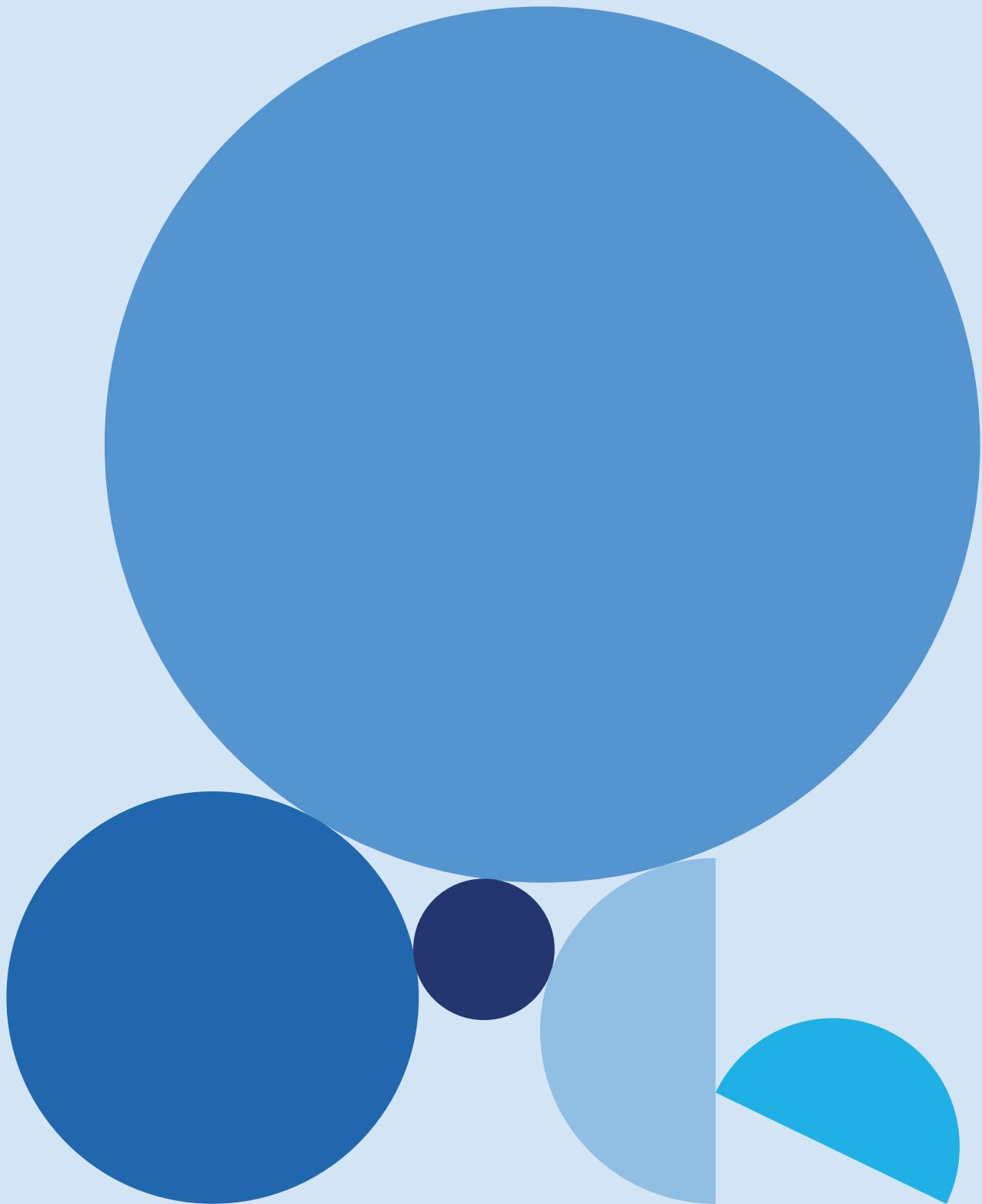


Zurich's Approach to Customer-Centric Conduct and Experience

High-level summary



High-level summary of Zurich's approach to customer centric conduct and experience

At Zurich, customers are at the heart of everything we do. We have internal frameworks, policies and guidelines that outline requirements and responsibilities around the customer experience, responsible product offering and sales practices. These ensure that we remain a trusted brand for our customers, employees, business partners and other stakeholders.

1. Zurich's customer-facing conduct framework

1.1. Purpose

Zurich's global customer-facing conduct framework is designed to support countries in identifying, evaluating and mitigating the risks related to customer facing conduct. It also supports in developing detective and preventive control activities in existing processes across the customer lifecycle. These activities help to maximize the likelihood of fair and positive outcomes for the customers in alignment with the changing needs of customers, new business models and the evolution of expectations and requirements from regulators and other stakeholders.

1.2. Scope

The customer-facing conduct framework applies to all relevant¹ operations within Zurich Insurance Company Ltd, its direct or indirect subsidiaries and employees globally, ensuring compliance with both Group and local requirements.

