

Corporate



Totally bespoke solutions designed by experts



Zurich – leading the way in insurance for Corporate

Zurich is one of the UK's leading insurers, providing global coverage and market-leading risk management across a broad range of sectors.

Our heritage and reputation are built on financial strength and stability, building confidence with brokers and customers that we provide reliability and are here for the long term.

We have continuously delivered strong financial performance irrespective of market conditions, continuing pressure on pricing and the rising impact of claims inflation on Business Operating Profit and Combined Ratio.

- In May 2009, Zurich achieved its 25th consecutive quarter of profitability.
- Zurich's UK business results for 2008:

Gross Written Premium (GWP)	£2,097 million (up 2% compared with 2007)
Business Operating Profit (BOP)	£295 million (£91 million in 2007)
Combined Ratio	95.7% (104.8% in 2007)

Underwriting integrity combined with a customer-focused ethos is what sets us apart.

We are a trustworthy partner for you and your customers, someone you can confidently place business with – even in turbulent market conditions.

Our broad footprint spans the needs of private individuals, SMEs and corporate businesses and includes specialist areas such as Construction, Property Investors, Marine Cargo and Engineering. So not only can we help you reach a wide customer base, we can also provide the depth of expertise that successfully supports both you and your customers. You can be confident you have access to valuable insight, experience and decision-making, whatever business you're looking to place.

Strength and reputation

- Global insurer with GWP of US\$37.2 billion in 2008.
- Third largest general insurer in the UK.
- UK's leading Employers' Liability insurer.
- Five-star Defaqto ratings for our Home and Motor products.

We have strong regional presence in the UK backed by global reach and capacity. With a network of UK branches and a UK-wide salesforce, we can work with you and your customers in a way that fulfils specific requirements.

Opportunities in Corporate business

Zurich is a well established major player in the Corporate business market. Our significant market position, combined with our all-encompassing and flexible core products, enables us to target a broad spectrum of businesses within the Corporate segment.

Why are we targeting this business?

- Zurich is a very well established major player in this market with a strong reputation as a leading Employers' Liability insurer.
- We continue to grow our market position, enhancing our reputation as an insurer of choice through innovative solutions and new approaches including addressing multinational exposures.
- We believe in offering value through total solutions that include Risk Insight, Claims and Risk Management, and look beyond cover and price.
- There are emerging sectors which create new opportunities.

Market size

Sourced from Internal Zurich research

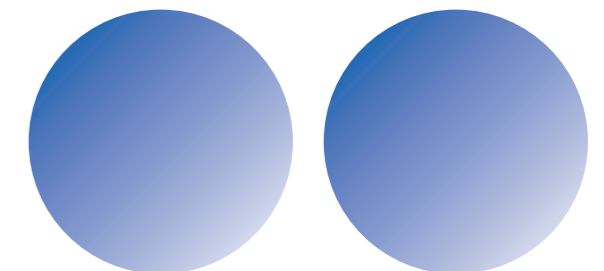
- The Corporate business market is estimated to be approx. £3 billion GWP.
- We consider the Corporate market as companies with a turnover of between £5 million and £300 million in the UK.
- This is a very broad and diverse part of the UK economy that provides significant opportunities.

Market share

- Zurich holds number two market position in the UK with a market share in excess of 10%.

Our view of the industry landscape

- Corporate customers face higher costs of capital, scarce liquidity and increased pressure from customers and competitors. A stable insurer with an established track record is important to them.
- Companies are under constant scrutiny from investors and regulators, with many key individuals having to accept higher levels of personal responsibility for the successes or failures of business.
- Globalisation continues to create more complexity, broaden customer's needs and bring new opportunities meaning more and more customers require tax and regulatory-compliant solutions outside the UK.
- Many larger businesses rely on suppliers and increasingly complex supply chains. This increases the likelihood of breaks in the chain and the risk of business disruption or even failure.
- Corporate organisations continue to rely on the broker market to play a leading role in seeking the most appropriate risk transfer solutions.
- With changes in legislation, claims protocols and increased litigation there is heightened awareness and a proactive approach towards risk management. Financial pressures mean organisations will seek closer scrutiny of these costs and look to their broker and insurers for risk management support and guidance.
- Inflationary pressures are increasing the cost of claims, including medical intervention, care, damages and costs.



