



Zurich Captives Your risk. Our global strength.

Organizations are facing ever-greater global risks and volatile markets. A solid risk management strategy is crucial to ensure your company and people are well protected and prepared. Captives and risk financing are powerful solutions to help you manage risk successfully.



Meet tomorrow prepared.

Unlock the benefits of captives



Cost-efficiency

For certain risks, insurance can become cost-prohibitive or even unavailable. A captive allows you to self-insure cost-effectively, access reinsurance markets directly and avoid unattractive premiums or restrictive terms. By using a captive, you can achieve broader protection while reducing your total cost of risk.



Control

Standard insurance offerings may not reflect your unique risk profile and risk transfer needs, leading to gaps in or unsuitable coverage. A captive brings you greater control, allowing for specifically tailored coverage. It can even provide coverage for new and emerging risks for which no suitable product is currently available.



Centralized data transparency

You need to understand claims trends, what's driving risk and how to reduce losses. A captive allows for centralized data collection and analysis, incentivizes risk reduction and helps bring extra insight into your risk management.

As a global leader in captive solutions, we can help you take control

We can provide you with comprehensive captive fronting – whether you are operating in a domestic environment or internationally.

With over three decades of experience in captives, we have the expertise to offer you fronting for a diverse range of captive owners, including single-parent captives, group captives and cell captives. Our capabilities extend across a wide range of commercial life and non-life risks.

We take the time to understand your risk appetite and tolerance and can propose a range of options for you. Plus, we make it easier to manage your captive programs, financial and regulatory reporting. We deliver rapid cash flows and guarantee that payments will be processed on time.



Five reasons to choose Zurich



Your reliable fronting partner

With Zurich by your side, you can rely on the backing of a financially strong, **AA-rated** global insurance group that has provided commercial insurance for more than 150 years and aspires to be one of the most responsible and impactful businesses in the world.

As an **award-winning** fronting provider, we will assign a captive expert to your business who will take care of all your fronting and captive needs, from program design to inception and renewals.



Global expertise, efficiency and compliance

We have over 35 years of experience and an ever-growing portfolio of over 600 fronting programs. You can rely on our expertise in designing and delivering compliant solutions through a solid, end-to-end fronting process and digital infrastructure.

Thanks to the global reach and strength of Zurich Multinational's network that covers over 200 countries and territories, you can depend on a fast and reliable service to help you self-insure effectively. With over 7,500 claims professionals worldwide, we will ensure that any claims will be handled quickly and with the care you deserve.



Holistic multi-line solutions for life and non-life

We design tailored domestic and multinational captive fronting with flexible reinsurance structures that bring you optimal protection and financial results.

Our captive programs span property, casualty, specialty, medical stop loss and employee benefit coverages as well as third-party and affinity risk.



Enhanced risk resilience

As your captive participates in the risk of fronted programs, Zurich offers comprehensive risk resilience services and solutions, including risk assessment, insights and analysis by specialized practice teams for climate risk and resilience planning, cyber security, ESG and more.

Having meaningful risk insights to focus risk mitigation activity on the primary loss drivers ensures your captive's profitability and delivers the very best results.



Digital tools, insights and innovation

Choose Zurich for your captive fronting and you will benefit from our comprehensive digital capabilities.

You will have round-the-clock access to your captive data as well as our deep knowledge base, and you will be able to call on cutting-edge solutions that are tailored to both traditional and emerging risks. All of this will be supported by strong underwriting.

At a glance: helping you manage your risks

Reliability and partnership

- **AA-rated** partner
- A captive fronting expert dedicated to you
- **Award-winning** team

Global expertise and efficiency

35 years

of experience in captives

600+

fronting programs

200+

territories covered¹

7,500+

claims professionals around the world

Holistic captive solutions across life and non-life risks

- Tailored domestic and international programs
- Life, non-life, multiline
- Single-parent, cell or group captive
- Rapid cash flows to your captive

Enhanced risk resilience

- Captive risk resilience support
- Optimized financial performance

Digital tools, insights & innovation

- Advanced digital connectivity (MyZurich and APIs²)
- 24/7 access to your captive data
- Captive insights and transparency

¹Based on ISO 3166

²Application Programming Interfaces

Partner with us to empower your risk management strategy



We take the time to understand your business needs, then work alongside you and design the tailored captives program to meet your risk management objectives. The result? Your captive, backed by our global strength.

For additional information, questions or inquiries, please contact Zurich Captives at zurich.captives@zurich.com or visit our website:

[Zurich Captives | Zurich Insurance](#)



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