

# Zurich International Programs

Helping you manage risk worldwide



# Risk Engineering

Who are we and  
what do we do?

800

RISK SPECIALISTS BASED IN 40 COUNTRIES  
WITH INDUSTRY KNOWLEDGE AND EXPERIENCE

OVER  
63,000

CUSTOMER SITE ASSESSMENTS ANNUALLY

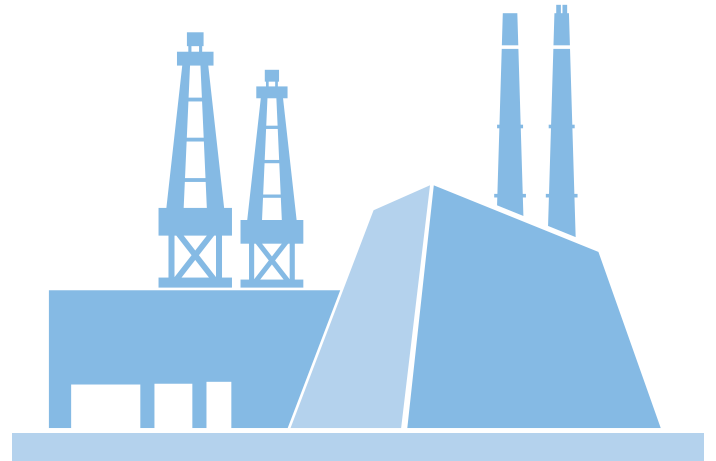
155,000

RISK ASSESSMENTS

750

INTERNATIONAL RISK  
ENGINEERING PROGRAMS

Zurich Risk Engineering is dedicated to the systematic identification, assessment and improvement of risk, based on risk insights to help our customers understand and protect themselves from risk.



Current numbers valid as at October 2017 – subject to change

# Zurich risk management tools

Please ask your Zurich contact for more information and a demonstration



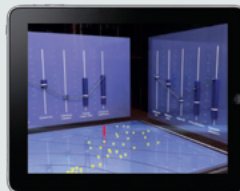
**MY ZURICH**  
AN ONLINE GLOBAL RISK MANAGEMENT CENTER



**ZURICH MIA**  
A REGULARLY UPDATED VIEW OF LOCAL REQUIREMENTS ACROSS THE WORLD



**ZURICH RISK ADVISOR**  
POWERFUL TOOLS FOR ASSESSING RISKS AND OPTIMIZING IMPROVEMENTS



**ZURICH RISK ROOM**  
AN INTUITIVE ASSESSMENT TOOL THAT ENABLES YOU TO ANALYZE AND COMPARE RISKS

CUSTOMER TOOLS

INTERNAL TOOLS



**ZURICH ONSITE**  
IMPROVED RISK INSIGHTS FROM A SITE VISIT

## Zurich digital capabilities

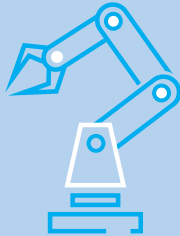
Investing in systems, processes and new technologies

Improving service delivery and realizing efficiency gains



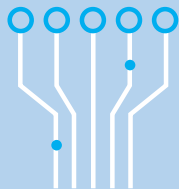
AI – COGNITIVE COMPUTING

**AI cognitive computing** – automating core processes to help review and compare insurance contracts from different jurisdictions



ROBOTICS

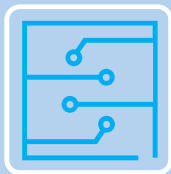
**Robotic Process Automation** – Standard international insurance programs issued by software robot



API

### **Application Programming Interface –**

Integrating your risk management systems with Zurich for increased efficiency and consistency



BLOCKCHAIN

**Blockchain** – Working across Commercial Insurance with selected technology partners and customers to focus on key international programs challenges



Follow us on [Zurich International Insurance Solutions](#)



# Zurich International Programs

Introducing a  
world of benefits



## DEDICATED TEAM

With a 'whole account' approach

*Building, transitioning and  
managing the program*



## FLEXIBLE SOLUTIONS

Programs for any size of company

*Tailored and aligned to  
business strategy*



## INTERNATIONAL FOCUS

Cross-border alignment

*Aligning policies with local  
requirements*



## MY ZURICH

A online risk management center that  
allows you to quickly monitor and act  
on your risk management information  
24/7 globally



## FAST CASH FLOW AND EFFICIENT CLAIMS PROCESSING

From our network to the Zurich office managing  
the master program

*Funds transferred promptly*



## ONE GLOBAL PLATFORM

Provides premium invoice and policy issuance delivery

*Supports movement of premium and helps with  
claims payment handling*



## LOSS DATA AND RISK ANALYSIS

Advanced and in-depth analysis of relevant data  
in order to generate actionable insights for  
your business



