Investor Day 2026

Delivering Today. Building Tomorrow.



Zurich Insurance Group
November 17, 2026

© Zurich

Investor Day 2026

Time	Topic	Presenter(s)
10:30 – 11:05	Strategy	Mario Greco
11:05 – 11:30	Finance	Claudia Cordioli
11:30 – 12:00	AI	Ericson Chan, Lisa Williams, Harry Parsonson, Chris Bagnall
12:00 – 13:00	Lunch break	
13:00 – 13:50	Break-out session 1	**Global Specialty** – Kristof Terryn, Paul Bantick, Kelly Kinzer
14:00 – 14:50	Break-out session 2	**Life** – Alison Martin, Andreas Henke
15:00 – 16:00	Q&A / Wrap-up	

© Zurich

Delivering Today.
Building Tomorrow.



Mario Greco, Group CEO
November 17, 2026

© Zurich

Key messages

Compounding shareholder value	Industry-leading financial strength, resilient growth and a proven track record of superior returns
Global #1 in Specialty	Beazley acquisition creates the global Specialty leader, with distinctive capabilities in a structurally growing and high-margin market
Stronger, diversified Group	Retail, Life and Farmers are structurally stronger today, providing earnings resilience and enhancing our cash generation capacity
Unlocking upside	Higher expected Beazley synergies, portfolio steering, underwriting actions and AI-enabled productivity provide multiple levers for EPS growth
Positioned for the next phase	A differentiated market position, more resilient earnings and AI adoption at scale position Zurich for the next phase of transformation and earnings growth

© Zurich

A decade of delivery gives us confidence in 2027 and beyond

	2016-2019	2020-2022	2023-2025	2025-2027 targets	Progress
BOPAT ROE[1]	>12%	>14%	>20%	Core ROE[1] > 23%	
Earnings per share CAGR	Expense savings USD 1.5bn	≥5%	8%	Core EPS CAGR[2] > 9%	
Cumulative cash remittances	>USD 9.5bn	>USD 11.5bn	>USD 13.5bn	>USD 19bn	
SST[3]	Z-ECM 100%-120%	≥160%	≥160%	≥160%	

Supporting consistent growth in dividend per share

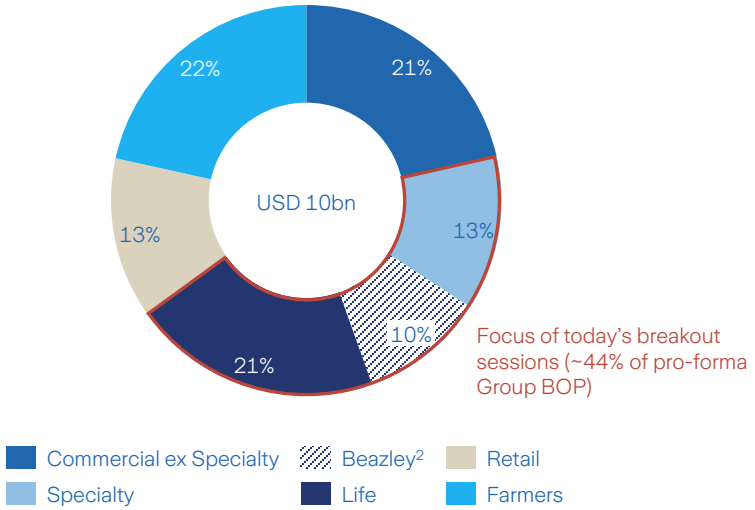
[1] Business operating profit after tax return on equity, excluding unrealized gains and losses.
[2] Core Earnings per Share (EPS) in USD based on business operating profit after tax (BOPAT).
[3] Estimated Swiss Solvency Test (SST) ratio, calculated based on the Group's internal model approved by the Swiss Financial Market Supervisory Authority (FINMA). The SST ratio as of December 31 has to be filed with FINMA by end of April in the subsequent year and is subject to review by FINMA.

© Zurich

A diversified portfolio with multiple attractive earnings engines

Multiple sources of earnings and growth

FY-25 BOP Zurich + Beazley pro-forma (USDbn, %)[1]



How we win

2025-2027 strategic priorities

Commercial	Prioritize growth opportunities in Specialty and Middle Market, maintain strong profitability
Retail	Accelerate focus on customer loyalty and pricing / claims excellence
Life	Step-up Protection growth and underwriting capabilities under a single global umbrella
Farmers	Continue transformation enabling sustainable growth at Farmers Exchanges[3]

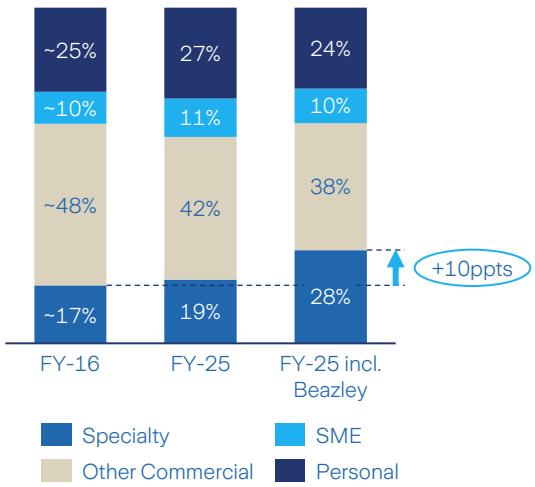
1 Business Operating Profit (BOP) split by business excluding Group Functions & Operations, Non-Core Businesses and Group Reinsurance.
2 Beazley pre-tax profit used as BOP proxy.
3 For all references to Farmers Exchanges see the disclaimer and cautionary statement.

© Zurich

Beazley acquisition strengthens Zurich's leadership in Specialty

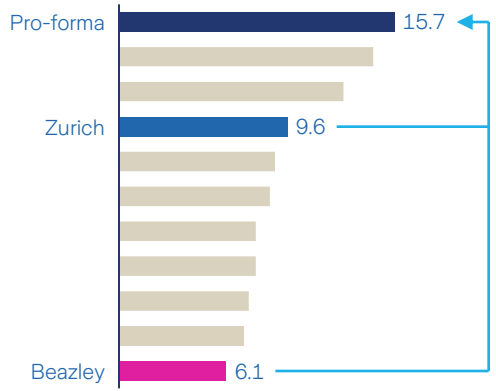
Step-up in Specialty

P&C GWP split (%)



Market leadership

Commercial Specialty FY-25 GWP (USDbn)[1,2]



#1 position at Lloyd's[3]
#1 in cyber insurance[3]

Broader access and differentiated capabilities through Lloyd's

- Growing risk pool: ~USD 86bn GWP in FY-26e, 8% 10y CAGR[4]
- Increased relevance with wholesale brokers
- World-class underwriting talent and expertise
- Expanded capacity through syndication and 3rd party capital

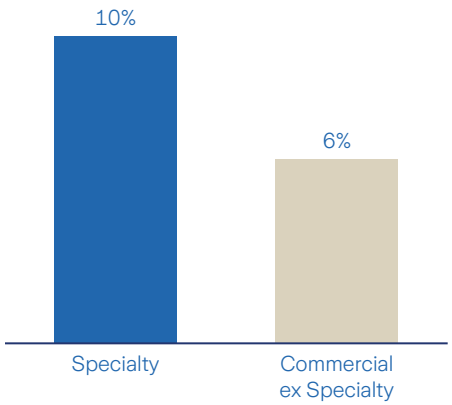
[1] Pro-forma GWP as at December 31, 2025 based on: (i) Beazley's FY-25 annual report; (ii) Zurich's Global Specialty GWP as disclosed on page 10 of Zurich's Investor and media presentation for the year ended December 31, 2025.
[2] Peers include AIG (based on 2025 Investor Day), Allianz, AXA, Berkshire Hathaway, Chubb, Liberty Mutual, Munich Re, QBE. Numbers are partially estimated.
[3] Sources: Lloyd's Syndicate reports and accounts (Lloyd's ranking); Insuramore and company reports (Cyber insurance ranking).
[4] Sources: Lloyd's results presentations. Numbers converted to USD based on average HY-26 exchange rates (1 GBP = 1.3453 USD). CAGR FY-16 to FY-26e in constant FX.

© Zurich

Specialty combines growth and attractive margins, with specialist capabilities underpinning competitive advantages

Faster structural growth

Market GWP CAGR 2018-2024 (%)[1]



Larger, more complex risks

USD 106tn — **Infrastructure renewal**
Projected cumulative investments through 2040[2]

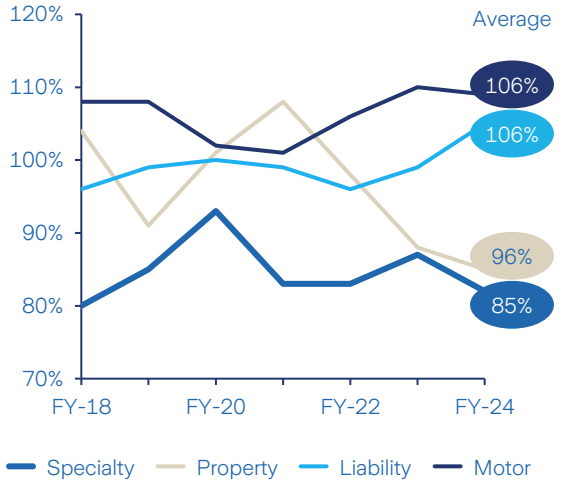
USD 7tn — **Digital and AI infrastructure**
Global investment expected in data centers by 2030[3]

+50% — **Energy transition**
Demand for rare earth magnets[4]

>5x — **Geopolitical fragmentation**
Policy changes affecting global trade and investment[5]

Higher margin

Market combined ratio (%)[1]



Differentiated underwriting, risk engineering and claims capabilities create sustainable competitive advantages in Specialty

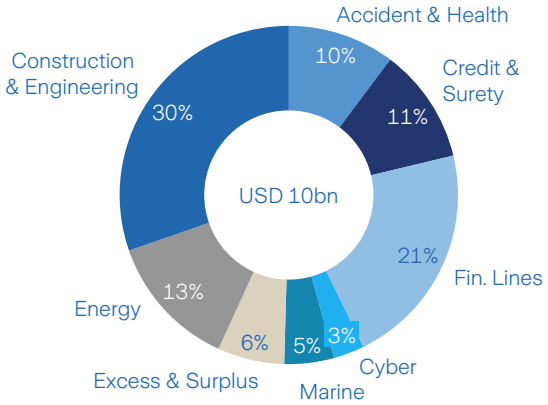
1 Specialty includes E&S and admitted Specialty lines for U.S. Lloyd's, marine, aviation, transport, credit, surety and other Specialty lines. Source: McKinsey Global Insurance Pools.
2 McKinsey ("Investing in the infrastructure of modern society").
3 McKinsey Quarterly "The cost of compute: A $7tn race to scale data centers" (April 28, 2025).
4 IEA "Rare Earth Elements: Pathways to Secure and Diversified Supply Chains" (2026). Magnet rare-earth demand, 2025–2035.
5 World Economic Forum (Jan. 29, 2025), citing Global Trade Alert; policy changes affecting global trade and investment increased from 600 in 2017 to over 3,000 per year in 2022, 2023 and 2024.

© Zurich

Combining two diversified and complementary portfolios

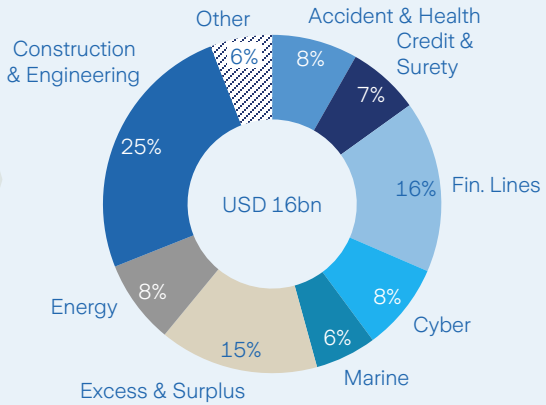
Zurich Global Specialty

FY-25 GWP (%)



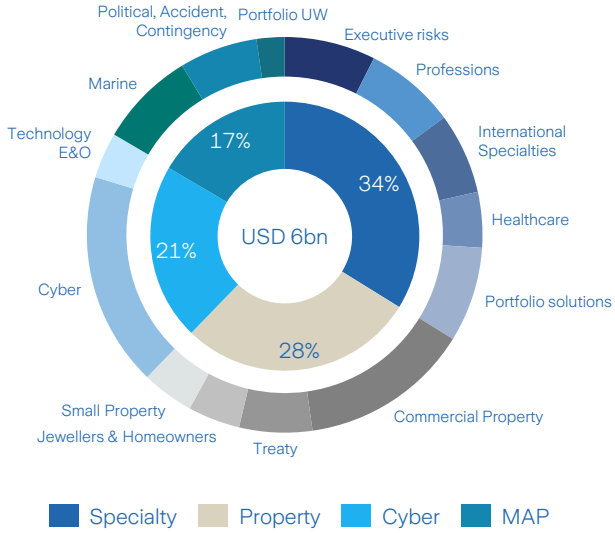
Stronger together

FY-25 pro-forma Specialty GWP (%)



Beazley

FY-25 IWP (%)[1]



[1] Insurance Written Premiums (IWP), as reported by Beazley. IWP excludes reinstatement premiums and profit commissions.

