



**ZURICH**

蘇黎世

Your reference

Our reference

Date

September 2005

### **Simplifying the Structure of Zurich Assurance Ltd**

**Zurich Insurance Group  
(Hong Kong)**

**Zurich Life Insurance  
Company Limited**  
(a company incorporated in  
Switzerland with limited liability)

**Zurich Insurance Company**  
(a company incorporated in  
Switzerland with limited liability)

**Zurich Assurance Limited**  
(a company incorporated in England  
and Wales with limited liability)

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Dear valued customer,

Last year, we wrote to all our customers and explained we were bringing together the businesses of our UK life companies into one combined company. This company is Zurich Assurance Ltd. It was previously called Eagle Star Life Assurance Company Limited and it has been part of the Zurich Group of companies since 1998.

We're now writing to let you know of our plans to further simplify our business. The intention is to simplify the structure of Zurich Assurance Ltd to increase its financial efficiency.

The changes also include releasing some money out of Zurich Assurance Ltd. We would like to reassure you that, in line with legal requirements, Zurich Assurance Ltd will retain sufficient assets through the changes and beyond.

**Your policy terms and conditions will remain the same and the level of your benefits will not be affected.**

We are working in close consultation with our UK regulator, the Financial Services Authority (FSA), and keeping the Hong Kong Office of the Insurance Commissioner well informed. Part of the process will include an application to the UK High Court.

Please refer to the attached questions and answers for more information on this matter. You can read or download more technical detail about the changes on our website, [www.zurich.com.hk](http://www.zurich.com.hk). If you have any questions about this letter, please call us on 2535 3599 during office hours – we'll be pleased to help.

Yours faithfully,  
For and on behalf of  
Zurich Assurance Ltd

Denny Chan  
Director, Life Business