

March 2015

Dear ECIROA member,

Zurich Multinational Insurance Application (Zurich MIA) is an award-winning tool that provides a constantly updated view of the widely different insurance and premium tax laws and regulations that apply in countries around the world where you operate. By making it quicker and easier to access this crucial information, Zurich MIA provides the know-how you need to help ensure your insurance solutions are sustainable and your global interests are protected.

The key benefits of this tool are:

- **Critical information:** helps you understand available options when structuring a cross-border program
- **Tax information:** know the percentage of tax to be paid for your out-of-territory coverage
- **Essential insights:** making you better informed about loss adjustment and claims activities permitted in specific countries
- **Instant solutions:** quick updates on relevant insurance and tax requirements for specific countries and business scenarios
- **Better-informed decisions:** with answers to key questions that effect business development and expansion
- **Quick answers:** helps enabling you to respond rapidly to regulatory or tax authority enquiries
- **Valuable information:** on insurer-paid premium tax protocols, laws governing claims payments, loss adjustments, etc.

We are thrilled to announce that this tool is now available for all ECIROA members.

If you are a member and would like to gain access, please apply to the board of ECIROA for permission and we will provide you with all the relevant details.

For more information on Zurich MIA you can access the full factsheet, brochures for customers and brokers, and view the video by [clicking here](#) to be taken to the website.

Kind regards,



Guenter Droese
Chairman