



# "2008: A Tough Year"

2008 and the benefits of our actuarial rating models will continue to be realised during the year ahead.

The Zurich Life strategy embarked upon will be finalised during 2009 with support of the Zurich Global Life team. Key areas of focus are distribution channels, micro-insurance and mass consumer products. There are also potential opportunities to launch selected global life products in the local market.

General Insurance is a global business segment within the Group whose purpose it is to lead a profitable and growing short-term insurance business for Zurich. The underlying goal is to ensure that our business is more valuable than the sum of its parts by leveraging a common platform for local success.

- Effective coordination and governance – appropriate controls anchored in Zurich Basics and Zurich's compliance culture
- Global talent management providing a superior talent base to the business

### Regulatory environment

We have seen a number of financial institutions struggling and some, from around the world, failing over the last year – most would argue due to corporate governance failures. Regulation and corporate governance are therefore receiving renewed attention world-wide, in the main due to Regulators needing to review the effectiveness of their regulatory frameworks and monitoring mechanisms.

Zurich is fortunately very well placed to weather this regulatory storm that will face us in the next couple of years. We have adopted a proactive, risk based approach where all our

Trade and Industry's BEE Codes should we be required to do so. We understand and are fully committed to the transformation objectives that the Codes are designed to achieve.

We remain vigilant around our compliance with the Financial Advisory and Intermediary Services (FAIS) Act as we believe this creates a sound consumer protection framework.

The Insurance Laws Amendment Act that was promulgated in late 2008 will have a far reaching impact on the insurance industry over the next couple of years. This will be particularly in the area of remuneration to brokers, underwriting managers and administration houses. We will work closely with our business partners over the next year to ensure that the transition is as smooth as possible.

### Technological change

2008 was spent embedding the benefits of system upgrades from the past couple of years. The Company has embarked on developing its web enabled front-end service portal capabilities and this should see the first service solutions launched in the first half of 2009.

Numerous system efficiency projects continued the aim of which is to strive towards continuous automation and move Zurich to a true paperless environment. The Company expanded on its outsourcing strategy by hosting the data centre at the Johannesburg Stock Exchange. This was done to reduce the risk of data loss as a result of the move to the new building and will have a long term benefit of lower operating costs.

### Business relationships

We are fully committed to our existing trusted relationships. Brokers remain our main distribution channel and initiatives are being put in place to build relationships with our policyholders and improve customer experience through value added services.

Customer excellence remains a core strategic focus, which will be supported by the advent of a new front-end claims service team comprising Specialised Claims, Marine and Engineering, General Claims and Assessing Services. Our key priority will be to enhance the customer claims experience and to focus on delivering a value-added service.

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### Market and competitive environment

The short-term insurance industry, Zurich included, have faced another tough year and this is reflected in our results. A number of factors had a negative impact. Among others, the weaker exchange rate that resulted in increased repair costs, the number of motor claims and unseasonal weather-related claims in the first half of the year influenced our result.

As developments in the financial markets create both threats and opportunities, it remains critical that we exercise discipline. Our strong position as a global player enables us to take advantage of the opportunities that present themselves but we must remain vigilant and our approach to pricing must remain unchanged.

Capitalising on our strong international position in the global corporate market, our strategy is to position Zurich South Africa as the preferred corporate insurer by providing structured solutions for customers in our chosen industry sectors. We target top-tier corporate programmes in specific industry sectors such as telecommunications, property and rail transport. In collaboration with our Global Corporate colleagues, we will leverage the benefit of the expertise and capacity available in the Zurich Group. Additional product lines such as financial lines and trade credit risk covers will again be promoted with the support of specialist units within the Group. Risk Management services will be introduced to augment local Risk Control capabilities.

Our 2008 Personal Lines strategy incorporated performance improvement, organic growth and research into new distribution channel initiatives. We implemented our competitive risk selection and pricing models during the latter part of

## Once again Zurich achieved an overall score in excess of 80% of our Financial Sector targets in 2008, which translated into the Company retaining its 'A' rated status.

