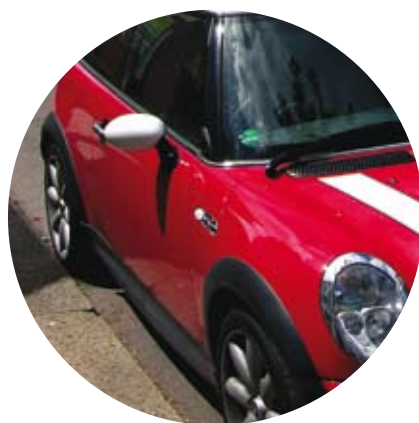
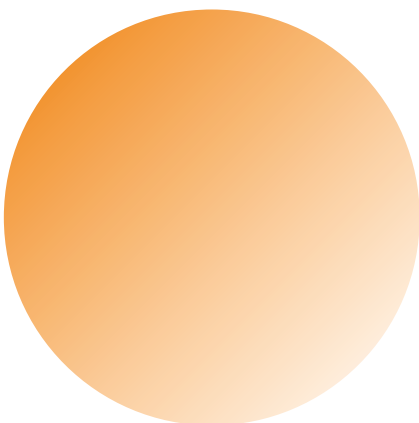
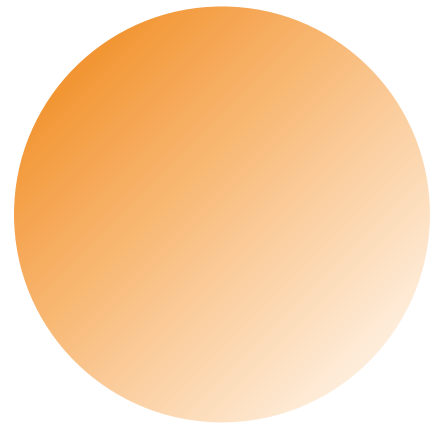
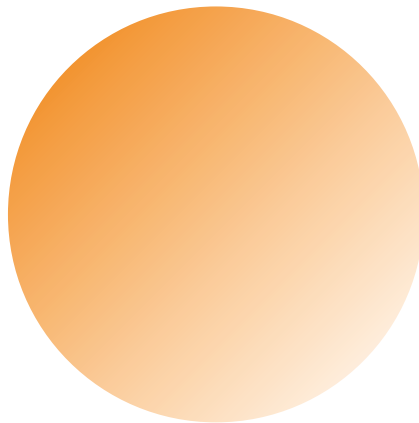
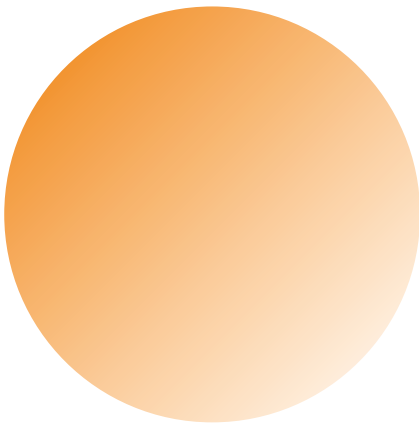


Home and Motor

A broad product range providing wide market coverage



Zurich – leading the way in insurance for Home and Motor

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 with Home and Motor insurance

Zurich believes the home and motor market offers significant market potential. We already have a strong pedigree in this core market and as one of the leading providers with an established reputation we are keen to build on this success.

Why are we targeting this business?

- We have a strong reputation for delivering when it matters through initiatives like *Zurich HelpPoint*® and taking a leadership role in response to the 2007 floods.
- Zurich's quality products, heritage and reliability are important advantages in the market.
- We believe there are impressive business growth opportunities with lasting relationships between insurer, broker and client.

Market size

Sourced from Internal Zurich research

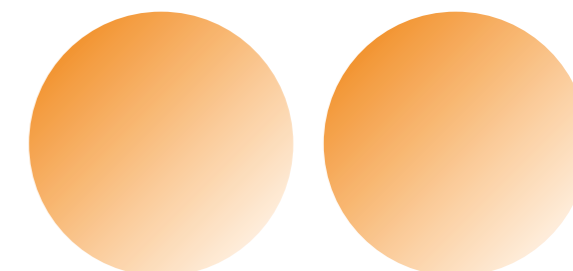
- The market for home and motor insurance is estimated to be worth approx. £4.7 billion GWP.
- Home and motor is a large and challenging market.
- Insurance is one of the most commonly researched subjects on the internet. Aggregator websites encourage consumers to compare prices and buy direct.
- Many consumers prefer to rely on a broker's expertise – 50% of Zurich's home insurance is sold through brokers.
- The economic downturn has led customers to shop around and become selective in their insurance purchasing decision. In addition, increases in fraud, arson and theft are more prevalent.
- Price is the key driver in the current economic climate.

