



Zurich's  
application to you.



Dear future colleague,

We, the CEOs of Zurich Switzerland, are writing today to apply for the role of your new employer. We are Joachim Masur and Claudio Gienal and our objective is to work with you to become the insurer with the best service quality and customer satisfaction in Switzerland. How do we plan to achieve this? With employees who are truly passionate about their work.

We need people who dedicate themselves every day to our customers and to the success of our company. People who also have high quality standards and want to reach their full potential in a modern and innovative environment – for the benefit of their, and our, future.

People like you.

We hope that our application catches your attention and makes you as enthusiastic about Zurich as we here already are, staff and CEOs alike.

We look forward to hearing from you soon.

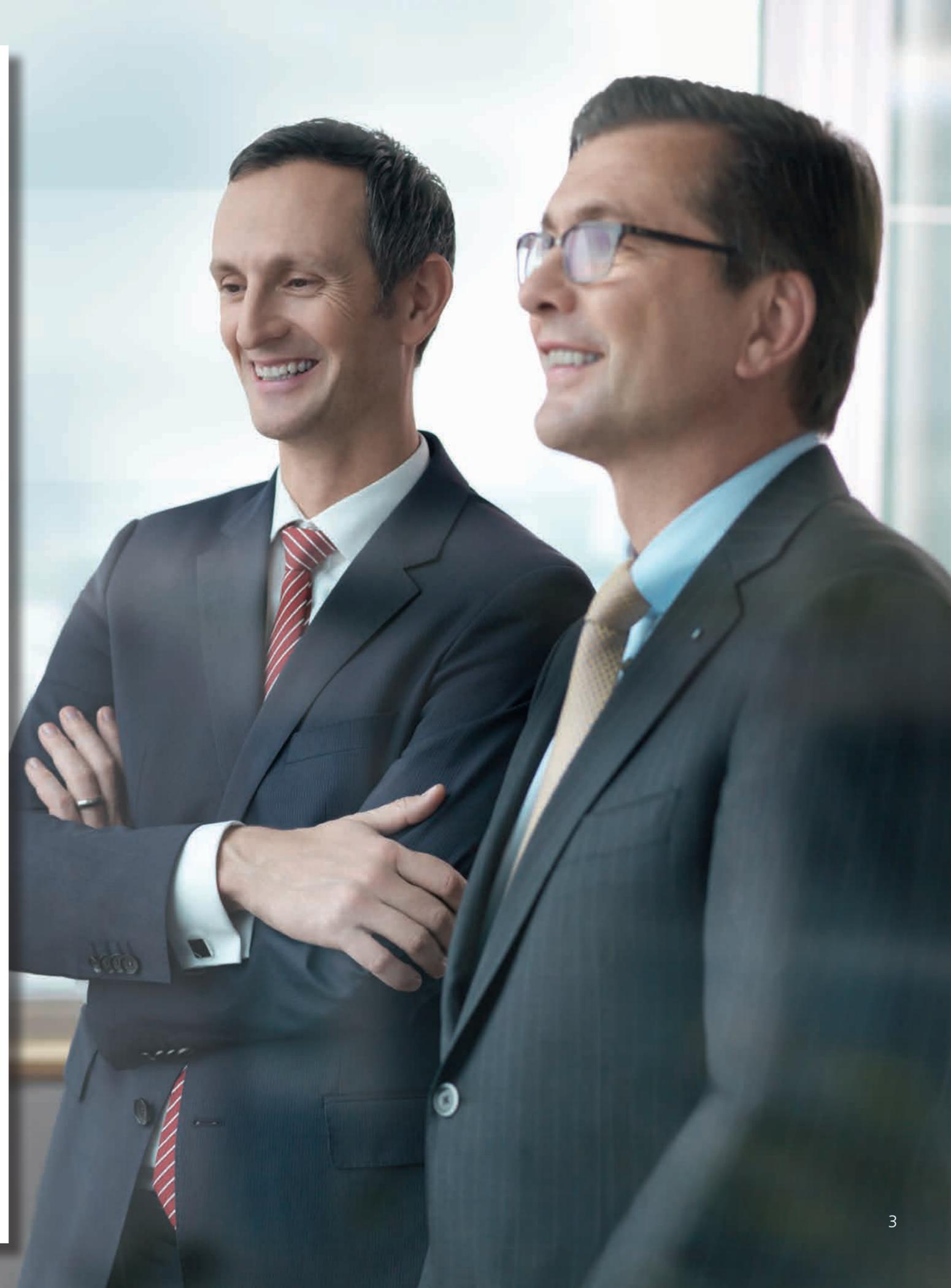
Best regards,

A handwritten signature in black ink, appearing to read 'J. Masur', written in a cursive style.

