

Putting our customers at the center of all we do

Zurich¹ is a multi-line insurer. With about 53,000 employees, we provide a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. We serve individuals, small businesses, and mid-sized and large companies, as well as multinational corporations.

Highlights

USD 3.8bn

Business operating profit
(December 31, 2017)

AA–/stable

Standard & Poor's financial strength rating
of Zurich Insurance Company Ltd
(December 31, 2017)

USD 207bn

Investment portfolio
(December 31, 2017)

Focus on customers

Our strategy puts our customers at the heart of our business. As our industry transforms, we are ensuring that we can meet and exceed customers' expectations, improving customer experience, and investing in innovations to benefit customers.

Strength in our core markets

Our business is uniquely diversified by product lines, geographies and customers. Strong in Europe and the U.S., we also have a solid, growing presence in Latin America and Asia Pacific. We serve commercial and retail customers in P&C and Life.

Focused on long-term, sustainable results

Founded in 1872, as one of the world's leading insurers, we focus on delivering high-quality results. Through our products, services and expertise we can benefit society as a whole. Our purpose and values support our strategy.

How we serve our customers

Commercial insurance

We provide products and expertise to businesses, including large corporations. We can do this globally, supported by a large network of risk engineers. We also work with customers through various specialty lines.

Retail insurance

We provide property and casualty, and life insurance in local markets to individuals and small businesses. We also serve customers indirectly through distribution agreements with third parties, including banks in several selected markets.

Farmers

Farmers Group, Inc. provides certain non-claims administrative and management services to the Farmers Exchanges as attorney in fact and receives fees for its services. The Farmers Exchanges are owned by their policyholders and provide insurance for vehicle, homes and small businesses.

Financial results²

Property & Casualty	Life	Farmers
USD 1.5bn Business operating profit	USD 1.3bn Business operating profit	USD 1.7bn Business operating profit
USD 33.0bn Gross written premiums and policy fees	USD 33.2bn Gross written premiums, policy fees and insurance deposits	USD 2.9bn Management fees and other related revenues

¹ Zurich Insurance Group Ltd and its subsidiaries.

² Financial information pertains to the 12 months ended December 31, 2017. Source: Zurich Insurance Group Annual Report 2017.