

Advancing international programs together

An introduction to international programs:
From design to implementation



Introduction

As multinationals take advantage of opportunities to develop business in different parts of the world, excitement about the commercial opportunity must be balanced with the recognition of the potential risks and issues involved. As a risk manager, the right insurance program, covering your fast-evolving international exposures, will make it easier for you to deliver and protect your business's strategic objectives and growth.

This guide serves as an introduction to international programs for multinational companies. It will help you understand the process for getting cover in place, from design to implementation. In the following chapters, we'll walk you through the different stages of understanding your risks, building and structuring your program, onboarding processes, claims handling, and managing successful communications and renewals with us as your insurance partner.

So, let's get started.

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What is an international program?


An international program is a way for your company to purchase a risk management solution from one insurance provider covering your risks across the globe. It provides consistent cover for your individual entities around the world and helps you to be sure you have got the right safeguards in place to build for the future. You will work with us, alongside your broker, usually in your

home country, and the risk will be underwritten on a global basis. We will then coordinate the issuance of local policies in the different countries needed to properly cover your exposures. Central coordination are key characteristics of an international program. At Swiss Re Corporate Solutions we use our own licensing base and network partners to offer a compliant solution.

If you are still not sure whether an international program is right for you, click on the link below to find out what your insurance options are as a multinational. Please keep in mind that each situation is unique, so you will have to seek your own advice and not act on this guide alone.

An aerial photograph of a dense green forest. A paved road with two yellow lines curves through the lower portion of the image. The text is overlaid on the upper portion of the forest.

Stage 1 Understanding your risks and building a program

An aerial photograph of a two-lane asphalt road with double yellow lines, curving through a dense, lush green forest. The road is the central focus, leading the eye from the bottom left towards the top right. The surrounding trees are thick and vibrant green, creating a textured background.

You've decided on an international program and need to get cover in place. Like a tailored suit, it needs to be an excellent fit and match all your international exposures.

The data you provide will help our underwriters to accurately assess your risk profile and determine the most appropriate scope and limits of cover and appropriate local policies needed. The more data you can provide the better, so that we can identify the right

level of cover needed for each of your individual operations and across your entire international program.

We can help you and your broker identify the relevant data to calculate your exposures consistently, structuring the program based on your needs and taking into account the regulatory requirements of the jurisdictions in which your exposures are located. As a result, you'll get tailored coverage that provides the right level of support for your international operations.

Data as the starting point

The underwriting process is data driven. Our underwriters need to understand the details of your business to structure your program. That's what your broker will include in your underwriting submission. Think of this as a comprehensive insight to your business.

We need robust information about your organisation. What does your business do? How many employees are there? What does your supply chain look like? What overseas subsidiaries do you have? Where are they located? What functions do they fulfil? How big are they in terms of turnover and insurable values? How are your assets protected? What contingency plans do you have in place?

The bottom line is that the more detail you give us about your business and its associated exposures, the better we can recommend the specific cover you need. This means your program is optimised for your business needs.

Collecting accurate risk data is a challenge that customers and brokers deal with regularly, especially for fast-growing businesses placing an international program for the first time. Even multinationals who have had international programs for many years can find their risk profile has changed significantly and their risk data is outdated.

Maybe you've acquired a company and it doesn't have the in-house data you expected. If you've restructured your operations, new available data may change the risk profile of a given location. And if you're simply growing at breakneck speed, then it's difficult to keep pace with your expanding risk profile.

The thought of gathering all this data together might seem daunting. The good news is that we've got specialist risk engineers available to help get things in order.



Risk Engineering Services – Expertise on-hand to assess your risks

Our Risk Engineering Services (RES) team has more than 150 experienced risk engineers working around the world, and we have contracts with multiple service partners. Their global spread provides you with in-depth and up-to-date understanding of the different risks you face internationally.

Working in tandem with you and your broker, you'll have a dedicated point of contact. They'll help you identify and quantify your exposures before working through a mitigation strategy that reduces your risk and increases your resilience going forward. As part of the deal team, they will ensure to provide you with a quotation for services to deliver in a compliant way.

To give you a practical example, our RES team is working with a multi-million-dollar business that has been through exponential growth in the past three or four years. It realised it had outpaced the capabilities of its previous broker and moved to a different one.

The new broker hasn't had time to complete the specialist calculations to accurately state the business interruption exposure across its international portfolio. And because the business couldn't substantiate its business interruption values, it was having trouble finding carriers to provide cover.

