

## 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
<b>General Disclosures</b>		
102-1	Name of the organization	AR inside front cover (ifc)
102-2	Activities, brands, products, and services	AR ifc, 11 to 15 and 18 to 21; SR 12 to 15
102-3	Location of headquarters	AR ifc
102-4	Location of operations	AR 10 to 15, 270 and 283 to 287
102-5	Ownership and legal form	AR 188 and 299
102-6	Markets served	
102-7	Scale of the organization	AR ifc
102-8	Information on employees and other workers	AR 16 to 17, 22 to 23 and 30
102-9	Supply chain	SR 37; CDP
102-10	Significant changes to the organization and its supply chain	AR 5 to 7, 10 to 17, 175 and 205 to 207
102-11	Precautionary principle or approach	AR inside back cover
102-12	External initiatives	AR 20 to 28; SR 11 and 38 to 39
102-13	Membership of associations	CDP
102-14	Statement from senior decision-maker	AR 2 to 7, 38 to 39, 90 to 91, 126 to 127, 164 to 165 and 176 to 177; SR 5
102-15	Key impacts, risks, and opportunities	AR 10 to 17 and 126 to 127; CDP; SR 7 to 9 and 14 to 15
102-16	Values, principles, standards, and norms of behavior	AR 4 to 8; SR 10
102-17	Mechanisms for advice and concerns about ethics	AR 78
102-18	Governance structure	AR 41 to 43; SR 10; CDP
102-19	Delegating authority	SR 10; CDP
102-20	Executive-level responsibility for economic, environmental, and social topics	AR 58; SR 10

### Key:

**AR:** Annual Report 2019

**CDP:** CDP submission 2019

**SR:** Sustainability highlights 2019\*

 Link to [www.zurich.com](http://www.zurich.com)

\*The Sustainability highlights 2019 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
102-21	Consulting stakeholders on economic, environmental, and social topics	SR 7 to 8
102-22	Composition of the highest governance body and its committees	AR 46 to 63
102-23	Chair of the highest governance body	AR 2 to 3, 38 to 39 and 48; SR 10
102-24	Nominating and selecting the highest governance body	AR 48
102-25	Conflicts of interest	AR 54 and 74 to 78
102-26	Role of highest governance body in setting purpose, values, and strategy	AR 62
102-27	Collective knowledge of highest governance body	AR 62
102-28	Evaluating the highest governance body's performance	AR 56 to 58
102-29	Identifying and managing economic, environmental, and social impacts	AR 57 to 58
102-30	Effectiveness of risk management processes	AR 155
102-31	Review of economic, environmental, and social topics	AR 38 to 39
102-32	Highest governance body's role in sustainability reporting	AR 57; CDP
102-33	Communicating critical concerns	AR 69; CDP
102-35	Remuneration policies	AR 97 to 100
102-36	Process for determining remuneration	AR 100 to 106
102-37	Stakeholders' involvement in remuneration	AR 104 and 106
102-40	List of stakeholder groups	AR 18; SR 7; CDP
102-41	Collective bargaining agreements	
102-42	Identifying and selecting stakeholders	SR 7
102-43	Approach to stakeholder engagement	AR 18 to 19; SR 7
102-44	Key topics and concerns raised	SR 7 to 8
102-45	Entities included in the consolidated financial statements	AR 283 to 287

Number	Disclosure name	Reference and page number
<b>General Disclosures (continued)</b>		
102-46	Defining report content and topic boundaries	AR 188 to 193 and 299
102-47	List of material topics	SR 7 to 8
102-49	Changes in reporting	AR 190 to 193
102-50	Reporting period	AR 188 to 189 and 299
102-51	Date of most recent report	SR 1; CDP
102-52	Reporting cycle	AR 179; SR 4; CDP
102-53	Contact point for questions regarding the report	AR 313
102-55	GRI content index	AR 32 to 33; SR 42 to 43
102-56	External assurance	AR 34 to 35, 75 to 76, 122, 290 to 295 and 306 to 309; SR 40 to 41
<b>Management Approach</b>		
103-1	Explanation of the material topic and its boundary	SR 7 to 9
103-3	Evaluation of the management approach	AR 62 to 63; SR 7 to 9
<b>Economic Performance</b>		
201-1	Direct economic value generated and distributed	AR 179 to 187
201-2	Financial implications and other risks and opportunities due to climate change	AR 157 to 160; CDP
201-3	Defined benefit plan obligations and other retirement plans	AR 242 to 249
201-4	Financial assistance received from government	AR 234
<b>Indirect Economic Impacts</b>		
203-1	Infrastructure investments and services supported	SR 17 to 18 and 27 to 30; CDP
203-2	Significant indirect economic impacts	SR 14, 28 to 30 and 32 to 34; CDP
<b>Materials</b>		
301-2	Recycled input materials used	
<b>Energy</b>		
302-1	Energy consumption within the organization	CDP
302-3	Energy intensity	CDP
302-4	Reduction of energy consumption	SR 35 to 37; CDP

Number	Disclosure name	Reference and page number
<b>Emissions</b>		
305-1	Direct (Scope 1) GHG emissions	AR 1 and 31; SR 37; 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 35; CDP
<b>Supplier Environmental Assessment</b>		
308-1	New suppliers that were screened using environmental criteria	CDP
<b>Employment</b>		
401-1	New employee hires and employee turnover	AR 30; SR 26
<b>Occupational Health and Safety</b>		
403-1	Occupational health and safety management system	SR 24
403-6	Promotion of worker health	SR 24 to 25
<b>Training and Education</b>		
404-1	Average hours of training per year per employee	
<b>Diversity and Equal Opportunity</b>		
405-1	Diversity of governance bodies and employees	AR 30 and 49
<b>Public Policy</b>		
415-1	Political contributions	

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