© Zurich

Integration on track, increased expected synergies and value creation

ZURICH + beazley

	March-26 announcement	Today
Capital synergies (within the first 2 years)	~USD 1.0bn	USD 1.8bn
Cost synergies (by 2029)	~USD 150m	>USD 150m
Additional growth opportunities (medium-term)	≥USD 1.0bn	~USD 1.5bn

Value creation

Mid-single digit accretion to FY-27 Core EPS

>12% medium term ROI[1]

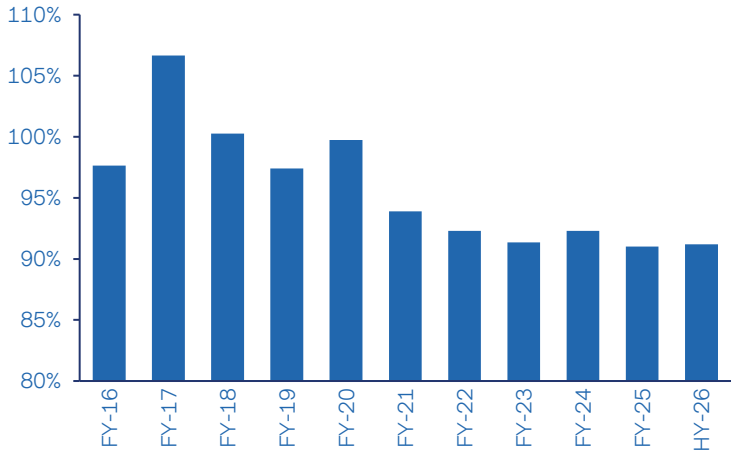
[1] ROI based on run-rate medium-term profit after tax: Beazley reported FY-25 profit after tax of USD 0.9bn plus run-rate cost synergies of USD 150m and revenue synergies of USD 1.5bn (assuming 15% profit margin on revenues and 26% tax rate). Capital invested calculated as: Total consideration of USD 10.9bn, less capital synergies of USD 1.8bn, plus transaction and integration expenses of USD 0.3bn.

© Zurich

In Commercial, we proactively reallocate capacity to drive profitable growth

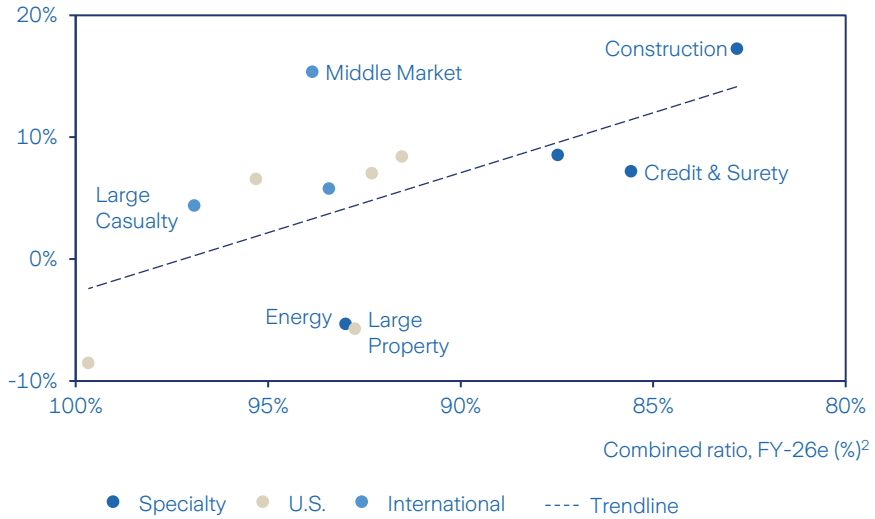
Underwriting profitability

Zurich Commercial combined ratio (%)[1]



Portfolio steering

GWP growth, FY-26e (%)[2]



[1] On a comparable scope i.e., including the U.S. alternative markets business, which was reported under "Retail and other" in the FY-16 to FY-19 period. Ratio based on IFRS 4 until FY-22, and on IFRS 17 for FY-23 onwards.
[2] Portfolios with at least USD 1bn GWP. Property combined ratio adjusted to normalized cat experience. Casualty combined ratio on accident year basis.

© Zurich

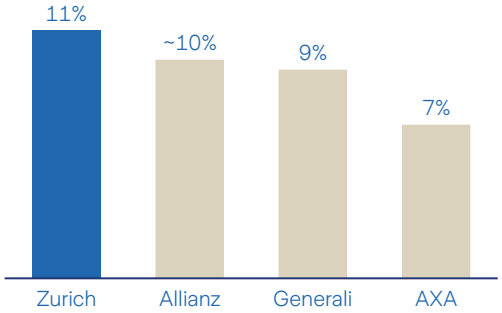
Building a structurally stronger Retail business

Stronger capabilities

- Upgraded pricing sophistication
- Improved claims steering
- AI assisted claims triage and quality reviews
- Enhanced customer experience

Growth and customer loyalization

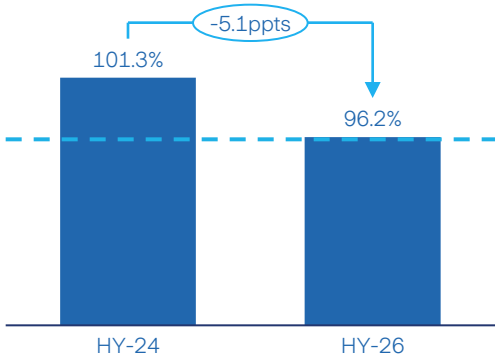
GWP like-for-like growth FY-22 to FY-25 (%)[1]



+4.7 pts tNPS HY-26 vs. FY-24

Margin expansion

EMEA Retail Motor – AY combined ratio ex Cat (%)



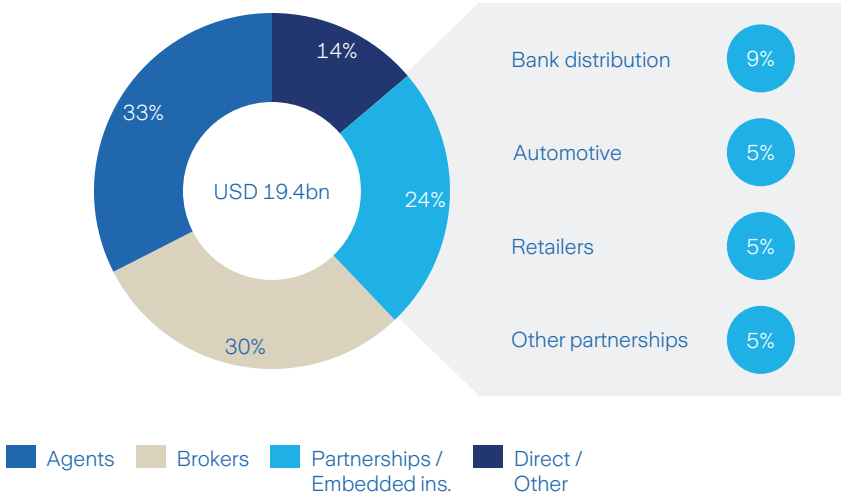
[1] In local currency and after adjusting for acquisitions and disposals, based on like-for-like growth rates as reported. Allianz refers to Retail and SME (like-for-like growth partially estimated for FY-23), AXA to Personal lines, Generali to total P&C.
Source: Company reports.

© Zurich

A diversified Retail mix increases resilience and expands growth opportunities

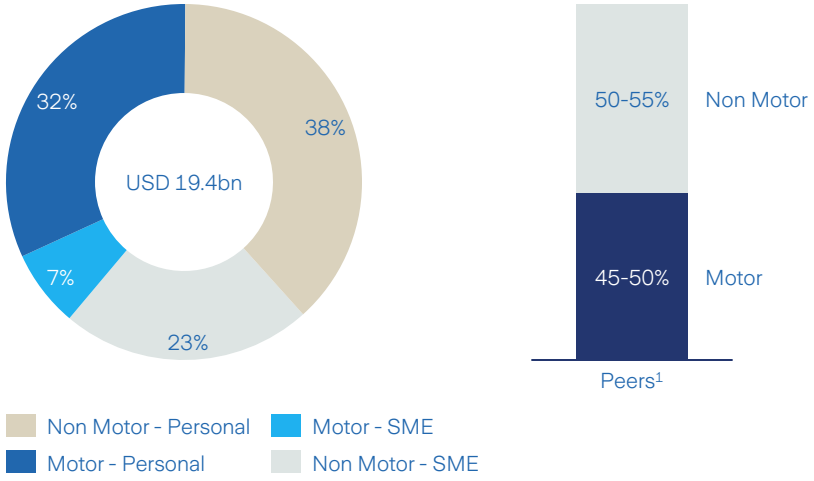
Diversified, future-ready distribution

FY-25 Retail GWP by distribution channel



Balanced business portfolio

FY-25 Retail GWP by line of business



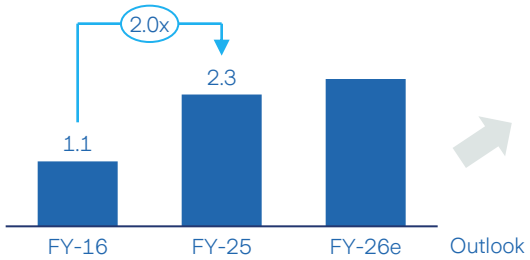
[1] Peers include Allianz, AXA, Generali. Data based on company reports and presentations (as reported for AXA Personal lines, Generali Retail / SME, Allianz Retail / SME split by line of business partially estimated).

© Zurich

Differentiated Life franchise providing diversification and stability to the Group

Scaled business

Life BOP (USDbn)[1]

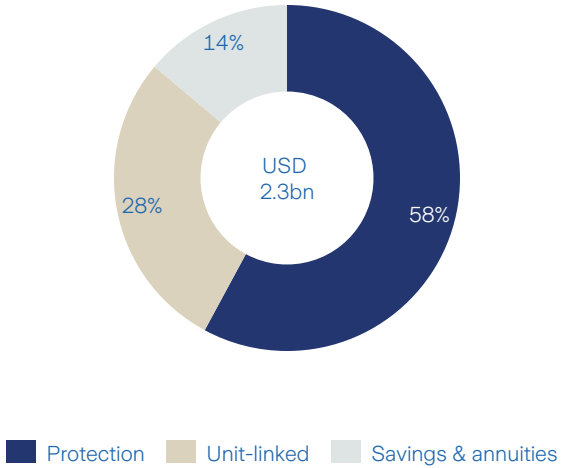


FY-25 GWP
USD 9.7bn
Protection
(6% CAGR vs. FY-22)

FY-25 AuM
USD 228bn
Unit-linked
(12% CAGR vs. FY-22)

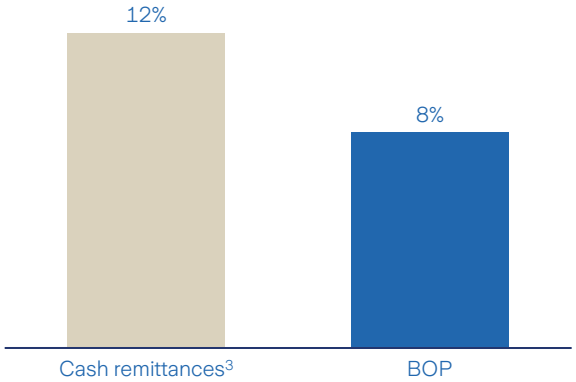
Capital-light product mix

FY-25 BOP contribution by line of business (%)[2]



Attractive financial model

2016-2025 CAGR (%)



Capital-efficient portfolio, converting earnings growth into cash

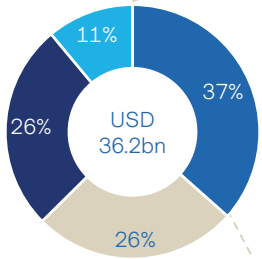
[1] FY-16 on IFRS 4 basis.
[2] BOP contribution by line of business based on CSM amortization, risk adjustment release, fee result and short-term insurance technical result (before the impact of non-controlling interests).
[3] 2-year average: FY-16 / FY-15 and FY-25 / FY-24.