**General Insurance's global platform combines core global functions with customer-facing business divisions which are well positioned in their individual markets. This enables:**

- Truly global capability – with world-class expertise applied in local competitive markets
- Superior customer experience with consistent one Zurich 'feel' for customers, distributors and other stakeholders
- Effective collaboration across the General Insurance division – sharing knowledge and information and transferring best practices globally
- Global platforms for economy of scale plus global capital management for competitive risk capacity and effective allocation of capital
- Common standards for data, tools, customer relationship management and product definition

regulatory and corporate governance risks are identified and appropriate mitigating actions are taken. Our corporate governance framework and execution are under the constant scrutiny of both internal and external audit, as well as our independent Audit Committee.

We expect the Financial Condition Reporting requirements to come into being over the next couple of years, starting with the promulgation of the enabling legislation in late 2008. We have continued our work to ensure that we have completed the data gathering and modeling exercises required for us to be fully compliant when the regulations finally come into effect.

Once again Zurich achieved an overall score in excess of 80% of our Financial Sector targets in 2008, which translated into the Company retaining its 'A' rated status. While some uncertainty remains around the future of the Financial Sector Charter, we have already begun the process of aligning ourselves to meet the challenging targets set by the Department of

## Zurich Insurance to relocate to new premises in Ferreirasdorp, Johannesburg



### Our New Home



Zurich South Africa's Johannesburg office is moving premises. As from 18 May 2009, our new address and contact details are as follows:

- Physical address: Zurich, 15 Marshall Street, Ferreirasdorp, 2048
- Postal address: PO Box 61489, Marshalltown, 2107
- Telephone number: +27 11 370 9111

## People Management

The role of People Management is a strategic necessity in any organisation. Industry players are taking an integrated approach to human resources – to have the right people with the right skills in the right place at the right time.

Our human resources function is no different and, in support of the strategic objectives set for 2008, a number of programmes were either embarked upon or continued in the year under review.

Our Global Associate Programme, a highly competitive group-wide training initiative, commenced in 2007. 2008 was our second year, in which several Associates from 10 countries underwent training. Two employees from our South African operation underwent training during the year.

Talent management including recruitment and selection continues to be one of the Company's major interventions. In 2008 we were able to reach our target with regards to the recruitment of suitably qualified candidates from designated groups.

We also introduced a recognition and rewards programme for all employees last year. This internal programme is used to highlight individuals and teams who go the extra mile as well as those who exceed their objectives. The programme is known as Winners and started running from March 2008.

## Environmental matters

Following an in-depth review of our own carbon footprint, the Zurich Group announced a world-wide CO<sub>2</sub>-emission reduction target of 10% by 2013. This will be pursued through the use of a combination of cleaner energy sources, energy efficiency measures, reduced air travel and the gradual transition of the car fleet to more fuel efficient cars. Locally, Zurich in South Africa as part of the global Zurich Group, recognises that balancing non-financial factors such as environmental and social issues with financial priorities is an essential part of good corporate citizenship.

## Sponsorship and events

Our annual golf days, which were held in October and November last year, provided us

with the opportunity to forge closer working relationships with our supporting brokers. The primary focus of these golf days is to thank our brokers for their support as well as informing them of the changes within the organisation.

Zurich South Africa, in line with the global strategy, have involved ourselves in the sponsorship of golfing events. As headline sponsor of the Jack Nicklaus International Invitational, we were afforded the opportunity

## Our core business operations have a limited impact on the environment through our daily consumption of energy, global travel and use of paper resources.

to build our brand and, at the same time, we were able to nurture the relationships we have with our business partners and promote our products and services.

2008 was concluded with the sponsorship of the Nedbank Golf Challenge. This premier event is a popular tournament on the South African golfing calendar, and record numbers of spectators – our brokers included – attended to watch the best golfers in the world do battle at the Gary Player Country Club.

Participating in events that have such high acclaim enabled us to reach our target audience both on and off the golf course. We were able to closely align the events with one of our primary business objectives – 'profitable business growth' – and this will act as an enabler to attract those who are looking to place their risk with a global insurer such as ourselves.

Our association with these events will continue throughout 2009, but thereafter will cease. Going forward into 2010, we will assess alternative initiatives that align with the Zurich Group strategy.

# Zurich Cares Day

A total of 674 employees around the country rose to the challenge and collected R274,365 which was distributed to 25 organisations. Children's homes, centres for the aged and food gardens were supported and a beach clean-up project was conducted in Durban.

Cape Town's grand finale was held at The Hellenic Club in Green Point. A sit down lunch, attended by the employees, brokers and management was hosted for members of the United Sanctuary Against Abuse. A total in excess of R14,000 was donated to the organisation to help those members of the public who receive their support.

