



About Zurich in North America

Zurich Financial Services Group is an insurance-based financial services provider with a global network of subsidiaries and offices. Founded in 1872, Zurich is headquartered in Zurich, Switzerland with approximately 60,000 people serving customers in more than 180 countries. In 1912, Zurich American Insurance Company was the first foreign insurer to enter the U.S. and quickly became a leading commercial property and casualty insurer.

Financial strength and stability

- Nearly 140 years of experience
- Insurance provider for the majority of Fortune 100 global companies
- Industry financial strength ratings¹ among the strongest: A.M. Best A+/stable outlook; Moody's Aa3/stable; Standard & Poor's AA-/stable

A leader in North America

Key market positions of Zurich in North America²

- Zurich is the largest construction insurer in North America with more than 50,000 clients.
- Zurich is one of the leading writers of program business in the United States.
- Zurich is the fourth-largest commercial property-casualty insurance company.
- Zurich is the third-largest writer of commercial general liability insurance.
- Zurich is the fourth-largest commercial auto writer.
- Zurich is the third-largest writer of fidelity and surety.
- Zurich is the fifth-largest writer of workers' compensation.
- Zurich is the largest insurer of franchised auto dealers.³

Among the best

- Best Overall Commercial Insurance Provider – Risk Manager Choice Award (National Underwriter, May 2011)
- Innovation Award for Supply Chain Insurance & Assessment products (Business Insurance, March 2011)
- New Product Pacesetters for 2010 (Adviser, January 2011)
- Best European Primary Insurance Company (Reactions Magazine, October 2010)
- Best Private Insurer (Trade Finance Magazine Readers, June 2010)
- Greenwich Excellence Award for Customer Satisfaction (Greenwich Associates, April 2010)
- Best Commercial Property Insurer (Business Insurance Readers Choice Awards, November 2009)
- Best Worker's Comp Insurer (Business Insurance Readers Choice Awards, November 2009)
- Best Construction Insurance Provider (National Underwriter Risk Manager Choice, October 2009)
- Best Global Insurer (Reactions Magazine, September 2009)
- Best Trade Credit and Political Risk Underwriter (Trade & Forfeiting Review Magazine, September 2009)
- European Business Insurer of the Year (StrategicRISK Magazine, May, 2009)

¹ As of March 9, 2011; for information about the ratings of Zurich American Insurance Company, access the ratings section on www.zurichna.com. For more complete financial information about the Zurich Financial Services Group and ratings for Zurich Insurance Company, access www.zurich.com.

² Highline Data LLC, (NAIC 2009). Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company.

³ National Auto Dealers Association, August 2009.

Top Customer Industry Segments

Construction	Manufacturing
Energy	Real Estate
Environmental	Technology
Financial Institutions	

Core Products and Services

Property	Inland marine
Builder's risk	Marine (hull and liabilities)
Boiler & machinery	Mergers & Acquisitions
Captive programs	Ocean cargo / Air cargo
Commercial package	Onshore Property
Excess & surplus	Property Healthcare
Exploration & Production	Property Portfolio Protection (P3)
HPR property	Supply chain

Casualty

Commercial automobile	Railroad liability
General liability	Religious liability
Excess & surplus	Workers' compensation
Mergers & Acquisitions	Zurich Fleet Intelligence

Management & Professional Liability

Directors & officers liability	Fiduciary
Employment practices liability	Medical malpractice
Fidelity & crime	Professional liability (E&O)

Speciality Products

Accident & health	Security and Privacy
Healthcare	Structured programs
Environmental liability	Subguard®
	Surety/Emerging markets

International (Large & Multinational Corp.)

Captive programs	Mergers and acquisitions
Defense base act	Motor fleet
Energy Casualty	Political risk
Engineering lines	Surety
Foreign casualty	Trade credit
General liability	Zurich Envoy® (Mid-size business)
International property	Zurich Travel Assist®
Marine	

Programs

Alternative programs	Direct markets
Captives	Segmented programs
	Transportation program

Services

Captive services (group and single parent)	Risk engineering consulting*
Claims management	Risk management
Global network	Risk management consulting
Integrated solutions	Vehicle service contracts

Supply chain assessment

* In the United States, risk engineering services are provided by Zurich Services Corporation

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Coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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