



Zurich Loss Pooling Program

A Multinational Casualty loss-sensitive, risk-sharing solution



Loss pooling is a versatile solution that empowers companies to adapt how they manage their Global program structure based on evolving risk exposures, which can vary from country to country.

If a traditional guaranteed cost program or establishing a captive isn't in line with your strategy, Zurich's Loss Pooling Program might be the solution.

For U.S. companies operating internationally, efficiency and financial flexibility are essential to growth and success. These factors can be particularly critical during global economic uncertainty.

What is a loss pooling program?

The U.S. insurer will pool the global premiums as they are paid. Losses occurring in foreign jurisdictions will be handled and paid in accordance with local policy provisions. Those losses are then pooled under the master policy. For paid claims within the loss limit, the U.S. multinational parent company is billed for, and reimburses, the producing country insurer in accordance with the master policy loss pooling endorsement. Depending on the frequency and severity of an insured's global losses, a loss fund or collateral may be required.

Unlock the full potential of your risk management strategy with Zurich's Loss Pooling Program, tailored specifically for large global companies seeking innovative solutions for their international exposures. This program is the perfect match for accounts with total premiums exceeding \$1M and line of business premiums over \$500K, particularly in General Liability and Voluntary International Employee Compensation (VIEC), with motor coverage available on a case-by-case basis.

Designed for accounts experiencing loss frequency rather than severity, Zurich's Loss Pooling Program provides robust risk transfer options with GL limits up to

\$25M. The program requires a minimum loss limit of \$100K, offering a flexible and comprehensive approach that capitalizes on Zurich's unparalleled international expertise and capabilities. This ensures seamless management of complex risks and adaptability to evolving challenges, empowering your business to thrive in a dynamic global landscape.

Wherever you are, Zurich is with you

Our service commitment is part of a tailored risk management approach to help keep your company on the right path... wherever that path takes you.

- Rapid policy issuance to keep pace as your business changes and grows
- Coordinated, centrally managed network, including Risk Engineering services in the regions where you do business
- Regional hub offices around the world, staffed by experienced industry professionals who know the laws, cultures and financial structures of the countries where you work
- Long-standing relationships with leading distributors to help deliver what you need, when you need it





Solutions for complex global risks

Here's a recent real-world customer example.

A global information technology leader:

This innovative company is experiencing exponential growth and is seeking alternative risk-sharing solutions.

With more than 80 local casualty policies, the customer required the kind of financial flexibility and international ingenuity Zurich brings to the table. We met the customer's needs by:

- Tailoring the program structure to the company's needs, working closely with its trusted distributor
- Enabling reporting and cash flow, leveraging Zurich's technology and analytical capabilities

Backed by Zurich's international knowledge and service commitment, this company determined our Loss Pooling Program to be the right fit as it moves forward with what its business is all about.



Innovative, award-winning solutions backed by Zurich's leadership position in service, claims and compliance

For nearly 50 years, Zurich's 3,300+ multinational insurance specialists have created and implemented over 8,200 multinational programs across our network of more than 200 countries and territories.

Our accredited Zurich team consistently delivers:

- Servicing - Providing proactive communication and transparency through country-specific underwriting
- Claims handling - Over 7,500 experienced Claims professionals in 32 countries provide a consistent approach, making it easier for you to understand and manage your Claims activity
- Compliance - Aligning local policies with insurer licensing and premium tax requirements

Zurich's dedicated multinational team offers tailored solutions and reliable, efficient service to meet your business needs.



Your Zurich key contacts



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Find out more about Zurich's multinational offering

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