

Zurich – the global insurer



Our customers are at the heart of all we do. They know that we are there when they need us, around the world or around the corner, to help them manage their risks in an uncertain world. With 60,000 employees able to serve customers in more than 170 countries, help is on the way.

Strength and stability

Delivering sustained performance for our customers and shareholders, no matter what economic conditions prevail. In 2009 we delivered sustained profitable growth in targeted business lines by keeping our focus on balance sheet strength and operational excellence.

Dedicated to our customers

Our customers are at the heart of all we do. This means we understand our personal, commercial and corporate customers' needs, and are entirely focused on meeting those needs.

Building for tomorrow

As in no other business, customers must believe that their insurer is prepared to deliver in the future. By making sustainability a hallmark of the way we do business, we prove it.

Our business is divided into three main segments:

General Insurance

serves individuals, small and medium-sized businesses, commercial enterprises and major multinational corporations.

Global Life

offers a broad range of life insurance, investments, savings and pension solutions to individuals and companies.

Farmers

includes Farmers Management Services, through which our Group manages the Farmers Exchanges, as well as Foremost, Bristol West and 21st Century products in the United States.

There are four cornerstones in the Zurich strategy. Each has been validated repeatedly as a vital area of focus, with each viewed as a key lever for delivering outstanding performance.

Profitable growth

is achieved when we bring product, customer and distribution excellence to our target markets. Zurich is locked on course to seek out and exploit opportunities for profitable growth.

Operational transformation

is our method for continuing to build strength at our core – in such areas as risk management, investment management, underwriting and claims – while maintaining flexibility, dynamism and innovation in our chosen markets.

Customer centricity

means providing deep customer understanding, giving insightful guidance and a global perspective, being fast, fair and easy to work with, and living with a true customer attitude.

People management

is our approach to retaining the best people, rewarding their performance, and keeping them challenged and motivated throughout their careers. At Zurich we want to be an employer of choice not just in our industry, but across industries.

Our performance

USD 5,593 m

Business operating profit, 2009

AA-/stable

Standard & Poor's financial strength rating of Zurich Insurance Company Ltd, March 2010

136%

Economic solvency ratio (January 1 estimate for 2010)

28

Consecutive quarters of profitability, at the fourth quarter of 2009

5th

Largest primary insurer by market capitalization, April 2010

USD 2.9 bn

Benefits from The Zurich Way initiatives, 2006-2009

Zurich **HelpPoint**



For more information please visit www.zurich.com