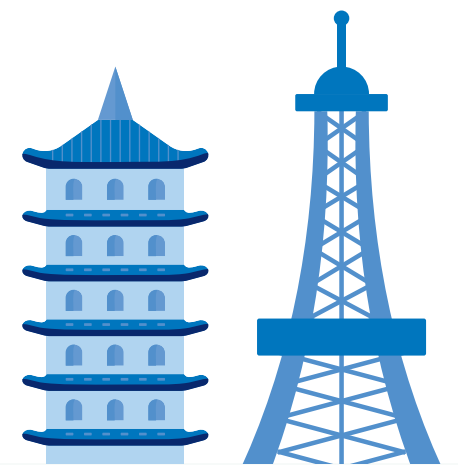


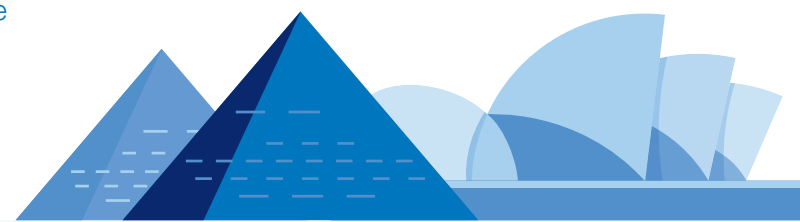
# Charting your multinational journey

When the time is right for your strategic vision to expand to include growth, income, production and diversification opportunities abroad, recognize that multinational opportunities come packaged with new and often challenging risks.



## Risks tied to:

- 1 Obtaining licenses and complying with local country business, insurance and tax regulations
- 2 Hiring foreign employees and protecting domestic employees when traveling abroad
- 3 Trade credit and risk exposures as well as staying on top of critical supply chains
- 4 Securing the right insurance coverages, capacity and terms to protect foreign assets and respond to liability exposures



## We're here to help you take on the world

Zurich can help you make your global vision a reality, with the knowledge and counsel of professionals who know the territory. We have the global footprint, risk management services, tailored solutions and local experience to help you expand your horizons and successfully manage your changing risks. With a global reach extending to 200 countries and territories, we are able to deliver coordinated multinational programs, global claims services, risk engineering, and customer support when and where you need them.



### YOUR VISION

- Expanded markets
- New income streams
- Diversification
- Lower production costs



### YOUR RISKS

- Employees**
  - Travel accidents
  - Kidnap & ransom
  - Foreign legal problems
  - Health emergencies
- Property**
  - Property insurance
  - Builders risk
  - Surety bonds
  - Marine
  - Motor



### YOUR ZURICH SOLUTIONS

- Flexible, compliant program structures offered including...
- Multi-year Exporter Solutions
  - Envoy™ Middle Market package
  - Construction
  - Energy
  - Large Casualty
  - Large Property
  - Financial Lines
  - Surety
  - Accident & Health
  - Credit Risk
  - Captives & fronted programs



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