

GRI index 2022

Key

AR: Annual Report 2022
CDP: CDP submission 2022¹
ISD: Integrated sustainability disclosure

The Global Reporting Initiative (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 GRI as an index below to help our stakeholders find the information relevant to them 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 set of GRI 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.

GRI Standard Title	Disclosure Number	Disclosure Name	Disclosure detail	Annual Report 2022 final
General Disclosures	2-1	Organizational details	a. report its legal name; b. report its nature of ownership and legal form; c. report the location of its headquarters; d. report its countries of operation	Zurich Insurance Group website a. AR (inside front cover) Zurich Insurance Group Ltd (Zurich) b. AR 375 c. AR 2 d. AR 9
	2-2	Entities included in the organization's sustainability reporting		AR 117-118 The integrated Sustainability Disclosure covers the Group. In case specific parts of the business have been excluded for certain KPIs, this has always been indicated in a footnote accompanying the KPI.
	2-3	Reporting period, frequency and contact point		AR 117-118 The indicators included in this report cover the same reporting period as the financial information, i.e., from January 1 to December 31, 2022, unless stated otherwise. This report has been published on 10.03.2023
	2-5	External assurance		New Net zero in operations AR 192-196
	2-6	Activities, value chain and other business relationships	Report the sector(s) in which it is active; describe its value chain, including: i. the organization's activities, products, services, and markets served; ii. the organization's supply chain; iii. the entities downstream from the organization and their activities; b. c. report other relevant business relationships; describe significant changes in 2-6-a, 2-6-b, and 2-6-c compared to the previous reporting period.	Zurich Insurance Group website Zurich Insurance Group website AR (inside front cover), 8-9 and 14 and 15
General Disclosures (continued)	2-9	Governance structure and composition		Zurich Insurance Group website AR 33 to 70
	2-10	Nomination and selection of the highest governance body		AR 42-44
	2-11	Chair of the highest governance body		Zurich Insurance Group website AR 10 and 30-31
	2-12	Role of the highest governance body in overseeing the management of impacts		Zurich Insurance Group website Zurich Insurance Group website AR 50-55 and 129-130
	2-13	Delegation of responsibility for managing impacts		Zurich Insurance Group website Zurich Insurance Group website AR 50-55 and 129-130
	2-14	Role of the highest governance body in sustainability reporting		Zurich Insurance Group website Zurich Insurance Group website AR 50-55 and 129-130; CDP
	2-15	Conflicts of interest		AR 43
2-17	Collective knowledge of the highest governance body		AR 44	
General Disclosures (continued)	2-18	Evaluation of the performance of the highest governance body		AR 50
	2-19	Remuneration policies		AR 80 to 81, 83 to 89, 93, 99-101, 107, 108
	2-20	Process to determine remuneration		AR 80, 90, 96, 103
	2-22	Statement on sustainable development strategy	Report a statement from the highest governance body or most senior executive of the organization about the relevance of sustainable development to the organization and its strategy for contributing to sustainable development.	AR 11-13; 30-31 and 114-115
	2-23	Policy commitments	Describe its policy commitments for responsible business conduct, and respect for human rights.	Zurich Insurance Group website and currently all commitments are Zurich Insurance Group website For more information on our internal take on human rights, see page 25 of our Group Code of Conduct
	2-26	Mechanisms for seeking advice and raising concerns		Zurich Insurance Group website and Zurich Insurance Group website AR 188-189

