



MAKE THE DIFFERENCE



22

Global
Events

2,000+
Nominees



700+
ideas submitted

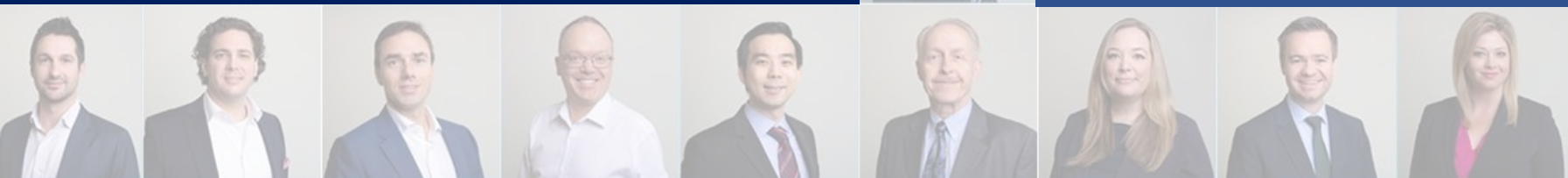


Co-creation Session



4 REGIONS

1,250+
employees
engaged



60 Initiatives

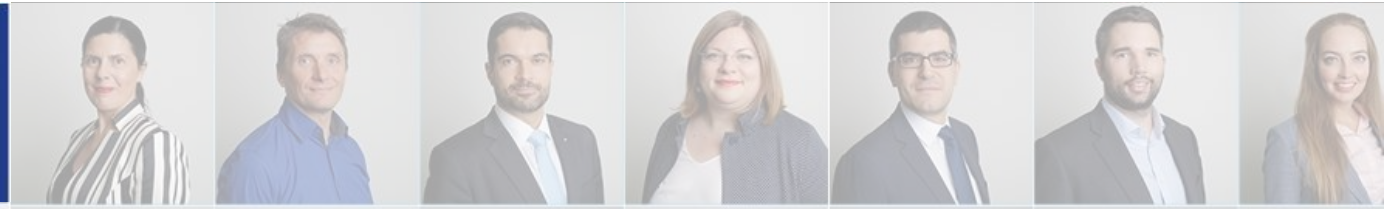


28 COUNTRIES





MAKE THE DIFFERENCE



Plain Language - From 40 pages to 4 pages

SteerCo Streamlining
33% reduction of meetings



Fast Track Renewals
15% time reduction



48h Referral - From 7 days to less than 48h



A dark blue silhouette of a world map is centered on the page. The text "MAKE THE DIFFERENCE" is overlaid in white, uppercase, sans-serif font across the middle of the map. The map shows the outlines of continents and major islands.

MAKE THE DIFFERENCE



We are **changing** the world

We are **unlocking** Zurich's potential

We need to change to **remain relevant**

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MAKE THE DIFFERENCE

MAKE THE DIFFERENCE is grounded on our strategy



...simplification



...innovation



...customer focus

We need to speak the **language of the customer**

Industry Value Chain

**Product
Development**

**Marketing &
Sales**

Policy Admin

**Claims &
Benefits**

Renewal

Customer Value Chain

Exploration

Buy

Service

Incident

Loyalty

An aerial photograph of a town, likely in Europe, showing a mix of residential buildings and a prominent white church tower with a clock face. The town is built on a hillside, and the roofs are mostly red or brown. There are green trees scattered throughout the town. The image is slightly blurred and has a dark overlay.