Joachim Masur  
CEO Zurich  
Switzerland

A handwritten signature in black ink, appearing to read 'Claudio Gienal', written in a cursive style.

Claudio Gienal  
CEO Zurich  
Life





## The key to your success: SkyKey.

Modern, flexible yet dynamic - Zurich Switzerland's new head office is ideally situated to meet your high standards. All disciplines work under one and the same roof. Cooperation is closer and distances are shorter, making communication simpler and us faster and more agile. In short: we offer you the best possible working environment so that you feel comfortable and can deliver top service to our customers.

### **Workplace 2020**

Zurich's head office is a workplace of the future: a smart building that sets benchmarks in terms of sustainability, infrastructure, workplace environment and services. We are proud to serve our customers from the most cutting-edge office building – side-by-side with you.

### **Inspiring infrastructure**

Every aspect of your working environment is dynamic. Fluid layouts and different working environments allow for the greatest flexibility and support both formal and informal collaboration. Choose your own inspiring environment to suit your needs, whether that's a conventional workstation, peaceful focus rooms, colorful and vibrant Living Zones, meeting rooms featuring top equipment, or even the in-house cafeteria.

“The modern and innovative surroundings motivate and inspire.”

Joachim Masur, CEO Zurich Switzerland

### **Sustainability**

If you think sustainability is important then this is the place for you. From the building itself to the interior finish and the mobility concept, SkyKey is committed to sustainability. That's why our new head office is the first high-rise in Switzerland to be awarded the international LEED Platinum certificate.



Subject: Your career at Zurich

Dear future colleague,

Welcome to Zurich! As Head of Recruiting Services Switzerland, I would like to draw your attention to the attractive career opportunities available at our company and hope to interest you in one of our wide choice of fields. Hopefully we'll have a chance to meet in person soon, at the office.

Whether you are a student, apprentice, getting onto the career ladder after university or an expert with professional experience – whatever your background, Zurich offers you challenging roles, exciting tasks, a variety of functions and interesting internal transfer options so that you are constantly progressing along your professional path. In Switzerland or worldwide in one of the 170 countries where we are present.

The next few pages explain more about your options for joining our company and career opportunities. Of course, our team will be happy to answer any questions personally.

Best regards, maybe we'll see you soon.

A handwritten signature in black ink, appearing to read 'B. Haslam', with a long horizontal stroke extending to the right.

Bernadette Haslam  
Head of Recruiting Services  
Switzerland  
[www.zurich.ch/career](http://www.zurich.ch/career)





## Zurich: get on board and take off.

Whatever your background, Zurich can drive you forward. Take advantage of this ideal entry point to a career with varying opportunities for advancement. And all this in an international company which acknowledges that its success relies on the know-how and dedication of its employees.

### **For school-leavers.**

#### **Vocational training**

As well as varied, exciting and practical training in an international environment, students who join us also benefit from comprehensive in-house specialist training. We know how important future generations are, and we invest in them accordingly. And it pays off: on average 80% of people who successfully complete their apprenticeship with us continue to work in our company.

#### **Insurance assistant VBV**

Fast track into the world of insurance with a high school diploma or apprenticeship with vocational diploma – 18 months is all it takes to train as an insurance assistant VBV. You will gain comprehensive, practical experience in up to three fields of your choice, and learn theory over the course of a 30-day training program divided into short one- to two-day blocks per month with supplementary self-study. Because we like to encourage well-trained future talent, there are a wide variety of opportunities and career paths in the world of insurance open to those who achieve the insurance assistant VBV certificate.

“As an apprentice I am gaining insights into a variety of fields, am encouraged and challenged, and can always rely on the support of my personal supervisor.”

Laura Brügger, Zurich apprentice

#### **Post-SAT economics apprenticeship**

Our post-SAT economics apprenticeship is an attractive alternative to college for high school leavers. This program takes 24 months and provides you with solid business training, comprising six months' school-based study at the Kaderschule Zürich and an 18-month practical phase in the company itself. School costs are paid for and we also pay an apprentice wage for the duration of the apprenticeship. Graduating as a certified economist as recognized by Kaderschule Zürich serves as the cornerstone of a successful professional career.

