

Results for the three months to March 31, 2015

Investor & Media presentation
May 7, 2015

Zurich Insurance Group



Key highlights

Earnings broadly flat at constant currency



Q1-15 KEY RESULTS

BOP
USD 1.3bn

vs. Q1-14	
reported	at constant currency
-6%	-2%

NIAS
USD 1.2bn

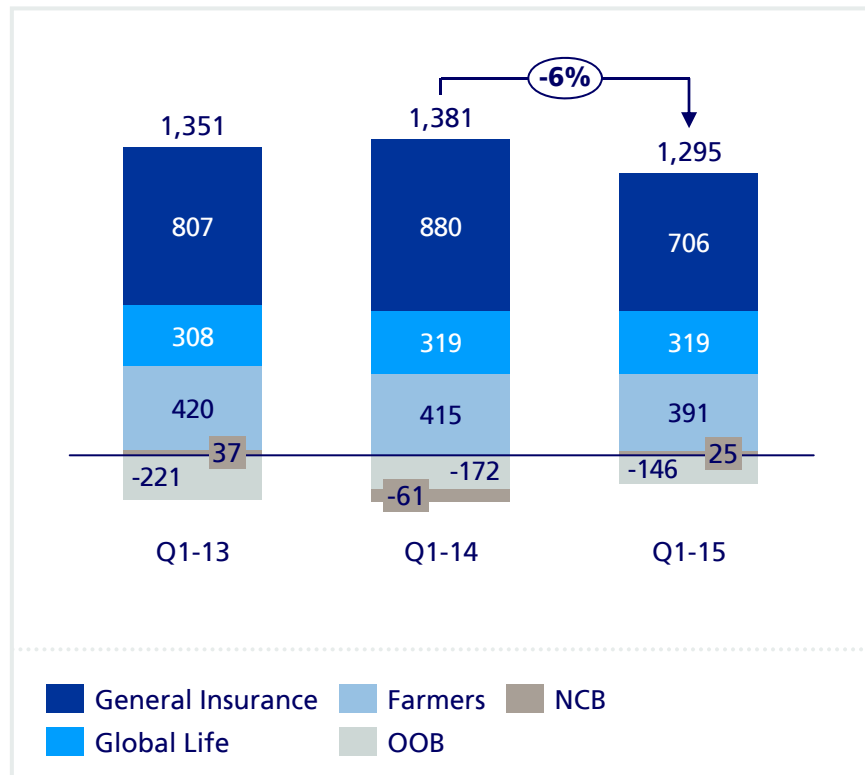
vs. Q1-14	
reported	at constant currency
-4%	0%

Group – Business operating profit

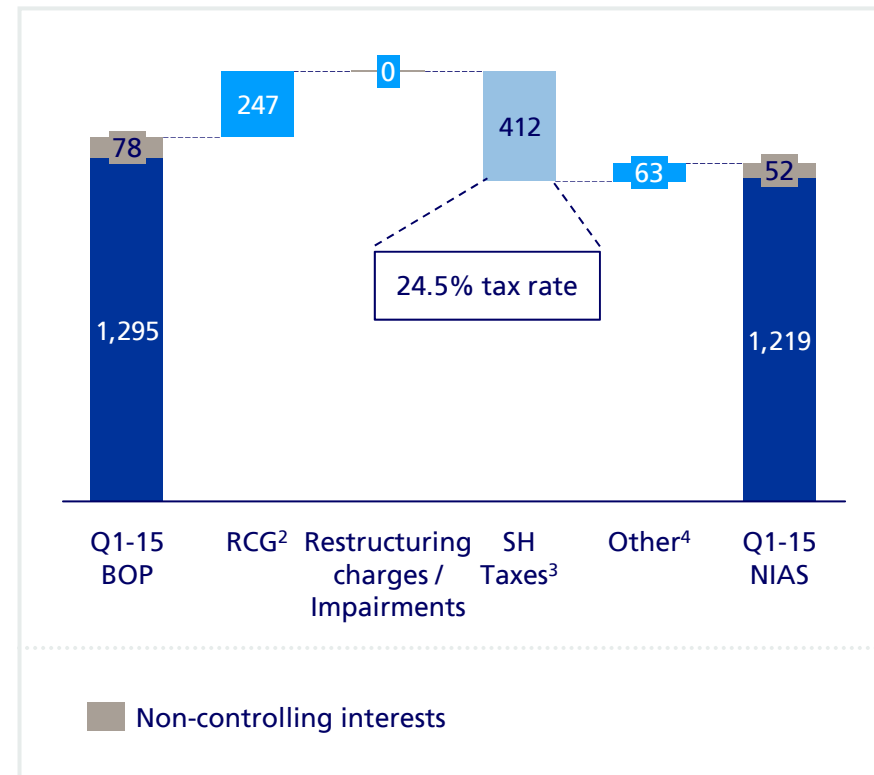
Results benefitting from low cats and one-off in OOB



BOP BY SEGMENT (USDm)¹



BOP/NIAS RECONCILIATION (USDm)



¹ 2014 restated for the transfer of certain General Insurance business to Non-Core Business (NCB) in 2015. 2013 was not restated.

² Realized capital gains/losses.

³ Shareholder taxes (income tax expense attributable to shareholders).

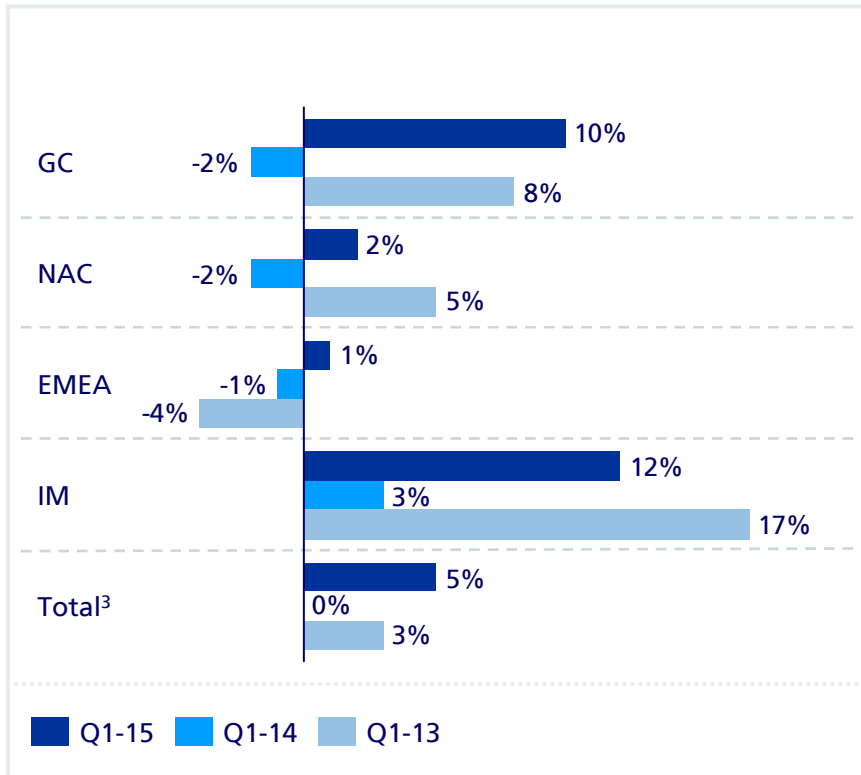
⁴ Includes change in estimate of earn-out liabilities.

General Insurance – Topline

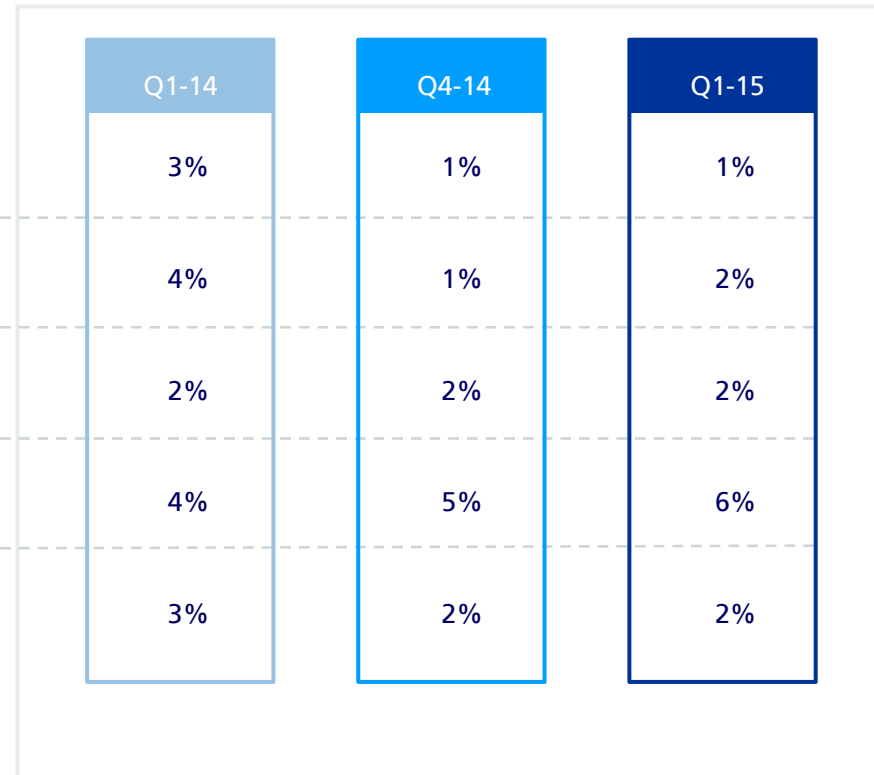
Good growth, rate environment stable



GWP GROWTH IN LC¹ (%)



RATE CHANGE² (%)



¹ In local currency.

² GWP development due to premium rate change as a percentage of the renewed portfolio against the comparable prior year period.

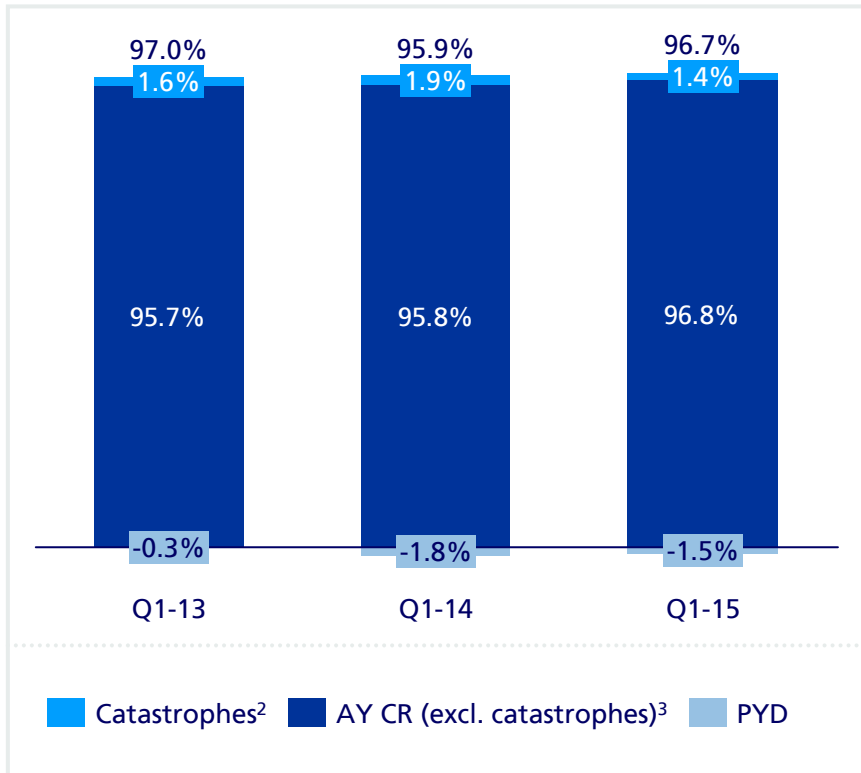
³ Total includes GI Global Functions, Group Reinsurance and Eliminations.

General Insurance – Combined ratio

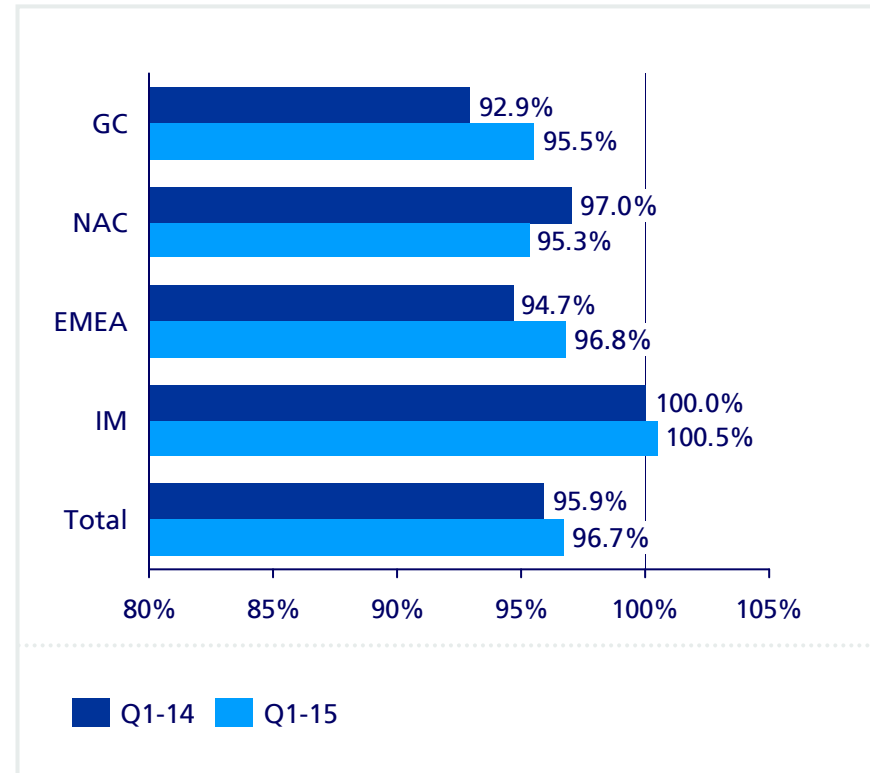
Results benefit from low level of catastrophe losses



COMBINED RATIO SPLIT (%)¹



COMBINED RATIO BY REGION (%)¹



¹ 2014 restated for the transfer of certain General Insurance business to Non-Core Business (NCB) in 2015. 2013 was not restated.

² Catastrophes includes major and mid-sized catastrophes, including significant weather related events.

