

Zurich Reliable Insurance



Zurich in Russia

Zurich Insurance Group



Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With more than 55,000 employees, it provides a wide range of general insurance and life insurance products and services in more than 200 countries.

Zurich was founded in Switzerland in 1872, and is one of the world's most experienced insurers with core segments including: General Insurance, Global Life and Farmers*.

Financial Highlights

in USD m	2014	2015
Shareholders' equity	34,735	31,178
Swiss Solvency Test (SST) ratio	196%	203%**

** as of 9m 2015

General Insurance Business: Property and casualty insurance and services, risk insights for individual, commercial and corporate customers. Gross Written Premiums and Policy Fees USD 36,333m. Combined ratio 97,3%.

Financial Stability



In today's world a strong financial rating is absolutely essential for insurers in the corporate market

Financial strength rating	S & P	Moody's	A.M. Best
Zurich Insurance Company Ltd	AA-/stable	Aa3/stable	A+/negative
Zurich American Insurance Company	AA-/stable	n.r.	A+/negative
Zurich Insurance Public Limited Company	AA-/stable	n.r.	A+/negative
Zurich Deutscher Herold Lebensversicherung AG	n.r.	A1/stable	n.r.
Zurich Assurance Ltd.	n.r.	A1/stable	n.r.

- Zurich has over 140 years in the insurance business and has proven stability during the recent financial crisis. Zurich has had years of continually strong financial ratings

Worldwide presence



Zurich Global Corporate currently serves over 23,000 customers and runs more than 7,000 International Programs. The global network of professionals delivers underwriting, claims and risk engineering services in over 200 countries and territories.



- Zurich Global Corporate offers insurance and risk management services, including risk transfer and risk finance solutions, to large corporations and multinational companies.
- Global Corporate is the second-largest corporate business insurer and provide insurance to 86% of Fortune's Global 100 companies, 88% of the UK FTSE 100 companies and 80% of DAX30 companies in Germany*.
- Global Corporate is one of the top three business insurers in Europe and number two in North America. We are strengthening our presence in the fast-growing regions of **Asia Pacific**, **Middle East** and **Latin America**.
- Ranked among 100 biggest public companies - Forbes (The World's Biggest Public Companies)

**(as of year end 2013)*

Zurich Reliable Insurance JSC (insurance licenses of Bank of Russia СИ № 0212, СЛ № 0212, ПС № 0212) is part of Zurich Insurance Group, which has been present in Russia since 1996. Zurich Reliable is a direct subsidiary of Zurich Insurance Company Ltd., Switzerland (ZIC), the main Zurich group insurance carrier, holding 99.9% of the shares of Zurich Reliable. ZIC is a company that directly and indirectly holds all of the Zurich regulated entities and offers AA-/positive ratings by Standard & Poor's, Aa3 by Moody's and A+ by A.M. Best. Zurich Reliable Insurance Insurance was reestablished as a stand-alone legal entity in 2014, and since then we have been focusing on insurance solutions for corporations, both domestic and multinational.

Corporate Insurance Solutions

- Construction: Specialist underwriting and risk management support for construction projects
- Property: Protecting your premises, equipment and business income against the unexpected
- Financial Lines: Solutions for management liability, professional indemnity for commercial and financial institutions and other specialized needs
- Marine: Solutions for international and domestic marine exposures
- Casualty: Our casualty insurance solutions and services cover a wide range of products from general liability to lines such as public, employer's, product liability and product recall insurance