Our industry targets mainly

Baby Boomers

It's time to look at the **Next Generation**

Impact of the **Next Generation**

~4.8bn

people by
2020

~45%

of today's
workforce

20%

hold a leadership
position



The **Next Generation** is now the entry point

to the mass market



The Next Generation is more **global**



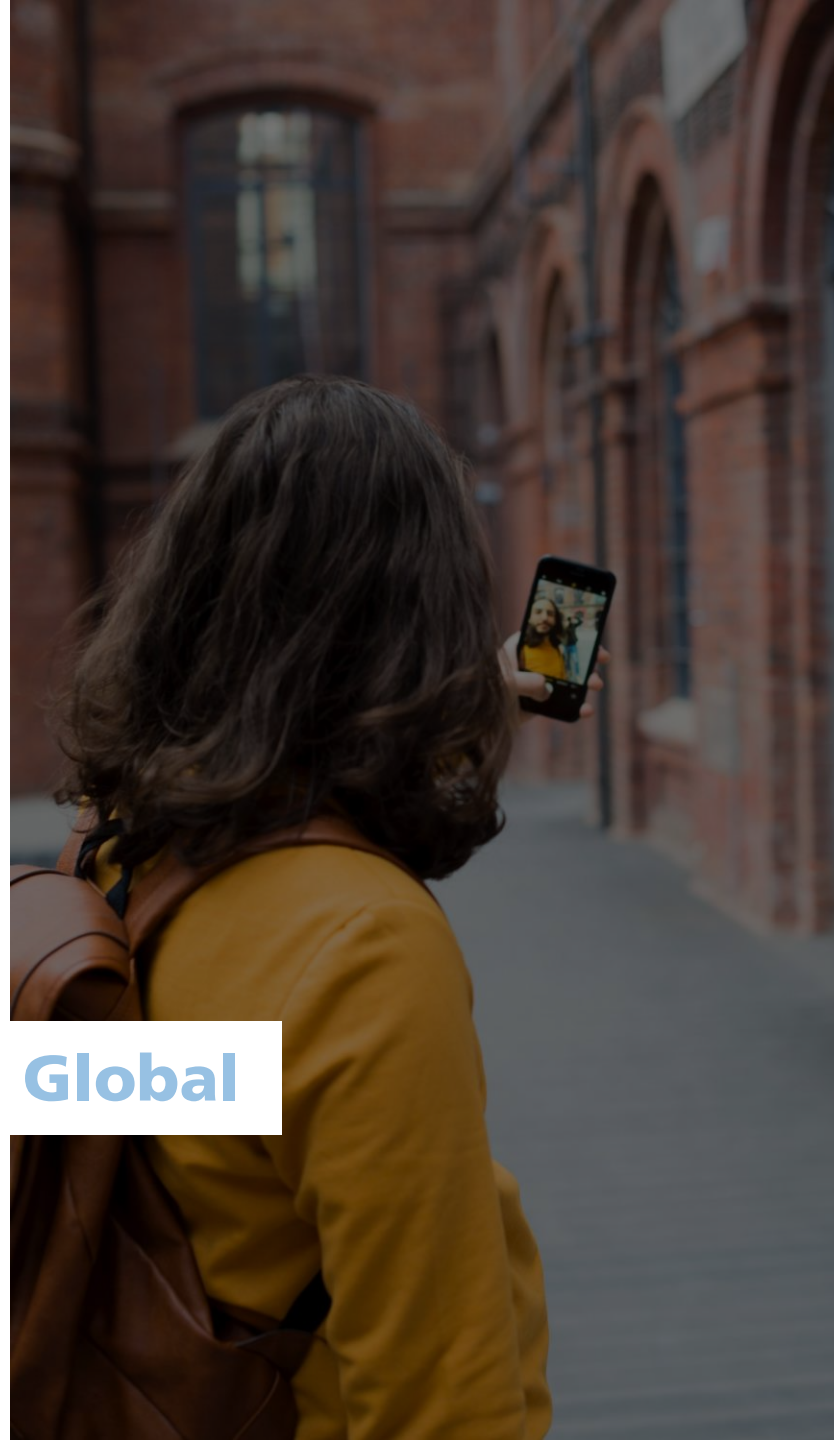
Baby Boomers are more **anchored locally**



Big



Influential



Global



The **Next Generation** has changed most industries

and **Insurance is next**

TRADITIONAL LIFESTYLE



Own a car

79%



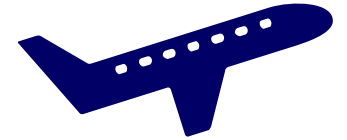
Own a house

61%



Get married

23 years



Countries visited¹

5 countries



55%



38%



30 years



9 countries

NEXT GENERATION LIFESTYLE

Motor insurance should consider new mobility concepts

Home insurance needs to address renters' needs

Life insurance has to fit a new lifestyle

Travel insurance has to change

Example: Germany

UK

USA

Global



The Next Generation has different needs



Community



Individuality



Convenience



The insurance industry is **NOT** catering for

COMMUNITY

INDIVIDUALITY

CONVENIENCE

It is time to **RE-SHAPE** the industry

Community



A scenic view of a city waterfront. In the foreground, a sailboat with a white sail featuring a blue 'Z' logo and the word 'ZURICH' is moving across the water, leaving a large splash. In the middle ground, a fountain with several jets of water is active. The background shows a city with various buildings, including a large modern building with a glass facade, and a construction crane. The scene is set against a backdrop of green hills under a clear sky.

