

Face the facts

Zurich continues to perform and announces its 28th straight profitable quarter

With the Zurich group's annual results just published, a number of key facts show how Zurich's disciplined and focused approach continues to reap real rewards.



Why Zurich?

The economy may have changed, but people's needs – to protect their income against accidents and illness, to save for retirement and invest for the future – haven't changed. People still need life insurance, accident and health benefits, savings products, investment and retirement solutions regardless of economic conditions. They also need a secure company to deliver when it really matters. Zurich is a company with a strong financial position and a broad range of solutions to meet customers' needs.

Following our recent annual results, Group CEO, Martin Senn, remarked: "2009 was an excellent year for Zurich. We generated a strong operating performance across all our core businesses and emerged from a challenging year with one of our strongest balance sheets ever. It is that proven ability to generate consistent earnings and achieve growth in targeted market segments that underpins my confidence looking forward, as it enables Zurich to face both challenges and opportunities from a position of strength."

February 2010

For more information on our recent results and for a copy of our latest report and accounts visit zurich.com

Key fact 1 – 28 quarters of continual profit

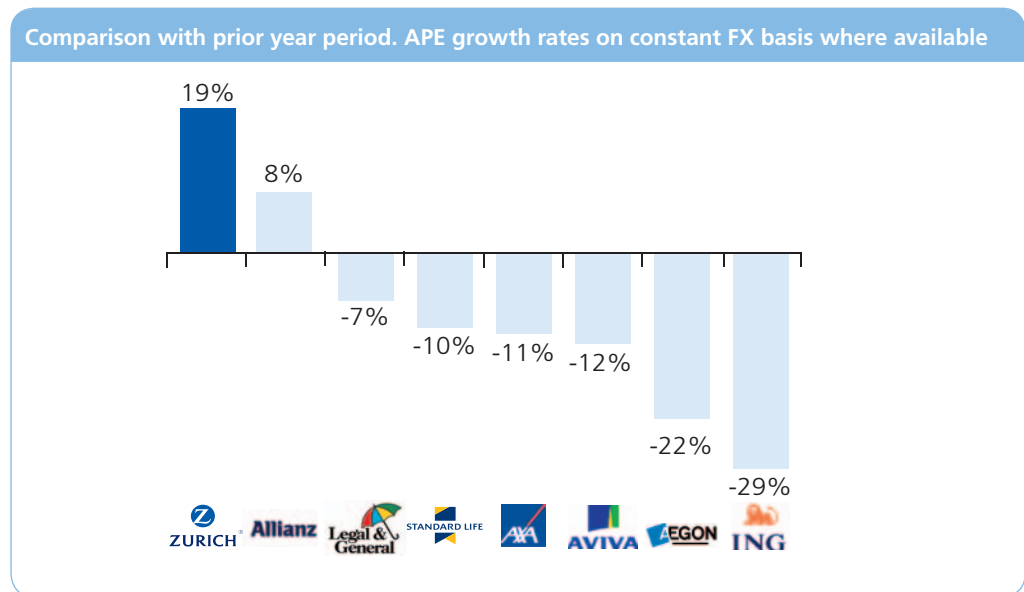
In February 2010 Zurich reported its 28th straight profitable quarter, as well as its fifth consecutive quarter-on-quarter profit increase since the financial crisis started in the latter half of 2008.

Business operating profit for the year 2009 was USD5.6 billion, a 8% increase over the same prior-year, while net income⁽¹⁾ was USD3.2 billion, a 6% increase over the same prior year. Both figures represent the fifth consecutive quarter-on-quarter improvement since the third quarter of 2008.

⁽¹⁾Attributable to shareholders.

Key fact 2 – APE continues to grow

Our APE performance continues to power us ahead of many of our key competitors and positions us strongly in the pack, well prepared for future performance and growth.



Source: Zurich Market Intelligence Unit (February 2010)

Key fact 3 – Our ratings remain strong

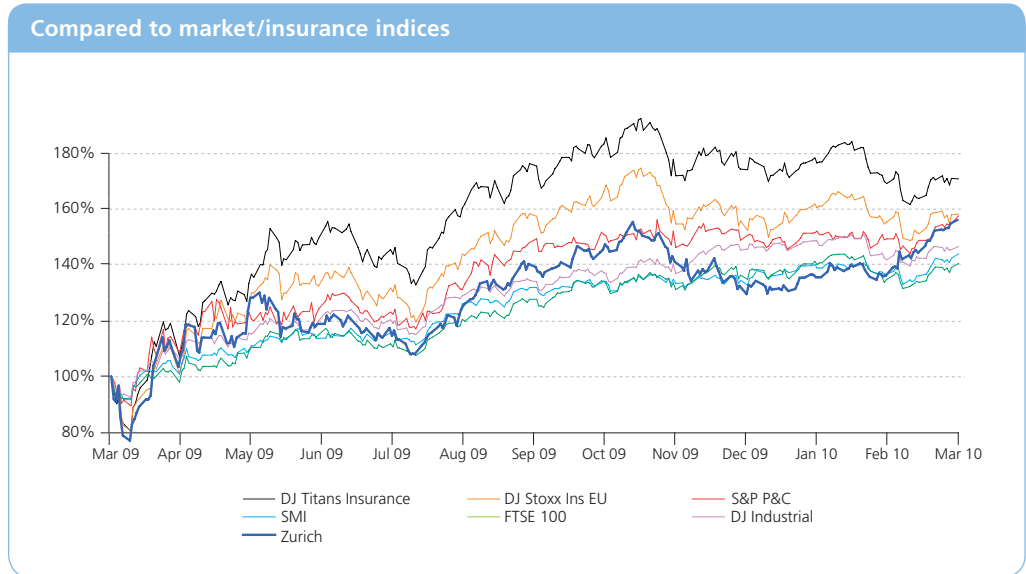
Zurich has a strong balance sheet and manages its capital in such a way as to exceed its internal AA risk based capital model. Third party agencies provide Zurich with the following ratings:

S&P: AA- Negative Moody's: A1 Stable Fitch: A+ Negative

Ratings as at March 2010. For more information and the latest ratings please visit zurich.com

Key fact 4 – The Zurich group share price shows real resilience in turbulent times

Despite the turbulence of the markets around the globe, the Zurich group share price maintains its performance against all key indices.



Source: Datastream (Thomson Financial). (Prices shown are from 1 March 2009 – 1 March 2010)

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Registered in the Isle of Man number 20126C.

Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles.
Telephone +44 1624 662266 Telefax +44 1624 662038 www.zurichinternational.com

This document is approved by Zurich International Solutions Limited, UK Life Centre, Station Road, Swindon, Wiltshire SN1 1EL, United Kingdom.

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