

## Planet: Drive positive impact – Indicator index 2021

## Key

AR: Annual Report  
 ISD: Integrated sustainability disclosure  
 SR: Sustainability Report

## Impact area



Environmental  
 impact



Social  
 impact



Governance  
 impact

The Planet section index table below provides an overview of all the metrics we report in the planet section of our Integrated Sustainability Disclosure (ISD), the section which includes TCFD requirements.

The metrics are structured in metric families that help us monitor and report on our progress. The index table should support the reader in giving an overview of the metrics used to measure the alignment and manage the related transformation.

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.

ESG	Metric family	Metric	Unit	Disclosure
<b>Underwriting</b>				
E	Current exposure to physical risk	Average expected loss	m \$ average expected losses from climate-related natural catastrophes for top 5 peril regions	AR 142 section 4.1.3 of the ISD: Climate risk assessment 2021
		Probable maximum loss	% SST Target capital contribution by risk type	AR 143 section 4.1.3 of the ISD: Climate risk assessment 2021
			% climate-related perils as a fraction of total nat cat SST target capital	AR 143 section 4.1.3 of the ISD: Climate risk assessment 2021
			m \$ net annual aggregate loss by top 3 perils	AR 143 section 4.1.3 of the ISD: Climate risk assessment 2021
Total monetary losses	% total loss ratio	AR 143 section 4.1.3 of the ISD: Climate risk assessment 2021		
	% loss ratio attributable to nat cats	AR 143 section 4.1.3 of the ISD: Climate risk assessment 2021		
E	Climate risk impact	Estimated impacts on size and composition of demand for insurance products	heatmap based on impact thresholds	AR 146 section 4.1.3 of the ISD: Climate risk assessment 2021
		Estimated impacts on claims	heatmap based on impact thresholds	AR 146 section 4.1.3 of the ISD: Climate risk assessment 2021
S	Revenues from sustainable solutions	The total revenue associated with sustainable solutions	m \$ gross written premiums and policy fees related to sustainable solutions	AR 158 section 4.4.2 of the ISD: Our performance metrics
			# sustainable products (total & per category)	AR 159 section 4.4.2 of the ISD: Our performance metrics
		Revenues related to energy efficiency and carbon technology	m \$ gross written premiums and policy fees related to energy efficiency and low carbon technology	AR 159 section 4.4.2 of the ISD: Our performance metrics
		Description of product incentivizing sustainable behaviors	qualitative	AR 159 section 4.4.2 of the ISD: Our performance metrics

