

Zurich study identifies key factors which motivate emigration

Many critical factors are in play when considering a life-changing move overseas. According to a survey commissioned by Zurich, the ebb and flow of the global economy has had an impact on people's motivations, with a quest for job security and economic stability featuring prominently. Reliable insurance coverage in the target country also plays a crucial role.

Zurich, December 10, 2013 – The availability of reliable health insurance is a more significant consideration than schools or pensions when people are deliberating a move overseas. North America (31%) is rated as the most appealing destination to start a new life, closely followed by Austria, Germany and Switzerland (29%) as well as Australia/New Zealand (28%). These are the most important findings of an international survey conducted by GfK on behalf of Zurich Insurance Group (Zurich) with over 7,750 respondents in 12 different countries.

Reliable insurance coverage

The most important “safety aspects” to underpin a decision to emigrate are job security (43%), a low crime rate (39%) and political stability (38%). But insurance also plays an important role. For 22% of respondents, reliable insurance coverage for illnesses and disability is crucial. 20% opt for safe pensions, compared with only 14% for schools.

Austrians are more concerned about the availability of insurance than any other safety factor (49%) while Germans are also considerably more concerned than global averages (44%). Australians and Mexicans are far less concerned about insurance (10% each), preferring to focus on low crime rates. Russians are most concerned about natural catastrophes (24%), in contrast to Spanish, Italian and Portuguese respondents at around 5% each.

Employment opportunities as important motivator

The condition of the economy and particularly employment opportunities are at the forefront of motivations when considering emigration. 49% of those surveyed select either better job opportunities or unemployment at home as key factors in their deliberations and this trend is particularly pronounced in Southern Europe, with over 70% of Spanish and Portuguese respondents pre-occupied by (un)employment. Austrians and Germans are most likely to emigrate for love, with 38% and 29% respectively, citing the draw of a partner in a different country compared with only 12% of respondents globally.

In overall terms, over one-third of respondents (38%) are considering emigration or have already emigrated, although almost half of those (15%) feel too anxious to actually make the move. Of those not considering emigration, 17% believe they already live in the best country while a further 17% feel most secure at home.

Further information

The survey was carried out between August 8 and September 21, 2013 by GfK Switzerland AG and GfK Global, tnsglobal (for Australia), Millward Brown (for Ireland) and bjconsult (for Morocco). From the overall sample of 7,754, a representative sample of 500 to 1,000 inhabitants per country was included. Countries surveyed were Australia, Austria, Germany, Italy, Ireland, Mexico, Morocco, Portugal, Spain, Switzerland, Russia and UK.

The detailed survey results are available in English and German [here](#).

To get instant access to Zurich's news releases, calendar and other corporate publications on your [iPad](#) or [iPhone](#) please go to your App Store and get the free [Zurich Investors and Media App](#).

For streaming-quality video and infographics supporting this note, please visit our [Multimedia Pressroom](#). You can also find local news releases in the respective languages there.



Zurich Insurance Group (Zurich) is a leading multi-line insurance provider with a global network of subsidiaries and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. It offers a wide range of general insurance and life insurance products and services for individuals, small businesses, mid-sized and large companies as well as multinational corporations. Zurich employs about 60,000 people serving customers in more than 170 countries. The Group, formerly known as Zurich Financial Services Group, is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com

Contact

Zurich Insurance Group Ltd
Mythenquai 2, 8022 Zurich, Switzerland
www.zurich.com

SIX Swiss Exchange/SMI: ZURN, Valor: 001107539

Media Relations

phone +41 (0)44 625 21 00, fax +41 (0)44 625 26 41
twitter [@Zurich](https://twitter.com/Zurich)
media@zurich.com