

GRI index 2021

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	Annual Report 2021 final	
General Disclosures	102-1	Name of the organization	AR (ifc)	
	102-2	Activities, brands, products, and services	Zurich Insurance Group website Zurich Insurance Group website AR ifc, 3 to 4 and 16 to 17; SR 50-55	
	102-3	Location of headquarters	AR ifc	
	102-4	Location of operations	Zurich Insurance Group website AR 7 to 8 and 337 to 340	
	102-5	Ownership and legal form	AR 242 and 357	
	102-6	Markets served	Zurich Insurance Group website	
	102-7	Scale of the organization	AR ifc and 7 to 8	
	102-10	Significant changes to the organization and its supply chain	AR 33, 228 to 229 and 259 to 260	
	102-11	Precautionary Principle or approach	AR inside back cover	
	102-12	External initiatives	Zurich Insurance Group website AR (ifc) AR 134 and 135; SR 6, 12 to 13, 21, 25, 29, 40, 43, and 90 to 91	
	102-13	Membership of associations	Zurich Insurance Group website CDP	
	102-14	Statement from senior decision-maker	Zurich Insurance Group website AR 10 to 15, 40 to 41, 84 to 85, 120 to 121, 184 to 185, 218 to 219 and 230 to 231; SR 2, 10	
	102-15	Key impacts, risks, and opportunities	Zurich Insurance Group website AR 16 to 20, 128 to 129, 184 to 185, 213 to 214; SR 8, 25 to 27, and 50 to 56; CDP	
	102-16	Values, principles, standards, and norms of behavior	Zurich Insurance Group website AR 21 to 23, 25, 27 to 29 – our inspiring actions are a testimony of our corporate values and norms. 61, 177; SR 20 to 21	
	102-17	Mechanisms for advice and concerns about ethics	Zurich Insurance Group website Zurich Insurance Group website AR 77 to 78, 177	
	102-18	Governance structure	Zurich Insurance Group website AR 43 to 44, 52, 68, 76 and 133; SR 18 to 19; CDP	
	General Disclosures continued	102-19	Delegating authority	Zurich Insurance Group website SR 18 to 20; CDP
		102-20	Executive-level responsibility for economic, environmental, and social topics	Zurich Insurance Group website Zurich Insurance Group website AR 63, 132 to 133; SR 18 to 21
102-22		Composition of the highest governance body and its committees	Zurich Insurance Group website AR 50 to 65	
102-23		Chair of the highest governance body	Zurich Insurance Group website AR 10 to 11, 40 to 41 and 52; SR 18 to 21	
102-24		Nominating and selecting the highest governance body	AR 52	
102-25		Conflicts of interest	AR 53	
102-26		Role of highest governance body in setting purpose, values, and strategy	AR 61	
102-27		Collective knowledge of highest governance body	AR 61	
102-28		Evaluating the highest governance body's performance	AR 60	
102-29		Identifying and managing economic, environmental, and social impacts	Zurich Insurance Group website Zurich Insurance Group website AR 42 to 82	
102-30		Effectiveness of risk management processes	AR 211	
102-32		Highest governance body's role in sustainability reporting	Zurich Insurance Group website Zurich Insurance Group website AR 63 to 64, 132 to 133; CDP	
102-35		Remuneration policies	AR 87 to 91	
102-36	Process for determining remuneration	AR 92 to 98		
102-37	Stakeholders' involvement in remuneration	AR 98 to 99		
General Disclosures continued	102-40	List of stakeholder groups	Zurich Insurance Group website Zurich Insurance Group website Zurich Insurance Group website AR 17, 21 to 37, 47 to 48 and 129 to 131; SR 14 to 17; CDP	
	102-41	Collective bargaining agreements	Zurich Insurance Group website	
	102-42	Identifying and selecting stakeholders	Zurich Insurance Group website SR 9	
	102-43	Approach to stakeholder engagement	Zurich Insurance Group website AR 21 to 37, 126 and 129; SR 9, and 14 to 17	
	102-44	Key topics and concerns raised	Zurich Insurance Group website AR 126 to 127; SR 9 to 11	
	102-45	Entities included in the consolidated financial statements	AR 339 to 340	
	102-46	Defining report content and topic Boundaries	AR 123, 242 to 243 and 357	
	102-47	List of material topics	Zurich Insurance Group website AR 126 to 127; SR 9 to 11	
	102-49	Changes in reporting	AR 244 to 246	
	102-50	Reporting period	The indicators included in this report cover the period from January 1 to December 31, 2021, unless stated otherwise.	
	102-51	Date of most recent report	Zurich Insurance Group website March 11, 2022	
	102-52	Reporting cycle	Annually	
	102-53	Contact point for questions regarding the report	Zurich Insurance Group website AR inside back cover	
102-56	External assurance	AR 79 to 80, 117, 178 to 180, 344 to 353 and 364 to 366; SR 93		