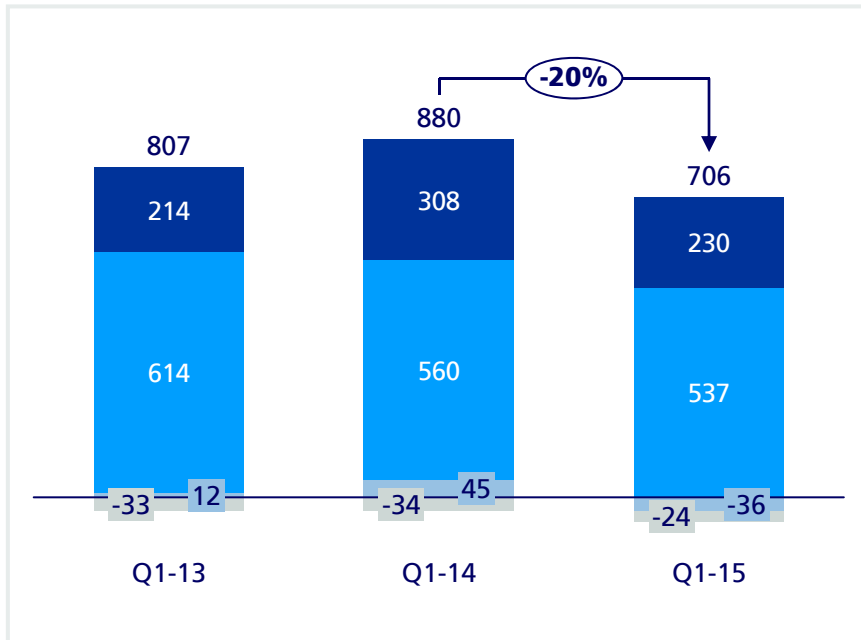
³ Accident year combined ratio (AY CR) excludes prior year reserve development (PYD).

General Insurance – BOP components

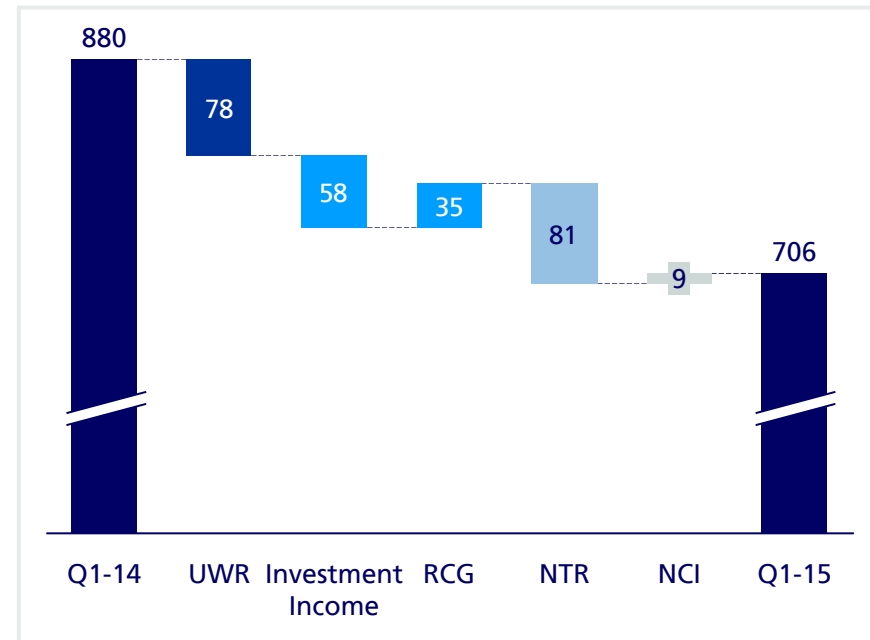


Stable BOP, adjusting for pension gain in 2014 and currency

BOP BREAK DOWN (USDm)¹



KEY DRIVERS (USDm)¹



■ Underwriting result
 ■ Investment inc. / Realized capital gains (RCG)
 ■ Non-technical result (NTR)
 ■ Non-controlling interest (NCI)

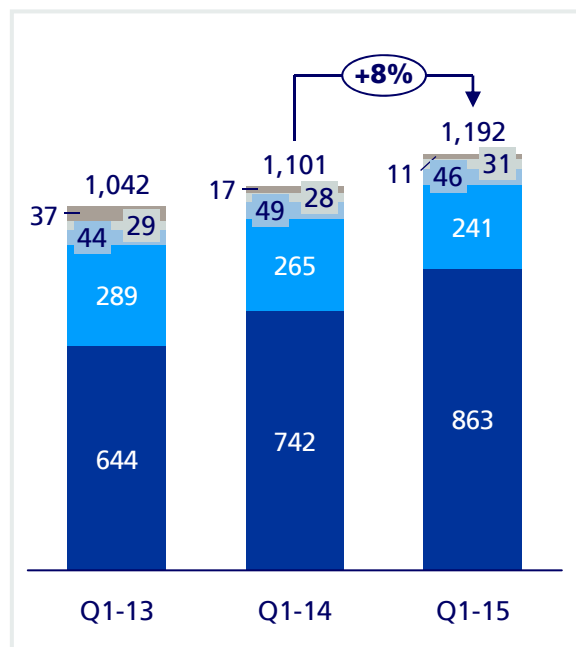
¹ 2014 restated for the transfer of certain General Insurance business to Non-Core Business (NCB) in 2015. 2013 was not restated.

Global Life – New business

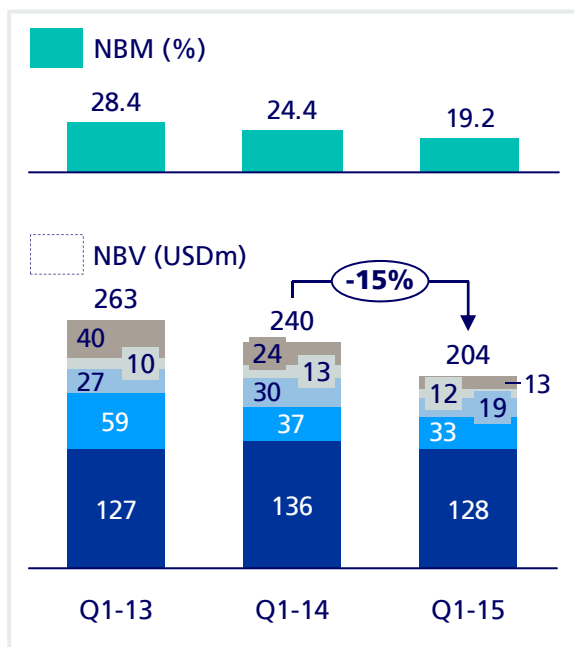


Strong APE growth in Europe despite currency headwinds

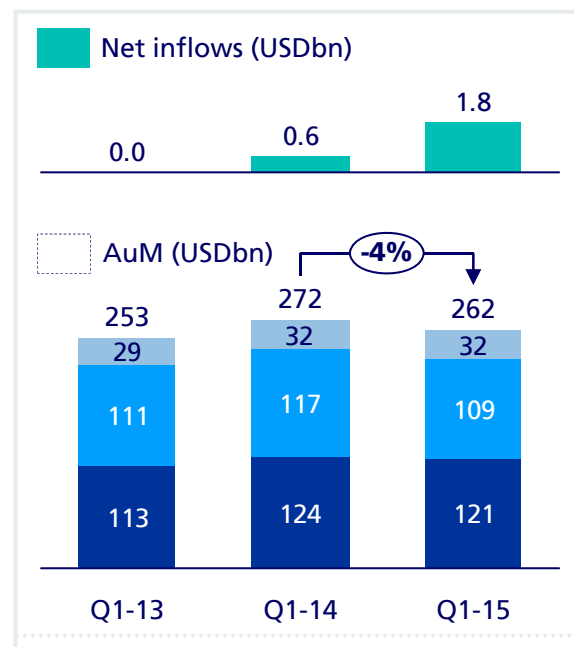
APE (USDm)^{1,4}



NBM & NBV^{1,2,4}



NET INFLOWS³ & AUM



Other APAC North America Latin America EMEA

3rd party investments
Group investments
Unit-linked

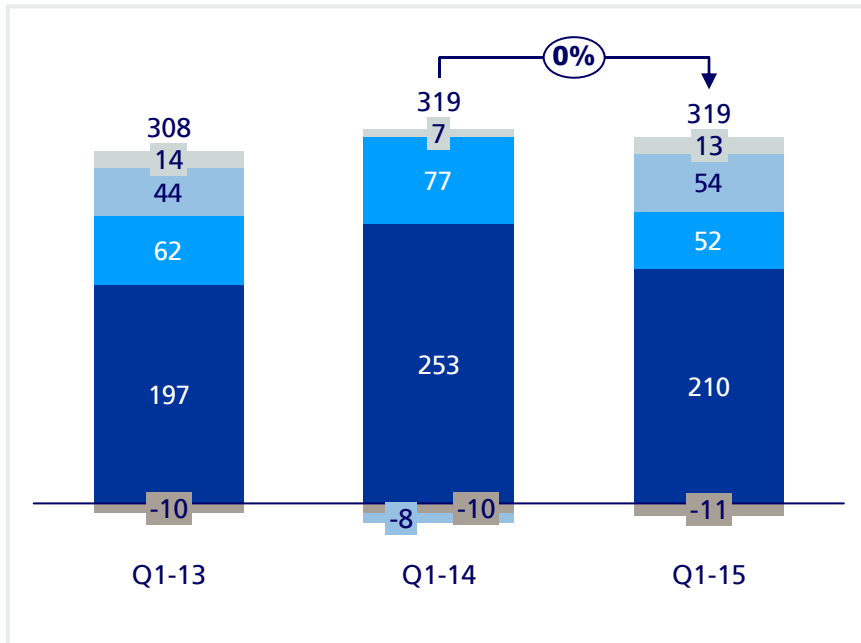
¹ APE is reported before minority interests. NBM and NBV are reported net of minority interests.
² The 2013 and 2014 figures have been restated to reflect a change in the MCEV CRNHR methodology.
³ In 2013 net policyholders flows did not include inflows for certain short-duration contracts.
⁴ 2013 and 2014 restated to reflect the change in regional structure from Europe/APME to EMEA/APAC.

Global Life – BOP by region

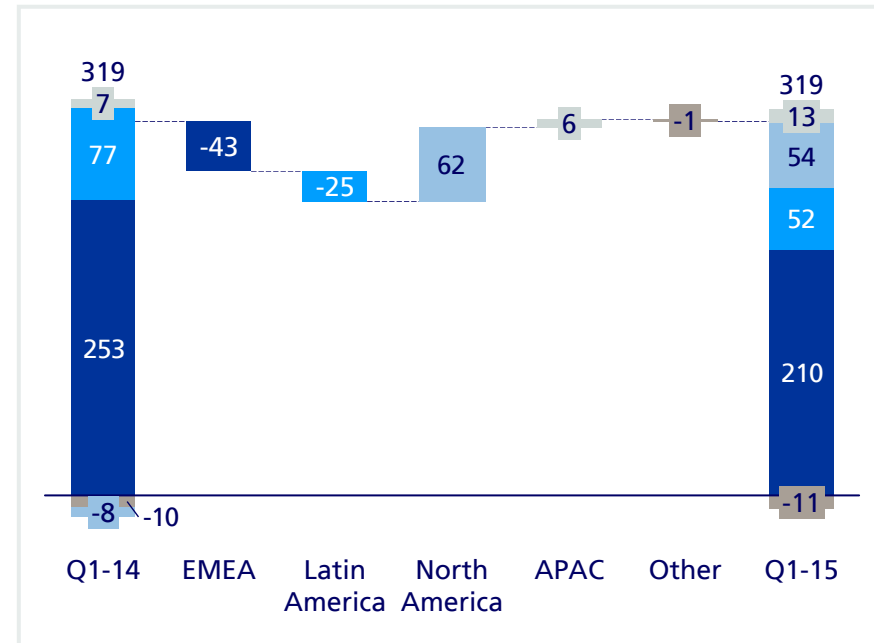
BOP up 13% at constant currency



BOP BY REGION (USDm)¹



KEY DRIVERS (USDm)¹



Other APAC North America Latin America EMEA

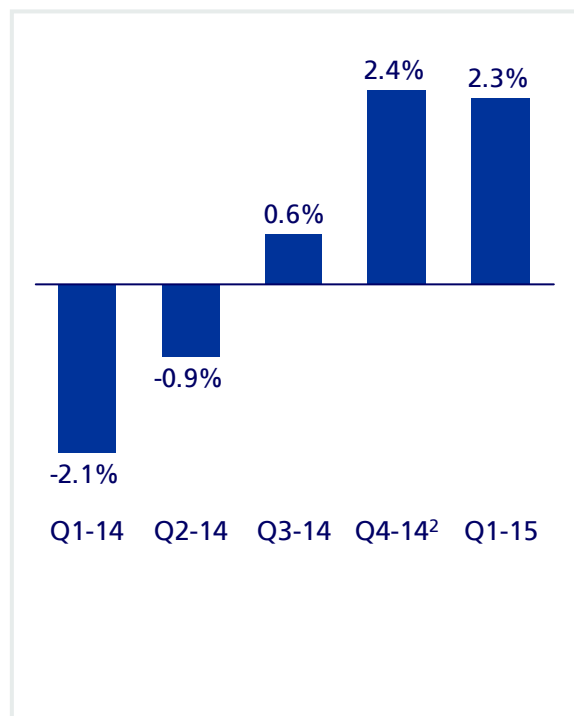
¹ 2013 and 2014 restated to reflect the change in regional structure from Europe/APME to EMEA/APAC.

Farmers Exchanges¹ – KPIs

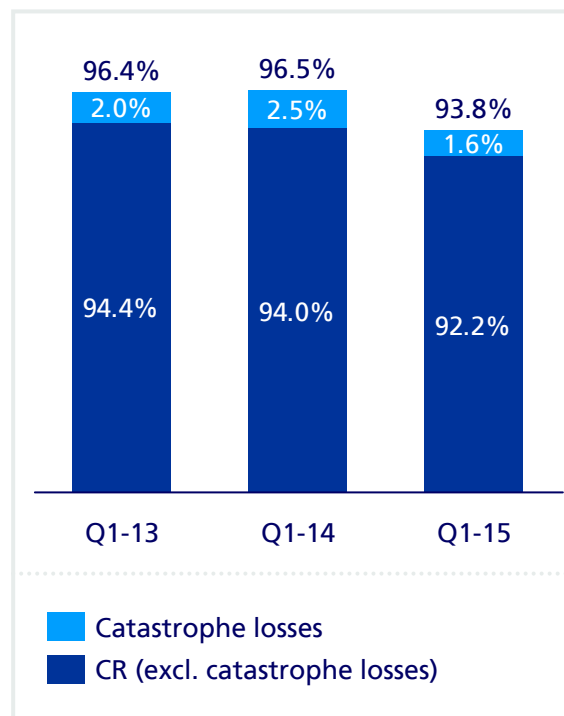
Continued progress, very good combined ratio for Q1



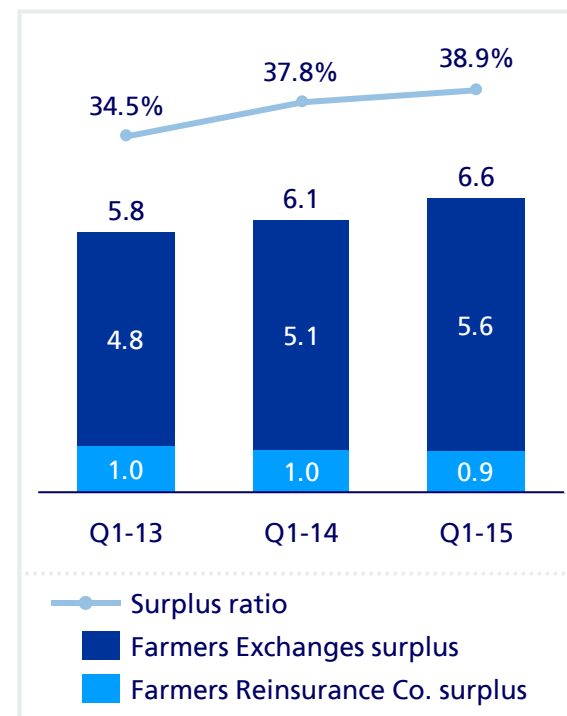
GWP GROWTH (%)



COMBINED RATIO (%)³



SURPLUS⁴ (USDbn)



¹ Provided for informational purposes only. 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 Adjusting for a one-time accounting change growth was 1.9% in Q4-14.