© Zurich

Life growth is underpinned by structural trends and distribution

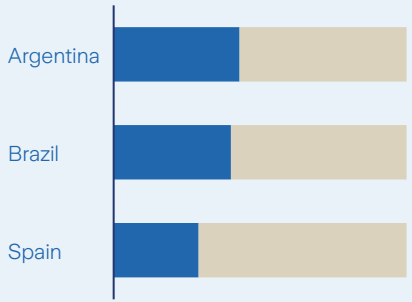
Future-ready distribution with growth opportunities

FY-25 GWP by channel (%)[1]



- Banks
- Group scheme business
- Financial advisors, brokers
- Agents, other

Selected bank distribution partners:
Insurance penetration (%)[2]



Access to **>120m** customers through bank distribution

Structural trends expanding demand[3]

Protection gap	Global mortality Protection gap >USD 400bn
Workplace benefits	Workplace benefits adequately meet needs for only 59% of employees
Retirement	2.1bn people aged 60+ by 2050

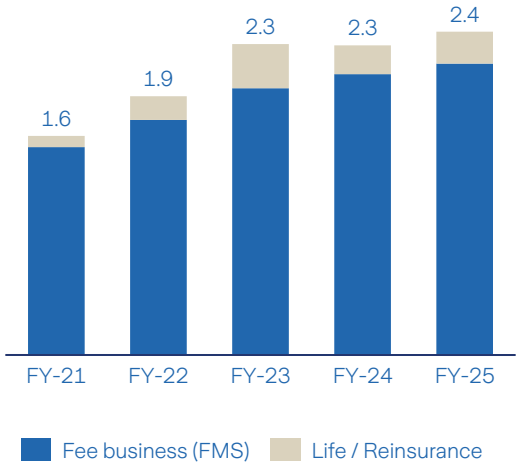
[1] Gross written premiums for Protection, gross policyholder inflows (incl. deposits) for all the other lines of business (incl. investment and asset management contracts). The split excludes Group Reinsurance and Eliminations.
[2] Calculated as total insurance customers (including both P&C and Life) divided by active bank customers.
[3] Sources: Mercer, Swiss Re, WHO.

© Zurich

Farmers combines diversified earnings, attractive returns and strong cash generation

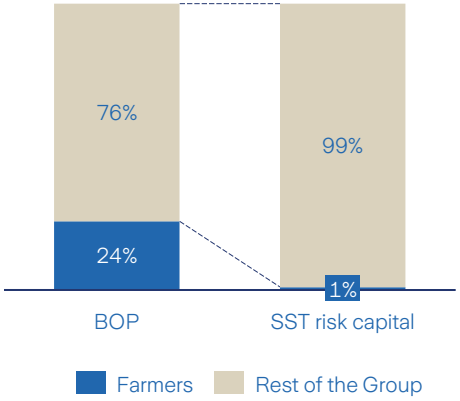
Growing fee-based earnings

BOP (USDbn)[1]

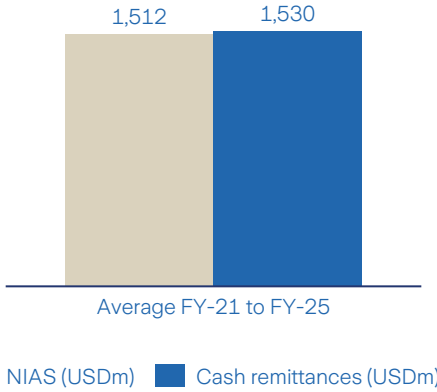


Attractive returns

FY-25 (%)[2]



Superior cash conversion



~95% normalized remittance ratio

[1] FY-21 and FY-22 based on IFRS 4, FY-23 onwards based on IFRS 17.
[2] Business Operating Profit (BOP) split by business excluding Group Functions & Operations, Non-Core Businesses and Group Reinsurance.
[3] Cash remittances do not include USD 1.7bn of one-off remittances in FY-24 related to the reinsurance of an in-force portfolio.

© Zurich

Farmers' transformation built a platform for sustainable growth

Structurally stronger

Farmers Exchanges[1]

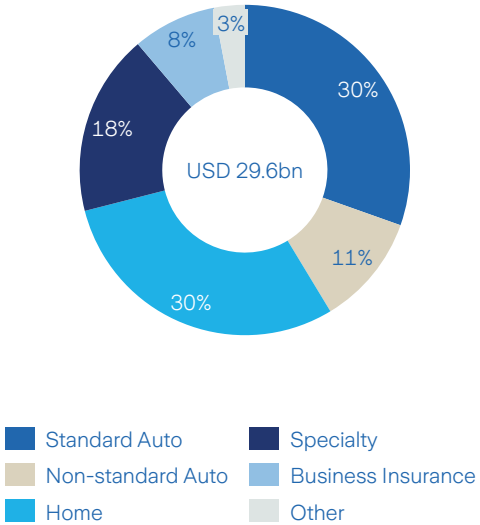
Strong balance sheet
61.5% surplus ratio at 9M-26
vs. 34-38% target range

Superior competitive position
82.3% 9M-26 combined ratio vs.
peers' average of 86%[2]

Improved agents' productivity
+50% new business[3]
+2ppts retention[4]

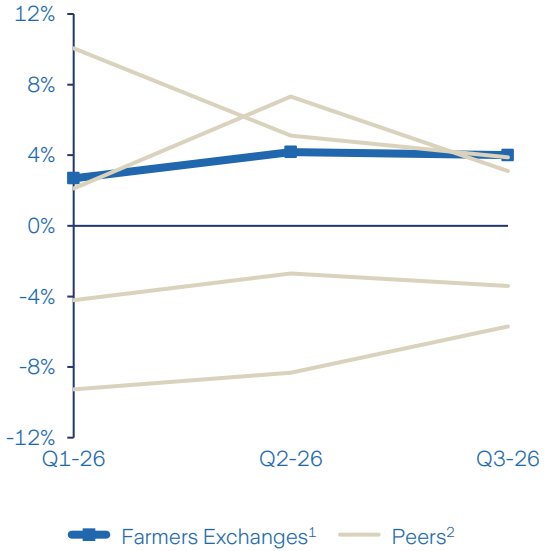
Diversified business mix

FY-25 (USDbn)



Growing ahead of peers

Policies-in-force: Discrete quarter growth annualized (%)



[1] For all references to Farmers Exchanges see the disclaimer and cautionary statement. PIF growth excluding Discontinued operations.
[2] Peers include Allstate (excluding commercial lines PIF), Hartford Personal lines, Progressive Personal lines and Travelers Personal lines.
[3] New business productivity based on Exclusive Agents new business counts (9M-26 annualized vs. FY-24).
[4] 12-months rolling average (September 2026 vs. December 2024).

AI is reshaping insurance and accelerating our transformation

Embedding AI across the organization

	Sales & Distribution	Underwriting & Pricing	Claims & Services
Commercial	Agentic customer insights	Smart underwriting intake & risk triage	AI portfolio & claims analytics
Retail	AI search visibility Contact center agent assistance	AI pricing intelligence	Claims leakage reduction
Life	Personalized AI advisory Call insights for retention	AI medical underwriting Global pricing analytics	Complex claims review Self-service bot

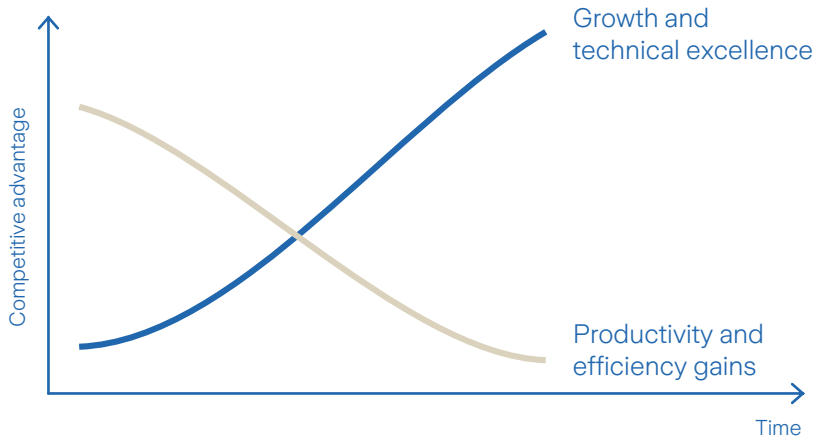
Selected examples only

Selective potential

Highest potential impact

From efficiency gains to durable differentiation

Business transformation key value levers



Global scale, proprietary data and insights, and established distribution position Zurich to win

© Zurich

Key messages

Compounding shareholder value	Industry-leading financial strength, resilient growth and a proven track record of superior returns
Global #1 in Specialty	Beazley acquisition creates the global Specialty leader, with distinctive capabilities in a structurally growing and high-margin market
Stronger, diversified Group	Retail, Life and Farmers are structurally stronger today, providing earnings resilience and enhancing our cash generation capacity
Unlocking upside	Higher expected Beazley synergies, portfolio steering, underwriting actions and AI-enabled productivity provide multiple levers for EPS growth
Positioned for the next phase	A differentiated market position, more resilient earnings and AI adoption at scale position Zurich for the next phase of transformation and earnings growth

© Zurich

Translating performance into shareholder value creation



Claudia Cordioli, Group CFO
November 17, 2026

© Zurich

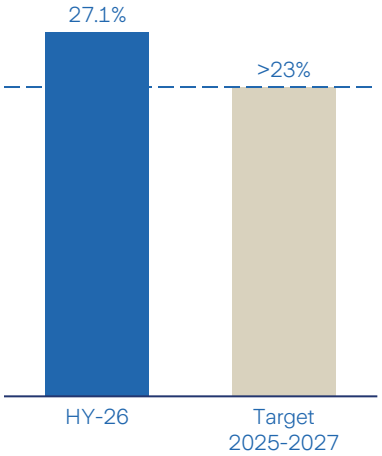
Key messages

Proven execution	Strong delivery provides confidence to exceed the 2027 targets, with multiple levers supporting continued EPS growth
Resilient earnings model	Disciplined risk selection, targeted reinsurance and differentiated fee businesses support resilient, diversified earnings
Beazley value creation	Beazley accelerates Specialty growth, with increased synergies supporting EPS accretion, attractive returns and capital flexibility
Financial strength	Strong capital position, with enhanced financial flexibility post Beazley

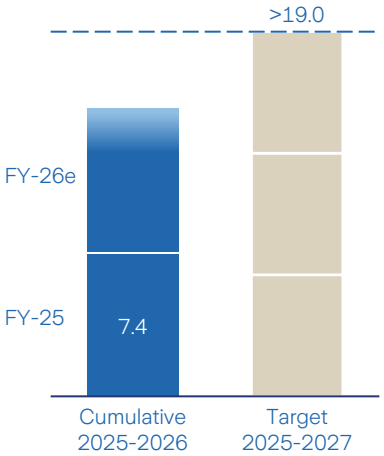
© Zurich

Performance to date reinforces confidence to exceed Zurich's 2027 targets

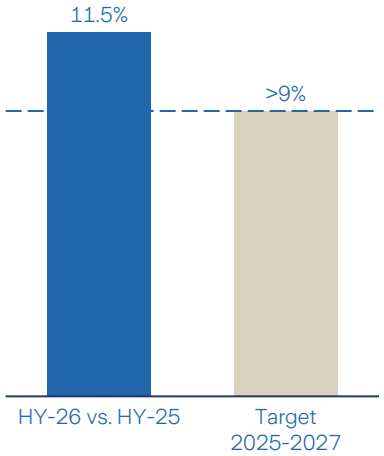
Core ROE (%)[1]



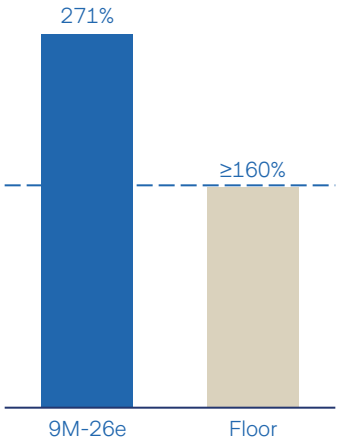
Cash remittances (USDbn)



Core EPS growth (%)[2]



SST (%)[3]

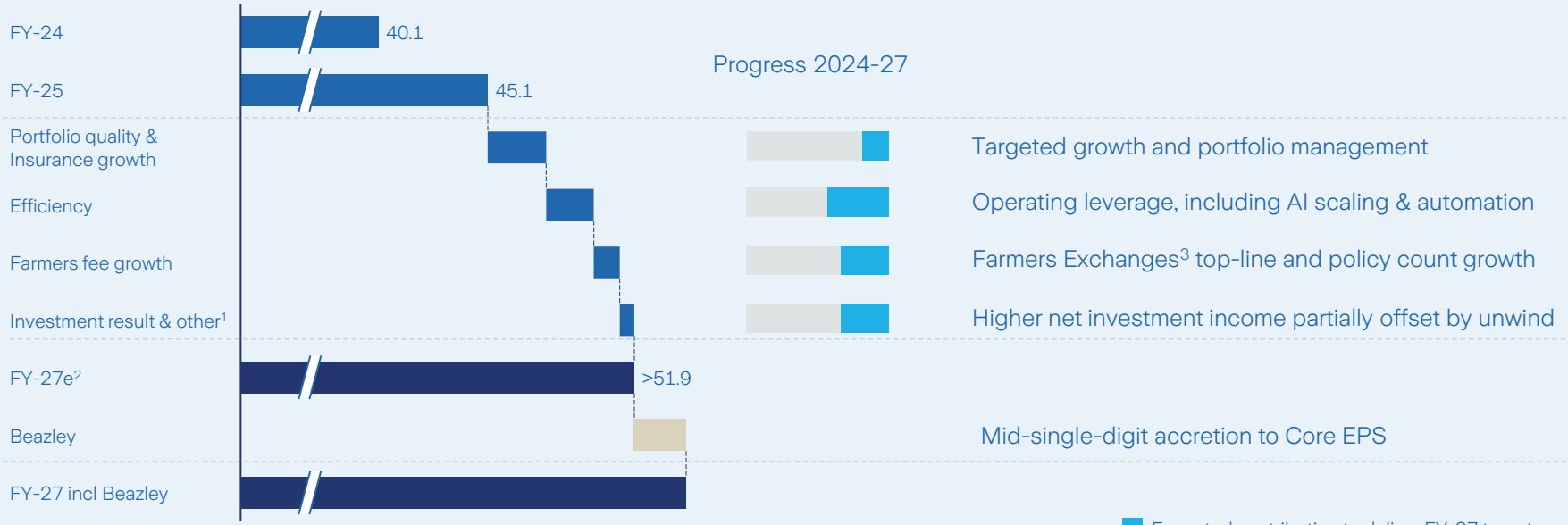


[1] Business operating profit after tax (BOPAT) divided by average shareholders' equity excluding unrealized gains and losses. Excluding the impact of the capital raise related to the acquisition of Beazley, as well as the associated earnings impacts. Core ROE of 25.1% on a reported basis.
[2] Core Earnings per Share (EPS) in USD based on business operating profit after tax (BOPAT). Excluding the impact of the capital raise related to the acquisition of Beazley, as well as the associated earnings impacts. Core EPS year on year growth of 9.0% on a reported basis.
[3] On Swiss Solvency Test (SST), see footnote on page 5.