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General Disclosures (continued)	2-27	Compliance with laws and regulations	Report the total number of significant instances of non-compliance with laws and regulations during the reporting period report the total number and the monetary value of fines for instances of noncompliance with laws and regulations that were paid during the reporting period.	WEF IBC index table AR 326 to 327
	2-28	Membership associations		Zurich Insurance Group website CDP
	2-29	Approach to stakeholder engagement	Describe its approach to engaging with stakeholders, including: i. the categories of stakeholders it engages with, and how they are identified; ii. the purpose of the stakeholder engagement; iii. how the organization seeks to ensure meaningful engagement with stakeholders.	Zurich Insurance Group website Z Zurich Foundation website Zurich Insurance Group website AR 17-21 to 37 and 125-129; CDP
Management Topics	3-1	Process to determine material topics		Zurich Insurance Group website AR 121
	3-2	List of material topics		Zurich Insurance Group website AR 122-123
Economic Performance	201-1	Direct economic value generated and distributed		Refer to consolidated income statements "Income statements" AR 249 Note: Community investment is not split out, please refer to AR 128 section 2.4.4 of the ISD: Community investment
	201-2	Financial implications and other risks and opportunities due to climate change		AR 131-170; CDP

GRI Standard Title	Disclosure Number	Disclosure Name	Disclosure detail	Annual Report 2022 final
Economic Performance (continued)	201-3	Defined benefit plan obligations and other retirement plans		AR 315-323 note 20
	201-4	Financial assistance received from government		WEF IBC index table - Economic contribution
Market Presence	202-1	Ratios of standard entry level wage by gender compared to local minimum wage		WEF IBC index table Only qualitative disclosure
Anti-corruption	205-2	Communication and training about anti-corruption policies and procedures		Zurich Insurance Group website AR 188 WEF index table - Anti-corruption
	205-3	Confirmed incidents of corruption and actions taken		WEF IBC index table
Tax	207-1	Approach to tax		Zurich Insurance Group website AR 127
	207-2	Tax governance, control, and risk management		Zurich Insurance Group website
	207-3	Stakeholder engagement and management of concerns related to tax		Zurich Insurance Group website
Energy	207-4	Country-by-country reporting		Zurich Insurance Group website
	302-1	Energy consumption within the organization		Zurich Insurance Group website Excel document link CDP
	302-3	Energy intensity		CDP
	302-4	Reduction of energy consumption		Zurich Insurance Group website Excel document link CDP

GRI Standard Title	Disclosure Number	Disclosure Name	Disclosure detail	Annual Report 2022 final
Emissions	305-1	Direct (Scope 1) GHG emissions		Zurich Insurance Group website Excel document link AR 169; CDP
	305-2	Energy indirect (Scope 2) GHG emissions		Zurich Insurance Group website Excel document link AR 169; CDP
	305-3	Other indirect (Scope 3) GHG emissions		Zurich Insurance Group website Excel document link AR 169; CDP
	305-4	GHG emissions intensity		AR 163-164; 190-191; CDP
	305-5	Reduction of GHG emissions		Zurich Insurance Group website Excel document link AR 169; CDP
Supplier Environmental Assessment	308-1	New suppliers that were screened using environmental criteria		Zurich Insurance Group website AR 126-127; CDP
Employment	401-1	New employee hires and employee turnover		AR 182-185
Occupational Health and Safety	403-1	Occupational health services		Zurich Insurance Group website
	403-6	Promotion of worker health		Zurich Insurance Group website Zurich Insurance Group website WEF index table - Description of non-occupational medical and healthcare services
	403-9	Work-related injuries		WEF index table - number and rate of fatalities as a result of work-related injury AR 186
Training and Education	404-1	Average hours of training per year per employee		AR 185-186

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Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees		Zurich Insurance Group website AR 44, 59 and 187
	405-2	Ratio of basic salary and remuneration of women to men		AR 186 to 187
Child Labor	408-1	Operations and suppliers at significant risk for incidents of child labor		Sourcing section in ISD AR 126-127
Forced or Compulsory Labor	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor		Sourcing section in ISD AR 126-127
Supplier Social Assessment	414-1	New suppliers that were screened using social criteria		Zurich Insurance Group website AR 126-127
Public policy	415-1	Political contributions		Zurich Insurance Group website

¹ CDP submission can be found here <https://www.zurich.com/sustainability/strategy-and-governance/strategy> in the CDP section.