

Zurich

A global insurance provider



Zurich is a leading multi-line insurance provider that serves its customers in global and local markets. With approximately 55,000 employees, we provide a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, mid-sized and large companies, including multinational corporations.



About Zurich Insurance Group

Life

Business

Protection, savings and investment solutions

Market segments

Individual, commercial and corporate customers

Distribution channels

Agents, banks, brokers and independent financial advisers

P&C Commercial Insurance

Business

Property and casualty insurance and services, risk insights

Market segments

Commercial and corporate customers

Distribution channels

Agents, banks, brokers, direct and other distribution agreements

P&C Retail Insurance

Business

Property and casualty insurance and services, risk insights

Market segments

Individual, corporate and crop

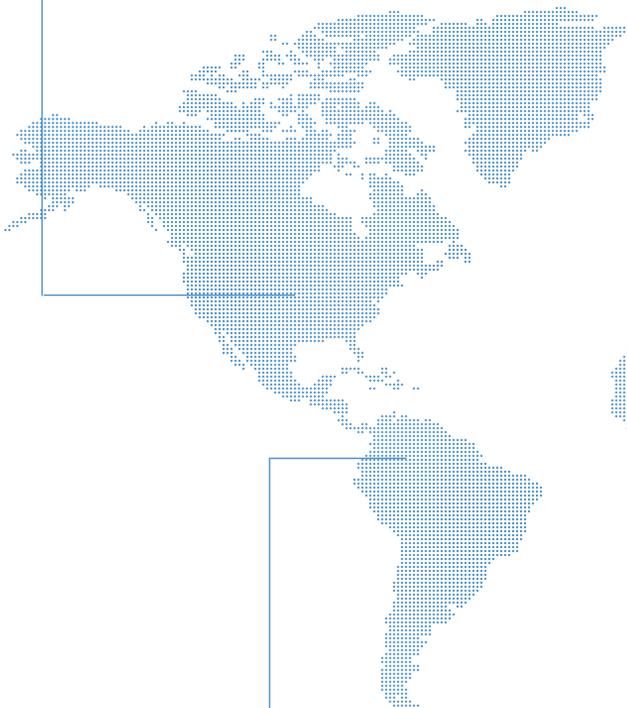
Distribution channels

Agents, brokers, direct and other distribution agreements

Our global footprint

North America

- We are a leading commercial P&C insurance provider serving the global corporate, large corporate, middle market, crop, specialties and programs sectors.
- We also serve individual customers in the retail, affluent and corporate markets.

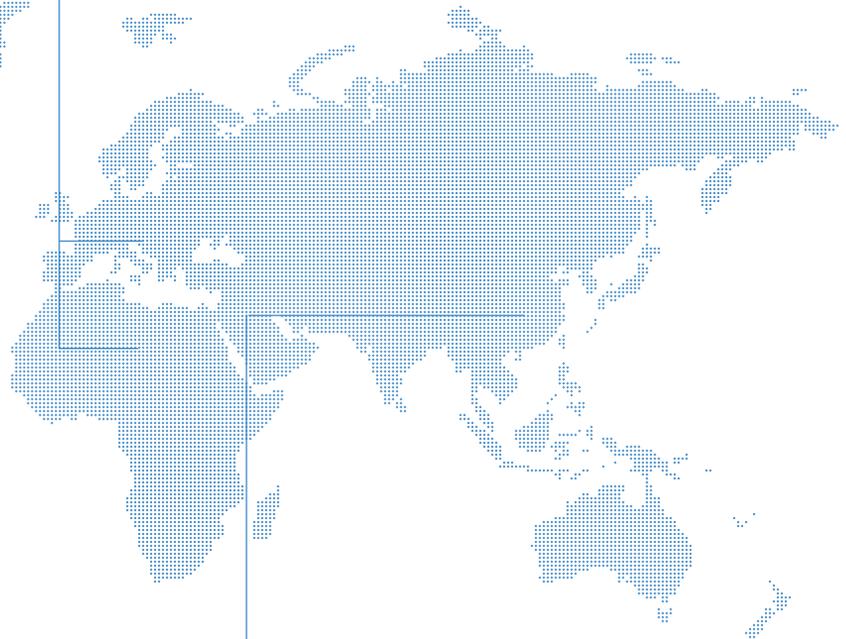


Latin America

- Zurich operates in Argentina, Brazil, Chile, Colombia, Mexico and Venezuela.