So, it called in our RES team and asked us to work with its broker to get accurate figures in place. The robust calculations have given our underwriters confidence to offer appropriate cover. They've also created consistency in the valuations provided across the business's international operations.

The project has cemented a very positive working relationship between us, the business and its broker and established a framework to manage with its continuing growth.

Structuring your program

The data you provide allows our underwriters build a picture of your overall business and get an understanding of the size and type of exposures you face in different countries.

This lets them, along with our team of international programs experts, see where you need local policies and gauge the service requirements you'll have in each country.

With any material exposure, it's usually best to buy the in-country cover you need with a local policy as part of an international program. This will give you access to on-the-ground expertise and ensure you comply with local laws and market requirements.

In property programs, mirroring your master policy coverage into local policies as closely as possible gives you more peace of mind for your global coverage. Standard policy wordings help you create this consistency, and this is why our ONE Form property and business interruption wording is so useful. For casualty programs it is important to secure coverage which is in line with good local market standards and accommodate the local legal system.

The coverage and limits you choose locally should be done with an eye towards your local country exposures and what amount of local coverage helps best achieve your risk management goals. Generally, a master policy can provide higher global limits via difference in limits coverage, but also provides backfill cover to plug any gaps in your local policy.

Another consideration will be what happens if you have exposures in countries like Brazil or China where it's not possible to provide difference in conditions and/or difference in limits coverage (DIC/DIL) on a non-admitted basis. In these cases, we most often recommend the issuance of a local policy. In the event of a claim, if the local policy does not provide coverage that the master policy would provide, we can apply the concept of Financial Interest Coverage (FINC). It is a concept that recognises a loss on the parent company's balance sheet and will reimburse that parent in their home country.

Our underwriters will discuss these options with you and your broker to make sure your international program provides the most precise and effective level of cover for all your international operations.

In addition to the insurance cover you buy, you may also want to use a captive structure in your international program, and this is something we can help coordinate.

In our experience, captives create a positive dimension to the relationship we share, aligning our interests and enhancing our shared focus on ongoing risk mitigation and improvement. If you are not yet ready to implement a full captive solution, we can offer a virtual captive product. Our specialists are happy to provide you more insights on this.

ONE Form

Our ONE Form standard wording is for property and business interruption risks. It makes sure you get the closest possible alignment between your master and local policies in countries where Swiss Re has an office. The consistent wording means you can be confident in the level of cover you've bought. ONE Form is embedded in the IT systems we use to manage international programs, so you benefit from automatic policy issuance and get documentation faster and more securely. Policies are available in a range of languages – Chinese, English, French, German, Italian, Japanese, Portuguese and Spanish – so you don't have to worry about translating a local policy to find out exactly what's in the wording.

Captives & Virtual Captives

In addition to the traditional insurance cover you buy, you may also be thinking of introducing a captive to your international program. Captives can work in a variety of ways to provide you with flexibility in your program and we can help you coordinate them to meet your risk management objectives. A Virtual Captive is, effectively, a multi-year insurance agreement between a customer and an insurer. The agreement replaces the legal entity of a traditional captive but retains much of its self-insurance mechanisms.

Communicating with local management

If it's your first international program, it can be a big change for local managers who are used to managing their own standalone policies through established relationships.

You may even run into some resistance from those keen to keep managing their own insurance. Detailing the efficiency and consistency benefits of your international program can help secure buy-in from local management, who will also benefit from centrally managed risk

mitigation strategies. Their support will help your international program run smoothly, and we can be flexible in our approach to make this easier.

For example, your international program may have higher deductibles than your local program, which may be perceived as a disadvantage by the local manager. The implementation of an international program adds value to the business – on a local and global level – such as:

1

Providing consistent insurance coverage across all entities

3

Giving access to a single source on coverage data, premium/tax information and claims data on a global level

5

Ensuring consistent claims processes and standards across all your international subsidiaries

2

Allowing central coordination of insurance coverage

4

Leveraging purchasing power

6

Consistent risk management support globally

When you're ready to bind your international program, the data is already set up in our PULSE administration and policy issuance system, ready to use. Our target is to issue local policies within 45 calendar days. Our PULSE platform leads to our PULSE portal, our online tool to provide you and your broker with real-time information about the implementation of your program to your program progress.



Managing local nuances

Different countries have different requirements that you need to stick to if you want to be compliant with the law. These range from tax and regulatory issues to local natural catastrophe and terrorism pool contributions.

