### Make the Difference

<table>
<thead>
<tr>
<th><strong>700+ ideas submitted</strong></th>
<th><strong>2,000+ Nominees</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Co-creation Session</strong></td>
<td><strong>1,250+ employees engaged</strong></td>
</tr>
<tr>
<td><strong>60 Initiatives</strong></td>
<td><strong>28 COUNTRIES</strong></td>
</tr>
<tr>
<td><strong>22 Global Events</strong></td>
<td><strong>4 REGIONS</strong></td>
</tr>
</tbody>
</table>
Plain Language - From 40 pages to 4 pages

SteerCo Streamlining
33% reduction of meetings

Fast Track Renewals
15% time reduction

48h Referral - From 7 days to less than 48h
MAKE THE DIFFERENCE
We are **changing** the world

We are **unlocking** Zurich’s potential

We need to change to **remain relevant**
MAKE THE DIFFERENCE is grounded on our strategy

...simplification       ...innovation       ...customer focus
We need to speak the **language of the customer**
Our industry targets mainly Baby Boomers.

It’s time to look at the Next Generation.
Impact of the Next Generation

~4.8bn people by 2020

~45% of today’s workforce

20% hold a leadership position
The **Next Generation** is now the entry point to the mass market
The Next Generation is more global

Baby Boomers are more anchored locally
The **Next Generation** has changed most industries and **Insurance is next**
Motor insurance should consider new mobility concepts

Home insurance needs to address renters’ needs

Life insurance has to fit a new lifestyle

Travel insurance has to change

例：

德国

英国

美国

全球

1 By the age of 30
The Next Generation has different needs

- Community
- Individuality
- Convenience
The insurance industry is **NOT** catering for

- **COMMUNITY**
- **INDIVIDUALITY**
- **CONVENIENCE**

It is time to **RE-SHAPE** the industry
The Next Generation has different needs

- Individuality
- Community
- Convenience
MAKE THE DIFFERENCE community cares about SUSTAINABILITY
Sustainability is authentic to our internal community

Single-use plastic ban

Paper reduction

Digital office
We are innovating with
external communities

Hack Zurich

Innovation Championship
Combining the purpose of sustainability with the power of innovation

- **2019**
  - 458 Start-ups
  - 57 Territories
  - 21 Participating BU’s

**WORLDWIDE MEDIA COVERAGE**
Protecting the Next Generation
Combining the purpose of sustainability with the power of innovation

- 700+ Start-ups
- 57 Territories
- 26 Participating BU’s

GLOBAL PARTNER NETWORK INVOLVED IN SCOUTING
Combining the purpose of sustainability with the power of innovation

APPLICATIONS STILL OPEN

2020
700+ Start-ups
57 Territories
25 Participating BU’s

GLOBAL PARTNER NETWORK INVOLVED IN SCOUTING
The Next Generation has different needs

- Individuality
- Community
- Convenience

Individuality
We have now started to conceptualize a different approach
Tom Hines, Customers like you,

choose on average a coverage of 210'000 CHF. Here are your personalized options for a duration of 10 years:

- Coverage: 200'000 CHF
- Your Premium: 26.20 CHF / month
- Cost of 1 coffee per week

Coverage: 250'000 CHF
Your Premium: 30.10 CHF / month
Cost of 1 pizza every other week

Continue

The Next Generation has different needs:

- Individuality
- Community
- Convenience
Bringing the Frontline expertise
Use our Risk Engineering Expertise:

Risk Advisor
Risk Advisor
It’s your turn to download it!
The Next Generation has different needs

Community

Individuality

Convenience
It’s not about processes
It’s not about systems or IT
It’s not about hierarchy
So what’s it about?
It’s about people
MAKE THE DIFFERENCE