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**ZURICH**  
FINANCIAL SERVICES

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

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Dear Sirs

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

- "Zurich Financial Services creates integrated Business Division Europe"

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

Yours sincerely  
Zurich Financial Services  
Legal Department

*pp S. Helisk*  
Andres Christen

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Enclosure

**Zurich Financial Services creates integrated  
Business Division Europe**

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Zurich, January 19, 2004 – Zurich Financial Services announces the decision to regroup the businesses in Europe to create one Business Division Europe. Effective March 1, the new division will comprise Continental Europe, the United Kingdom, Ireland and Southern Africa. Axel Lehmann, Chief Executive Officer of the Business Division Continental Europe, will be responsible for the new division.

**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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