For example, for local policies in USA we need to consider what terrorism cover is in place and compliance with the Terrorism Risk Insurance Program Reauthorization Act of 2019.

Similarly, there is the Consorcio de Compensacion de Seguros in Spain, which is a public business organisation that acts as a catastrophe insurer and is financed, in part, by mandatory surcharges on insurance policies covering risks located in Spain.

In France, the Gestion de l'Assurance et de la Réassurance des Risques Attentats et actes de Terrorisme

(GAREAT) offers 100% terrorism reinsurance to French or foreign insurance companies which issue property policies covering risks situated on French territory.

There are scores of such in-country insurance pools and other regulatory differences. The depth of Swiss Re's in-house resources ensures we can keep abreast of these pools, schemes and regulations and the requirements attached to each, as well as monitoring the other mandatory obligations required to comply with local market rules. Our underwriters are ready to share this information with you when structuring your program.

We have 26 international offices and a network of partners covering over 150 countries. This means you can be sure we can cater for your needs, no matter where you do business.



Stage 2 Onboarding with your insurer



Now that your international program is bound, it's time to get the master and local policies issued. Here's what to expect during this onboarding stage.

Our producing office for your international program will almost always be in the same country as your corporate headquarters, making it easier to have regular face-to-face contact and to build an excellent working relationship.

The personal relationships you cement during the onboarding stage go a long way to establishing the partnership that we want to share with you in the years to come.

Once your international program is live on our PULSE portal, you'll immediately enjoy the efficiency it creates in transparently managing your cover and the detail it brings to understanding and visualising your exposures at both a local and international level.

We'll be in regular contact to ensure that we have all the information required and are able to answer questions quickly. Our recommendation for both new and renewal business is to establish a series of recurring meetings with you and your broker during the early stages of program implementation. This helps everyone stay in contact and keeps the program moving efficiently.

Completing local policy issuance

Once your international program is bound, we need to go through a local office acceptance stage.

You'll get an experienced international administration expert, typically an underwriting assistant or international program manager, to co-ordinate the implementation process and to liaise with all the local offices. A dedicated central network partner coordination team interacts with the network partners involved in your program. This ensures the process is efficient and makes sure you know exactly what's required. It also helps to build the type of partnership that we find works so well in these relationships.

Our target is to get all the local policies issued as soon as possible, typically within 45 calendar days from the time we receive all final information. Your business is evolving daily, and, during the onboarding stage, we'll confirm all details of your local policies such as your schedule of values at each location and premium allocation details. We'll also double check that the coverage complies with each local market's tax, tariff, legal and regulatory requirements.

Our International Business Excellence team will be on hand to provide expert

guidance on any particularly unusual or complex issues we need to overcome when finalising your local policies.

The lines of communications remain open as local offices and brokers discuss policy details with their central counterparts. We often find discrepancies between the risk information provided centrally and that provided locally, and we have to sort that out. Maybe you've made some changes in local operational activity, and we need to check they don't have a material impact on your insurance needs.

In addition, local market rules and regulations such as local insurance laws must be followed to ensure compliance with local laws. We ensure that local policies comply with all applicable local regulations. Close cooperation between carrier, broker and insured is required to complete these processes in a timely manner.

Communication and partnership are the key ingredients to making this process as smooth as possible. It's why our international service experts have such an important part to play in supporting you and in making sure we complete all the necessary exchanges quickly. They're also essential in keeping the cover aligned to your evolving operations.

Our International Business Excellence team...

...supports our underwriters and clients to assess situations that require unusual, complex or non-standard solutions. For example, the team gave guidance to one client whose international program covered a combination of countries in which there were certain conditions to meet – a local broker was mandatory and certain covers had to be part of the local policy, rather than being provided via the master policy. The team clarified the regulatory landscape, provided structuring options and flagged the implications of each tailor-made approach to the client.



Leveraging technology for best practice program management

Technology has transformed the way you can manage your international program and made it much easier to analyse and administer your insurance centrally.

So, what should you expect from a modern international program portal? The best international portals put your risk data at your fingertips and provide an overview of your cover in real-time. They will make it easy to review your policy documents, monitor local policy premium payments, report and track claims, report and track impairments, visualize the schedule of surveys and manage risk improvements.

Our PULSE portal lets you see all your local policies in one place and provides a complete and interactive overview of your cover. It also simplifies and automates program management and gives you specialised tools and in-depth data to mitigate your risks and understand your exposures. On top of this, integrated features keep you up to date and provide real-time warnings about unfolding natural catastrophes.