³ Before quota share treaties with Farmers Reinsurance Company, Zurich Insurance Company Ltd and a third party reinsurer.

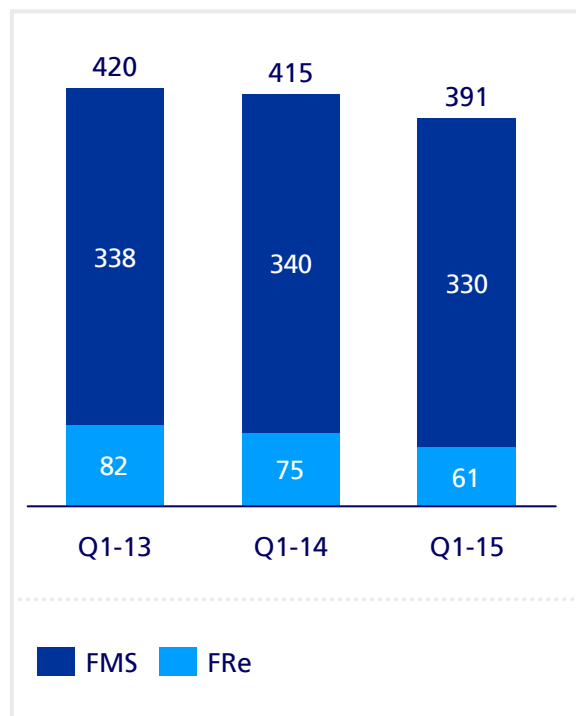
⁴ Estimated. Surplus ratio excludes surplus of Farmers Reinsurance Company.

Farmers – KPIs

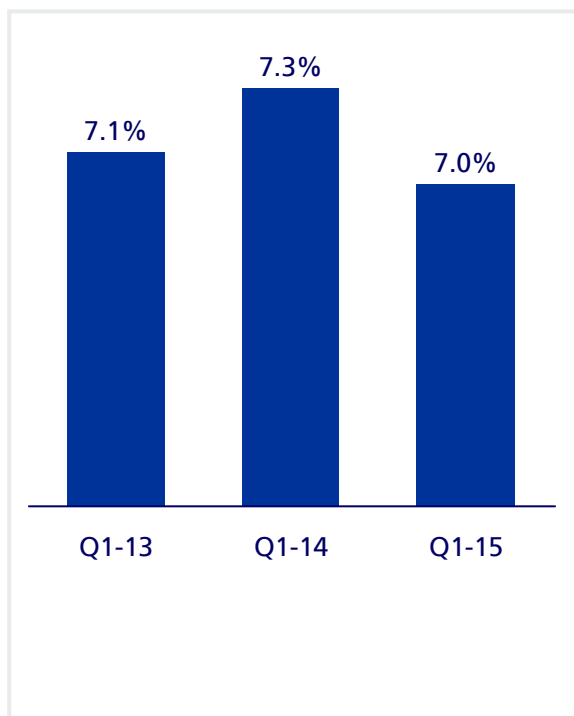
Margin in line with expectations



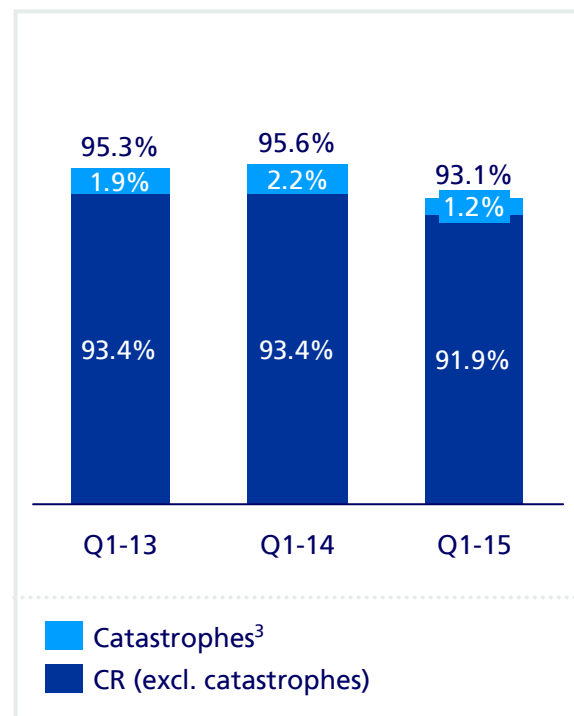
BOP (USDm)



MGEP MARGIN (%)¹



FARMERS RE CR (%)²



¹ Margin on gross earned premiums of the Farmers Exchanges. Zurich Insurance Group has no ownership interest in the Farmers Exchanges. Farmers Group, Inc. (or Farmers Management Services (FMS)), 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 Farmers Re (FRe) business includes all reinsurance assumed from the Farmers Exchanges by the Group (i.e. Farmers Reinsurance Company and Zurich Insurance Company Ltd).

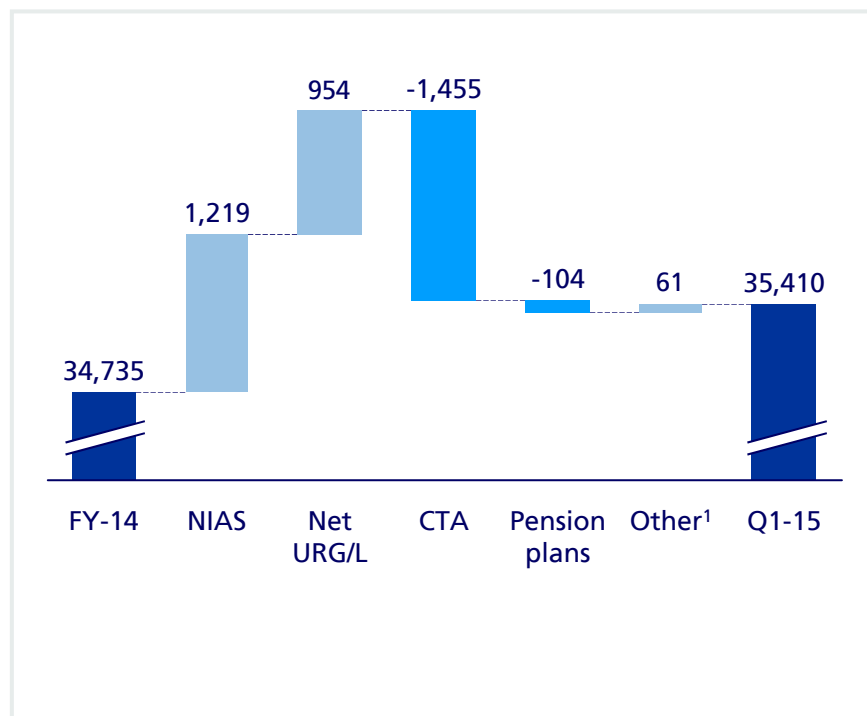
³ As defined by the All Lines quota share reinsurance treaty.

Group – Balance sheet and capital

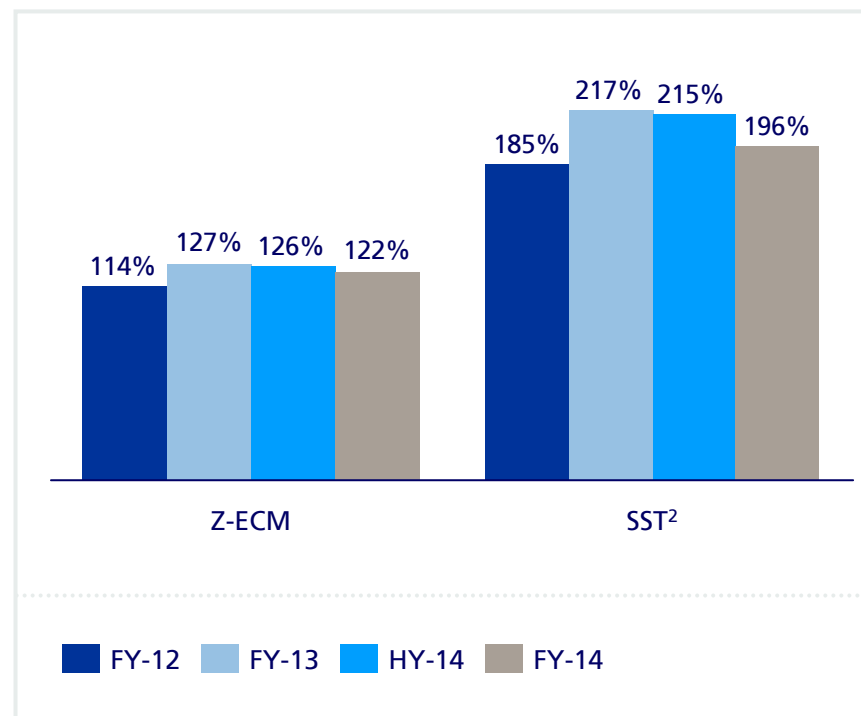
Continued strong solvency position



SHAREHOLDERS' EQUITY (USDm)



SOLVENCY RATIOS (%)



¹ Includes share-based payments transactions, issuance of share capital and other.

² The Swiss Solvency Test (SST) ratio is calculated based on the Group's internal model, and both are subject to the review and approval of the Group's regulator, the Swiss Financial Market Supervisory Authority (FINMA). The ratio is filed with FINMA bi-annually.

Summary



FACTORS INFLUENCING 2015 (FROM FY-14 RESULTS)

General Insurance

- Further improvement in ex-cat accident year LR
- USD 50m negative Brazilian EW¹ 'year one' impact, profitable from 'year two'

Global Life

- Continued strong performance in bank distribution and CLP
- Starting to see benefit from in-force management initiatives

Farmers

- FMS margin likely to trend towards 7%
- Reduction in Farmers Re BOP due to lower quota share participation

Currency and rates

- Strength of USD, mainly vs. EUR and GBP, has ~5% negative impact on BOP²
- USD 100m impact on GI investment income in LC³ from low reinvestment rates

Q1-15 HIGHLIGHTS

BOP

USD 1.3bn (-2%)⁴

NIAS

USD 1.2bn (0%)⁴

¹ New extended warranty distribution agreement in Brazil.
² 2014 BOP earnings translated at 31 January, 2015 spot rates.
³ Estimated impact before allowing for currency movements.
⁴ Change year over year at constant currency.

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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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It should be noted that past performance is not a guide to future performance and that interim results are not necessarily indicative of full year results.

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Appendix

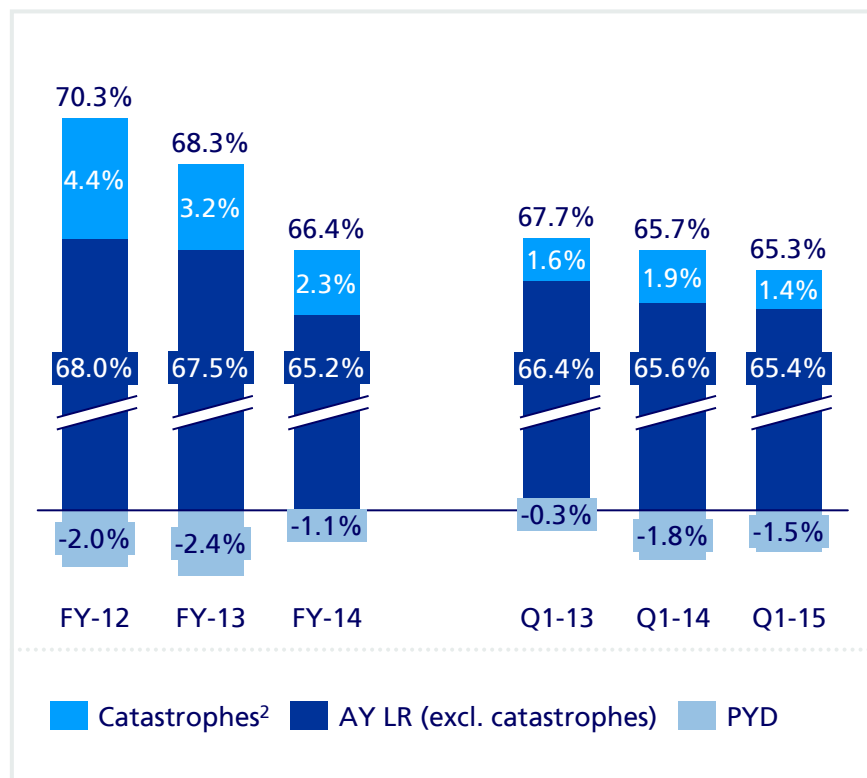


GI – Combined ratio details

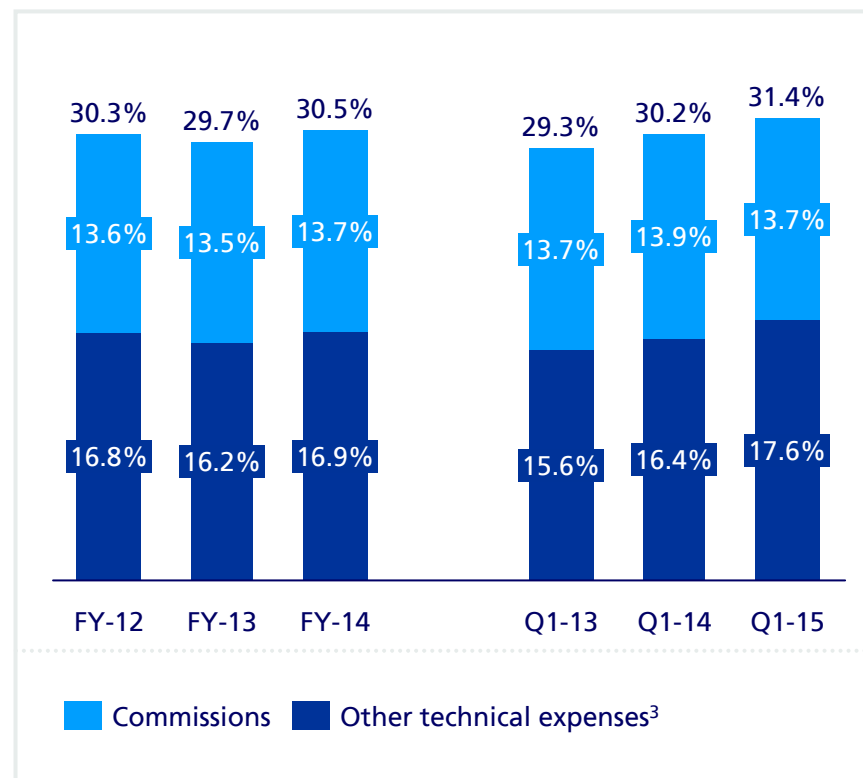


Q1-14 expense ratio included 0.9ppt pension gain

LOSS RATIO (%)¹



EXPENSE RATIO (%)¹



¹ 2014 restated for the transfer of certain General Insurance business to Non-Core Business (NCB) in 2015. 2012 and 2013 were not restated.

