

Corporate responsibility at Zurich

The way we do business

At Zurich, corporate responsibility is part of the way we do business. It is integrated into our business strategy and supports our mission to help our customers understand and protect themselves from risk. With seven different focus areas spread across our business operations, our commitment to being a responsible corporate citizen is part of our daily activity.



Sustainable value

We want to create sustainable value for each of our main stakeholder groups – our customers, employees, shareholders and communities – by proactively addressing relevant environmental, social and governance issues. We focus on areas that are related to our core business so that we can use our knowledge and skills as a global insurer to benefit society.

Our focus areas

- Helping communities reduce the impact of floods
- Investing our financial assets responsibly
- Ensuring responsible and sustainable business practices
- Investing in communities
- Diversity and inclusion
- Taking care of the environment
- Responsible sourcing and procurement

Managing risk and investing responsibly

Our flood resilience program taps into our insurance expertise in protecting against the risks posed by natural disasters, including floods.

Our responsible investment program grew out of another of our core competencies – our role as one of the world's largest institutional investors.

Our work with corporate customers on corporate responsibility risks is a natural extension of our market position as one of the world's most prominent corporate and commercial insurers.



Highlights

We are among the top 10 performers in the insurance industry in the Dow Jones Sustainability Index.

We have been included in the Carbon Disclosure Project Climate Performance Leadership Index.

We received the United Nation's Momentum for Change Lighthouse Activity Award in recognition of our innovative community-based approach to flood resilience.

We became carbon neutral from the end of 2014.

Our annual Global Community Week has encouraged increased rates of employee participation and volunteering across our global workforce.

We train our people globally on integrating corporate responsibility in the way we work with our corporate customers.

We aim to create sustainable value for each of our main stakeholder groups by addressing relevant environmental, social and governance issues.



Responsible investment

Responsible investment is an integral part of Zurich's investment philosophy and approach. At Zurich, responsible investment is about managing our portfolio of over USD 200 billion in assets to create sustainable value or, in other words, to do well and do good. 'Well' means generating superior risk-adjusted returns for the benefit of Zurich's policyholders and shareholders, and 'good' means benefitting society and the communities in which we live and work.

Flood resilience

We focus on floods because they affect more people globally than any other type of natural disaster and cause some of the largest economic, social and humanitarian losses. By using our risk expertise as a global insurer, we can help customers and communities to reduce the devastating impacts of floods.

In 2013 we launched a global program to enhance flood resilience – a five-year commitment that includes an initial investment of USD 35.6 million by the Z Zurich Foundation. Our flood resilience program represents a new approach to cross-sector collaboration, based on an innovative alliance linking flood research, community-based programs and risk expertise.

Working with our corporate customers on corporate responsibility risks

At Zurich, doing business responsibly means working with our customers, brokers and other distribution partners to ensure responsible and sustainable business practices and protect reputations, while promoting best practices in managing environmental, social and governance risks.

You can find more information on corporate responsibility at Zurich at <https://www.zurich.com/corporate-responsibility>

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