Once you've completed the onboarding process, you'll be able to take quick and effective actions to best manage your international program and the exposures it covers.

Our PULSE portal

Our PULSE portal is designed to be intuitive and easy to use. It gives you real-time access to your international program data and features to help you manage your exposures more effectively.



Program & policy overview

- Review policy issuance and premium payment status
- Download policies, invoices and other relevant documents
- Receive personalised notifications of status changes and any other updates to your program, policies, claims and risk engineering items



Claims services

- Submit and track loss notifications from any location instantly
- Download claims documents such as First Notice of Loss and settlement letters
- Analyse loss history



Risk engineering services

- View upcoming site visit details in your Customer Service Plan
- Keep track of your risk exposures and improvement measures across the globe
- Download site visit and risk improvement reports
- Consult your Swiss Re risk engineer while implementing actions
- Report and update your impairments directly in the PULSE portal



Weather & NatCat exposure

- Access and monitor natural hazard exposure for your risks worldwide using our CatNet tool
- Receive alerts for NatCat events that are approaching any of your locations



Ongoing enhancements

- We are continually gathering feedback to help us to develop the PULSE portal further
- We will keep you informed of upcoming changes to the portal

Strength in numbers – benefitting from a close-knit network



Your international program may involve input from some of our local network partners. While 64% of our local policies are issued through our own offices (covering 80% of premium), our robust partner network is critical to ensuring we have you covered as your business grows. No matter where you do business, we're well placed to provide local cover. Our own international offices issue local policies in 26 different countries – combine that with the strength of our network partners and we can write local policies and provide all relevant insurance services in over 150 countries.

One of the reasons to implement an international program is to get consistent cover for your global exposures. In addition to that coverage, you'll also get reliable standards and familiar working practices across your program. That's because all our local offices and network partners operate to pre-agreed standards and robust service level agreements.

Another reason to choose an international program is to increase your confidence in

the strength of cover you buy in local markets. Our network partners are leaders in their local markets, so you can be sure that the cover will respond as expected, when needed.

Before we sign up a partner, we carefully select from the strongest insurance carrier options available in the local markets and complete a comprehensive due diligence program assessing their operational and financial capabilities. Our specialized global network managers meet in person with our partners frequently to update each other on market developments and our international customers' evolving service requirements. We build our partner relationships strategically to last and continuously strengthen our collaboration so you can be confident you are in safe hands. It's another aspect of our personal approach to business and our belief in strong personal relationships.

It also means you'll get a claims experience that's consistent across all our international offices and network partners – you can find out more about claims in the next section.

An overview of our network partners' credentials

Operational capability

- Licensed and offering wordings in all relevant lines of business
- Dedicated incoming servicing team
- Experienced in dealing with international carriers
- Strong claims and reinsurance experience

Local credibility

- Referrals from brokers and customers

Financial stability

- Highly rated by an independent agency (where applicable) and brokers' financial reviews

A reliable partner around the world



■ Countries covered by Swiss Re Corporate Solutions offices
■ Countries covered Network Partners¹ (2023)

¹ Ukraine, Belarus and Russia: Local Policy Issuance capabilities currently suspended

Our offices and risk coverage

Asia Pacific

	Property	Casualty	D&O	E&C
Australia, China, Singapore	✓	✓	✓	
Japan		✓		
Hong Kong	✓	✓		

EMEA

	Property	Casualty	D&O	E&C
France, Germany, Italy, Netherlands, Switzerland, United Kingdom	✓	✓	✓	✓
Spain	✓	✓		✓
South Africa	✓			
Nordics	✓	✓		

Latin America

	Property	Casualty	D&O	E&C
Mexico	✓			
Brazil	✓	✓	coming up in 2023	

North America

	Property	Casualty	D&O	E&C
United States	✓		✓	
Canada	✓	✓	✓	

Stage 3 Customer centric claims handling



A photograph of a lush green forest. In the foreground, a wooden walkway with a green metal railing curves through the trees. The railing is made of vertical bars and a top rail. The forest is dense with various types of trees, including tall, thin trunks and large, feathery ferns. The lighting is soft, suggesting a shaded forest environment.

The partnership you develop with us during the onboarding stage of your international program goes a long way to underpinning the claims experience. Collaboration is fundamental to managing claims effectively, especially in international programs covering different countries with their own individual rules and regulations.