² Catastrophes includes major and mid-sized catastrophes including significant weather related events.

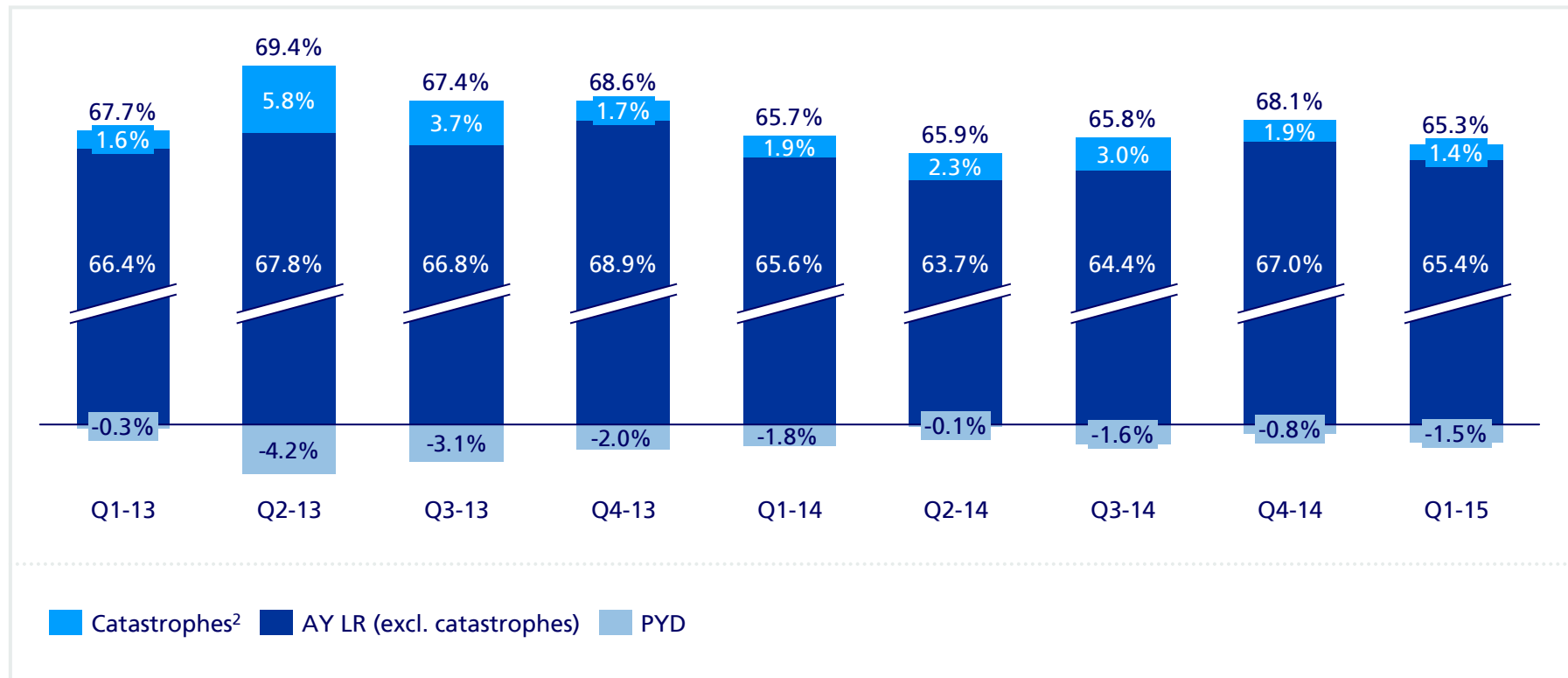
³ Includes the amortization costs of upfront payments for distribution agreements.

GI – Loss ratio details



Continued improvement in accident year profitability

LOSS RATIO (%)¹



¹ 2014 restated for the transfer of certain General Insurance business to Non-Core Business (NCB) in 2015. 2013 was not restated.

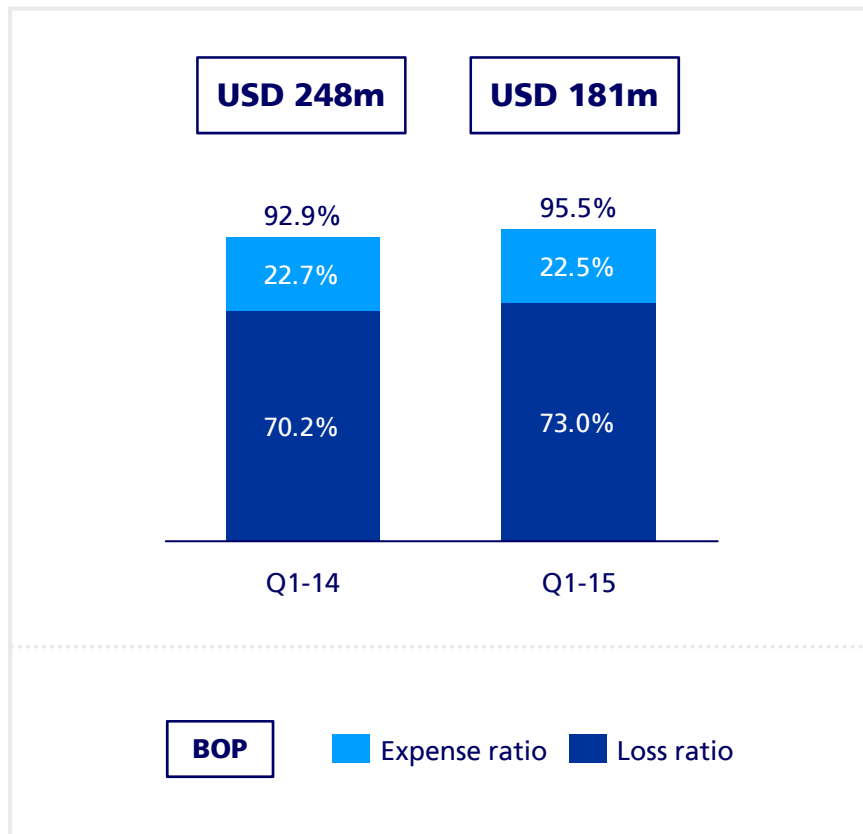
² Catastrophes includes major and mid-sized catastrophes including significant weather related events.

GI Global Corporate – KPIs



Solid growth, with CR impacted by higher large losses

Q1-15 KEY FINANCIALS¹



GWP Growth ²
10%

Zurich rate change ³
1%

Combined Ratio
95%

KEY DRIVERS

- Growth includes some timing effect, 3-4% on an underlying basis, with continued strong retention at Q1 renewal
- Modest rate increases, with pressure mainly in property lines in North America and across all lines in APAC
- AY CR benefitting from low cats and better attritional LR, but impacted by higher large losses

¹ 2014 Restated for the transfer of certain General Insurance business to Non-Core Business (NCB) in 2015.

² In local currency.

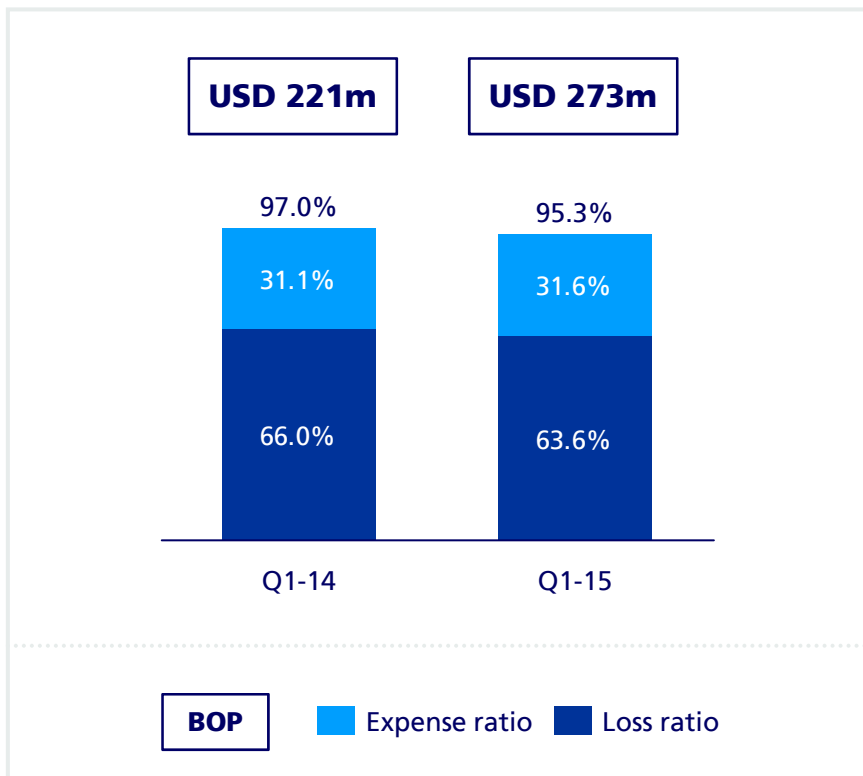
³ GWP development due to premium rate change as a percentage of the renewed portfolio against the comparable prior year period.

GI North America Commercial – KPIs



Good start to the year

Q1-15 KEY FINANCIALS



GWP Growth ¹
2%

Zurich rate change ²
2%

Combined Ratio
95%

KEY DRIVERS

- Modest growth with continued execution of strategic growth initiatives and increase in retentions
- Market pressure on rates, especially in property lines
- Combined ratio benefitted from low cats but also underlying improvement (partly driven by fewer large losses)

¹ In local currency.

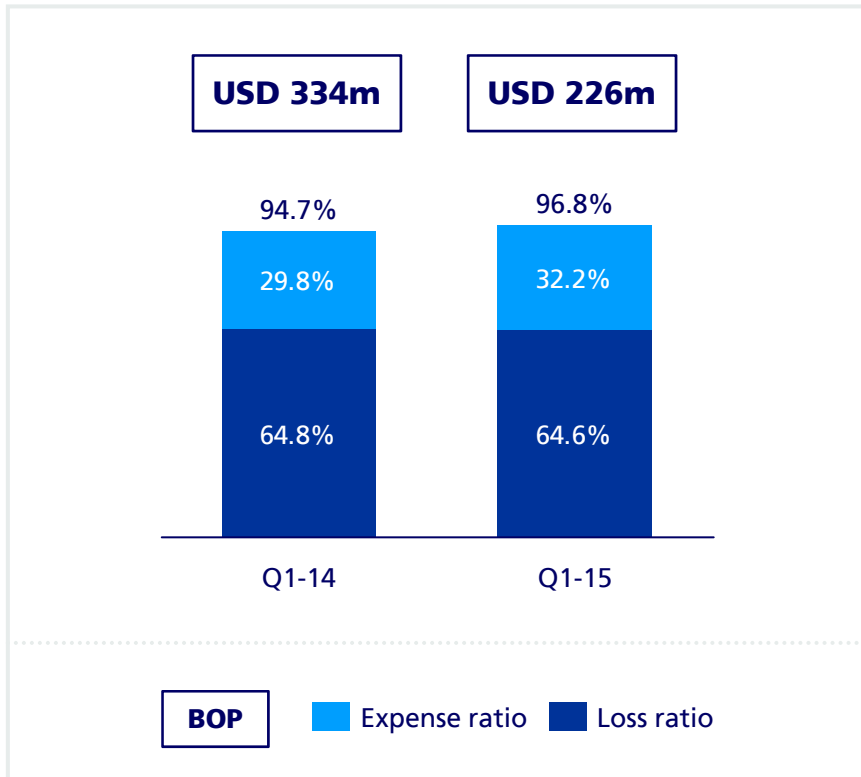
² GWP development due to premium rate change as a percentage of the renewed portfolio against the comparable prior year period.

GI EMEA – KPIs



Flat combined ratio adjusted for pension gain in prior period

Q1-15 KEY FINANCIALS¹



GWP Growth ²	Zurich rate change ³	Combined Ratio
1%	2%	97%

KEY DRIVERS

- 2% growth excluding Russia Retail, expansion in Switzerland, Germany and Spain, offset by declines in Italy and South Africa
- Continued low single digit rate increases in most of our markets
- Adjusted for pension gain in PY, combined ratio is broadly flat, benefitting from low cats but impacted by higher large losses in the UK

¹ 2014 restated for the transfer of certain General Insurance business to Non-Core Business (NCB) in 2015.

² In local currency.

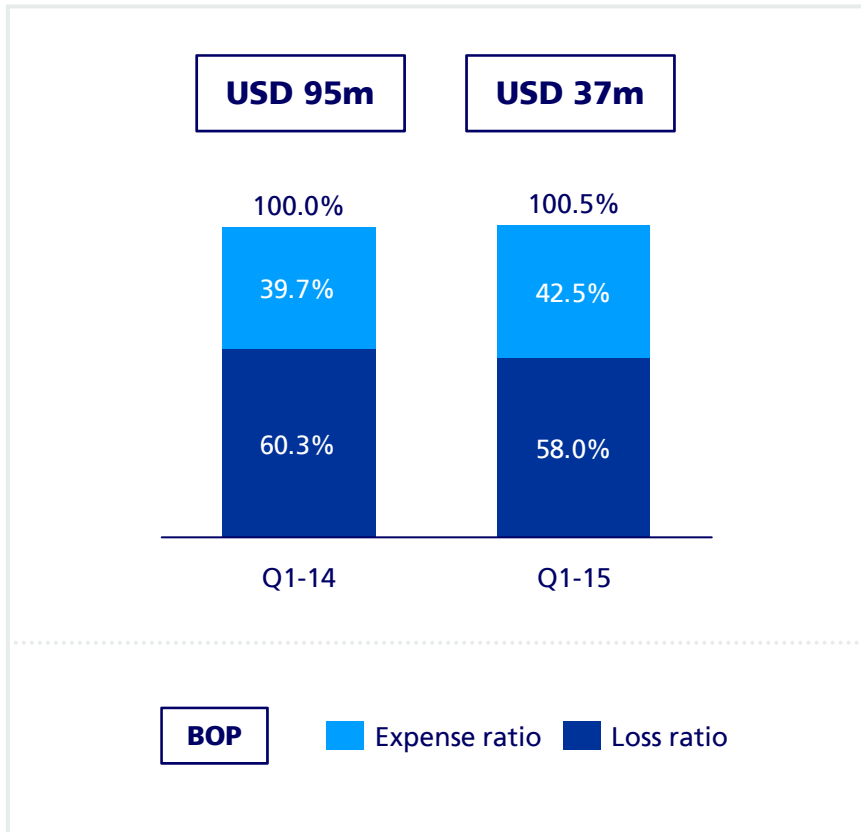
³ GWP development due to premium rate change as a percentage of the renewed portfolio against the comparable prior year period.

GI International Markets – KPIs



Lower AY loss ratio offset by higher expenses

Q1-15 KEY FINANCIALS



GWP Growth ¹	Zurich rate change ²	Combined Ratio
12%	6%	100%

KEY DRIVERS

- Growth mainly driven by the new extended warranty distribution agreement in Brazil
- Higher rate increases due to actions to improve profitability in LatAm
- Increase in expenses is driven by the amortization of the upfront payment for the new distribution agreement in Brazil, some underlying improvement but still more required especially in Brazil

¹ In local currency.

² GWP development due to premium rate change as a percentage of the renewed portfolio against the comparable prior year period.