1.3. Related documents

Customer-facing conduct covers every customer touchpoint; from the moment a product is offered, to the handling of claims and payout. As local regulations may vary, business units supplement Group requirements with local policy documents where appropriate. The framework is rooted in the Code of Conduct, and relevant Group requirements are included in different policy documents and guidelines to support organizational alignment. Where stricter local requirements exist, local laws and regulations take precedence over Group requirements.

1.4. Requirements

1.4.1. Responsible product design and offering

Zurich designs products, services or experiences that aim to meet the needs of its customers. Every new or significantly revised product undergoes a rigorous assessment and approval process, which considers customer needs, regulatory requirements and potential customer-facing conduct risks. Product terms, conditions, coverage details and exclusions are communicated transparently and in a language customers can understand. Target markets are identified and considered as part of product development to help meet market specific needs.

1.4.2. Responsible sales practices

Zurich sells products and services that are appropriate for its customers' needs. Processes are in place to verify intermediary authorization before distributing Zurich policies, so that only authorized and appropriately trained individuals offer Zurich's insurance products. This is followed by regular monitoring. Sales staff

¹ Excluding Farmers Group, Inc. (FGI)

(including any external tied agents) also receive ongoing training on customer-facing conduct-related requirements to strengthen knowledge of the products and the applicable sales process.

1.4.3. Customer service and complaint resolution

Zurich provides considerate service to its customers and deals with customer complaints fairly and in a timely fashion. Customer service teams are well-trained to communicate and address enquiries or complaints promptly, in line with local requirements within locally prescribed timelines. When customers raise requests, structured processes are in place for handling and analyzing complaints. These processes are followed for quality and analysis purposes to drive ongoing improvements in service quality and customer satisfaction.

1.4.4. Claims management

Zurich delivers on the promises made to its customers through the appropriate handling of claims and payouts. Relevant claims employees receive regular training, equipping them to support customers with clear communication and empathy, especially those in vulnerable situations. Processes are in place to help customers make claims, and an internal guideline supports guide claims personnel in maintaining standards in the claims handling process.

1.4.5. Governance and oversight

Zurich maintains a robust governance for integrity, accountability and effective management of customer-facing conduct risks. Governance responsibilities are distributed across teams and functions, following Zurich's three-lines-of-defense model. Product development, underwriting, pricing, claims, customer office and business unit teams play critical roles in identifying and managing risks within their respective areas of expertise.

Group Compliance supports and advises business units, helping them manage customer-facing conduct risks as customer needs, business models, and regulatory expectations evolve. Group Compliance also independently monitors, challenges, and oversees compliance risks, providing assurance to management that business practices adhere to local regulations and internal requirements.

2. Zurich's customer experience, frameworks and guidelines

2.1. Customer experience standards

Zurich's customer experience standards set the direction and establish the desired customer experience within Zurich. They define minimum and aspirational goals for delivering positive customer experiences. These standards address ease of interaction, timeliness, information availability, transparency, communication style, and accessibility as they relate to the customer's experience with Zurich. Customer experience standards have been introduced across Retail and Commercial businesses. These standards are monitored and progress tracked through business unit assessments, customer surveys, key performance indicator tracking, regional leadership reviews and action planning.

2.2. Tone of voice framework

Zurich's tone of voice framework is designed to increase warmth, clarity, and conciseness to customer communications, helping customers easily understand the company's offerings and any actions they need to take. It is supported by a customer empathy training program to further enhance customer communication. This is Zurich's award-winning² global program which uses bespoke learning and a unique personality model to

² The Brandon Hall HCM Excellence Awards 2025 – Zurich customer mastery programs have been recognized for innovation, measurable impact, and transformative approaches to human capital management. In 2025, Zurich entered the Brand Mastery Program, CX Mastery Program and the Customer Empathy Masterclass and won 9 gold and silver awards among which gold award for Customer Empathy Best Customer Training program.

transform how employees connect with customers through genuine, empathetic communication, deeply enhancing customer experience, trust and loyalty.

2.3. Net promoter score program

Zurich measures customer experience using a variety of metrics under the net promoter system. The transactional net promoter score (TNPS) measures customer loyalty through surveys at specific customer touchpoints, and it is measured continuously throughout the year, primarily in retail insurance. The relationship net promoter Score (RNPS) measures customers' overall loyalty to Zurich over a longer period. These assessments are conducted periodically for both Retail and Commercial Insurance customers. Results are used to evaluate progress against improvement targets and to provide a global perspective on customer perceptions of the Zurich brand. Our NPS program has been a driver of customer focus for the Group for a number of years.

3. Ongoing training and improvement

Zurich invests in its people and fosters a culture of learning and knowledge-sharing to support Zurich's ambition. Employees, intermediaries and sales teams receive training to understand and meet customer needs and distribute Zurich products responsibly, while adhering to local regulations. Programs such as Zurich's proprietary customer mastery program and our award-winning customer empathy training help employees understand what it means to be customer focused as well as communicate clearly, empathically and respectfully in customer interactions. Zurich's customer-facing conduct framework is part of the annual mandatory Code of Conduct training for all employees of the Group.

For further information on how Zurich values its customers visit: [Our customers | Zurich Insurance](#)