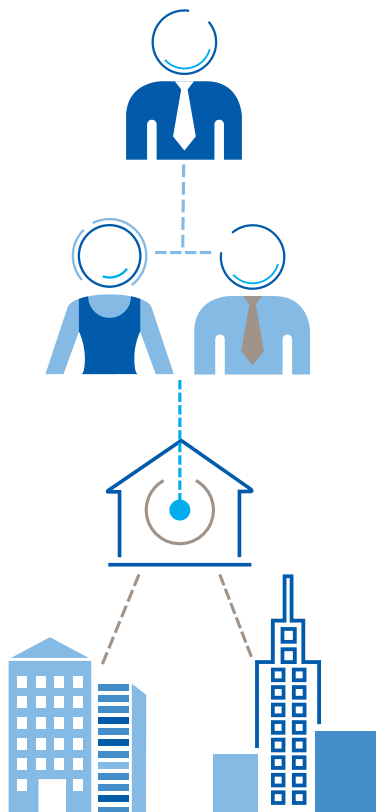
## RAPID POLICY ISSUANCE

Performance metrics tracked

*All communicated to customers and brokers  
in service reports*

# Benefits of Clearing House

For Zurich's Customer  
(Program Reinsurer such  
as Captive or CoRe\*)



## What is the Clearing House concept?

- All International Program policies/risks are pooled (reinsured) into the Zurich balance sheet

## What are the benefits of the Clearing House concept?

- One common detailed, streamlined and accurate Zurich standard on how to deal with International Program reinsurance sessions
- Program reinsurer has only one party to deal with – one cedent (Zurich Insurance Company Ltd)

- Consistent approach allows fast and accurate program reinsurance premium and claim settlements
- Fully transparent program reinsurance transactions (original references, original currency and amounts are used)
- 80+ original currencies are processed whereas program reinsurers can decide to settle balances in up to 12 original payment currencies (to avoid/mitigate foreign exchange risk)
- Fast adaptation of industry changes/processes as well as centralizing of know-how
- Ability to provide reinsurance information on My Zurich portal

\*A Co-Reinsurance (CoRe) situation only applies to central IP Reinsurance Pooling Producing Countries. A Co-Reinsurance agreement is only required in case the customer requests to get issued the Master/PC Local policy as a coinsurance policy partially written by another insurance company.

# Zurich International Programs

## Facts and figures



OVER  
**210\***  
COUNTRIES AND TERRITORIES COVERED

GLOBAL TEAM OF OVER  
**8,000**  
CLAIMS PROFESSIONALS

OVER  
**7,600**  
INTERNATIONAL PROGRAMS

HANDLING OVER  
**150,000**  
CLAIMS EVERY YEAR

OVER  
**50,000**  
LOCAL POLICIES

**800**  
RISK ENGINEERING  
PROFESSIONALS WORLDWIDE

**2,000**  
PROFESSIONALS DEDICATED AND  
TRAINED TO MANAGE INTERNATIONAL PROGRAMS

**1**  
SINGLE POINT OF CONTACT  
TO MANAGE YOUR PROGRAM

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\*Counted based on ISO 3166



# Zurich's global network

Our IP Network Service Center infrastructure connects our customers to our network in countries without Zurich presence



Innovative IP Network Service Center infrastructure of strategically located regional offices



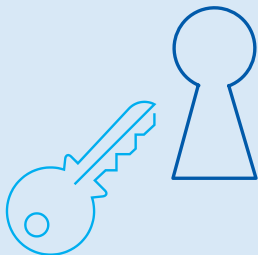
Managed by dedicated specialists



Network Service Center teams oversee partners around the world

## Captive services

Unlock the full potential  
with Zurich



Zurich services encompass life, non-life and consolidated captive service.

**We have the deep knowledge and experience, global structures and processes to help you implement solid captive solutions across borders:**

- 25 years of experience in Captive Services
- Zurich services encompass life, non-life and consolidated Captive Services
- 210 single parent captive customers
- 400 captive fronting programs
- Specialists in single-parent, group, agency and program captives

## Zurich International Programs Academy

A superior, integrated educational program for international business



USES INTERACTIVE TECHNIQUES TO **SUPPORT 2,000 PEOPLE** HANDLING INTERNATIONAL BUSINESSES

HELPS DELEGATES **UNDERSTAND AND HANDLE THE COMPLEXITIES** OF INTERNATIONAL INSURANCE PROGRAMS

**BEING INFORMED** CAN HELP DRIVE BUSINESS RESULTS FOR CUSTOMERS AND BROKERS

TO DATE **700+ CUSTOMERS AND BROKERS** HAVE UNDERGONE TRAINING



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