

ZurichAcademy

Continuing Education for Select Brokers®



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Contact Bart Shachnow at bart.shachnow@zurichna.com or (917) 534-4637 for additional information.

Develop your business. Learn more. Earn more.

Because you are one of our Zurich Select Brokers®, Zurich brings more to the table for you than for any other broker. Zurich Academy offers unique educational events that can help you develop your business in several industry niches – and certain programs also offer CE credits. Zurich Academy can be one of the most powerful HelpPoints for brokers, because it helps to advance your knowledge, credibility and success.

Zurich Academy programs focus on insurance and risk management strategies designed to address current and emerging loss exposures. These programs:

- Can be customized to address your specific needs and marketing initiatives
- Provide a highly interactive experience
- Present engaging discussions of actual cases gathered directly from our underwriters' experience with brokers
- Offer practical approaches and strategies that help you provide proactive, advisory support to your clients
- Give you a face-to-face opportunity to develop productive relationships with key Zurich personnel you need to know including Zurich executives, business development leaders, underwriters, risk engineers and claims representatives.

The Zurich Academy approach can help you solve real problems, thereby building customer trust and expanding your credibility. The knowledge you gain will help you better cultivate and strengthen your relationships with customers in specialized industries. You will be more fluent with industry best practices as well as the specifics of the sector's loss runs, financial ratios and customer operations, and most importantly, proven insurance and risk management strategies.

With Zurich Academy, you'll enhance your insurance knowledge that will help boost your competitive edge and accelerate your profitability.



Technical topics for top producers

Expand your knowledge base of insights and perspectives attributable to specific industries in which Zurich has developed extensive expertise, including:

- Construction
- Energy
- Financial institutions
- Global/International
- Healthcare
- Manufacturing
- Marine
- Real estate
- Technology
- Trade Credit

Sales ideas for top producers

We can provide you with strategies and tools designed to enhance your selling and negotiation skills.

Skill-building programs are available for:

- Planning and preparation for the sales call
- Stakeholder analysis
- Analyzing client needs
- Finding cross-sell opportunities
- Closing the deal
- Building relationships through successful negotiating

Top reasons to attend a Zurich CE event

1. Learn industry segment secrets
2. Exchange insights with key Zurich leaders
3. Meet and share ideas with other top producers
4. Earn valuable CE credits (based on state-by-state availability)

We make it easy to focus

A Zurich Academy event is highly compressed – education, product intelligence and networking in just a few hours. Ask direct questions of Zurich leadership, and get the exact answers that can help you advance your business.

What is a Zurich Academy event like? How long does it last?

Each Zurich Academy event consists of :

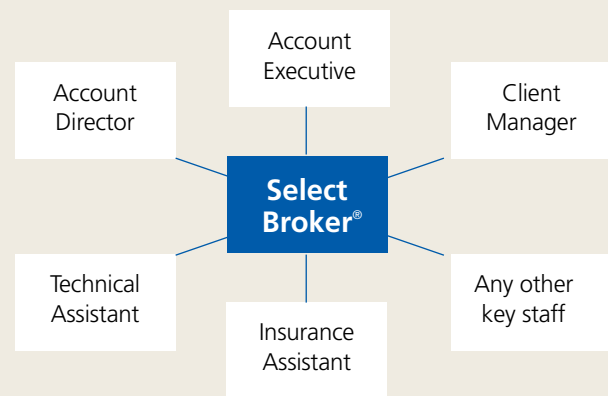
- Educational program (1– 4 hours)
- Post-education product/service presentation
- One-on-one or small group consultations involving specific account or customer needs
- Networking opportunities

The durations of Zurich Academy events are flexible and can be tailored to meet your organizational needs, but plan on allocating an afternoon and early evening for a typical event.

Who should attend?

First and foremost, you should attend. Because you are a Zurich Select Broker®, you are also invited to make use of your area's Zurich Academy event as a resource for staff professional development.

The choice is up to you – any member of your immediate key staff may attend a Zurich Academy event.



Let your team benefit from your Select Broker status by attending a Zurich CE event on the topic of your choice.

What are other Select Brokers® saying about Zurich Academy events?

“The Zurich Academy event gave us valuable insights that we can put to work right away.”

– Select Broker, Norfolk VA

“The Construction seminar was extremely enlightening. I'll be back for more.”

– Select Broker, Atlanta, GA

“I was pleasantly surprised. I was expecting a boring, ‘talking head’ presentation. Instead, it was totally interactive and engaging. I came away with some great ideas.”

– Select Broker, Boston, MA



Claims programs

Claims management perspectives for the producer

Credits/Hours: 3

While large, Fortune 500 companies have generally embraced and implemented some form of Enterprise Risk Management programming, mid-sized corporations generally do not have the experience, expertise, time or resources to focus on this initiative. This results in a scattershot, disjointed, ad-hoc risk management effort at best, which leaves organizations subject to avoidable losses, reputational damage, loss of customers, and other risks. This course provides an overview of practical, user-friendly risk and claims management strategies that can help prevent or mitigate losses and create an organizational culture that is proactive toward risk.

Course highlights include:

- Identifying and prioritizing the various risks faced by an organization as a prelude to developing a comprehensive risk management program
- Using simple metrics to analyze claims in order to identify causes, patterns and possible remediation strategies how to develop, promote, and sustain a “risk management-oriented” organizational culture
- How to develop a blended, cost-effective risk management approach combining risk avoidance, reduction, retention, and risk transfer (using insurance as well as other contractual strategies)



Claims management: The untold story Toward optimizing the claims experience

Credits/Hours: 3

Claims handling and management is generally a too-overlooked and generally unappreciated part of the insurance business. Many policyholders have negative predispositions about claims handling, believing that insurers are forever looking for ways to deny coverage or reduce their liability. This attitude works to the detriment of insureds and insurers alike; independent experts generally agree that most businesses are un-or underinsured for a broad range of coverages, especially those of a “discretionary” nature (like financial lines coverage). Prospective insureds may believe that the low likelihood of receiving a claim payment or the hassle involved in the process is not worth the expense.

Yet effective and comprehensive claims management can help businesses manage and grow their organizations. The claims management and reporting process can help businesses proactively manage risks that can help save money and grow the organization over the long-term.

This program is designed for agency and brokerage personnel at all levels of these organizations to give them a better understanding of and appreciation for the claims management process and the role that all parties (customer, broker and carrier) need to play in order for insurance to work most effectively.

