

A photograph of four business professionals in a meeting. A man with grey hair is pointing at a document on the table. A man with dark hair is leaning over the table, looking at the document. Two women are also present, looking at the document. The setting appears to be a conference room or office.

Are Your Foreign Risks Covered?

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The international insurance market is complex. Regulations differ in each country and are constantly changing. Within these changing conditions, you need to be sure your risk management program is legal, compliant, tax advantageous and appropriately insures foreign risks.

Gallagher's expertise will navigate you through the complexities of international insurance. We'll make sure you have a consolidated view of your risk exposures and your insurance policy terms and limits cover the breadth of your foreign risks.

Risks to Consider

- **Income loss from shutdown of key offshore facilities.**
- **Dependencies on worldwide partners and suppliers.**
- **Product loss at critical locations.**
- **Unfavorable tax and related penalties due to non-admitted coverage.**
- **Under/Uninsured foreign claims.**
- **Kidnap & ransom and political violence.**
- **International travel risks.**
- **Loss of foreign royalties.**
- **Political risks.**
- **Directors & Officers liabilities.**

Work With Experts

Gallagher's Multinational Client Practice is dedicated to meeting the needs of U.S.-based multinational clients. Our international specialists average more than 20 years of industry experience and have extensive knowledge on how to identify and manage the foreign risks that confront your organization. From initial consultative discussions through the placement of your insurance program, our Multinational Client Practice international specialists have the know-how and execution experience to ensure that your experience is world-class.

Through the Gallagher Global Alliance and its own international operations, Gallagher offers client-service capabilities in more than 150 countries around the world. The Multinational Client Practice serves as the gateway to our Gallagher Global Alliance.

Global Strategy, Local Delivery

Your global risk management strategy will be developed from the United States and led by a single, integrated global account team. Our international offices and network partners will be responsible for providing market knowledge, placing local policies and delivering service in accordance with your global insurance strategy.

This approach means you get:

- An integrated view of your global risk exposures and the associated coverages.
- A coordinated and controlled implementation of your global insurance strategy for your foreign offices.
- A centralized communication and reporting plan for your lead office.



Choose Gallagher

Just as we provide choice and flexibility to our clients, we recognize that you have the choice of brokers to manage your foreign risk.

Be assured that our dedicated Multinational Client Practice and the Gallagher Global Alliance will be able to meet your needs by providing the following benefits:

- **Top International Partners**—Entrepreneurial brokers that are leaders in their respective markets.
- **Top Talent**—Our MnCP executives have 20+ years specializing in international insurance. Our partner brokers retain top talent by staying independent.
- **Coverage Breadth and Depth**—We manage foreign risks in more than 150 countries and across all industry and practice groups.
- **Controlled Program Strategy and Execution**—Centralized program strategy, development and implementation oversight allow you to maintain a tightly controlled foreign risk management program.
- **Service Flexibility**—We service all risks, large and small, according to the service level that you require.
- **Network Control**—We maintain tight control of quality and service standards across the Gallagher Global Alliance.
- **Cost Advantages**—We have low management costs and overheads, which translate into competitive fees.
- **Exceptional Client Experience**—Our model lets you experience world-class placement and service through our established global relationships.



Experience the Power of the Gallagher Global Alliance

We're confident that our Global Alliance provides you with the best combination of program development, control and flexibility.

- **Geographic Coverage**— Full brokerage services and risk placement in more than 150 countries.
- **Market Leadership**— Alliance members are independent firms that have grown to become leaders in their respective markets.
- **Capabilities**— Deep experience across all industries and practice areas.
- **Knowledge**— Expertise from each local market to avoid potential pitfalls.
- **Service Quality**— Client service that meets Gallagher's high standards in each market.
- **Continued Performance**— Regular evaluation of network and service quality.

But don't take our word for it...

"Gallagher's international network is really helping us globalize our risk management program, making it more effective and cost-efficient. Both domestically and internationally, the Gallagher team is made up of very experienced people who thoroughly understand this kind of work and know how to do it properly."

— Tim Johnson
Director of Finance
Garmin Ltd.

Our network services multinational clients in more than 150 countries. We are where you need us to be and our global teams ensure effective placement of your foreign insurance programmes anywhere in the world.



The Gallagher Global Alliance – Our global footprint



Evaluating and Minimizing
Your Total Cost of Risk

Focusing on:



- **Uninsured & Uninsurable Losses**

Learn more at www.ajg.com/CORE360

Contact Your Gallagher Representative

to learn how Gallagher can help you better manage your international risks!

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