The CPU in Johannesburg ran a number of projects. Claims supported Botshabelo, an organisation who addresses the needs of abandoned, abused and HIV/Aids infected babies. The Recoveries & Salvage Department supported our own corporate project MaAfrika Tikkun and Credit Control helped the Sunshine Centre (Old Age Home) in Braamfontein.

Technical Services' project started early in the year. The Mini Care Centre for Abused Children that takes care of abused women and children were supported with linen, curtains and food items. Employees visited the centre to donate goods and interact with the residents and a follow up visit in November saw the team make voluntary contributions to purchase Christmas gifts for the children and surprise them with a party.

Durban, our ultimate winners for 2008 organised two projects – Project Hermy, a beach clean-up walk, and Project Masikane the aim of which was to make a real difference in the lives of the people living at the old age home and child care facility. The clean-up programme, comprising employees and brokers, resulted in the collection of over 212 kilogrammes of rubbish from a kilometre stretch of Durban's beach front. Project Masikane resulted in the donation of food items, toys, gardening equipment for the vegetable garden and a television for the pensioners' dormitory.



## Zurich Cares Day 2008, themed 'Helping people to help themselves' focused on raising funds for either the Trust Fund or a charitable organisation.

Theni Mhlanga, a social worker at the home wrote to our employees in Durban saying: "People like you are rare to find but are never forgotten since you make us proud."

The Executive Team second this statement. It applies to all those who made a difference and supported Zurich Cares in 2008.

## Social and community issues

At Zurich, corporate responsibility is a core component of how we do business. We aim to meet and exceed the expectations of our customers, employees, shareholders and communities by engaging in stakeholder dialogue and anticipating and addressing shifts in social, political, and economic conditions. We also act on our desire to make a substantial contribution to social welfare by engaging in activities reflecting the different cultures found in the areas where we operate.

The Company undertook to assist MaAfrika Tikkun's community project in Diepsloot, North of Johannesburg. MaAfrika Tikkun, a non-governmental organisation, was created in 1994 soon after South Africa's first democratic elections. This initiative was formed by the late Chief Rabbi Cyril Harris and current Chairman Dr Bertie Lubner, who felt compelled to uplift previously disadvantaged communities.

The organisation has now evolved to focus its services on orphans and vulnerable children and their families. MaAfrika Tikkun's Patron-in-Chief, Former President Nelson Mandela, has described the work MaAfrika Tikkun does as a "miracle".

Resulting from the partnership with Royal Bafokeng Finance, Zurich is part of the Tapologo HIV/Aids Programme. Driven by the Catholic Diocese of Rustenburg, this project reaches many communities in that area. Tapologo is a community-focused holistic intervention programme, which seeks to improve the quality of life of everyone who is affected by the scourge of HIV/Aids.

During 2009, our focus will expand to include our participation in Royal Bafokeng Sports' Youth Football Development Programme.

Zurich's Bursary Fund continued to support students studying towards a BTech (Education). Continuing our support of tertiary institutions, Zurich once again provided financial support to three universities operating in the major centres where the Company has a presence.

The Hennops River Primary School, founded in 1895, approached the Company to consider the sponsorship of a bus for their 183 learners. The atmosphere at the school was electrifying when Chief Executive Officer, Nick Beyers handed the keys over to school principal, Pieter du Plessis.

Zurich Cares Day, a voluntary programme aimed at raising funds for either a charitable organisation or the Eagle Trust Fund, provides employees with the opportunity to give a little of their time to help those in need. Projects in which employees get involved range from cake sales to larger scale fund raising events.

The Eagle Trust Fund, set up to sponsor eagle conservation activities, continued to support the work of the Birds of Prey Working Group. During 2008, the Kalahari Raptor Project, aimed at changing the attitude of farmers to accommodate eagles and other species of birds of prey on their farmland, continued as did support of their Information Help Line.

MaAfrika Tikkun	R100,000.00
Tapologo	R199,938.21
South African Institute of Race Relations (Bursary Fund)	R245,364.00
University of Cape Town	R50,000.00
University of Kwa-Zulu Natal	R50,000.00
University of the Witwatersrand	R50,000.00
Hennops River Primary School	R218,720.00
Ad hoc donations	R29,800.00
Birds of Prey Working Group	R246,000.00
<b>Total</b>	<b>R1,189,822.21</b>



# Product news

## New Assessment Model

In a quest to drive down the costs associated with our motor account, we have cancelled our "We come to you" assessment service. This method of assessing has proven to be both expensive and time consuming which has resulted in our service levels deteriorating.