Course highlights include:

- Common myths related to claims and why these myths serve to discourage the purchase of insurance and/or the procurement of the proper amounts of coverage
- Review of the claims management process, from initial intake to resolution and strategies for managing the process to maximize results and customer satisfaction
- Unique claims challenges faced by insurers, ranging from catastrophic events, to more common situations like uncooperative witnesses and unreliable medical reports
- Learn how to leverage insurer claims services and resources in order to help insureds be better prepared to respond to and mitigate losses, and use this information to run their businesses more effectively over the long-term

Construction programs

Risk management strategies for the construction industry

Credits/Hours: 9

This is a suite of seven courses that provides an in-depth analysis of the perils and hazards associated with a broad range of construction projects, including the construction of high-rise buildings, industrial projects, commercial buildings, bridges, and street and road projects:

- Construction Risk Management 101 (4 hours/4 credits)
- 201 Series
 - Construction Project-Related Loss Exposures (1 hour/1 credit)
 - Bridge Construction Loss Exposures (1 hour/1 credit)
 - Commercial Building Construction Loss Exposures (1 hour/1 credit)
 - Street and Road Work Loss Exposures (1 hour/1 credit)
 - Traffic Control Loss Exposures (1 hour/1 credit)

The course also reviews insurance and risk management strategies designed to address these projects.

Course highlights include:

- Review of the critical sequence of activities in construction projects that can give rise to property or bodily injury damage
- Risk management strategies for different types of construction projects understand project/site, materials, equipment and personnel management issues

Builders risk insurance

Credits/Hours: 2

Builders Risk Insurance indemnifies the building owner for damage to buildings while they are under construction. During this phase, multiple loss exposures exist, including that related to fire damage, windstorm, theft, and vandalism. Coverage typically covers the construction phase only, and terminates when the work is completed and the property is ready for use and/or occupancy. This program reviews what is and is not covered under a Builder's Risk policy, and how the producer can protect against any coverage gaps.

As a result of this program, the participant will:

- Identify the specific perils covered in a Builders Risk policy;
- Understand the Builders Risk buying needs of building owners, general contractors, or custom-builders who all may be in the market for this type of coverage;
- Identify when Builders Risk insurance may be needed or when existing property insurance on a building may be adequate;
- Learn how to structure a policy, including the policy period, to prevent any coverage gaps



Contractors protective indemnity and rectification

Credits/Hours: 2

Contractors Protective Indemnity insurance is a first-party coverage designed to indemnify the named insured that exceed the design professional's professional liability insurance, for costs that are the result of negligent acts, errors, and omissions in the rendering or failure to render professional services. These policies may also offer difference-in-coverage (DIC) coverage above the underlying professional liability policy, which extends coverage to the named insured in the event the underlying policy is deficient in coverage, especially with respect to exclusionary language.

Essentially, this coverage supplements the design professional's professional liability insurance program by providing direct benefits to the named insured, the contractor (a.k.a. design-builder), for the costs incurred above what the design professional can provide via insurance proceeds of its professional liability insurance.

Rectification Indemnity insurance provides first-party coverage for the costs a contractor incurs in correcting a design defect that is discovered after the construction is put in place but before it actually results in a professional liability claim. With this coverage in place, a contractor has the funding to correct the error and keep the project moving without having to file a claim against the design professional and establish negligence.

This program reviews and analyzes Contractors Protective Indemnity and Rectification insurance, explaining the need for this coverage, and how it is underwritten and structured. All producers working with contractors need to be conversant with both of these vital coverages.

As a result of this program, the participant will:

- Understand the purpose and benefits of contractors protective indemnity coverage and rectification coverage
- Understand the basic contract provisions of both coverages
- Identify underwriting requirements associated with professional liability, contractors protective indemnity and rectification coverages
- Learn the difference between Contractors Protective Indemnity vs. Rectification coverages

Construction-related environmental protection best practices

Credits/Hours: 3

The construction industry is experiencing an increase in demands for stricter environmental controls, standards of care, and overall regulation. This is being driven by aggressive enforcement of environmental protection at both the state and federal levels, by increasing social awareness over health and natural resource concerns. Ineffective or inadequate risk management and insurance programs designed to address environmental concerns can lead to financially catastrophic third-party claims, fines and penalties, and reputational damage for contractors and their clients.

This program is designed to address fundamental and common concerns that contractors and their clients face in typical construction projects. With this as background, core principles of construction-related environmental insurance and risk management programming are explored, in a manner sufficient to raise awareness and provide the insurance consultant with a basic foundation of understanding.

As a result of this program, the participant will:

- Learn the critical components of a construction project Environmental Control Plan, including the issues that must be considered and planned for;
- Understand the major federal (and companion state) regulations that can create pollution liability and both the financial and non-financial consequences of non-compliance;
- Learn the differences between hazardous wastes and hazardous substances, and the implications for risk management strategies;
- Understand environmental inspection and reporting requirements
- Identify the components of a comprehensive environmental insurance program



Energy programs

Insurance and risk management strategies for the energy sector

Credits/Hours: 3

Course focuses on how changing energy demand, consumer preferences, and legislative and regulatory developments are impacting the oil and gas, mining, power generation and alternative energy industries. Particular focus is placed on the new emphasis on risk and crisis management strategies in the wake of recent major disasters, including Deepwater Horizon in the Gulf and the Fukushima nuclear reactor disaster.

Course highlights include:

- Recent developments impacting the exploration and development of natural gas resources and their impact on risk management and insurance programming
- Unique risk management challenges and strategies associated with the energy industry
- International needs of energy companies

Energy risk management and insurance 2015 new challenges and opportunities

Credits/Hours: 3

The energy industry is extremely dynamic and undergoing constant change due to increasing global demand (especially from emerging economies, including China, India, Africa and South America) as well as from the new technologies, discoveries, and methodologies being developed and deployed to address this expanding demand. Most of the focus has been on hydraulic fracturing of shale deposits, promising renewable technologies, (including solar, wind and geothermal), oil and gas pipeline development, and floating production, storage and offloading facilities.

At the same time, the regulatory environment is also changing rapidly, in response to the development of new technologies and increasing concern (here and abroad) about the environmental impact of increasing energy demand and the new sources being developed to meet that demand.

These developments have placed new challenges and burdens on energy companies. Insurers have established more demanding underwriting standards in the wake of multiple catastrophic events impacting energy companies in recent years, including the disaster at the Fukushima nuclear plant, the BP oil spill in the Gulf of Mexico, and Hurricane Sandy's impact on oil refineries and transportation depots. To a large extent, CEOs, CFOs, and risk managers of large energy companies will need to differentiate themselves and convince insurers of their commitment to risk management, if they hope to get the best terms and capacity on all lines of insurance.

This program is designed to help the producer serving the energy industry to understand critical trends and developments faced by the industry, the growing concerns of insurers serving energy customers, and the strategies producers should consider adopting in order to help their energy customers develop a robust risk management and insurance program.

