

Corporate responsibility at Zurich Insurance Group

Paris, 24 November 2015

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Exane BNP Paribas 3rd SRI Forum



Zurich Insurance Group – introduction and overview

Our strategy

Proposition to investors

Financial background

Q3 2015 results

Corporate responsibility at Zurich

Our approach to CR

External commitment

Our approach to materiality

Focus areas

Zurich's governance and remuneration framework

Zurich Insurance Group

Introduction and overview



The cornerstones of our 2014-16 strategy

GROUP STRATEGY

1

**Prioritizing investment
in distinctive positions**

2

**Managing other
businesses for value**

3

**Growing our
operating earnings**

KEY FOCUS AREAS

- Corporate
- Commercial mid-market
- Select retail

- Extract value from Global Life back books
- Continue to capture value from profitable, smaller General Insurance markets
- Turnaround/exit non-performing businesses

- Efficiency
- Value extraction
- Investment risk return

Corporate responsibility is an integral part of our group strategy

ENABLERS OF SUCCESS

1

Building supporting capabilities

2

Living up to the Zurich Commitment

FOCUS AREAS

- Investing in our people and their capabilities
- Laying the foundations for industry top quartile operations and technology
- Building the Zurich brand and our reputation

- Caring for our customers, employees, shareholders and the communities in which we live and work.

By acting responsibly in everything we do,
we aim to create sustainable value for all our stakeholders

Our proposition to investors

1

We are a leading Corporate and Commercial insurer, with strong Retail positions in select local markets, well positioned to capture long-term growth potential

2

We run a highly cash generative business, with focus on enhancing returns and improving capital allocation

3

We have a very strong and stable financial position, built on excellent capital security and disciplined approach to ALM

4

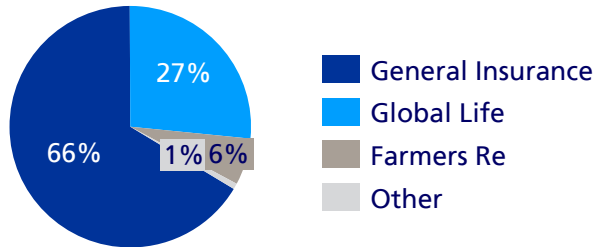
The interests of management and investors are closely aligned through dividend policy, targets and remuneration

5

We aim to create sustainable value for all our stakeholders

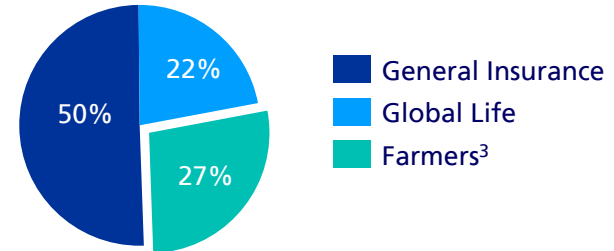
One of few genuinely global insurers

GWP PER SEGMENT¹



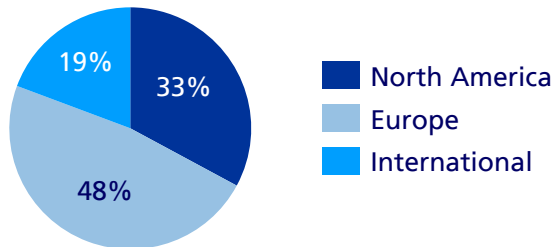
FY-14 total of USD 54.8 billion

BOP PER SEGMENT²



FY-14 total of USD 4.6 billion

GWP PER REGION



FY-14 total of USD 54.8 billion

BOP PER REGION²



FY-14 total of USD 4.6 billion

¹ Gross Written Premium (GWP) includes Policy Fees. Does not include premiums written by the Farmers Exchanges (2014: USD 18.6bn GWP). Zurich Insurance Group has no ownership interest in the Farmers Exchanges. Farmers Group, Inc., a wholly owned subsidiary of the Group, provides administrative and management services to the Farmers Exchanges as its attorney- in-fact and receives fees for its services.

² BOP split per segment and region in % excludes central and financing costs.

³ Farmers consists of Farmers Management Services and Farmers Re.

Consistently strong financial track record



VERY STRONG FINANCIAL STRENGTH



AA- / outlook 'stable'



Aa3 / outlook 'stable'

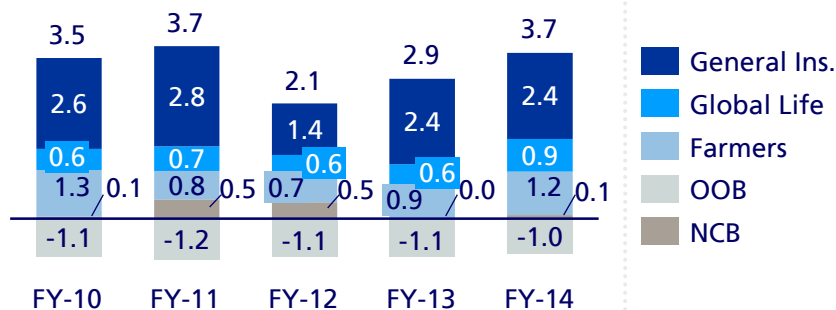


A+ (Superior) / outlook 'negative'

CONSISTENTLY PROFITABLE

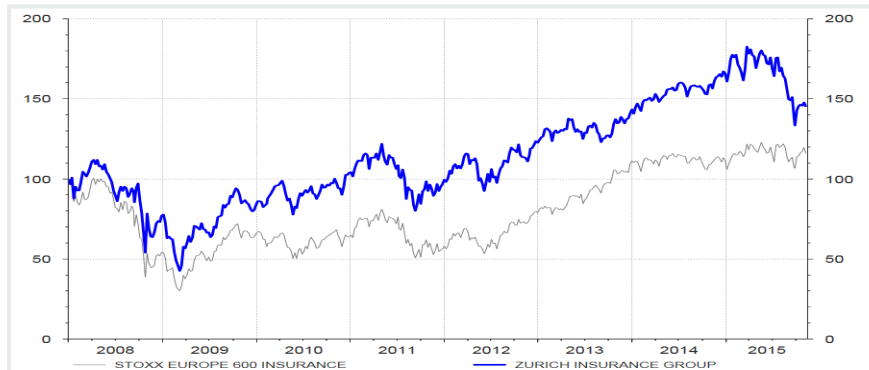


HIGHLY CASH GENERATIVE



Cash remittance in USDbn

GOOD RETURNS TO INVESTORS



Total shareholder return in USD

ROE below target, strong Z-ECM and cash remittances

9M-15 KEY RESULTS

BOP

USD 2.5bn (-35%)

