

# More control with captives

## Zurich's captive services

Is your company looking to more efficiently manage and finance your risk exposures? Captives are a vehicle that can provide coverage for locations and exposures that would otherwise be costly or hard to insure.



How can a captive benefit your company?

### Better strategic decisions

A captive structure can often offer greater predictability by delivering a more consistent overview of exposures and risk information, equipping leaders to make more informed strategic decisions.

### Cost control

By creating a single, holistic platform for risk management, captives can help improve cash flow management and investment returns as well as offering the potential for overall premium cost savings.

### Broader perspective

Implementing a captive program can help you increase your awareness and knowledge of your strategic risks, especially those associated with governance and compliance issues around the globe.



How can Zurich help your captive be more effective and efficient?

### Experience in diversified captive structures

- Single-parent captives
- Group captives
- Protected-cell captives (Zurich sponsored or 3rd party)
- Agency captives

### Global network

With a network reaching more than 210 countries and territories, Zurich is strongly positioned to help support the needs of your complex global risks and captive structures.

### Fronting and reinsurance

Legislation in most countries require that insurance coverages are provided by a locally admitted carrier – Zurich can fill that role. Plus, each captive reinsurance cession includes legal, regulatory and tax compliance checks.

### Compliance

Zurich is focused on helping customers' insurance programs align with the laws of various local jurisdictions, providing risk managers and executives with greater assurance that insurance programs will not contravene local laws, resulting in potential fines and regulatory penalties.

### Risk Engineering services

Zurich's Risk Engineering services can help you mitigate risks up front and put plans and infrastructure in place to respond to events more quickly, potentially helping reduce claims to your captive.

### Tools to help you manage better

Zurich's suite of tools help you manage your captive program(s) by providing a holistic view.



What types of coverages can you insure through your captive?

### Non-life captives

- Property
- Casualty
- Construction
- Financial lines
- Marine
- Specialty lines
- Other lines

### Life captives \*

- Basic and supplemental life
- Medical, long-term disability
- Workers' compensation
- Accidental death and dismemberment
- Business travel accident

\*Restrictions may apply

Visit us at [zurichna.com/captives](http://zurichna.com/captives) or talk to your broker about how Zurich can help you unlock the potential of a captive for your organization.

## Strengthen your captive through diversification

The majority of captives are currently used to manage monoline coverages, such as standalone property or casualty lines. However, many risk managers are now bringing non-correlated lines of business into their captives to provide additional risk diversification and stability.

### Combined life and non-life diversification

Combining both life and non-life exposures in their captives is a solution chosen by some companies, although this approach can result in additional regulatory hurdles that can increase complexity.

### Non-life diversification

Another alternative could be to add only non-life lines of coverage to a captive. An example could be bringing property and marine coverages into a captive originally formed to handle only casualty exposures. This approach will also increase premiums received by the captive while diversifying the risks it manages.

Whatever captive diversification plan you may be considering, Zurich can work with you to help you achieve your objectives and make your captive an even more effective risk management tool.



Zurich's experience, infrastructure and tools can help simplify your captive operations, making your captive more effective and efficient.

#### Experience <sup>1</sup>



Zurich's Captive Services team brings over 25 years of captive experience to your program



#### Infrastructure

Our footprint of **210+ countries and territories** provides access for your global fronting and reinsurance needs



We work with over **220 companies** on their single-parent captives



A single, holistic risk platform helps drive efficiency, including **fast and transparent cash flow** to your captive



We manage **350 captive fronting programs**



Zurich's **800 Risk Engineers** can help with industry specific programs and training to mitigate front and back-end risks in 40 countries

#### Tools



**My Zurich** is the hub that allows you to quickly monitor and act on your risk management information across your locations



**Zurich MIA** is a global regulatory and tax database that helps achieve alignment with insurance regulations and foreign insurer premium tax



**Zurich Risk Advisor** is a powerful tool that allows you to identify, assess and optimize risk improvements

1. As of July 1, 2019

## Zurich

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