Market share

- Zurich is the third largest Home and Motor provider in the UK market.

Our view of the industry landscape

- There is increased competition from the direct market.
- The broker market is consolidating with nationals replacing regional firms.
- Smaller brokers are forming networks to remain competitive.
- The use of fees, upselling and other revenue streams, for example Credit Hire, is increasing.
- Aggregators are becoming more significant as an alternative distribution route.
- Full Cycle EDI (FCEDI) continues to be the dominant method of trading for Personal Lines.
- Offshoring has polarised attitudes among brokers and consumers.
- The Financial Services Authority (FSA) may decide to investigate the vertical integration of the insurance market.
- The economic downturn is shrinking the size of the mortgage and car-sale linked insurance market.



Home and Motor customers you can target

Customers who are aware of the importance of sufficient insurance for their assets, and see the benefits of regularly reviewing cover, will be receptive to home and motor insurance.

Zurich can provide policies for:

- Home owner customers
- Landlords
- Drivers aged 40 and over
- Non-standard vehicle owners.
- Mid Net Worth customers
- Drivers

Matching our cover to your customers

Home Solutions	Suitable for home owner customers.
Home Solutions Advantage	Suitable for Mid Net Worth customers.
Residential Lets	Suitable for landlords.
Car Solutions, Essentials and Essentials Select	Suitable for drivers.
Car Solutions Plus	Suitable for drivers aged 40 and over.
Special Risks	This cover is suitable for non-standard vehicle owners.

Why choose Zurich for Home and Motor?

Cover built on strong principles

Our Home and Motor cover is built on the following fundamentals:

- Experienced team with an outstanding reputation in the market
- Specialist in-house legal team with expert knowledge of Home and Motor claims
- Regional presence across the UK with access to decision-makers
- Established as specialists in the home and motor market
- Potential to expand the general insurance portfolio.

Service that sets us apart

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

UK-wide salesforce

Our dedicated salesforce is there to help brokers develop Home and Motor as well as their overall General Insurance portfolio. These are the people who can help develop your business plan, prospect and pipeline.

Dedicated service

You have access to high quality underwriting support and customer service from staff in our Cardiff Contact Centre who have in-depth knowledge of Home and Motor products.

Claims

- Our aim is always to minimise disruption and loss for your customers.
- We offer access to our expertise, so you and customers benefit from Zurich's first-class Home and Motor claims service.
- A dedicated handler who specialises in Home and Motor claims is assigned to each claim, ensuring it's resolved as efficiently and effectively as possible.
- We ensure that each claim is dealt with proactively at the earliest stage.

Portfolio solutions – Altitude

For various reasons, brokers are increasingly seeking to work with panels of insurers and consolidate their portfolios. Zurich's unique Altitude portfolio solution is flexible and tailor-made, based on our understanding your portfolio of business and your drivers.

Altitude helps brokers to improve their profile and status in the market as well as delivering high quality service and rating flexibility.

You can take advantage of Altitude's winning formula and benefit from:

- A simple way to move business to a trusted provider
- A proven system to agree transfer protocols and ensure due diligence
- Arrangement tailored to your needs
- Integrity and expertise to manage the portfolio throughout the lifecycle.

Core Product Choice

Home Solutions

Comprehensive buildings, contents and personal possessions cover for private individuals. Customers can tailor this product to meet their needs by adding extra cover.

Key highlights include:

- Buildings cover of £500,000 as standard, subject to specific criteria. If criteria are not met, cover is available on a sum insured basis
- A five-star rating from Defaqto
- A range of optional extras on top of the standard contract
- Personal Liability up to £2 million
- Cover for unauthorised use of credit cards
- Jury service expenses
- Costs involved in tracing a leak up to £5,000
- Cover for emergency access to the property – £1,000
- £10,000 business equipment cover.

Optional Extras:

- Personal possessions
- Accidental Damage
- Legal expenses up to £50,000
- Garden cover
- Touring Caravan cover for caravans less than 15 years old and with a value of up to £20,000.

Home Solutions Advantage

Key highlights include:

- Worldwide contents cover
- Automatic accidental damage cover
- Automatic garden cover within Buildings
- Automatic contents cover for fine art collections and jewellery
- Optional legal expenses cover
- Buildings cover provided on a blanket basis with a limit of £500,000 for most risks.