MAKE THE DIFFERENCE community cares about

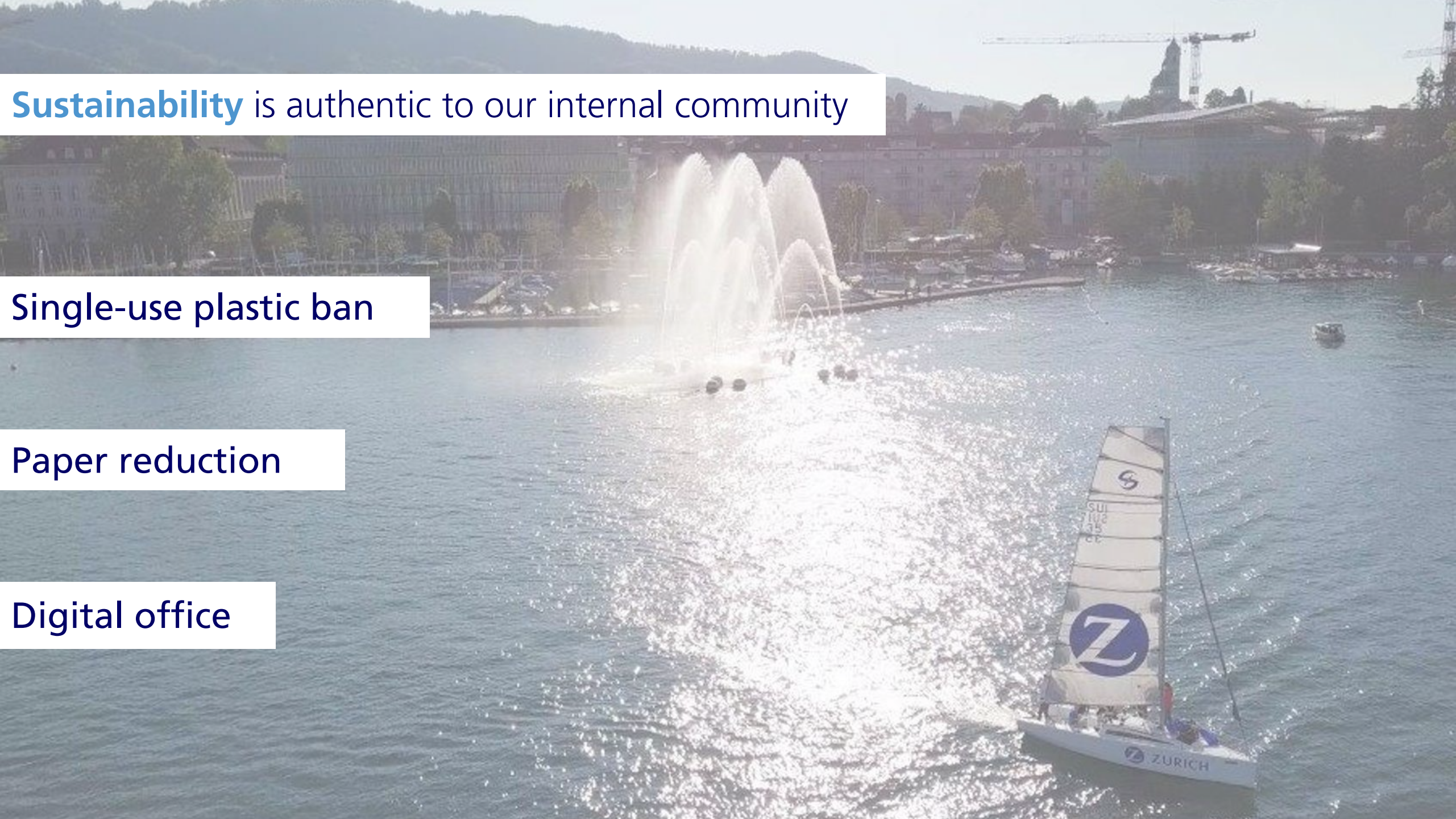
SUSTAINABILITY

Sustainability is authentic to our internal community

Single-use plastic ban

Paper reduction

Digital office





We are innovating with

external communities

Hack Zurich

Innovation Championship

Combining the purpose of sustainability with the power of innovation



Innovation
Championship

by ZURICH

2019

458

Start-ups

57

Territories

21

Participating BU's

WORLDWIDE MEDIA COVERAGE



Innovation
Championship

by  ZURICH®

Protecting the **Next Generation**

Combining the purpose of sustainability with the power of innovation



Innovation
Championship

by ZURICH

2020

700+
Start-ups

57
Territories

26
Participating BU's

GLOBAL PARTNER NETWORK INVOLVED IN SCOUTING

Combining the purpose of sustainability with the power of innovation



Innovation
Championship

by ZURICH

2020

700+

Start-ups

57

Territories

28

Participating BU's

APPLICATIONS STILL OPEN

GLOBAL PARTNER NETWORK INVOLVED IN SCOUTING

Individuality



We have now started to conceptualize a



different approach

Tom Hines, Customers like you,

choose on average a coverage of **210'000 CHF**. Here are your personalized options for a duration of **10** years:

Coverage
150'000 CHF

Your Premium
22.30 CHF / month

Cost of
1 coffee per week

Coverage
200'000 CHF

Your Premium
26.20 CHF / month

month ▼

Cost of
1 ice cream per week

Continue

Coverage
250'000 CHF

Your Premium
30.10 CHF / month

Cost of
1 pizza every other week

A close-up, high-angle photograph of a person's hand holding a smartphone. The person is sitting on a dark green, textured fabric bench. The smartphone screen is dark and reflects the surrounding environment. The person is wearing a dark green, textured fabric skirt or shorts. The background is a dark, textured surface, possibly asphalt or a similar material. The lighting is soft and natural, suggesting an outdoor setting.

