



# Meet your local market prepared

Introducing **Club Blue**



# The Power of Partnership

## Club Blue explained

**Club Blue** brings together the people, expertise and support to help you succeed.

It's designed to make it easier to do business with us, helping you grow faster and stay ready for what's next in your local market.

You'll have closer access to Zurich Canada teams, providing world-class expertise, and dedicated local support to help you reach your goals with confidence.



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National reach. Local expertise.

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## Global Expertise. Here for You.

# Strong Canadian Presence



# Commercial and Retail Insurance



**Dane Hambrook**

EVP,  
Commercial Insurance

*Commercial Insurance is built on strong partnerships. Club Blue is our commitment to making it easier to do business with Zurich while connecting you with the people, expertise and support needed to deliver greater value to you customers.”*



**Laura Doddington**

EVP,  
Retail Insurance

*Strong partnerships create better customer outcomes. Through Club Blue, we’re making it easier for you to access Zurich’s global expertise with local presence, helping customers grow their business while delivering an exceptional experience.”*

Our Commercial and Retail Leadership teams are united by a shared commitment to helping customers, brokers and partners succeed. Together, they bring deep expertise, trusted relationships and customer first mindset to everything we do.



**Monica Gomes**  
SVP, Property



**Lisa O'Brien**  
SVP, Liability



**Larbi Bouhal**  
SVP, Middle Market



**Jonathon Reise**  
SVP, Commercial Motor



**Jean-Pierre Paquet**  
SVP, Captives



**Daniel Lee**  
SVP, Credit Lines



**David Spagnuolo**  
SVP, Energy, Construction & Marine



**Ayda Mehrjou**  
SVP, SME & Personal Lines



**Jeff Kislasko**  
SVP, Programs



**James Roberts**  
SVP, MGA Partnerships

# Connecting **locally**, delivering globally.

Supporting you and your customers starts with being present in the communities where you do business. With teams across Canada, we combine the strength of our global presence with the insight that comes from understanding local markets and industries.

By bringing together underwriters, risk consultants, claims professionals and business development teams in the regions they serve, we're able to respond with greater expertise, agility and understanding.

**Club Blue** is an extension of that approach, helping us strengthen partnerships and provide a better experience for you and your customers.

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**Paul Jackson**  
CEO, Zurich Canada



# Customer & Market Management

## MEET MATT



**Matt Christopoulos**

SVP, Customer and Market Management

*Club Blue reflects our commitment to helping brokers succeed. By making it easier to do business with Zurich, investing in your growth and sharing the expertise of our people, we're helping to deliver greater value to your customers.*

*I invite you to explore Club Blue and engage with your Zurich team to make the most out of everything it has to offer."*

### Western Region



**Nick Janson**

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**Cam Mitchell**

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### Central Region



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**Glen Hall**

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### Quebec



**James Imperioli**

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### Atlantic Region



**Alan Spruin**

AVP, Business Development Atlantic  
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## Ease of Trading ● ● ●

- Easily locate your dedicated partners & technical experts (contact sheets)
- Clear risk appetite & outcome focused solutions to create opportunity
- Simple submission process & timely responses
- MyZurich Domestic  
*Available starting Q4 2026*

## Accelerate Growth ● ● ●

- Professional development
- Expanded support\*
  - Events
  - Marketing Collateral

*\*Reach out to your local Zurich team to learn more*

## Future-Proofing ● ● ●

- Thought Leadership
  - Webinars & Conference Invitations
  - Risk Outlook Reports & White Papers
  - Global Network Access

## Ease of Trading



- Easily locate your dedicated partners & technical experts (contact sheets)
- Clear risk appetite & outcome focused solutions to create opportunity
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*Available starting Q4 2026*



# Ease of Trading in Middle Market



## Speed of response

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You can count on Zurich to provide your Mid-Market quote promptly. Policy wordings are delivered quickly, so you and your customers won't have to wait.

Our local teams aim to respond to your questions and new business inquiries as soon as possible during business hours.



## Local trading

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We pride ourselves on providing you with local experts who know the area and the risk.

With seven locations coast to coast, you can meet and trade with knowledgeable decisions makers near you.



## Access to experts

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As a broker partnering with Zurich, you can count on market-leading expertise every step of the way.

Our local underwriting and claims teams are empowered to make decisions and are trained across our full range of products.



## Make it personal

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Our wide breadth of coverage has been designed with your customers in mind, with a trading experience suited to you.

There is no risk we won't consider. Work with an underwriter to craft the right coverage for your customers.

