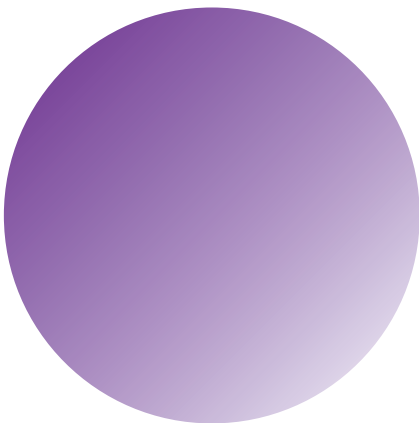
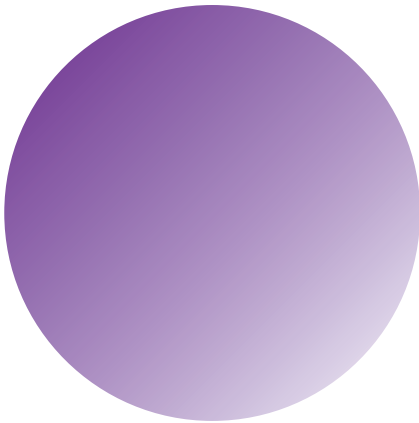
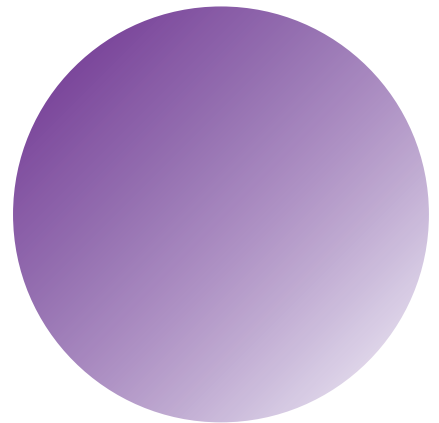
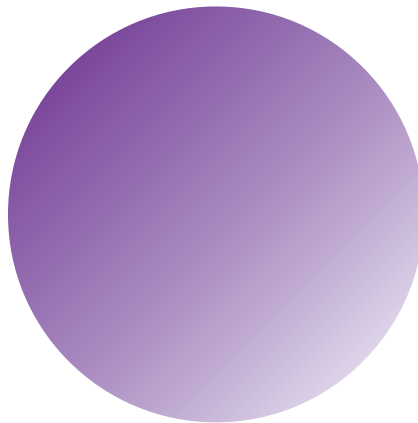
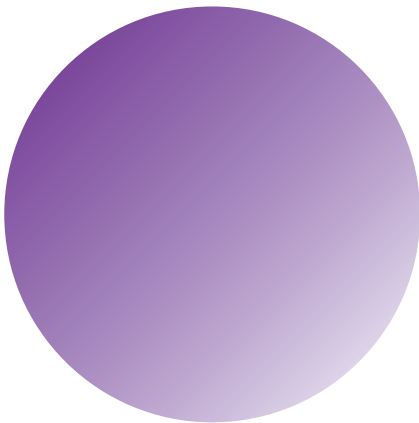


Professional & Financial Lines

Business integrity and reputation protection created by professionals



Zurich – leading the way in insurance for Professional & Financial Lines

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 Professional & Financial Lines

Zurich believes the professional & financial lines market offers significant growth opportunities. As number one in Solicitors Professional Indemnity, we are leading the market with an established reputation and unrivalled legal experts providing specialist capability. We are keen to build on this success, and have a dedicated team of Professional & Financial Lines experts in place to work with brokers to develop in this market.

Why are we targeting this business?

- There is a growing professional services sector needing Professional Indemnity cover.
- Increased legislation and litigation is driving the importance of Directors' & Officers' and Crime covers.
- Many customers have yet to understand the importance of these covers and are not yet buying, providing plenty of potential.
- Brokers could be exposed if they don't recommend Professional Indemnity to customers.
- There is significant opportunity to develop this business alongside other lines providing a holistic solution for SME and Corporate customers.

Market size

Sourced from Internal Zurich research

- The total UK Professional Indemnity market is estimated to be worth approx. £1.5 billion GWP.
- The total UK Professional Indemnity market for Solicitors in England and Wales is estimated to be £225 million GWP.
- The total UK Directors' & Officers' market is estimated to be worth £992 million GWP by 2010.
- The forecast is for the overall market to grow to £2.4 billion GWP in 2010.

