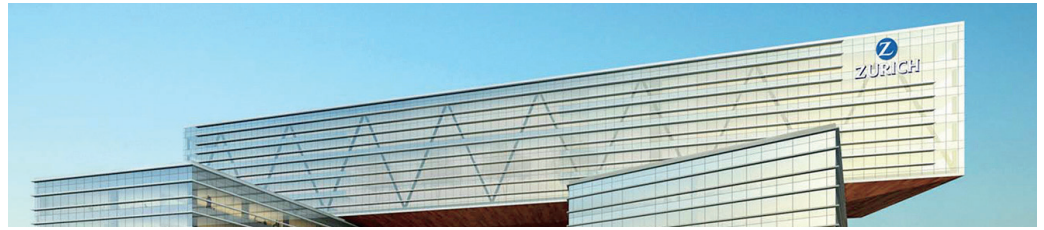


Zurich at a glance



- Approximately 55,000 employees
- Providing comprehensive solutions and insights for 25 industries
- Insuring more than 220,600 customers
- Managing complex risks for 7,000 international programs in 170 countries
- Achieving nearly USD 3 billion in operating profit, in 2015
- Insuring 90 percent of Fortune 500 companies

Company profile

Zurich Insurance Group (Zurich), headquartered and founded in Switzerland, is a leading multi-line insurance group with more than 140 years experience serving businesses worldwide, including over 100 years in North America. We are committed to delivering broad and flexible insurance solutions to our customers and helping them understand, manage and minimize risk.

Through member companies in North America, Zurich is a leading commercial property-casualty insurance provider serving the global corporate, large corporate, middle market, specialties and programs sectors. 2012 marked Zurich's 100-year anniversary of insuring in North America and the success of its customers, shareholders and employees.

Marketplace leadership statement

We are Zurich, one global company, with one mission, one set of shared values and a clearly defined commitment to our stakeholders: our customers, our people, our shareholders, and the communities in which we live and work.

Our mission

We are in business to help our customers understand and protect themselves from risk.

Our ambition

We want to be the best global insurer as measured by our customers, employees and shareholders.

Customer advocacy scores are 20 points higher than the business-to-business industry average in North America¹

Core values

We are a values-based organization and live the Zurich Commitment in all we do, which includes acting responsibly and following our core values:

- Integrity
- Teamwork
- Sustainable value creation
- Customer centricity
- Excellence

Zurich has exceptional people empowered to provide insurance solutions that help customers achieve their business goals.

Our expertise

We offer the global strength of a leading insurance provider and industry expertise in local markets. Working together with our producers and distributors, we are committed to providing winning risk management solutions to our mutual customers.

Our distinct services

- Global network
- Specialty products
- Risk Engineering Professionals / Risk Services Professionals (in Canada)
- Multinational capabilities
- Captive services (group and single parent)
- Life insurance and disability coverage
- Industry vertical expertise
- Claims management

Delivering when it matters

Industry leading claims service in North America²



Zurich embodies what community means to the insurance industry.”

— *Insurance Industry Charitable Foundation*

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Learn more about Zurich North America by visiting zurichna.com and zurichcanada.com

Distinctive risk insights

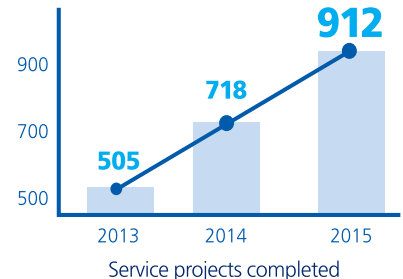
Zurich uses data and insights to better understand risks and help our customers manage their total cost of risk.

- Zurich North America uses deep customer insights gained through our industry-leading segmentation and predictive analytics to help protect our customers from risk.
- Predictive analytics allow Zurich to better understand our customers' risks globally and locally. We've been using analytics for the past decade and continue to invest in talent and tools.
- Predictive claims models applied in the U.S. from first notice of loss throughout the claims life cycle help to enable quicker claims resolution, heighten awareness of other potential losses and minimize fraud.

Social responsibility

At Zurich, we are committed to supporting the communities in which we live and work. In North America, we support 12 core charities and more than 250 local nonprofits aligned to three key areas:

- North America community impact was **USD 4.2 million** in corporate and employee giving in 2015
- Ensuring the health and welfare of children in need
- Developing sustainable communities
- Promoting health and safety (including disaster preparedness and relief)



Recognition

Financial

- Industry financial strength ratings: A+ A.M. Best³, AA- Standard & Poor
- In 2015, Zurich made nearly USD 3 billion in operating profit, and as of the second quarter of 2016, reported USD 2.2 billion in operating profit
- Zurich has reported a profit every quarter for 13 consecutive years, weathering Hurricane Katrina, the global financial crisis and Superstorm Sandy

Awards

- Won a U.S. Captive Services Award in the category of Fronting Partner—Innovation (Captive Review, August 2016)⁴
- Named one of the best insurance carriers by risk managers (PC360 survey, April 2016)⁵
- 2016 Zurich's Claims Customer Care Center won GOLD for Best Contact Center - Medium in the overall category, and SILVER in Best in Customer Service - Medium for the America's Region (Contact Center World, June 2016)⁴
- Ranked one of Newsweek's greenest global companies in the world (Newsweek, June 2016)⁵
- Named Top Company for Executive Women (National Association for Female Executives, March 2016)⁵
- 2016 Strategic Account Management Association (SAMA) award for "Outstanding Strategic Account Management Program Leadership" (Zurich Customer Relationship Model, March 2016)⁴
- Ranked one of America's Best Employers (Forbes, April 2016)⁴
- Zurich's trade credit and political risk group named "Best private insurer in trade," "Best trade insurer in the Americas," and "Best trade insurer in Asia-Pacific" (Trade Finance, June 2015)⁵

1. B2B Industry average: 26 RNPS (Zurich North America score peaked at 46 in 2015)

2. Medallia B2B benchmark data, 2015

3. Rating as of March 31, 2016. A.M. Best is under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at www.ambest.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

4. Zurich Insurance Group

5. Zurich North America

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