* The Sustainability Report 2021 includes the United Nations Global Compact communication on progress and our progress in implementing the UN Environment Programme Finance Initiative Principles for Sustainable Insurance. For more information see www.zurich.com/en/sustainability

Key

AR: Annual Report 2021
SR: Sustainability Report 2021*
CDP: CDP submission 2021
ISD: Integrated sustainability disclosure

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GRI Standard Title	Disclosure Number	Disclosure Name	Annual Report 2021 final
Management Approach	103-1	Explanation of the material topic and its Boundary	Zurich Insurance Group website AR 126 to 127; SR 8 to 11
	103-3	Evaluation of the management approach	Zurich Insurance Group website AR 60 to 65; SR 8 to 11
Economic Performance	201-1	Direct economic value generated and distributed	AR 233 to 241
	201-2	Financial implications and other risks and opportunities due to climate change	AR 134 to 166 ; TCFD; CDP
	201-3	Defined benefit plan obligations and other retirement plans	AR 296 to 304
	201-4	Financial assistance received from government	WEF IBC index table
Market Presence	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	WEF IBC index table
	202-2	Proportion of senior management hired from the local community	AR 176

GRI Standard Title	Disclosure Number	Disclosure Name	Annual Report 2021 final
Anti-corruption	205-2	Communication and training about anti-corruption policies and procedures	AR 177
	205-3	Confirmed incidents of corruption and actions taken	WEF IBC index table
Tax	207-1	Approach to tax	Zurich Insurance Group website AR 130, 229; SR 22
	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
	207-4	Country-by-country reporting	Zurich Insurance Group website
Materials	301-2	Recycled input materials used	Zurich Insurance Group website
Energy	302-1	Energy consumption within the organization	Zurich Insurance Group website SR 30; CDP
	302-3	Energy intensity	CDP
	302-4	Reduction of energy consumption	Zurich Insurance Group website SR 30 to 34; CDP
Emissions	305-1	Direct (Scope 1) GHG emissions	Zurich Insurance Group website AR 166; SR 30; CDP
	305-2	Energy indirect (Scope 2) GHG emissions	Zurich Insurance Group website AR 166; SR 30; CDP
	305-3	Other indirect (Scope 3) GHG emissions	Zurich Insurance Group website AR 166; SR 30; CDP
	305-4	GHG emissions intensity	AR 162 to 163; CDP
	305-5	Reduction of GHG emissions	Zurich Insurance Group website AR 162 to 163, 164, 166; SR 30; CDP

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Supplier Environmental Assessment	308-1	New suppliers that were screened using environmental criteria	Zurich Insurance Group website AR 129 to 130; SR 79 to 80; CDP
Employment	401-1	New employee hires and employee turnover	Zurich Insurance Group website AR 173, 174; SR 68
Occupational Health and Safety	403-1	Occupational health services	Zurich Insurance Group website Zurich Insurance Group website WEF IBC index table
	403-6	Promotion of worker health	Zurich Insurance Group website
	403-9	Work-related injuries	AR 175 WEB IBC index table
Training and Education	404-1	Average hours of training per year per employee	AR 175; SR 70
Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees	Zurich Insurance Group website AR 69, 176; SR 66
	405-2	Ratio of basic salary and remuneration of women to men	WEF IBC index table
Child Labor	408-1	Operations and suppliers at significant risk for incidents of child labor	WEB IBC index table
Forced or Compulsory Labor	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	WEB IBC index table
Public policy	415-1	Political contributions	Zurich Insurance Group website
Socioeconomic Compliance	419-1	Non-compliance with laws and regulations in the social and economic area	WEF IBC index table

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