



ZURICH®

marketfirst

Industry issues, insight and comment for brokers

Corporate manslaughter

Our verdict on the new Act

Professional Indemnity

Is demand set to soar?

Data protection

Preventing cybercrime

issue1
Summer 2008



I'm delighted to welcome you to the launch issue of Market First, a new publication that offers fresh insight into the key issues facing brokers today.

Zurich has always been keen to support brokers through publications such as Business First which focuses on the new developments we're making in our business. Now Market First will give us the opportunity to continue sharing with you our unique technical expertise and knowledge across a broad range of market sectors. Inside the magazine, you'll find a variety of articles that we're sure you'll find practical and informative.

Topical issues under the Market First spotlight include:

- how the biggest shake-up of health and safety legislation for decades raises the risk of more companies falling foul of the new corporate manslaughter laws;
- why a growing number of companies feel the need to protect themselves against the rising tide of professional indemnity claims;
- why brokers should be heeding the warning of recent data security scandals to shore up their own cyber defences.

As you'll see, this first issue also includes a special 'Pricing for the future' insert, in which we share our views on the pressures affecting casualty pricing.

I hope you enjoy this first issue and we would welcome any feedback you have on Market First. To provide your comments simply complete the feedback form included in this issue. All respondents will be entered into a free prize draw to win two tickets for the England v Czech Republic game at Wembley Stadium on 20 August. We're looking forward to hearing from you.
Dave Smith, Managing Director, Broker UK

contents



04 Corporate manslaughter – Sharing the responsibility

Now the new Act has come into force, do you need to urge your customers to review their cover so they're adequately protected against the potential pitfalls?



06 Professional Indemnity – The life of PI

Zurich looks at what's fuelling the growing demand for PI and how the opportunities for brokers look upbeat despite recent falls in the value of the PI market.



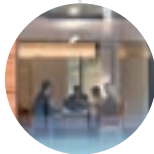
07 Corporate customer loyalty – Do relationships matter?

Developing a genuine rapport with your large corporate insurance buyers is the key to keeping customers loyal so they are less likely to want to shop around at renewal time.



08 Claims – All weather protection

Clearing up the chaos left by the dismal summer deluge in 2007 led to a flood of insurance claims – how can you help customers weather similar storms in the future?



10 The risk climate – It's time to strengthen risk controls

The essential role insurers and brokers have in helping companies comply with new legislation and meeting the growing demands of corporate governance.



12 Underground service strikes – Underground risk

Zurich advises on steps your construction clients might take to tackle the growing number of fatalities and injuries caused by strikes to underground cables and services.



14 Data protection – Data in peril

Protecting confidential personal data is a key concern for any small business – how do you make sure the security of the sensitive information you hold is never compromised?



15 Your feedback

If you have any thoughts on the articles in this issue, or you've got a suggestion for a future story, please let us know by completing the enclosed feedback form.

Sharing the responsibility

Readers will be aware by now that companies and organisations can now be found guilty of corporate manslaughter under the new **Corporate Manslaughter and Corporate Homicide Act 2007**, which came into force on 6 April.

Serious health and safety management failures that result in a fatality will now result in criminal liabilities and could attract an unlimited fine. The most important development of the Act is that it's no longer necessary to single out an individual for blame. From now on, action can be taken against the corporate collective. This is in addition to existing health and safety legislation under which an individual director could be charged with an offence under the Health and Safety at Work Act. Visit www.hse.gov.uk for more information on this.

Factors like the seriousness of the failure, whether health and safety guidance was made available to the defendant and if a prevailing culture of carelessness may have affected the outcome, will be key considerations in establishing whether or not an offence has occurred.

The duty of care extends to employees, occupied premises, maintenance agreements, the supply of goods and services, and many other commercial activities. However, there are exceptions such as public policy decisions, certain child protection, probation and emergency response activities – exact exclusions are still to be established.

How can you help your clients to protect themselves?

Encourage clients to assess their organisational structures to determine who could be considered a 'senior manager' – these individuals should be appropriately trained and competent for their roles. Clients should also review job titles and job descriptions to ensure they accurately represent the seniority of positions.

Take a look at your clients' existing insurance arrangements and ensure that cover includes legal protection in the event of criminal proceedings for corporate manslaughter.

"An organisation will be guilty of the new offence if the way in which its activities are managed or organised causes death and amounts to a gross breach of duty of care to the deceased."