 © Zurich

Clear line of sight on achieving our 2027 Core EPS growth target

Core EPS by driver (USD)



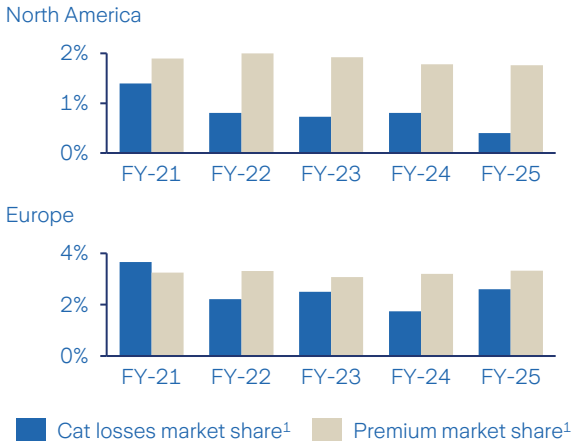
1 Includes changes in Group Functions & Operations, Non-Core Businesses, and other items.
2 Based on Core EPS growing at 9% CAGR from 2024.
3 For all references to Farmers Exchanges see the disclaimer and cautionary statement.

© Zurich

Zurich actively manages risk to deliver resilient, attractive returns

Select and manage risk at source

Reduced market share of Cat losses over time



Active use of reinsurance

Examples:

USD 400m
Aggregate Cat protection
Manage frequency

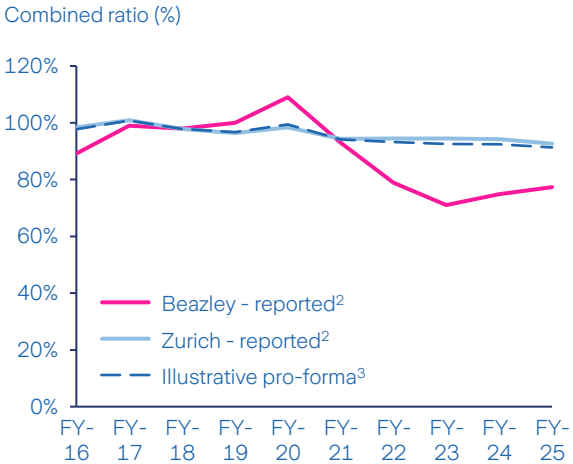
USD 150m
U.S. Cat bond
Protect severity

USD 1bn
Data centre capacity; new variable quota share
Support strategic growth

Beazley acquisition provides access to additional capital through Lloyd's

Scale and diversification preserve resilience after Beazley

Illustrative pro-forma volatility remains close to Zurich's historical profile



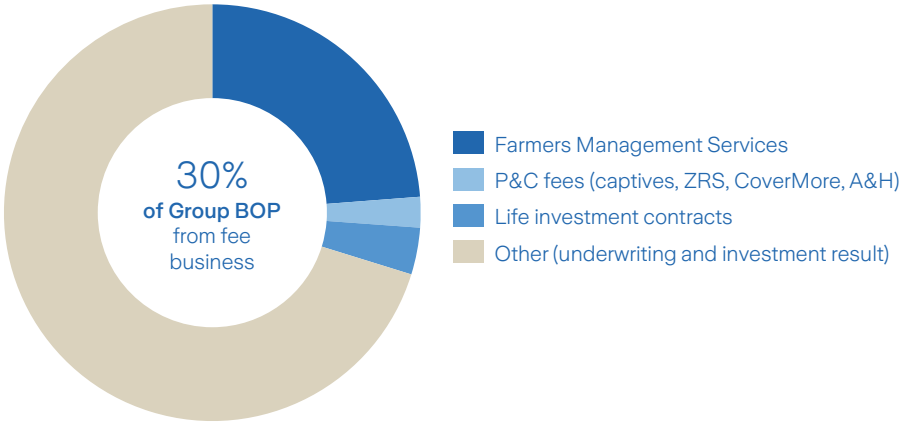
[1] Cat losses market share estimated based on Zurich's net losses and industry insured losses as per Swiss Re Sigma reports. Premium market share based on NAIC and Axco for North America, and EIOPA for Europe (2025 estimated).
[2] Reported combined ratios reflect each company's published methodology.
[3] The illustrative pro-forma combined ratio reflects the historical combined performance of Zurich and Beazley. To create a comparable basis for aggregation, historical Beazley underwriting results have been recalculated using insurance revenue as the denominator since reporting under IFRS 17, consistent with Zurich's methodology.

© Zurich

Zurich's distinctive earnings mix enhances returns, cash generation and resilience

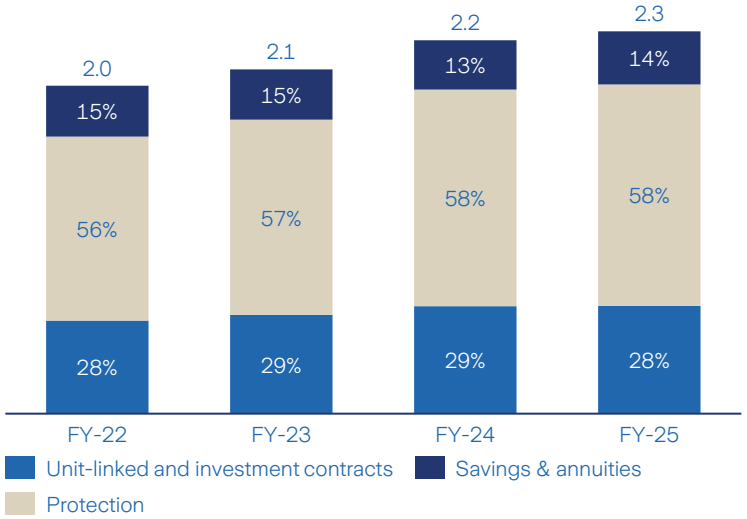
Material contribution from fee-based businesses

USD 2.6bn
FY-25 BOP from fee business



Life adds predictable, capital-efficient earnings

Life BOP by line of business (USDbn)[1]



[1] FY-22 BOP based on IFRS 4. Split by line of business based on CSM amortization, risk adjustment release, fee result and short-term insurance technical result (before the impact of non-controlling interests).

 © Zurich

Beazley integration to deliver higher revenue and expense synergies

Revenue synergies

~USD 1.5bn

Incremental annual revenue in mid-term



Cross-sell strengths

Existing products x broader distribution



Enhanced proposition

Combined capabilities



Strategic platforms

New sources of scalable growth

Cost synergies

>USD 150m

Annual run-rate savings by 2029



Third party spend



Operations & technology



Reinsurance

© Zurich

Together with increased capital synergies, the Beazley transaction delivers attractive shareholder returns

Capital synergies

USD 1.8bn

within the first two years



Capital optimization

~USD 0.5bn



Risk structuring and diversification

~USD 0.6bn



Funding efficiency

~USD 0.7bn

Attractive shareholder returns

Mid-single digit

accretion to FY-27 Core EPS

>12%

medium term ROI[1]

[1] ROI based on run-rate medium-term profit after tax: Beazley reported FY-25 profit after tax of USD 0.9bn plus run-rate cost synergies of USD 150m and revenue synergies of USD 1.5bn (assuming 15% profit margin on revenues and 26% tax rate). Capital invested calculated as: Total consideration of USD 10.9bn, less capital synergies of USD 1.8bn, plus transaction and integration expenses of USD 0.3bn.

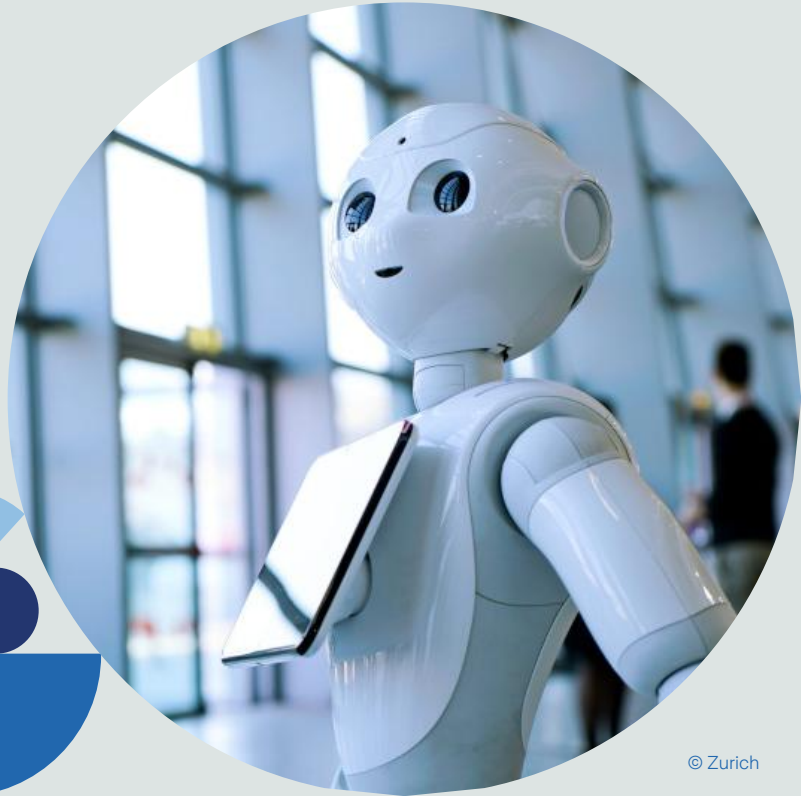
© Zurich

Key messages

Proven execution	Strong delivery provides confidence to exceed the 2027 targets, with multiple levers supporting continued EPS growth
Resilient earnings model	Disciplined risk selection, targeted reinsurance and differentiated fee businesses support resilient, diversified earnings
Beazley value creation	Beazley accelerates Specialty growth, with increased synergies supporting EPS accretion, attractive returns and capital flexibility
Financial strength	Strong capital position, with enhanced financial flexibility post Beazley

© Zurich

Embedding AI for scale



Ericson Chan, Chief Information and Digital Officer
November 17, 2026

© Zurich

Key messages

Adoption at scale	We have built strong foundations, enabling proven capabilities to be deployed rapidly across businesses and markets
Better insurance economics	We are embedding AI where it matters most: strengthening risk selection, pricing, claims and distribution
Proprietary intelligence	Zurich's proprietary data, built over decades of underwriting and claims, creates a structural advantage to unlock substantially more value over time
Structural operating leverage	AI is already increasing capacity and productivity, supporting growth without increasing the cost base
Foundation for transformation	AI creates the foundation for the next phase of transformation, re-shaping how we operate and unlocking further opportunities

© Zurich

Zurich has built a strong foundation for AI and is ready to scale

Foundation
Built to scale for AI

Foundations built since 2019

- **75%+** IT assets in cloud
- **2,600+** APIs on Zurich Exchange platform
- **80+ LLMs** accessible on GenAI platform

Way of Working
AI becoming a workforce capability

AI embedded in everyday work
- **90%+** of all employees using AI
- Global, role-based **AI Academy**

Disruptive innovation
- Industry largest **Agentic Hackathon**
- Partnership with **academia** and **frontier labs**