Course highlights include:

- Trends and developments that are impacting the global demand for energy
- How and why regulators are placing more demands on energy companies in the U.S and abroad and how this regulation will impact energy industry risk management and insurance programs
- Critical risks and loss exposures faced by energy companies involved in natural gas, coal and mining, oil and gas, renewables, and utilities/power generation
- Current and emerging challenges faced by energy underwriters



Enterprise risk management programs

Strategic ERM and insurance programming

Credits/Hours: 3

Enterprise risk management (ERM) is the new corporate “buzzword”. But even though ERM has been around awhile, its focus has shifted. In the 20th century, ERM was primarily focused on traditional risks like fire, windstorm and theft. These risks were primarily managed through insurance, with residual risk management coming in the form of loss control and claims management. Ultimately, protecting the organization’s balance sheet was the primary objective.

In the 21st century, the range of loss exposures is broader, and often unprecedented, with potentially larger and more catastrophic consequences, including terrorism attacks, the global economic crisis of 2007-2008 and massive natural catastrophes like hurricanes, earthquakes, floods and tornadoes. Further, the risk landscape is changing rapidly, abetted by technology, cyber security, global outsourcing and cloud computing.

Many consumers and brokers view risk management and insurance through a narrow prism, viewing it as an expense item on the income statement. The reality, however, is otherwise: a study by the Conference Board showed that companies with strong risk management programs had 59% increased profitability, 62% reduced earnings volatility, and 86% cited ERM as helping them make better informed decisions.

In all, the focus on ERM has changed from a defensive, balance-sheet preservation approach to a more proactive, creative approach in which an effective, robust ERM program is increasingly viewed as a corporate competitive advantage. Insurance professionals need to understand the new holistic approach to ERM and the role that insurance plays in a comprehensive, well-rounded risk management program.

Course highlights include:

- Broad range of risks faced by organizations, including people-related risks, market risks, financial risks, strategic risks, and operational risks
- Why organizations benefit from greater risk accountability at all levels of the organization
- Phases of the risk evaluation process, including the identification of possible loss exposures, prioritization of those exposures, analysis of alternative risk management strategies which (singly or in combination) can most optimally manage risk
- Why independent rating agencies, including Standard & Poor’s, are now requesting public companies to provide greater oversight for and reporting of enterprise risk management programs
- How to incorporate enterprise risk management decision-criteria into major business decisions, like mergers and acquisition, global expansion, and HR management decisions.

The (supply) chain is only as strong as its weakest link: Supply chain risk management and insurance strategies

Credits/Hours: 3

Supply chain risk management is rapidly becoming a major concern for companies of all sizes, whether they operate domestically or internationally. Disruptions due to natural or man-made catastrophes which impair or damage a company’s supply lines can threaten a company’s very existence. Accordingly, regulators both in the US and abroad are requiring companies to provide an assessment of their supply chain risks and management capabilities in appropriate financial disclosure documents.

This program highlights the importance of supply chain risk management and the role Supply Chain Insurance can play in such a program. All producers need to have a sound working knowledge of this issue in order to adequately and pro-actively advise their clients in a matter of significant and increasing concern.

As a result of this program, participants will:

- Learn why both the monetary and non-monetary costs associated with supply chain disruption can be catastrophic
- Understand why regulators all over the world are requiring companies to disclose information related to business and supply chain resiliency to investors and other stakeholders
- Learn why inadequate supply chain risk management can create professional liability exposures to directors and officers
- Understand how a supply chain risk assessment is conducted and potential challenges (including organizational opposition and inertia) that can impede it
- Understand why conventional insurance coverages can fail to adequately address supply chain loss exposures
- Understand what Supply Chain Insurance does and does not cover and the role of this coverage in a coordinated, comprehensive risk management program
- Learn how to apply a supply chain “fire drill” to get a preliminary assessment of a company’s ability to deal effectively with a supply chain disruption

Environmental programs

Lender environmental liability protection

Credits/Hours: 3

Environmental liability is a major loss exposure for financial institutions engaged in the financing of loans where real estate is used as collateral. The “doomsday scenario” for lenders is when a commercial real estate deal defaults and forecloses, combined with a situation in which an environmental condition exists on the property that may put the lender at risk of liability exposure associated with environmental damage, including claims related to third-party property damage and/or bodily injury.

This program provides insurance professionals with an understanding of the issues and the insurance and risk management solutions that can address environmental loss exposures associated with commercial real estate financing. The program ultimately concludes that the most time and cost-effective risk management strategy in this situation involves the effective design and implementation of a Lender Environmental Collateral Protection and Liability Insurance, also known as Secured Creditor Environmental Insurance. This coverage effectively allows the lender to transfer the risk of environmental exposure on real estate loans to the insurance company. Specifically, once a default occurs and a pollution event is present, the benefit is triggered (the amount depends on how the policy is structured and the coverage grants applied) and the insurer steps into the bank’s position. The benefits of this risk transfer mechanism are numerous, including robust protection of the lender’s interests, the ability to accept what would have been a “riskier”/outside of credit guidelines transaction, lower loan processing fees, faster loan turnarounds, and other benefits.

Course highlights include:

As a result of this program, the insurance professional will:

- Identify environmental liability exposures faced by real estate loan originators, including banks, mortgage bankers, insurance companies, and pension funds
- Understand the credit underwriting challenges faced by real estate lenders, as they pertain to environmental liability exposures
- Learn why Lender Environmental Liability Protection Insurance is a cost and time-effective solution for real estate lenders in managing environmental risk

Environmental risk management and insurance

Credits/Hours: 3

Environmental risk management and insurance programming should be a “top of mind” concern for all companies, because nearly all organizations leave an environmental “footprint” which can potentially create property damage, bodily injury and/or liability exposure. Sometimes, these “footprints” can be obvious, as in the case of smokestack industries like coal-burning utilities or manufacturers that discharge effluent into waterways. But many organizations inadvertently create liability-inducing pollution and/or are unaware that the byproduct of their activities is, indeed “pollution”. For example, the real estate management company might be exposed to indoor air pollution claims (like Legionnaire’s Disease) associated with mold spewed forth from a damaged HVAC system. A high school may get sued because a chemistry class experiment resulted in vapors being inhaled which resulted in respiratory infections. “Pollution” may even be in the form of very unlikely substances, as was the case when large amounts of cheese was discarded into city sewers by a manufacturer, resulting in significant damage to the sewage system in a local municipality. A long-standing liability concern relates to the potential latent effects of exposure to pollution: it sometimes takes years, even decades for such exposure to have damaging consequences.

This program reviews current and emerging environmental loss exposures, the different industries (some expected, some very unexpected) that have loss exposures, the changing legislative and regulatory environment, and risk management strategies, including the major types and applications of environmental insurance.

This program will have value to all commercial producers, regardless of area of focus, because environmental exposures are broad-based and apply to virtually every industry.

