



Unlock the power of captives in your risk management program



Zurich Captive Services

In today's dynamic business environment, more companies are seeking greater flexibility and control in their risk strategies. That's driving the growing popularity of captives, an alternative risk approach that helps companies address costly or hard-to-insure risks while retaining more oversight and control of their programs.

Zurich Captive Services can help you create a fronting program that enables you to retain risk via your captive insurance or reinsurance company. We have more than 30 years of global experience including both life and non-life capabilities to support you with every aspect of establishing and running a captive. With our expertise, global infrastructure and market-leading multinational capabilities, we can help you implement a tailored captive fronting solution that can evolve with you.



How can a captive benefit your company?

Make better decisions

By delivering a more consistent view of exposures, a captive structure can often provide risk information and insights that are invaluable in making business decisions.

Manage costs more effectively

By creating a single, holistic risk management platform, captives can help strengthen cash-flow management and investment returns. In addition, many captive customers take greater ownership of risk mitigation and, as a result, realize premium cost savings.

Gain a broader risk perspective

Companies that implement a captive program often invest more time and effort into understanding their strategic risks, which may help them better manage governance and compliance issues around the globe.

What types of coverages can you insure through your captive?

Non-life Captives

- Casualty
- Construction
- Financial lines
- Marine
- Property
- Specialty lines
- And many other lines of business

Life Captives*

- Accidental Death and Dismemberment
- Basic and Supplemental Life
- Business Travel Accident
- Medical, Long-term Disability
- Workers' Compensation

What captive structures can Zurich provide?

Zurich delivers broad experience in diversified captive structures, including:

- Single-parent Captives
- Group Captives
- Cell Captives

By the numbers

30 years of global captives experience

500+ fronting programs managed around the world¹

210+ countries and territories covered

800 Risk Engineers Globally

Strengthen your captive through diversification

Many risk managers are now bringing non-correlated lines of business into their captives to provide additional risk diversification and stability — for example, bringing Property, Employee Benefits and Marine into a captive originally formed for Casualty exposures. This approach will increase premiums received by the captive while diversifying the risks it manages.

Zurich can work with you to explore these options and develop the right captive solution for your company.

Why choose Zurich?

Zurich is an industry leader in captive fronting and servicing with over 30 years of experience. Leading companies choose Zurich for their captive services because of our:

Industry-leading global network

Zurich has one of the industry's largest networks covering more than 210 countries and territories, including more than 50 Zurich-owned offices managing 90% of premium and claims.

Global fronting and reinsurance services

Insurance regulations in most countries require insurance coverages to be provided by a locally admitted carrier, a requirement addressed via our robust global network. In addition, each captive reinsurance session includes legal, regulatory and tax compliance checks provided by experienced Zurich captive specialists.

Visit zurichna.com/captives and learn how Zurich can help you unlock the potential of a captive for your organization.

*Restrictions may apply

1. Zurich Global Captive Database Q4 2022

Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056

800 382 2150 www.zurichna.com

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Fast and transparent cash flow

We have dedicated Captives servicing teams who understand the complexities of captives and cross-border financial transactions.

Compliance certainty

Zurich helps customers' insurance programs align with the laws of various local jurisdictions, providing greater assurance their foreign insurance programs will not be in conflict with local laws and result in fines and regulatory penalties.

Risk Engineering services

With 800+ Risk Engineers in 40 countries, Zurich Resilience Solutions can help you mitigate risks before, during and after a loss event. With industry-specific programs and training, these services can also help you respond to loss events more quickly and potentially reduce claims to your captive.



Innovative risk insight tools

My Zurich is a portal that allows you to monitor and act on your risk management information across your locations.

Zurich GPS is one of the industry's most comprehensive tools detailing foreign insurance requirements, helping Zurich customers align with insurance regulations and premium tax regulations around the world. **Zurich Risk Advisor** is a powerful tool that allows you to identify, assess and optimize risk improvements.