Zurich in Russia – Our products



	Engineering Lines	Property	Financial Lines	Marine	Liability
Coverage	CAR/ EAR/ MB	PD/ BI	D&O/ BBB/ Crime/ EPLI/ PI	Cargo / Marine DSU	GL/ EL/ PL
Local Authority	60M USD (PML)	150M USD	25 M USD (up to 50 M USD when fronting) BBB/ECC/PI primary/ excess layer 7,5 M USD	12M USD	25M USD
Out of Zurich Appetite	<u>CAR/ EAR</u> : Offshore business, Ship construction unless sea trials/maiden trip are excluded/ <u>MB</u> : EELOP for Banks & Stock Traders, Prototype equipment, Off-shore risks/equipment, Tunnel-boring machines (TBM), Underground plant & equipment (mining, tunneling), Space vehicles, satellites and the likes	Warehouses, Agriculture, Forestry, Tobacco and Tobacco Stores, Leather and Leather Products, Misc. Manufacturing Industries (Jewelry, Dolls, Music Instruments, etc.), Rental of Railroad Cars, Cable Communications, Liquor Stores, Misc. Motion Pictures	none	Live Fish and Animals, Shellfish, Plants, Cut Flowers, Small Arms, Ammunition, Spirits, Distilled and Blended Liquors, Clay and glass products, High Fashion Clothing and Footwear, Leather and Allied Products, Tobacco, Cigarettes and Cigars.	Auto, Chemicals, Pharmaceuticals, Warehouse, Aviation
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* Available limit changing depending on coverage

Zurich in Russia – Reinsurance:



Engineering Lines	Property	Financial Lines	Marine	Liability
QS Treaty Capacity	QS Treaty Capacity	QS Treaty Capacity	QS Treaty Capacity	QS Treaty Capacity
200M EUR (PML)	315 M EUR	35 M EUR	50M EUR	75M EUR

100% of all treaty capacities for domestic business are provided by Zurich Insurance Company Ltd., Switzerland.

Zurich in Russia operates as a direct insurer or offers reinsurance provided by Zurich Insurance Company, Switzerland (**rated reinsurance**)

CUSTOMERS benefit from:

- Our expertise in modelling extreme events and their financial impact
- Our selection of optimal solutions given objectives and constraints surrounding capital and cash flows

- We quantify the most volatile insurance risks faced by Zurich across all lines of business
- We articulate the costs and benefits of various reinsurance solutions to support decision-making

Zurich in Russia – Our Services



**WE GET PEOPLE ON THE GROUND
WHERE YOU NEED THEM.**



CLAIMS HANDLING

Global team of over
9,500 claims
professionals handling
125,000 claims annually

We aim to “get every
claim right”

Claim handling
depending on your
chosen program

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INTERNATIONAL PROGRAMS

200+ countries and
territories covered

7,000 international
programs managed

For nearly **40 years**, we
have built a global team
and powerful network of
fronting partners that gives
our customers consistent,
excellent service, wherever
they operate. With **Zurich
International Programs**,
the businesses our
customers care about can
be protected, **worldwide**.

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RISK ENGINEERING

900 risk engineering
professionals worldwide

Over **60,000** customer
site assessments
annually

1,700 risk insights
representing Zurich in
many industry
committees &
appearances in medias
such as FOX, CNBC,
AM Best etc.

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RE - INSURANCE

A global team of
dedicated professionals
working as an integral
part of the Group on
superior **risk transfer
solutions** that make a
significant contribution to
the achievement of the
Group’s strategic and
financial objectives.

Their **mission** is to provide
market-leading capacity at
competitive prices for our
customers while optimizing
capital efficiency and
managing volatility at the
Group Level.

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Zurich in Russia – Risk Consulting