Understanding the Corporate Manslaughter and Corporate Homicide Act 2007

<http://www.justice.gov.uk/docs/manslaughterhomicideact07.pdf>



The new law should prompt discussion of the need to have Directors' and Officers' (D&O) cover in place. D&O cover protects directors and officers, as well as senior managerial staff, against claims arising from their actions and decisions in their official capacities, and should be seen as essential cover in our increasingly litigious society. The change to the Corporate Manslaughter and Corporate Homicide Act is one example of the type of legislation driving the need for D&O cover and the Companies Act 2006, which introduces new mechanisms for shareholders to hold directors to account, is another.

In terms of health and safety, it is possible to offer general guidance on how a company can organise themselves to avoid prosecution:

- operate the business to a formal safety management system
e.g. HS (G) 65
- maintain a safety policy with defined responsibilities for directors and senior managers based on HS (G) 343

- ensure directors and senior managers can evidence training in health and safety and product safety legislation, and can ensure that safety policies and procedures are known throughout the business.

What is Zurich doing to help?

In line with our commitment to provide customers with high quality products and services that not only add practical value but increase peace of mind, we're enhancing cover for many of our policies.

Zurich has extended its cover for Employers' Liability (EL), Public and Products Liability (PL), sections of our Combined insurance policy, plus Motor, Fleet and Small Fleet policies from 1 April 2008. Enhancements are as follows:

EL: We're providing defence costs of up to £5 million for corporate manslaughter, in any one period

of insurance under each Employers' Liability policy (or section of policy). This limit forms part of (not in addition to) the limit of indemnity stated in the policy schedule.

PL: UKGI will provide corporate manslaughter defence costs of up to £5 million in any one period of insurance under the policy (or section of policy) or the policy limit of indemnity stated in the schedule whichever is less. This limit forms part of (not in addition to) the limit of indemnity stated in the policy schedule.

Motor: Under Fleet and Small Fleet we're also providing corporate manslaughter defence costs of up to £5 million.

For more information and copies of relevant policy endorsement wordings, please visit www.zurich.co.uk/brokerzone



The life of PI

Stuart Quinlan, Head of Financial Lines for Zurich's UKGI Broker Division, examines the challenges and considers what might fuel demand for wider and higher levels of Professional Indemnity (PI) cover from a growing number of firms.

beyond question, competition in the Professional Indemnity market has forced premiums down since 2004. But there is still plenty of profitable new business waiting to be written. In fact, Datamonitor predicts the market will grow to £2.4 billion GWP by 2010.

In 2006, the value of the Professional Indemnity market fell to £1.5 billion, tumbling 5% from the previous year. That was on top of a decrease of 3.5% between 2004 and 2005.

Premiums were being driven down by pressure from new market entrants who often adopted aggressive pricing strategies to attract business quickly.

Compelling evidence of how fierce competition had become came when the Law Society raised the minimum level of cover for solicitors from £1 million to £2 million. Instead of doubling, the average premium stayed the same.

It does however look as though premiums for solicitors may have to change before too long, with the challenging housing market likely to lead directly to a more realistic review of pricing.

In addition, there are opportunities for brokers from the growing demand for PI among professionals who, up until now, have not felt it necessary to protect themselves in this way.

For some, such as claims managers, home inspectors and brokers, the cover is now compulsory.

Others – including management, IT and marketing consultants – are just starting to see the need for PI, either to protect themselves against today's increasingly litigious society, or because they are required to hold cover as a condition of tendering for work.

So for brokers, the outlook remains upbeat.

Direct selling will certainly claim a share of the market. But it is only likely to be modest, given that Professional Indemnity insurance often involves complex risks. Therefore customers are not only concerned with securing cover at the right price. They also want the reassurance of dealing with a broker who has the expertise and experience to recommend the right level of cover.

Zurich has been a market-leading provider of PI for solicitors for a number

of years, but we can also give brokers access to the specialist underwriting expertise necessary to provide cover for newer, non-traditional professions.

PI is a growth area for Zurich and we now have one single nationwide team for PI, with underwriting experts available throughout the branch network, to give our brokers quicker and easier access to regional decision-makers. We are also making it easier to place PI cover at the same time as dealing with a customer's other insurance needs.

In the longer term, Zurich will continue to invest in the technology necessary to introduce virtual underwriting and other online tools – including linking our systems directly to brokers' offices – that can speed up the process, compared to paper submissions, so customers can be put on risk sooner.

