



**ZURICH**  
FINANCIAL SERVICES

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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

Your reference File No. 82-5089  
Our reference AC/eh  
Date 02/13/2004

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FINANCIAL

**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:

- "Sale of parts of Zurich Belgium to P&V completed" dated February 13, 2004.

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

Yours sincerely  
Zurich Financial Services  
Legal Department

*PP Christen*  
Andres Christen

*[Handwritten signature]*

Enclosure ~

## **Sale of parts of Zurich Belgium to P&V completed**

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Zurich, February 13, 2004 - Zurich Financial Services Group (Zurich) today announced the completion of the sale of all of its Life operations, the workers compensation portfolio, as well as of its Non-life operations in the consumer and small commercial segments in Belgium to P&V Assurances (P&V). This transaction was announced on October 24, 2003. Both parties agreed to keep the price confidential.

The sale is part of a strategic realignment whereby Zurich is focusing its activities in Belgium 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