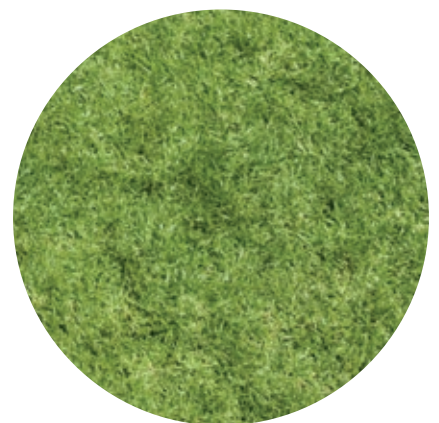
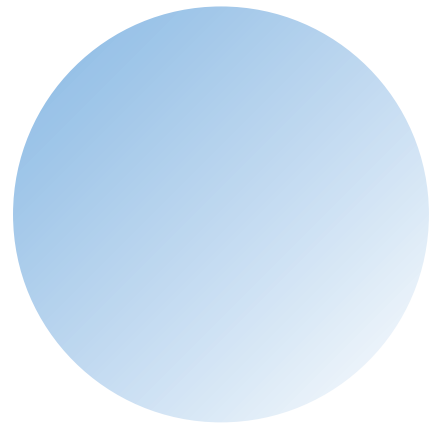


Community & Social Organisations

Specialist insurance made simple



Zurich – leading the way in insurance for Community & Social Organisations

Zurich is one of the UK's leading insurers, providing global coverage and market-leading risk management across a broad range of sectors.

Our heritage and reputation are built on financial strength and stability, building confidence with brokers and customers that we provide reliability and are here for the long term.

We have continuously delivered strong financial performance irrespective of market conditions, continuing pressure on pricing and the rising impact of claims inflation on Business Operating Profit and Combined Ratio.

- In May 2009, Zurich achieved its 25th consecutive quarter of profitability.
- Zurich's UK business results for 2008:

Gross Written Premium (GWP)	£2,097 million (up 2% compared with 2007)
Business Operating Profit (BOP)	£295 million (£91 million in 2007)
Combined Ratio	95.7% (104.8% in 2007)

Underwriting integrity combined with a customer-focused ethos is what sets us apart.

We are a trustworthy partner for you and your customers, someone you can confidently place business with – even in turbulent market conditions.

Our broad footprint spans the needs of private individuals, SMEs and corporate businesses and includes specialist areas such as Construction, Property Investors, Marine Cargo and Engineering. So not only can we help you reach a wide customer base, we can also provide the depth of expertise that successfully supports both you and your customers. You can be confident you have access to valuable insight, experience and decision-making, whatever business you're looking to place.

Strength and reputation

- Global insurer with GWP of US\$37.2 billion in 2008.
- Third largest general insurer in the UK.
- UK's leading Employers' Liability insurer.
- Five-star Defaqto ratings for our Home and Motor products.

We have strong regional presence in the UK backed by global reach and capacity. With a network of UK branches and a UK-wide salesforce, we can work with you and your customers in a way that fulfils specific requirements.

Opportunities in Community & Social Organisations

Zurich believes the Community & Social Organisations is an exciting market with significant growth potential. We are a leading insurer that has been operating in this sector for decades, we have an established reputation and offer unrivalled expertise. We are keen to build on our success and work with brokers to develop this market.

Why are we targeting this business?

- There is a shift in the positioning of the charities sector in civil society with more organisations working in partnership with local government and others in the sector.
- Key markets are developing with specific needs – Care & Retirement, Heritage, Religion & Culture and Community Activities.
- Brokers are keen to grow their business in these target markets, supported by a leading insurer with the right products and expertise.
- A growing number of social enterprises and commercial businesses now deliver services traditionally provided by Social Services, which increases the customer base for Community & Social Organisations cover.
- The Government plans to increase the transfer of older people care services from the NHS to local government and private (commercial) providers.

Market size

Sourced from Internal Zurich research

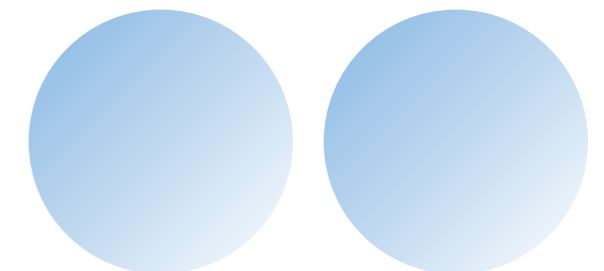
- Mid-sized community organisations and social enterprises in the Care & Retirement, Heritage, Religion & Culture and Social Enterprises sectors are estimated to be worth £400 million.

Market share

- Zurich currently has approx. 10% market share with plans to significantly grow.

Our view of the industry landscape

- Competition in the not-for-profit insurance sector is increasing.
- The economic downturn is having an impact in a number of areas, including:
 - Reduced value of investments on reserves as interest rates fall
 - Reduced value of legacies, such as those generated from selling properties, that take longer to realise
 - Rising costs for energy, food and travel
 - Increasing demand for services provided by some charities
 - Increased redundancies due to a lack of funding.
- Growth of social enterprise sector will continue.
- Greater business acumen in certain parts of the sector.
- Increase in the number of consortiums and mergers.
- Increased competition by insurers will lead to more competitive pricing.



Community & Social Organisations customers you can target

Our propositions include key areas of cover that comprehensively address the insurance requirements of today's community and social organisations. Better still, their flexible portfolio structure gives customers choice.

For larger organisations, you can easily build an insurance package that incorporates all the relevant cover types, giving your customers a total solution. Your smaller customers can choose the areas of cover that are most relevant to their organisation, keeping costs to a minimum.