## MyZurich

### MyZurich Domestic – making it easy

A secure digital platform where you and customers can now access both domestic and multinational policy information through a single platform. Access claims information, loss runs, certificates, program details and other key insurance information whenever you need it.

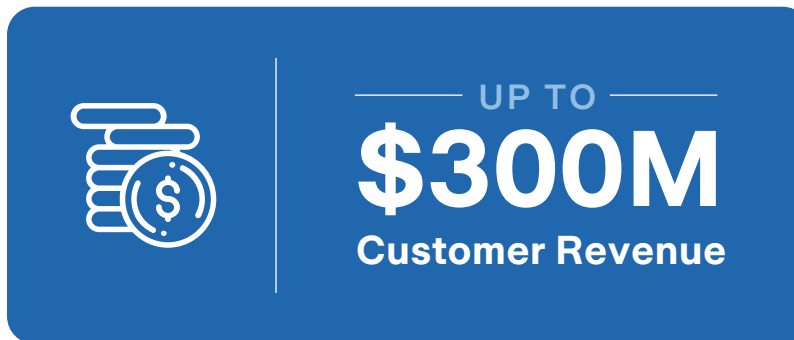


# Middle Market Appetite Simplified



At Zurich Canada, we are known for our strength in large corporate and middle market. Building on that foundation, we've broadened our focus to be a trusted partner across the full middle market spectrum. This creates opportunities to engage with us on risks you may not have considered in the past—supported by local decision-making, technical expertise, and flexible solutions. Let's continue the conversation.

*From straightforward to complex, we're here to help you support your customers with confidence.*



## INDUSTRIES WE SERVE



• Construction



• Manufacturing  
& Wholesale



• Professional  
Services



• Real Estate



• Retail



• Technology



# Middle Market: Local Presence, Global Expertise



## MEET LARBI



**Larbi Bouhlal**  
SVP, Middle Market

*“We believe middle market isn't a segment, it's a spectrum.”*

## Helping mid-sized companies meet tomorrow prepared

**Middle Market is anything but uniform.** At Zurich, we see risk as a spectrum shaped by varying profiles, industries, and complexity. There isn't a risk we won't consider.

As a broker, your customers span that full spectrum, from simpler exposures to complex risks, often within the same book. You need solutions that scale without losing clarity.

Too often, the market forces a trade-off between simplicity and sophistication. **At Zurich, you don't have to choose.**



### National footprint with local presence

With seven offices coast to coast, Zurich Canada combines national scope with regional accessibility, so support is always within reach.



### Local underwriting decision making

Decisions are made close to your customer, by underwriters who understand local market conditions, risk nuances, and broker realities.



### Deep technical expertise

Our specialists bring industry and line of business knowledge to help address more complex risks with confidence and continuity.

# Ease of Trading in Specialty Lines

## TWO LEADERS — ONE TEAM



**Daniel Lee**  
SVP, Credit Lines

- Financial Lines
- Cyber
- Surety
- A & H



**David Spagnuolo**  
SVP, Energy, Construction  
& Marine

- Energy
- Construction
- Marine

## Specialty Lines

As businesses evolve, new technologies emerge, regulations change, industries transform, and new liabilities appear. Customers increasingly face exposures that traditional insurance wasn't designed to solve. You need specialists who understand those risks.

At Zurich, we bring together specialized expertise across industries, risks and products to help you solve your customers most complex challenges.



# Ease of Trading in Specialty Lines

## MEET DANIEL



**Daniel Lee**  
SVP, Credit Lines

*“As risks become more interconnected, we'll help you bring clarity and confidence to your customers' most complex challenges.”*

### FINANCIAL LINES



#### Protecting the people behind the business

Behind every business decision is accountability and trust. Zurich Financial Lines helps protect your customers against management, professional, crime and financial institution risks, giving organizations the confidence to move forward.

### ACCIDENT & HEALTH



#### Protecting people beyond the workplace

Business doesn't stop at the office. Zurich helps you protect your customer's employees wherever they work or travel – helping organizations fulfill their duty of care, support employee wellbeing, and keep business moving.

### CYBER



#### Building digital resilience

Cyber resilience starts long before an attack. Zurich helps you protect your customers with specialist expertise, proactive risk management and responsive support that helps businesses prepare for, respond to and recover from cyber incidents.

### SURETY



#### Backing business commitments

Every project and contract is a promise to deliver. Zurich Surety helps back your customers' bids, performance, and payment obligations with financial strengths and the capacity to build confidence.

