

Perseverance and Passion Inspire Confidence and Drive Performance

Navigating a path to leadership in any field is never free of challenge or difficulty. Winning through adversity takes focus, confidence and a commitment to succeed despite any obstacles. These are values that Zurich Insurance shares and respects by helping customers, employees and communities build confidence in their own abilities to become more resilient.

These qualities have also long been among the key factors helping notable achievers overcome obstacles to success, especially in professional sports where perseverance and passion are critical to superior performance.

In the world of professional golf, focus and confidence are on display with every stroke. For well over a decade, Zurich Insurance has been closely associated with the game of golf. The Zurich Classic of New Orleans PGA TOUR tournament is now in its 14th year – its second year featuring an innovative team format. The Zurich Classic is the only official PGA TOUR FedExCup team event on the PGA TOUR.



"Introducing the team format at our tournament aligns with one of Zurich's core values, which is being open to new ideas and innovations," said **Randall Clouser**, Executive Vice President and Head of Marketing,

Distribution and Regional Management, Zurich North America. "We also value the idea of working with customers, engaging our employees and helping communities to build confidence and help people achieve their full potential. Through Zurich's association with professional golf, we have established a platform to help build a more resilient New Orleans and have built strong bonds with the people of the Greater New Orleans area.

"We see the game as a showcase of what talented professionals can achieve with focus and drive," he added. "We are particularly proud of our relationships with some of today's top PGA TOUR players through our Zurich Golf Ambassador Program."

The unique program, which includes one LPGA TOUR and seven PGA TOUR competitors, has helped to expand the company's association with professional golf to enhance connections with customers, brokers, employees and communities on a global level throughout the year.

"Zurich's Golf Ambassadors excel on and off the course as individuals with a passion for their pursuits, a determination to succeed and a strong, personal commitment to giving back to help others," Randall said.

The following stories of three Zurich Golf Ambassadors illustrate how the qualities of determination and passion intersect to help individuals succeed in the face of adversity.

Billy Horschel doesn't hesitate to thank his family

for teaching him the value of hard work and tenacity. "My Dad was in construction, so he was the kind of guy who worked from when the sun came up, with maybe a 45-minute break for lunch, and then worked until sundown," Billy said.

Fortunately for golf fans everywhere, Billy's father had enough free time to help his son practice his swing in the backyard of his family's modest Florida home. Billy would practice for two or three hours at a time, hitting balls from the rear of the property in the direction of the house – a good 150 yards away. His objective was to drive up and over the house. To his parent's chagrin, his early success rate was not always 100 percent. Undeterred by an occasional broken window or roof shingle, Billy developed a powerful passion and love for the game.

His passion later transformed him into a fierce, emotional competitor on the University of Florida golf team, a player who did not take well to losing. He speculated that the "chip on my shoulder" he carried and tried to control during every match played a role in helping to make him first-team All-American three times and second-team All-American once. Fresh out of college, Billy's passion for golf earned him a PGA TOUR card with his first time out of Q school.

However, shortly thereafter he suffered a career-threatening wrist injury requiring surgery. It was a major speed bump on the road to a promising career.

"I knew I was good enough to play on TOUR," he said. "I knew how talented I was. I knew what my capability was. But not everything in life comes easy. There are going to be times when it looks like you are never going to achieve that goal, but you've got to keep pushing and keep believing."

Believe he did, sticking to his life goals and ultimately winning on the PGA TOUR. His first victory came at the 2013 Zurich Classic of New Orleans, a title he clinched with an unrestrained show of emotion after the tournament-winning final putt.

In 2014, with the birth of a first child just days away, Billy won the FedExCup, walking away with a \$10 million top prize. In the years since, he has been a consistent competitor at the top of the leaderboards, including a total of four PGA TOUR victories. In 2017, Billy finished in the top-10 four times, including a runner-up finish at the RSM Classic and a victory at the AT&T Byron Nelson.

But even during this career ascent, Billy faced personal challenges as his wife Brittany battled with alcoholism and regained her sobriety. Billy stood by her while competing in tournaments and for a time taking on primary care responsibilities for his young family. Through it all Billy's commitment to the game that has meant so much in his life has grown even stronger.

"I won't change," he said. "If I didn't have that love for the game of golf, I wouldn't be the player I am and wouldn't be on the PGA TOUR. And hopefully that passion will lead me to be the number one player in the world."





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When Justin Rose's family moved to England

In South Africa, his love for the game of golf was born. His father would regularly take him to a course and challenge him to make putts. "If I would sink a 10-foot putt, he would buy me a fudge on the way home," Rose smiled. "If I could break a certain score in nine holes, I would get a train set at the end of it. It would kind of keep me interested through good, old-fashioned bribery."

His father's rewards proved to be a great motivation for Justin and his swing was refined. And as his abilities strengthened over the years, so did his bond with his number one fan and mentor. With his mother's coaching and support, Justin's career seemed destined for the fast track. At age 17, he finished fourth in the 1998 Open Championship at Royal Lytham & St Annes Golf Club in Southport, England, with a crowd-pleasing wedge shot from the rough on 18.

There was this great hope that things were going to be pretty straightforward for me, but as it turned out, it was completely the opposite," he recalled.

