



ZURICH[®]

About Zurich in North America

Zurich Financial Services Group (Zurich) is an insurance-based financial services provider with a global network of subsidiaries and offices in North America and Europe as well as in Asia Pacific, Latin America and other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. It employs approximately 58,000 people serving customers in more than 170 countries.

Zurich – financial strength, security and scope

- A well-balanced portfolio of business – geographically and by line of business
- Insurance provider for the majority of Fortune 100 global companies
- Offering programs with risk exposure in more than 170 countries
- Industry ratings* among the strongest: A.M. Best A/positive; Fitch Ratings A+/positive; Moody's A1/stable; Standard & Poor's AA-/stable

*As of March 31, 2008

In 1912, Zurich became the first foreign insurer to enter the U.S. market. Today in the U.S., through Zurich American Insurance Company, Zurich is a leading commercial property and casualty insurer, serving a wide range of commercial customers such as small and mid-sized businesses, large domestic corporations and global multinationals.

Zurich – a leader in North America

Key market positions

- Zurich is the fourth-largest commercial property-casualty insurance company.¹
- Zurich is the second-largest writer of commercial general liability insurance.¹
- Zurich is the third-largest commercial auto writer.¹
- Zurich is the third-largest writer of fidelity and surety.¹
- Zurich is the third-largest writer of workers' compensation.¹
- Zurich is the fifth-largest writer of inland marine coverages.¹
- Zurich is the seventh-largest writer of property-casualty commercial multi-peril insurance.¹
- Zurich is the largest insurer of franchised auto dealers.²

¹ Highline Data LLC, (NAIC 2007). Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company.

² National Auto Dealers Association

Core property-casualty products and services

Accident & health
Boiler & machinery
Business owners package (BOP)
Commercial builders and residential risk
Commercial multi-peril
Commercial automobile
Construction risks (property, casualty and specialty)
Defense base act
Directors & officers liability
Employment practices liability
Energy (property, casualty, exploration and production)
Environmental & design professional liability
Errors & omissions
Excess & surplus liability
Excess/umbrella
Fidelity & crime
Foreign casualty
General liability
Global casualty
Healthcare (property, casualty and specialty)
HPR property
Inland marine
International programs (global casualty and global property)
Management liability
Marine (hull and liabilities)
Mergers and acquisitions insurance
Ocean cargo
Political risk
Professional liability
Program business
Property
Railroad liability
Structured programs
Surety (contract, commercial, environmental and international)
Workers' compensation

Services

Claims management
Captive services (group and single parent)
Global network
Integrated solutions
Risk engineering consulting*
Risk management consulting
Risk management
Vehicle service contracts
Zurich multinational insurance proposition

*Risk engineering services are provided by Zurich Services Corporation

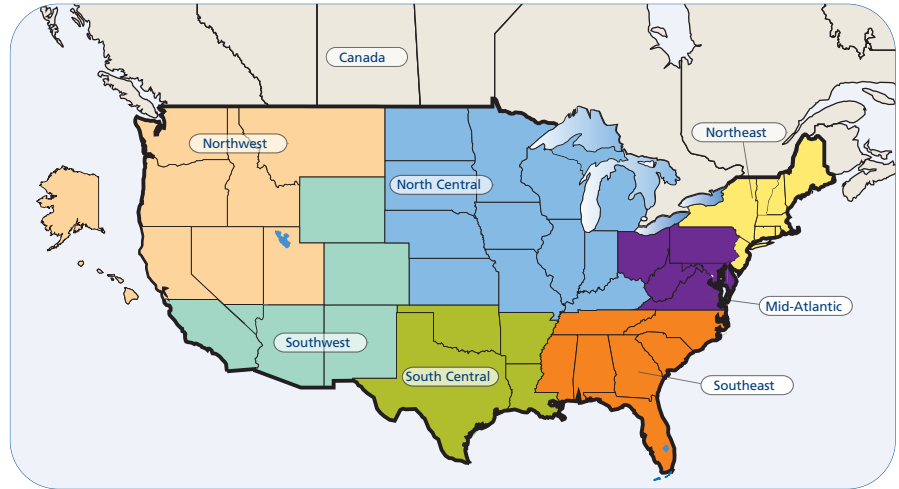
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Because change happenzSM