# Ease of Trading in Specialty Lines

## MEET DAVID



### David Spagnuolo

SVP, Energy,  
Construction & Marine

*"The businesses that build,  
move and power our world,  
deserve a partner who  
understands complexity.  
That's where Zurich delivers."*

#### ENERGY



##### Powering the energy transition

As the energy sector transforms, Zurich Energy helps your customers power on—protecting their business, infrastructure, and technology against tomorrow's risks.

#### MARINE



##### We help keep business moving

From warehouse to destination, Zurich Marine helps protect the movement of your customers' goods. Through today's complex supply chains, we provide the protection and global expertise businesses need to keep products moving with confidence.

#### CONSTRUCTION



##### Helping brokers protect progress from planning to completion

Projects don't fail because of one risk. They face dozens of interconnected risks that can impact cost, schedule and delivery. Zurich Construction helps brokers protect the people, projects, and progress that keeps Canada building.

# Ease of Trading in Retail: Programs

## MEET JEFF



**Jeff Kislasko**  
SVP, Programs

*Our team brings deep expertise and a disciplined approach to Programs, working with you to create lasting value for your customer and your business.”*

## Built for Specialized Industries

Some industries require more than standard insurance solutions. Zurich Programs helps you deliver purpose-built insurance solutions designed around the unique needs of specialized industries and defined customer groups.

We combine dedicated underwriting expertise, customized coverage and long-term portfolio management. We help you create value for your customers.



### Structured program approach

A disciplined framework that helps you bring consistency, confidence and predictability to specialized program opportunities.



### Captive solutions

Access to captive fronting and rent-a-captive capabilities that can help you support customers' seeking greater control over risk financing and long-term cost management.



### Asset valuation insights

Zurich 360 Valuation Tool insights help you identify valuation trends, support more informed coverage discussions and bring added value to program customers.

# Ease of Trading in Retail – MGA Partnerships

## MEET JAMES



**James Roberts**

SVP, MGA Partnerships

*“We combine MGA expertise in specialized markets with Zurich’s underwriting strength and capacity, helping you deliver greater choice and value to your customers.”*

## Where broker partnerships grow

You know your niche, your distribution and your customers. Whether you run a Program or an MGA, our role is to help you turn that expertise into a sustainable, profitable portfolio. Zurich’s Programs and MGA solutions are designed for you and program administrators who want a partner that brings **long-term capacity, data-driven insight and specialist support** to grow their business with confidence.

It is not just about capacity. It is about how we help you build and protect your customers’ business, deepen relationships and stand out in your market.



### Insight-driven decisions

Zurich’s advanced analytics, exposure and catastrophe tools, and global benchmarking help refine risk selection, pricing and portfolio performance. You’ll get clearer insights, faster, so you can steer your MGA rather than simply monitor it.



### Access to specialist expertise

Dedicated MGA underwriters work alongside Zurich risk consultants, industry specialists and claims experts across property, casualty, financial lines and specialty. You can access the right expertise at the right time to shape better outcomes for your customers.



### Tailored solutions built around your strategy

From quota share to multi-line and multi-territory structures, we design MGA solutions around your customers’ growth ambitions, not the other way around. Zurich’s broader capabilities in risk consulting, claims insights and capital solutions help you differentiate your customers’ offering and grow sustainably.

## Accelerate Growth

- Professional development
- Expanded support\*
  - Events
  - Marketing Collateral

*\*Reach out to your local Zurich team to learn more*



## Growth is the priority for any business.

Whether it's topline, talent or expertise, Zurich is here to help you meet your goals.



### Professional development

- ✓ Continuing education
- ✓ Future leaders: developing leadership excellence



### Expanded support

- ✓ Broker engagement & networking events
- ✓ Marketing collateral



# Professional Development – Continuing Education



## Broker Education - Accredited Courses

Explore a selection of accredited courses designed to help you expand technical knowledge, strengthen industry expertise and stay ahead of emerging risks.

Below are examples of popular courses.



### Ethics

- ✓ AI Ethics for Brokers and Insured
- ✓ Ethics Diversity / Inclusion



### Professional Development / Management

- ✓ AI Prompt Engineering & Business Use Cases
- ✓ Day in the Life of an Underwriter



### Technical

- ✓ AI Risk for Technology Customers
- ✓ Multiline Technology Risks



Explore the full course catalogue at  
<https://www.zurichcanada.com/en-ca/broker/club-blue>



## Future Proofing



- Thought Leadership
  - Webinars & Conference Invitations
  - Risk Outlook Reports & White Papers
  - Global Network Access



# Thought Leadership



## Global Perspectives. Local Insights.



### Webinars & Conference Invitations

Gain exclusive access to thought-provoking webinars, industry events and expert-led discussions featuring Zurich specialists and guest speakers. Stay informed on emerging risks, market trends and the issues shaping your customers' businesses.