GI CR

101.9%
(+5.8pts)

NIAS

USD 2.3bn (-27%)

TARGET METRICS OVER STRATEGIC PERIOD

BOPAT ROE¹

9m-15

Target

8.2%

12 - 14%

Z-ECM²

HY-15

Target

123%

100 – 120%

Net cash remittances

FC FY-15

Cumulative
3-year target

> USD 3.5bn

> USD 9bn

1 Business operating profit after tax return on equity (annualized), excluding unrealized gains and losses.

2 Zurich Economic Capital Model (Z-ECM).

General Insurance – Review

Operational review has identified key actions

5 WORK STREAMS

1

**Financial
base-lining and
ambition setting**

2

**Technical
excellence**

3

**Expense
reduction**

4

**Strategy and
portfolio focus**

5

**Organization
and governance**

KEY ASPECTS OF REVIEW

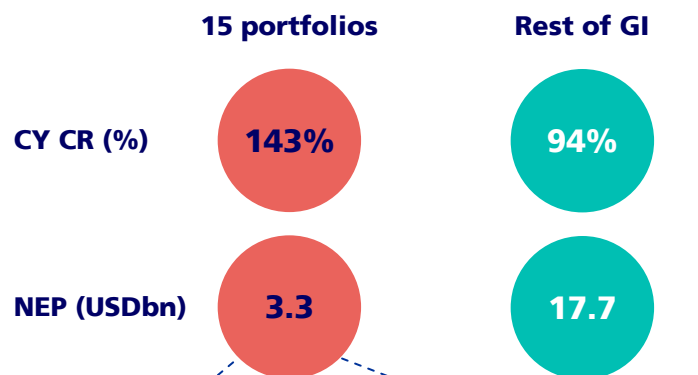
- Re-evaluating GI's current underlying earnings power, with detailed plans in place for each business unit
- Evaluate options to use reinsurance to reduce earnings volatility
- Portfolios with high underwriting loss subject to detailed investigation
- Actions agreed for key portfolios including reunderwriting, repricing and portfolio exits, with execution subject to monthly reviews
- Full transparency on planned cost evolution – for overall GI and individual BUs
- 2016 cost target developed on GI and regional level; identification of additional cost savings opportunities ongoing
- Re-evaluation of key strategic priorities for each country
- Further footprint actions identified
- Streamline GI governance and organization
- Headcount reductions initiated for Global Corporate and GI Corporate Centre, subject to formal consultation process

General Insurance – Status update

Plan to get back on track in 2016, reduce gap to peers in 2017+

15 UNDERPERFORMING PORTFOLIOS¹

COMMENTS



INCLUDES

- Auto liability books in NAC and GCiNA
- Construction liability in NAC
- Property and liability in GC
- Certain other portfolios

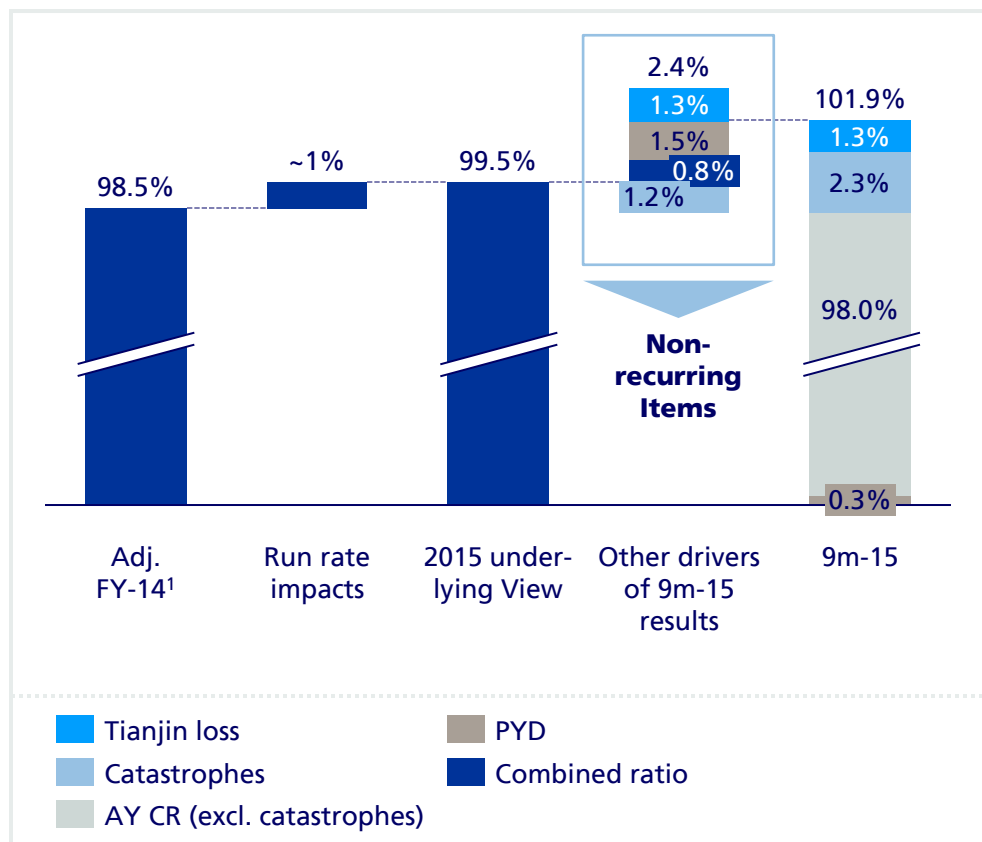
- Key strengths to build on
 - Well diversified portfolio
 - Excellent franchises, including GC
 - Strong technical foundations and talent base
 - Global distribution reach
- Clear plans for improvement in 2016
 - Reunderwriting and enhanced discipline within parts of Global Corporate
 - Address profitability challenges in some other portfolios
 - Expense efficiency
 - Reduced earnings volatility
- Plan to reduce gap to top-tier competitors post 2016 through enhanced technical performance and improved efficiency

¹ As of 9m-15.

