

Zurich Apprenticeship Program

How Customized Apprenticeships and a “Pillars of Support” Model Drive Program Success at Zurich North America

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ZNA Apprenticeship Program Overview

Office of Apprenticeship Team



Sirena Arnaout
Business
Execution Lead



David Jaeger
Program &
Operations Lead



Susan Meehan
VP, Head of
Talent Acquisition

Setting the Foundation

Zurich's Commitment to Early Career Talent

Susan Meehan



Serving customers for more than 150 years

Zurich Insurance Group





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To learn more, visit www.zurichna.com



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We are rated AA/Stable by Standard & Poor’s (S&P)*

A+/Superior by A.M. Best*

* Ratings as of February 23, 2026.



Approximately 9,960 employees in North America



Providing multinational solutions in the U.S. for over 50 years

Insurance is underwritten by Zurich Insurance Company Ltd and other insurance company subsidiaries within the Zurich Insurance Group including, in the US, Zurich American Insurance Company and its underwriting subsidiaries. Insurance product obligations are the sole responsibility of each issuing insurance company. For example, only the assets of Zurich American Insurance Company (and no other assets of the Zurich Insurance Group Ltd) are available to meet its obligations for the performance of its products. This information is consolidated Zurich Insurance Group Ltd financial information as of Dec. 31, 2025, and is not audited. For more complete financial information, audited annual statements of the Group and information on the ratings of the underwriting companies of Zurich in North America, access <https://www.zurich.com/en/investor-relations/results-and-reports>. No assurances can be given, and we make no representations, that such information has, or has not, changed since Dec. 31, 2025.

* Ratings as of February 23, 2026. A.M. Best and Standard & Poor’s financial strength rating are under continuous review and subject to change and/or affirmation. For the latest Best’s Ratings and Best’s Company Reports, visit the A.M. Best website at www.ambest.com. The rating represents the overall financial status of Zurich American Insurance Company and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

Innovative, tailored, global solutions

Wherever you need us, we're there for you.



Coverage in more than **200** countries and territories

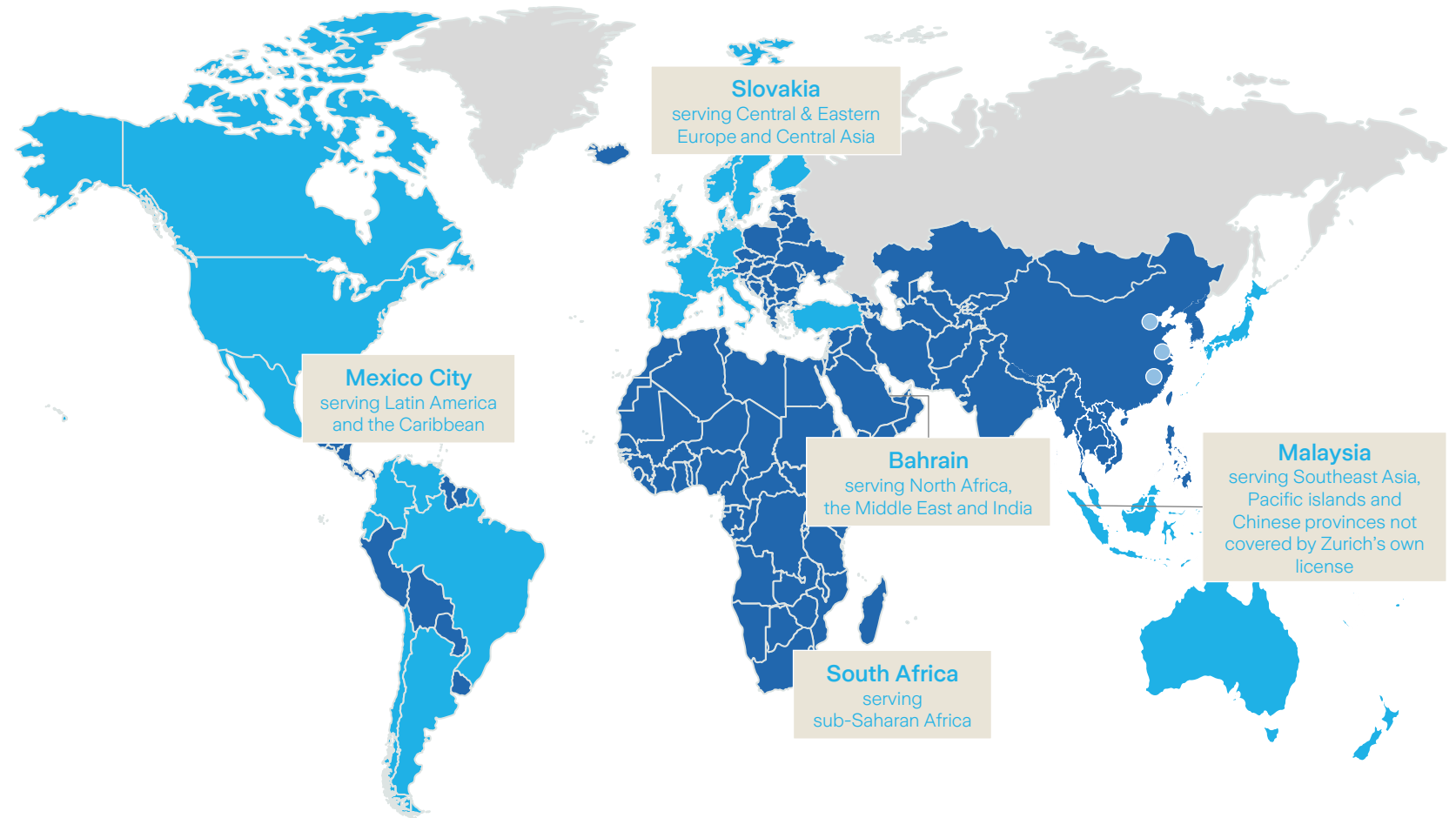
90% of premium and claims managed via 50+ Zurich-owned offices