We have revisited our approach and are rolling out a new assessment model which entails customers visiting our drive-in assessment centres. This model will reduce costs and enable us to provide an improved service as assessors will be able to address the needs of more customers with greater efficiency.

We have three dedicated drive-in assessment centres which will be of assistance in this regard:

- Randburg:** 191 Braam Fischer Drive, Ferndale, Randburg
- Cape Town:** Unit 5, Prima Motor City, Louwtjie Rothman Street, N1 City, Goodwood
- Durban:** 11 Moreland Drive, Off North Coast Road, Redhill Industrial Park

We have also partnered with the AutoMagic Group to conduct vehicle assessments for our customers. They have 30 facilities countrywide which gives us a larger footprint in the assessment arena. All the locations and contact details of AutoMagic's branches are available at [www.automagic.co.za](http://www.automagic.co.za). Alternatively, you can contact their Call Centre on 0860 11 88 00 toll free.

These initiatives will ensure that we deliver an efficient service to our customers.

Please do not ask customers to obtain quotations before submitting a claim. We will take care of this aspect. AutoMagic will contact the insured and arrange for the assessment to be conducted at their facilities. Thereafter, the Assessment Centre will review the assessment electronically and direct the insured to an approved repairer. The repair and invoicing process remains unchanged.

In future all new motor claims (non-SASRIA) must be lodged via e-mail or fax:

[jhb.motorassessments@zurich.co.za](mailto:jhb.motorassessments@zurich.co.za) or 086 037 2020

[cpt.motorassessments@zurich.co.za](mailto:cpt.motorassessments@zurich.co.za) or 086 002 8020

[dbn.motorassessments@zurich.co.za](mailto:dbn.motorassessments@zurich.co.za) or 086 067 9320

The assessment centres will start operating on the following dates:

- Gauteng: 20 April 2009
- KwaZulu Natal: 5 June 2009
- Cape Town: 15 June 2009

We believe and trust that this new assessment model will add value to the business and, in turn, our mutual customers.

Should you have any queries regarding the new process, you are welcome to discuss these with your Broker Manager or, alternatively, you can contact Nico Knop, Group Manager: Assessing Services on 011 370 9111.

## eZclaim Insurance Claim Card

The eZclaim Insurance Claim Card, not only takes the bumps and frustrations out of the claims process but it also ensures that our customers pay the best price for replacement goods.

### How the eZclaim Insurance Claim Card works

First the eZclaim Call Centre will contact the claimant to arrange for the eZclaim Insurance Claim Card to be delivered. During the telephone call, customers will be asked to provide a unique password. On receipt of the card, customers have 30 days to arrange for the card to be activated.

Upon activation the Call Centre will issue a PIN (Personal Identification Number) which will be used for the verification of all purchases. Customers are then able to go to any of our partner stores to purchase whatever is needed. The card remains valid for the length of the Zurich Insurance Policy. If there is another claim, it will be credited to the same card.

Because the card is essentially the same as a cash payment, initially, it will be activated for the value of the claim to a maximum of R10,000. If there is a larger sum due to the customer and he/she wishes to have more credited to the card or to enquire about the balance on the card, the Call Centre may be contacted.

### How customers can replace what has been lost

The eZclaim Insurance Claim Card covers domestic appliances, electronic goods, furniture, linen, clothing, jewellery, DIY items, gardening equipment and household goods such as crockery and groceries. The card may be used at any of the participating retailers as often as the customer wants until the full amount of the claim has been spent.

To ensure the widest choice possible, Zurich has on its panel a number of leading retail stores. The full list of retailers can be obtained from our

eZclaim Call Centre or by visiting our website [www.zurich.co.za](http://www.zurich.co.za) and clicking on eZclaim.

When purchasing from any participating retailer, customers must ensure that the amount debited to the card is the value of the goods that have been purchased. Customers are not liable for any card or processing fees. The card cannot be used to pay accounts at any of the participating stores and the goods purchased cannot be exchanged for cash.