In short, we are committed to building on our relationships with brokers who are PI specialists, and to doing all we can to increase the business opportunities for ourselves and our brokers in a market where – despite all the talk of credit crunches and belt-tightening – we still see room for strong growth.

For more product information, please visit the products and services section of brokerzone, www.zurich.co.uk/brokerzone

Do relationships matter?

In a market driven largely by price, how do you retain customers and achieve sustainable growth? Market First talks to **Steve Green, Head of Corporate, Zurich UK General Insurance**, for his thoughts on the matter.

market knowledge shows that up to three quarters of business is lost due to poor customer engagement. We're told that loyal customers are happy to pay more for better service. And that because they buy more products, more often, loyal customers are key to commercial success.

Developing and maintaining productive relationships with larger corporate insurance buyers makes perfect common sense. Working closely with them to understand their points of view and attitudes to risk and claims management is a key objective in Zurich's eyes.

However, many UK customers are consistently disloyal to holding insurers and brokers. In fact, as an industry we actively encourage our most valuable assets to shop around at renewal time. In addition, customers are better informed about insurance and concentrating on offering deals heightens price sensitivity. In short, they expect more for less.

Managing risk between customers, insurers and brokers is a business fundamental. Helping customers understand the factors affecting their premium and what action they can take to proactively manage the risks that are within their control, is something we

have championed for several years now. Working together and tapping into the expertise of the insurer and broker, a company can significantly improve its ability to manage the cost of risk and stabilise premiums over time.

Moving from transactional provider to value-based relationships with customers who realise the value this brings shifts the focus from annual renewal to customer perspectives and on-going dialogue. Reviewing issues and relationships at pre-agreed points throughout the year, while proactively managing and planning the financial performance of risk, benefits the customer directly.

So does corporate customer loyalty matter? Of course. But loyalty has to be earned. Insurers and brokers who develop genuine rapport and create practical customer experiences have got a good chance of overcoming price-sensitivity.

Make sure that customers find you irresistible! Individuals and organisations that do this find customers stay through loyalty and not habit. Basing your future prosperity on habit and inertia is not a strategy most would admit to relying on.



For more information please speak to your usual Zurich contact.

8 Claims



All-weather protection

The UK floods in 2007 caused billions of pounds of damage to homes and businesses. As the adverse weather conditions continue in 2008, we take a look at the issues they raise for the market, your customers and your business.

the Association of British Insurers (ABI) estimates that the 2007 floods affected more than 27,500 homes and 7,000 businesses, leading to 180,000 claims costing more than £3 billion.

A recent report revealed that more than 300,000 UK-based small and medium enterprises had been affected by flooding during the last five years and that the total cost was over £864m. Despite this huge toll, many businesses have been slow to prepare themselves by identifying and managing the risks of flooding.

Even if your customer's home or business is not actually flooded, they may still face disruption. In Gloucestershire, 48,000 homes lost electricity for 48 hours and the whole county came close to having no power at all. Over half of all homes and 7,500 businesses were without any mains water for up to 12 days and drinking water for 17 days.

The impact on small businesses

The insurance industry has identified two common themes among small businesses when it comes to insuring against flooding.

The most common feature was under-insurance of property and contents, which totalled £300 million in 2007.

Another key theme was that of business interruption and business continuity management. Approximately 60% of small businesses have business interruption insurance to cover the shortfall in profit and any increased costs of running the business as a result of an

event. After the 2007 summer floods insurers paid out over £1 billion to help businesses recover from the damage and cover their financial costs.

However, this contrasts with the number of small businesses that have adequate business continuity plans in place, which is less than 30%. The increase in flooding incidents (they're up 20% in the last year) has prompted many small businesses to review their business continuity plans or, in some cases, adopt a plan for the first time.

Preparing for flooding with a flood-risk action plan can save businesses between 20 and 90 per cent of the cost of lost stock and moveable equipment in the event of a flood, and can also make it easier to obtain insurance.

Finding the right cover for your customers

In a market where you're up against direct channels that focus primarily on price, it is important that wider considerations are brought into the buying equation, to ensure your customers have the right cover in place. For example, before recommending a particular home insurance provider you may want to look at:

- the insurer's attitude to replacing damaged goods
- the insurer's approach to covering alternative accommodation costs
- whether customers can choose their own suppliers
- choice of optional covers and the level of cover offered
- specified amount or limit of buildings and contents cover protection
- excess amount
- specified single articles amount.