2,200+ Zurich professionals certified to manage international programs

Managing complex risks for **7,700** international programs

8,500 Claims professionals in **32** countries

Delivering multinational risk solutions for over **50** years



■ Zurich-owned Network Service Center (Hub) ■ Zurich Presence ■ Zurich Partners

Associate Degree Apprenticeship

- 2T job level
- 2-year program starting in January and August each year
- Hiring runs November through June
- 3.5 days in office, 1.5 days for academics
- Candidates must have a high-school diploma or equivalent and up to 30 credits of prior coursework
- Target profile includes recent HS grad, career changer, return to workforce and military veterans
- Degree earned is an Associate in Applied Science
- Also earn a Department of Labor Certificate of Apprenticeship
- Promoted into a post-apprenticeship, 3T full-time role

Bachelor's Degree Apprenticeship

- 3T job level
- 2-year program starting in January and August each year
- Hiring runs August through December
- 32 hours in office, 8 hours for academics
- Candidates must have completed 2 years of college coursework or earned an Associate degree
- Target profile includes recent Associate Degree grad, career changer, return to workforce and military veterans
- Degree earned is Bachelor of Arts or Bachelor of Science
- Also earn a Department of Labor Certificate of Apprenticeship
- Promoted into a post-apprenticeship, 4T full-time role

Summer Internship

- 3T job level
- 10-12 week program starting in May/June each year
- Hiring runs August through February
- Full-time, temporary employee
- Can continue working part-time during the school year at hiring manager's discretion
- Must be rising junior or rising senior attending a 4-year college (intern), or pursuing their JD, MA/MS or MBA (senior intern)
- Talent pipeline for foundational talent training programs

Foundational Talent Training

- 3T/4T job level
- 1 to 2-year programs starting in June each year
- Hiring runs August through February
- Training programs in Actuarial, Claims, Finance, Risk Engineering and Underwriting
- Target profile is recent college graduate with strong academic performance, previous work experience and impactful extra-curricular participation

Zurich Apprenticeship Program Overview (ZAP)



Launched in 2016, adapting Zurich’s Swiss apprenticeship model to the U.S. to build diverse, non-degreed talent

450+
apprentices hired nationwide since 2016

2 years
paid pathway, full benefits and PTO

100%
tuition and fees covered by Zurich

Guaranteed
employment and promotion at completion

The two-year pathway



Where apprentices work

Underwriting Services	Claims	IT
Cyber	Crop claims	Legal services
HR	Communications	Business Units Countrywide

Supporting business units across Zurich and Rural Community Insurance Services (RCIS).