## During your degree.

### Internships

Interning with us lets you translate theoretical knowledge acquired during your studies into practice for a period of between 3 and 12 months. Not only will you gain valuable professional experience and explore various departments, an internship helps you build your network and puts you on the best path to a subsequent permanent role and the start of your career.

### Work-study

Unlike an internship, work-study programs are part-time and generally last for at least 6 months. To be eligible you must have completed your first two semesters at university. As a work-study student you are a fixed member of a team, work independently on concrete projects and gain practical experience in a field of your choice. Flexible models help you coordinate work and study so that theory and practice complement each other perfectly.

### Thesis support at Bachelor and Master level

Students in the process of writing a Bachelor or Master's level thesis with practical elements can leverage our expert support. This does not just benefit the student: we always welcome the chance to get inspired when it comes to a sustainable vision for our future. And remember, that academic paper could be a potential jumping-off point for a professional career with us.

## After graduation.

### Trainee program

In our trainee program, college graduates develop their knowledge and skills as they enjoy various rotations throughout the company, as well as a diverse training and development program. We aspire to long-term partnerships with program participants, which is why we think it's important for our future leaders and experts to acquire solid basic insurance knowledge. Trainees also have the chance to expand their large, cross-functional network at a range of networking events. Seminars, training courses and events are spread across the 18-month program, build on each other and prepare the participant in every respect to face the challenges in their new environment.

An introductory week is followed by 6 months in their future role. Placements in adjacent areas (duration: 5 months) and in a general agency (duration: 4 months) allow trainees to learn all about the market while in close proximity to customers. At the end of the program they have deep insights into how the core business really works. During the last 3 months of the program, participants return to work in their preferred future role.

We are looking for candidates who have already completed their degree and who already have some professional experience. We are looking for dedicated people who can pull their weight and who want to bring in and realize new ideas. You should also have an interest in the industry itself and be willing to learn about the insurance business from the ground up. In turn we offer varied, thorough training and excellent career opportunities in an attractive and dynamic professional field.

## Opportunities for professionals.

Experts, specialists, skilled workers and leaders get ahead with us. Individual skills, talents, experiences and interests are not only appreciated in our international and dynamic environment, they are also utilized. We offer the best possible conditions for personal and professional growth and career progression. We have three business areas: Life (life insurance, capital investments, savings and pension solutions), General Insurance (products and services relating to casualty and accident insurance) and Global Corporate (insurance solutions for corporate clients).

### Our job families

As diverse as life itself: Zurich has a challenging role to fit every profile.

In areas that work directly with our company's products, as an actuary for example. This role supports the team in calculating forecasts for risk assessment – for individuals – as well as for property insurance. Expert know-how is also required in rendering operational services in claims

management and underwriting, where risks are identified and suitable mitigation measures are developed. There are other insurance-related roles in, for example, Reinsurance, Investment Management, Risk Engineering and Sales & Distribution.

Those who would prefer to work in a centralized function at Zurich, rather than as an insurance expert, have just as diverse a choice of attractive positions, such as in Treasury, Finance, Human Resources, Audit, Compliance, Legal, Marketing & Communications, Consulting and IT.

For those who cherish that direct line to customers, who want to communicate and share with them and also like the interaction, we recommend a role in the Call Center or one of the general agencies. We always welcome dedicated and motivated employees.





Subject: Zurich as an employer

Dear future colleague,

Do you dream of playing in the Champions League?

Here at Global Corporate, we are the best example of how joining Zurich pushes you into the premiere league. As Switzerland's leading corporate insurer, we help our customers keep control of their local and global risks. Every day. We've been doing this for over 30 years.

To be able to offer tailored risk management to major national and international companies, we need specialists like you who can leverage their know-how to solve complex problems. Team players who want to work across all language, cultural and national boundaries. Personalities who push ahead and are happy to gather experience outside Switzerland as well.

Whether you studied physics, chemistry or economics, whether you're a specialist in IT, finance or insurance, your opportunities at Zurich are as varied as your tasks and our customers.

I look forward to meeting you.  
Best regards

A handwritten signature in black ink, appearing to read 'M. Meier', with a stylized, cursive flourish at the end.

Manuel Meier  
CEO Global Corporate



# Seize the day. We're here to support you.

## Diversity Management

We want you. Because you're you. We know that diversity creates the necessary variety and combinations of skills in teams, and that it's the only way to guarantee truly outstanding results.

