

# Zurich Insurance Group

## Domain Overview & Strategic Concepts

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A Deep Dive into Global Business Segments, Strategy 2025, and Core Insurance Principles

# Executive Overview: A Global Leader

Founded in 1872 and headquartered in Zurich, Switzerland, the Group has evolved into a leading multi-line insurer serving people and businesses in more than 200 countries.

**63,000+**

Employees Worldwide

**75M+**

Customers Served

**Mission: "Create a brighter future together"**



# Core Business Segments



## Global Life

Protection, Savings, and Investment solutions. Focus on unit-linked products and corporate pensions.



## Farmers (USA)

Provides management services to Farmers Exchanges. A unique, fee-based business model distinct from traditional underwriting.

# Strategic Priorities 2025-2027



## Financial Strength

Targeting a Core Return on Equity (ROE) exceeding **23%**. Focus on earnings per share (EPS) growth **>9% CAGR**.



## Digitalization & AI

Scaling AI across the value chain for pricing refinement and efficiency. Migrating legacy systems to cloud-based agile platforms.



## Prevention Services

Shifting from "Paying Claims" to "Preventing Losses." Offering risk engineering and resilience services to customers.

# Deep Dive: General Insurance (P&C)

## Commercial Insurance

Serves large multinational corporations and middle-market enterprises.

- ✓ **International Programs:** Managing complex cross-border risks.
- ✓ **Specialty Lines:** Marine, Aviation, and Credit risk.
- ✓ **Risk Engineering:** On-site risk assessments.

## Retail & SME

Serves individuals and small businesses with standardized products.

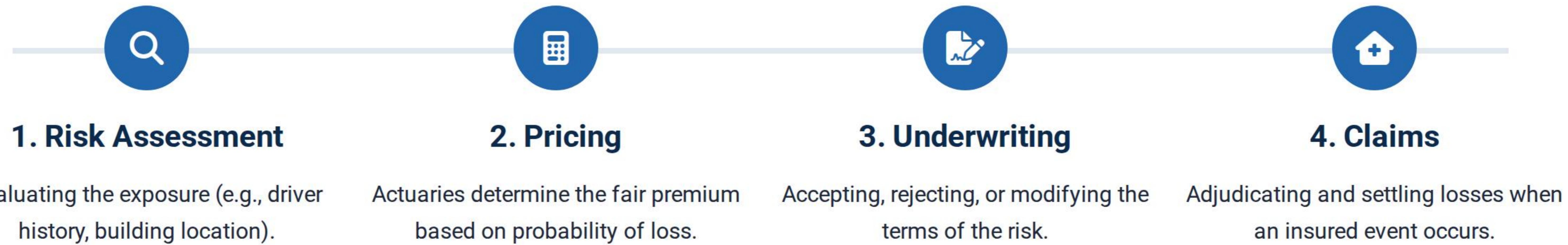
- ✓ **Motor & Home:** High-volume, digitally enabled products.
- ✓ **SME Packages:** Bundled liability and property coverage.
- ✓ **Travel & Accident:** Short-term protection solutions.

# Core Insurance Concepts

- ✓ **Risk Transfer:** Shifting the financial burden of a loss from the individual to the pool (insurer).
- ✓ **The Policy:** A legal contract detailing coverage, exclusions, and conditions.
- ✓ **Premium:** The price paid for risk transfer, calculated via actuarial science.
- ✓ **Indemnity:** Restoring the insured to their pre-loss financial position (no profit).



# The Insurance Value Chain



# Sustainability: A Core Pillar

## Net-Zero by 2050

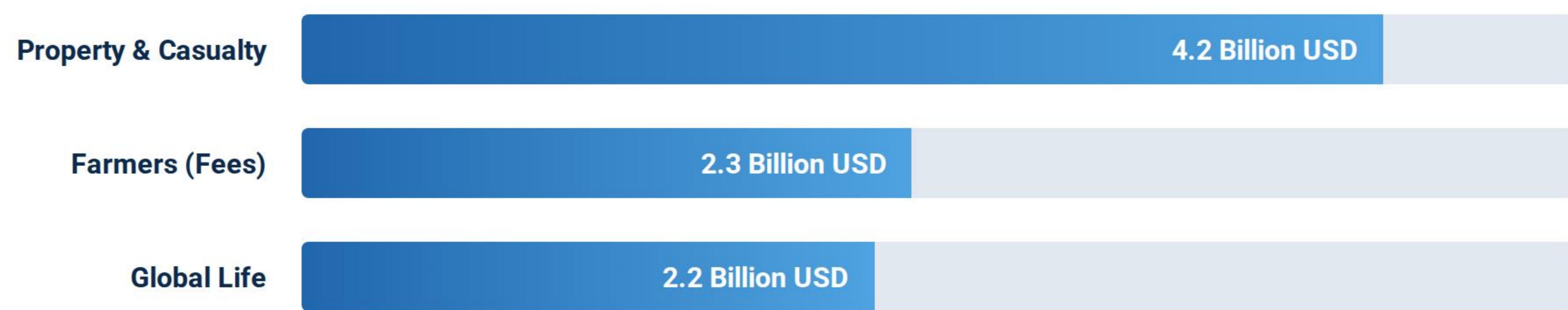
Zurich is committed to the 1.5°C future. The sustainability strategy focuses on three areas:

- ✓ **Planet:** Decarbonizing the investment portfolio and underwriting.
- ✓ **Customers:** Helping clients transition to green technologies.
- ✓ **People:** Empowering employees and communities (Zurich Foundation).



# Financial Mix: Business Operating Profit

Contribution by Business Segment (Illustrative recent fiscal year figures)



*Note: P&C remains the dominant driver of profitability, supported by strong commercial pricing. Farmers provides stable fee-based income.*

# Innovation: The Future of Insurance



## Zurich Innovation Championship

Collaborating with startups globally to solve industry challenges.

### Key Focus Areas

- ✓ **Parametric Insurance:** Automated payouts based on data triggers (e.g., flight delays, weather).
- ✓ **Telematics:** Usage-based insurance for motor fleets.
- ✓ **Cyber Resilience:** Comprehensive protection beyond just financial transfer.

# Enterprise Risk Management

Line of Defense	Role	Responsibility
1st Line	Business Management	Takes risks and manages them in day-to-day operations.
2nd Line	Risk & Compliance Functions	Oversees the risk management framework and challenges the 1st line.
3rd Line	Group Audit	Provides independent assurance to the Board.

# Questions?

Thank you for your time.

Zurich Insurance Group Domain Overview

# Image Sources



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