

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*

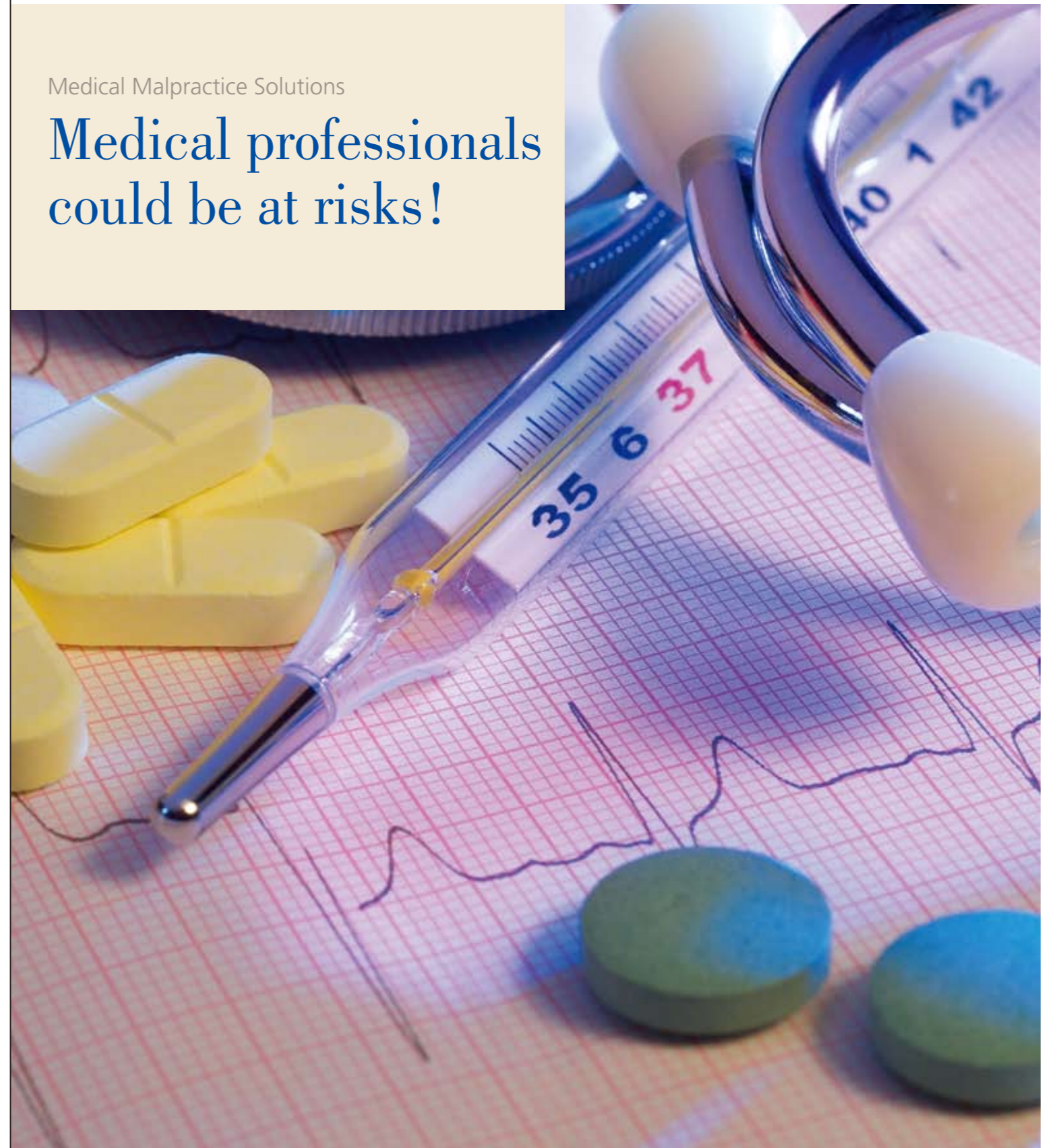
² In terms of revenue, source: *Fortune Global 500, July 2008*

³ Zurich Annual Report 2008

⁴ As of 29th June 2009

Medical Malpractice Solutions

Medical professionals could be at risks!



Medical Malpractice Solutions from Zurich



Zurich understands the risk management needs of the healthcare industry. We provide a broad range of products and services to healthcare providers. Zurich delivers underwriting, risk engineering and claims expertise to ensure the greatest possible protection to your practices against claims.

Zurich is committed to bringing financial strength, underwriting discipline and service expertise to our customers of all sizes. As a result, our customers know we will perform on our promises, offering the best coverage possible. Our underwriting discipline helps us position ourselves to serve the needs of this market for years to come.

Coverage

We provide a full array of programs, including :

- “Duty to defend” managed care professional liability
- Primary and excess capabilities

Highlights of our cover

Our policy incorporates the following features :

- Advance payment of defense costs
- Committees and boards of management
- Consultants, sub-contractors & agents
- Coroner’s enquiries
- Dishonesty
- Estate and legal representatives
- Fund-raising
- Good Samaritan acts
- Libel, slander & defamation
- Loss of documents
- Merger / takeover / sales / winding up of insured - run off coverage
- Newly created / acquired subsidiary company
- Outgoing principal
- Students

Case Studies

Case 1

Insured	Facts	Covered
Nursing home	Allegations that an elderly resident received inadequate care, potentially hastening death	Defense costs of HK\$500,000 incurred to defend successfully

Case 2

Insured	Facts	Covered
Optometrist	Incorrect fitting of lenses for a child causing permanent partial loss of sight	Defense costs and settlement amounting to HK\$800,000

Case 3

Insured	Facts	Covered
Pharmacist	Incorrect advice on dosage of medicine to a patient who was then admitted to hospital for intensive care in critical health conditions. Patient was discharged from hospital one week later with HK\$250,000 medical expenses incurred	Claim for medical expenses as well as pain and suffering

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 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.