General Insurance – Combined ratio walk

Results significantly impacted by non-recurring factors

FY-14 NORMALIZED¹ TO 9m-15 COMBINED RATIO



- Tianjin loss, adverse PYD and low nat cat losses viewed as non-recurring
- Current year loss ratio impacted by high frequency of mid-sized and large losses – around 1pt of this increase is viewed as recurring
- GI review actions under way to deliver improvement from 2015 underlying CR of ~99.5%
- No major reserve issues identified in results process or GI review, maintain expectation of 1-2% positive PYD

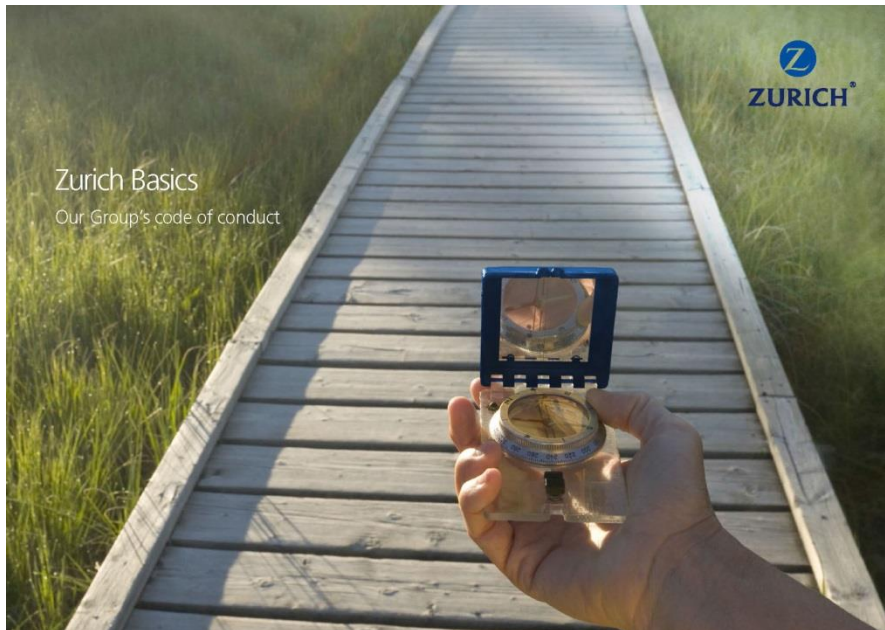
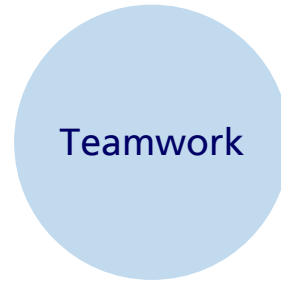
¹ Normalizations include adjustment to the planned catastrophe level, positive and negative one-offs; numbers rounded.

Zurich Insurance Group

Corporate responsibility at Zurich



Corporate responsibility is part of the way we do business



We create and sustain value for our customers, our people, our shareholders, and society...

...by proactively addressing environmental, social and governance issues.

We focus on long-term success over short-term gains

A strong commitment towards corporate responsibility

EXTERNAL COMMITMENTS

United Nations Global Compact

Zurich became a signatory in July 2011

Principles for Responsible Investment

Zurich became a signatory in July 2012



EXTERNAL INDICES

The Dow Jones Sustainability Index (DJSI)

In the 2015 Dow Jones Sustainability Indices Review, Zurich achieved its highest score of 83 and outperformed 99% of other companies in the insurance industry group.



CDP

Zurich has submitted a response since 2004. In 2015, Zurich achieved a score of 100B and again achieved a place in the Climate Disclosure Leadership Index (CDLI) 2015 for the DACH region (Germany, Austria and Switzerland).



FTSE4Good

Zurich has been a constituent of the FTSE4Good Index Series since its inception. The FTSE4Good Index Series is designed to measure the performance of companies demonstrating strong Environmental, Social and Governance (ESG) practices.



FTSE4Good

MSCI

Zurich is a constituent of the MSCI Global Sustainability Index Series. MSCI is an independent provider of research-driven insights and tools for institutional investors.