Who joins the program

- Military veterans
- Career changers
- Career returners
- Recent high school graduates

One of Zurich's most diverse talent pipelines.

Why We Invest in Apprenticeship



Closing the industry talent gap with a model that evolves to meet business needs

The talent gap we are solving for

~400,000

U.S. insurance professionals projected to retire between 2023 and 2026

1 in 5

baby boomers will exit the workforce over the next decade

Gen Z

brings digital fluency and independence to the roles we need to fill

Apprenticeship is how we close it.

A model that keeps evolving with business needs

Two-year pathways

Associate and bachelor's degree apprenticeships, the founding model

Certificate programs

Certificate-based options for faster capability building were developed in 2018 and can be offered to BUs

Expanding apprenticeship programs

Paralegal model was added in 2025 for high-demand skills

One-year pathways

Shorter options under exploration for immediate needs

Recent talent solutions

- Expanded bachelor's degree pathways with more flexible academic options
- Strengthened cyber and technology-focused apprenticeship models
- Shorter-term pathways for business areas with immediate skill needs are being explored
- Year-round sourcing to build pipelines ahead of peak hiring demand

What it delivers

- Fills critical talent needs and strengthens succession planning
- Builds capability where long-term workforce readiness matters most
- Attracts, develops and retains diverse talent

Building the Talent Pipeline

Developing Tomorrow's Talent Through Apprenticeship

Sirena Arnaout



Building a Sustainable Early-Career Talent Pipeline



Year-round recruiting that turns apprenticeship into a dependable source of workforce pipeline

A year-round recruiting pipeline

01

Early engagement

Proactive sourcing, partnerships and information sessions

02

Candidate education

Career pathway exploration and transparency about the model

03

Business alignment

Priorities set with leaders and hiring managers

04

Interview readiness

Preparation for candidates and managers alike

05

Conversion planning

A clear landing role and long-term growth at Zurich

Where we connect with candidates

Educational institutions

Workforce organizations

Community partners

Employee referrals

Information sessions

Digital sourcing

A high-touch candidate experience

- Proactive sourcing, strategic partnerships and referrals sustain engagement year-round
- Transparency about the role, learning model and commitment required
- Interview preparation and a clear view of long-term growth at Zurich
- Focus on career-ready talent able to progress into long-term roles

Built with the business

- Recruiting aligned with leaders and hiring managers to future skill needs
- Manager readiness: interview preparation, clear guidance and shared expectations
- Conversion planning that turns apprentices into long-term hires

Aligning Educational Partnerships with Career Readiness



Focused academic partnerships let apprentices earn credentials while building business experience

Our academic partners

Harper College

Associate degree pathway

University of Arizona Global Campus

Bachelor's degree pathway

Hybrid and fully online delivery

Flexible coursework for apprentices nationwide

Academic performance over the past two years

67%

of apprentices achieved a 4.0 GPA in Summer 2026

~90%

achieved a GPA of 3.5 or higher

2.0

minimum cumulative GPA to stay in good standing

Why a focused education partner model

- National reach, so apprentices can join from any market
- Academic quality and operational responsiveness from a small set of partners
- Stronger alignment between coursework and workforce needs
- Credentials earned while apprentices build practical business experience

Impact beyond graduation

- Many graduates use Zurich's education benefits to pursue bachelor's and master's degrees
- Academic performance signals program health and apprentice readiness

A deeper bench of skilled, educated and committed talent.

Converting Apprentices into Career-Ready Talent



Where the apprenticeship investment becomes long-term business value

What apprentices earn at completion

Promotion

Movement into a clear landing role at Zurich

Salary increase

Pay aligned to the new role

DOL Certificate

U.S. Department of Labor Certificate of Completion

Completion rates: apprenticeship changes the outcome

National Associate degree graduation rate: 43.4%



Associate degree paired with Zurich Apprenticeship Program : 82% completion rate



Conversion planning starts 90 days out

- Promotion planning begins roughly 90 days before graduation with Business Units and HR Business Partners
- Apprentices move into clear landing roles, retaining talent Zurich has developed
- Apprentices who leave before completion may face tuition repayment where state rules permit

The business value

- Zurich retains people who already know the business, culture, systems and expectations
- A more stable early-career workforce with a smaller gap between hiring and performance readiness

Conversion turns the investment into long-term value.

