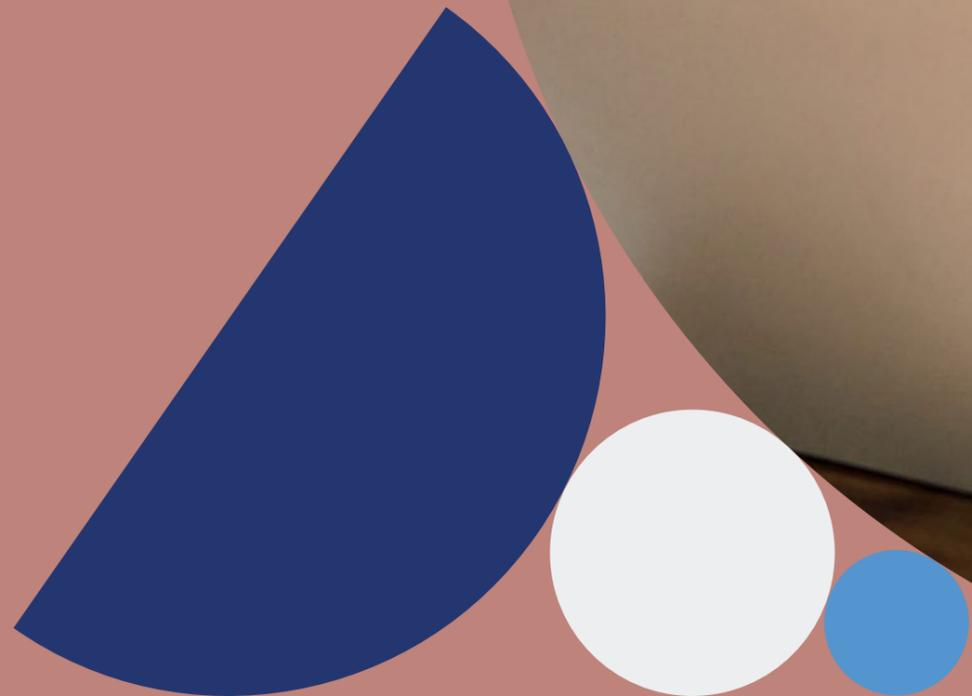




Your expertise.  
Our experience.  
Accelerated success.

Your Delegated Authority Partnership with Zurich



# Welcome to a partnership driven by shared success

At Zurich, we believe true partnership is built on trust, expertise and a shared vision for the future. For decades, we've empowered our partners through delegated authority arrangements - providing the strength, flexibility and support to help you realise your ambitions.

We know that you understand your customers best. Our role as your scheme partner is to enhance your expertise with tailored support and practical benefits that help you and your customers' business go further.



## A partnership you can rely on

With more than 25 years of experience in delegated authority arrangements, we're a partner you can trust who is committed to building enduring partnerships to last.

We offer a broad appetite and flexible solutions across Commercial Lines, Personal Lines, Managing General Agent (MGA) and delegated schemes, all led by our Centre of Excellence.



## Specialists who speak your language

We have dedicated teams across underwriting, claims, governance, data, and pricing. From seamless onboarding to claims excellence, our experts are there to support you every step of the way.

We work alongside you, supporting smooth scheme transitions and helping you unlock new growth opportunities.



## Empowered to respond

Our underwriters are fully empowered to handle referrals independently and make decisions.

We move at pace, so you can get back to helping your customers.



Our deal management team and delegated centre of excellence are something we're really proud of at Zurich.

We're expanding in this area and looking for new partners to show what we can offer to benefit our customers.

Let's chat about how we can help you grow faster.



**David Nichols, Head of Retail**



# Our Risk Appetite

Our delegated authority proposition offers specialist insurance that can be tailored to the needs of our partners and their customers.

We understand the importance of balance when it comes to appetite. That's why we've adopted a more holistic view of acceptance, taking into account key characteristics within subsegments and industries.

Our aim is to deliver solutions for niche markets that we wouldn't look to write as part of our standard distribution.