GI – Rate change monitor

Overall fairly stable, but with some pockets of pricing pressure



Q1-15 ZURICH RATE CHANGE ASSESSMENT

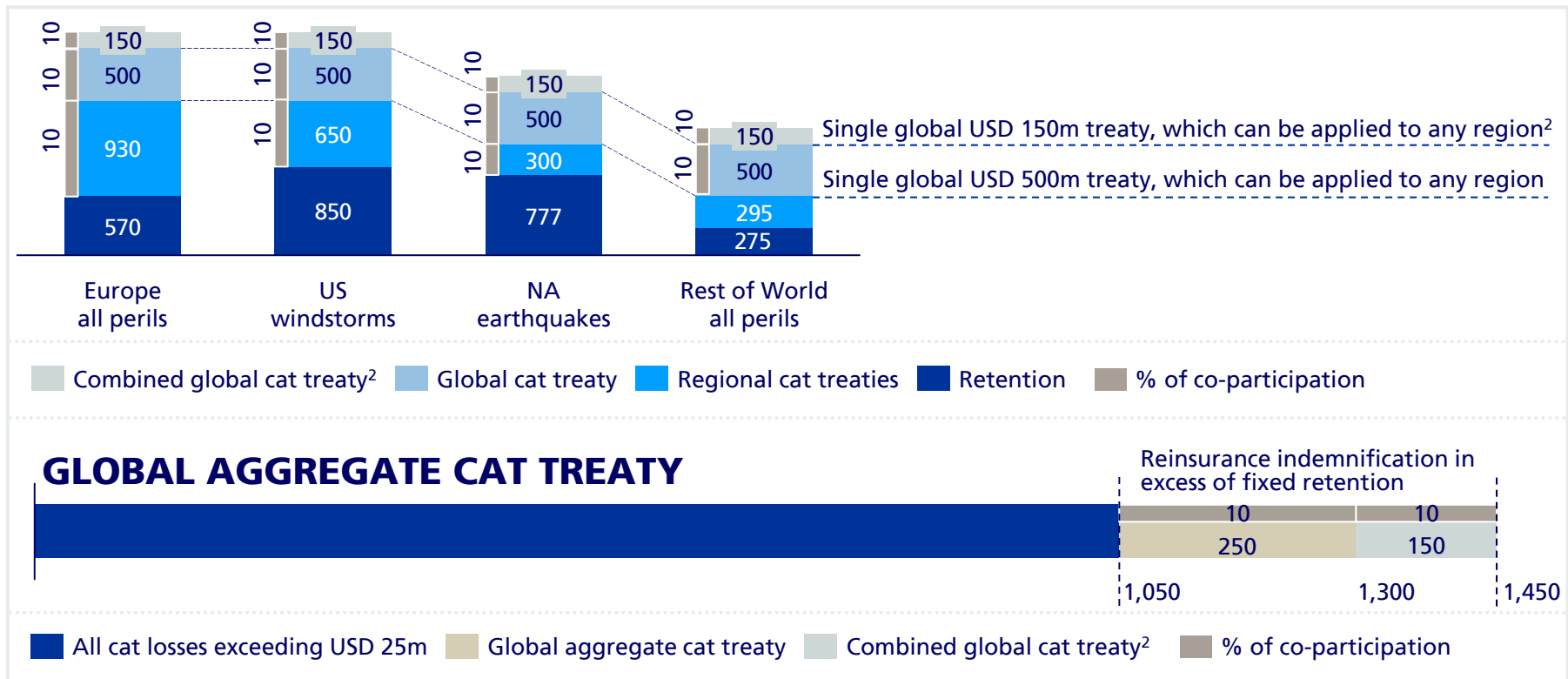
Business	Assessment
Group	Rate increases are generally at adequate levels but we see some market pressure, particularly in US property lines and across our Global Corporate markets.
Global Corporate	Modest rate increases in all regions, apart from Asia Pacific, and in all lines of business, apart from Property, which is down for the quarter due to market pressure in the US.
North America Commercial	Continued rate increases, although market conditions are challenging in Property and Worker's Compensation lines.
EMEA	Fairly stable rate increases, in line with our expectations, but with different local market dynamics.
UK	Rate increases in all lines of business, lower than prior year.
Germany	Rate increases in our main lines, overall broadly in line with expectations.
Switzerland	Renewal rates broadly flat, with pressure on motor rates.
Italy	Overall reductions, with pressure on motor rates due to high market profitability.
Spain	Solid rate increases, ahead of prior year, mainly in motor.
International Markets	Increases in APAC, in line with our expectations. Strong rate increases in Latin America are consistent with prior quarter.

GI – Natural catastrophe reinsurance



Program further benefitted from lower reinsurance prices

NATURAL CATASTROPHE REINSURANCE TREATIES¹ (USDm)



¹ US Cat Treaty and Global Aggregate Cat Treaty renewed on January 1, 2015; Europe Cat Treaty and Global Cat Treaty renewed on April 1, 2015; and International Cat Treaty renewed on July 1, 2014.

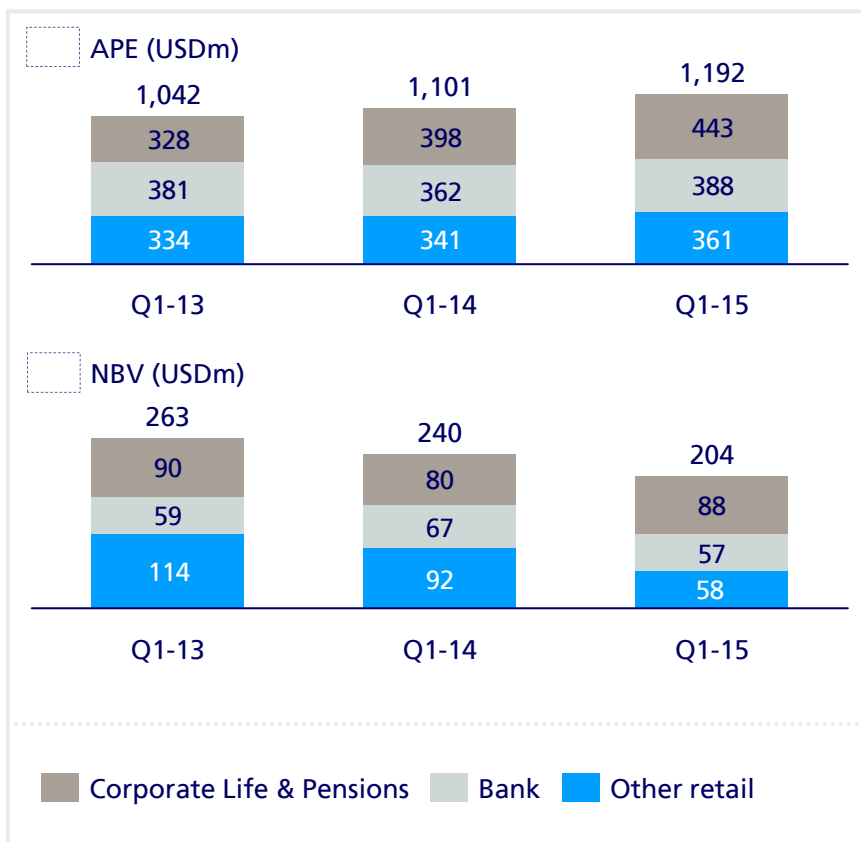
² This USD 150 million cover is the same combined global occurrence / aggregate treaty presiding over the global catastrophe treaty. This cover can be used only once, either for aggregated losses or for an individual event.

GL – New business by pillar

NBV impacted by interest rate reductions and product mix effects



Q1-15 KEY FINANCIALS^{1,2}



NBM	PVNBP	CLP single premium
19.2%	USD 13.8bn	USD 1.2 bn

KEY DRIVERS

- CLP protection and pensions APE increases in most European countries, particularly the UK
- Continued growth in Bank APE in Spain, Italy and the Middle East with overall lower margins from business mix
- Increase in Other retail APE mainly from the UK, with overall lower margins due to product mix effects and low interest rates in Chile, Germany and Italy

¹ APE is reported before minority interests. NBM and NBV are reported net of minority interests.

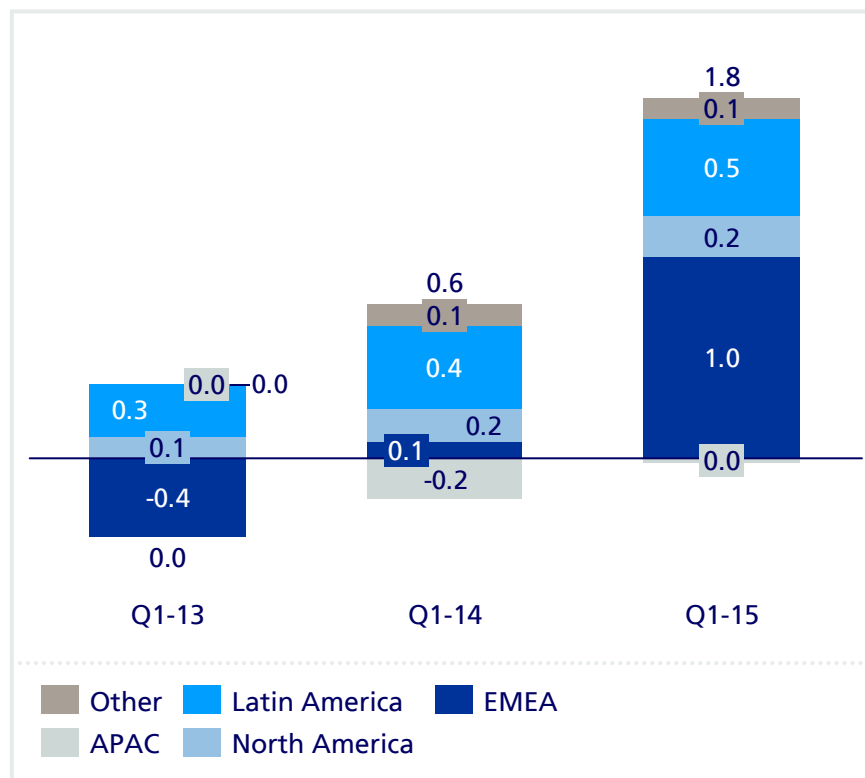
² The 2013 and 2014 NBV figures have been restated to reflect a change in the MCEV CRNHR methodology.

GL – Net inflows & Assets under management

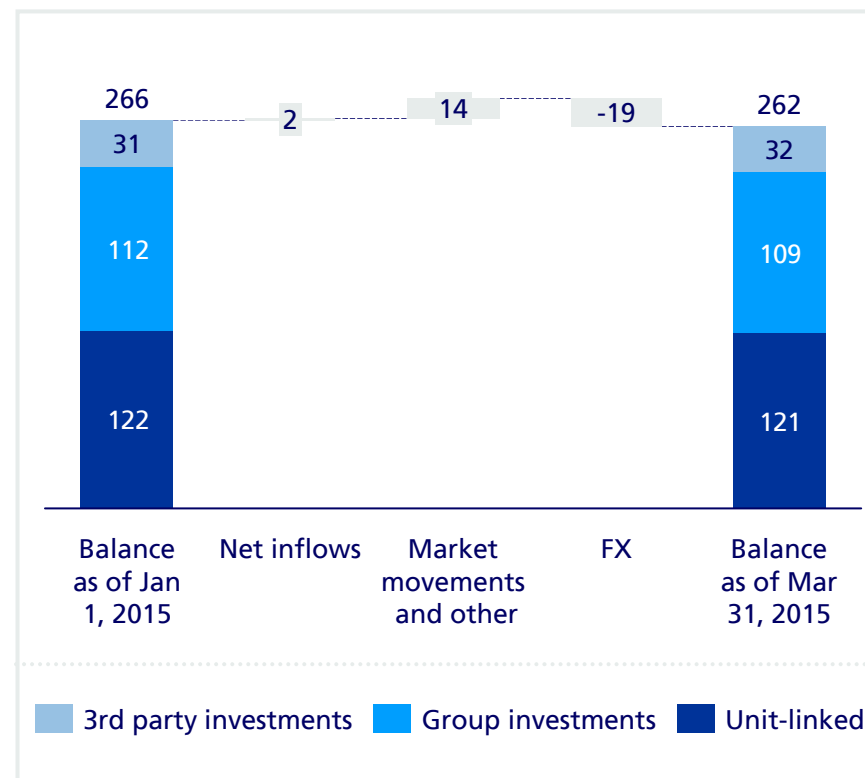


Higher net inflows and asset growth offset by currency impacts

NET INFLOWS BY REGION (USDbn)^{1,2}



AUM DEVELOPMENT (USDbn)



¹ In 2013 net policyholders flows did not include inflows for certain short-duration contracts.

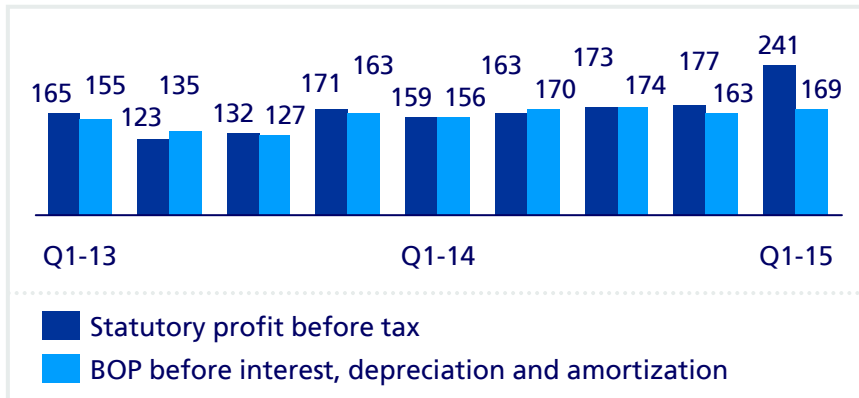
² 2013 and 2014 restated to reflect the change in regional structure from Europe/APME to EMEA/APAC.