Scale & Transform
Proven capabilities across Zurich

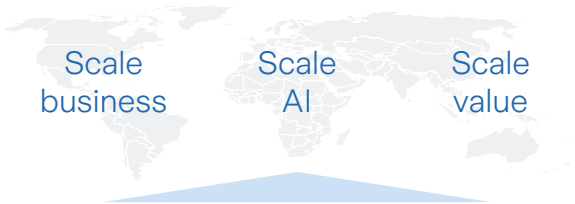
- Build once, for everyone
- Scale at speed
- Consistent control

Platform-led approach

© Zurich

Global platforms enable AI to scale at speed across markets

Platform-led approach



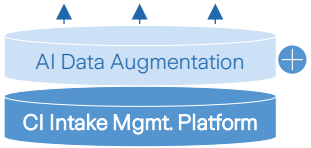
Global platforms

Shared AI capabilities

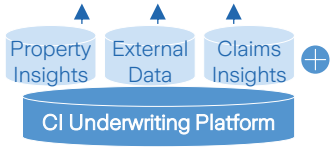
- Business knowledge & data
- Built-in governance & security
- Streamlined connectivity & integration

Business platforms as enablers to scale AI

Submission & intake



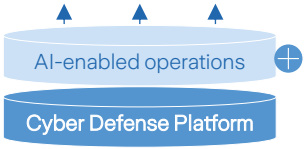
Underwriting



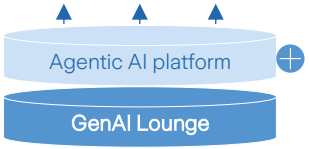
- Scaling to cover more LoBs / perils
- Expanding to more markets

Digital platforms to accelerate agentic AI

AI Cyber



AI & Agentic



- Always-on monitoring
- Accelerated AI / agentic adoption

© Zurich

AI embedded along the value chain, focused on where it creates the most value for Zurich

	Sales & Distribution	Underwriting & Pricing	Claims & Services
Commercial	Agentic customer insights	Smart underwriting intake & risk triage	AI portfolio & claims analytics
Retail	AI search visibility Contact center agent assistance	AI pricing intelligence	Claims leakage reduction
Life	Personalized AI advisory Call insights for retention	AI medical underwriting Global pricing analytics	Complex claims review Self-service bot

Selected examples only

Showcased · Selective opportunity · Highest impact

Why Zurich can win

Scale and breadth
Build once, deploy proven AI capabilities across segments and markets

Proprietary insurance data & insight
Combine proprietary underwriting, claims, pricing insights with deep Zurich insurance expertise

Distribution & execution
Embed AI directly into established broker, agent and customer workflows

© Zurich

Embedding AI within our businesses



Commercial

Lisa Williams

Chief Underwriting Officer, International Commercial

"Changing the way we underwrite risk"



Retail

Harry Parsonson

Head of Global Retail Claims

"Every claim counts"



Life

Chris Bagnall

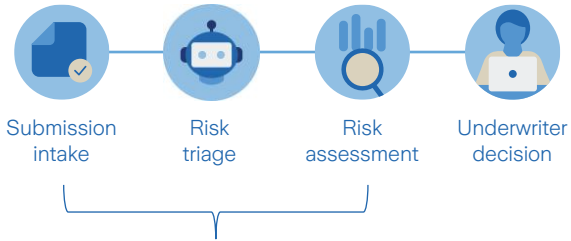
Head of Individual Underwriting & Claims

"Transforming the medical underwriting journey"

Commercial Underwriting: AI turns complex submissions into actionable risk insights

Embedded in the workflow
AI integrated across the underwriting journey

AI turns complex submissions into decision-ready risks



Proven impact
Tangible value already being delivered

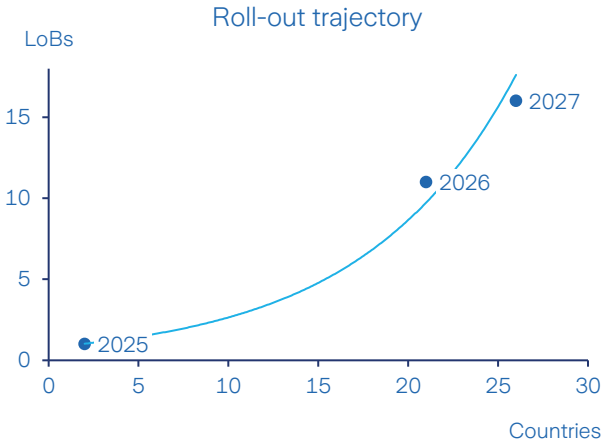
Freeing up underwriter capacity to focus on higher-value risk decisions

~200K hours	~43%	~17%
Underwriting capacity freed[1]	Increase in submissions processed[1]	Increase in quotes bound[1]

Better risk selection

Scaling further
Expanding across markets and businesses

Investing further in enrichment capabilities



[1] Covering ~USD 15bn of Commercial Insurance GWP.

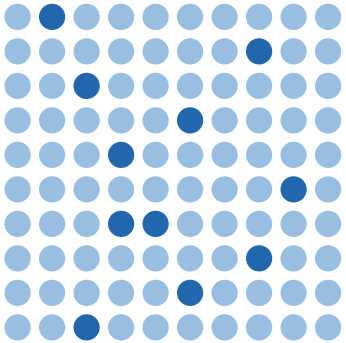
© Zurich

Retail Claims: Proven in-house claims AI solution, with tangible financial impact

Automated Claims Quality Assurance (QA)

Built in-house: combining Zurich claims expertise with advanced AI

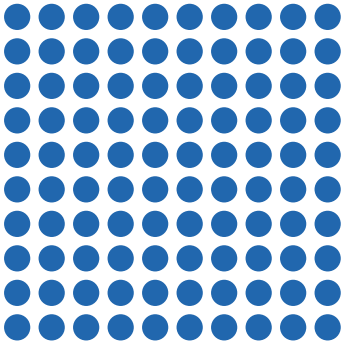
Manual file review today



Limited coverage

~2 hours a file

Automated QA



100%

of closed claims screened by AI, flagged files reviewed by experts, ~20 minutes to validate

Proven solution that scales

Common solution ready to scale across markets

USD 32m 2027 estimated one-off benefit from historical overpayments and missed recoveries

USD 30m 2027 estimated annual benefit from reducing claims leakage

- Proven on 5,500 real UK motor claims
- AI prepares, experts validate in 20 minutes

2027 plan



Next wave



 © Zurich

Life: AI is transforming our medical underwriting journey. Proven in the UK, scaling across markets

Proven workflow

Expanded across the core UK Protection portfolio

- Life & Critical Illness since February 2026
- Income Protection since July 2026



Complex medical evidence
GP reports, medical notes, images and other formats

AI-generated structured summary
Relevant medical information extracted and organised for review

Specialist underwriting decision
Final decisions remain firmly with Zurich's underwriters

Measurable impact

Releases specialist capacity, final decisions still with underwriters

88% less information to review by underwriters

60% reduction in assessment time

>99.6% accuracy

Designed for scale

Reusable across markets, while tailored to local underwriting and regulatory requirements

© Zurich

Key messages

Adoption at scale	We have built strong foundations, enabling proven capabilities to be deployed rapidly across businesses and markets
Better insurance economics	We are embedding AI where it matters most: strengthening risk selection, pricing, claims and distribution
Proprietary intelligence	Zurich's proprietary data, built over decades of underwriting and claims, creates a structural advantage to unlock substantially more value over time
Structural operating leverage	AI is already increasing capacity and productivity, supporting growth without increasing the cost base
Foundation for transformation	AI creates the foundation for the next phase of transformation, re-shaping how we operate and unlocking further opportunities

© Zurich

Global Specialty

Creating a global leader through expertise, breadth and disciplined growth

Kristof Terryn, CEO Beazley, CEO Europe, Middle East & Global Head Retail
Paul Bantick, Chief Underwriting Officer, Beazley
Kelly Kinzer, Global Head of Construction and Surety
November 17, 2026



© Zurich

Key messages

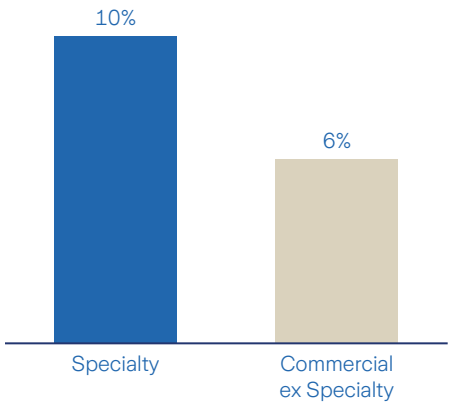
Structurally attractive market	Exposure to growing, complex risks supports faster growth and attractive margins
A stronger platform	Complementary expertise, products, clients and distribution create a new Specialty leader
More growth pathways	More clients, products and routes to market drives ~USD 1.5bn of revenue synergies
Proven execution	Construction demonstrates how expertise and active portfolio management convert demand into profitable growth
Greater portfolio flexibility	Diversification creates more choice over where and when to deploy capacity

© Zurich

Specialty combines growth and attractive margins, with specialist capabilities underpinning competitive advantages

Faster structural growth

Market GWP CAGR 2018-2024 (%)[1]



Larger, more complex risks

USD 106tn — **Infrastructure renewal**
Projected cumulative investments through 2040[2]

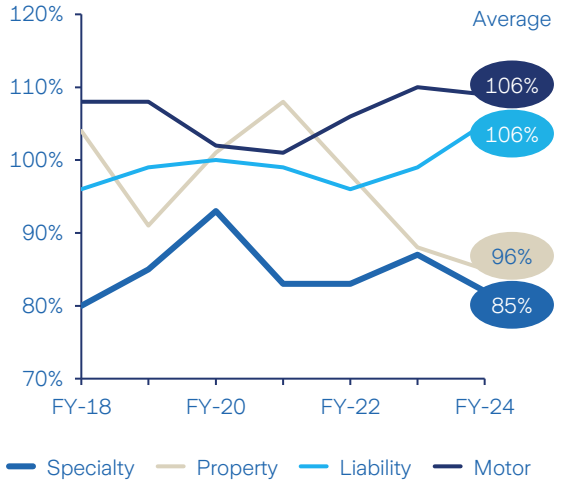
USD 7tn — **Digital and AI infrastructure**
Global investment expected in data centers by 2030[3]

+50% — **Energy transition**
Demand for rare earth magnets[4]

>5x — **Geopolitical fragmentation**
Policy changes affecting global trade and investment[5]

Higher margin

Market combined ratio (%)[1]



Differentiated underwriting, risk engineering and claims capabilities create sustainable competitive advantages in Specialty

1 Specialty includes E&S and admitted Specialty lines for U.S. Lloyd's, marine, aviation, transport, credit, surety and other Specialty lines. Source: McKinsey Global Insurance Pools.
2 McKinsey ("Investing in the infrastructure of modern society").
3 McKinsey Quarterly "The cost of compute: A $7bn race to scale data centers" (April 28, 2025).
4 IEA "Rare Earth Elements: Pathways to Secure and Diversified Supply Chains" (2026). Magnet rare-earth demand, 2025–2035.
5 World Economic Forum (Jan. 29, 2025), citing Global Trade Alert; policy changes affecting global trade and investment increased from 600 in 2017 to over 3,000 per year in 2022, 2023 and 2024.

© Zurich

Two proven Specialty franchises coming together to create a new global leader

ZURICH

ZURICH

beazley
A company of ZURICH

USD 9.6bn
Specialty GWP (FY-25)

USD 6.1bn
Insurance Written Premiums (FY-25)

Creating a new global Specialty leader
~USD 16bn
Specialty premiums

~85%
Average COR[1] 2022-2025

~74%
Average COR 2022-2025

Scaled global franchises
Construction | Energy | Surety | Financial Lines

Leading specialist franchises
Cyber | Property | Specialist Liability | Marine

[1] COR adjusted to a net denominator basis. Reported average COR for 2022–2025 was ~88%.

© Zurich

Together we are creating a new, differentiated global Specialty platform



Global scale and leadership

~USD 16bn GWP
#1 **Lloyd's**
#1 **Cyber**
#1 **UK** Commercial
#1 **Financial Lines**
#1 **Construction**



Broader specialist capabilities

~2,300 Specialty underwriters[1]
50+ Specialist products
>250 Risk engineers
1,000+ Claims professionals



Distinctive performance culture

Building a distinctive culture that attracts, empowers and retains leading specialist talent



Broad access to market

Leading positions with top global brokers, strong Middle Market and SME footprint and access to wholesale brokers at Lloyd's and the U.S.



More ways to grow

~USD 1.5bn revenue synergies through cross-sell, Lloyd's and Cyber

[1] Including underwriting support.

