

GRI Index

GRI is an international independent organization that helps businesses, governments and other organizations understand and communicate the impact of business on critical sustainability issues such as climate change, human rights, corruption and many others. We have used references to the Global Reporting Initiative (GRI) as an index below to help our stakeholders find the information relevant to them without adhering to the standards listed in the index in its entirety.

This index lists the organization's reports and web pages and their reference to the following GRI Standards.

Number	Disclosure name	Reference and page number
General disclosures		
102-1	Name of the organization	AR inside front cover (ifc)
102-2	Activities, brands, products, and services	AR ifc and 8 to 15; SR 10 to 12
102-3	Location of headquarters	AR ifc
102-4	Location of operations	AR 13, 256 and 269 to 273
102-5	Ownership and legal form	AR 176 and 285
102-6	Markets served	
102-7	Scale of the organization	AR ifc
102-8	Information on employees and other workers	AR 16 to 17 and 23
102-9	Supply chain	SR 13; CDP
102-10	Significant changes to the organization and its supply chain	AR 5 to 6, 10 to 11 and 163
102-11	Precautionary principle or approach	AR inside back cover
102-12	External initiatives	AR 14 to 21; SR 9, 29 and 30
102-13	Membership of associations	CDP
102-14	Statement from senior decision-maker	AR 2 to 6, 30 to 31, 78 to 79, 118 to 119, 152 to 153 and 164 to 165; SR 5
102-15	Key impacts, risks, and opportunities	AR 10 to 11 and 118 to 119; CDP; SR 6 to 8
102-16	Values, principles, standards, and norms of behavior	AR 6 to 7 and 12 to 13
102-17	Mechanisms for advice and concerns about ethics	AR 76
102-18	Governance structure	AR 33 to 35; SR 9; CDP
102-19	Delegating authority	SR 9; CDP

Key:

AR: Annual Report 2018

SR: Sustainability highlights 2018

CDP: CDP submission 2018

 Link to www.zurich.com

*The Sustainability highlights 2018 report includes the United Nations Global Compact communication on progress and our progress in implementing the UN Environment Programme Finance Initiative Principles for Sustainable Insurance.

Number	Disclosure name	Reference and page number
General disclosures (continued)		
102-20	Executive-level responsibility for economic, environmental, and social topics	AR 53; SR 9
102-21	Consulting stakeholders on economic, environmental, and social topics	SR 6 and 7
102-22	Composition of the highest governance body and its committees	AR 42 to 58
102-23	Chair of the highest governance body	AR 30 to 31 and 44; SR 9
102-24	Nominating and selecting the highest governance body	AR 44
102-25	Conflicts of interest	AR 49 and 72 to 76
102-26	Role of highest governance body in setting purpose, values, and strategy	AR 57
102-27	Collective knowledge of highest governance body	AR 57
102-28	Evaluating the highest governance body's performance	AR 51 to 52
102-29	Identifying and managing economic, environmental, and social impacts	AR 56
102-30	Effectiveness of risk management processes	AR 147
102-31	Review of economic, environmental, and social topics	
102-32	Highest governance body's role in sustainability reporting	CDP
102-33	Communicating critical concerns	AR 65; CDP
102-35	Remuneration policies	AR 85 to 86
102-36	Process for determining remuneration	AR 90 to 98
102-37	Stakeholders' involvement in remuneration	AR 85 and 89
102-40	List of stakeholder groups	AR 9; SR 6; CDP
102-41	Collective bargaining agreements	
102-42	Identifying and selecting stakeholders	SR 6
102-43	Approach to stakeholder engagement	AR 8 to 9; SR 6

Number	Disclosure name	Reference and page number
General disclosures (continued)		
102-44	Key topics and concerns raised	SR 6 and 7
102-45	Entities included in the consolidated financial statements	AR 269 to 273
102-46	Defining report content and topic boundaries	AR 176 to 180 and 285
102-47	List of material topics	SR 6 to 8
102-48	Restatements of information	AR 177
102-49	Changes in reporting	AR 178 to 180
102-50	Reporting period	AR 176 to 177 and 285
102-51	Date of most recent report	SR 1; CDP
102-52	Reporting cycle	AR 167; SR 4; CDP
102-53	Contact point for questions regarding the report	AR 300
102-55	GRI content index	AR 25 to 26; SR 35
102-56	External assurance	AR 27, 73 to 74, 114, 276 to 281 and 292 to 296; SR 33
Management approach		
103-1	Explanation of the material topic and its boundary	SR 6 to 8
103-3	Evaluation of the management approach	AR 57; SR 6 to 8
Economic performance		
201-1	Direct economic value generated and distributed	AR 167 to 175
201-2	Financial implications and other risks and opportunities due to climate change	AR 149; CDP
201-3	Defined benefit plan obligations and other retirement plans	AR 228 to 235
201-4	Financial assistance received from government	AR 220
Indirect economic impacts		
203-1	Infrastructure investments and services supported	SR 15 and 21 to 23; CDP
203-2	Significant indirect economic impacts	SR 12, 21, 22 and 25; CDP

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CDP: CDP submission 2018  Link to www.zurich.com

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Number	Disclosure name	Reference and page number
Materials		
301-2	Recycled input materials used	
Energy		
302-1	Energy consumption within the organization	CDP
302-3	Energy intensity	CDP
302-4	Reduction of energy consumption	SR 26 to 27; CDP
Emissions		
305-1	Direct (Scope 1) GHG emissions	AR 1 and 24; SR 26; CDP
305-2	Energy indirect (Scope 2) GHG emissions	CDP
305-3	Other indirect (Scope 3) GHG emissions	CDP
305-4	GHG emissions intensity	CDP
305-5	Reduction of GHG emissions	SR 26; CDP
Supplier environmental assessment		
308-1	New suppliers that were screened using environmental criteria	CDP
Employment		
401-1	New employee hires and employee turnover	AR 23; SR 18
Occupational health and safety		
403-1	Occupational health and safety management system	SR 20
403-6	Promotion of worker health	SR 19 to 20
Diversity and equal opportunity		
405-1	Diversity of governance bodies and employees	AR 45
Public policy		
415-1	Political contributions	