



ZURICH®

Welcome to Zurich.

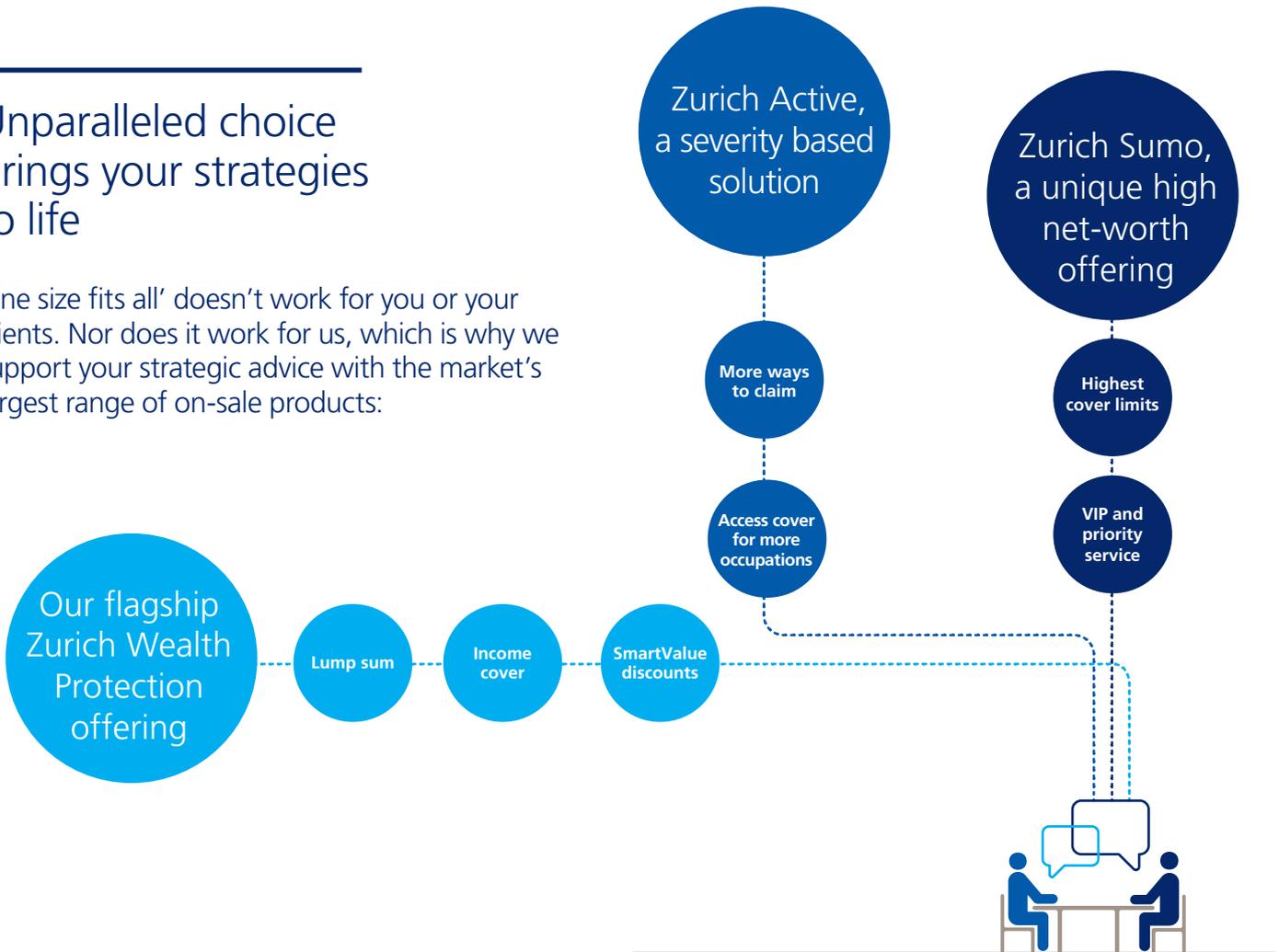
A perfect fit for your clients.  
A perfect fit for your business.



---

## Unparalleled choice brings your strategies to life

'One size fits all' doesn't work for you or your clients. Nor does it work for us, which is why we support your strategic advice with the market's largest range of on-sale products:



---

## Tap into more client segments

We believe in the importance of protection for everyone, and the breadth of our product range allows you to access to more market segments. However, our offering is especially compelling for the following markets:

- Families
- Small and medium enterprises (SMEs)
- High net worth clients.

### **Zurich Active – more claims certainty, more occupations covered**

As a severity-based insurance policy, Zurich Active is unlike any other in the market. With more health events covered, there are more ways to qualify for a benefit – and more claims flexibility in the type of benefit paid.

With one policy covering major health events, terminal illness and death, this also provides better value for money. Plus, Zurich Active covers a wider range of occupations than traditional policies.