Justin went on to miss the cut in his next 21 consecutive events. While he earned his first European Tour card in 1999, the following season failed to retain it and had to revisit the qualifying school, where he finished ninth.

Suddenly, I felt a million miles away from the kid who finished fourth at the Open championship," he said. "That's where my dad was very, very helpful in my career – the fact that he was around and he was available. He was a traveling companion. I needed him, not just from a golfing point of view, but from an emotional point of view."

But Justin's greatest personal challenge was yet to come. His dad was diagnosed with leukemia in 2001. While his father was in and out of the hospital during most of 2002, Justin went on to win major tournaments.

It was the one tournament in my whole career that I was thankful to have won was the British Masters in 2002, because my dad was actually physically able to be there," Justin said. "That was August and he passed away in December. I really can't explain the impact of three or four years of not playing great golf and then all of a sudden, when I really needed to in the middle of his timeline, I was able to turn it on and win major times. Who knows? Divine intervention or whatever it is. All I know is that I am grateful for it."



Justin recalls that the period from 2002 to 2006 as having been a very vague time in his life, during which wife Kate was "a rock for me." When son Leo was born in 2010, becoming a dad himself changed his life and his game.

"My good days on the golf course feel just as good," he said. "But fortunately my bad days on the golf course don't feel as bad as they used to, because you get home and the kids actually don't care if you shot 65 or you shot 75."

Then came the final round of the 2013 U.S. Open.

"Driving to the course, I sort of looked in the rearview mirror and I sort of caught the reflection of myself," Justin said. "I asked myself the question, 'Hey, Dad, how am I looking today?' My whole strategy for Sunday was to make him proud."

With a one-inch putt on 18 for a U.S. Open win, it already felt like much more than simply a major tournament victory. The ball drop found Justin fighting back tears.

"There was a moment when I sort of kissed the ball and looked up," he said. "That was a gesture to say 'I did it!' Not that I had won the tournament, but that I played it the way you [his father] taught me to play the game. I really remember I was surprised at how drained and how emotional I felt."

His father would not have been surprised at all, and would have been very proud indeed.

“Zurich's Golf Ambassadors excel on and off the course as individuals with a passion for their pursuits, a determination to succeed and a strong, personal commitment to giving back to help others.”

-Randall Clouser



When it comes to leadership, newly recruited Zurich Golf Ambassador Sergio Garcia is a true-to-life example

that determination and passion combine to empower excellence. Born in the small town of Borriol on the east coast of Spain, Sergio took up golf as a child, immediately showing a special talent for the game. Under the guidance of his father, a former professional golfer and coach at Club de Campo del Mediterraneo, Sergio's skill and love for golf developed at a rapid clip. By age 15, he made the cut in a European Tour event. Three years later, he turned professional, qualifying for the 1999 Ryder Cup after only a few months of competition. That same year, the young "El Nino" caught the attention of the golfing world at the PGA Championship at Medinah Country Club by giving Tiger Woods a run for the title, trailing Woods by just one stroke for part of the tournament.

The 2017 Masters Tournament at legendary Augusta National marked Sergio's first victory in an 18-year quest for a major tournament title. Prior to his Masters win, he had sought a major tournament championship no less than 73 times. Already ranked in the top 10 of the Official World Golf Rankings for more than a decade and winning tournaments around the globe, a major title had eluded him. That dry spell ended on April 9, 2017.

Since then, Sergio's reputation as a top professional golfer has only gained momentum. Not surprisingly, however, the game that is his life's mission is not his only beloved sport. In addition to golf, Sergio plays tennis and soccer whenever he has the opportunity. In fact, Sergio's passion for soccer prompted him to take on a dual role as both the President and player for Borriol CF, a Third Division team in the Spanish football league.

And like Zurich, Sergio is committed to giving back to communities that have meant so much to his success. He founded the Sergio Garcia Foundation in 2002 in Spain and expanded to Switzerland in 2005 for "the purpose of contributing to the social inclusion of economically deprived children and youth, through social assistance benefits and the practice of sports as free-time activity."

As Sergio wrote on his website, "I thank God for having given me a gift for the sport of golf. I have been very fortunate; golf and life have given me a lot and I owe it to society. I wanted to give back, so with the support of my family I decided to start a foundation in order to help disadvantaged persons or people with problems. I have been very lucky in life and I want to help give others the opportunities that I had."

In 2003, the Sergio Garcia Foundation and the Deporte y Desafío Foundation joined together to introduce adaptive golf in Spain, with the oversight and support of the Spanish Golf Federation. Together, the two foundations developed a program aimed at making golf accessible to people with disabilities, with the goal of helping them to be more socially integrated. An additional goal was to promote adaptive golf throughout Spain by training golf teaching professionals techniques that enable them to more effectively work with individuals with various disabilities.

In 2016, The Sergio Garcia Foundation entered a partnership with the European Tour to host that year's Spanish Open. Funds raised were donated to the Asociación Española Contra el Cáncer (AECC). One of their programs provides housing and apartments for cancer patients and their families.

Sergio and all of Zurich's Golf Ambassadors are examples of what can be accomplished when perseverance, performance and passion come together in ways that inspire confidence and leadership. That's a lesson to emulate no matter whatever the business, industry or profession.

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