



***Trends in Business Globalization: The Implications for
Employees Health and Safety & Solutions for
Addressing Them***

About Advisen:

Advisen Ltd. is a privately-owned, independent and unbiased provider of news, data and risk analytics to the commercial insurance industry.

Advisen's mission is to deliver productivity and insight to insurance professionals. Advisen brings greater success through technology and data, revolutionizing the way the commercial insurance industry functions. Our customers leverage the Advisen platform, adding power to their proprietary ability and bringing value to their clients.

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Trends in Business Globalization: The Implications for Employees Health and Safety & Solutions for Addressing Them

<http://corner.advisen.com>

- **White Paper:**
- Copy of these **slides**
- **Recording** of today's webinar



Today's Moderator

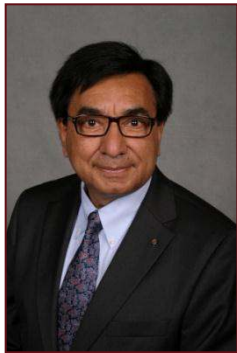


David Bradford- President, Research & Editorial Group, Advisen Ltd.

Today's Panelists



Ed Tyburski, Senior Vice President, Accident & Health Sales, Zurich North America



Abasse Asgaraly, Director, New Business Development, Zurich NA



Jon Bucheri, Senior Consultant, Aon Risk Solutions

Today's Panelists



Ed Tyburski, Senior Vice President, Accident & Health Sales,
Zurich North America

Edward J. Tyburski is Senior Vice President, Accident & Health Sales. He is responsible for all facets of the sales and sales operations in the deployment of Zurich's Corporate/Special Risk Accident, Specialty Health and Disability product distribution strategies in North America.

Mr. Tyburski joined Zurich North America in August 2003 and has more than 28 years related experience in the healthcare and insurance industries. His career has focused primarily on sales and sales management with his most recent emphasis on the development of Zurich's Corporate and Special Risk Accident strategic distribution programs. Mr. Tyburski has also been instrumental in the design and implementation of Zurich's distribution strategies for Medical Stop Loss, Occupational Accident and Disability products.

Mr. Tyburski has held positions in sales, sales management, risk and managing general underwriting management, consulting, brokerage, Third Party Administration and reinsurance areas.

Edward is a graduate of Saint Bonaventure University, New York, class of 1984.

Today's Panelists

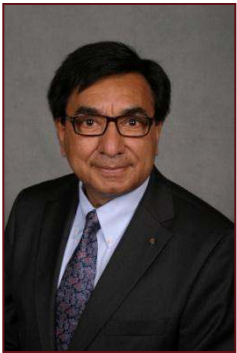


Jon Bucheri, Senior Consultant, Aon Risk Solutions

Jon Bucheri is a Senior Consultant with Aon Hewitt in New York. As a member of the Special Risk Practice, his focus is on the development and placement of group travel accident programs for large, multinational organizations.

Prior to joining Aon Hewitt in 2008, Jon was a medical and pharmacy underwriter. He holds a Bachelor of Science in Business Administration from the University of Arizona.

Today's Panelists



Abasse Asgaraly, Director, New Business Development, Zurich NA

Abasse ASGARALY is an experienced executive with extensive international exposure and expertise. Educated in Paris (France), Abasse has Masters and MBA in Economics and Marketing from the Sorbonne University in Paris (France).

Abasse's work experience includes 24 years with Europ Assistance, the world largest assistance company. From 1987 to 1993, he lived in Tokyo (Japan), successfully establishing and running that country's first assistance company. In 1994, Abasse joined International SOS in Philadelphia (USA) as Group President and expanded ISOS' business worldwide.

Abasse joined Zurich World Travel Protection (ZWTP), a Zurich Insurance Group company in 2004. Since then, he has been extensively involved with innovative business development and in strengthening the links between ZWTP and various Zurich Business Units around the world. Abasse has been recognized for his work by winning ZWTP's "Innovation and Creativity Award" in 2005, 2006, 2008 and 2011.

Abasse is fluent in English, French and his mother tongue, Gujarati (India) and speaks German, Hungarian, Japanese and little bit of Chinese (Mandarin).

How are employee travel and foreign assignments different today?



Dave Bradford- Advisen Ltd.



Ed Tyburski, Senior Vice President, Accident & Health Sales, Zurich North America



Abasse Asgaraly, Director, New Business Development, Zurich NA



Jon Bucheri, Senior Consultant, Aon Risk Solutions

What are some of roles performed by international travelers and how do the risks differ among these roles?



Dave Bradford- Advisen Ltd.



Ed Tyburski, Senior Vice President, Accident & Health Sales, Zurich North America



Abasse Asgaraly, Director, New Business Development, Zurich NA



Jon Bucheri, Senior Consultant, Aon Risk Solutions

Can you explain duty of care, and its implications?