© Zurich

Three main growth pathways support ~USD 1.5bn of revenue synergies

~USD 1.5bn
revenue synergies

Cross-sell existing strengths

Two-way cross-sell of complementary products across our client and distribution networks

Scale through Lloyd's

Bring Zurich's products and capacity to Beazley's leading Lloyd's platform

Accelerate Cyber growth

Combine leading underwriting, innovation and resilience capabilities to capture a fast-growing market

© Zurich

Complementary portfolios and limited client overlap expand our ability to cross-sell across the combined client base

Product overlap



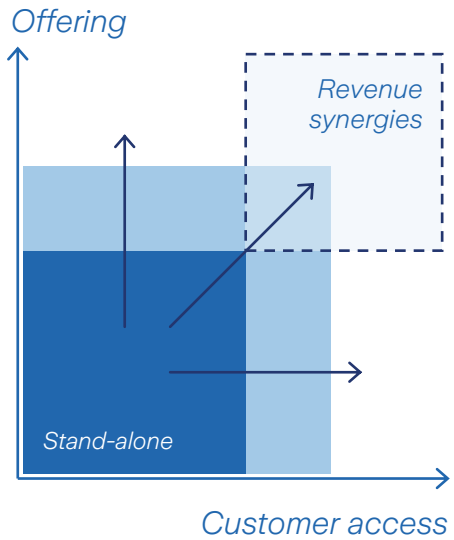
	Share of combined premiums	Actual client overlap (% of GWP from overlapping clients)
Complementary products	~35%	~5%
Limited client overlap	~20%	Negligible
Distinct product strengths	~45%	None

[1] Zurich and Beazley internal client overlap analysis across Cyber, D&O, Property, Energy, Financial Institutions and Marine Cargo, based on policies due to renew in Q4-26 and Q1-27.

© Zurich

Combining products and distribution creates a powerful cross-sell multiplier

Two-way cross-sell opportunity



Complementary offering

- Construction, Energy, Casualty
- Cyber, Aviation, Safeguard, Political Risk, Environmental Liability

Complementary distribution

- Leading broker and large-client relationships, 200+ countries and territories, Captives
- Lloyd's access, specialist and wholesale brokers

Creating a differentiated market position

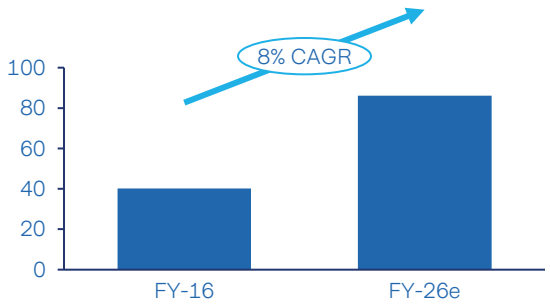
- Market leading positioning
- Broader product suite
- Complementary distribution reach
- Deep specialist expertise

© Zurich

Beazley provides a proven platform to scale Zurich's capabilities in the growing Lloyd's market

Lloyd's is a large and growing specialty market

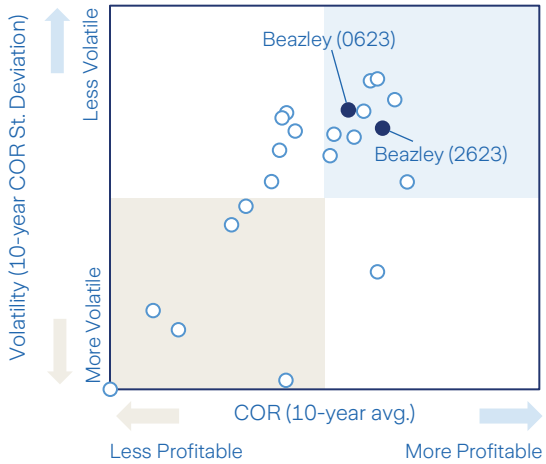
Lloyd's GWP (USDbn)[1]



- Elevated standing with wholesale brokers
- Privileged access to world-class underwriters
- Expanded addressable market
- Leading platform for specialty risks

Beazley has a proven track record of attractive returns at Lloyd's

Syndicates long-term financial performance[2]



92% 10-year avg. COR (vs. peers 99%)

Zurich adds products and capacity

+ Products

Broaden the proposition with Zurich's complementary capabilities, including Construction and Financial Lines

+ Capacity

Deploy additional capacity through Lloyd's to lead and participate on larger, more complex risks

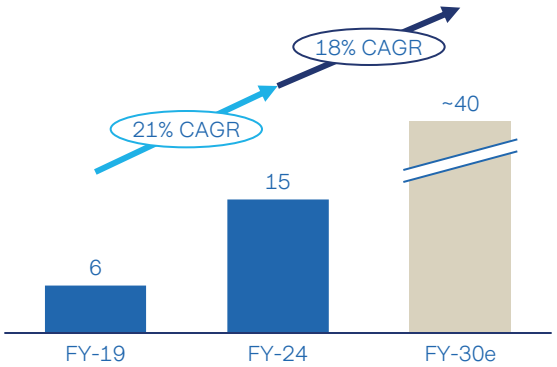
[1] Numbers converted to USD based on average HY-26 exchange rates (1 GBP = 1.3453 USD). FY-26e based on Lloyd's GWP outlook of GBP 64bn as per Lloyd's HY-26 results presentation.
[2] Source: S&P Capital IQ Pro; company financial statements (criteria for inclusion: 10 years of trading, more than GBP 100m of GWP in at least 5 of those years; excluded Life syndicates and SPAs).

© Zurich

A differentiated Cyber proposition positions us to capture a rapidly growing market

A rapidly growing, underpenetrated market

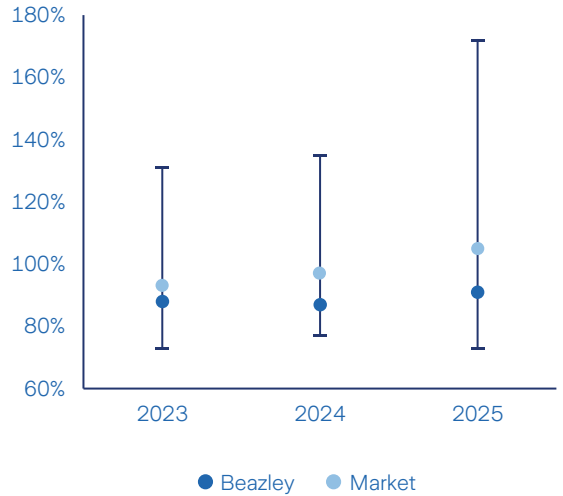
Cyber insurance GWP (USDbn)[1]



>70%
U.S. SMEs have no Cyber insurance[2]

Beazley's proven track record of attractive underwriting results

Cyber insurance combined ratio (%)[3]



Combined strengths

More capacity to lead
AA balance sheet, Beazley's syndication and reinsurance options

Deep Cyber expertise
~220 specialist underwriters, advanced risk modelling and threat intelligence

Greater innovation capability
Pioneering Cyber products and capacity solutions (e.g., Quantum)

Protection beyond insurance
End-to-end prevention, response and recovery with Beazley Security and Zurich Resilience Solutions

More routes to market
Geographic and distribution reach, Multinational & Captive assets, SME proposition

[1] Source: Historical numbers based on Munich Re 'Cyber Insurance – Risks and Trends 2025' (March 2025); CAGR FY-24 to FY-30e based on Beazley 'Cyber risk update' (October 1, 2024).
[2] Source: Munich Re 'The growing cyber threat: How AI is fuelling attack frequency and why most small business remain unprotected' (June 2025).
[3] Market data across peers with global portfolios provided by a third-party business partner. Combined ratios gross of reinsurance, net of brokerage. Source: Beazley's 2025 Capital Markets Day.

© Zurich

Zurich's Construction franchise shows how specialist platforms create broader client opportunities

ZURICH

A scaled and proven Construction platform

- Global franchise and established client relationships
- Risk engineering and claims expertise
- Innovative products and capabilities

Together

Broader capabilities and distribution create more opportunities across complex client relationships.

beazley

Brings complementary Specialty capabilities

- Environmental liability and adjacent lines capability
- Safeguard and specialist project solutions
- Capacity at Lloyd's

Construction provides access to attractive structural growth themes

- Civil and digital infrastructure
- Energy, power and grid resiliency
- Advanced manufacturing & industrial

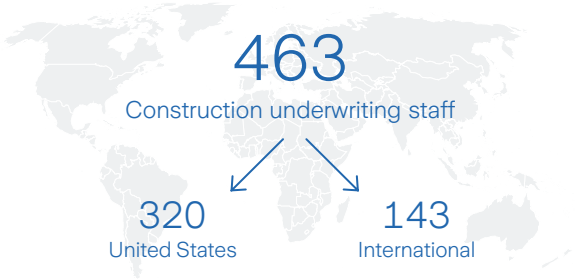
Zurich's Construction platform demonstrates our ability to scale specialist expertise with disciplined underwriting

© Zurich

Specialist expertise and local execution differentiate Zurich's global Construction franchise

Highly specialized Construction expertise

Dedicated industry vertical, further specialized by line of business



+78 Underwriters added in 2025-2026

Investing to grow in Digital, Power and Civil Infrastructure

End-to-end risk capability

116
Risk engineers

130
Claims handlers

Select → Prevent → Resolve

Broad products and proven innovation

Broad product capability

- Property & inland marine
- Casualty
- Professional indemnity
- Specialist solutions

Award-winning innovation

- Data Centre Project Guard
- Mass Timber Builders' Risk
- Weather Parametric
- Arrowsight

© Zurich

Disciplined portfolio management is delivering growth and improved returns

Attractive financial performance

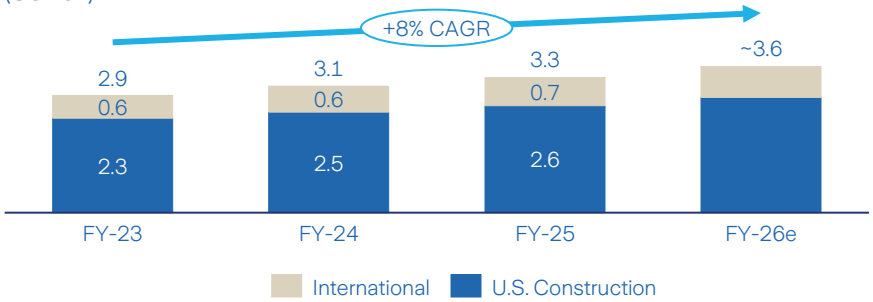
+45%
BOP Growth[1]
(FY-23 to FY-25)

3.5ppts
AY COR ex. Cat Improvement
(FY-23 to FY-25)

USD 620m
BOP
FY-25

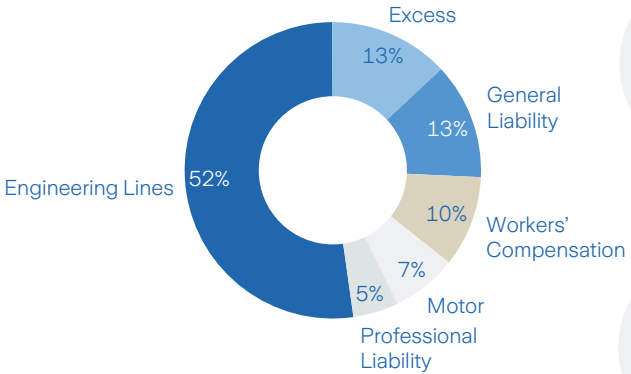
Global Construction GWP

(USDbn)



Diversified portfolio

GWP HY-26 (%)



~60%
Project related

~38%
Middle Market

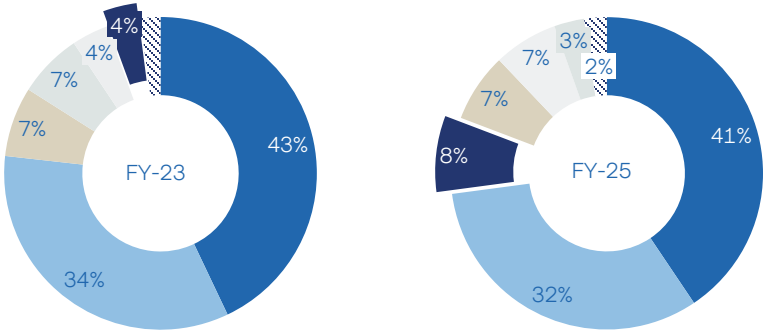
[1] Growth rate excludes nominal PYD and investment result.