Course highlights include:

- Current and emerging environmental loss exposures, with both financial and reputational consequences
- Why “pollution” can be broadly defined to include not only conventional “toxic” substances but also substances that are not toxic but can still lead to pollution liability exposure
- How almost all businesses may engage in activities that can lead to pollution liability exposure
- Top regulatory priorities being pursued by the U.S. Department of Environmental Protection
- California’s climate change regulation (Assembly Bill 32) and its potential impact on climate change debate
- Why traditional coverage forms, including the CGL policy, are not adequate to meet pollution liability exposures

Commonly-used specialized forms, including Contractor’s Pollution Liability, Fixed Price Remediation, Professional Environmental Consultant’s Liability, and Lender Environmental Protection forms

Healthcare programs

Healthcare trends and planning opportunities

Credits/Hours: 3

The healthcare industry has been undergoing tremendous change for several years, challenging the ability to deliver quality health care under very stressful financial and economic circumstances. Health care reform will present new challenges, potentially bringing 32 million more Americans under the umbrella of health insurance.

This course focuses on four areas that are driving the health care industry: profitability, demand, regulation and legislation, and technology.

Through the prism of these four inter-related, dynamic and ever-changing areas, insurance advisors, consultants and producers will need to provide flexible and coordinated risk management and insurance programming advice and guidance.

This course will provide a review and analysis of the critical issues and skills that producers will need to give clients the information and guidance they need to make strategic risk management and insurance decisions.

Course highlights include:

- Trends creating financial challenges and stresses within the hospital and health care system
- The impact of healthcare reform and other legislation on the healthcare industry
- The depth and breadth of insurance programming that will be needed to address the broad and growing range of catastrophic loss exposures faced by health care organizations



The Affordable Care Act: 2015 and beyond

Latest developments and impact on insurers & brokers

Credits/Hours: 3

Healthcare reform through the Affordable Care Act (ACA), is four years old. Its implementation has been difficult and rocky. Its impact has also been significant, and has given ammunition to support arguments of those in favor as well as those opposed to this major legislative initiative.

But the reality is the Affordable Care Act is the law of the land and the insurance practitioner who is advising clients on matters related to the Act needs to have a solid foundation in the major components of the law, an objective understanding of the current and emerging loss exposures associated with the law, and the risk management and insurance programming alternatives available to address those exposures.

For example, the Act requires healthcare providers to implement the use of electronic healthcare records in order to better coordinate the efficacy and cost of patient care. This creates significant privacy breach exposures. New organizational structures encouraged by the ACA, including Accountable Care Organizations, provide financial incentives for better coordination of care but also opens up such organizations to potential anti-trust claims and lawsuits against directors and officers if financial performance does not meet objectives. Millions of new insureds pose the risk that there could be physician shortages which might compromise the quality of care, leading to increased malpractice claims. Finally, private healthcare exchanges are also being created by many insurance brokers to market not only health insurance products but a broad range of other financial products. This might increase E&O exposures. These are a few of the current and emerging loss exposures that have arisen as a result of healthcare reform and which are explored in this program.

The program also reviews the objectives of healthcare reform, key elements of the Affordable Care Act legislation, including its impact on, and implications for Medicare and Medicaid, as well as recent changes impacted by Executive Order, including the delay in the implementation of the Employer Mandate.

Course highlights include:

- Economic, social and demographic developments that have created the biggest challenges for the US healthcare delivery system and which may have motivated the drive toward healthcare reform
- Objectives of healthcare reform and how these objectives were integrated into the Affordable Care Act
- Types of organizations designed to promote cost-effective healthcare delivery, including Accountable Care Organizations and medical homes

Current and emerging loss exposures associated with healthcare reform, including privacy breaches, patient and healthcare worker safety risks, private health insurance exchange malpractice exposures, and property risks, and the risk management strategies that can help address these exposures.

International programs

Global insurance compliance programming: Removing the “fear factor”

Credits/Hours: 3

In spite of difficult economic conditions throughout the world, global trade will continue to grow, and will do so for enterprises of all sizes. But these opportunities also present risk, especially those related to the proper structuring, execution and maintenance of global insurance programs. An uncoordinated, improperly administered or structured program can subject the insured, broker, and insurer to inadvertent coverage gaps, potentially catastrophic loss exposures, malpractice claims, fines, penalties, and possibly even imprisonment. Complicating matters is that rules, regulations, and premium tax policies are sometimes difficult to understand, apply and may be subject to change at any moment.

This program removes the “fear factor” by reviewing the current global compliance landscape, focusing attention on the most common mistakes made and misconceptions held, and offers “best practice” ideas for designing programs that effectively balance customer needs related to compliance, control, cost, coverage, and service. Emphasis is placed on illustrating key concepts through the use and discussion of case studies focused on “real life” scenarios. All producers doing international business will come away with actionable, practical ideas they can put to use right away.

Course highlights include:

- Trends and recent regulatory and legislative developments driving increased concern and interest in global insurance compliance programming
- Common mistakes and misperceptions in the design of global risk management and insurance programs
- The negative and potentially severe consequences for the insured, broker and insurer when programs are found to be non-compliant
- Why global risk management and insurance programming are increasingly becoming a central issue in corporate governance
- Building a global insurance and risk management program that balances customer needs related to compliance, control, cost, coverage and service

Global business opportunities and challenges

Credits/Hours: 3

Despite (and in some cases because of) challenging global economic circumstances, there are still numerous and growing business opportunities abroad. The thirst for new or growing markets and governments interested in promoting economic development are helping to fuel this growth. But global expansion also creates new risks, and they are reviewed and analyzed in this course.

Course highlights include:

- The challenges in developing, implementing, coordinating and managing a global insurance program
- The need for accurate, and timely information concerning insurance regulations, including admitted vs. non-admitted rules and premium tax calculation and payment protocols
- New and unexpected growth opportunities, including Defense Base Act business.



International risk management for the middle market company

Credits/Hours: 3

Middle market companies are broadly defined as those with annual revenues between \$50- \$750 million. Increasingly, these companies are looking to overseas markets to fuel growth. But conducting overseas operations is becoming increasingly difficult due to the complex nature of insurance needs, rules and regulations. Navigating this complexity use to be the exclusive province of major Fortune 500 companies. But now middle market companies need access to the same kind of international risk management and insurance expertise.

This program reviews critical global insurance structuring programs, including Controlled Master, Freedom of Service and Financial Interest coverage. It also reviews the growing range of loss exposures and insurance coverage and risk management strategies designed to address these needs. To enhance the learning experience, participants will see how strategies are applied through the use of case study examples.

As a result of this program, participants will:

- Learn why and where global trade opportunities will continue to grow, based on a review and analysis of data produced by international and US economic analysts;
- Identify the current and emerging risks faced by organizations operating globally;
- Understand how a Controlled Master program issued in the United States, with local policies issued in countries in which the company operates, is designed and administered;
- Understand how Financial Interest coverage is structured to protect the financial interest of a parent company when countries do not foreign carriers without a local license to provide coverage on a non-admitted basis;
- Learn how Freedom of Service program structures can facilitate insurance coverage arrangements in the 27 countries of the European Union;
- Identify “best practices” for submitting underwriting information on the multinational insurance applicant; financial firms



Management liability

Management liability exposures of the mid-sized financial institution

Challenges and opportunities

Credits/Hours: 3

Mid-sized financial institutions, with assets up to \$500 million and including banks, brokerage firms, savings and loans, investment banks, trusts, mutual fund companies and other institutions, is a large, but often under-served sector of the financial services industry in terms of risk management and insurance guidance. This course explains why risk consulting and insurance planning needs are on the rise for this group.