That is why we adapt our working models to a range of lifestyles and personal circumstances: part-time or full-time, job sharing, home offices, a gradual transition into retirement, maternity leave, paternity leave and sabbaticals – we support each individual employee according to their personal needs. Our aim is always to construct a modern working environment that motivates and inspires. Private Care is a family service developed for Zurich employees, which campaigns to promote work-life balance. Discounted kindergartens, organizing nannies, daycare and au pairs, supporting elderly relatives and advising on financial and parenting issues are all part of this free service we offer to families.

## Women's Innovation Network (WIN)

The Zurich Women Innovation Network (WIN) is an example of our active commitment to a respectful working atmosphere free of discrimination of any kind. The network was established to enable colleagues to communicate with each other and with industry experts about matters specific to women in the workplace, as well as to make new contacts. Today, the WIN is active in more than 40 branches and in over 25 countries.

## Health promotion

In May 2013, Global Corporate Switzerland was awarded the Friendly Work Space label by Swiss Health Promotion. This means we are now officially a role model company when it comes to "healthy and motivational conditions for employees" in Switzerland. And we're not done yet. We want to continue to ensure that our employees carry out their work in a healthy and motivated way,

## Internal mobility

every day. We will achieve this by reinforcing each individual employee's personal responsibility in matters of their own health – with the necessary knowledge and skills, and by establishing a corporate culture built on respect and trust. Managers are obliged by us to take the needs of employees into serious consideration when it comes to the actions they take. Employees must be able to openly address difficulties in the workplace with their managers. Of course, we also have a range of related concrete measures in place, such as sports, a cafeteria offering a healthy menu, ergonomically optimized workstations and a targeted range of courses and advice on the various options as to how we promote the health and well-being of our employees.

To ensure that we keep hold of, and continue building, our existing competencies and internal know-how, Zurich relies on internal mobility. We are especially encouraging of cross-departmental transfers. After all, we see the changes and work involved in changing jobs in-house as an opportunity for your personal growth and development. So we support our employees accordingly in their development, in the form of processes and tools that we constantly review to ensure they remain useful and up-to-date.

## Employee Care

Relocation advice, career coaching, stress management, counseling-based crisis intervention or support on leadership-specific matters – the Internal Coaching Center offers Zurich employees the support they need to move forward. Confidentiality and discretion assured.





Subject: Remuneration

Dear future colleague,

At Zurich, not only will you face interesting challenges, assume a great deal of personal responsibility and enjoy outstanding development opportunities, your commitment will also be rewarded in terms of remuneration for your efforts. We know that good performance should be well-rewarded. And it cannot be arbitrary. There must be a transparent remuneration program with clear management processes.

You benefit from a performance-driven corporate culture, where overall remuneration is aligned with the performance of the Group and your own performance as an active, ambitious employee. The goal is always to keep developing and growing and to meet the highest quality standards. Longterm and sustainably – in the interest of customers, shareholders, colleagues and, of course, yourself.

The following pages provide more information about our remuneration system and performance management at Zurich.

Perhaps we'll soon be doing the best for our customers at your side.

Best regards

A handwritten signature in black ink, appearing to read 'Jens Ostheeren', written in a cursive style.

Jens Ostheeren  
Head of Finance Solutions Management  
Group Finance





# You achieve the extraordinary. We reward you accordingly.

Good work deserves fair pay. We know this to be true. But for people to produce good work requires structures that encourage this and make it measurable. Through performance management and our Leadership Program, we have created the ideal conditions. Our employees are able to systematically reach shared goals and be paid accordingly.

### Remuneration

Our remuneration policy is simple and transparent, and is based on the performance of the individual and of the company as a whole. This allows us to promote a performance-driven culture where salary increases are based on a structured performance evaluation system. The system is aligned with the market: we compare salaries both inside and outside the firm.

Our employees also enjoy a range of benefits in line with local market practices. For example, share-based compensation schemes, attractive pension solutions in pillar 2, discounts on insurance products and even long-term continuation of salary payments in the event of sickness, to name just a few.

### Performance Management

People can only deliver their best when the work they have to complete is clearly defined. We achieve this by specifying concrete objectives. Target agreements and an Individual Development Plan allow for monitoring of individual progress and encourage employees to understand how they personally contribute to the achievement of our organizational objectives. At the end of the day, this leaves us with satisfied employees as well as customers and shareholders.

“Joining Zurich was the logical next step in my career.”

Bettina Feurer, trainee program graduate



Subject: Talent Management/Learning & Development

Dear future colleague,

We want to be the first choice for customers and distributors. No more, no less. For us to achieve this goal we set great store by finding and developing talent, and by the personal development of our employees. We know that, when all is said and done, they are the differentiating factor in our business.