Market share

Zurich is:

- One of the top ten insurers writing Professional Indemnity and Directors' & Officers' Insurance in UK
- A leading provider of Solicitors Professional Indemnity business in England and Wales.

Our view of the industry landscape

- There is increasing evidence of the market hardening in Professional Indemnity.
- Niche markets such as media, marketing and IT consultants offer real growth opportunities.
- The Directors' & Officers' market continues to grow as more SMEs are purchasing cover.

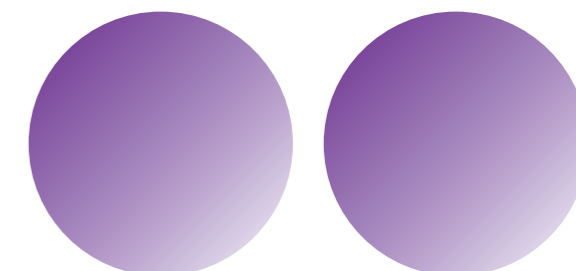
More stringent underwriting is being adopted across the following professions:

Surveyors – with falls in property prices, there is increased potential for claims against Surveyors for incorrect valuation of property.

Accountants – rising insolvencies due to the current economic climate could mean increased litigation against Accountants for audit work.

Construction Sector – Architects, Building Contractors, Project Managers and Engineers could be exposed to claims as investors try to find ways to recoup money spent and look to these professions for any negligence in advice given.

All of these factors point towards a growing need for Financial Lines cover.



Professional & Financial Lines customers you can target

Zurich can provide tailored policies for the following professions and industries:

- Accountants
- Engineers
- IT Consultants
- Advertising, Marketing and PR Consultants
- Design and construction firms (Legal liability coverage provided)
- Solicitors
- Architects
- Surveyors
- Miscellaneous Trades.

We're constantly shaping and developing our offering and seeking to widen our scope for risk. We'll be developing more market solutions in the future.

Matching our cover to your customers

Professional Indemnity	A broad range of professions and industries on both a primary and excess layer basis. Solicitors, Accountants, Surveyors, Architects, Engineers and Design and Construction firms. Emerging miscellaneous professions and industries including Advertising Agent/Marketing, Auctioneer, Estate Agent, IT Consultant, Project Management, Property Manager, Business consultants.
Directors' and Officers' Liability	Any financially sound, UK-domiciled company with turnover of up to £300 million, except for financial institutions and UK companies with shares traded on overseas exchanges.
Pension Trustees' Liability	Any UK pension plan (providing Zurich writes the Directors' & Officers' cover) where the employer company has turnover of up to £300 million.
Crime	Any UK domiciled company with turnover of up to £300 million, except for financial institutions and companies who have the majority of their employees based overseas.
Executive Assurance	Any UK private company with no overseas subsidiaries, turnover of up to £75 million and assets of up to £50 million.
Directors' & Officers' Liability for Residents' Associations	Any UK residential management company.

Why choose Zurich for Professional & Financial Lines?

Cover built on strong principles

Our Professional & Financial Lines cover is built on the following fundamentals:

- Experienced team with an outstanding reputation in the market
- Specialist legal team with expert knowledge of Professional & Financial Lines claims
- Regional presence across the UK with access to decision-makers
- Established specialists in PI solicitors market
- Potential to expand your general insurance portfolio
- Expert line of business approach, enabling choice of unbundled or cross line of business underwriting.

Value added services

We offer dedicated risk management support for Professional & Financial Lines customers including the Zurich @risk publication and seminars.

Claims

- Our aim is always to minimise disruption and loss for your customers.
- Our well-staffed, highly experienced legal team has expert knowledge of solicitors' claims.
- We offer access to our expertise, so you and customers benefit from Zurich's Professional & Financial Lines first-class claims service.
- A dedicated handler who specialises in Solicitors Professional Indemnity 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.

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 is there to help brokers develop both Professional & Financial Lines and their overall insurance portfolio. These are the people who can help develop your business plan, prospect and pipeline.

Portfolio Development Underwriters

You have access to Portfolio Development Underwriters with a real appetite for developing portfolio business, who will work with you to develop solutions for block books of Professional & Financial Lines business or consider your Professional & Financial Lines business as part of a wider portfolio.