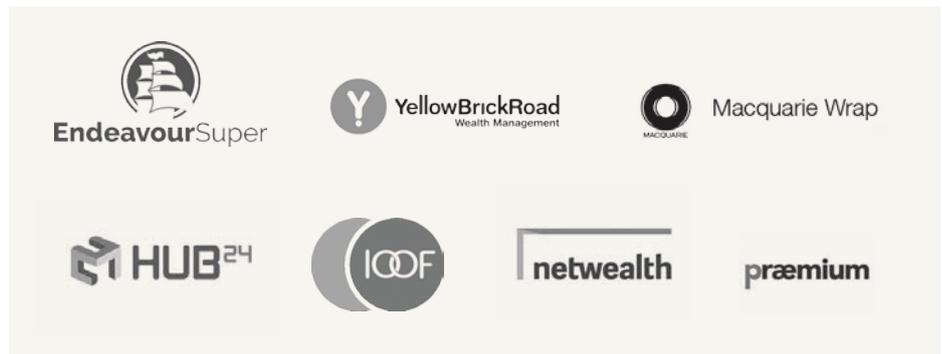
Zurich Active offers both lump sum and income covers.



A wealth of choice

---

You'll find us on many of the market's leading platforms:



---

A better life starts with confidence

The confidence that we're here for the long run. The confidence we'll do the right thing by your customers, time and time again. The confidence we'll be there when it matters most – at claim time.

### A household name and global insurance expert

Although Zurich has been a household name since 1961, our Australian heritage actually dates back to 1921 when we acquired the Commonwealth General Assurance company. We've been protecting Australians – and things they love – for almost a century, and it's our reputation for doing the right thing that sets us apart.

We have grown with the support of our distribution partners and our clients, and in 2016 we acquired Macquarie Life's risk business further reinforcing our commitment to the Australian market.

### Claims confidence

When it comes to claims, your clients – and your reputation – are in safe hands with Zurich. At a time of increased scrutiny on claims, our track record speaks for itself with acceptance rates amongst the best in the industry.

**We paid more than \$140 million in claims in 2016.**



Confidence that we'll be there

---

## We make it easy

We know insurance can seem complex to your clients, so we make the process as straightforward as possible – for you, and for them.



Australian based call centre

+



State based underwriters

+



Data feed solution

+



Adviser mobile app with notification setting

---

## Platinum Connections

Reserved for our strongest partners, Zurich's Platinum Connections program offers VIP service and a range of benefits for you and your clients.



Dedicated underwriter

+



Dedicated case manager

+



Underwriting concessions

+



Networking opportunities

+



Leadership team access

Higher retention limits and a broad reinsurer panel

=

more flexibility in creating a solution for your customers.

Priority partnerships



---

# Global strengths and local support. That's why we are the perfect fit.

Founded in 1872 in Switzerland, we are global insurance specialists – serving more than 170 markets around the world.

Locally we've been around for a while too, since 1961 in fact. In 2016 we strengthened our commitment to Australia when we acquired the Macquarie Life risk business.

We now look after more than 175,000 customers here, and in 2016 we paid out more than \$140 million in claims – changing the lives of thousands of Australians and their families, including many small business owners.

A longstanding champion of financial advisers, we understand your strategic advice adds real value to your clients. So you can count on us to work as your partner, providing a breadth of choice to support the tailored strategies you develop for each client.

Through our global strength and expertise, along with an enviable claims track record, you and your customers can have ultimate confidence in our protection.

We're Zurich, and we're here to stay.



1872

FOUNDED IN SWITZERLAND



\$140 mil+

2016 CLAIMS PAID IN AUSTRALIA



170

GLOBAL MARKETS



175,000

AUSTRALIAN POLICYHOLDERS

---

## Ask our risk specialists for help

Our risk specialist BDM team has been acknowledged as one of the best in the market.

Consider them as partners, as committed to the success of your business and the care of your clients as you are.

They're always available to answer any questions, and can help you find the perfect policy fit for your clients.

To connect with Zurich, call 1800 500 655 or visit [Zurich.com.au/advisers](http://Zurich.com.au/advisers).

**Zurich Australia Limited**  
5 Blue Street North Sydney NSW 2060  
[Zurich.com.au](http://Zurich.com.au)

---

### Important information

Prepared by: Zurich Australia Limited ABN 92 000 010 195 AFSLN 232510 & Zurich Australian Superannuation Pty Limited ABN 78 000 880 553 AFSLN 232500 (Zurich). This information is dated March 2017, and is derived from sources believed to be accurate at this date, which may be subject to change. It should not be considered a comprehensive statement on any matter and should not be relied upon as such. This information has been prepared specifically for the exclusive use of financial advisers. It is not to be published without written consent of Zurich. Neither Zurich nor any of its related entities, employees or directors give any warranty of reliability or accuracy and to the fullest extent possible under law, accept no responsibility arising in any way including by reason of negligence for errors or omissions.



**ZURICH**<sup>®</sup>