The ABI's statement of principles says that customers who have been affected by flooding but who still have access to adequate insurance need to be made aware of their own responsibility to protect their property. This is another area that you can discuss with customers, perhaps encouraging them to lobby their MP or improve the flood defences of their property.

Our response to the floods

At Zurich we believe that for complete peace of mind, customers need from their insurer:

- comprehensive cover
- a common-sense approach to claims
- a commitment to putting things right as quickly as possible.

We understand that a bad claims experience is the greatest threat to customer retention. So during the 2007 floods our claims teams provided extra reassurance to our customers by contacting them regularly to ensure they were receiving all the support they needed. We also appointed a dedicated flood response manager to oversee all claims activity.

Within the market generally, there have been no sharp increases across the board – the insurance companies have taken a hit and absorbed the impact of the 2007 claims. In the future all insurers will have to consider how they assess flood risk, rather than just insuring everything.

For more information on Zurich's position and how we can support you, please talk to your usual Zurich contact.



It's time to **strengthen** risk controls

Businesses are expected to make profits. However, profit alone is no longer acceptable.

Companies are now expected to demonstrate environmental and social responsibility as well. Changing regulatory risk and the demands of corporate governance (see below) mean that companies must apply robust internal risk controls and management standards. Insurers and brokers have a key role to play in helping customers identify and manage these changes, differentiating service to accommodate their support needs.

Unsurprisingly, the major impact of increased legislative requirements on companies is that they face increased legal risk. Compliance with legislation has become a major issue, not least because regulators now have considerable powers. Issuing permits for environmental discharges is one example; financial regulators can insist on a company changing its advertising and in extreme situations, can intervene and actually prevent certain types of product being marketed. Thus, compliance with regulation has become a significant potential business risk.

Corporate governance is the process by which corporate bodies are internally controlled, managed, directed and developed. Effective corporate governance requires an organisation to use recognised risk assessment techniques in identifying all the risks that they face. Risks associated

with injury and damage to employees and third parties are common to all businesses and a well-managed business will consider these just as it would other business issues, such as product quality or human resources.

In simple terms, if the board of directors can demonstrate their understanding of risk, and evidence the existence of suitable risk controls, the entire business should perform well in relation to risks. If the board cannot do these things, it's unlikely that the staff, managerial or otherwise, will be able to create a culture that's appropriately risk aware.

The Government rewrites the rule book

The UK Government has consulted on major changes to the civil claims process for injury claims. If the proposals go through, businesses will face increased

pressure on response times to claims made against them. Any business that is unable to produce satisfactory evidence to defend against accusations of excessive response times could be unfavourably affected.

The proposed change to the civil claims process is a key example of the increasingly hostile legal environment for businesses in the UK. Insurers and brokers need to be alert to this, in order to advise customers effectively on adopting recognised risk management strategies.

Best practice reduces risk

In our experience, the most effective way of managing risks in any organisation is to do so in accordance with a recognised management system, for example ISO 9000 series (quality management), ISO 14001 (environmental management) and BS EN 18001 (health and safety).

“Compliance with legislation has become a major issue... financial regulators can insist on a company changing its advertising and in extreme situations, can intervene and actually prevent certain types of product being marketed. Thus, compliance with regulation has become a significant potential business risk.”

A management system is a framework for managing and improving an organisation’s policies, procedures and processes. Most management systems are underpinned by the requirement for continual improvement, which usually involves the adoption of best practice. Implementing best practice in terms of risk controls will reduce the number of incidents occurring and for those that do occur, provide effective mitigation against civil liability claims arising. Unsurprisingly, an organisation which uses a management system would be a more attractive risk for Zurich than one that doesn’t.

Rewards for assessing risk

A 2005 survey by the Engineering Employees Federation contained some critical remarks about brokers, but also emphasised the importance of any business improving their risk profile

to attract favourable terms from the insurance market. Many of the companies surveyed had obtained better terms by simply changing their broker.

This is both a risk and an opportunity for brokers. They need to ensure that their knowledge of the businesses they are dealing with in relation to risk matters is complete. Otherwise, another broker could approach their customer and suggest that the way in which the risk has been presented to the market is flawed. Whilst this could pose a threat to holding brokers, it could also be an opportunity for brokers trying to attract new clients, if they can show that the existing broker has

not presented the insurer with appropriate risk management information.