E-trading solutions

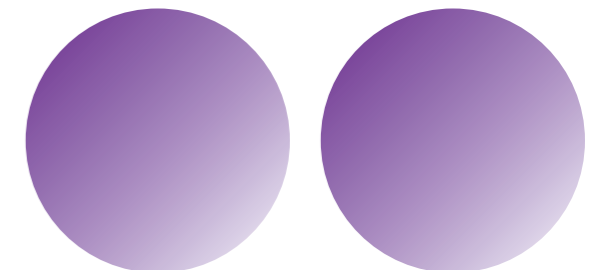
Zurich is investing significantly in developing full-cycle e-trading solutions for brokers, providing fast and efficient transactions. Brokers are already benefiting from strategic e-trading partnerships with us and we're seeking further opportunities.

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 understanding your portfolio of business and your drivers.

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

Professional Indemnity Cover

Civil liability cover for incorrect professional advice or services. Zurich can provide tailored policies for:

- Accountants
- Advertising, marketing and PR consultants
- Architects
- Engineers
- Design and construction firms (Legal liability coverage provided)
- IT Consultants
- Solicitors
- Surveyors.

Zurich can also provide cover for a wide variety of other general professions on a bespoke basis.

Key highlights include:

The majority of policy wordings in Zurich's range of Professional Indemnity products are written as civil liability cover including:

- Limits of indemnity of up to £10 million
- Libel and slander
- Loss of documents
- Breach of confidentiality
- Infringement of intellectual property rights
- Replacing or restoring lost documents
- Compensation for court attendance
- Innocent non-disclosure.

Directors' & Officers' Cover

Key highlights include:

- Limits of indemnity of up to £10 million
- Extends to reimburse the company in situations where they are allowed to pay Directors' and Officers' defence costs
- Cover for claims instigated by a shareholder against any director or officer
- Full cover in respect of Insured versus Insured actions, other than in the USA where limitations apply
- Cover for legal representation at any proceedings subject to our written consent
- Product enhancements now include Entity, Employment Practice Liability and Corporate Manslaughter.

Directors' & Officers' Liability for Residential Management Companies Cover

Cover for personal liabilities in relation to directors, officers and others whilst managing residential management companies.

Key highlights include:

- Limits of indemnity of up to £2 million
- Legal representation at any proceedings subject to our written consent.

Excess Directors' & Officers' Liability Cover

This policy provides a top-up to a Directors' & Officers' Liability product and is aimed at larger commercial companies.

Key highlights include:

- Limits of indemnity of up to £10 million
- Follows the terms, limitations and provisions of the underlying policies.

Pension Trustees' Liability Cover

Offers personal liability protection to trustees of a company's pension plan for claims brought by beneficiaries, regulatory authorities or other parties. This product is only available to Director & Officer policyholders and is suitable for SME to mid-size corporate businesses.

Key highlights include:

- Limits of indemnity of up to £5 million
- Automatic cover for additional pension schemes if acquired during the policy period
- Extended reporting cover provided in the event of non-renewal
- Cover provided for retired trustees for up to one year
- Pollution defence costs cover provided up to £100,000
- Cover automatically applies for prior acts in the event of the winding up of a pension plan.

Crime Cover

Offers protection for companies against first party loss of money or goods caused by the fraud or dishonesty of an employee. The policy can also be extended to offer cover for third party computer fraud and forgery.

Key highlights include:

- Cover for business assets against employee fraud and dishonesty regardless of whether the employee is acting alone or in collusion with others
- Cover can be extended to cover losses from any employee pension or benefit fund set up by the Insured
- Provision of cover for all employees, including students, temporary agency staff and those hired from another employer
- Extends to cover auditors' fees incurred in the investigation of a claim
- Includes costs incurred in rewriting software programs following fraudulent use and reconstruction of documents.

Making the most of Zurich for all your customers' needs

Ways to expand your business, meet all your customers' needs and leverage opportunities from Professional & Financial Lines

Our Professional & Financial Lines insurance fits well with other covers, such as:

- Package Business – designed for professional office risks
- Zurich Private Clients – comprehensive portfolio approach to insurance for High Net Worth clients.

Risk Management

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

- Risk management
- Training
- COSHH assessments
- Risk management surveys
- Business Continuity Planning.

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

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

Maximise your business potential by exploiting the full power of Zurich

Zurich – leading the way in Professional & Financial Lines

- A broad range of products including Professional Indemnity, Directors & Officers, Crime, Executive Assurance and Pension Trustee Liability.
- PI cover available on a primary and excess layer basis.
- Market leader in the provision of Solicitors Professional Indemnity insurance.
- Specialist legal team for expert claims handling.

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.

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