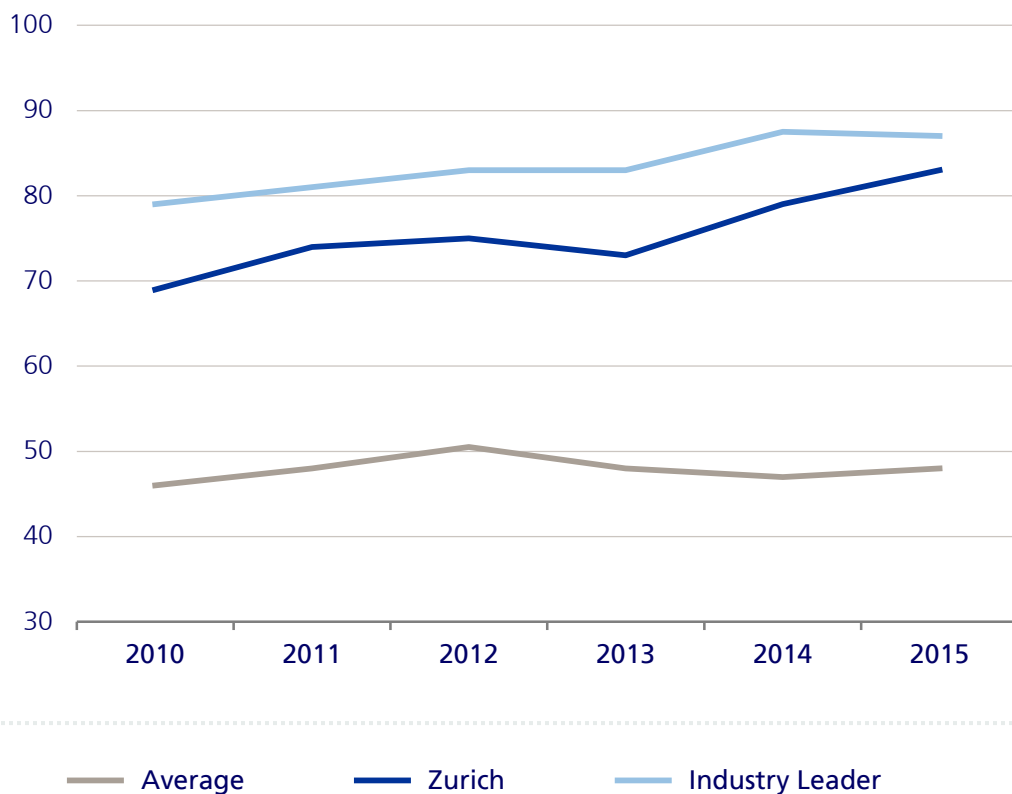


DJSI 2015

Zurich outperformed 99% of other companies in the insurance group



2015 DOW JONES SUSTAINABILITY INDICES REVIEW



In the 2015 Dow Jones Sustainability Indices Review, Zurich achieved its highest score of 83 and outperformed 99% of other companies in the insurance industry group

MEMBER OF
**Dow Jones
Sustainability Indices**
In Collaboration with RobecoSAM



Our approach to materiality

Establishing our priorities

CR STRATEGY PRIORITIES



- At Zurich, our mission is to help our customers understand and protect themselves from risk
- It's all about the **HOW**
 - HOW do we conduct our business?
 - HOW can we apply our risk expertise to create sustainable value for all our stakeholders?
 - HOW can we have a meaningful impact?
- We determined that we can have the most meaningful impact by focusing on our core competencies – risk management, investment management and underwriting

Zurich's flood resilience program is one of Zurich's key focus areas

FLOODS AFFECT MORE PEOPLE THAN ANY OTHER TYPE OF NATURAL DISASTER

- As insurers we know the impact they have on people's lives and how much damage they can cause
- The flood resilience program is an alliance of 5 organizations
- The program comprises a five-year commitment, and includes an initial investment of USD 35.6 million by the Z Zurich Foundation
- Together with our alliance partners we focus on pre-event flood mitigation, as opposed to post-event flood relief



Awards we have won



Special Climate Award at Convergences World Forum



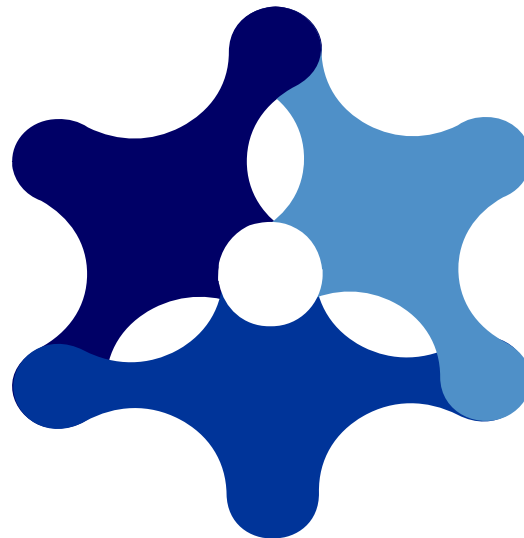
The UNFCCC recognized Zurich's flood resilience program as an exemplary 'Lighthouse Activity'.

Responsible investment about *how* we invest USD 200bn in assets

THREE PRIORITIES HELP US DO BOTH WELL (SUPERIOR RETURNS) AND GOOD (POSITIVE IMPACT)

ESG Integration

- ✓ Training
- ✓ Information
- ✓ Process integration
- ✓ Active ownership



Impact Investing

- ✓ Intentionality
- ✓ Measurability
- ✓ Profitability

Advancing together

- ✓ Innovation
- ✓ Dissemination



A process of ESG integration will help us make better investment decisions across asset classes

KEY REQUIREMENTS

1 Training and education

- Rolled out mandatory basic responsible investment training module to all investment management staff
- All portfolio management teams received advanced training from external provider

2 Access to analysis, data & research

- All portfolio management teams have full access to MSCI ESG Manager platform
- ESG data fed into global investment data warehouse

3 Process

- Local teams defining appropriate process depending on investment approach
- ESG performance of portfolios reviewed annually by local ALM Investment Committees (ALMICs)

4 Active ownership

- Implementation of approach to systematically vote all proxies underway

PROGRESS MADE FOR INTERNALLY MANAGED ASSETS



Impact investing allows us to target value for society without giving up investment returns

FIXED INCOME	PRIVATE EQUITY	REAL ESTATE	INFRASTRUCTURE	IMPACT BONDS
Invest up to USD 2 billion in green bonds	Invest up to USD 10% of total Private Equity NAV with impact	Reduce carbon emissions of Swiss real estate portfolio	Measure impact of infrastructure portfolio	Pilot a development impact bond transaction
2bn	10% of Net Asset Value	-20% by 2020	Measure	Pilot
Over USD 700 million invested	USD 105 million committed	Reduced emissions by 4%		



Collaborating to build financial markets based on responsible investment practices



EMPEA

Zurich is a member of the Emerging Market Private Equity Association's Impact Investing Council.



WEF

Zurich is an active contributor to the WEF's Mainstreaming Sustainable and Impact Investing initiative.



PSI

PSI and Zurich Insurance Company Ltd formed a team to explore how NGOs could use private investor capital to deliver increased social impact.



GIIN

Member of the GIINs Investors' Council, a platform for impact investors to connect and share ideas.

PRI

Principles for Responsible Investment.

Forum per la Finanza Sostenibile

In 2015 Zurich joined FFS and has been actively supporting workshops and initiatives.

Green Bond Principles

Voluntary process guidelines that recommend transparency and disclosure and promote integrity in the development of the Green Bond market

ILG

Proud to be a founding member of The Investment Leaders Group.

