



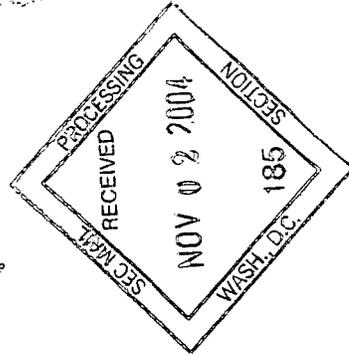
**ZURICH**  
FINANCIAL SERVICES

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

*Suppl*

**SUPPL**

Your reference File No. 82-5089  
Our reference AC/eh  
Date 10/29/2004



**SUPPL**

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

Zurich Financial Services

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Dear Sirs

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

- "Zurich Financial Services Group closes divestment of its portfolio of Life Insurance policies in Taiwan" dated October 29, 2004
- "Sale of parts of Zurich Luxembourg to P&V completed" dated October 29, 2004

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

Yours sincerely  
Zurich Financial Services  
Legal Department

*pp. E. Heest*  
Andres Christen

*jlw 11/5*

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Enclosures



**Zurich Financial Services Group closes divestment of its  
portfolio of Life Insurance policies in Taiwan**

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Zurich, October 29, 2004 – Zurich Financial Services Group (Zurich) has completed the sale of all Life Insurance policies written by its Taiwanese branch, including the related assets and liabilities, to Far Glory Life Insurance Company. This transaction had been announced on August 12, 2004. Both parties agreed to keep the value of the transaction confidential.

This step is in line with Zurich's strategy to sharpen the focus of the Group's Life Insurance business. Zurich remains committed to its General Insurance operation in Taiwan, which is not affected by this transaction.

**Zurich Financial Services** is an insurance-based financial services provider with a global network that focuses its activities on its key markets in North America and Europe. Founded in 1872, Zurich is headquartered in Zurich, Switzerland. Zurich has offices in more than 50 countries and employs about 62,000 people.

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SWX Swiss Exchange/virt-x: ZURN

**Zurich Taiwan Life**

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

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Zurich, October 29, 2004 – Zurich Financial Services Group (Zurich) has completed the sale in Luxembourg of both its Life operations in the consumer and commercial segments and of its General Insurance operations in the consumer and small commercial segments to P&V Assurances (P&V). This transaction was announced on October 24, 2003. Both parties agreed to keep the price confidential.

Zurich will continue to be active in Luxembourg in the corporate segment, serving its large commercial and corporate customers.

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