

Zurich at a glance



- Approximately 53,000 employees
- Managing complex risks for 7,600 international programs through our global network
- Achieving nearly USD 4.8 billion in operating profit in 2017²
- Providing comprehensive solutions and insights for 25 industries
- Insuring more than 215,500 customers
- Insuring more than 90 percent of the Fortune 500

Company profile

Zurich Insurance Group (Zurich), headquartered and founded in Switzerland, is a leading multi-line insurance group with more than 140 years experience serving businesses worldwide, including over 100 years in North America. We are committed to delivering broad and flexible insurance solutions to our customers and helping them understand, manage and minimize risk.

Through member companies in North America, Zurich is a leading commercial property-casualty insurance provider serving small businesses, and mid-sized and large companies, including multinational corporations.

Marketplace leadership statement

We aim to create sustainable value for all of our stakeholders: our customers, employees, shareholders and the communities in which we live and work.

Customer advocacy scores are 20 points higher than the business-to-business industry average in North America¹

Our purpose

- To protect you.
- To inspire confidence.
- To help you reach your full potential.

Our values

- We are one team and value the diversity and potential of every individual.
- We embrace new ideas to exceed our customers' expectations.
- We deliver on our promises and stand up for what is right.

Our expertise

We offer the global strength of a leading insurance provider and industry expertise in local markets. Working together with our producers and distributors, we are committed to providing winning risk management solutions to our mutual customers.

Our distinct services

- Global network
- Multinational capabilities
- Industry vertical expertise
- Program expertise
- Specialty products
- Captive services (group and single parent)
- Claims management
- Risk Engineering Professionals / Risk Services Professionals (in Canada)
- Life insurance and disability coverage

Delivering when it matters

Industry leading claims service in North America³



Zurich embodies what community means to the insurance industry.”

— *Insurance Industry Charitable Foundation*

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Learn more about Zurich North America by visiting zurichna.com and zurichcanada.com

Distinctive risk insights

Zurich uses data and insights to better understand risks and help our customers manage their total cost of risk.

- Zurich North America uses deep customer insights gained through our industry-leading segmentation and predictive analytics to help protect our customers from risk.
- Predictive analytics allow Zurich to better understand our customers' risks globally and locally. We've been using analytics for the past decade and continue to invest in talent and tools.
- Predictive claims models applied in the U.S. from first notice of loss throughout the claims life cycle help to enable quicker claims resolution, heighten awareness of other potential losses and minimize fraud.

Community investment

At Zurich, we are committed to supporting the communities in which we live and work. In North America, we support 6 core charities and more than 200 local nonprofits aligned to three key areas:

- Ensuring the health and welfare of children in need
- Developing resilient communities
- Promoting health

North America community impact was **USD 2.7 million** in corporate and employee giving in 2017.



Recognition

Financial

- Industry financial strength ratings: A+ A.M. Best⁴, AA- Standard & Poor's
- In 2017, Zurich made nearly USD 4.8 billion in operating profit
- Zurich has reported a profit weathering Hurricane Katrina, the global financial crisis, Superstorm Sandy and 2017 hurricanes Harvey, Irma and Maria.

Awards

- Zurich named Top Company for Executive Women for third consecutive year (National Association for Female Executives, March 2018)⁵
- Zurich Insurance makes Forbes' first-ever "Best Employers for Diversity" list (Forbes, January 2018)⁵
- Zurich Insurance named one of "100 Best Companies" by Working Mother for fourth year (Working Mother, September 2017)⁶
- Zurich Insurance rated a five-star carrier by brokers surveyed by Insurance Business America (Insurance Business America, August 2017)⁶
- Zurich Insurance named an Employer of Choice for veterans (Military Times's Best for Vets Employers 2017 listing, May 2017)⁶
- Zurich Insurance Group named to Forbes' list of World's Biggest Public Companies (Forbes, May 2017)⁵
- Zurich named among the top 10 most valuable insurance brands in the world (Brand Finance®, January 2017)⁵

1. B2B Industry average: 26 RNPS (Zurich North America score peaked at 46 in 2015)

2. Adjusted for the impact of the hurricanes Harvey, Irma and Maria, measures related to the Group's restructuring, and the impact of changes to UK capital gains tax indexation relief.

3. Medallia B2B benchmark data, 2015

4. Rating as of March 31, 2018. A.M. Best is under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at www.ambest.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

5. Zurich Insurance Group

6. Zurich North America

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