

## Zurich – the global insurer

### Growth. Strength. Leadership.

We are approximately 60,000 people working as Zurich Financial Services Group, an insurance-based financial services provider. Founded in 1872, we're headquartered in Zurich, Switzerland, and serve our customers in more than 170 countries. Becoming one of the top five global insurers is our goal.



#### What we do

We offer general and life insurance to individuals, small businesses, mid-sized companies and global corporations seeking domestic or international cover.

#### What we care about

We strive to deliver top-tier results for our shareholders. We create lasting bonds with our customers, agents and brokers, and provide rewarding opportunities for our employees.

#### We deliver when it really matters

Our customers know we're there when and where they need us – around the world or around the corner – to help manage their risks in an uncertain world. We build excellent customer relationships, design products and services to match their needs, and deliver insurance and risk management solutions that work.

#### What makes us different

Among our strengths are our extensive customer knowledge and risk insights, our global network and local expertise, our determination to make it easy for customers to do business with us, and the financial discipline and stability that help us pursue profitable growth.

- Knowledge and insight**  
 We constantly seek deeper insights into risk, and we bring that knowledge to our customers to help them manage their businesses better.
- Global capabilities**  
 Drawing on our global network and local expertise, we can offer distinctive services to respond to what our customers value most.
- Customer service**  
 We place customers at the heart of all we do. We aim to make it as easy as possible for them to do business with us and ensure that they receive quality service when they do.
- Strength and stability**  
 Operational and financial discipline, coupled with a strong capital base and a commitment to develop our talented people, help us manage our business for profitable growth.

#### How we performed in 2007

**USD 5.6 bn**  
Net income

**21%**  
Return on equity

**USD 6.6 bn**  
Business operating profit

**USD 28.8 bn**  
Shareholders' equity

We aspire to become the leading global insurance group in our chosen general and life insurance markets.

#### Financial strength rating of Zurich Insurance Company as of March 31, 2008

Rating agency	Financial strength rating	Rating outlook
A.M. Best	A	positive
Fitch Ratings	A+	positive
Moody's	A1	stable
Standard & Poor's	AA-	stable