Corporate customers you can target

Zurich can provide cover for the following:

- Companies with turnover from £5 million to £300 million
- Organisations with a dedicated approach to risk management and risk prevention
- Customers looking for a working relationship with their insurer and broker that enables them to plan for the future and manage the cost of risk through the market cycle
- Customers who require a total package programme, including Motor, Liabilities, Property, Engineering and Financial Lines
- Organisations that want an insurer with a practical understanding of customer risk that is able to provide a bespoke solution.

Sub-segments

- Our core products are comprehensive and flexible, enabling us to target a broad spectrum of businesses within the Corporate sector.
- We have specific expertise in emerging and growing markets, including:
 - Sports, leisure and entertainment
 - Waste management and environmental
 - Technology.

We also cover traditional markets, including:

- Manufacturing
- Wholesale and Distribution
- Food and Beverage
- Traditional heavy manufacturing.

Matching our cover to your customers

Corporate

Zurich's Corporate policies are wide enough to provide complete bespoke solutions for businesses with a turnover between £5 million and £300 million.

Why choose Zurich for Corporate?

Cover built on strong principles

- Zurich is a visible and accessible insurer in the marketplace, not an anonymous risk and capacity provider.
- We provide access to expert, experienced, regional market-facing underwriters specialising in Fleet, Liability, Property and Financial Lines for corporate customers.
- We offer a sophisticated approach to pricing and underwriting.
- We have experienced support and advice on underwriting pan-European and global programmes.
- We offer dedicated Claims Account Managers who provide informed and timely support for major customers.
- We have access to specialist risk management advice and services.
- We utilise a panel of lawyers' expertise on legal matters.
- We have access to international and global capability with specific international risk expertise.

Service that sets us apart

Zurich has a unique approach to working with brokers, with several initiatives in place to provide help and support.

Market underwriters

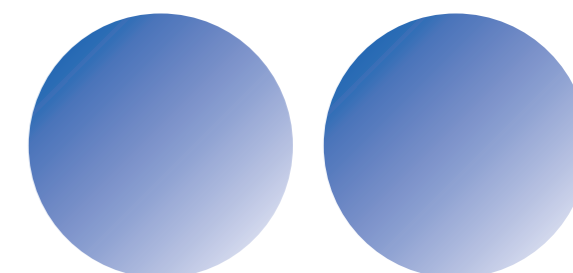
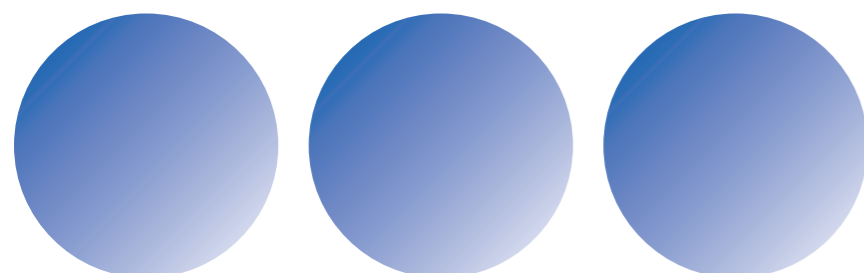
Brokers have direct access to market underwriters, who have the authority to make decisions. Our underwriters can assist you with customer visits.

UK-wide salesforce

Our dedicated salesforce provides support to help our brokers to develop their portfolio of business through effective business planning and prospect management.

Claims

- First response unit providing access to dedicated claims handlers across all areas of claims expertise through single telephone number.
- Claims Account Managers (CLAMs) for major customers.
- Market-leading fraud offering.
- Major Loss teams proactively manage large property claims.
- Specialist Occupational Disease unit.
- In-house Claims inspectors.
- Innovative Approved Repairer scheme to ensure capacity and speed of service (for cars only).
- Forensic Motor engineers enable us to successfully obtain reimbursement for fires arising due to manufacturer faults.
- Rehabilitation.
- Catastrophic Personal Injury team proactively manages large PI claims to get the best settlement value.
- Specialist subsidence claims unit.
- Network of solicitors and other suppliers.
- Specialist Credit Hire unit to keep credit hire costs under control.
- Specialist recovery teams.
- Strategic claims management.



