



Shaping Zurich for Tomorrow

Zurich Financial Services Group is one of the world's largest insurance groups, and one of the few to operate on a truly global basis. Our mission is to help our customers understand and protect themselves from risk.

Zurich Insurance Group (Hong Kong)

Being part of Zurich Financial Services Group, Zurich Insurance Group (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top 10 insurers in Hong Kong.

Our business in Hong Kong mainly covers the following areas:

General Insurance

With a strong concentration on technical and underwriting excellence, we provide tailored and focused solutions to commercial and corporate customers, and mid-sized enterprise customers, as well as a wide range of personal line products to individual customers.

Global Life

Global Life is a key growth engine for our Group. We help our customers feel confident about their financial future by

offering leading life insurance, savings, investment and protection solutions.

Zurich Financial Services Group - the global insurer

Zurich Financial Services Group is a leading multi-line insurance provider with a global network of subsidiary and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. With over 60,000 employees serving customers in more than 170 countries, we aspire to become the best global insurer as measured by our shareholders, customers and employees.

Our values

We believe being a responsible, sustainable company is an element of good management and essential to how we do business. We aim to deliver our brand promise, developing an agile organization, maintaining our financial discipline, and staying true to our core values of integrity, customer centricity, excellence, teamwork and sustainable value creation.

Our performance

USD 4.9bn
Business operating profit, 2010

AA-/stable
Standard & Poor's financial strength rating of Zurich Insurance Company Ltd, March 2011

239%
Solvency I ratio (as of March 31, 2011)



For more information please visit www.zurich.com.hk

Strategic overview

Our strategy for creating sustainable shareholder value is built on six cornerstones designed to promote customer and employee retention, drive profitability and capture synergies within our global business.

Profitable Growth

- Improved market management
- Selective acquisitions

Customer Centricity

- Deep customer understanding
- Group-wide customer satisfaction metrics

Operational Transformation

- Transactional excellence and expense management
- Intensifying The Zurich Way

People Management

- Employee engagement, performance culture
- Systematic planning for future staffing requirements

Organizational Agility

- Clear accountability and focused responsibility
- More competitive organization

Financial Discipline

- Disciplined risk-adjusted long-term view
- Follow-through measurement of business decision