

We aspire to become the leading global insurance group in our chosen general and life insurance markets, consistently delivering top-tier results for our shareholders. By so doing, we will create strong relationships with customers, agents and brokers and rewarding opportunities for employees.



Our customers are at the heart of all we do.”



Customer Excellence

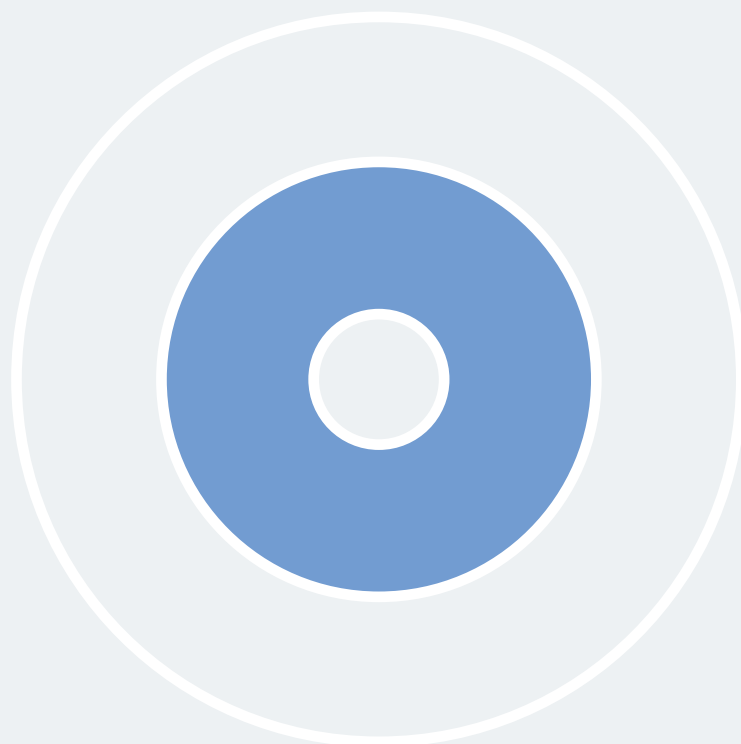
Evaluating change is a fundamental part of our business. We are committed to helping our customers meet the challenges they face today and prepare for the evolving risks they may face over time.

Developing strong relationships is key to our customer-centered approach. By understanding the needs and concerns of our customers, we will be better able to share risk insights with them and to design solutions that will provide what they need.

Listening and responding is central to this approach. Continuous dialogue with our customers and among our underwriting, risk engineering and claims professionals provides a virtual forum that enables innovative thinking.



By actively evaluating change we create a climate that encourages new thinking.”



Product Excellence

Sharing knowledge across our global network means that Zurich professionals are equipped with tools and products to meet the needs of customers now and in the future.

Designing products and services that will meet today's evolving needs and tomorrow's challenges is essential to our commitment to adapt to whatever our customers need, wherever in the world they may be.

Offering a wider choice of products and services ensures that our customers can select what suits them best as individuals, families, small businesses, large companies or global corporations.



Making it easier for our customers to do business with us is essential to our success.”



Distribution Excellence

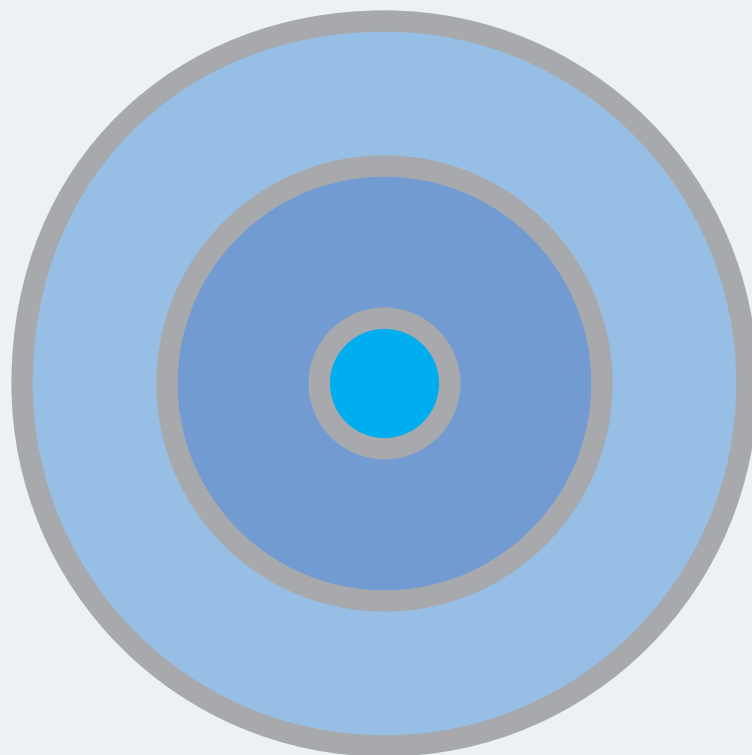
Ensuring ready access to our products and services is important to meeting the differing needs of our customers. We offer a variety of ways for them to do business with us – through independent or tied agents, brokers, intermediaries, business associations or direct.

Strengthening distribution channels helps to reinforce our market presence. We are developing greater links with independent distributors, broadening our direct distribution channels and increasing the number of tied agents around the world.

Increasing cooperation with alternative distribution outlets is another avenue for growth. We are expanding our links with banks, credit unions, retail stores and other entities. We also pursue cross selling our products to existing customers through active collaboration among our own businesses.



Our focus on the customer and excellence in all we do continues to generate sustainable, profitable growth.”



Long-term Sustainable Value

At Zurich, our understanding of the changing world we live in and our passion for excellence in all we do – together with a sound infrastructure of technology, talent and operational excellence, as well as financial discipline – will help us to ensure long-term sustainable value.