Rising to the challenge

The operating environment for businesses is constantly changing. The challenges of balancing profit with environmental and social responsibility and risk management are likely to intensify in coming years. Insurers and brokers both form an essential part of a policyholder’s risk armoury, providing insight into risk issues and seeking to develop tripartite relationships with customers, so that they can deliver the effective business results that are essential if they are to survive and flourish.

For further information, please speak to your usual Zurich contact.



Underground risk

Construction has one of the worst records for industrial fatality in all the main industry sectors. Strikes to underground cables and services contribute a disproportionate number of the rising annual tally of fatalities and serious injuries. For instance, there are 12 deaths and 600 injuries each year caused by contact with the electricity network alone.

h Health and Safety Statistics 2006-7 (HSE 11/07) reported a 28 percent increase in fatalities (77) for 2006-7. But the underlying story is less-well publicised. In addition to the tragic waste of human life, the effect on financial resources, future growth and contractor reputation can be considerable.

In insurance terms, the cost is significant – £50 million a year paid out in claims resulting from strikes on underground cables and services during excavation work. Added to that is the potential for significant additional costs which would not be covered by insurance (investigation, loss of contracts, insurance excesses, penalties and reduced bonuses). The financial damage as well as the impact on a company's reputation as a competent contractor can be devastating.

Incidents are on the increase

In an age of innovation, new technology and improved working conditions, why should the number and frequency of deaths and serious injuries still be on an upward spiral?

Is it simply down to inadequate recruitment and training procedures? Lack of investment leading to the use of outdated equipment coupled with poor maintenance? A reluctance to distribute – or to refer to – critical safety information such as risk assessments, method statements and plans for dealing with emergencies? Or is it more about the way that incidents are managed? And could the scale of losses be attributed to inefficient preparation for progressing the claim?

Management best practice

The answer is probably a combination of factors. Reviewing site processes and staff training can help minimise the risk. Below is a list of key points to include as part of a risk management strategy.

- Companies should ensure that all staff are competent by providing on-going training in all appropriate skills and procedures.
- Subcontractors should be subject to the same procedures, qualification and control.
- All equipment should be fit for the purpose, insulated tools, flash-proof clothing and the like should be provided where necessary, and CATs/Gennys should be regularly calibrated.
- Clients should satisfy themselves that health and safety inspections of site works have been carried out and that a clear idea of what needs to be done before work starts, is cascaded effectively and is centrally available to all.
- On-site records must be available, maintained and briefed to the workforce. This includes the recording of pre-work checks (on-site risk assessment, permit-to-dig etc.), method statements and emergency procedures. Non-standard works should be assessed, majoring on risk factors such as remote locations, communication difficulties, plus mobile phone coverage and response.
- Before work starts, service plans should be obtained in order to check whether the place intended for digging involves working near buried underground services. Workers should look out for signs of services such as manholes, valve covers, street-lights etc.
- Should a strike occur, organisations should make sure they have an emergency plan to deal with damage.

- In the event of a strike, the following should be retained to assist your insurers should a claim be pursued:
 - plans, photographic evidence
 - witness contact details and brief, written statements
 - subcontractor details
 - details of repairs made by the utility provider including how many personnel attended, how long they were on-site and what material was used
 - damaged equipment.

This type of information could help the insurer arrive at an early decision on liability. Which means faster settlement and fewer associated legal costs.

In summary clients need to:

- Obtain and keep all relevant plans.
- Take photographs of the scene including the damaged utility and evidence of the depth of the utility (if a measure is not available, use a mobile phone or similar for scale).
- Record names and contact details of witnesses.
- Get witnesses to provide a brief written statement.
- Record subcontractors' details.
- If they're on-site when the utility provider attends to repair the damage, note how many people are there, how long they remain on site and how much material they use to repair the damage – length of cable etc.
- If damage is significant, preserve equipment as this may provide useful forensic evidence.

If you'd like further information on Zurich's approach to underground services, including onsite check lists, please visit the newsroom section of our website www.zurich.co.uk/brokerzone

Data in **peril**

Thieves making off with a company laptop stolen during a burglary at home. Or a break-in at the office in which a PC is among the items taken. It is not just an inconvenience. **For brokers who've been using hardware to store customer's personal information, the loss could result in prosecution and lost business.**

recent well publicised losses of confidential personal data have drawn attention to the problem.