UNEP

We are part of the United Nations Environment Programme's inquiry into the Design of a Sustainable Financial System.

ClimateWise

Global insurance industry's leadership group driving action on climate change risk.

Integrating CR in the value chain

Working with our corporate customers

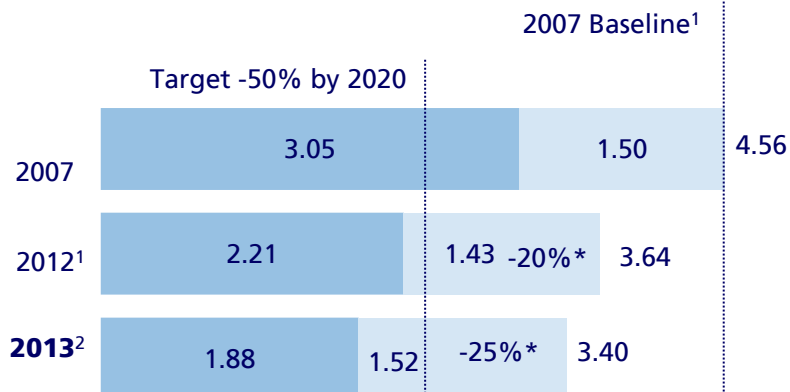


- Zurich works with its corporate customers to better manage corporate responsibility risks and promote best practices in managing environmental, social and governance risks
- Using our risk profiling methodology, we have prioritized four key areas of concern:
 - banned weapons (cluster bombs and anti-personnel mines)
 - dam construction (with a focus on particular social, environmental or political risks)
 - oil and gas and mining projects in environmentally-sensitive areas, or those projects that have human rights implications
- We have developed an overarching position on human rights
- The business areas identify, assess and mitigate potential environmental, social and governance issues and the related reputational risks inherent in certain business transactions involving large projects and corporate customers

Environmental and community KPIs

CO₂ EMISSIONS PER EMPLOYEE

(Tons per FTE)



*Total changes vs baseline

- CO₂ emissions related to facilities³
- CO₂ emissions related to travel⁴

TOTAL COMMUNITY INVESTMENT¹

(Full year cash contributions in USD millions)



- 1 Restated following change in calculation methodology, based on both the Greenhouse Gas Protocol (revised edition) and the DEFRA Voluntary Reporting Guidelines.
- 2 2014 data will be available in Q2 2015. 2013 data is covered by the assurance report of PWC from May 27, 2014 which is available on www.zurich.com
- 3 Includes emissions from own-use real estate (electricity and heat).
- 4 Includes emissions from air travel and cars (rental cars and car fleet).

- 1 Charitable contributions include corporate cash donations only. Contributions cover 100% of our Group's business units and the Z Zurich Foundation. Contributions of the Z Zurich Foundation are valued on a cash-out basis. Excluded are the Farmers Exchanges, which are owned by their policyholders and managed by Farmers Group Inc a wholly owned subsidiary of Zurich Insurance Group Ltd, and contributions made by Zurich employees.

Source: Corporate responsibility highlights 2014. Independent assurance by PWC

Success is about people



**BE SOMEONE'S HERO.
PROTECT WHAT
PEOPLE LOVE.**

How do you feel about the things you truly love? Don't you want to protect them in the best way? Imagine if you could help people do this all over the world. You'll be giving them reassurance by protecting what they love most. If you want to make a difference, work with us.

**FIND OUT MORE AT
zurich.com/careers**

**ZURICH INSURANCE.
FOR THOSE WHO TRULY LOVE.**



ZURICH®

Zurich Commitment and Zurich Basics is the foundation of our culture and behaviors

Zurich's people vision

We will create a culture where people deliver results, inspire trust and confidence, show compassion and care and make a difference to those around them. A place that brings out the best in everybody, where people live up to our commitment, our values and our brand. A place committed to a shared purpose, where people understand that what they do and how they do it matters, and where accomplishments are rewarded financially and emotionally.



WORKING WITH AN INTERNATIONAL TEAM GIVES YOU A LIFT.

If two heads are better than one, what could thousands of heads achieve? As part of an international team, you'll be inspired by new ideas and points of view. Join a truly diverse network as you help people protect the things they love most. To have an impact across boundaries, work with us.

FIND OUT MORE AT zurich.com/careers

**ZURICH INSURANCE.
FOR THOSE WHO TRULY LOVE.**



ZURICH®

- Global strategy setting, governance and ongoing review
- Consulting with business leaders, employees and Human Resources on delivering initiatives
- Integrate D&I in to our people practices
- Creating global employee awareness and understanding of D&I
- Connecting Zurich's D&I champions around the world to leverage internal pockets of excellence and leading practice research

OUR PEOPLE – OPERATIONAL KPIs

	2014	2013	Change
Total number of employees – headcount	55,969	56,565	(1%)
Employees – full time equivalents (FTE)	54,551	55,102	(1%)
Employee turnover rate (%)	12.4%	12.3%	0.1pts
Average tenure (years)	9.3	9.4	(1%)

BUILDING A HIGH-PERFORMANCE WORKING ENVIRONMENT KPIs

High performer retention rate (%) ¹	94.7%	94.8%	(0.1pts)
Low performer turnover rate (%) ²	38.7%	43.5%	(4.8pts)

BUILDING TALENT KPIs

Female workforce participation (%)	52.1%	52.6%	(0.5pts)
Female participation in Leadership Team (%)	15.0%	16.0%	(1.0pts)

DEVELOPING OUR PEOPLE KPIs

Employees with active Individual Development Plan (%)	74.5%	75.5%	(1.0pts)
Active learners (%) ³	98.8%	96.9%	1.9pts

1 'High performer' group is defined as employees with performance ratings 4 and 5 (out of 5) during 2 consecutive years.

2 'Low performer' group is defined as employees with performance ratings 1 and 2 (out of 5) during 1 year.