Course highlights include:

- The Dodd-Frank Wall Street Reform and Consumer Protection Act (aka financial services reform legislation) and how it will impact mid-sized financial institutions
- Why the aggressive competition for new customers (and retention of existing ones), is motivating risky, liability-inducing behaviors
- New threats facing directors and officers of mid-sized financial firms

Management liability

Management liability risk management strategies

Credits/Hours: 3

Closely-held businesses and not-for-profit organizations have something in common: they both face significant professional liability exposures, yet are frequently remiss in confronting these exposures in any effective manner.

According to industry experts, about two thirds of these organizations have no coverage for professional liability exposures and minimal or no risk management programs to avoid or otherwise prevent or mitigate losses. While such claims are low in frequency, they tend to be high in severity, with dollar verdicts capable of wiping out or severely disabling these types of organizations. In addition, reputational damage can also take a severe toll.

Course highlights include:

- Why private companies and not-for-profits typically lack sound management liability insurance and risk management programs
- Identify traditional-and increasingly non-traditional instigators of lawsuits against private companies and not-for-profits
- Learn about different types of claims and discuss risk management strategies that designed to avoid, minimize or mitigate losses
- Understand the different insurance policy types available to address management liability risks and their associated costs and benefits
- Learn how to package management liability submissions in order to facilitate the underwriting process, and most effectively advocate on behalf of the applicant in order to secure terms and pricing that meet the needs of both insurer and customer



Manufacturing programs

Three critical insurance needs for manufacturers

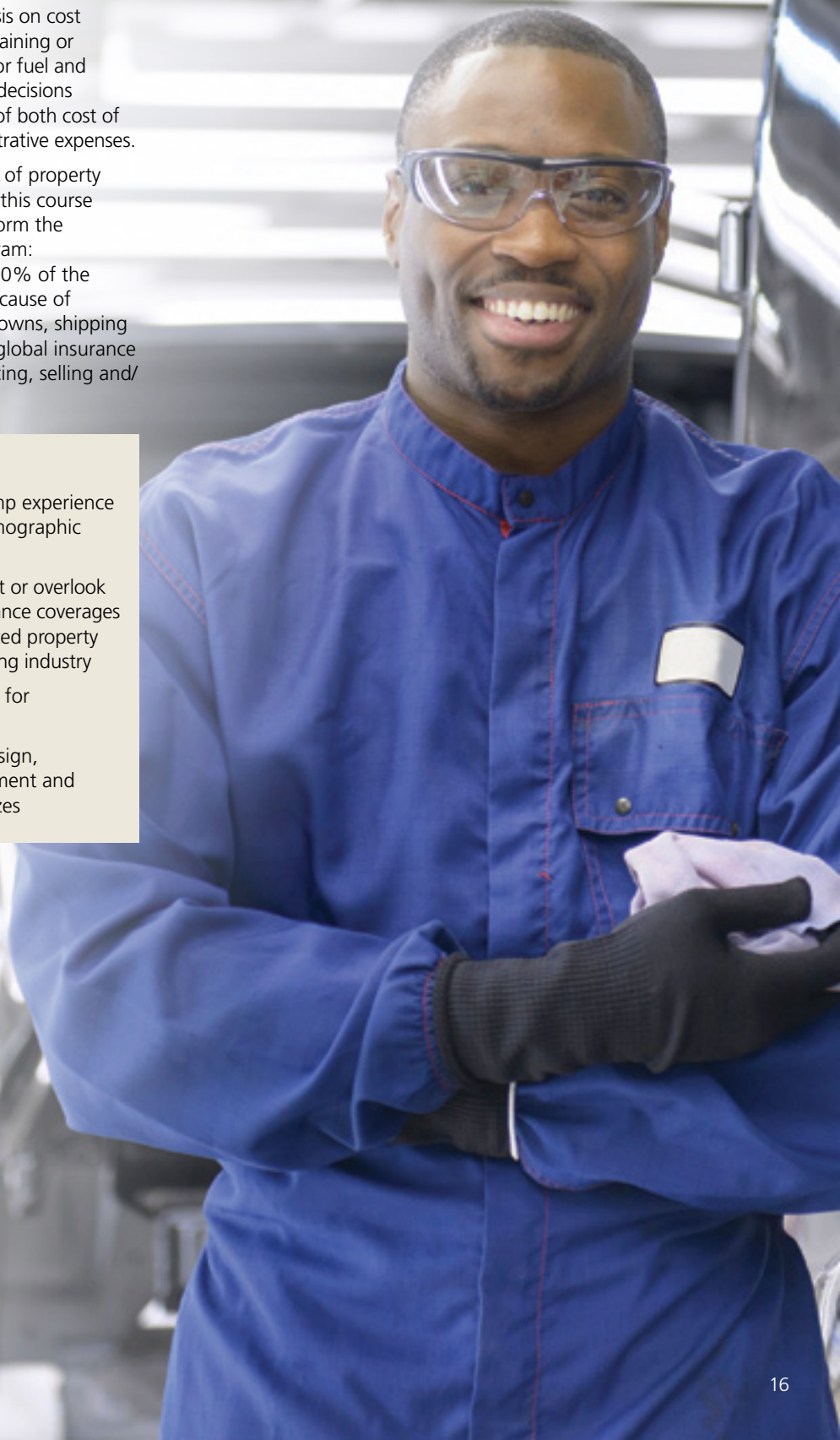
Credits/Hours: 3

The manufacturing industry is extremely competitive and is characterized by tight profit margins and an emphasis on cost control. Manufacturers tend to be focused on maintaining or lowering input costs—whether it be labor, materials, or fuel and energy. This cost focus extends to insurance buying decisions because this consumes a relatively high percentage of both cost of goods sold as well as general overhead and administrative expenses.

While manufacturers have needs for a broad range of property and liability (including professional lines) coverage, this course takes the position that three key products should form the core of the average manufacturer's insurance program: Workers Compensation (because it represents 40-50% of the manufacturer's total insurance spend), Property (because of exposures related to production equipment breakdowns, shipping and transportation risks, theft and vandalism) and global insurance programs (because more manufacturers are producing, selling and/or purchasing products from overseas).