HM Revenues & Customs lost two CDs containing the personal and banking details of around 25 million people. A laptop stolen from a Nationwide Building Society employee held details of nearly 11 million customers.

Unfortunately, situations like these are all too common. Both instances go to show how susceptible every company is to data theft, and how compromising your customers' details is not just embarrassing, but can also lead to prosecution. If a company persistently breaches the Act and the case goes to Crown Court the offence can result in an unlimited fine.

In addition to the financial impact, the damage to business reputation could be irreparable. Protecting such sensitive information is fast becoming one of the key concerns of the information age and small businesses can be particularly vulnerable to security breaches. Given the risks involved, brokers and other companies should review the details held ensuring only essential information is retained. The Information Commissioner's Office (ICO) provides a checklist to help companies comply with the Data Protection Act:

- Do I really need this information about an individual? Do I know what I'm going to use it for?
- Do the people whose information I hold know that I've got it, and are they likely to understand what it will be used for?

- If I'm asked to pass on personal information, would the people about whom I hold information expect me to do this?
- Am I satisfied the information is being held securely, whether it's on paper or on computer? And what about my website? Is it secure?
- Is access to personal information limited to those with a strict need to know?
- Am I sure the personal information is accurate and up to date?
- Do I delete or destroy personal information as soon as I have no more need for it?
- Have I trained my staff in their duties and responsibilities under the Data Protection Act, and are they putting them into practice?
- Do I need to notify the Information Commissioner and if so is my notification up to date?

Brokers should be looking closely at data security; taking immediate action to identify the risks and set up rules and practices to make sure information is adequately safeguarded.

Countermeasures and contingency plans should also be considered in case data does fall into the wrong hands.



Your feedback

We hope you've found the articles and features in our debut issue of Market First to be interesting and informative and we would welcome your comments and opinions. Tell us what you think and you could win two VIP Wembley tickets.

Simply **answer a few short questions** and we'll enter your name into our free prize draw. One of you will claim two tickets to see Fabio Capello's England take on the Czech Republic at Wembley Stadium on 20 August 2008 in the Three Lions' last crucial warm-up game before the 2010 World Cup qualifiers.

The ICO provides a series of informative guides on data protection including a Good Practice Note aimed at small and medium-sized organisations. The document provides advice on key aspects of data security including:

- assessing the security risk posed by the personal information held
- understanding the impact of a security breach
- reviewing responsibilities, processes and documents that impact data security including staff induction training, IT guidelines and staff documentation including confidentiality agreements and employment contracts.
- ensuring that IT security is appropriate for the system(s) and technology used.

As a broker you need to be on your guard and make sure you do not disclose data to anyone until you are 100% satisfied that you have verified the identity and credentials of the person you are dealing with. If in doubt, don't give information out.

Care needs to be taken in the way you dispose of data that could be used for identity theft or fraud. A worrying number of high profile firms have breached data protection rules recently – simply by being careless about the way they throw away their rubbish.

Finally, any of these potential security breaches could affect brokers and their customers – and yet almost all are preventable with some simple precautions.




The prize includes a **first class Club Wembley hospitality package** for you and a guest:

- Superb seats directly behind the goal so you're **right among the action**
- **Fast track entry** to the stadium through Club Wembley entrances
- **Access to the Club Wembley members-only bar** and the exclusive facilities on the Club Wembley concourse, including Café West and Café East and Club Wembley Champagne and Seafood Bars.
- **Pre-booked seats** on the complimentary Club Wembley Charter Train Service, to and from London's Marylebone Station.

To enter, please complete and submit the [online feedback form](#)

We look forward to hearing what you think about Market First – and to inviting our lucky prize winner and guest to one of the world's most iconic sporting venues for a showpiece football event.

For more information visit
www.ico.gov.uk



●●● What if you
could reach a
wider audience?

Powering
your business
potential
[www.zurich.co.uk/
brokerzone](http://www.zurich.co.uk/brokerzone)

You'll see an outstanding performance across our range.

By developing a specialist underwriting capability across the many and varied sectors of the insurance industry, we give you expertise where you need it most. We're also continually looking for better solutions for your customers, which is why we've invested in new Financial Lines and Marine Cargo propositions. Our ever-expanding product range, envied levels of expertise and ease of access to decision makers, makes building your business advantage so much easier with Zurich.

Because change happenz[®]


ZURICH[®]