

INTRODUCTION

AT ZURICH WE BELIEVE IN TAKING AN ACTIVE ROLE IN THE ENVIRONMENT. WE ARE THEREFORE COMMITTED TO REDUCING OUR GLOBAL CARBON FOOTPRINT AND WE'RE WORKING HARD ALL AROUND THE WORLD TO ACHIEVE OUR GOALS. WE ALSO BELIEVE IT'S IMPORTANT TO REPORT ON OUR PROGRESS AND, AS YOU CAN SEE FROM THE FACTS AND FIGURES BELOW, WE ACHIEVED SOME NOTABLE SUCCESSES IN 2010.

OUR GOAL

10% BY 2013

WE'RE AIMING TO REDUCE OUR CARBON DIOXIDE (CO₂) EMISSIONS BY 10% BY 2013, BASED ON 2007 LEVELS.

HOW WE WILL ACHIEVE OUR TARGET

We're aiming to achieve our carbon-reduction goal by:



substituting energy from fossil fuels with alternatives from renewable sources



implementing energy efficiency measures at our facilities



reducing air travel and increasing use of communications technologies such as telepresence and video conferencing



gradually transitioning Zurich's car fleet to **more fuel-efficient vehicles**.

RESULTS 2010

213,134

Zurich's group-wide emissions for 2010 amounted to 213,134 tonnes of CO₂. That's **3.88 tonnes per employee**.

In 2010 we produced 3.88 tonnes of CO₂ for each employee. To give you an idea of what that means in reality, it's the amount that would be used by:

- **flying** from Zurich to Los Angeles and back **twice** or
- boiling enough water to make **146,000 cups of tea** or
- running an 'A energy efficient' **washing machine 8,000 times** or
- **driving 30,000 km** in an average car or
- leaving a 60-watt **lightbulb on for 12 years**.

Source: Directgov – UK government's digital platform.
All figures are approximate and for comparison purposes only.

EVOLUTION 2007 VS 2010

-7%

Since 2007 we have **reduced absolute emissions by 12%** and emissions **per employee by 7%**.

-11%

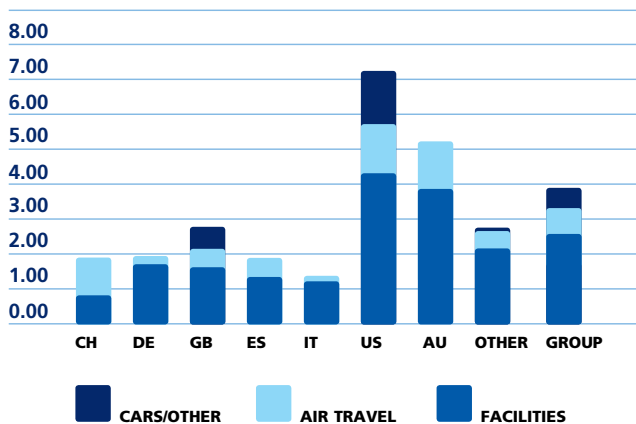
Facilities are the highest source of Zurich's emissions, accounting for 65% of our total. In 2010 we **reduced facilities emission per employee by 11%**.

-23%

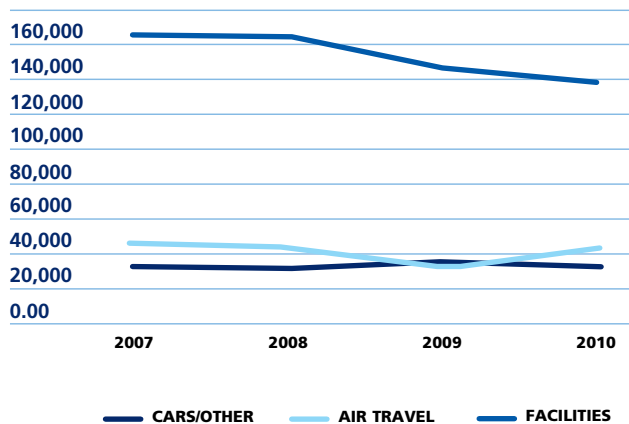
Air travel emissions per individual travelling reduced by 23%, but per employee this remained more or less constant.

2010 RESULTS

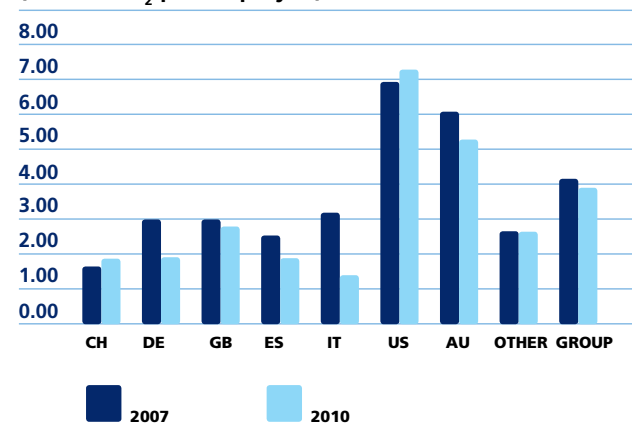
Normalized emissions (tonnes CO₂ per employee)



Evolution of Zurich's absolute emissions (tonnes CO₂)



Evolution of overall emissions by country (tonnes CO₂ per employee)



BEST PRACTICES AROUND THE WORLD



In Italy we have increased our facilities' use of energy from renewable resources from 17% in 2009 to 56% in 2010.



In Germany and the UK all of the buildings we own and some of the buildings we lease are totally powered by green electricity.



In Australia, a highly coal-dependent country, we buy 25% of our energy from renewable sources.

EMPLOYEE ENGAGEMENT

Our Climate Initiative has a dedicated area on our group intranet where employees can share their ideas, keep up to date with news and find tips on reducing their carbon footprint both at work and at home.

We will be continuing to engage with our employees and plan to create opportunities for them to be more involved in our carbon-reduction efforts.

If you would like to find out more about our engagement, please visit www.zurich.com/climate or email us at theclimatebox@zurich.com



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