Matching our cover to your customers

Care & Retirement	Nursing homes, hospices, retirement villages and day care centres.
Heritage, Religion & Culture	Heritage sites and historic buildings, places of worship across a wide range of faiths, festivals and museums.
Community Activities	Community pastimes, e.g. chess, bridge, wildlife trusts, parks and residential and community associations.



Why choose Zurich for Community & Social Organisations?

Cover built on strong principles

Our Community & Social Organisations cover is built on the following fundamentals:

- Trusted and proven insurance provider
- Experienced team with an outstanding reputation in the market
- Specialist claims team with expert knowledge of the market
- Regional presence across the UK with access to decision-makers
- Flexible portfolio product structure
- Value-for-money products.

Service that sets us apart

Zurich has a unique approach to working with brokers, with several initiatives in place to provide help and support.

Market underwriters

Brokers have direct access to market underwriters, who have the authority to make decisions. Our underwriters can assist you with customer visits.

UK-wide salesforce

Our dedicated salesforce is there to help brokers develop both Community & Social Organisations and their overall insurance portfolio. These are the people who can help develop your business plan, prospect and pipeline.

Portfolio Development Underwriters

You have access to Portfolio Development Underwriters with a real appetite for developing portfolio business, who will work with you to develop solutions for block books of Community and Social Organisations business or consider your Community and Social Organisations business as part of a wider portfolio.

Claims

- We have a specialist catastrophic personal injury team to handle severe injury claims.
- Our Major Loss Team is expert at dealing with the complexity of very large property losses.
- Our Major Incident Management programme can help customers manage and minimise the impact of those losses and any major incidents which affect their organisation.
- Our Legal Panel can provide expertise on a comprehensive range of issues.
- All claimants will be considered for rehabilitation as part of the claims handling process.
- Any rehabilitation provided will be paid for by Zurich and treatment will be free at the point of delivery for the employee or volunteer.

Portfolio solutions – Altitude

For various reasons, brokers are increasingly seeking to work with panels of insurers and consolidate their portfolios. Zurich's unique Altitude' portfolio solution is flexible and tailor-made, based on understanding your portfolio of business and your drivers.

You can take advantage of Altitude's winning formula and benefit from:

- A simple way to move business to a trusted provider
- A proven system to agree transfer protocols and ensure due diligence
- Arrangement tailored to your needs
- Integrity and expertise to manage the portfolio throughout the lifecycle.

Core Product Choice

Community Activities

Combined Policies

- Material Damage 'All Risks'.
- Business Interruption 'All Risks'.
- Book Debts.
- Money.
- Goods in Transit.
- Specified 'All Risks'.
- Employers' Liability.
- Public and Products Liability.

Stand-alone Policies

- Crime.
- Motor.
- Inspection Contract.
- Plant Protection.
- Personal Accident.
- Legal Expenses.
- Trustee Liability.
- Professional Indemnity.
- Business Travel.

Care & Retirement

Combined Policies

- Material Damage 'All Risks'.
- Business Interruption 'All Risks'.
- Book Debts.
- Money.
- Group Personal Accident.
- Employee Dishonesty.
- Loss of Registration Certificate.
- Employers' Liability.
- Public and Products Liability.

Stand-alone Policies

- Motor
- Inspection Contract.
- Plant Protection.
- Legal Expenses.
- Trustee Liability.
- Professional Indemnity.
- Business Travel.
- Goods in Transit.

Heritage, Religion & Culture

Combined Policies

- Material Damage 'All Risks'.
- Business Interruption 'All Risks'.
- Book Debts.
- Money.
- Goods in Transit.
- Specified 'All Risks'.
- Employers' Liability.
- Public and Products Liability.

Stand-alone Policies

- Crime.
- Motor.
- Inspection Contract.
- Plant Protection.
- Personal Accident.
- Legal Expenses.
- Trustee Liability.
- Professional Indemnity.
- Business Travel.

Making the most of Zurich for all your customers' needs

Ways to expand your business, meet all your customers' needs and leverage opportunities from Community & Social Organisations

The Zurich Community & Social Organisations offering provides a comprehensive solution. We can supplement this with specialist Risk Management offerings.

Risk Management

Zurich Risk Engineering UK offers a full range of additional fee-based services including:

- Risk management
- Training
- COSHH assessments
- Risk management surveys
- Business Continuity Planning.

Zurich also provides expert and specialist solutions in the following markets:

- SME
- Corporate
- Engineering
- Construction
- Home and Motor
- Property Investors
- Private Clients
- Professional & Financial Lines
- Marine Cargo
- Navigators & General.

Maximise your business potential by exploiting the full power of Zurich

Zurich – leading the way in Community & Social Organisations

- New propositions that embrace the whole sector covering not-for-profit, social enterprises and for-profit organisations.
- Tailored policy wording around three target audiences: Care & Retirement – Heritage, Religion & Culture – Community Activities.
- Portfolio approach makes it easy for customers to buy the cover they need.
- Total solutions that go beyond insurance to offer specialist risk management support.

Zurich provides:

- Regional presence enabling deep understanding of broker and customer needs and requirements
- Access to expert teams of underwriters and claims specialists with the authority to make decisions
- A strong appetite for portfolio development with a unique and tailored Altitude solution.

By taking advantage of the full breadth and depth of our offerings you can be sure that you have access to wide market coverage, deep industry expertise and specialist capability. With a long-term commitment to the broker market, we're leading the way.

Get in touch with your Zurich contact or visit:
www.zurich.co.uk/brokerzone



For more information visit:

www.zurich.co.uk/brokerzone

Zurich Insurance plc

Zurich Insurance plc, a public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.



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