Europe, Middle East and Africa

- Europe: Zurich has major operations in Germany, Italy, Spain, Switzerland and the UK.
- MEA: Our business spans the region, with key operations in the Middle East and Turkey.



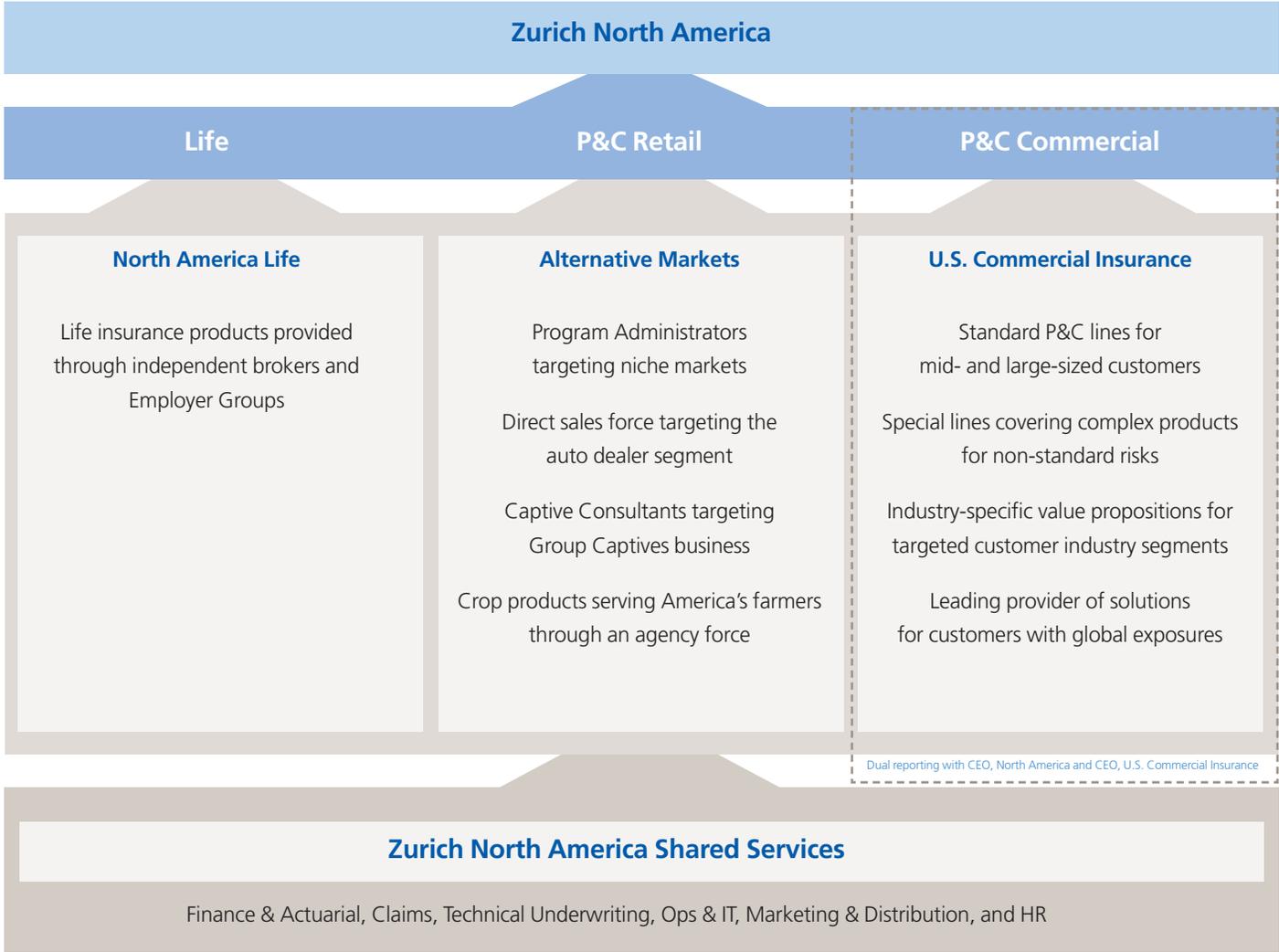
Asia-Pacific

- Zurich operates in Australia, China, Hong Kong, Indonesia, Japan, Malaysia, Singapore and Taiwan.