Sustaining Success

Pillars of Support System

David Jaeger



Program Pillars of Support



Five dedicated roles guide every apprentice through the program

Every apprentice is surrounded by a five-part support network built for success on the job and in the classroom				
Office of Apprenticeship	Team Manager	On-the-Job Coach	Academic Coach	Apprentice Alumni Advisor
• Oversees program operations and recruitment • Runs communications, events and touchpoints • Manages education provider partnerships	• Day-to-day leadership and coaching • Performance management • Career development support	• Navigating Zurich culture, systems and processes • Insight into business operations • Support for on-the-job learning	• Advises on academic success • Connects apprentices to college resources • Partners with Zurich to monitor progress	• A program graduate and mentor • Shares practical advice from experience • Peer insight on how to succeed

Equipping stakeholders for success

Managers, coaches, advisors, apprentices, HR Business Partners and school partners get practical tools and clear expectations

Teams channels	Recorded trainings	Learning resources	Orientation materials	Advisor meetings
Mentoring	Professional skills training	Social touchpoints	International Apprentice Buddy Program	

These resources strengthen execution, clarify stakeholder roles and reinforce accountability for apprentice success

Empowering Apprentice Alumni to Drive a Self-Sustaining Apprentice Program

Role of the AAA: Responsibilities & Impact

Responsibilities & Time Commitments

Apprentice Group Meeting

Apprentice 1 to 1 Meeting

Outreach in between meetings to address questions

Quarterly Meetings with Office of Apprenticeship (OoA)

AAA Lead on 1 Office of Apprenticeship project (Optional)

Presenter/Panelist role for Apprentice Orientation or other events

Totals to 1.5-3 hours a month (August – July)

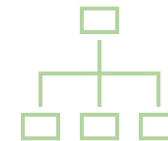
AAA Annual Impact



66 Group Meetings



420 One-to-One Meetings



13 Apprenticeship Projects



525 Total Hours of Impact & Development

Empowering Apprentice Alumni to Drive a Self-Sustaining Apprenticeship Program



AAA Trifecta: A Winning Approach for All



Apprentice Benefits

Receives guidance and support pertaining to on-the-job learning, Zurich culture, and academics

Expands network across the nation

Demonstrates successful long-term career pathing

Soft Skill development delivered through a peer perspective

AAA Benefits

Advise Apprentices in Associate Program, Bachelor's Program, and / or Canada's Program

Leadership Development

Networking Opportunities

Involvement on Special Projects that may align with desired areas of growth

Trackable Individual Development Plan Skills

Execute a learning curriculum with Apprentices

Opportunity to tailor AAA role within a guiding framework

Continued connections and involvement with ZNA Apprenticeship Program

Apprenticeship Program Benefits

Provides an individualized approach to Apprentice experience

Expands the scope of learning, development, and growth through the Apprenticeship Program

Creates a network of engaged Alumni

Serves as our Success Stories who are "Media Ready"

Key Takeaways



What we want you to leave with today

01

A proven model, adapted for the U.S.

Launched in 2016 from Zurich's Swiss apprenticeship heritage, ZAP has hired 450+ apprentices nationwide across underwriting, claims, IT, cyber, legal and more.

02

Built with the business, not beside it

We partner with BU leaders and hiring managers to diagnose talent needs, then align year-round recruiting and academic pathways to the skills they need next.

03

Support is the differentiator

Five Pillars of Support surround every apprentice — and the Apprentice Alumni Advisor turns graduates into the mentors who sustain the program.

The outcomes that matter

82%

program completion rate, vs. 43.4% nationally for an associate degree alone

450+

apprentices hired since 2016, one of Zurich's most diverse talent pipelines

100%

tuition and fees covered, with guaranteed employment and promotion at completion

525

hours of alumni-led mentoring and development delivered each year

Apprenticeship is not a pilot — it is a key way Zurich builds talent.

A dependable pipeline of skilled, educated and committed people, developed in-house and ready to lead.

Questions



Scan to learn more

Zurich Apprenticeship Program