That's why it's so important to include claims handling considerations in your program design and onboarding discussions. It's the best way to create the continuous, steady and reliable communication channels needed to support swift resolutions and settlements.

Creating a broad understanding of claims processes



When you're managing your organisation's exposures and insurance needs daily, it's easy to take your level of understanding for granted. But lots of other business divisions that don't have your detailed knowledge also feed into the smooth running of an international program. This is especially true when it comes to claims. So, if you want claims to progress quickly, different divisions need to know what's expected of them and when. Implementation meetings are a great way to bring everyone together and set out these various responsibilities and protocols.

Your business will have its own unique claims history. And different types of claims require input from different parts of your organisation. For example, employee claims will involve HR personnel, while your legal department will work on claims for damages. Administration teams are likely to handle most of your low-level property and casualty claims. Understanding the pinch points and pressures these teams have will help you manage how they feed into the claims process. And if they know how the claims process works, they can adjust their own approach to make sure it matches up to what's needed.

The structure of your international program will also have an impact on who's involved in your implementation meetings. For example, you might have a captive in place to write your primary layer of cover and, if you suffer a large loss, you don't want the cash call to surprise your finance team. Instead, you want them to be ready to enact the transfer process and support swift settlement.

You can do a huge amount to smooth out these issues by addressing them early. You'll already have developed a strong working relationship with the producing office when designing and onboarding your international program. But your subsidiaries won't have had the same level of contact with the local carrier.

A robust communication strategy, in both your home territory and every other country where you operate, will deliver the clarity required. It's also an effective way for your subsidiaries to forge personal relationships with our international offices and network partners, and to address any individual needs before a loss occurs.

Claims handling at Swiss Re Corporate Solutions

As a relatively new entrant into the international program sector, we've developed our claims protocols to ensure the most efficient workflows and to support efficient and swift administration across our network of international offices and partners.

This best-of-breed approach is backed up by the hugely personal touch we provide – our claims teams across the world all know each other. Your contact in the producing office will be able to talk personally about the claims handlers supporting your in-country operations around the world.

Building confidence through consistency

Consistency is one of the major benefits created by international programs. And this extends not only to your cover but also to your claims experience. When claims processes and standards are consistent across all your international subsidiaries, it makes it much easier for you to centrally oversee your own claims handling framework.

We set out our claims handling protocol in a formal document that makes it easy to share with your international subsidiaries. This provides everything from our central and local office contacts to loss notification procedures, major loss management responsibilities and issues regarding coverage. The protocol also gives you confidence that you'll get the best out of the cover available. For example, if a claim is declined locally (DIC) or the local limits (DIL) aren't sufficient, there are automatic triggers to notify the producing office to explore additional cover from the master policy.

You also need to be clear about the applicable law and competent jurisdiction that applies to any claim. This will affect who can handle it, what they're allowed to do and how the settlement is made. Understanding this up front will let you confirm you've got the best structure in

place to manage claims effectively in each of your international territories. For example, you may be tempted to rely on the master policy to provide cover in a specific country, instead of buying a local policy.

But if you suffer a loss in this country, and the master policy producing office is not permitted to handle non-admitted claims activity in the local territory. You'll have no local insurer to manage the claim, such as gather all the requisite information or to instruct third-party experts. In this case, your local subsidiary will manage the claim activities by themselves. They also need to report the claim progress to the parent company. Putting this additional burden on a local subsidiary will often lengthen the time it takes to prepare a claim and may impact their ability to submit one that reflects the true value of the loss. Hence, it is most suitable to issue a local policy when you have any requirements on local claims servicing with expected high claims frequency.

To highlight these types of issues and to see how the various settlement options play out in practice, you can run pre-loss scenario planning exercises. These are an excellent way of assessing individual loss situation and provide an overview of claims management vulnerabilities.

DIC | DIL | FINC

What is Difference in Conditions?

The DIC clause in a multinational insurance program enables the master policy, which typically has broader coverage than the local policy, to be triggered when a claim happens if the local policy is not able to respond to the claim.

What is Difference in Limits?

This is very similar to the DIC clause – but essentially it says that once the local policy limits are exhausted, the master policy will provide additional limits to respond to the claim up to the amount stated in the DIL clause.

It's important to note that DIC and DIL cover responds to shortfalls in the local policy when compared against the master and so can't provide cover if there's no local policy in place.

What is the role of FINC?