### What customers must do if they lose their eZclaim Insurance Claim Card?

The card is a form of cash and it is the customer's responsibility to keep it in a safe place. If lost or stolen it must be reported to the Call Centre as soon as possible. Zurich cannot be held liable if the loss of the card has not been reported.

The return of any products purchased using the eZclaim Insurance Claim Card is governed by the retailers returns policy.

### Insuring the goods that have been lost and replaced

Customers must liaise with their broker as items are replaced to ensure that they are correctly insured. This is important especially when replacing specified items.

For more information customers may contact the eZclaim Call Centre on 080 392 5246 (080eZclaim).



## Zurich Fast Track Claims

ZURICH

Zurich Fast Track Claims

Another tool in your kit

At the heart of every business is service delivery. Speed and efficiency are the criteria on which we are measured by our customers. One of the most common complaints about insurance claims concerns the time it takes to settle a claim. Too often this takes an inordinate amount of time. To add to frustrations, this occurs even when the amount claimed is relatively small. Zurich is aware of this and has taken steps to rectify the situation by introducing Fast Track Claims.

In a nutshell, our aim is to expedite the settlement of non-motor claims under R10,000. We have introduced a system where we receive, register and settle these claims within 24 hours.

How we intend to do this?

Fast Track Claims are processed by our Central Processing Units in Cape Town, Durban and Johannesburg. Teams of claims technicians have been formulated to tend ONLY to Fast Track Claims (i.e. claims less than R10,000).

What comprises a Fast Track Claim?

In order to avoid misuse or congesting the system, it is imperative that we define these claims. A Fast Track Claim is:

- Any non-motor claim under R10,000 (excluding liability and specialised policy claims such as Collectibles, Marine etc.)

What documentation is required?

A completed claim form including the following details where applicable:

- Banking details
- ITC blacklisting reference number in respect of cell phones
- Customer's signature
- Premium confirmation
- Policy schedule cover sheet(s), especially GRP and GRC schemes
- Policy numbers, especially COM and IMP policies
- Quotation/damage report (where applicable)
- SAPS reference numbers
- Serial/model numbers, especially for laptops, cell phones, cameras, etc.

The more information we have up front, the sooner we can settle the claim.

What is the process we follow?

When the claim has been submitted, there is a specific process that we adhere to:

- Firstly, a dedicated Indexation Technician indexes the claim, using the policy number to fast track the process
- The Fast Track Technician then checks the details, verifies the information, registers and confirms the premium
- He/she negotiates and informs the customer and the broker of the settlement, confirms banking details and requests an electronic payment
- The claim is then finalised

Please note: brokers and customers will receive automated written confirmation after registration and settlement.

What do you have to do?

You need to send the claim, with all the relevant documentation, to the CPU that you normally deal with.

- Cape Town: [cpt.fasttrack@zurich.co.za](mailto:cpt.fasttrack@zurich.co.za) or fax 086 002 8023
- Durban: [dbn.fasttrack@zurich.co.za](mailto:dbn.fasttrack@zurich.co.za) or fax 086 067 9323
- Johannesburg: [jhb.fasttrack@zurich.co.za](mailto:jhb.fasttrack@zurich.co.za) or fax 086 037 2023

# Zurich HelpPoint™

It's more than just insurance. It's here to help your world.

Risk Management  
Short-term Insurance

Zurich HelpPoint™

**As a specialist in your field, you need a specialist insurance provider.**  
You can rest assured that we have the expertise to cover your specialty insurance risk requirements. Whether it's a marine, engineering or an aviation policy that you need, we're able to help. Utilising a wide range of skills we are able to tailor-make a policy to suit your needs and, of course, our global presence means we are able to settle claims anywhere in the world. At Zurich, our core focus is service delivery. While insurance brings peace of mind, Zurich does more: we offer expert guidance, a wide range of solutions and efficient service that treats you as an individual, not a policy number. Zurich HelpPoint™ delivers when it matters most. For more information speak to your broker or visit [www.zurich.co.za](http://www.zurich.co.za)  
**Here to help your world.**

**ZURICH**  
Because change happenz.™

Zurich Insurance Company South Africa Limited provides short-term insurance solutions to individual, commercial and corporate customers. The company markets its products through a network of accredited brokers and is an authorized financial services provider. FSP number: 17153

