

Switzerland

195*

INSURANCE
COMPANIES

38*

CAPTIVE
COMPANIES

23*

REINSURERS

*as of 2025

- ✓ A well-known insurance & captive domicile
- ✓ Robust regulation and Solvency II equivalent
- ✓ Flexible and responsive

Regulation

Regulator: Swiss Financial Market Supervisory Authority (FINMA)

Applicable Regime: Risk based solvency regime equivalent to Solvency II Principles

Minimum Capital Requirement for Captives: CHF 3m (subject to underwritten risk)

Reporting Frequency: Annually

Intercompany Loans: Permitted, subject to solvency adequacy post-loans

Licensing

Process: Formal application to FINMA - equivalent to Solvency II, but with simplifications

Duration: Estimated five to seven months

Governance

Requirements for:

Employees: No

Local Director: Yes

Independent Director: One third of the board needs to be independent, minimum three board members required

Outsourcing: Permitted subject to governance rules, can be outsourced to a professional Captive Service Provider

Tax

Equalisation Reserve: Flexible, regulatory approval

Tax Rate: Depending on the Canton, following BEPS rules

Set-Up Costs*

Single Parent Captive: CHF 80'000 - 120'000

ABOUT SRS

SRS is the world's largest independent insurance company manager. With over 25 years' experience, SRS provides management and consulting services to a wide range of insurance company structures, from single parent captives to complex commercial insurers and reinsurers. SRS has operations in the United States, Europe, Barbados, Bermuda, Canada, Cayman Islands, and South Africa.

Annual Costs*

Wholly Owned Captive: CHF 160'000 - 300'000

**Costs are indicative only, for a captive carrying out typical activities*



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