Our delegated authority experience has been developed over many years across many different trades and lines of business, including:

- Specialist motor MGAs
- Agriculture and farm estates
- Cleaning and security professionals
- Film, TV and media
- Contractors and trade professionals

## Key characteristics that we look for:

### Underwriting expertise

We look to work with partners with experience in the delegated market who provide expertise in the sectors in which they operate.

### A joint appreciation for our core values

Working together in a partnership to deliver good and fair outcomes for our customers, taking into account robust controls and governance principles.

### Profitable arrangements of £1m Gross Written Premium or more

We have a proven track record in many lines of business across Personal and Commercial Lines but we're happy to consider wider and more niche sectors where you can bring expertise.

# Onboarding process

We understand the importance of a simplified process – and this is reflected in our delegated authority arrangement journey.

We are committed to having the right people onboard at each stage of the process, in order to avoid any barriers and to make the journey as seamless as possible.

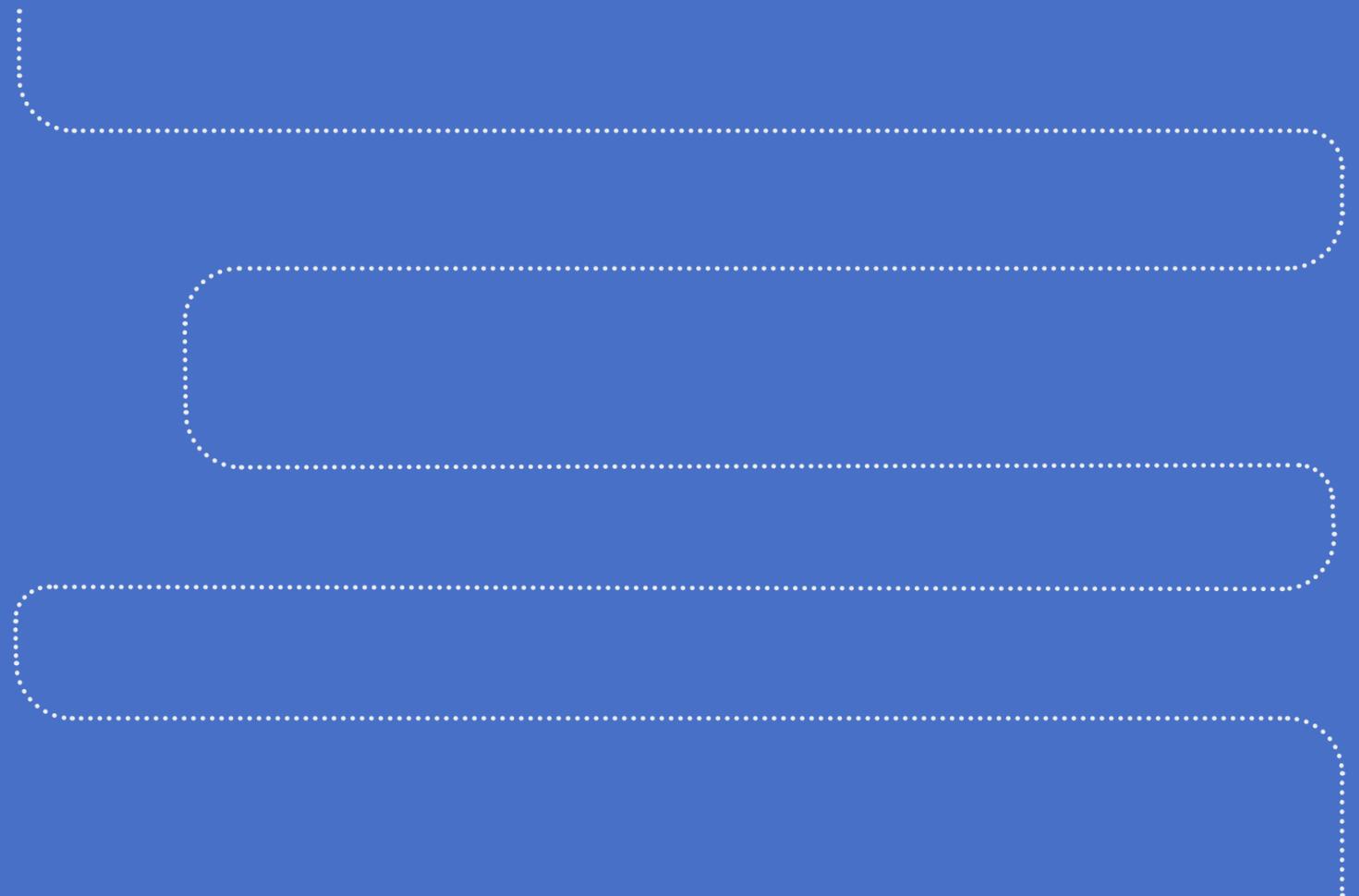
Our dedicated relationship management team will be there to guide you through the journey and provide you with support when needed.