© Zurich

A diversified business mix with a leading position in digital infrastructure

End-market mix evolution

% of Construction GWP



Digital infrastructure: 4%

Digital infrastructure: 8%

- Practice
- Other construction[1]
- Data centres and digital infrastructure
- Public and civil infrastructure
- Power and utilities
- Advanced manufacturing
- Healthcare and education

Multiple structural drivers support continued growth

Digital infrastructure

AI and cloud investment drives data centres, power and grid infrastructure

Infrastructure renewal

Long term investment in power, water, transportation and civil infrastructure

Defense and security spending

Rising national security drives demand for secure facilities, defense infrastructure, supporting power and logistics

Diverse end markets

Manufacturing, healthcare and education broaden the opportunity set beyond digital infrastructure

1. Other primarily comprises mixed-use, hospitality, residential, office, retail construction projects and programs.

© Zurich

Key messages

Structurally attractive market	Exposure to growing, complex risks supports faster growth and attractive margins
A stronger platform	Complementary expertise, products, clients and distribution create a new Specialty leader
More growth pathways	More clients, products and routes to market drives ~USD 1.5bn of revenue synergies
Proven execution	Construction demonstrates how expertise and active portfolio management convert demand into profitable growth
Greater portfolio flexibility	Diversification creates more choice over where and when to deploy capacity

© Zurich

ZURICH

Life

Unlocking value through expertise and opportunity



Alison Martin, CEO Life, Health and Bank Distribution
Andreas Henke, CFO Life, Health and Bank Distribution
November 17, 2026

© Zurich

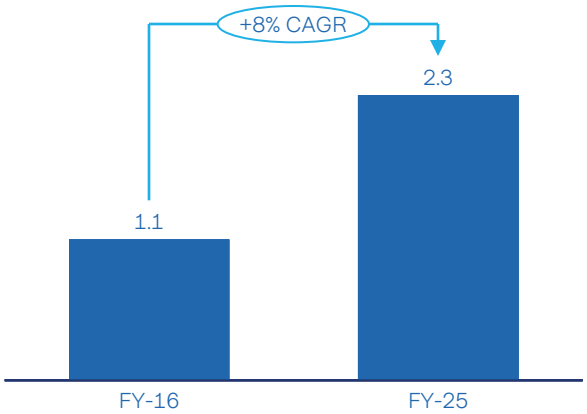
Key messages

Delivering industry-leading results	Proactive portfolio management has enhanced capital efficiency while increasing cash conversion and maintaining an 8% BOP CAGR over the past decade
Diversity of business supports resilient earnings	Durable earnings stream driven by differentiated propositions and diversified earnings sources from protection and capital-efficient savings
Capturing future opportunities	Favorable macro-economic trends and strong central capabilities provide a clear route to continuing profitable growth
Protection continues to outperform	Step-up Protection growth under a single global umbrella through stronger distribution, differentiated propositions and technical excellence, building on strong local execution track record
Capital-efficient Savings offer strong growth potential	Investment expertise, disciplined product design and established distribution channels position us to grow capital-efficient Savings & Retirement

© Zurich

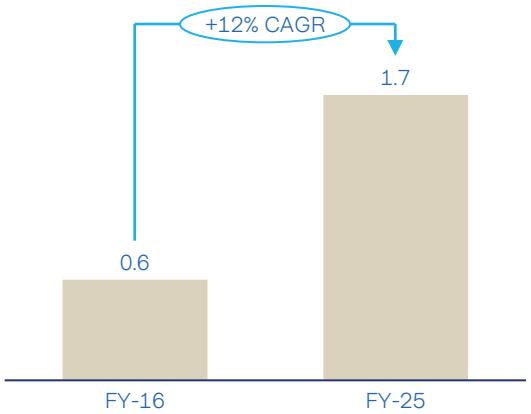
Life has delivered attractive growth and returns

Life BOP doubled over past 10y
(USDbn)



Average growth rate of peers: +5% CAGR[1]

Cash remittance[2] almost tripled
(USDbn)



Average cash remittance ratio: 75%

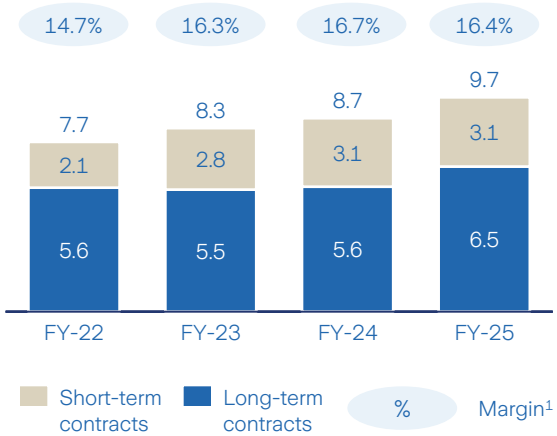
- Market leading earnings growth
- Long-term capital-efficient strategy
- Active portfolio management
- Strategic acquisitions

[1] Peers include the average Life operating profit of AIA, Allianz, AXA, Generali, Manulife, Prudential and Sun Life.
[2] 2-year average: FY-16 / FY-15 and FY-25 / FY-24.

© Zurich

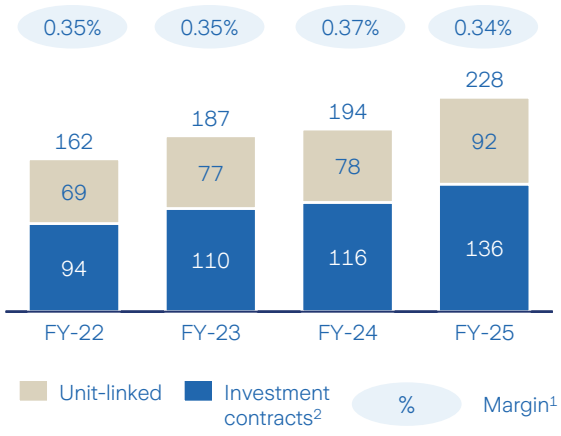
A strong, diversified Life franchise led by our profitable protection and capital-efficient savings businesses

Protection GWP (USDbn)



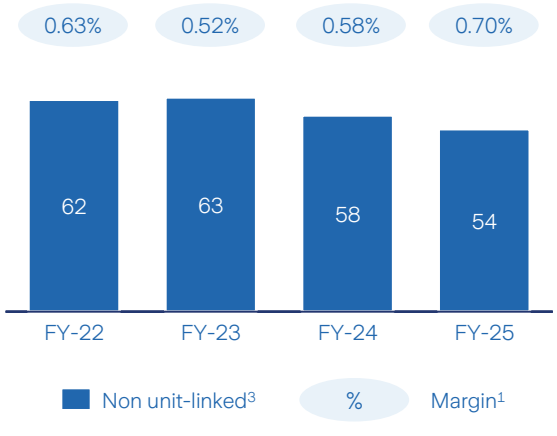
Protection
~56% of BOP4

Unit-linked AuM (USDbn)



Unit-linked
~30% of BOP4

Savings & annuities reserves (USDbn)



Savings and annuities
~14% of BOP4

1 Protection short-term contracts based on insurance service result; Protection long-term contracts, unit-linked and non unit-linked based on CSM + RA release; Investment contracts based on fee income.
2 Including 3rd party assets under management.
3 Non unit-linked reserves excluding Protection and other non-participating and including the German backbook previously held for sale.
4 As of HY-26. Excludes other items such as net investment result, other fee result, other result, policyholder tax and minority interest.

© Zurich

Structural shifts create significant opportunities for life insurers



Protection throughout working life

Individuals and families face persistent protection gaps and greater responsibility for financial security



Workplace-based protection

Benefits adequately meet the needs of only 59%[1] of employees



Financial resilience in retirement

Ageing populations face a retirement savings gap exceeding USD 100tn[2] across eight major economies.

[1] Source: Mercer, Health on Demand 2025 / Tailoring benefits.
[2] Source: Swiss Re Institute, sigma 02/2024 – Life insurance in the higher interest rate era.

© Zurich

Distinctive capabilities drive continued growth

Bank distribution

70+

Bank partnerships

Across Europe, the Middle East, Latin America and Asia Pacific



Scalable partnership model

Proven, flexible model combining insurance expertise with analytics, marketing and digitalization



Digital customer journeys

Digitized onboarding, hyper-personalized offers and retention management



Strengthened partnerships

Renewal of our exclusive long-term distribution agreements with Deutsche Bank and HSBC

Technical capabilities



Proprietary, end-to-end capabilities

From Pricing to Underwriting and Claims and across countries globally



Underwriting

Full underwriting experience owned internally, including underwriting philosophy, medical analytics and insights



Pricing

Global pricing assumption and experience insights tool, using underwriting, claims and retention data



Claims

AI-enabled platform for Claims validation and steering

© Zurich

Scaling Protection through differentiated distribution, customer-centric propositions and proprietary capabilities

Stronger distribution[1]

- Brokers — 42%
  - Joint growth plans
- Banks and Agents — 32%
  - Data insights & AI
- IFA, Direct and Partnerships — 26%
  - Service & technology

Better customer propositions

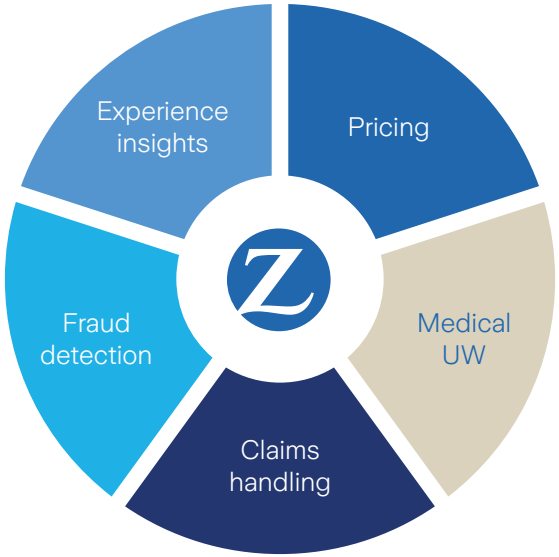

Healthier ageing


Financial security into retirement


Recovery from illness


Dealing with loss

Proprietary capabilities and tools



[1] Distribution split by FY-25 Protection GWP.

© Zurich

UK and Australia demonstrate successful execution of our Protection strategy

UK: Growing market share in Protection

10.6%
+3.2ppts
vs. FY-23

Individual Life market share[1]

15.3%
+1.3ppts
vs. FY-23

Group Life market share[1]

Propositions	**Strong growth** of 10% p.a. driven by high-net-worth individual protection and Group Critical Illness products
Distribution	Strengthened distribution through **expanded and new partnerships** increased our addressable market
Digital	Online portal enables **straight-through processing** and faster outcomes for brokers and customers

Australia: Retail leadership and Group Life expansion

32.4%
+12.2ppts
vs. FY-23

Individual Life market share[2]

10.1%
+4.5ppts
vs. FY-23

Group Life market share[2]

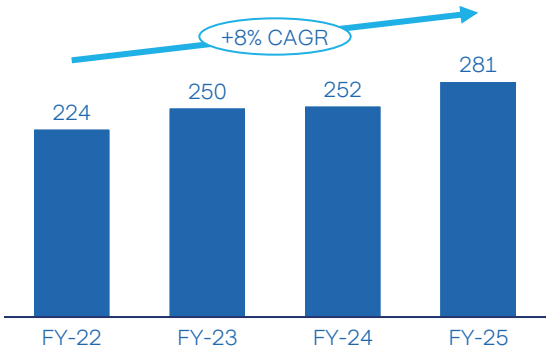
Propositions	**Three market leading propositions**. One digital adviser portal for managing in-force policies
Scale	**Expanded scale** by winning the Australian Retirement Trust mandate and acquiring ClearView
Digital	**Leading digital technology for servicing members** including simplified underwriting and straight-through death claims assessment

[1] Individual – FY-25 Standalone Term Protection new business market share; Source: ABI Market Statistics Exchange (MSE). Group Life – FY-25 in-force market share excluding Death in Service Pensions; Source: Swiss Re Group Watch.
[2] Individual – Q3-26 rolling 12 months retail-advised new business market share incl. Clearview; Source: NMG consulting. Group Life – Q3-26 estimate incl. ART in-force market share; Source: NMG consulting and Zurich estimate.

© Zurich

Unit-linked and capital-efficient Savings combine an attractive customer proposition with compelling growth potential

Strong AuM growth (USDbn)



Investment expertise and choice

Enabling customers to benefit from best-in-class performance at competitive pricing

Access to multi-asset-manager platforms

Disciplined growth
Our focus on capital-light unit-linked business has built a growing, cash- and capital-efficient book

Established market positions
Scale and distribution access in selected markets provide a strong foundation for growth

Global expertise
Capabilities span investment manager selection, fund range management and disciplined product design and pricing

Attractive opportunity
Improved economics make capital-efficient Savings & Retirement propositions more attractive to customers

© Zurich

Proven execution of scaling growth platforms via attractive propositions and disciplined product design

Customer appeal



Investment options aligned with customers' goals



Flexibility to adapt savings as needs change



#1 in broker and retail market[1]

Capital discipline



Capital-efficient savings and retirement products



Short guarantee renewal periods and additional benefits



#2 market position[2]

Scalable delivery



Existing **bancassurance and IFA relationships**



Shared investment capabilities **supporting local product design**



13% market share within 1.5y[3]

[1] 2025 ranking based on Milliman new business APE data.
[2] 2025 ranking of Life insurance groups by gross written premium volume. Source: ICEA (Investigación Cooperativa entre Entidades Aseguradoras y Fondos de Pensiones).
[3] New business APE - unit-linked endowment type / independent agency channel as of Sep 2026. Source: Konwakai.