Zurich Santander – Quarterly results

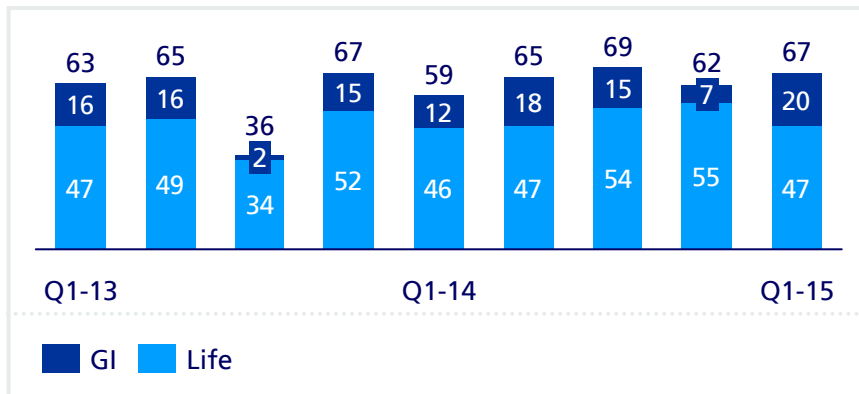


Continued growth offset in USD by adverse FX development

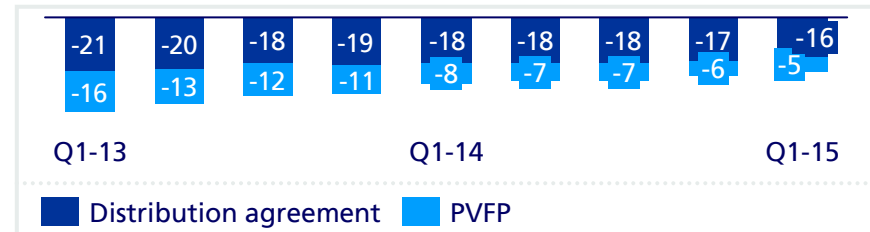
PROFIT BEFORE TAX GI & LIFE (100%)



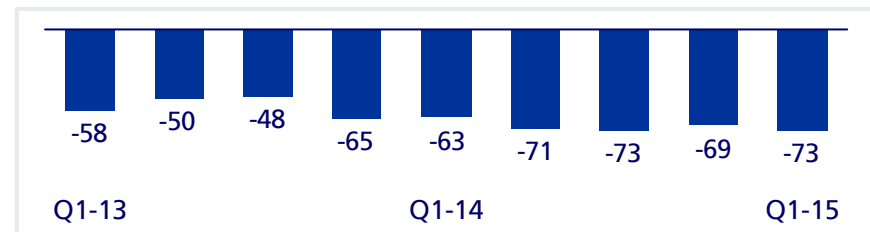
CORE SEGMENT BOP GI & LIFE (51%)



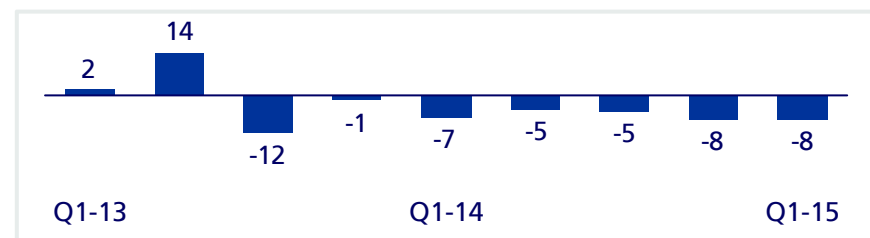
INTANGIBLES AMORTIZATION (100%)



MINORITY ADJUSTMENT (-49%)



EARN-OUT & PPA ADJUSTMENTS (51%)

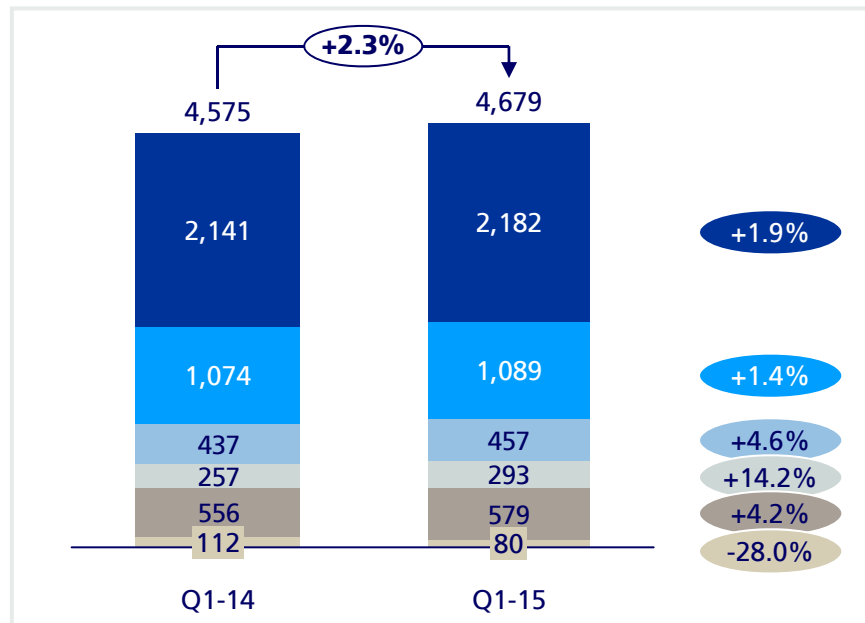


Farmers Exchanges¹ – GWP and PIF/VIF²

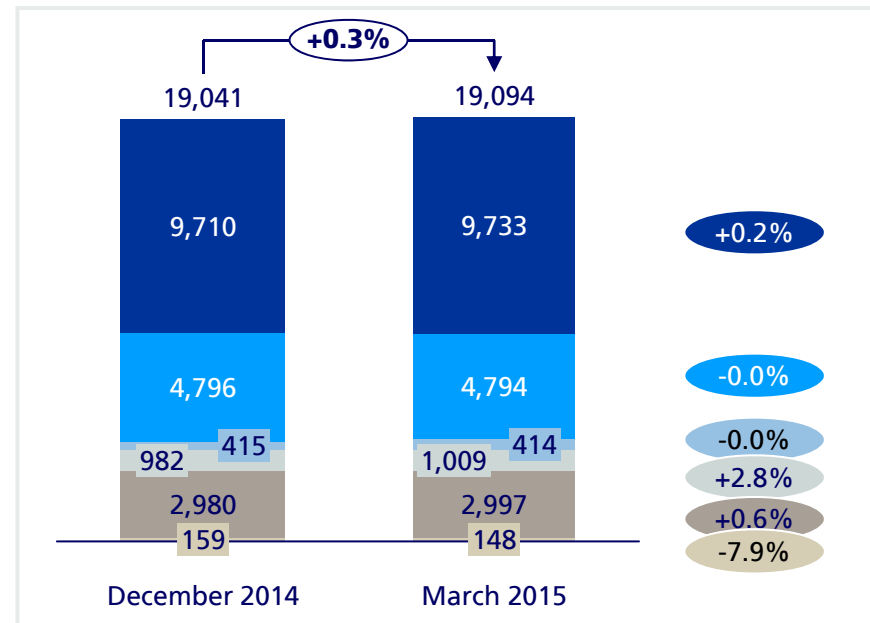
PIF/VIF back to growth



DEVELOPMENT OF GWP (USDm)



DEVELOPMENT OF PIF/VIF (000's)



■ Auto
 ■ Home
 ■ EA Business Insurance
 ■ Bristol West³
■ Specialty
 ■ Other³

¹ Provided for informational purposes only. 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 Policies-in-force (PIF) or Vehicle-in-force (VIF) for Auto businesses.

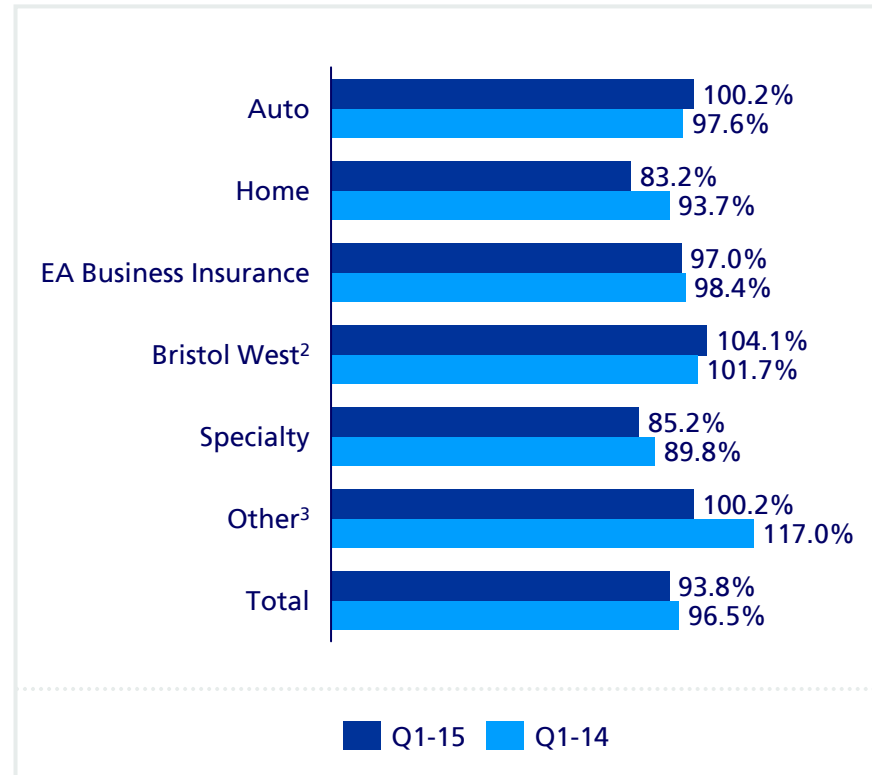
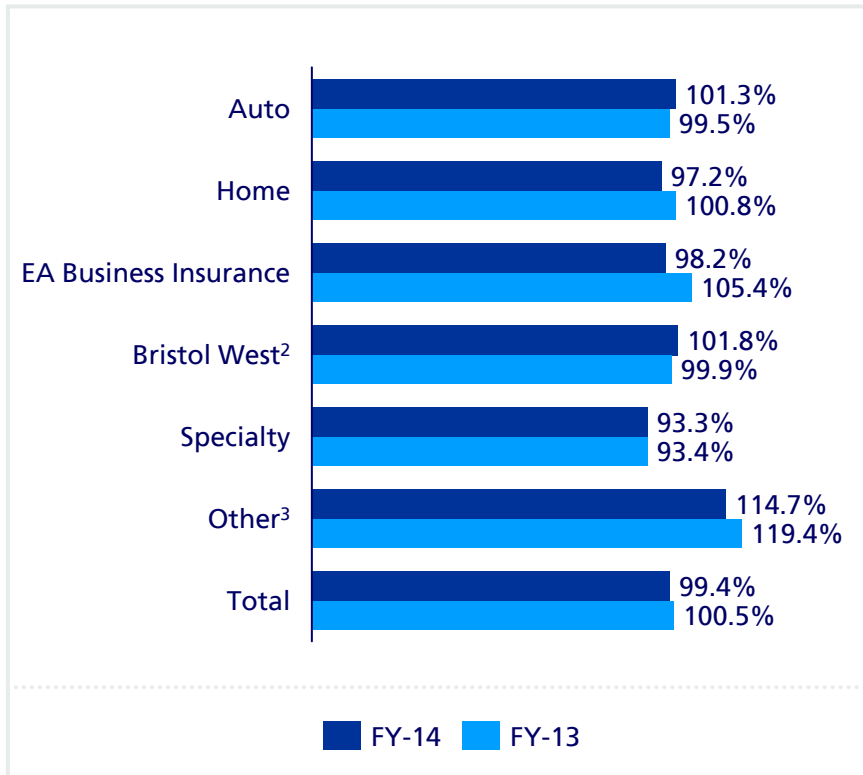
³ Bristol West writes non-standard Auto business. Other includes Miscellaneous Pools, Independent Agent personal lines business, Independent Agent Business Insurance and Discontinued Operations. Note that Personal Umbrella and Specialty Auto have been moved to Auto as per HY-14 and Q4-14 respectively. Previous year figures have not been restated for the move of Specialty Auto as the impact is relatively small.

Farmers Exchanges – Combined ratio



Loss ratio drives strong improvement in Q1 2015 combined ratio

COMBINED RATIO BY BUSINESS LINE (%)¹



¹ Combined ratio is before quota share treaties with Farmers Reinsurance Company, Zurich Insurance Company Ltd and a third party reinsurer.

² Bristol West writes non-standard Auto business.

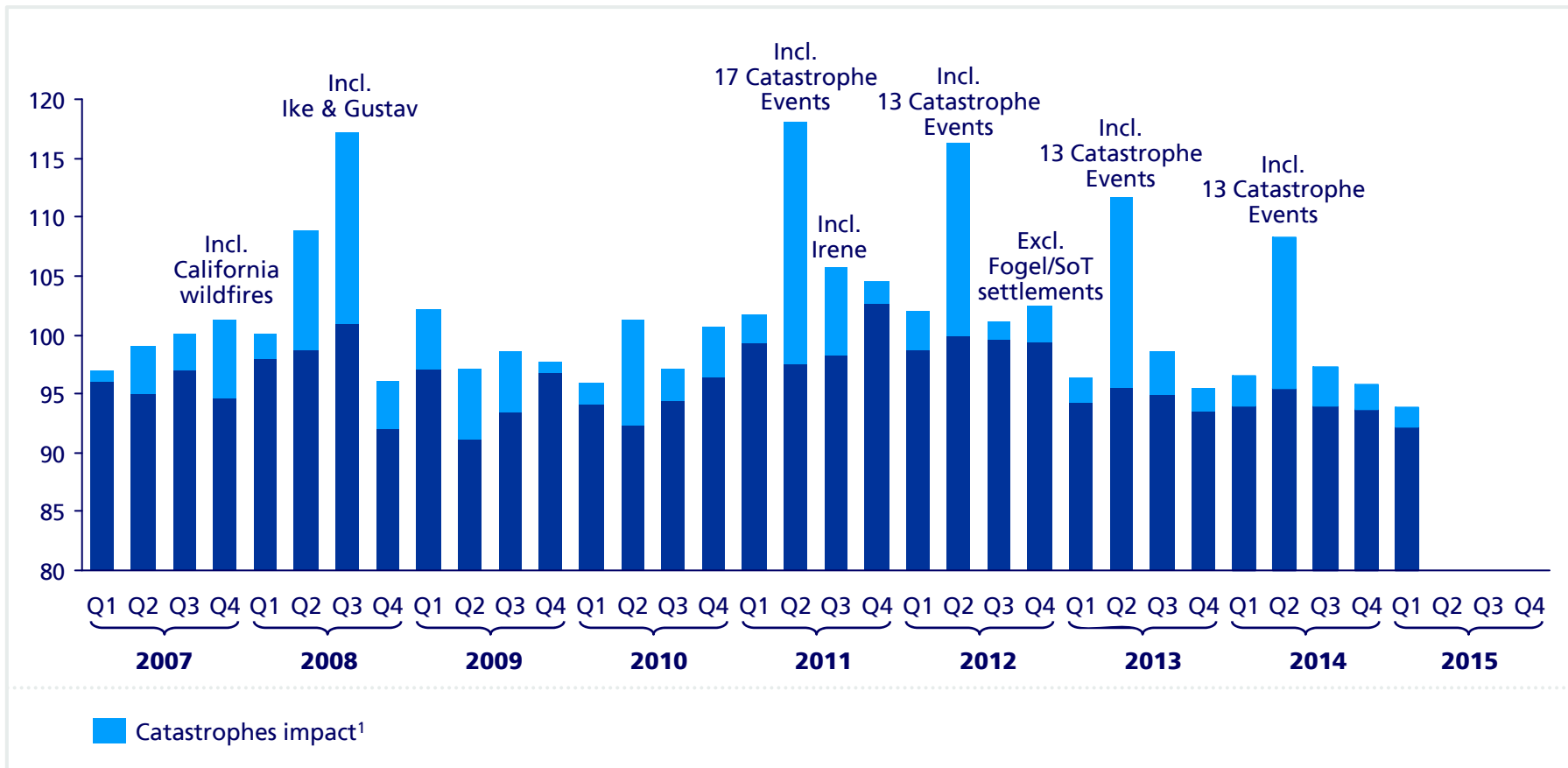
³ Other includes Miscellaneous Pools, Independent Agent personal lines business, Independent Agent Business Insurance and Discontinued Operations. Note that Personal Umbrella and Specialty Auto have been moved to Auto as per HY-14 and Q1-15 respectively.