Course highlights include:

- Learn strategies that can impact Workers Comp experience modification rates, especially for different demographic segments of the employee population
- Understand why manufacturers tend to neglect or overlook critical policy gaps in traditional property insurance coverages and how these gaps can be filled with specialized property forms tailored to the needs of the manufacturing industry
- Learn why export opportunities are improving for manufacturers
- Learn the critical components necessary to design, implement and execute a global risk management and insurance program for manufacturers of all sizes



Marine programs

Global insurance compliance programming: Removing the “fear factor”

Credits/Hours: 3

Marine insurance is the oldest form of insurance, dating back to the Middle Ages. The long and historic tradition of marine insurance has resulted in policy forms that are based on historical traditions and well-established maritime case law. But regulatory and compliance changes, along with a growing demand for sophisticated, comprehensive marine insurance programs, have changed the way business is done in the marine insurance sector.

This course reviews the inherent complexities of structuring marine coverage and reviews the rapid pace of change in the laws and rules imposed by a vast range of local and regional regulators. The program also provides case studies of improperly structured programs, the consequences therein, and “best practices” need to avoid such outcomes.

Course highlights include:

- How the marine insurance regulatory and compliance environment has changed in the twenty year period from 1990 up to the present
- Current and emerging risks associated with marine exposures
- Critical marine-related underwriting issues that need to be effectively addressed prior to submitting business to carriers for consideration

Ocean cargo insurance

Credits/Hours: 3

Ocean cargo insurance provides first-party property coverage for goods in international transit. It is critical coverage for any company engaged in the importation or exportation of ocean-going shipments. Typical insureds include companies involved in import/export wholesaling and distribution and manufacturers who have overseas processing operations, import raw materials and/or export goods for overseas sales.

The generalist P&C producer who addresses a broad range of client needs may or may not be aware of ocean cargo-related exposures. This course is designed to address those needs, including a review of critical marine-related insurance terminology (including INCOTERMS, the terms of sales that help determine who is responsible to provide insurance during international transit) to Inchmaree clauses (which cover losses related to a latent defect in a vessel’s hull or machinery and losses resulting from errors in navigation or management of the vessel by captain or crew) to risk management and underwriting concerns. This program will help the producer identify and facilitate the proper structuring of an ocean cargo risk management and insurance program.

Course highlights include:

- Definition of ocean cargo coverage and the unique terminology used in ocean cargo and marine-related policy forms
- Types of clients who are candidates for ocean cargo coverage
- Basic structure of the ocean cargo policy, including the extent of “all risk” coverage and exclusions
- Benefits of ocean cargo coverage, including its importance in bank and trade financing arrangements





Property, real estate and equipment breakdown programs

Property insurance: Vital coverages and coverage gaps

Credits/Hours: 3

Property insurance is generally described as insurance on commercial buildings and their contents. Most insureds have relied on the traditional ISO form for coverage.

This course reviews the basic property form, with a particular focus on critical coverage gaps, including those pertaining to equipment breakdown, renovation, reconstruction and new construction, vacancy, shipping and transportation, coverage for contractor's equipment, coverage for lost accounts receivable information, and other electronic data.

Typical standard exclusions are also reviewed for the coverage gaps they create. The training is designed to help insurance producers, consultants and other advisors provide better advice and guidance to clientele in need of cost effective and sufficiently protective property coverage.

Course highlights include:

- Understand the major coverage provisions in traditional property contracts
- Learn about significant coverage gaps, exclusions and limit/sublimit characteristics that could compromise an insured's property insurance arrangements
- Learn about unique loss exposures confronted in different industry segments and how traditional property forms may or may not respond
- Learn about coverage forms or endorsements that can bridge these coverage gaps

Property risk management for large multinational corporations

Credits/Hours: 3

Large corporate customers face unique and growing property-related loss exposures that require a comprehensive, holistic, dynamic and evolving risk management orientation and mind-set. This program seeks to review and analyze the major challenges facing these customers, risk management strategies for the most frequent and severe losses, and the criteria that such customers might consider in selecting an insurer.

Special emphasis is placed on the growing risks associated with natural catastrophe exposures, building globally compliant insurance and risk management programs, coverage gaps due to inaccurate or out-of-date valuations, and business continuity planning.

This program will be of benefit to all insurance producers working on property risk management and insurance programs with large and multinational organizations.

Course highlights include:

As a result of this program, the insurance professional will:

- Identify property-related loss exposures typically faced by large multinational corporations
- Understand the impact of recent global catastrophe losses on capacity and pricing
- Identify the challenges associated with building and implementing a globally compliant risk management and insurance program
- Learn, through case study applications, how different types of global property programs can be structured
- Identify typical and recurring property-related loss exposures and the risk management strategies that can be deployed to address them



Equipment breakdown coverage: “The greatest story seldom heard”

Credits/Hours: 3

Any and all equipment that lifts, pulls, pushes, moves, uses, transmits or generates electricity, cools, warms, or is under pressure or vacuum can break, explode, shut-down or otherwise malfunction. Contrary to popular belief, resulting loss exposures may not be covered under traditional property or liability policies. Thus, boiler and machinery coverage may be vital for the adequate protection of businesses yet many businesses go without it, either through neglect or ignorance.

This course reviews the vital role equipment breakdown coverage can provide.

Course highlights include:

- Machinery and equipment, and types of losses covered by equipment breakdown coverage
- Conventional (and unexpected) candidates for Equipment Breakdown coverage
- Factors to consider in deciding whether to use a packaged or monoline policy

Mid-sized commercial real estate market: Risk management issues and strategies

Credits/Hours: 3

Course is designed to address the needs of developers, contractors, managers, owners and investors of mid-sized commercial real estate property, including challenges associated with the poor economy (vacancy and unoccupied premise problems); new construction techniques (“green” buildings) and environmental exposures (including more stringent environmental regulations and enforcement).

Course highlights include:

- The risks and rewards of environmentally-friendly construction and building techniques
- Risk management strategies for catastrophic loss exposures (hurricanes, floods and earthquakes) as well as more common (but expensive) losses like trips and falls
- Hidden environmental perils that create “strict liability” exposures for property owners



Surety programs

Small business surety programming

Credits/Hours: 3

A surety bond is a three party contract involving a principal, who agrees to perform certain work, an obligee, or the party for whom the work will be done, and an insurance company which issues the surety bond guaranteeing the performance of the principal. If the principal fails to perform, the surety or insurance company steps in to indemnify the obligee or to complete the contract. Construction projects typically involve the use of bonds.

All federal contracts greater than \$150,000 require bonding. The most common types of bonds are "bid bonds", which guarantees that the principal will make good on a bid that is accepted, and a performance bond, which is required pursuant to the awarding of the bid and stipulates what the principal is expected to do by way of performance. Many other bonds may also be issued in the context of a public or private construction project, including supplier bonds, environmental bonds, and licensing/permit bonds.