### Risk Outlook Reports & White Papers

Access timely research, industry reports and thought leadership that help you anticipate change, strengthen customer conversations and position yourself as a trusted advisor.



### Global Network Access

Connect with Zurich's global network of specialists to gain insights into international trends, industry expertise and best practices—bringing world-class knowledge to your local customers.



# Global Expertise at Your Doorstep

From claims expertise to global program management and risk resilience — we're with you at every stage.

- Claims
- Multinational
- Zurich Resilience Solutions



# Claims

## MEET JOE



**Joe Fidilio**  
EVP, Chief Claims Officer

*During a claim, customers need more than process, they need confidence. Our role is to bring together the right expertise, resources, and support to help customers recover and move forward quickly.”*

### Claims is where relationships matter most.

Zurich is committed to helping our customers in the moments that matter most. Our Claims team delivers flexible solutions and a consistent approach to help ensure our customers receive the exceptional level of service and care they deserve. That's why we've built a claims model focused on partnership, collaboration and personalized support. Because claims isn't a transaction. It's a relationship.



Nearly **8** out of **10**

customers would recommend Zurich after a commercial claim experience.

Zurich Canada Commercial Claims NPS results, 2025.



#### Personalized guidance

A dedicated team to coordinate the experience from start to finish means less time navigating claims and more confidence in the customer experience.

- ✓ Bespoke customer relationship consultants
- ✓ Single point of contact
- ✓ Tailored service models
- ✓ Coordinated communications



#### Specialized expertise

The right experts engaged at the right time means that even the most complex claims are managed effectively.

- ✓ In-house legal
- ✓ Fraud detection
- ✓ Access to global resources
- ✓ Dedicated and responsive experts



#### Recovery & resilience

Helping Customers recover quickly and effectively.

- ✓ Emergency national catastrophe response
- ✓ Vendor management
- ✓ Claims analytics & insights
- ✓ Fast, automated & centralized processes

# Multinational

## MEET LEENA



**Leena Talwatte**

AVP, Head of Multinational

*“As businesses expand across borders and complexity grows, brokers need more than global reach - they need confidence.*

*That's where Zurich excels.”*

## Global reach is expected. Exceptional execution is what matters.

Multinational business isn't defined by the number of countries you operate in. It's defined by the complexity that comes with crossing borders.

At Zurich, we combine global capabilities, local expertise, and market-leading execution to help you navigate multinational complexity with confidence.



### Global program built around your client

Not every multinational customer looks the same. At Zurich we design multinational programs around each customer's specific footprint, risk profile and growth ambitions.



### Market-leading execution

Faster implementation.  
Fewer surprises. Greater confidence.

- ✓ 31-day avg. implementation
- ✓ 7,500+ Programs annually
- ✓ Dedicated leadership
- ✓ 50+ multinational experience



### Visibility & control

Know what's happening across your multinational program at every stage.

- ✓ Digital collaboration tools
- ✓ Real-time tracking
- ✓ Workflow management
- ✓ Live policy issuance updates
- ✓ Access to data and insights

# Zurich Resilience Solutions

## MEET DENISE



### Denise Maw

Head of Zurich Resilience Solutions Canada

*“We deliver more than insurance. We help organizations better understand and manage risk through practical insights and expert advice, helping them build resilience and keep their doors open when it matters most.”*

## Leading data-powered risk management. Creating a secure future.

From everyday risks affecting infrastructure, people, and property to emerging threats such as climate change and cybersecurity, Zurich Resilience Solutions is at the forefront of today’s volatile risk landscape.

Our experts identify and quantify exposures to help customers take mitigating action, uncover hidden opportunities, and approach challenges with confidence.

1,000+

RISK CONSULTANTS

60,000+

RISK ASSESSMENTS

75 YEARS

OF LOSS DATA  
& RISK TRENDS



### Risk consulting

Embedding risk management across organizations to protect assets, people, and operations from everyday operational risks.



### Climate resilience

Protecting your organizations from current and future climate risks by identifying exposures, adapting critical sites, and strengthening resilience across operations.



Natural hazard risk reduction



Portfolio climate exposure analysis



Risk quantification



Site-level risk assessments



### Cyber security

Helping you to stay ahead of cyber threats with human-driven and AI-supported threat intelligence, backed by 24/7 security operations that protect your business and critical data from unauthorized access.



15-minute response times



24/7 security operations center



30-day incident response completion



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