Risk Management  
Short-term Insurance

Zurich HelpPoint™

**When your car is not where you left it, we understand its true value.**  
In a world that is constantly moving, having a reliable car is truly important. That's why, in addition to traditional coverage, we offer special services to get you back on the road quickly. We think about more than just cars, we also protect your time. At Zurich, our core focus is service delivery. While insurance brings peace of mind, Zurich does more: we offer expert guidance, a wide range of solutions and efficient service that treats you as an individual, not a policy number. Zurich HelpPoint™ delivers when it matters most. For more information speak to your broker or visit [www.zurich.co.za](http://www.zurich.co.za)  
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Risk Management  
Short-term Insurance

Zurich HelpPoint™

**When your precious assets are more than just possessions, choose an insurance company that understands.**  
We provide an insurance policy designed especially for antique dealers, collectors of fine art and the jewellery trade. It's called Collectibles and caters for all aspects of your business and domestic insurance needs. Valuables in transit are also incorporated. We're able to meet your exact needs in every way, because listening is one of our priorities. At Zurich, our core focus is service delivery. While insurance brings peace of mind, Zurich does more: we offer expert guidance, a wide range of solutions and efficient service that treats you as an individual, not a policy number. Zurich HelpPoint™ delivers when it matters most. For more information speak to your broker or visit [www.zurich.co.za](http://www.zurich.co.za)  
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## Our Marketing Strategy

One of our principle marketing objectives has always been to foster our relationships with you, our brokers. We believe that a trusted Independent Financial Intermediary is better placed to provide advice than a 30 second TV commercial. This is why relationships form the cornerstone of our marketing strategy from 2009 and onwards. Right now we are in the process of rolling out our new external campaign – HelpPoint.

At the heart of the campaign is the thought, "It's more than just insurance. It's here to help your world." Throughout we will be reinforcing the role of brokers in customers' decisions to buy insurance.

**With 60,000 employees able to serve customers in more than 170 countries, help is on the way.**

You will be aware of the fact that we have not been very visible in the consumer sector for a while now. This decision was based on market research conducted with both brokers and consumers over six months.

We gained valuable information. We learned that consumers were not clear on the roles of the broker and the insurer, and that they believed that brokers did not provide a "value for money" service. As a result we have thought long and hard to develop our new integrated advertising campaign. It includes advertising, public relations and crucially, it aims to improve our communication channels to our primary customers – you, the broker.

## Introducing Zurich HelpPoint

We began by contacting over 39,000 customers around the world. We asked them what they wanted.

The answer?

- Help.
- Help at the moments that matter most.
- Help that understands my business.
- Help that shortens the distance between problems and resolution.
- Help that adapts and changes as (my) life changes.
- Help that goes the extra mile.
- Help that understands me and the world I live in.
- Help that delivers.

Help that says the customer is the point.

Zurich HelpPoint is the collective term for the multiple guidance, solution and service offerings we deliver. These embody our commitment to putting customers at the heart of all we do. With 60,000 employees able to serve customers in more than 170 countries, help is on the way.

## Zurich for Brokers and Agents

Zurich is proud to offer and distribute its insurance products through you our brokers. Building lasting relationships with you is an integral part of the way we do business. We work together with you to provide the help our customers need, whether they are multinational corporations or individual life insurance buyers. We value your professional insights and customers rely on your risk management guidance when choosing insurance coverage.

## We help agents and brokers deliver when it matters.

All our relationships are founded on a simple but important quality – the ability to listen. We ask for input from brokers and customers about what's most important to them in their relationships with their insurance carriers. Then, having heard, we consider incorporating their suggestions in the products and services we design, deliver and service.

It all distils down to one simple, practical idea. Deliver what you promise and treat every customer as an individual, not a policy number. And that's what matters.

## Solutions for a wide range of customers from private individuals to commercial organisations

We supply:

- A broad range of property and casualty products for personal and commercial customers
- Strong claims and services to help you build relationships with customers
- Access to real expertise in underwriting, loss control and claims across all areas

## Custom propositions for large corporations and multi-nationals

- Strong collaboration to develop customised solutions that reflect the very specific and varying needs of large corporate and multi-national customers
- Multi-national Insurance Proposition: insurance cover compliant with all local insurance, regulatory and tax requirements to give customers greater assurance and peace of mind
- Specialised support and expert advice, including a large network of risk engineers
- Dedicated relationship leaders to ensure your customers have simple and efficient access to our services and an improved communication process for all parties