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This is intended as a general description of certain types of risk engineering services available to qualified customers through Zurich Services Corporation. Zurich Services Corporation does not guarantee particular outcomes and there may be conditions on your premises or within your organization which may not be apparent to us. You are in the best position to understand your business and your organization and to take steps to minimize risk, and we wish to assist you by providing the information and tools to assess your changing risk environment. Small business owners are responsible for the loss control activities at their company. Zurich offers risk engineering solutions – comprised of tools, reports and information from literally millions of past claims from nearly every industry segment -- that can help small businesses minimize and better control losses and improve their bottom line.



Must you be at the  
mercy of evolving  
global risks?

Zurich HelpPoint int  
Here to help your world.



Zurich  
Global Risk  
Assessment  
Module

Risk is always in motion. Individual risks can evolve over time or emerge overnight, interacting with other factors in unexpected ways. Consider the global financial crisis and its ancillary effects. How will they impact your business in the months ahead? How can you make realistic strategic decisions in a world so full of unknowns?

Zurich's Global Risk Assessment Module (GLORAM) can improve your chances of making the right risk management and business decisions. Built on Zurich's vast risk management knowledge base, GLORAM provides cutting-edge risk assessment contemplating both the known and emerging risks in countries around the globe to arm you with the insights you need for an increasingly uncertain world.

#### **GLORAM helps bring the big picture into focus...**

- A database demonstrating 24 major global risks (identified in the World Economic Forum Global Risks Report) and their potential effects in 160 countries
- Scenario analyses showing the impacts of changes in one or several correlated risks in individual countries or country clusters with similar characteristics
- Insights not only helpful to customers with exposures in specific countries but also relevant to broader public policy dialogues about geo-political risks that affect us all
- Influence of potential mitigation factors on global exposures that impact you most

#### **Giving you the insights you need today – and tomorrow**

- Risk insights that are relevant to the decisions you make about strategic risks for your company and its many stakeholders
- Clarity that is rare without the broad reach and resources of a risk management leader
- A knowledge base that is continuously growing and being updated and analyzed
- A Zurich HelpPoint dedicated to delivering relevant insights about the risks of your world now and in the future