3 Employees who have taken at least one course during the year reported.

Source: Our people 2014. Independent assurance by PWC

Zurich Insurance Group **Governance and remuneration framework**



Zurich's Corporate Governance Framework

Zurich Insurance Group Ltd Board of Directors



Shareholders

Board of Directors

Governance and Nominations Committee

Remuneration Committee

Audit Committee

Risk Committee

Chief Executive Officer and Group Executive Committee

Finance Committee
Chair: CFO

Risk and control Committee
Chair: CRO

Other Committees chaired by GEC member

Asset/Liability Management Committee

Group Reinsurance Committee

GI Global Underwriting Committee

Group Pension Committee

BOARD'S RESPONSIBILITY

- Determines strategy
- Protection of shareholders rights
- Supervision of group executive committee

BOARD'S PRINCIPLES

- Diversity: background, nationality, skills
- Independence: non executive and no previous ties with Zurich with one exception
- Efficiency: size, number of external mandates, and tenure; evaluation
- Fair and transparent remuneration

Zurich's Corporate Governance Framework

Zurich Insurance Group Ltd Board of Directors



PRINCIPLES	ZURICH'S PRACTICE
Diversity	<ul style="list-style-type: none">• 7 nationalities• 33% women• Diverse backgrounds, experiences, skills and knowledge; from financial services, manufacturing, engineering, with legal and regulatory experience
Independence	<ul style="list-style-type: none">• All Board members are non executive directors• Never held an executive position in the company except M. Mächler until 2006• Subject to rules and regulations regarding conflicts of interest and inside information
Focus and effectiveness	<ul style="list-style-type: none">• Maximum external mandates, 3 for listed and 5 for non listed companies• Between 7 and 13 members• Maximum tenure is 12 years, up to 72 years of age unless special circumstances• Meeting at least 6 times p.a.; 10 meetings and average attendance of 95% in 2014• Annual self evaluation
Fair and transparent remuneration	<ul style="list-style-type: none">• Fee in line with SMI median• Paid for 50% in shares that are restricted for 5 years• No additional compensation in change of control case

Zurich's Corporate Governance Framework

Zurich's Legal Entity System

Group Governance Principles for Subsidiaries in line with current regulatory trends

PERSPECTIVE ON SUBSIDIARY GOVERNANCE

Governance framework

State-of-the-art, transparent, sound, yet lean and flexible subsidiary governance framework

Legal entity view

Respect legal entity view - local law always prevails

Central control and local empowerment

Right balance between central management & control and local empowerment

Management vs. legal entity view

Divergences between management and legal view to be identified, understood and managed

Dialogue & exchange

Crucial for good subsidiary governance

FIVE PRINCIPLES AT SUBSIDIARY LEVEL

Group membership

- 1 Subsidiaries adequately taken into account overarching Group goals

Governance structure

- 2 Clear organizational structures and effective oversight

Escalation procedures

- 3 Internal escalation procedures and escalation procedures to the Group

Board composition & meetings

- 4 Board of sufficient size and expertise and adequate committee structures

Good decision making

- 5 Decisions taken in a diligent manner

Zurich's Corporate Governance Framework



Three Lines of Defense Model – Overview

A **'three lines of defense' approach** runs through Zurich's risk governance structure so that risks are clearly **identified, assessed, and owned**.

1 Business Management takes risks and is responsible for day-to-day risk management.

Risk Management oversees risk management framework and helps business management to manage risk.

2 Compliance is a specialist within the second line of defense.

Other governance and control functions (e.g., **Legal, Actuarial, and Finance**) help business management manage and control specific types of risks.

3 Audit provides independent assurance regarding the enterprise risk management framework and risk control effectiveness.

