

About Zurich

Zurich Financial Services Group (Zurich) is an insurance-based financial services provider with a global network of subsidiaries and offices in North America and Europe as well as in Asia Pacific, Latin America and other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. It employs approximately 58,000 people serving customers in more than 170 countries.



The core of our business is general and life insurance. We provide insurance and risk management solutions and services for individuals, small and mid-sized businesses, large corporations and major multi-national companies. We also distribute third-party financial services products.

At Zurich, our understanding of the changing world we live in and our passion for excellence in all we do – together with a sound infrastructure of technology, talent and operational excellence, as well as financial discipline – will help us to ensure long-term sustainable value for all our stakeholders.

Our aspiration

We aspire to become the leading global insurance group in our chosen general and life insurance markets, consistently delivering top-tier results for our shareholders. By so doing, we will create strong relationships with customers, agents and brokers and rewarding opportunities for employees.

Zurich – an industry leader

Zurich's strengths include ...

- Global presence, experience and capabilities
- A well-balanced portfolio of insurance businesses, geographically and by line of business
- Our people – with their local expertise and the strength of an international network
- Our ability to understand and manage change on behalf of our customers
- Identifying and sharing relevant knowledge and risk insights that help customers to better manage their risk
- Developing innovative products and solutions to address needs in a changing world
- Offering our customers a variety of channels through which to reach us
- Capacity, underlying financial strength and stability

Zurich – a global insurer

- Offers insurance and risk management solutions for the majority of Fortune's Global 100 companies
- Manages programs with risk exposure in more than 170 countries
- Achieved a net income attributable to shareholders of USD 4.5 billion at the year ended December 31, 2006

Market Positions

Group

2nd largest in global corporate business worldwide ¹

¹ based on gross written premiums 2005; Source: Zurich's internal research and analysis

Market leader in international program business in Europe ²

² Source: Zurich's internal research and analysis

4th largest global property & casualty insurer ³

³ based on revenues 2005; Source: Fortune Global 500

General Insurance

2 nd largest commercial insurer in the US ¹	¹ including Farmers Exchanges, based on direct written premiums 2005; Source: A.M. Best
3 rd largest commercial insurer in the US ²	² excluding Farmers Exchanges, based on direct written premiums 2005; Source: NAIC (Highline Data, LLC)
Largest commercial liability insurer in UK ³	³ based on net earned premiums 2005; Source: Moody's Statistical Supplement
Largest liability insurer in the UK ⁴	⁴ based on net written premiums 2005; Source: ABI (The Association of British Insurers)
2 nd largest commercial motor insurer in UK ⁵	⁵ based on net earned premiums 2005; Source: Moody's Statistical Supplement
3 rd largest general insurer in UK ⁶	⁶ based on net earned premiums 2005; Source: Moody's Statistical Supplement
3 rd largest commercial property Insurer in UK ⁷	⁷ based on net earned premiums 2005; Source: Moody's Statistical Supplement
3 rd largest private and commercial motor insurer in the UK ⁸	⁸ based on net written premiums 2005; Source: ABI (The Association of British Insurers)
Market leader in direct motor insurance in Germany ⁹	⁹ based on gross written premium of direct business 2005; Source: GDV (Gesamtverband der deutschen Versicherungswirtschaft)
2 nd largest general insurer in Switzerland ¹⁰	¹⁰ based on direct gross written premiums 2005; Source: Federal Office of Private Insurance
2 nd largest direct auto insurer in Japan ¹¹	¹¹ based on gross written premiums 2005; Source: Financial Results released by direct companies
Largest writer of marine, hull and cargo insurance in Australia ¹²	¹² based on gross written premiums 2005; Source: Insurance council of Australia, macro statistics
2 nd largest general insurer in Chile ¹³	¹³ based on direct gross written premiums 2005; Source: Asociación de Aseguradores de Chile
2 nd largest general insurer in Bolivia ¹⁴	¹⁴ based on net written premiums to October 2006; Source: „Análisis de Mercado Asegurador“ (October 2006) published by Superintendencia de Pensiones Valores y Seguros (National Insurance Intendency)

Global Life

Largest provider of unit-linked products in Germany ¹	¹ based on company new business premiums 2005; Source: Tillinghast
3 rd largest life insurer in Switzerland ²	² based on direct gross written premiums 2005; Source: Federal Office of Private Insurance
Largest provider of unit-linked products in Spain ³	³ based on gross written premiums 2005; Source: ICEA (Investigación Cooperativa entre Entidades Aseguradoras y Fondos de Pensiones)
Largest individual life insurer in Argentina ⁴	⁴ based on gross written premiums 2005; Source: SSN (Superintendencia de Seguros de la Nación)
2 nd largest unit linked provider in Hong Kong ⁵	⁵ based on the combined „Total Annualized Premium“ in the first 3 quarters of 2006; Source: OCI (Office of Commissioner of Insurance)
2 nd largest life insurer in Bolivia ⁶	⁶ based on net written premiums to October 2006; Source: „Análisis de Mercado Asegurador“ (October 2006) published by Superintendencia de Pensiones Valores y Seguros (National Insurance Intendency)

A financial strength rating is a third-party assessment of an insurance company's financial security, based on its ability to meet policyholder claims. As of October 2, 2007 Zurich has the following ratings:

Financial strength ratings

Rating agency	Financial strength rating	Rating outlook
A.M. Best	A	Stable
Fitch Ratings	A+	Positive
Moody's	A1	Stable
Standard & Poor's	AA-	Stable

For additional information, please see our Web site at www.zurich.com under the link Investor Relations.