We offer a dedicated deal management team that will work with you throughout the lifetime of the deal.



**David Hadden,**  
Head of Deal Management



# Claims

We want to support our partners in doing what is right for each of our delegated authority arrangements. Whether managed internally by Zurich or through a fully delegated claims journey, our experienced team will be able to support you at every step of the process.

Our Claims commitment is underpinned by four key principles: making it personal, clear, effortless and collaborative.

**Click on one of the icons below to find out how we achieve these principles.**

## **Delegated authority**

We're proud of our in-house claims service and prefer to use it where possible. If you would prefer to outsource claims handling, we can work with you to ensure good customer outcomes. Being a regulated activity, our skilled claims team can manage and oversee Third Party Administrators (TPAs) with delegated authority.

Our team handles the onboarding process, the ongoing relationship, performance and compliance, and more. Before we approve any outsourcing, we need to check that it aligns with our claims commitments and governance requirements to ensure it delivers excellent service for our customers.

## **Our Claims Relationship Management Team**

Our Claims Relationship Managers (CRMs) are here to support your business. They'll discuss your specific claims needs and tailor our service to you.

Your CRM will make sure our claims handling matches your priorities, whether that's cost mitigation, brand reputation, or employee welfare.

We also offer comprehensive MI and analysis to help you understand your risk. Plus, we can identify bespoke training for your staff and customers.

Your CRM will keep you updated on relevant legal developments and offer insights to improve your claims.

# A reliable partner

Zurich Insurance Company is part of the Zurich Group, a leading multi-line insurer, providing insurance and risk management solutions protecting customers across the globe.

## CII Chartered Insurer status

As a Chartered Insurer we uphold the highest levels of professional standards.

We are proud to be the first composite insurer to gain Chartered Insurer status from the Chartered Insurance Institute (CII) for the whole of our UK general insurance business.

This follows years of work to develop defined standards of ethical behaviour and reflects our ongoing commitment to professional qualifications and to employee personal development.

The status covers our UK General Insurance (UKGI) division as well as our shared service functions.



## Our Financial Strength

The Zurich Insurance Group maintains an interactive rating relationship with Standard & Poor's (S&P), Moody's and A.M. Best.

The **table on the right** lists the current financial strength ratings for Zurich Insurance Company Ltd.

### Zurich Insurance Company Ltd.

S&P:	AA/stable
Moody's:	Aa2/stable
A.M.Best:	A+/stable

Financial strength ratings as of March 2025



# Get in touch with the team

For existing business, please get in touch with your Zurich Broker Relationship Manager.

For new business, please fill out **this form**.

You can also visit our website **here**.



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Head of Deal Management

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**Kevin Hendra**

Head of Delegated Authority

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At Zurich we are proud of our delegated authority business, and the relationships we have built up over the last 25 years.

One of the key focus areas is delivering on service across our whole proposition and ensuring we maintain long term relationships with our Delegated Partners.



## For Brokers only

Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

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