



Zurich Multinational Controlled Auto Programs

Simplifying management of your multinational motor fleet



Managing the risks of your multinational motor fleet can be complicated. Finding and binding local coverages, complying with a patchwork of laws, working with different carriers on claims, and paying premiums and taxes to various recipients can be a challenge for both risk managers and their brokers. A Zurich Controlled Auto Program helps reduce the moving parts, simplifying the insurance experience across geographies.



What is it?

A compliant solution for motor risks of a multinational customer, delivered by a single insurance provider with over 50 years of multinational program experience creating a controlled, coordinated approach to placing motor coverage globally.



How does it work?

Zurich's U.S. team arranges for a collection of local admitted policies to be issued in two or more foreign countries that make up the program. At the local country level, our teams provide administrative services (e.g. document and policy issuance, invoicing, claims handling, premium and tax collection) and other support to ensure country-specific needs are understood and met. In the United States, Zurich North America issues a master policy, via our Business Auto Policy (BAP) form, that sits over the locally issued admitted policies to ensure access to limits in the excess tower.



Is coverage the same in each country?

Core level of coverage can vary by country or be consistent. Options include Third-Party Liability only, Own Damage, Own Damage (except collision), plus deductible options for Own Damage by country. Difference in Conditions (DIC), Difference in Limits (DIL) and Financial Interest Coverage (FINC) are available via the master policy.



What businesses are eligible?

Multinational companies with fleets with greater than 5 vehicles per country and 50 or more vehicles (e.g. private passenger or light commercial vehicles) in the program.



How do losses in one country affect other countries?

A centralized underwriting approach bases premium on all losses from all countries and allocation of premium in a fair and reasonable manner taking claims and unit count into consideration.



What program structures are available?

It's available as a stand-alone Controlled Auto Program or in addition to an existing Foreign Casualty Controlled General Liability Program. Some options include:

- Conventional 100% risk transfer to Zurich
- Deductibles/annual aggregate deductibles (where permitted)
- Captive reinsurance
- Reinsurance of direct writing captives



What support do customers have?

Handling teams consist of:

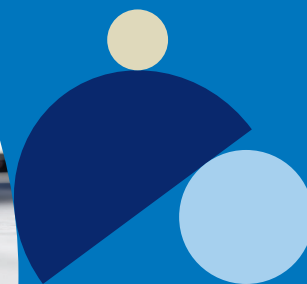
- Multinational Underwriter*
- Multinational Service professional*
- Multinational Claims Coordinator*
- Claims Customer Service Executive*
- Global Relationship Leader*
- Local receiving team specialists in each country
- Indirect partners managed via Network Service Centers (centrally located Zurich-owned hubs in Mexico, Slovakia, South Africa, Malaysia, and Bahrain.) provide additional support

*Same Zurich team member as other lines of business where applicable

12 benefits of a Zurich Controlled Auto Program



1. Centralized control of your program
2. Efficiencies and economies of scale
3. Enhanced transparency of terms and conditions
4. Contract and compliance certainty
5. Single global loss run for program policies
6. Ability to share data and experience across countries to enhance risk improvement
7. Possibility of consistency in pricing over long term
8. Experienced Multinational Underwriting and Servicing teams
9. Single point of contact via Multinational Claims Coordinator
10. Access to Zurich Resilience Solutions, with added-value capabilities (e.g., telematics, driver training)
11. My Zurich digital platform with real-time views of program
12. Ability to incorporate into Excess Umbrella Program



Why Zurich?

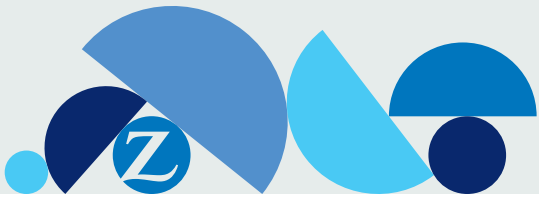
Zurich is among the few truly global insurance providers and has underwritten global insurance programs for almost 50 years. We are known for our technical acumen, ensuring you have the right coverages to recover from a loss event anywhere in the world – backed by our leadership position in service, claims and compliance.

- One of the industry's largest global networks
- A 100+ dedicated servicing team, for multinational programs
- A globally consistent, uniform claims experience
- Expertise in navigating foreign licensing and premium requirements
- Regionally-based Multinational Underwriting teams

...and the financial strength of a global leader

- A.M. Best: A+/stable, Standard & Poor's: AA/stable.¹

To learn more about Zurich's Multinational Programs, visit zurichna.com/multinational



1. Rating as of June 29, 2023. A.M. Best and Standard & Poor's financial strength rating are under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at www.ambest.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

The Zurich Services Corporation
Zurich Resilience Solutions | Risk Engineering
1299 Zurich Way, Schaumburg, Illinois 60196-1056
800 982 5964 www.zurichna.com

Power in numbers

200+

Countries and territories

4,200+

Multinational program professionals

8,500+

Multinational programs managed

7,500+


Claims professionals

850+

Risk Engineers

550

International-certified claims handlers

ZURICH  **ZURICH** | The trademarks depicted are registered in the name of Zurich Insurance Company Ltd in many jurisdictions worldwide.

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, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. ©2025 The Zurich Services Corporation. All rights reserved.