Home Solutions Advantage gives you:

- The opportunity to trade on a Full Cycle EDI basis
- A product specifically created for customers requiring between £50,000 and £125,000 of contents sum insured bridging the gap between the traditional home policy market and the bespoke products of the High Net Worth market, allowing you the flexibility to place your business
- Wide ranging cover with attractive benefits and suitable limits, specially selected, and well suited to the Mid Net Worth market
- Business equipment cover is provided as standard up to £10,000, including up to £1,000 stock administered by Broker Direct.

Core Product Choice

Residential Lets

This policy offers buy-to-let landlords a specialised product designed to meet their needs for buildings and contents insurance.

Key highlights include:

- Protection for landlords' buildings and any business contents provided by the landlord for use in the insured property by a tenant
- Administered by Broker Direct.

Car Solutions

Offers comprehensive motor cover for private individuals who have a vehicle worth up to £60,000. With a five-star rating from Defaqto, this market-leading policy gives customers many key benefits at no additional cost.

Key highlights include:

- Roadside Breakdown assistance
- Courtesy car during accident repairs
- Lock Replacement up to £500
- Uninsured Loss Recovery
- Personal Accident cover.

Optional Extras:

- Home Call Breakdown Service
- Nationwide Breakdown Recovery Service
- European Breakdown and Accident Assistance.

Car Solutions Plus

Offers preferential rates to customers aged 40–75, who have earned four or more years' No Claims bonus.

Key highlights include:

- Cover restricted to the customer and a maximum of two named drivers who must be over 35 and hold a clean driving record
- Use restricted to social, domestic and pleasure, including commuting
- Home Call Breakdown Service includes cover for breakdown within a one mile radius of home.

Optional Extras:

- Nationwide Breakdown Recovery Service
- European Breakdown and Accident Assistance.

Essentials and Essentials Select

The two Zurich branded car insurance products administered through Broker Direct are designed for mainstream motor business with a maximum vehicle value of £80,000 for comprehensive cover and £3,000 for Third Party Fire and Theft (TPFT) cover. Essentials Select complements Essentials with a different rating structure based on lifestyle.

Key highlights include:

- Essentials Select accepts comprehensive cover only, with a maximum vehicle value of £80,000
- Protection on No Claims Discount (NCD) is available
- Cover for breakage to glass and windscreens
- £100 personal belongings cover
- Emergency and Windscreen helplines.

Special Risks

Special Risks cover focuses on a customer's lifestyle and previous driving experience. Vehicles that qualify for cover include high performance, imported and left-hand drive models. A dedicated team of underwriters takes a flexible approach to cover for customers who meet certain criteria.

Key driver requirements:

- Must be aged 21 to 70 inclusive
- Minimum Premium £500 + IPT (£800 + IPT for 21–24 year olds)
- No more than one No Claims Discount (NCD) prejudice claim within the last three years (No NCD prejudice claims are permitted within the last three years for people aged between 21 and 24 inclusive)
- Must have held a full licence for three years or more
- Drivers aged 21 to 24 inclusive must be conviction-free other than one SPxx (Speeding) or PCxx (Pedestrian Crossing) conviction
- Drivers aged 21 to 24 inclusive must have a minimum of three years' NCD
- All drivers must have a minimum of two years' relevant driving experience of vehicles with a similar nature, performance and value (drivers aged 30+ with a minimum of one year's experience will be considered, where substantiation can be provided).

Key highlights include:

- Vehicle value between £2,500 and £80,000
- Cover available for vehicles with cosmetic modifications and increased brake horsepower of up to 30%
- Cover available for drivers with international or EU licences and non-standard occupations
- Like for like replacement vehicles for cars with modifications
- Legal expenses
- Breakdown Assistance automatically provided.

Making the most of Zurich for all your customers' needs

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

Our Home and Motor insurance fits well with other covers, including:

- Navigators & General – cover for boats from small craft up to superyachts, offering products for pleasurecraft, commercial and passenger craft
- Zurich Private Clients – comprehensive portfolio approach to insurance for High Net Worth clients.

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

- SME
- Corporate
- Engineering
- Construction
- Professional & Financial Lines
- Property Investors
- Marine Cargo
- Community & Social Organisations
- Zurich Private Clients.

Maximise your business potential by exploiting the full power of Zurich

Zurich – leading the way in Home and Motor

- Five-star Defaqto rated Home and Motor products.
- Specialist products for markets such as buy-to-let, Mid Net Worth and non-standard motor cases.
- Range of Full Cycle EDI products enabling fast and efficient transactions.
- Broad range of optional extras available such as Accidental Damage and Legal Expenses (Home) and Breakdown and Recovery Services (Motor).

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
- A strong appetite for portfolio development with a unique and tailored Altitude solution.

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.

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