The Small Business Administration (SBA) promotes and supports a wide range of programs designed to help socially and economically disadvantaged and minority-owned small businesses, as well as businesses run by veterans or service-disabled veteran-owned small businesses and businesses operating or planning to operate in historically underutilized business zones (HUBZones). Some of these programs provide surety bond guarantees for companies that would ordinarily not qualify under underwriting standards applied in the private surety market.

This program provides an overview and analysis of the importance of surety bonding to small business owners, programs available to support economic growth under the Small Business Administration, and other information critical to the qualification for these programs. This program is important for all producers who meet the small business definition under the SBA and other similar state and local regulatory and economic development organizations.

Course highlights include:

- Types of bonds typically needed by small businesses, bond guarantee programs, and the types of carriers issuing bonds
- Different types of programs available through the SBA to support economically and socially disadvantaged groups, veterans, and geographical regions and the bonding requirements imposed by the SBA for these programs
- Surety bonding underwriting criteria applicable to small businesses

Public-private partnerships

Credits/Hours: 3

Public-Private Partnerships (also known as P3s) involves a collaboration or partnership between a public entity (like a municipal, state and/or the federal government) and one or more private sector companies, often to help develop large-scale infrastructure projects, like bridges, tunnels, roadways or sports stadiums. In these situations, the private sector typically provides and delivers the management and construction expertise, with the government entity supporting the project through outright grants, revenue subsidies, and/or tax breaks.

Public-private partnerships present significant challenges, including political risks (depending on the region), supply chain gaps, ability to secure financing, meet contractual obligations, and deliver on construction-related guarantees on time and on budget. This program reviews and analyzes P3s and the insurance and risk management strategies designed to help support them.

As a result of this program, the participant will:

- Identify the opportunities and conditions that create the need for P3s;
- Learn how P3s are generally structured, including the definition and use of Special Purpose Vehicles (SPVs)
- Identify the top 5 project risks associated with Public-Private Partnerships;
- Learn the criteria (including risk profiles) established by rating agencies (like S&P's and Moody's) that result in investment grade financing arrangements;
- Understand the critical risk management and insurance components of a P3 program

Technology programs

Scary loss scenarios facing the tech sector

Credits/Hours: 2

Cyber-hacking has been in the news a lot as major data breaches at the likes of Chase Bank, Home Depot, Target, Staples, and others dominate the news. But there are even scarier loss exposures that are or could be happening shortly, and they will have a big impact on companies in the technology sector that make or maintain high-technology products and services. This program examines five specific areas, including cloud computing (and both the physical and data-breach exposures associated with companies that store data in the cloud); 3D printing (and the broad range of risks associated with the potential to “print” products ranging from clothing, to food to human organs); green technology designed to address climate change and which may not perform to design or performance expectations; driverless cars (which can be potentially be hacked into, with control of a vehicle taken over by a cyber-criminal) and sharing applications (like UBER and AirBnB), whose business models challenge conventional business methods, and regulatory and licensing schemes and which could either enhance consumer choice or increase risk for users. The risk management and insurance strategies, and their inherent strengths and limitations for addressing these risks, are discussed and explored.

As a result of this program, the participant will:

- Understand how hacking capabilities of cyber-criminals are becoming more sophisticated and could impact the operation of everything from driverless cars to medical devices;
- Identify new and emerging loss exposures associated with cloud computing, 3D printing, and sharing applications like UBER and AirBnB;
- Analyze and understand the strengths and limitations of insurance and risk management strategies for dealing with the newest loss exposures facing technology-based companies

The changing risk landscape for technology-based companies

Credits/Hours: 3

Overview of the unique and growing loss exposures faced by companies and organizations involved in a broad range of technology-based fields, including electronics, information technology, communications, factory automation, and medical devices.

Many of these risks relate to the rapid pace of technological change, an evolving regulatory and legal environment, globalization, supply chain risks and professional liability exposures.

Course highlights include:

- New risks faced by directors and officers of technology-based companies
- New technologies and the surprising (and unanticipated) liability claims they spawn
- The growing incidence of internal (employee-instigated) and external proprietary data theft and sabotage

A growing threat to data security: Information, network security, and privacy management

Credits/Hours: 3

Any company or organization that handles personally identifiable information about customers, customer lists, or other information critical to an organization’s functioning could suffer a range of loss exposures which could result in catastrophic financial or reputational loss.

Data can be mismanaged, stolen, sabotaged or lost. Organizations can inadvertently post copyrighted or defamatory information which could trigger claims. Further, data security and privacy laws vary widely, both within the U.S. and around the world.

This course provides an overview of the emerging risks associated with cyberspace and what companies can do to manage these risks.

Course highlights include:

- The growth and cost of data breaches in both the public and private sector
- The growing sophistication, tools and techniques of cyber criminals
- Underwriting and customizing the security and privacy policy

Technology programs (Continued)

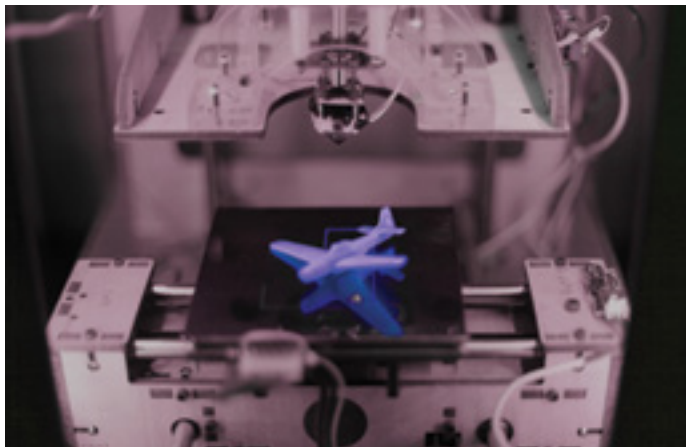
3D printing: Miracle development or insurance nightmare?

Credits/Hours: 3

3D printing promises to revolutionize everything from the foods we consume, to our medical care, to our national security. The technology can theoretically reproduce any type of object but its sophistication, implications and rapid development is a major challenge to risk management executives and insurance carriers alike. This program provides a broad overview of this technology and its capabilities, a sampling of its potential and dangers, and what we need to do to address the corresponding risk management and insurance challenges associated with this technology.

Examples of 3D technology include:

- Biotechnologists are developing techniques for creating 3D printer-generated patient-specific organs to replace failing ones which will not be subject to rejection;
- NASA is hoping 3D printing will enable astronauts to print spare parts in space, thereby eliminating the need to large loads of spare parts with them. The weight saved can allow spacecraft to travel further and faster;
- 3D printing technology has been used to create entire concrete residential homes;
- 3D printers may now be able to fabricate guns capable of evading airport screening devices.