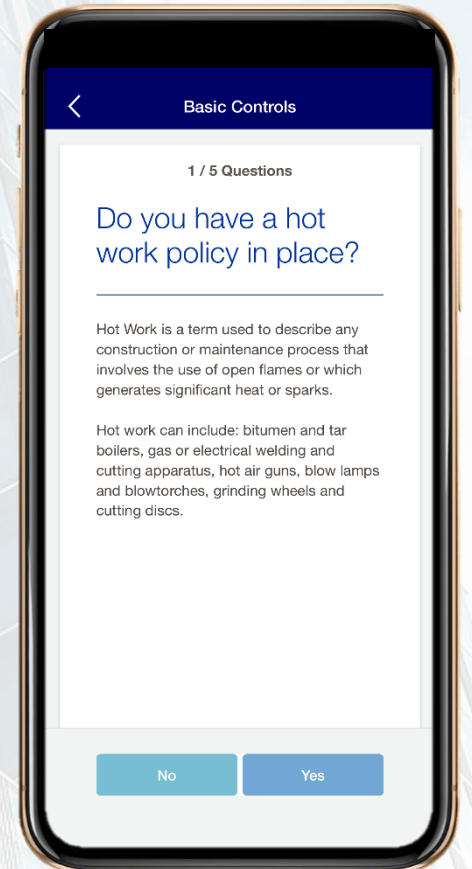
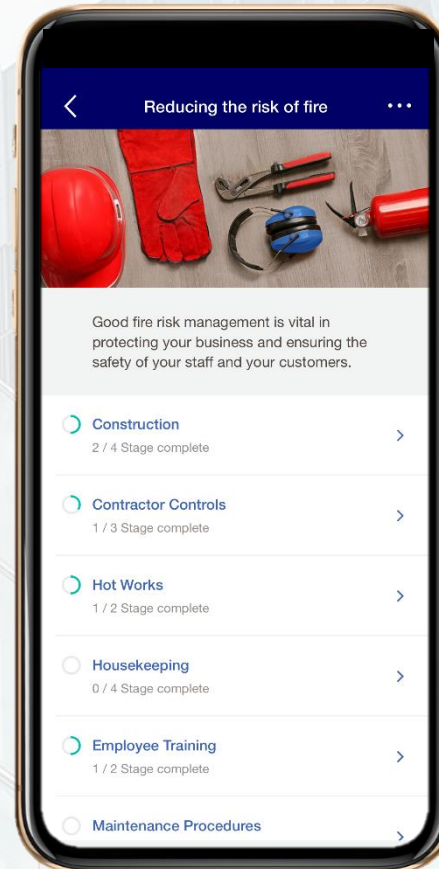
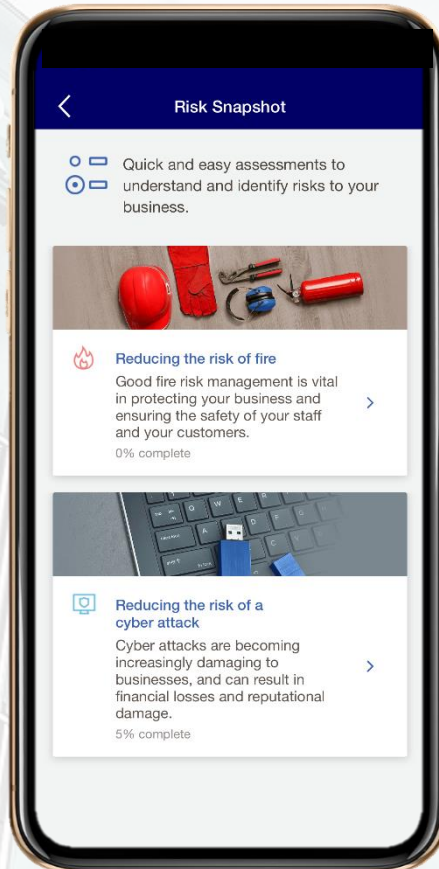
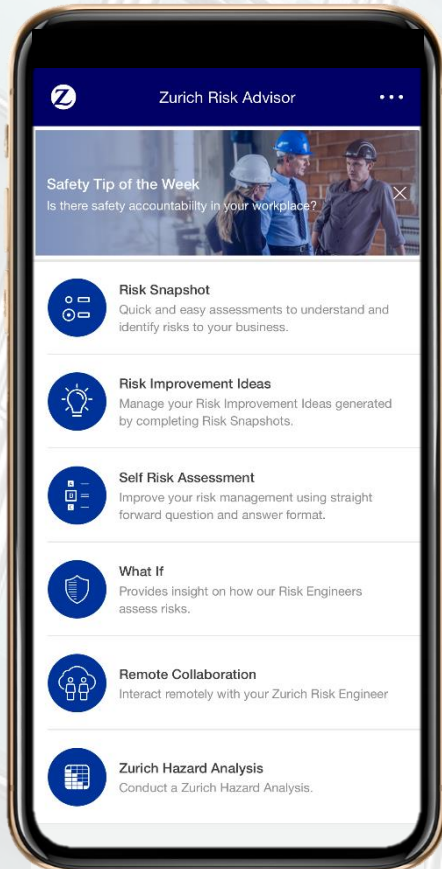
Convenience



Bringing the **Frontline** expertise

Use our Risk Engineering Expertise:

Risk Advisor





Risk Advisor

It's your turn to **download it!**





The Next Generation has different needs



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Individuality



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It's not about processes

A vintage computer monitor with a dark screen, overlaid with the text "It's not about systems or IT". The monitor is white and has a small control panel on the right side. The background is dark and out of focus.

It's not about systems or IT

A modern glass-walled conference room with several office chairs around a table, viewed through the glass. The room is empty and has a clean, professional appearance. The text "It's not about hierarchy" is overlaid in the center of the image.

It's not about hierarchy

A blue-tinted photograph of three people sitting around a wooden table in a meeting or office setting. On the left, a woman with blonde hair is seen from the back, typing on a laptop. In the center, a woman with long dark hair is smiling broadly. On the right, a man with glasses and a denim jacket is also smiling. There are two laptops on the table, one open and one closed. A notebook and a glass of water are also visible. The background shows a wall with some plants.

So what's it about?

A child with curly hair, seen from behind, stands on a sandy beach. They are wearing striped shorts and holding two surfboards under their arms. The child is looking out at the ocean under a clear sky. The entire image has a blue color cast.

It's about **people**

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