

ZURICH INSURANCE GROUP AG

ISIN: CH0011075394 WKN: 1107539 Asset Class: **Stock**



Company Profile

Zurich Insurance Group AG is a holding company, which engages in the provision of insurance products and related services. It operates through the following segments: Property and Casualty Regions, Life Regions, Farmers, Group Functions and Operations, and Non-Core Businesses. The Property and Casualty Regions segment provides motor, home, and commercial products and services for individuals, as well as small and large businesses on both a local and global basis. The Life Regions segment includes comprehensive range of life and health insurance products on both an individual and a group basis including annuities, endowment and term insurance, unit-linked and investment-oriented products, as well as full private health, supplemental health, and long-term care insurance. The Farmers segment focuses on non-claims administrative and management services to the Farmers Exchanges, which are owned by policyholders. The Group Functions and Operations segment is involved in group's holding and financing and headquarters activities. The Non-Core Businesses segment offers insurance and reinsurance businesses. The company was founded in 1872 and is headquartered in Zurich, Switzerland.

Financial figures, Fiscal year: from 01.01. to 31.12.

Financial figures	2023		2022		2021	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Receivables	-	-	-	-	-	-
Investments	121,084,818,000		131,556,963,000		175,032,826,000	
Accrued liabilities		1,860,046,000		2,284,253,000		1,811,541,000
Liabilities		263,571,955,000		299,951,690,000		338,014,782,000
Common stock capital		8,416,000		10,177,000		10,022,000
Equity capital of a company		22,117,720,000		25,825,107,000		35,689,745,000
Total assets	285,689,676,000	285,689,676,000	325,776,798,000	325,776,798,000	373,704,527,000	373,704,527,000

Balance notes

	2023	2022	2021
Accounting standard	IFRS	IFRS	IFRS
Employees	60,000	60,000	56,000
Equity ratio	8.16%	8.29%	9.86%
Debt-equity ratio	1,125.50%	1,106.20%	913.73%

Others

	2023	2022	2021
Tax Expense Rate	26.97%	17.42%	25.88%

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Income statement

	2023	2022	2021
Contributions receipts	50,413,464,000	42,530,959,000	39,341,797,000
Net income	3,910,033,000	4,397,119,000	4,756,013,000
EBIT	6,364,904,481	6,263,393,438	7,301,799,466
Operating income before taxes	5,801,695,000	5,697,918,000	6,697,001,000
Income taxes	1,564,552,000	992,312,000	1,733,449,000

Board of Directors

Christoph Franz	Member of the administrative board
Michael Halbherr	Member of the administrative board
Monica Mächler-Erne	Member of the administrative board
Peter Maurer	Member of the administrative board
Sabine Keller-Busse	Member of the administrative board
Barry Stowe	Member of the administrative board
Catherine Bessant	Member of the administrative board
Jasmin Staiblin	Member of the administrative board
Joan Lordi Amble	Member of the administrative board
John Rafter	Member of the administrative board
Kishore Mahbubani	Member of the administrative board
Michel Liès	Chairman of the administrative board

Members of Management Board

Mario Greco	Chairman of Managing Board
Alison Martin	Member of Executive Committee
Cara Morton	Member of Executive Committee
Claudia Cordioli	Member of Executive Committee
Ericson Chan	Member of Executive Committee
Kristof Terryn	Member of Executive Committee
Laurence Maurice	Member of Executive Committee
Peter Giger	Member of Executive Committee
Raul Vargas	Member of Executive Committee
Sierra Signorelli	Member of Executive Committee
Stephan van Vliet	Member of Executive Committee
Tulsi Naidu	Member of Executive Committee