We have a clearly defined process that recruits and supports talent. We prepare all employees specifically for the next steps in their development and career, and create the ideal conditions to guarantee that we will always have the best people as our colleagues in future.

If you also have high quality standards, work autonomously, are customer-oriented and identify with our products, values and goals, then we look forward to growing together with you.

Best regards

A handwritten signature in black ink, appearing to read 'A. Lena'.

Aniello Lena  
Head Direct and Retail Partnerships  
Switzerland





## You bring the talent. We enhance it.

### Talent Management

Only with professionally developed talent can we quickly and comprehensively realize our growth strategy. So we also provide managers with extra support to help them identify top talent and, through the Zurich-specific Talent Career Development Program, encourage the retention of especially dedicated and competent employees. Through targeted assessments and development meetings, we agree on actions with our talented employees, which

are subsequently appraised at regular status reviews. An Individual Development Plan provides a day-to-day guide for individual actions – always with a focus on personal development.

### Learning & Development

Through attractive, inspirational job profiles, intensive support programs and varied training opportunities, we guarantee our employees the prospect of lifelong learning and personal development.

Whether it's on-the-job training through mentoring and coaching programs, job rotations, expert groups or wide-ranging training opportunities, by providing modern, long-term prospects for personal growth and careers we are able to uphold our basic principle: always strive for the highest quality and ensure continuous optimization. We always focus on the employee, who is personally responsible for and actively structures their professional development and career management.

It should therefore come as no surprise that lifelong learning is a core value in our leadership model. And it's not just our employees who benefit. Constantly moving forward and consistently developing means that we will reach our shared goals, as individuals and as a company.



Subject: Zurich as a company

Dear future colleague,

Have you heard about our Flood Resilience Program? It's a great example of the values and objectives that we pursue here at Zurich. We want to protect customers, employees, shareholders and the communities in which we live, and not just against the consequences of risks. We have made it our job to support our stakeholders in understanding risks. Consequently, we use our risk management and insurance expertise responsibly and in the interest of society.

For example, in the Flood Resilience Program that minimizes the hazards of floods and inundations. The fact that we have made a commitment to tackling flooding is not only due to our expertise. Around the world, floods cause the most damage of all natural disasters, at a humanitarian, social and economic level.

Catastrophic hurricanes and floods all over the world in recent years have made things very clear. Now is the time to take effective action to make sure we leave behind a "livable" world for future generations. If you want your work to have a long-term impact, then you are in the best of company with us. At Zurich, social commitment is both a tradition and a top priority.

We look forward to working with you toward a safer, better future.

Best regards

A handwritten signature in black ink, appearing to read 'T. Baru', written in a cursive style.

Tsewang Baru  
Head Technical UWR and Business Development  
Switzerland





## You love to shoulder responsibility. So do we.

It's no accident that we are the world's most experienced insurance company. Since 1872 we have made every effort to make our world better and safer. Everything we do is based on our guiding principle: we help our clients understand risk and protect themselves against it in a timely manner. Zurich is a first-class brand offering intelligent insurance solutions for demanding customers who expect above-average quality and outstanding service at all contact points.

In order to achieve this we are always challenging what we do, and we work continuously to deliver our best possible performance. We are constantly simplifying processes to reach the optimum solution

efficiently, always with the aim of being able to address customer needs quickly and flexibly and realize changes seamlessly.

We create and uphold values for our customers, as well as for our employees, shareholders and the society in which we live and work. Our aim is to be the world's best insurer in every respect.

What makes us a successful, global company is the fundamental values, our Zurich Basics, which serve as the foundation for everything we do. They revolve around integrity, customer orientation, sustainable value creation, excellence and team spirit.

As a large team that communicates openly and fairly, we cultivate a high degree of entrepreneurial responsibility by proactively tackling environmental problems, social challenges or governance issues. That is why we aim for long-term success instead of short-term profits and practice a culture of care, stability and reliability.

We let our customers know that we are always there when they need us. After all, they are the heart of our business, the reason why we aspire to excellence with integrity. Now and in the future.

### Facts and figures

Our Group is present in 170 countries and employs 55'000 people around the world. The Group's business operating profit is approximately USD 4.7 billion.

We are also close to our customers in Switzerland thanks to our dense local network.

- 6 regional head offices
- 117 independent general agencies
- More than 800 brokers who work with Zurich plus numerous distributors
- 126 Help Points offering direct assistance in the event of a loss
- Over 5'000 employees
- 1.4 million customers (private individuals, SMEs, corporations)

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52158-1409