



Swiss Re Corporate Solutions provides tailor-made risk transfer reinsurance solutions to large corporations and captives for combined multi-class exposures, including property, general liability and special lines of business.

Our Cross-class Stop Loss Solution

Swiss Re Corporate Solutions provides multi-year and multi-class captive retention protection to both reduce the cash flow volatility for multiple annual periods and to support and grow the capitalisation of the captive over time. The captive protection kicks in after the defined annual aggregate deductible has been eroded.

Our Cross-class Stop Loss Solution offers the opportunity to adapt your captive programme to achieve maximum optimisation in coverage purchased.

We work closely with you to customise deductibles, and define captive retention levels and types of risks to be ceded in order to ensure that optimal coverage is purchased based on your loss expectations and needs rather than on market availability.

The terms and conditions of the captive protection programme are determined at the start of the term and locked-in for the period, offering you a guaranteed term capacity at a predictable budget. Our solution is straightforward to implement and is globally proven and has a successful track record.

Key features

- Coverage for multi-class risks, including property, general liability and specialty lines in one policy
- Term of 3 to 5 years
- Annual and term aggregate limits and annual and term aggregate deductibles, which optimises the coverage provided

Key benefits

- Reduced volatility and protection to captive financials
- Budget stability and guaranteed capacity over the term
- Reduced cost of insurance/reinsurance in low claims scenarios due to profit commission element
- Access to some of the largest available capacities in the market place
- Reliable partner with extensive experience in this field
- Profit commission elements

Our team

Swiss Re Corporate Solutions team services all types of insurance companies, as well as captives, risk retention groups and large corporations through reinsurance solutions. We provide facultative reinsurance coverage for single risks, both directly and through intermediaries.

Our team is comprised of professionals with technical, finance, structuring and underwriting expertise with deep knowledge of the (re)insurance markets.

With a proactive approach to innovation, our team ensures that we meet our clients' demands in today's environment, with an eye on tomorrow's risks.

Contact us today to learn more

The Cross-class Stop Loss Programme for Captives has been successfully applied to address the needs of various large corporations engaging in a diversity of industries located across the region, with Swiss Re Corporate Solutions leading the development and implementation of the programme.

To learn more about this product and the wide array of additional innovative risk solutions we can provide, please contact your local Swiss Re Corporate Solutions representative.

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