© Zurich

Key messages

Delivering industry-leading results	Proactive portfolio management has enhanced capital efficiency while increasing cash conversion and maintaining an 8% BOP CAGR over the past decade
Diversity of business supports resilient earnings	Durable earnings stream driven by differentiated propositions and diversified earnings sources from protection and capital-efficient savings
Capturing future opportunities	Favorable macro-economic trends and strong central capabilities provide a clear route to continuing profitable growth
Protection continues to outperform	Step-up Protection growth under a single global umbrella through stronger distribution, differentiated propositions and technical excellence, building on strong local execution track record
Capital-efficient Savings offer strong growth potential	Investment expertise, disciplined product design and established distribution channels position us to grow capital-efficient Savings & Retirement

© Zurich

Appendix

© Zurich

Moving to a net-net combined ratio will be more aligned to how we manage risk and performance internally

Moving from net-gross to net-net combined ratio

Current	New
Gross losses + Reinsurance result + Gross expenses	Net losses + Net expenses
divided by	*divided by*
Gross insurance revenue	**Net insurance revenue**

Better aligned with our evolving P&C portfolio

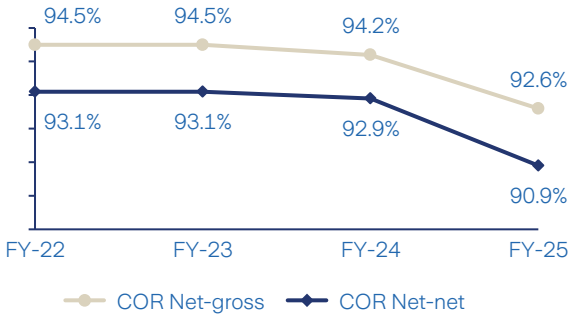
Larger Specialty business
Growing contribution

Reinsurance
Integral to risk and portfolio management

Comparability
Specialty and U.S. commercial peers

Historical trends do not change

P&C combined ratio, %



- Same economics
- Same performance trend
- Better aligned with net risk profile

 © Zurich

Introducing Life NBV as consistent measure of value creation across our Life portfolio

Existing metrics do not fully capture all Life Value creation

BBA business
(long-term Protection, Unit-linked, Savings)

↓

New business CSM

+

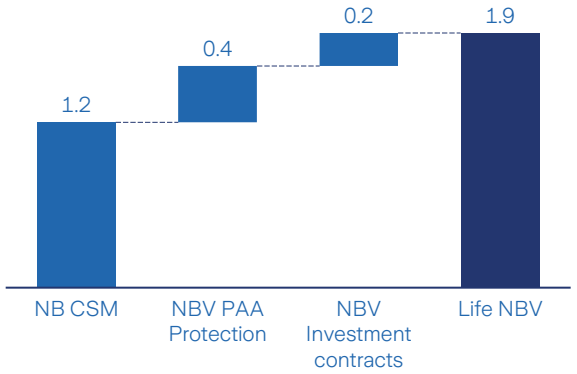
PAA (short-term Protection) & Investment contract business

↓

No single value metric

Life NBV provides a complete value view

FY-25
(USDbn)



- One value metric across all Life business
- Better visibility of future earnings and cash generation
- Improved comparability with Life peers
- Existing disclosures remain unchanged

© Zurich

Other information



© Zurich

Disclaimer and cautionary statement

Certain statements in this document are forward-looking statements, including, but not limited to, statements that are predictions of or indicate future events, trends, plans or objectives of Zurich Insurance Group Ltd or the Zurich Insurance Group (the Group). Forward-looking statements include statements regarding the Group's targeted profit, return on equity targets, expenses, pricing conditions, dividend policy, underwriting and claims results, business initiatives (including, but not limited to, sustainability matters), as well as statements regarding the Group's understanding of general economic, financial and insurance market conditions and expected developments. Undue reliance should not be placed on such statements because, by their nature, they are subject to known and unknown risks and uncertainties and can be affected by other factors that could cause actual results and plans, policies, initiatives and objectives of Zurich Insurance Group Ltd or the Group to differ materially from those expressed or implied in the forward-looking statements (or from past results). Factors such as (i) general economic conditions and competitive factors, particularly in key markets; (ii) the risk of a global economic downturn, in the financial services industries in particular; (iii) performance of financial markets; (iv) levels of interest rates and currency exchange rates; (v) frequency, severity and development of insured claims events; (vi) mortality and morbidity experience; (vii) policy renewal and lapse rates; (viii) increased litigation activity and regulatory actions; and (ix) changes in laws and regulations and in the policies of regulators, and the possibility of conflict between different governmental standards and regulatory regimes may have a direct bearing on the results of operations of Zurich Insurance Group Ltd and the Group and on whether the targets will be achieved. Zurich Insurance Group Ltd undertakes no obligation to publicly update or revise any of these forward-looking statements, whether to reflect new information, future events or circumstances or otherwise.

All references to 'Farmers Exchanges' mean Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange and their subsidiaries and affiliates. The three Exchanges are California domiciled interinsurance exchanges owned by their policyholders with governance oversight by their Boards of Governors. Farmers Group, Inc. and certain of its subsidiaries are appointed as the attorneys-in-fact for the three Exchanges and in that capacity provide certain non-claims services and ancillary services to the Farmers Exchanges. Neither Farmers Group, Inc., nor its parent companies, Zurich Insurance Company Ltd and Zurich Insurance Group Ltd, have any ownership interest in the Farmers Exchanges. Financial information about the Farmers Exchanges is proprietary to the Farmers Exchanges but is provided to support an understanding of the performance of Farmers Group, Inc. and Farmers Reinsurance Company.

It should be noted that past performance is not a guide to future performance. Please also note that interim results are not necessarily indicative of full year results.

Persons requiring advice should consult an independent adviser.

This communication does not constitute an offer or an invitation for the sale or purchase of securities in any jurisdiction.

THIS COMMUNICATION DOES NOT CONTAIN AN OFFER OF SECURITIES FOR SALE IN THE UNITED STATES; SECURITIES MAY NOT BE OFFERED OR SOLD IN THE UNITED STATES ABSENT REGISTRATION OR EXEMPTION FROM REGISTRATION, AND ANY PUBLIC OFFERING OF SECURITIES TO BE MADE IN THE UNITED STATES WILL BE MADE BY MEANS OF A PROSPECTUS THAT MAY BE OBTAINED FROM THE ISSUER AND THAT WILL CONTAIN DETAILED INFORMATION ABOUT THE COMPANY AND MANAGEMENT, AS WELL AS FINANCIAL STATEMENTS.

© Zurich

Presenters



Mario Greco
Group Chief Executive Officer

Mr. Greco joined Zurich in March 2016 as Group Chief Executive Officer and member of the Executive Committee.

Throughout his long and distinguished career, Mr. Greco has held various leadership positions across the insurance industry. From 2007 to 2012, he served as Zurich's CEO Global Life and later as CEO General Insurance.



Claudia Cordioli
Group Chief Financial Officer

Ms. Cordioli joined Zurich in March 2024 as Group Chief Financial Officer and member of the Executive Committee.

Prior to joining Zurich, Ms. Cordioli held several senior leadership positions across reinsurance, banking and consulting. She holds a degree in business administration and passed her certified public accountant (CPA) exam in the U.S.



Ericson Chan
Group Chief Information and Digital Officer

Mr. Chan has been Group Chief Information and Digital Officer at Zurich since October 2020.

Prior to his current role, he helped transform the digital services and online ecosystems of a large Asian insurer, as CEO Technology, after developing his leadership, digital and operational expertise in the insurance and banking industries in Asia and in the U.S.



Kristof Terryn
CEO Beazley, CEO Europe, Middle East & Global Head Retail

Mr. Terryn became CEO of Beazley in October 2026 and continues to serve as CEO Europe, Middle East & Global Head Retail at Zurich. Prior to this, he held several senior leadership positions, including CEO North America, Group COO, CEO General Insurance and CEO Global Life. Before joining Zurich in 2004, he worked as a management consultant in Brussels and Chicago and held various positions in the financial services industry and capital markets.

© Zurich

Presenters



Paul Bantick
Chief Underwriting Officer, Beazley

Mr. Bantick oversees specialist underwriting across cyber, property, liability and London market classes, including marine, aviation and political risks. With two decades of cyber insurance experience, he has helped shape the market, including leading the launch of the first cyber catastrophe bond, Full Spectrum Cyber and Beazley Security. Previously Group Head of Cyber Risks, Paul joined Beazley's Global Executive Committee in 2022 and the Board in January 2026.



Alison Martin
CEO Life, Health and Bank Distribution

Ms. Martin was named CEO Life, Health and Bank Distribution in January 2026. She previously served as CEO EMEA and Bank Distribution and as Zurich's Group Chief Risk Officer.

Before joining Zurich in 2017, she held senior leadership positions at a global reinsurer and worked with insurance clients in audit and advisory roles.



Kelly Kinzer
Global Head of Construction and Surety

Ms. Kinzer began her career at Zurich, as an underwriting trainee in the U.S. She rejoined Zurich in 2019 and was appointed Global Head of Construction and Surety in 2025.

Ms. Kinzer earlier served as U.S. Head of Construction. Her 25-year career has included senior leadership positions across the global insurance and broking industry.



Andreas Henke
CFO Life, Health and Bank Distribution

Mr. Henke was appointed Chief Financial Officer Life, Health and Bank Distribution in August, 2026.

Since joining Zurich Insurance Group in 2010, he has held a number of senior leadership positions, including Chief Financial Officer and Chief Risk Officer Switzerland.
He is an insurance executive with over two decades of experience across finance, risk, treasury, accounting, and audit.

© Zurich

Presenters – Fireside Chat



Lisa Williams

Chief Underwriting Officer, International Commercial

Ms. Williams has served as CUO, Commercial International since November 2026. With more than 30 years of underwriting experience across Casualty and Property, she has held senior roles at leading global insurance companies. A strong advocate for underwriting excellence, product innovation and inclusion, Lisa was named a Business Insurance EMEA Woman to Watch in 2022.



Chris Bagnall

Head of Individual Underwriting & Claims

Mr. Bagnall joined Zurich's global team in 2017 when he became the Global Head of Individual Life Underwriting.

Prior to this, he first joined Zurich in 2013 as the local Chief Underwriter in the Middle East. His underwriting career spans nearly 40 years, managing local teams in the UK, India and East Asia.



Harry Parsonson

Head of Global Retail Claims

Mr. Parsonson brings extensive experience from various senior roles in claims and compliance, spanning P&C, Marine, Auto, Residential, Travel and Accident & Health across three continents. His focus on customer experience and leveraging technology to improve claims outcomes plays an important role in driving this transformation.

© Zurich

For further information

Call us

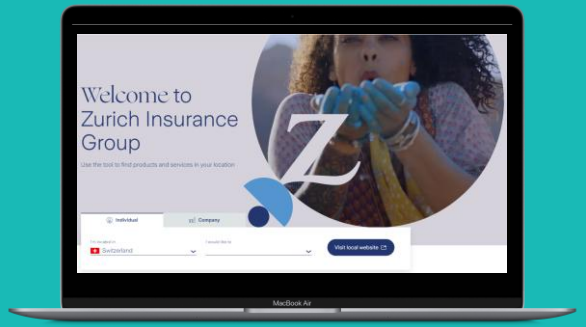
Investor Relations and Rating Agency Management

• Richard Burden	+44 7483 643 068
• Adrienne Lim	+41 76 270 30 39
• Francesco Bonsante	+41 44 628 00 68
• Samuel Han	+41 44 625 32 57
• Johannes Herholdt	+41 44 625 25 53

Events

• Patricia Heina	+41 44 625 38 44

Visit or follow us



Investor Relations website

Financial results and reports

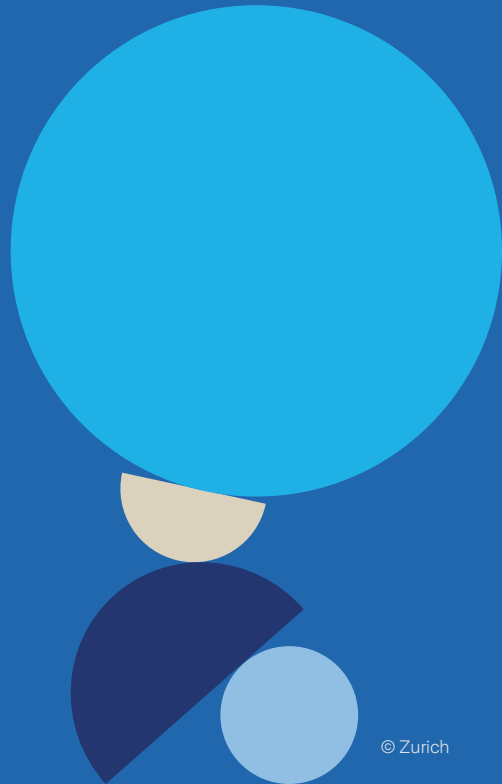
Follow us on:

 © Zurich

Thank you

Upcoming events

- February 18, 2027 – Annual results 2026
- May 5, 2027 – Update for the three months ended March 31, 2027
- July 29, 2027 – Half year results 2027
- October 7, 2027 – Investor Day 2027
- November 4, 2027 - Update for the nine months ended September 30, 2027



© Zurich