

Tailor-made solutions

We have a team experienced in providing non-standard cover - if your business has special circumstances. The team will work closely with you and your intermediaries to deliver a solution based on your needs.

Multi-line programs

We can include Commercial Crime as part of a multi-line insurance program, where we combine the crime cover with other lines of business, or we can add the Commercial Crime cover to your existing multi-line program, e.g. Property, Marine or Casualty.

Claims management

Our approach to handling claims places emphases on speed, professionalism and fairness. We take pride in ourselves for expertise and experience in claims - be us the sole insurer, the leading insurer or fellow co-insurer.

Together with underwriting, we aim to build long-term relationships with you and our intermediaries. And by working closely with you, you'll get a better understanding of our processes and procedures. This leads to a more transparent relationship, which means we can share knowledge and help you manage your costs on risk. So whenever a claim arises, we'll involve you every step of the way, resolving it quickly and without complicating the matter.

We are also actively incorporating the claims team into the customer-focused underwriting operations of our business. This approach helps us understand what you need and deliver products and services that are perfectly suited to your needs.

The description of policy provisions provides a broad overview of coverage only. All coverage is subject to conditions, coverage limits, limits of liability, limitations and exclusions as contained in the policy. See the policy itself for an exact description of the cover provided.

About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 500 company². The Group achieved business operating profit of over HK\$40 billion in 2008³. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: *The Forbes Global 2000*, April 2009

² In terms of revenue, source: *Fortune Global 500*, July 2008

³ Zurich Annual Report 2008

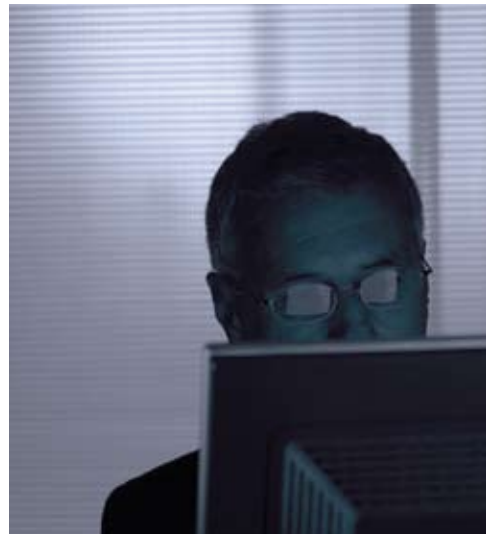
⁴ As of 29th June 2009

Commercial Crime Solutions

Don't pay the high prices of commercial crime!



Commercial Crime Solutions from Zurich



Is commercial crime a risk that your business faces? Research shows that this is an area of increasing risk and internal frauds play a major role.

Companies are often confronted by potentially devastating crime-related losses that can have profound impact not limited to monetary losses alone. Commercial crime may strike organizations at virtually any time and location throughout the whole course of business. And immeasurable losses may arise from a wide range of crime threats from misconducts of both employees and non-employees. Now companies can be better prepared to manage such losses by structuring a crime insurance program to meet their individual needs.

We provide such protection to a diverse range of companies and industry sectors ranging from multinationals to medium-size and smaller companies with special exposures. It can be provided as a stand-alone product or as part of a multi-line insurance program.

Highlights of our cover

Zurich's Commercial Crime Solutions provide protection in the event of a range of crime-related losses, including :

- Employee dishonesty and theft
- Forgery
- Computer fraud and theft
- Theft, disappearance and destruction of property
- Up to US\$25 million capacity
- Primary or excess based

Case Studies

Case 1

Insured	Facts
A multinational food producer with the books of small sales and trading subsidiaries audited only every 3 years or so	A financial manager of one of the smaller operations (only five employees including the director) used forged cheques (also having only one signature rather than the required two) to obtain money and also transferred money from the company's bank account to his own - covering this up by altering copies of the online bank statement - over a period of several years undetected. It came to light when the subsidiary was put up for sale and the employee admitted his misdeeds. Losses were incurred due to lax controls by the director in charge, and also the fact that the bank was not abode by mandate

Case 2

Insured	Facts
A major global pharmaceutical drug producer	Manager in charge of dispatch operations was in collusion with organized crime gangs to sign off small amounts of good stock as being damaged or out-of-date and transferred the goods to the hands of the gang for resale

Case 3

Insured	Facts
Large firm with sizable staff force	Human resources department staff created "phantom" employees in the computer payroll and transferred salaries to bank accounts under his / her control. There had also been other cases where the HR staff awarded himself / herself with unauthorized pay increases

A solution for a growing problem

We have established long-term relationships with many of our customers, benefiting both parties. We would like to work closely with you and dedicate the necessary time to understand your risks better. This enables us to provide a solution that is tailored to specific customer needs.

There are several benefits of partnering with Zurich when purchasing cover for Commercial Crime. These are primarily :

- Tailor-made solutions as well as standard marketing policy wording
- Multi-line programs
- Claims management