

GRI index 2024

Key

AR: Annual Report 2024
CDP: CDP submission 2024¹
SR: Sustainability report

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 2024 final	GRI Standard Title	Disclosure number	Disclosure name	Disclosure detail	Annual Report 2024 final	GRI Standard Title	Disclosure number	Disclosure name	Disclosure detail	Annual Report 2024 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 415 c. AR 3 d. AR 9	General Disclosures (continued)	2-9	Governance structure and composition		Zurich Insurance Group website AR 33 to 70	General Disclosures (continued)	2-18	Evaluation of the performance of the highest governance body		AR 50
	2-2	Entities included in the organization's sustainability reporting		AR 120-121 The sustainability report 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.		2-10	Nomination and selection of the highest governance body		AR 40-44		2-19	Remuneration policies		AR 80-90, 95
	2-3	Reporting period, frequency and contact point		AR 120-121 The indicators included in this report cover the same reporting period as the financial information, i.e., from January 1 to December 31, 2024, unless stated otherwise. This report has been published on 06.03.2025		2-11	Chair of the highest governance body		Zurich Insurance Group website AR 12-13 and 30-31		2-20	Process to determine remuneration		AR 86-90, 93, 100, 103
	2-5	External assurance		Zurich Insurance Group website AR 217-220		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 134-136		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 12-13; 30-31 and 116-118 Zurich Insurance Group website
	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, 12 and 13		2-13	Delegation of responsibility for managing impacts		Zurich Insurance Group website Zurich Insurance Group website AR 50-55 and 134-137		2-23	Policy commitments	Describe its policy commitments for responsible business conduct, and respect for human rights.	Zurich Insurance Group website currently all commitments are Zurich Insurance Group website Our internal take on human rights, page 26, Group Code of Conduct Zurich Insurance Group website
							2-14	Role of the highest governance body in sustainability reporting			Zurich Insurance Group website Zurich Insurance Group website AR 50-55 and 134-137; CDP	2-24	Embedding policy commitments	How it embeds each of its policy commitments for responsible business conduct
					2-15	Conflicts of interest		AR 43	2-25	Processes to remediate negative impacts	Commitments to provide for or cooperate in the remediation of negative impacts	Zurich Insurance Group website		
					2-17	Collective knowledge of the highest governance body		AR 44	2-26	Mechanisms for seeking advice and raising concerns		Zurich Insurance Group website and Zurich Insurance Group website AR 200-201 Zurich Insurance Group website		

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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 369
	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 Zurich Insurance Group website Zurich Insurance Group website AR 16-18 and 132-133 CDP
Management Topics	3-1		Process to determine material topics	Zurich Insurance Group website AR 125-126
	3-2		List of material topics	Zurich Insurance Group website AR 125-126
Economic Performance	201-1		Direct economic value generated and distributed	Refer to consolidated income statements "Income statements" Note: Community investment is not split out, please refer to AR 205 section 5.6 of the SR: Community investment
	201-2		Financial implications and other risks and opportunities due to climate change	AR 137-179; CDP
	201-3		Defined benefit plan obligations and other retirement plans	AR 358-366 note 19
	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 199-200 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 203-204
	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

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GRI Standard Title	Disclosure number	Disclosure name	Disclosure detail	Annual Report 2024 final
Energy	302-1	Energy consumption within the organization		Zurich Insurance Group website Excel document link CDP
	302-3	Energy intensity		Excel document link
	302-4	Reduction of energy consumption		Zurich Insurance Group website Excel document link CDP
Emissions	305-1	Direct (Scope 1) GHG emissions		Zurich Insurance Group website Excel document link AR 176-177; CDP
	305-2	Energy indirect (Scope 2) GHG emissions		Zurich Insurance Group website Excel document link AR 176-177; CDP
	305-3	Other indirect (Scope 3) GHG emissions		Zurich Insurance Group website Excel document link AR 176-177; CDP
	305-4	GHG emissions intensity		AR 176-179; 210-211; CDP
	305-5	Reduction of GHG emissions		Zurich Insurance Group website Excel document link AR 176-177; CDP

GRI Standard Title	Disclosure number	Disclosure name	Disclosure detail	Annual Report 2024 final
Supplier Environmental Assessment	308-1	New suppliers that were screened using environmental criteria		Zurich Insurance Group website AR 203; CDP
Employment	401-1	New employee hires and employee turnover		AR 193 & 196
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
Training and Education	404-1	Average hours of training per year per employee		AR 195
Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees		Zurich Insurance Group website AR 44, 59 and 196-198
	405-2	Ratio of basic salary and remuneration of women to men		AR 198

GRI Standard Title	Disclosure number	Disclosure name	Disclosure detail	Annual Report 2024 final
Child Labor	408-1	Operations and suppliers at significant risk for incidents of child labor		Sourcing section in SR AR 203 Respecting human rights in SR AR 201-203
Forced or Compulsory Labor	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor		Sourcing section in SR AR 203 Respecting human rights in SR AR 201-203
Supplier Social Assessment	414-1	New suppliers that were screened using social criteria		Zurich Insurance Group website AR 203
Public policy	415-1	Political contributions		Zurich Insurance Group website

¹ CDP submission can be found here [CDP Zurich Insurance Group](#)