Dave Bradford- Advisen Ltd.



Ed Tyburski, Senior Vice President, Accident & Health Sales, Zurich North America



Abasse Asgaraly, Director, New Business Development, Zurich NA



Jon Bucheri, Senior Consultant, Aon Risk Solutions

Risk management departments in many organizations has assumed responsibility for providing for the protection of employees traveling and residing abroad. Why the change? What other departments could be involved?



Dave Bradford- Advisen Ltd.



Ed Tyburski, Senior Vice President, Accident & Health Sales, Zurich North America



Abasse Asgaraly, Director, New Business Development, Zurich NA



Jon Bucheri, Senior Consultant, Aon Risk Solutions

What types of insurance programs are available for protecting employees traveling and stationed abroad? What other services are important to have in addition to insurance?



Dave Bradford- Advisen Ltd.



Ed Tyburski, Senior Vice President, Accident & Health Sales, Zurich North America



Abasse Asgaraly, Director, New Business Development, Zurich NA



Jon Bucheri, Senior Consultant, Aon Risk Solutions

What are the characteristics of a superior travel assistance service provider?



Dave Bradford- Advisen Ltd.



Ed Tyburski, Senior Vice President, Accident & Health Sales, Zurich North America



Abasse Asgaraly, Director, New Business Development, Zurich NA



Jon Bucheri, Senior Consultant, Aon Risk Solutions

What challenges are organizations likely to face in implementing a comprehensive program?



Dave Bradford- Advisen Ltd.



Ed Tyburski, Senior Vice President, Accident & Health Sales, Zurich North America



Abasse Asgaraly, Director, New Business Development, Zurich NA



Jon Bucheri, Senior Consultant, Aon Risk Solutions

What actually happens when a serious event occurs? Can you walk us through some examples?



Dave Bradford- Advisen Ltd.



Ed Tyburski, Senior Vice President, Accident & Health Sales, Zurich North America



Abasse Asgaraly, Director, New Business Development, Zurich NA



Jon Bucheri, Senior Consultant, Aon Risk Solutions

What are the most important factors that should be kept in mind when choosing a travel accident program and insurer?



Dave Bradford- Advisen Ltd.



Ed Tyburski, Senior Vice President, Accident & Health Sales, Zurich North America



Abasse Asgaraly, Director, New Business Development, Zurich NA



Jon Bucheri, Senior Consultant, Aon Risk Solutions

Q&A



Dave Bradford- Advisen Ltd.



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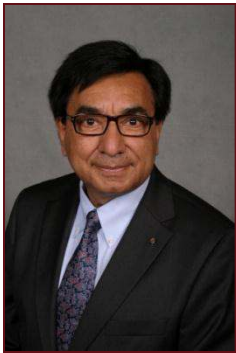
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Thank You to our Panelists!



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Abasse Asgaraly, Director, New Business Development, Zurich NA



Jon Bucheri, Senior Consultant, Aon Risk Solutions

White Paper: Available on Advisen's Corner Store



The white paper cover features the Advisen logo at the top left. The central image is a collage: on the left, a person in a grey t-shirt with 'REVOLUTION IS COMING' and a large padlock on their back; on the right, two men in suits working at a computer in an office. The text 'business globalization' is overlaid in a large, semi-transparent font across the center. Below the image, the title 'TRENDS IN BUSINESS GLOBALIZATION: The Implications for Employees Health and Safety, and Solutions for Addressing Them' is printed in bold. The date 'December 2012' is below the title. At the bottom, it is sponsored by Zurich Insurance, with the Zurich logo and 'INSURANCE' text.

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business globalization

**TRENDS IN BUSINESS GLOBALIZATION:
The Implications for Employees Health and
Safety, and Solutions for Addressing Them**

December 2012

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Upcoming Advisen Webinars

Visit http://corner.advisen.com/advisen_webinars.html for the 2012 Webinar Schedule

- **End of Year: Wrap-Up**

Thursday, December 13, 2012 at 11am EST

- **Insurance Regulation and the Property/Casualty Market**

Monday, December 17, 2012 at 11am EST



The screenshot shows the Advisen website interface. At the top, there is a navigation bar with links for 'About Advisen', 'Corner Store', 'Front Page News', 'Alerts', 'Community', 'Login', and 'Contact'. Below this is a search bar. The main content area features a 'WEBINAR ARCHIVE' button and a section titled 'Advisen Webinars'. The text describes the webinars as weekly events produced by The Advisen Conference Programming Board, highlighting their history since 2010 and their focus on industry reports, risk management, and commercial insurance topics. A 'Click here' link is provided for more information.

Upcoming Advisen Conferences

Visit http://corner.advisen.com/advisen_conference.html for the 2012 Webinar Schedule



Date: Thursday, January 31, 2:00 PM EST

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