Core Product Choice

Property and Liability Covers

- Combined and Combined 'All Risks'.
- Material Damage and Business Interruption.
- Employers' Liability.
- Public and Products Liability.
- Excess and Products Liability.
- Money.
- Specified Items.
- Goods in Transit.
- Business Travel.
- Group Personal Accident.
- Contractors' 'All Risks'.

Motor Covers

- Fleet.
- Employee Owned Fleet.

Financial Lines Products

- Directors & Officers.
- Crime.
- Excess Directors' & Officers'.
- Executive Assurance.
- Professional Indemnity.
- Pensions Trustees' Liability.

Marine Cargo

- Cover for companies involved in both domestic and international trade, importing or exporting goods.

Multinational Insurance Proposition (MIP)

A unique insurance solution addressing many of the uncertainties related to local licensing and premium tax requirements. MIP aligns coverage with local legislation related to licensing and premium tax, wherever customers operate.

Value added services

Zurich Risk Engineering offers a full range of additional fee-based benefits including:

- Risk management
- Training
- COSHH assessments
- RM surveys
- Business Continuity planning.

Mergers & Acquisitions

Zurich was one of the first insurers to establish an M&A unit (New York and London) to offer a single point of contact for all insurance solutions for customers undergoing mergers, acquisitions, divestitures or restructuring.

The team works across UK and multinational markets and consists of experienced M&A professionals and underwriting specialists.

Making the most of Zurich for all your customers' needs

Ways to expand your business, meet all your customers' needs and leverage opportunities from your Corporate customers

Zurich has the expertise and commercial flexibility to support and grow business through cross-selling opportunities. Your Account Executive can help build a structured approach to cross-sell many classes of business including:

- Professional & Financial Lines
- Excess Layer Insurance for Employers' Liability, Motor, Public Liability and Professional Indemnity
- Marine Cargo
- First party Product Recall.

Zurich also provides expert and specialist solutions in the following markets:

SME	Property Investors
Engineering	Marine Cargo
Construction	Navigators & General
Home and Motor	Community & Social Organisations.

Maximise your business potential by exploiting the full power of Zurich

Zurich – leading the way in Corporate

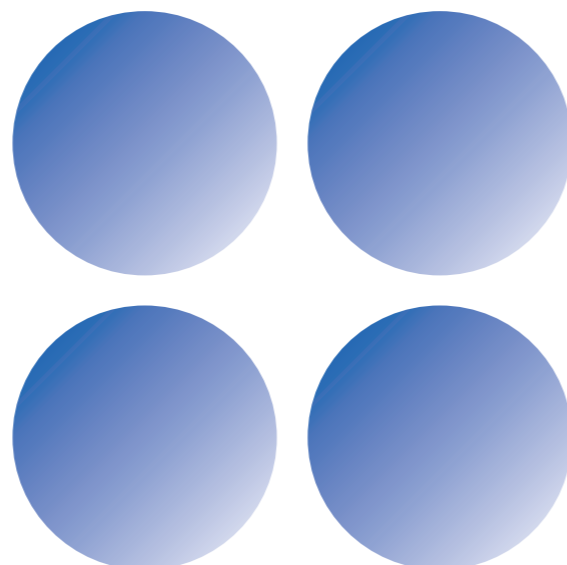
- Total customer solutions that incorporate risk insight, claims expertise and risk management advice.
- Specialist expertise in emerging and traditional markets including manufacturing, wholesale, sports, leisure and entertainment, food and beverage and waste management.
- Dedicated claims support, incorporating First Response Unit, Claims Account Managers for major customers, major loss teams and market-leading fraud offering.
- Unique Multinational Insurance Programme for companies operating internationally.

Zurich provides:

- Regional presence enabling deep understanding of broker and customer needs and requirements
- Access to expert teams of underwriters and claims specialists with the authority to make decisions.

By taking advantage of the full breadth and depth of our offerings you can be sure that you have access to wide market coverage, deep industry expertise and specialist capability. With a long-term commitment to the broker market, we're leading the way.

Get in touch with your Zurich contact or visit:
www.zurich.co.uk/brokerzone





For more information visit:

www.zurich.co.uk/brokerzone

Zurich Insurance plc

Zurich Insurance plc, a public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.



Because change happenz