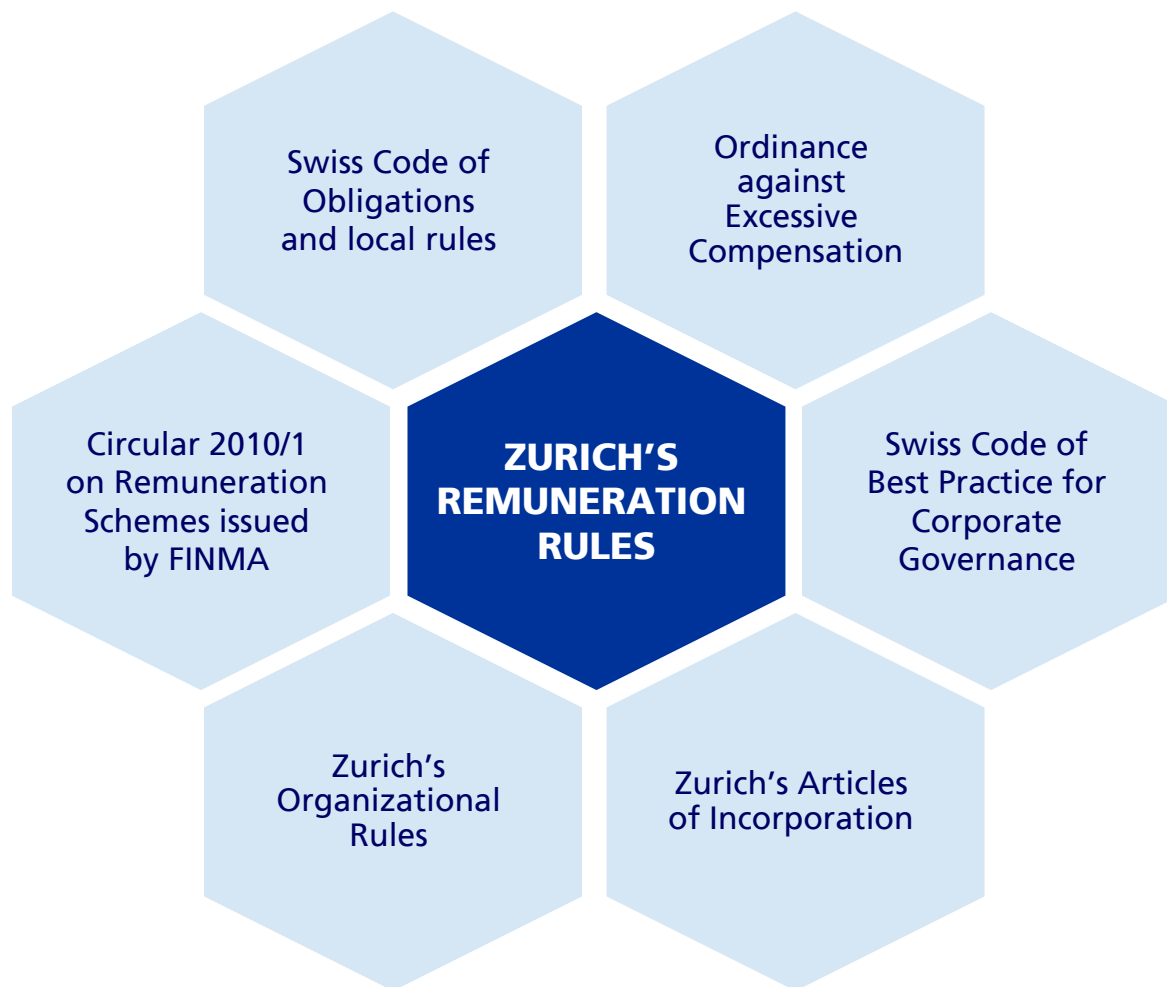
Zurich's Remuneration Framework

Rules enacted by ZIG Board of Directors in January 2010

Serve as a framework for the Group's governance, design, implementation and monitoring of the Group's remuneration architecture.

ZIG Board of Directors reviews and approves the Rules annually.

Rules are aligned with legal, regulatory and corporate governance related guidelines and requirements.



Zurich's Remuneration Framework

Remuneration system and elements

- Zurich's remuneration system ensures competitive total remuneration opportunities depending on the results achieved.
- It is also an important element of the Group's risk management framework and is designed to not encourage inappropriate risk taking.

FIXED REMUNERATION	VARIABLE REMUNERATION		FIXED BENEFITS
Base Salary	Short Term Incentives (1 year)	Long term incentives (3-6 years)	Pensions and employee benefits
<ul style="list-style-type: none"> • Factors which may determine level of base pay include scope and complexity of the role, level of responsibility and geographic location. • Generally paid between 80% to 120% range around the relevant market median. 	<ul style="list-style-type: none"> • Discretionary incentive awards are driven by the Group and/or segment and/or country profitability achievements. • The allocation and payout to individuals is based on an assessment of overall individual performance through the performance management process. • Awards are paid annually in cash. 	<ul style="list-style-type: none"> • Annual performance based target share allocations with a three year cliff vesting. • Vesting is determined based on (i) the position of the TSR compared with an international peer group of insurance companies derived from the Dow Jones Titan Insurance Index, (ii) the NIAS ROE and (iii) cash remittance. • One-half of all vested share awards are sales restricted for an additional three years. 	<ul style="list-style-type: none"> • Employee benefits are provided in line with market practices and positioned toward the market median. • Pension plans are designed and managed in line with the Group guidelines.

Zurich's Remuneration Framework

Variable pay considering long-term economic performance

Incentive plans are aligned to the achievement of the Group's key financial objectives, the execution of the business strategy, the Group's risk management framework and operational plans.

SHORT TERM INCENTIVES (STIP 1 YEAR)

- For majority of company employees
- Key characteristics:
 - Financial performance during the year, including a qualitative assessment of the results largely determines STIP pool.
 - STIP award structure is determined for various levels of individual performance.
 - Individual performance is assessed through the Group performance management process.
 - STIP award is paid in cash and can vary between 0% and 200% of the target award level.

LONG TERM INCENTIVES (LTIP 3-6 YEARS)

- For Executives and senior managers whose roles focus on the performance drivers of long term shareholder value.
- Key characteristics:
 - Pre-defined criteria are used to determine the vesting level: relative TSR position, NIAS ROE and cash remittance (equally weighted).
 - Shares vest after 3 years (cliff vesting); half of the vested shares are sales restricted for an additional 3 years after vesting.
 - Potential individual adjustment: +/- 25% to vesting level¹.
 - Long term incentives are awarded in performance shares, cannot exceed 200% of the target.

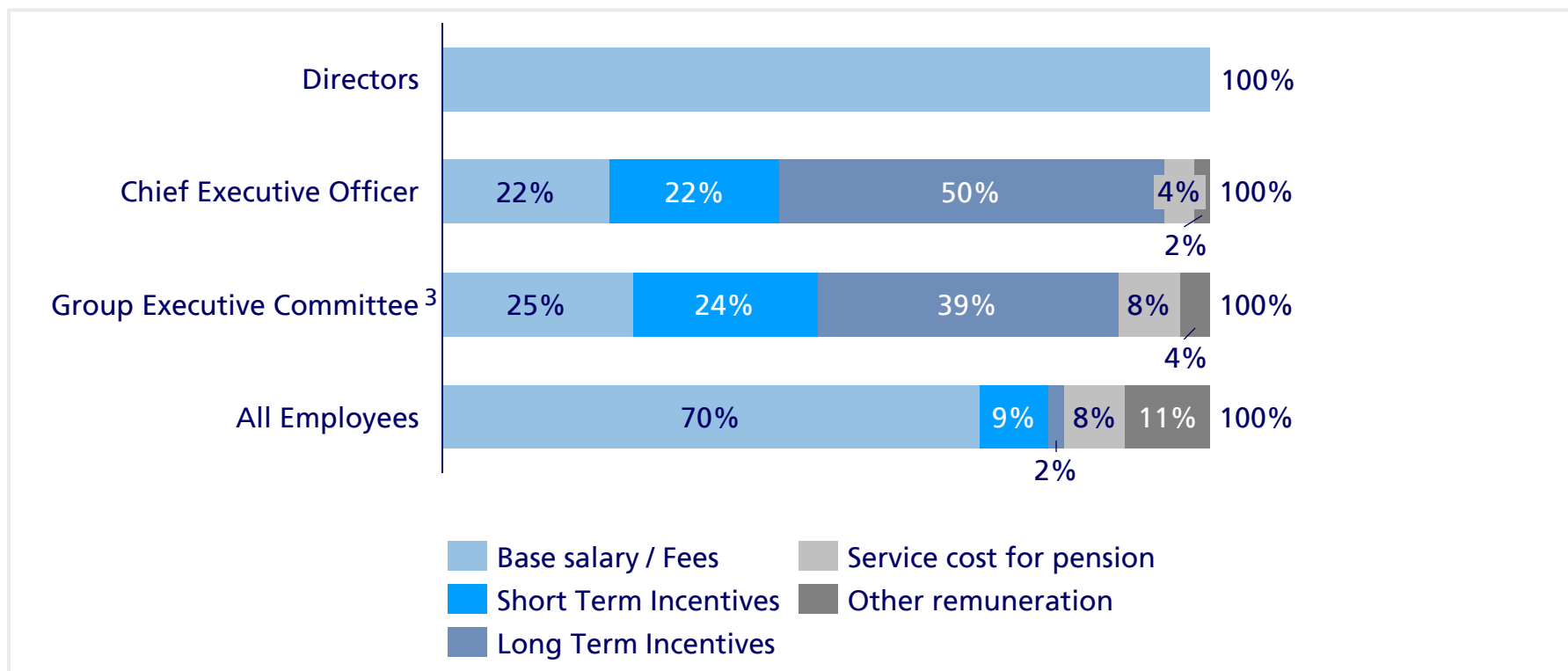
¹ by CEO, for modifications regarding GEC by Remuneration Committee and Board. Under exceptional circumstances vesting level can be set to zero (only by Remuneration Committee and Board).