3D printing technology creates significant new insurance needs, including those for General Liability, Product Liability, Property, Equipment Breakdown, Workers Compensation, Errors and Omissions, Product Recall, Construction Defect, and others. New loss exposures are arising as a result of this technology. For example, whereas “traditional” production technologies focused on a limited, well-known number of possibilities, 3D printing creates multiple unknown product exposures, including nano-technology based products. 3D printing also presents exposures including high heat used in the printing process, generation of toxic fumes, and machine guarding and protection exposures which can result in property damage and bodily injury. The ease of printing products could also result in the manufacture of contaminated products or products using incorrect materials which create defects. Finally, 3D printing creates significant intellectual property exposures as it will become increasingly likely that expensive or designer products will be “reverse engineered”, manufactured on a 3D printer, with counterfeits being sold at much lower prices.

Course highlights include:

As a result of this program, the insurance producer will:

- Understand current and future applications of 3D printing technology;
- Understand the impact 3D printing can have on various industries, businesses, and on social, cultural and economic fronts;
- Identify the full range of current and emerging loss exposures associated with 3D printing;
- Identify the broad range of insurance needs associated with 3D printing;
- Identify underwriting challenges associated with 3D printing.

Trade credit programs

Trade credit insurance: Ignore at your own risk!

Credits/Hours: 3

Trade Credit Insurance is issued to a company to indemnify it in the event that the company's customers (debtor's) are unable to make payments on products or services received due to insolvency (Chapter 7, Chapter 11, etc.), protracted default (non-payment within 6 months of the due date of the receivable), and/or political risks. Political risks include but are not necessarily limited to political or economic events which prevent the transfer of payment (like inconvertibility of currency), confiscation, expropriation, and/or nationalization of assets of the customer by a host government, political violence (like an act of war) and/or non-payment for sales made to state-owned enterprises.

Trade credit losses can expose a company to severe financial harm, ranging from an erosion of liquidity and working capital all the way up to bankruptcy. Yet less than 5% of companies use trade credit insurance, evidence to a widespread lack of awareness of the risks, and the availability of a cost-effective solution.

This program provides a comprehensive review of trade credit insurance, including its definition, why it is needed, and how policies are underwritten and structured. To reinforce concepts, examples of trade credit programs are presented and discussed.

Course highlights include:

- The purpose and benefits of trade credit insurance
- The unique underwriting criteria applied in evaluating trade credit applications
- Structuring the trade credit policy

Practice Management

Using financial statements to identify insurance and Risk Management needs

Credits/Hours: 3

Financial statements provide critical information which can provide insights about a company's past, present, and future prospects. They also reflect an organizations mindset about risk. This course helps participants see and use financial statements in a different way: to identify loss exposures or planning opportunities that are amenable to risk management and/or insurance solutions.

Course highlights include:

- The function and inter-relationships between the balance sheet, income statement, cash flow statement and notes in a financial report;
- Key financial indicators used to assess a company's financial health;
- How to identify and justify property and casualty solutions to problems implicit in a company's financial condition;

Improving the quality of submissions

Credits/Hours: 3

Developing and delivering an insurance proposal for consideration by a carrier is both an art and a science. The "science" relates to gathering and submitting the technical and financial data required to classify and rate the business. The "art" of the submission lies in the ability to synthesize and clearly communicate the underwriting issues and challenges in a manner that addresses the underwriter's concerns while simultaneously advocating on behalf of the client. This course provides tips on how to best package an underwriting submission to accomplish these seemingly divergent objectives.

Course highlights include:

- "Best practice" techniques for managing and enhancing the broker-underwriter relationship;
- Maximizing opportunities to make marginal business acceptable to the underwriter;
- Tips for facilitating the underwriting process.

Ethics

These courses are designed to satisfy state-mandated ethics, insurance rules and regulations, and/or anti-fraud training requirements. Check with us as to individual state rules.

Accountability: An ethical imperative

Credits/Hours: 3

This course is designed to satisfy state-mandated ethics and regulatory training requirements.

Adverse medical outcomes (when health care decisions or actions do not turn out as desired) can create serious medical malpractice liability problems for doctors and health care organizations. Many health organizations are adopting a radically new communications strategy designed to forestall, eliminate, or minimize lawsuits when an adverse medical event occurs. This strategy is based on a commitment to a full and fair objective evaluation of the negative event, and, based on it, quickly and collaboratively working out a settlement when the fault is with the provider, and, correspondingly, investigating and communicating why fault may not lie with the provider. These strategies have resulted in a significant decline in medical malpractice liability and have tremendous potential application in other lines of insurance as well.

Course highlights include:

- How some health care providers have solved their medical malpractice problems by adopting a customer service mentality;
- The futility of a “deny and defend” approach to liability claims;
- Applying the lessons of the health care accountability-based approach to other lines of insurance

Insurance anti-fraud training

Credits/Hours: 3

Insurance fraud costs US consumers billions every year, and the losses attributable to it continue to grow. Estimates of losses due to insurance fraud range from a low of \$87 billion to over \$300 billion every year. It is difficult to calculate insurance fraud loss accurately because experts agree that most attempts at insurance fraud succeed.

Insurance fraud is widespread and commonplace, and has a wide range of perpetrators, from organized crime gangs staging accidents to an individual applying for life insurance who misrepresents his smoking habits. Many consumers believe that insurance fraud is acceptable, taking the position that “I’ve paid my premiums every year for the past 25 years but haven’t gotten anything back”.

The bottom line is that insurance fraud has a highly damaging, corrosive effect which is manifested in several ways: unnecessarily higher premiums, more intrusive, time-consuming claims investigation activities, and a loss of faith and trust in insurance by the very consumers who vitally need the protection that insurance provides. This course defines insurance fraud, reviews the scope and extent of fraud, ways to detect it, and carrier and producer responsibilities in identifying, reporting and stopping insurance fraud.

As a result of this program, licensed insurance producers will:

- Learn the sources of different types of losses in the insurance industry, including fraud, waste, errors and abuse, and the inter-relationship of these sources of loss;
- Identify how fraud is perpetrated for different lines of insurance, including life, health, property and auto insurance;
- Identify major “red flags” that can indicate insurance fraud is being planned or has been perpetrated;
- Learn insurer responsibilities for identifying, reporting and stopping insurance fraud;
- Learn the producer’s role and responsibilities in identifying, reporting and stopping insurance fraud

Sales ideas for top producers

We can provide you with strategies and tools designed to enhance your selling and negotiating skills. Areas of focus include:

- Planning and preparation for the sales call: too many producers take short cuts or look to “wing it” in a sales call. But buyers are more sophisticated. Advance preparation can be a difference maker;
- Stakeholder analysis: how to identify and motivate key decision makers and “centers of influence”
- Analyzing client needs: diagnostic and questioning strategies that align better with sophisticated, complex buying cycles
- Finding cross-selling opportunities: how to identify and pursue new opportunities to expand the customer relationship;
- Closing the deal: when and how to identify buying signals and ask for the business;
- Building relationships through successful negotiating: how to leverage strengths and minimize weaknesses in a negotiation in order to achieve optimal outcomes

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