Farmers Exchanges – Combined ratio history

Catastrophe losses drive volatility in quarterly combined ratio



QUARTERLY COMBINED RATIO (%)



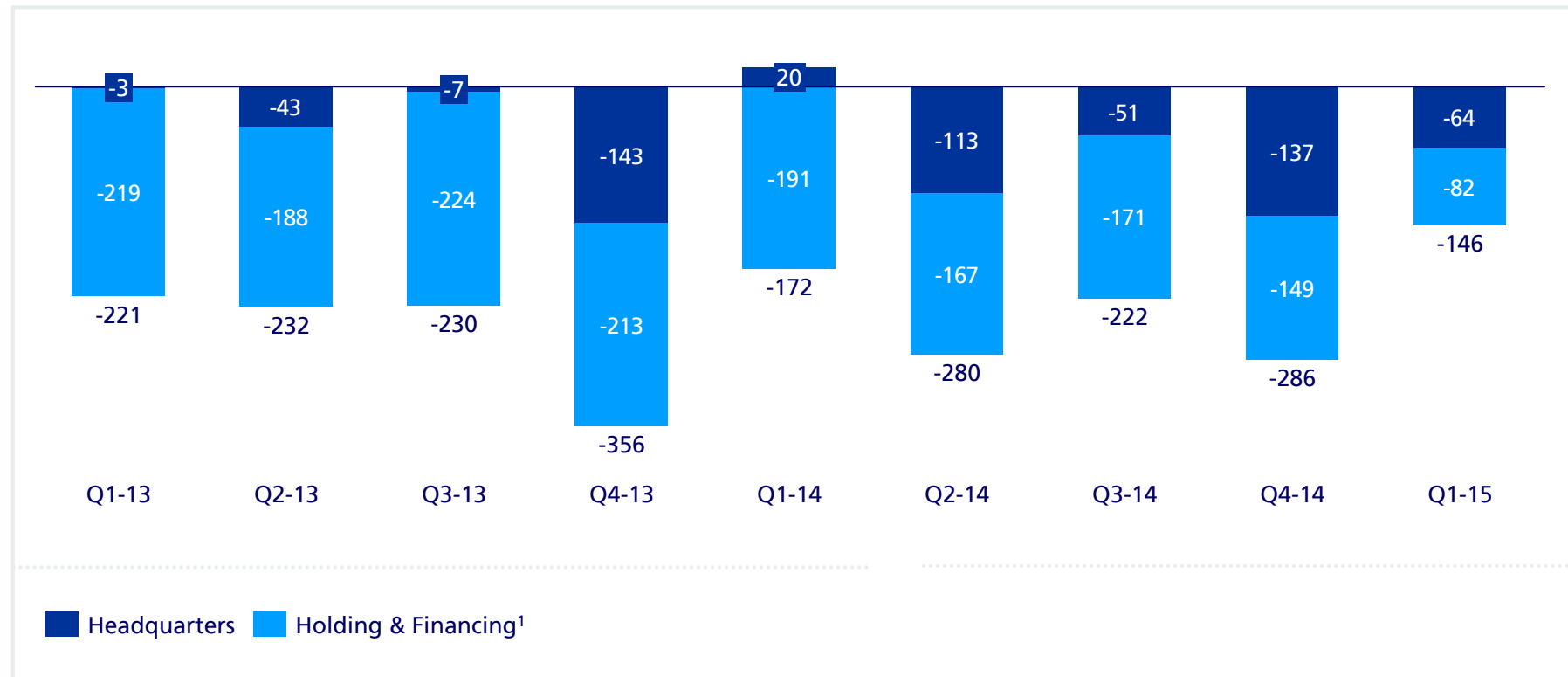
¹ Farmers Exchanges adopted industry standard ISO defined catastrophes as per July 2011.

Other Operating Businesses

USD 50m currency gains in H&F in Q1-15



QUARTERLY BOP SPLIT (USDm)



¹ Includes Alternative Investments.

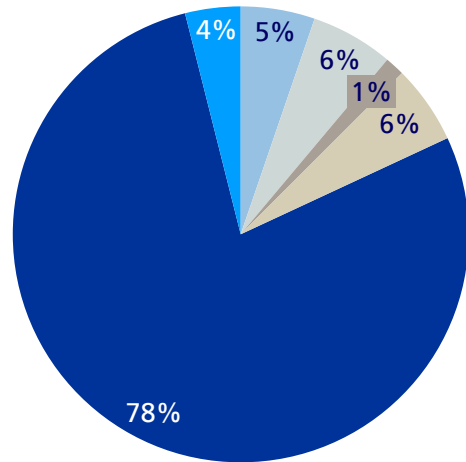
Group Investments – Asset allocation



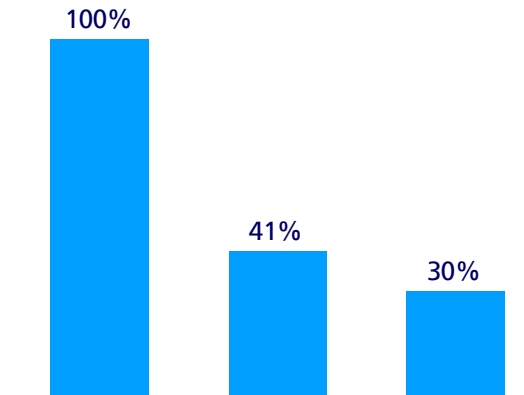
Zurich's sources of investment risk and return are balanced

ASSET ALLOCATION¹

Total Group Investments: USD 203bn

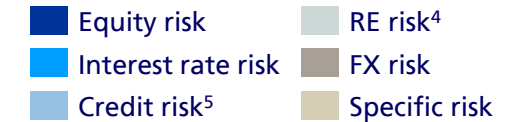
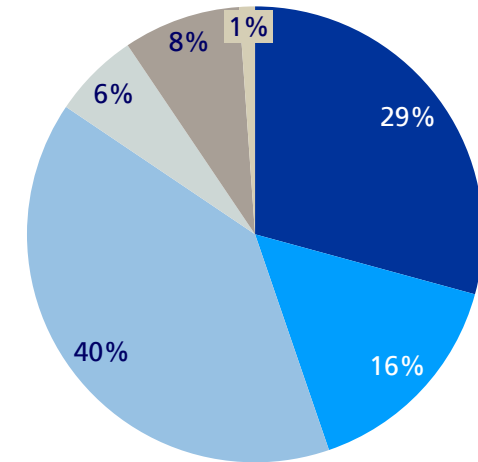


RISK DIVERSIFICATION²



Sum of single security risks
Investment risks diversified
Investment risk relative to liabilities

RISK DRIVERS^{2,3}



¹ Economic view.

² Estimated.

³ Risk drivers of Market risk (at Expected Shortfall 99% based on Monte Carlo simulation) show marginal contribution to the total Market risk.

⁴ PE = Private equity, RE = Real estate.

⁵ Credit risk consists of swap spread risk, credit spread risk and credit default risk.

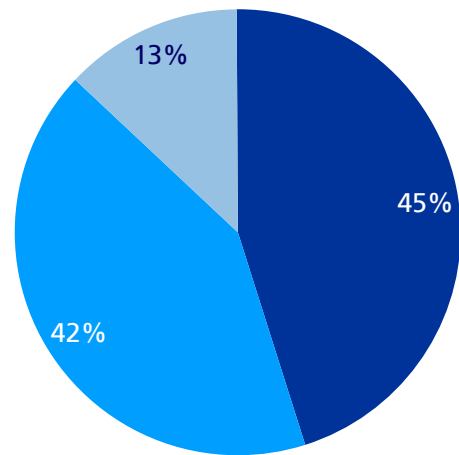
Group Investments – Debt securities portfolio



Debt securities portfolio is of a high quality

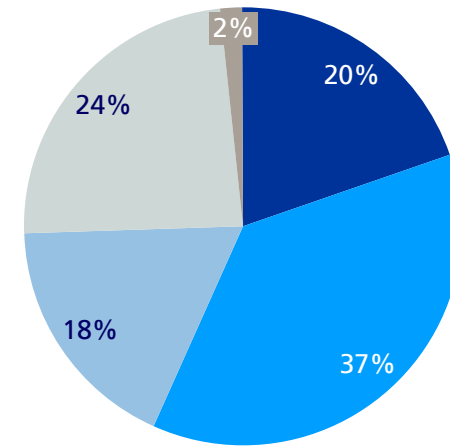
BY CATEGORY

Total debt securities: USD 148bn



- Government and government related bonds
- Corporate bonds
- MBS/ABS¹

BY RATING



- AAA
- AA
- A
- BBB
- Non-investment grade

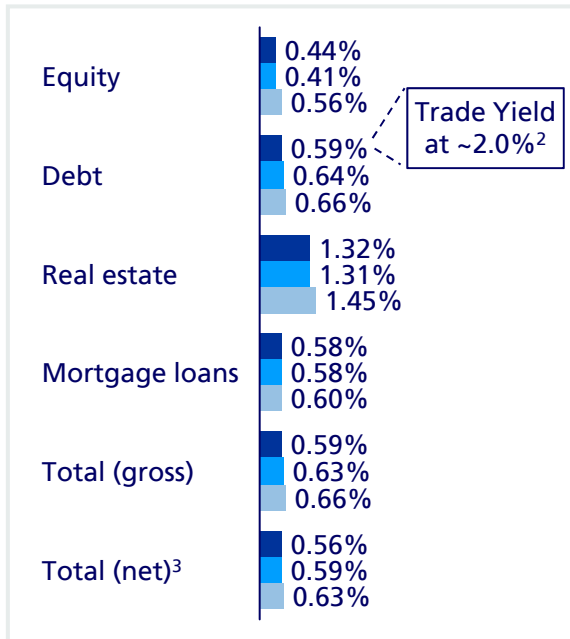
¹ MBS = Mortgage backed securities, ABS = Asset backed securities

Group Investments – Investment income yield¹

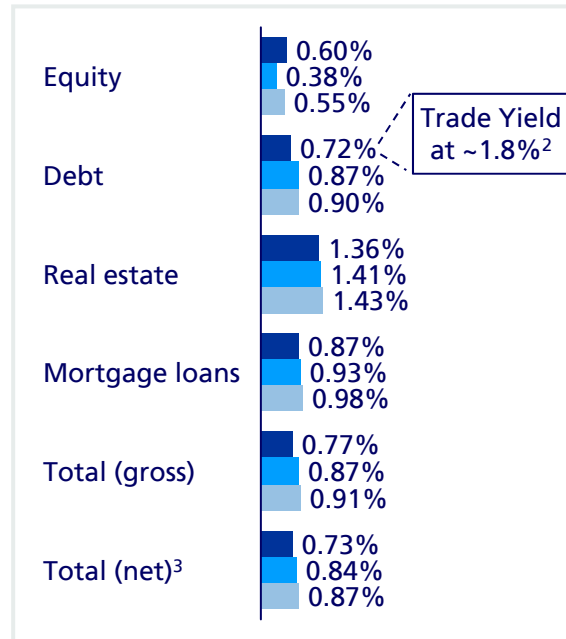
Higher risk premium offset by lower yields and USD appreciation



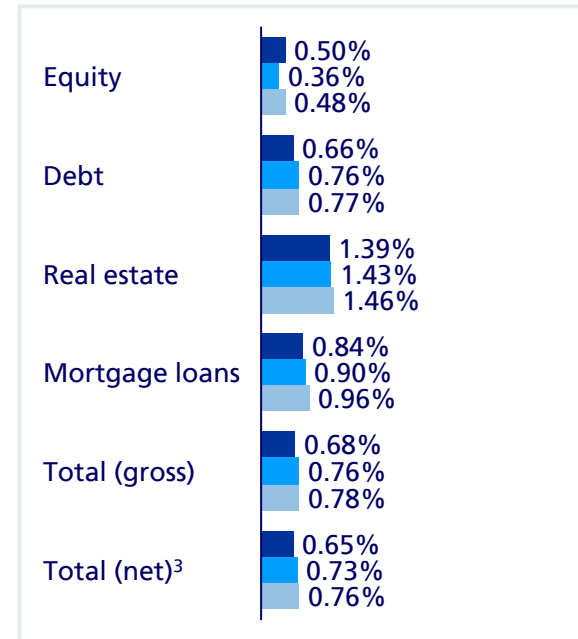
GENERAL INSURANCE



GLOBAL LIFE



GROUP



■ Q1-15 ■ Q1-14 ■ Q1-13

¹ Calculated based on the asset class average assets, not annualized, accounting view before eliminations.

² Calculated as a weighted average trade yield of purchased debt securities, on an annual basis.

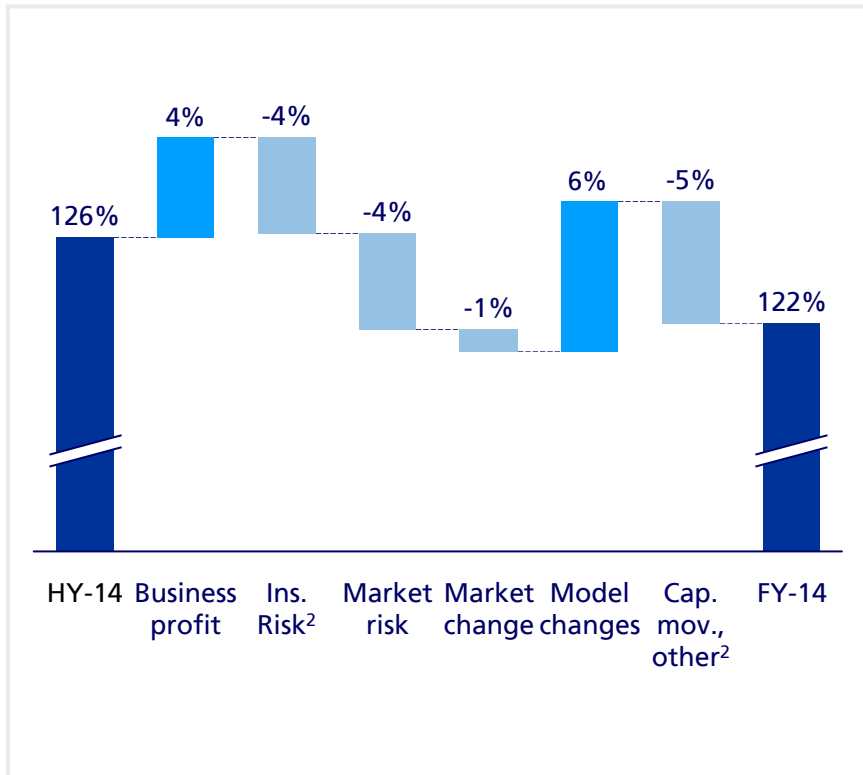
³ Net of investment expenses.