Zurich's Remuneration Framework

Balance between fixed and variable remuneration



2014 REMUNERATION STRUCTURE AND WEIGHTING OF ELEMENTS^{1,2}



1 At target, as percent of total remuneration.

2 Excludes value of target share allocation from transition arrangements.

3 Including CEO.

Disclaimer and cautionary statement



Certain statements in this document are forward-looking statements, including, but not limited to, statements that are predictions of or indicate future events, trends, plans or objectives of Zurich Insurance Group Ltd or the Zurich Insurance Group (the 'Group'). Forward-looking statements include statements regarding the Group's targeted profit, return on equity targets, expenses, pricing conditions, dividend policy and underwriting and claims results, as well as statements regarding the Group's understanding of general economic, financial and insurance market conditions and expected developments. Undue reliance should not be placed on such statements because, by their nature, they are subject to known and unknown risks and uncertainties and can be affected by other factors that could cause actual results and plans and objectives of Zurich Insurance Group Ltd or the Group to differ materially from those expressed or implied in the forward looking statements

(or from past results). Factors such as (i) general economic conditions and competitive factors, particularly in key markets; (ii) the risk of a global economic downturn, in the financial services industries in particular; (iii) performance of financial markets; (iv) levels of interest rates and currency exchange rates; (v) frequency, severity and development of insured claims events; (vi) mortality and morbidity experience; (vii) policy renewal and lapse rates; and (viii) changes in laws and regulations and in the policies of regulators may have a direct bearing on the results of operations of Zurich Insurance Group Ltd and its Group and on whether the targets will be achieved. Zurich Insurance Group Ltd undertakes no obligation to publicly update or revise any of these forward-looking statements, whether to reflect new information, future events or circumstances or otherwise.

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Investor Relations

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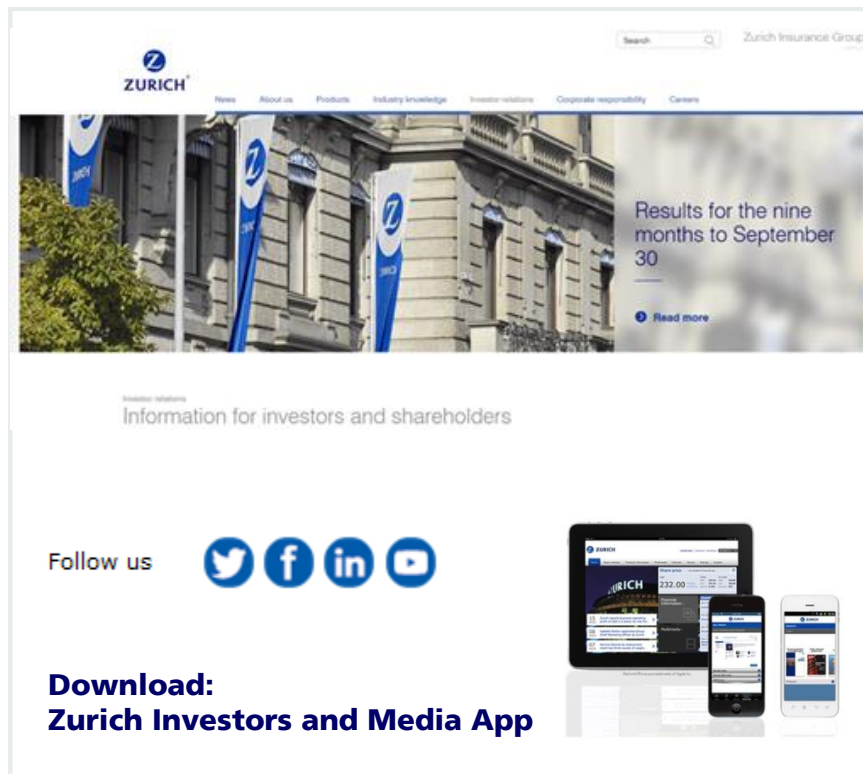
Rating Agency Management

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Events

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The screenshot shows the Zurich Investor Relations website. At the top, there is a search bar and the Zurich Insurance Group logo. Below the navigation menu, a large banner features a photograph of a building with Zurich flags and the text "Results for the nine months to September 30" with a "Read more" link. The main content area is titled "Investor relations" and "Information for investors and shareholders". Below this, there are social media icons for Twitter, Facebook, LinkedIn, and YouTube, with the text "Follow us". At the bottom, there is a call to action: "Download: Zurich Investors and Media App" accompanied by images of a tablet, a smartphone, and a smartphone displaying the app interface.

Calendar:

- February 11, 2016, Annual Results 2015
- March 30, 2016, Annual General Meeting 2016
- May 12, 2016, Results for the three months to March 31, 2016
- August 11, 2016, Half year results 2016
- November 10, 2016, Results for the nine months to September 30, 2016
- December 1, 2016, Investor Day