Financial Interest Coverage (FINC) is provided to the Parent Company under the Master Policy cover for local policies' DIC/DIL when permissible non-admitted is not allowed. FINC loss is defined as being equal to the amount the insurer would have had to pay the uninsured subsidiary which has been insured under the local policy.

An evolving landscape

You'll have a deep understanding of your international program, but it's also important to replicate that level of understanding among your local teams, and to ensure close ties exist between you and your local offices and partners. This ensures everyone involved in the claims process is properly connected and knows exactly how it works for them.

Even though your international program is underpinned by globally consistent claims

protocols, local market rules and regulations are continually changing. Your business is also evolving. The structural and operational improvements you enact will impact the exact nature of the claims response you need in each of your locations.

To provide a consistent claims experience against this ever-changing backdrop is sometimes challenging. It's why we like to talk about claims at the earliest opportunity and to establish such clear

workflows and communication processes. It also makes it easier to analyse your loss experience at a local, regional and global level, and ensure you get detailed risk insight and claims data that informs the ongoing development of your business.

An aerial photograph of a city skyline at sunset. The sky is a warm, golden-orange color. In the foreground, a tall, dark skyscraper with a distinctive top section is prominent. Other buildings of various heights are visible in the background, some with lights starting to glow. The overall scene is hazy and atmospheric.

Stage 4 Planning for renewals

A cityscape at sunset with a large body of water in the foreground. The sun is low on the horizon, creating a warm, golden glow over the scene. The city buildings are silhouetted against the bright sky, and the water reflects the light. The overall mood is serene and contemplative.

Renewals: a conversational approach

The most successful renewals start as early as possible. It means everyone has a chance to review the current year and understand changes that may impact your program the next year. We like to see it as a continuous conversation that allows everyone to build a strong working relationship.

The nature of many international programs clients is that their business is growing and evolving, often into other markets and locations. That means of course that at each renewal cycle we'll go through a stage of revalidation to make sure any changes in the business are accounted for.

We don't approach renewals as a static point in time though. On larger programs, our preferred approach is to have a 12-month strategy timeline. When will we touch base? What happens in the first 30-, 60-, or 90-

days post-bind? Should we have a quarterly alignment meeting? Again, this is all about keeping communication consistent and building an effective relationship.

You will already have access to all the key information about your program from PULSE portal. This enables you to reflect on your risk management requirements and consider what changes you might want to make to your insurance program to ensure that it continues to address your needs.

Where there are material changes to your business (acquisitions, disposals, new ventures) this should be discussed with your broker and insurer as soon as possible to enable the cover to be adapted and provide you with certainty – either mid-term or at renewal. This also reduces the peak of effort that the annual renewal cycle can create.

About Swiss Re Corporate Solutions

We are reimagining international program insurance solutions.

With our fully integrated technology platform, and easy access to our global network and expertise, we help you reduce complexity for your business – ultimately enabling growth. Our international program offering for Property, Casualty, D&O, Engineering & Construction is built around your needs. We've consulted with brokers and customers to understand what really makes a difference when managing international exposures.

In short, it comes down to being responsive, reliable and results focused. As markets around the world increase their regulatory requirements, understanding local nuances and offering coordinated and compliant solutions to our customers is critical. We've transformed our capabilities to become a global lead insurer you can rely on.

We've developed brand new systems, digital platforms, processes and servicing capabilities that are purpose-built to meet your evolving needs and remain in control of the all-important data exchange between all parties. We're investing in our people so they're well-equipped to handle the intricacies of international programs, so they understand the importance of going the extra mile to deliver exceptional service you'll appreciate.

You can already benefit from our global presence and our network partners, world-class technology and a high level of personal service, but this is just a first important step in our journey to build a new reality in the world of international programs.

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Swiss Re Corporate Solutions provides risk transfer solutions to large and mid-sized corporations around the world. Its innovative, highly customised products and standard insurance covers help to make businesses more resilient, while its industry-leading claims service provides additional peace of mind. Swiss Re Corporate Solutions serves customers from offices worldwide and is backed by the financial strength of the Swiss Re Group. Swiss Re Corporate Solutions offers products through companies that are allowed to operate in the relevant type of (re)insurance or financial products in individual jurisdictions. Availability of products varies by jurisdiction. The content of this site is not intended as a solicitation to purchase (re)insurance or non-insurance products. © 2023 Swiss Re. All rights reserved <https://corporatesolutions.swissre.com/international-programs>

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