Group – Economic capital models

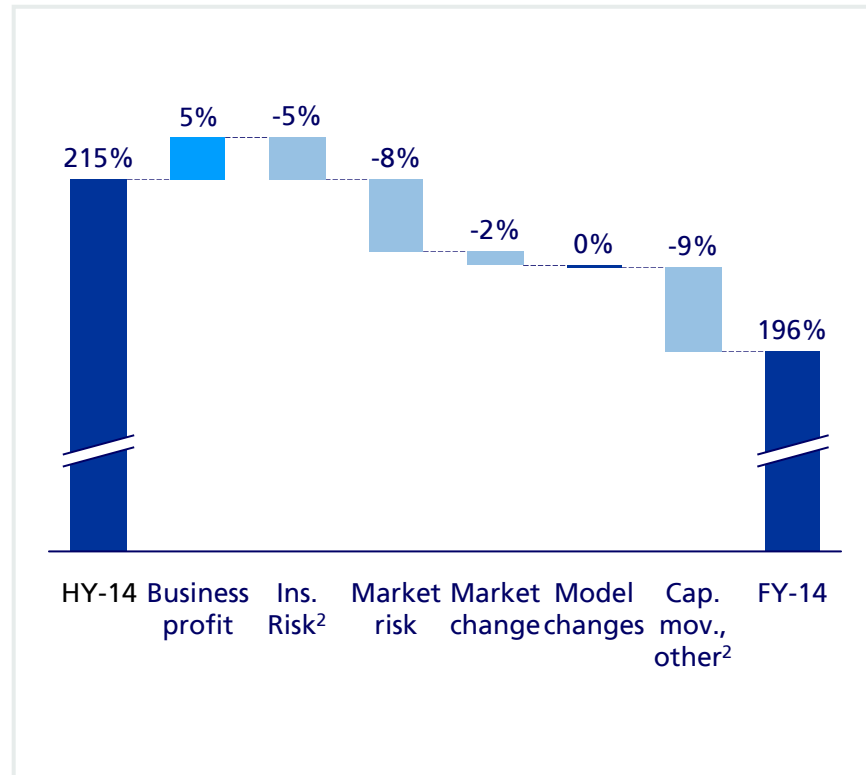
Continued strong solvency position



Z-ECM RATIO DEVELOPMENT (%)



SST¹ RATIO DEVELOPMENT (%)



¹ The Swiss Solvency Test (SST) ratio is calculated based on the Group's internal model, and both are subject to the review and approval of the Group's regulator, the Swiss Financial Market Supervisory Authority (FINMA). The ratio is filed with FINMA bi-annually.

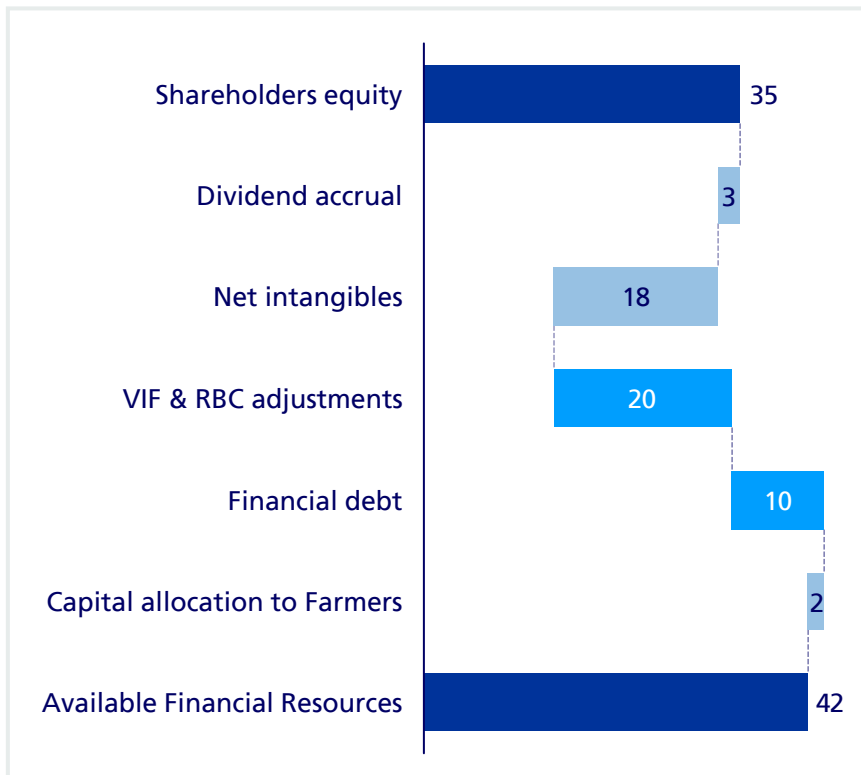
² Insurance risk, capital movements.

Group – Z-ECM components

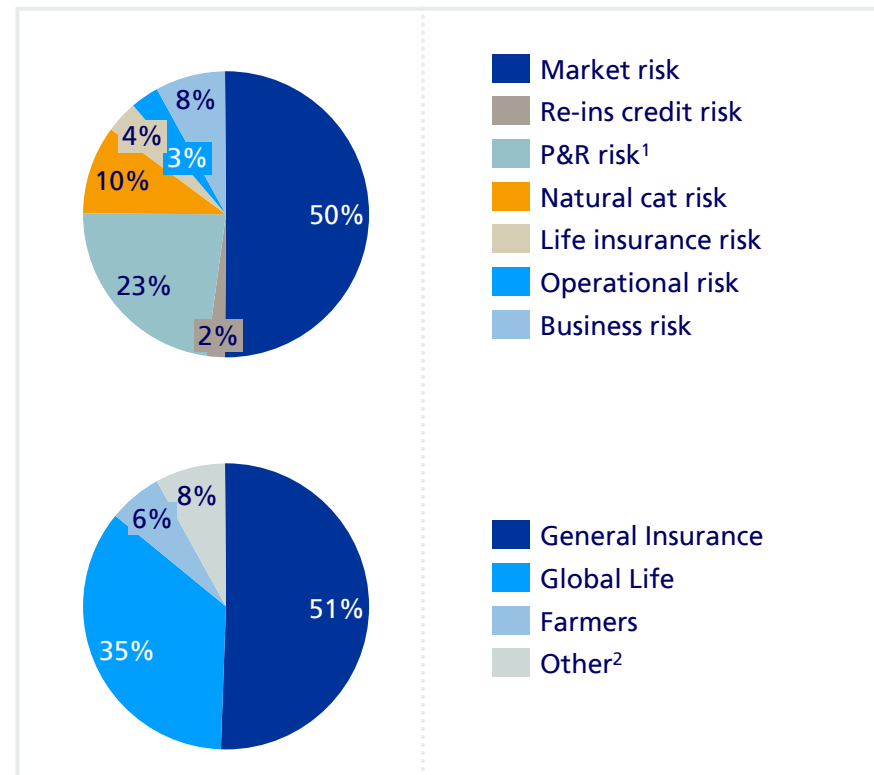
Well diversified capital base by risk type



FY-14 AFR COMPOSITION (USDbn)



RBC BY RISK TYPE AND BUSINESS



¹ Premium & reserving risk.

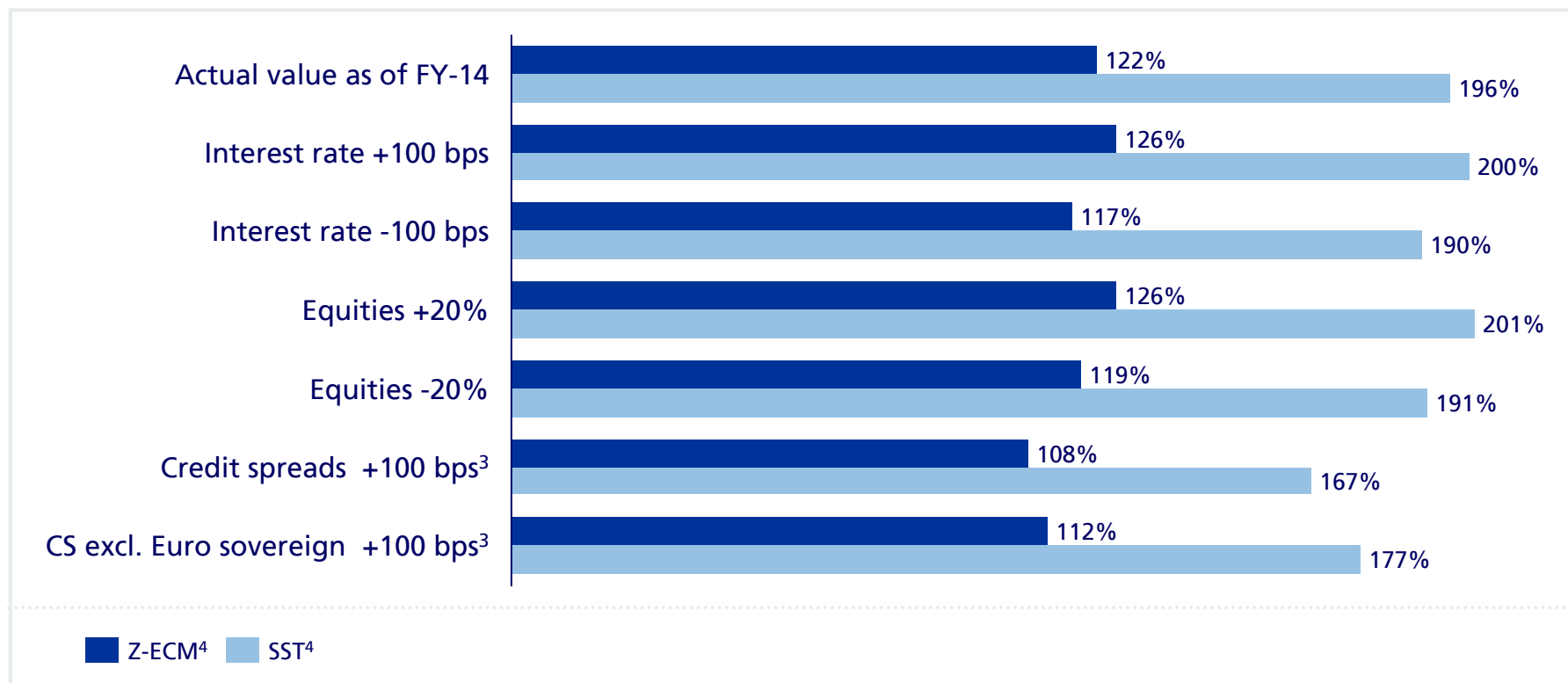
² Includes Other Operating Businesses and Non-Core Businesses.

Group – Solvency ratio sensitivities¹

Solvency ratios resilient to market movements



SOLVENCY RATIO IMPACT²



¹ Sensitivities are best estimate and non-linear, i.e. will vary depending on prevailing market conditions at the time. They reflect recent model changes in Z-ECM.

² The impact of the changes to the required capital is approximated and only taken into account on Market risk.

³ Credit Spreads (CS) include mortgages and incl./excl. Euro sovereign spreads. Z-ECM sensitivity is net of profit sharing with policyholders.

⁴ Z-ECM: 99.95% Value at Risk; SST: 99.00% Expected Shortfall.

Group – EPS, BVPS and ROE calculations¹



EPS AND BVPS (CHF)

No., CHF	FY-14	Q1-15
Common shares issued	149.63m	150.32m
Treasury shares	1.29m	1.27m
Common shares outst.	148.34m	149.05m
WAvG for basic EPS	148.03m	148.41m
Dilution impact	1.32m	1.30m
WAvG diluted EPS	149.35m	149.71m
NIAS (USDm)	3,949	1,219
Avg USD/CHF rate	1.0939	1.0539
Basic EPS	24.39	7.82
Diluted EPS	24.17	7.75
BVPS³	232.65	230.60

BOPAT ROE AND ROE (%)

USDm, %	FY-14	Q1-15
SHE	34,735	35,410
Net URGL / CF hedges	4,374	5,328
Adj. SHE	30,362	30,082
Avg. adj. SHE ²	30,320	30,222
BOP	4,638	1,295
SH effective income tax rate	27.3%	24.5%
BOP after tax	3,372	978
NIAS	3,949	1,219
BOPAT ROE²	11.1%	12.9%
NIAS ROE ²	13.0%	16.1%

¹ Earnings per share (EPS), Book value per share (BVPS), Business Operating Profit after Tax (BOPAT), Shareholders equity (SHE), Unrealized gains/losses (URGL), Average (Avg), Weighted average (WAvG).

² Denominator for FY-14 ROE is calculated as the sum of each quarterly average, divided by four. Q1-15 ROE calculations are annualized.

³ Based on common shares outstanding and end-period USD/CHF rates of 1.006 and 1.030.

Group – Currency impact

Move in currency is mainly translational



Q1-15 KEY RESULTS

	KPI	USDm	reported	at constant currency
Group	BOP	1,295	-6%	-2%
	NIAS	1,219	-4%	0%
General Insurance	GWP	10,103	-5%	+5%
	NEP	6,951	-6%	+2%
	Net underwriting result	230	-25%	-26%
	Investment income	475	-11%	-4%
	BOP	706	-20%	-16%
Global Life	APE	1,192	+8%	+24%
	NBV	204	-15%	-5%
	BOP	319	0%	13%
OOB	BOP	-146	+15%	+5%

For further information



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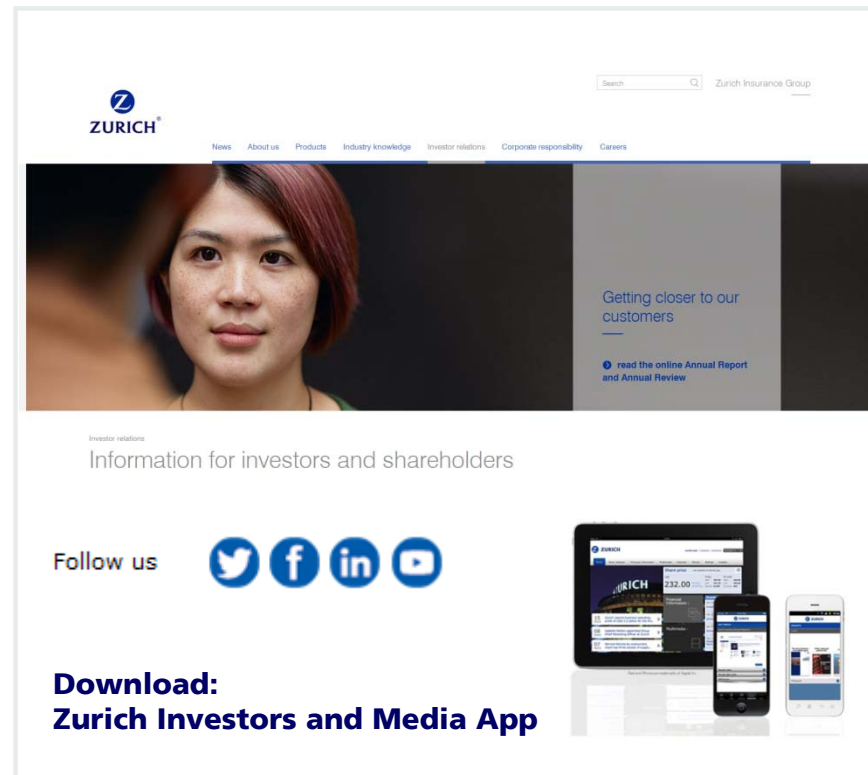
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Events

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VISIT OR FOLLOW US



Calendar:

- May 21, Investor Day, Zurich
- June 2 - 3, DB Global Financials Conference 2015, New York
- June 15 - 17, GS 19th Annual European Financials Conference, Rome
- August 6, Half year results 2015
- September 29 - October 1, BoAML Conference, London
- November 5, Results for the nine months to September 30, 2015

