

## SASB index 2020

The Sustainability Accounting Standards Board (SASB) is an independent organization that sets industry specific disclosure standards across financially material environmental, social, and governance (ESG) topics. We have used references to the SASB as an index below to help our investors find decision-useful ESG information throughout our public disclosures, 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 SASB Standards.

Note: Zurich Insurance Group has no ownership interest in the Farmers Exchanges, which are therefore excluded from the scope of reporting for the below standards. Farmers Group, Inc., a wholly owned subsidiary of the Group, provides certain non-claims services and ancillary services to the Farmers Exchanges as its attorney-in-fact and receives fees for its services.

Topic	Number	Disclosure name	Reference and page number	Comments	Topic	Number	Disclosure name	Reference and page number	Comments
<b>Transparent Information &amp; Fair Advice for Customers</b>	FN-IN-270a.1.	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	<b>SR page 65</b> <b>AR pages 268 to 270</b>	UNEP FI Principles for Sustainable Insurance – principle 1. The note 22 (Commitments and Contingencies) of the Consolidated Financial statements provides some context on litigation actions.	<b>Environmental Risk Exposure</b>	FN-IN-450a.1.	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	<b>AR page 168</b>	Average Expected Loss
	FN-IN-270a.2.	Complaints-to-claims ratio	<b>under review</b>			FN-IN-450a.2.	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	<b>IMP page 20</b>	Natural Catastrophe in loss ratio
	FN-IN-270a.3.	Customer retention rate	<b>IMP page 8</b>	P&C Commercial retention rate year-on-year variance is reported.		FN-IN-450a.3.	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	<b>AR pages 170 to 172</b> <b>UK CWR pages 13 to 14</b>	Risk Management section of TCFD and UK ClimateWise Report "Incorporate the material outcomes of climate risk scenarios into business (and investment) decision making".
	FN-IN-270a.4.	Description of approach to informing customers about products	<a href="#">Examples from local websites;</a> <a href="#">Motor Vehicle Insurance</a> <a href="#">Household Insurance Life</a> <a href="#">Protection Policy</a>	Examples of Customer information and General Conditions of Insurance (GCI); – for Motor Vehicle Insurance – and Household Insurance on Swiss local website, – and Key features of the Zurich Life Protection Policy on UK local website.		<b>Systemic Risk Management</b>	FN-IN-550a.1.	Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	<b>AR page 227</b>
<b>Incorporation of ESG Factors in Investment Management</b>	FN-IN-410a.1.	Total invested assets, by industry and asset class	<b>SI tab "Investments"</b> <b>SR page 55</b>	Note that the North American Industry Classification System is not relevant for Zurich Group.	FN-IN-550a.2.		Total fair value of securities lending collateral assets		
	FN-IN-410a.2.	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	<b>SR page 56</b>	Section "Responsible Investments – Integrating Sustainability".	FN-IN-550a.3.		Description of approach to managing capital- and liquidity-related risks associated with systemic non-insurance activities	<b>N/A</b>	Zurich's core business is insurance activity
<b>Policies Designed to Incentivize Responsible Behavior</b>	FN-IN-410b.1.	Net premiums written related to energy efficiency and low carbon technology	<b>AR page 86</b>	ESG in insurance; world map of specific solutions with sustainable impact.	<b>Activity metric</b>	FN-IN-000.A.	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	<b>AR page 9</b>	Activity metric expressed as GWP for P&C and Life
	FN-IN-410b.2.	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	<b>SR pages 26 to 27 and 36</b> <b>AR page 86 and 173</b> <a href="#">Zurich LiveWell</a>	See sections "Providing sustainable solutions" and "Digital society commitment" in the Sustainability Report, and "ESG in insurance – specific solutions with sustainable impact" and "Zurich coal and oil sands policy" (TCFD-related) in the Annual Report.					

### Key:

**AR** Group Annual Report 2020  
**IMP** Investor and Media Presentation 2020 (Full Year)  
**SI** Supplementary Information 2020 (Full Year)

**SR** Sustainability Report 2020  
**UK CWR** UK ClimateWise Report 2020  
[Link to Zurich Insurance Group website](#)