

Zurich Group at a Glance

Since 1872, the Zurich Group has been in the business of insurance. Reaching out from our home market in Switzerland, we expanded quickly into other European markets. In 1912, we became the first continental European insurer to operate in the United States. We currently comprise over 60,000 people helping customers to manage risk in more than 170 countries.

Our business is insurance

We divide our business into three segments: General (Short-Term) Insurance, Global Life and Farmers.

General Insurance is the biggest of our three segments. It provides property and casualty products and services for individual and commercial customers. Its business model is to provide a global platform – including product management, claims management, distribution management, underwriting, risk engineering, reinsurance and customer relationship services – for local customer delivery.

General Insurance operates through four businesses: Europe General Insurance, North America Commercial, Global Corporate and International Businesses. Europe General Insurance offers personal and commercial products primarily in Germany, Italy, Spain, Switzerland and the United Kingdom, with a growing presence in Austria, Ireland, Israel, Morocco, Portugal, Russia and Turkey. North America Commercial serves small and mid-sized businesses with standard and specialty lines of business in the United States and Canada. Global Corporate offers risk management services to large corporations and multinational companies. International Businesses operates across Life and General Insurance and is located in high-growth markets in Latin America, southern Africa and the Asia Pacific region.

Global Life offers a broad range of life insurance, investments, savings and pension propositions to individuals and groups, managed globally and focused on local customer and distributor needs.

Farmers Management Services consists of the management services provided by Farmers Group Inc and its subsidiaries to the Farmers Exchanges.

Here to help your world

We take a global approach to our core businesses of general and life insurance. We have a strong presence in the world's most attractive insurance markets, and use our scale and financial strength to deliver international service.

Here to help
your world

We grow by
expanding our
existing business

Introducing Zurich HelpPoint

Zurich HelpPoint is the collective term for the many guidance, solution and service offerings we deliver that capture our commitment to putting customers at the heart of all we do. To understand how to do this best, we contacted over 39,000 customers from around the world and asked them what they wanted. The answer that came back – help.

Our customer is at the heart of all we do

This means anticipating and understanding the needs of our personal, commercial and corporate customers, and being entirely focused on meeting those needs. To make this possible, we have aligned our resources across businesses, functions and countries, so that every corner of our business can make a contribution to serving our customers.

We aim to make it as easy as possible for our customers to do business with us, and ensure that they receive quality service when they do. The advice we offer is professional and insightful, built upon a global knowledge base that is unparalleled in breadth and scale. We offer customers expert guidance, a wide range of solutions and an efficient service that treats them as individuals, not policy numbers.

Change is our business model

We call it operational transformation. Operational transformation means making our operation run better, smarter and more efficiently. Where it makes good business sense, we consolidate common functions – such as legal, claims, procurement, human resources, investment management and corporate real estate – onto common platforms.

We search our Group for existing best practices and always look for opportunities to create new ones while building on existing strengths, forging even stronger relationships with key independent brokers and agents.

Zurich has institutionalised a culture of change, so that we are always planning for the next transformation in the way we do business.

And so is growth

We grow by expanding our existing businesses, and by acquisitions – without sacrificing profit. Acquisitions give us new positions, often in new and emerging markets, where careful evaluation suggests big potential.

Most often growth is achieved in a simple way by listening to our customers, understanding their needs, and then letting them know how Zurich can help them meet those needs.

We have created a culture that is stimulating, rewarding and collaborative

We have got the right people

In the race for talent, it is vital that Zurich remains an employer of choice for talented people in all our insurance markets worldwide. That is why we make sure we are attractive to the best and the brightest. We have created a culture that is stimulating, rewarding and collaborative. Compensation is competitive, career development opportunities are widely available, and performance is recognised and rewarded.

And we have great insight

Zurich is a thought leader. We facilitate internal think tanks to stimulate critical thinking on new developments arising in the risk landscape. We bring in external experts to work on our Climate Advisory Council, which advises management on the strategic and operational issues associated with climate change. We fund academic programmes around the world, and contribute to the global stock of knowledge by being a strategic partner of the World Economic Forum.

We are engaged in these activities first because it makes good business sense: our customers expect us to provide risk insights available to the public at large – stimulating more informed reactions to risk, and giving a more expansive view of the role insurers play in society.

In these and many other ways, Zurich leads its industry by example in thinking about and evaluating change.

