrence.boyk@zurichna.com

## **Zurich**

1400 American Lane, Schaumburg, Illinois 60196-1056  
800 382 2150 [www.zurichna.com](http://www.zurichna.com)

This is intended as a general description of certain types of insurance and services available to qualified customers through subsidiaries within the Zurich Insurance Group Ltd. including, in the United States, Zurich American Insurance Company, 1400 American Lane, Schaumburg, Illinois 60196, and, in Canada, Zurich Insurance Company Ltd, 100 King Street West, Toronto ON M5X 1C9, and, outside the US and Canada, Zurich Insurance Plc, Zurich

House Ballsbridge Park, Dublin 4, Ireland, Zurich Insurance Company, Mythenquai 2, 8002 Zurich, Switzerland, Zurich Australian Insurance Limited, 5 Blue Street, North Sydney, NSW 2060, Australia and further legal entities, as may be required by local jurisdiction. In case you may have questions on any of these entities, please contact us at [webdesk@zurich.com](mailto:webdesk@zurich.com). Your policy is the contract that specifically and fully describes your coverage. In contrast, the description herein gives a broad overview of coverages and programs and does not revise, amend or constitute a policy or program. Certain coverages are not available in all jurisdictions. Some coverages in the U.S. may be written on a non-admitted basis through licensed surplus lines brokers.

Zurich Insurance Group Ltd (ZURN) is headquartered in Switzerland and listed on the SIX Swiss Exchange and has a level I American depository Receipt program (ZFSVY) which is traded over-the-counter on QTCQX. Further information is available at [www.zurich.com](http://www.zurich.com).

In the US, risk engineering services are provided by The Zurich Services Corporation.

© 2015 Zurich Insurance Company Ltd

A1-112004168-D (11/15) 112006670



**ZURICH**<sup>®</sup>