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**BY COURIER**  
Securities and Exchange Commission  
Office of International Corporate Finance  
Judiciary Plaza  
450 Fifth Street, N.W.  
USA - Washington, D.C. 20549



SUPPL

Your reference File No. 82-5089  
Our reference AC/eh  
Date 01/13/2004

**Zurich Financial Services / File No. 82-5089;**  
**Information furnished to maintain Rule 12g 3-2 (b) exemption**

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FINANCIAL

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Dear Sirs

Enclosed herewith please find the English version of the following press release:

- "Sale of Parts of Zurich France to Generali completed" dated January 12, 2004.

Should there be any queries or comments please do not hesitate to contact us.

Yours sincerely  
Zurich Financial Services  
Legal Department

*pp E Heelstem*  
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Enclosure

## **Sale of parts of Zurich France to Generali completed**

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Zurich, January 12, 2004 – Zurich Financial Services Group (Zurich) today announced the closing of the sale of certain businesses in France to Assicurazioni Generali SpA (Generali). The sale, which was announced on September 5, 2003, includes all of Zurich's Life operations – including the Eagle Star business – as well as parts of Zurich's Non-life operations in the consumer and commercial segments distributed by agents. Both parties agreed to keep the price confidential.

The sale is part of a strategic realignment whereby Zurich is focusing its activities in France on the Non-life corporate segment, operating it through its business unit Continental Europe Corporate (CEC).

Zurich Financial Services is an insurance-based financial services provider with an international network that focuses its activities on its key markets of North America, the United Kingdom and Continental Europe. Founded in 1872, Zurich is headquartered in Zurich, Switzerland. It has offices in more than 50 countries and employs about 64,000 people.

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SWX Swiss Exchange/virt-x: ZURN