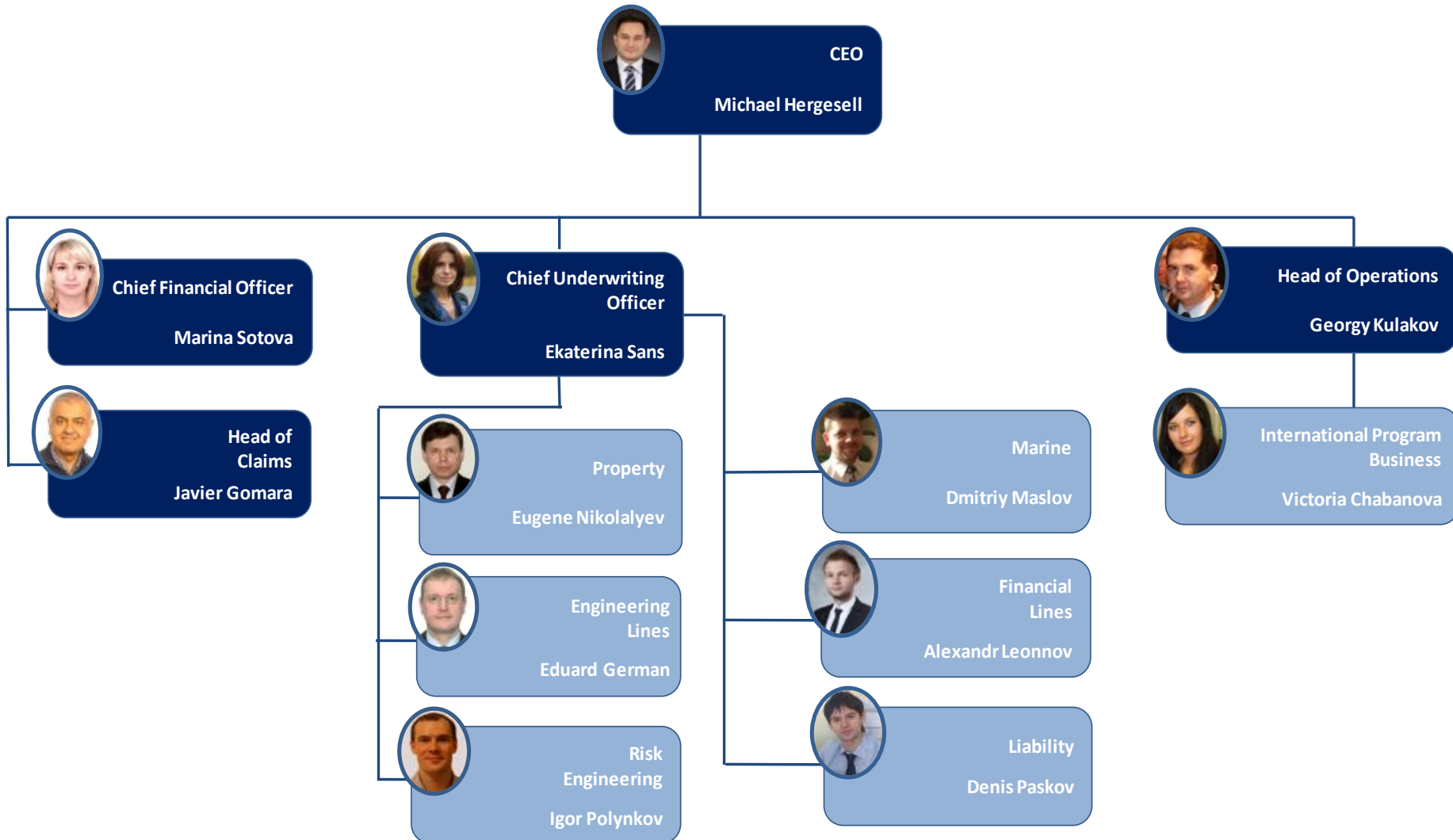


Zurich Risk Consulting Ru LLC provides risk assessment services in Russia as a separate legal entity within Zurich Group.

Audience	Purpose of Assessment
Corporations	Risk management improvement. Identification of risks to be avoided and reduced. Risk transfer solutions, including self-retention
Insurance Companies Brokers Reinsurance Companies	EML and PML assessment. Risk quality assessment. Rates calculation and reinsurance necessity definition.
Credit Organizations	Risk quality assessment of collateralized property. Obtaining information about the actual property condition.

We offer our Risk Engineers to support your risk analysis

Zurich in Russia – Our Team



THANK YOU!

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