



Zurich – the global insurer

We are an insurance-based financial services provider with a global network of subsidiaries and offices in North America and Europe as well as in Asia Pacific, Latin America and other markets. Founded in 1872, our Group is headquartered in Zurich, Switzerland. We employ approximately 60,000 people serving customers in more than 170 countries.

Built to deliver

Zurich is built on a foundation of discipline and execution, bound tight by a culture of sophisticated risk-taking. From underwriting to investment management, we manage risks on both sides of the balance sheet in an integrated way.

Delivering to our customers

We pride ourselves on being there to deliver when it matters. After all, if we are successful in helping our customers manage risk, they are allowed the freedom to work, play and thrive.

Delivering now and in the future

As an insurer, we are society's ultimate bearer of risk. At Zurich we take that responsibility very seriously. We manage our business with rigor and discipline, and lead our industry in understanding the shape of risks to come.

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 products to individuals and groups.

Farmers

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

All are focused on the four cornerstones of our strategy:

Profitable growth

focuses on customer, proposition, and distribution excellence and on growth in our target markets, organically and through acquisitions.

Operational transformation

is the planned and systematic evolution of how we execute, focusing on customers, effectiveness and efficiency.

Customer centricity

means putting the customer at the heart of all we do, creating value for them and for our business through a deep understanding of their needs.

People management

means harnessing and developing the full potential of our greatest resource – the 60,000 people who work for Zurich.

Our performance

USD 5,186 m

Business operating profit, 2008

5th

Largest primary insurer by market capitalization, April 2009

AA-

Standard & Poor's financial strength rating of Zurich Insurance Company Ltd, March 2009

USD 2 billion

Benefits from The Zurich Way initiatives, 2006-2008

Here to help your world.

Zurich HelpPoint

24

Consecutive quarters of profitability, at the fourth quarter of 2008

USD 2.7 billion

Targeted benefits from The Zurich Way, 2009-2011