215 countries and territories, approximately 55,000 employees, USD 53.6bn revenue, USD 5.3bn in BOP*

*As of December 31, 2019, unless otherwise stated. Source: Zurich Annual Report 2019.

Zurich North America structure



In North America, Zurich is a leading commercial property-casualty insurance provider with more than 100 years of service to our customers.

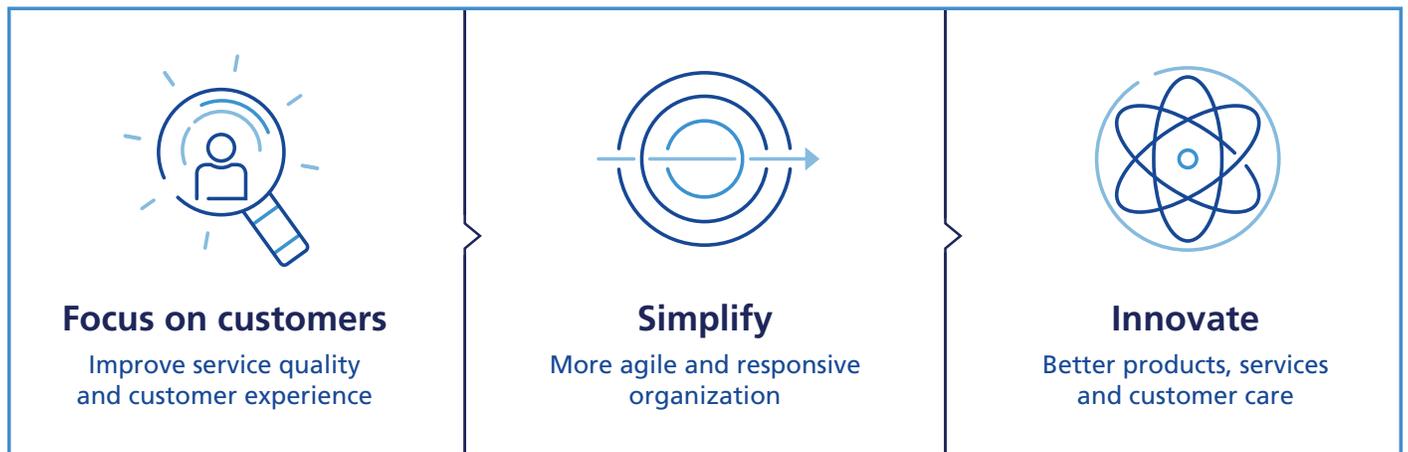


Long-term strategy

Our strategy to deliver a long-term competitive advantage focuses on continuing to increase profitability and consolidating our position as a leading global underwriter for property and casualty, and life insurance. We aim to expand customer relationships, simplify the business and significantly reduce costs. At the operating level, Zurich will continue to reduce complexity and improve accountability. We will enhance technical excellence and strengthen our ties to commercial customers. We will also seek to enhance our offerings to individuals by monitoring and aiming to increase customer satisfaction and retention.



Our strategy



“

We have introduced a new, simplified approach to articulating why we are relevant and how we deliver on that, no matter where the transformational forces shaping our industry will take us.”

Mario Greco
Group Chief Executive Officer

Community investment

At Zurich, we are committed to supporting the communities in which we live and work. In North America, we support more than 125 local nonprofits aligned to three key areas:

- Developing resilient communities
- Promoting health
- Promoting health and welfare for children

North America community impact was USD 1.75 million in corporate and employee giving in 2019.



Awards

- 2019 Innovation Award, Business Insurance Magazine, September 2019
- Best Employers for Women, Forbes, August 2019
- 2019 Diversity Best Practices Inclusion Index, Working Mother Research Institute, August 2019
- America's Best Employers for Veterans, Military Times, May 2019
- 2019 Bloomberg Gender-Equality Index (Bloomberg, January 2019)¹
- Forbes 2019 list of America's Best Employers for Diversity (Forbes, January 2019)¹

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