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ESG	Metric family	Metric	Unit	Disclosure
<b>Underwriting &amp; investment management</b>				
E	Exclusion screens	Thermal coal, oil sands and oil shale exclusions	# companies subject to the coal and oil sands policy by status	AR 160 section 4.4.2 of the ISD: Our performance metrics
			\$ divestment due to coal policy	AR 160 section 4.4.2 of the ISD: Our performance metrics
			\$ gross written premiums related to phaseout of insurance relationships	AR 160 section 4.4.2 of the ISD: Our performance metrics
E	Engagement for the transition	Engagement approach baseline	% engagement with corporations with or without SBTs	AR 160 section 4.4.2 of the ISD: Our performance metrics
		Engagement status	% engagement started	AR 161 section 4.4.2 of the ISD: Our performance metrics
			% engagement not started	AR 161 section 4.4.2 of the ISD: Our performance metrics
			Engagement program	% engaged as part of thermal coal and oil sands policy (started)
			% engaged as part of net-zero journey (started)	AR 161 section 4.4.2 of the ISD: Our performance metrics
			% bilaterally engaged (started)	AR 161 section 4.4.2 of the ISD: Our performance metrics
			% collectively engaged (started)	AR 161 section 4.4.2 of the ISD: Our performance metrics
		Engagement outcome	% outcome failed	AR 161 section 4.4.2 of the ISD: Our performance metrics
			% outcome succeeded	AR 161 section 4.4.2 of the ISD: Our performance metrics
			% ongoing	AR 161 section 4.4.2 of the ISD: Our performance metrics
			Engagement progress for top 10 emitters without SBTs	% financed emissions by top 10 emitters w/o targets indicating engagement status
<b>Investment management</b>				
E	Climate risk impact	Estimated discounted value of sum of impact to asset valuation	heatmap based on impact thresholds	AR 149 section 4.1.3 of the ISD: Climate risk assessment 2021
E	Emission reduction targets	In scope AuM – Corporate Portfolio	bn \$ (by region and by sector)	AR 162 section 4.4.2 of the ISD: Our performance metrics
		Absolute financed emissions – Corporate Portfolio	m t CO2e (by region and by sector)	AR 163 section 4.4.2 of the ISD: Our performance metrics
		Relative emission intensity – Corporate Portfolio	t CO2e / 1m MV ( by region and by sector)	AR 163 section 4.4.2 of the ISD: Our performance metrics
		Financed emissions with SBT – Corporate Portfolio	% financed emissions with SBT (by region and by sector)	AR 163 section 4.4.2 of the ISD: Our performance metrics
		Reductions under coal and oil sands policy – Corporate Portfolio	% financed emissions in run-off under coal/oil sands policy (by region and by sector)	AR 163 section 4.4.2 of the ISD: Our performance metrics
		In scope AuM – Global Real Estate Portfolio	bn \$ (by region)	AR 162 section 4.4.2 of the ISD: Our performance metrics
		Absolute emissions – Global Real Estate Portfolio	t CO2e (by region)	AR 163 section 4.4.2 of the ISD: Our performance metrics
		Relative emission intensity – Global Real Estate Portfolio	kg CO2e / sqm (by region)	AR 163 section 4.4.2 of the ISD: Our performance metrics
Green buildings – Global Real Estate Portfolio	% green certified buildings (by region)	AR 163 section 4.4.2 of the ISD: Our performance metrics		

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**Impact area**



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ESG	Metric family	Metric	Unit	Disclosure
<b>Investment management (continued)</b>				
	<b>Financing the transition</b>	<b>Climate solution investment</b>	m \$ climate solution investment	AR 164 section 4.4.2 of the ISD: Our performance metrics
			m \$ green impact investment	AR 164 section 4.4.2 of the ISD: Our performance metrics
			m \$ green certified buildings	AR 164 section 4.4.2 of the ISD: Our performance metrics
		<b>Emissions avoided through (climate-related) impact investment</b>	m t CO2e avoided (absolute)	AR 164 section 4.4.2 of the ISD: Our performance metrics
	<b>Other responsible investment KPIs</b>	<b>Responsible investment strategy KPIs</b>	% AuM managed by responsible investors	AR 165 section 4.4.2 of the ISD: Our performance metrics
			m \$ impact investments <sup>1</sup>	AR 165 section 4.4.2 of the ISD: Our performance metrics
			m \$ investment portfolio	AR 165 section 4.4.2 of the ISD: Our performance metrics
		<b>Proxy voting</b>	% votes cast/not cast	AR 165 section 4.4.2 of the ISD: Our performance metrics
			% voting behaviour (with, against management)	AR 165 section 4.4.2 of the ISD: Our performance metrics
		<b>Impact investing portfolio</b>	m \$ impact investments <sup>1</sup>	AR 166 section 4.4.2 of the ISD: Our performance metrics
			% environmental/social share	AR 166 section 4.4.2 of the ISD: Our performance metrics
			\$ impact asset class (bonds, private equity, private debt)	AR 166 section 4.4.2 of the ISD: Our performance metrics
		<b>People benefited</b>	# people benefited by impact investment	AR 166 section 4.4.2 of the ISD: Our performance metrics
		<b>Advancing together</b>	# membership organizations	AR 166 section 4.4.2 of the ISD: Our performance metrics
	# speeches at conferences and other events	AR 166 section 4.4.2 of the ISD: Our performance metrics		
<b>Own operations</b>				
	<b>Sustainable operations</b>	<b>Absolute carbon emissions coming from our own operations</b>	m t CO2e Total (Scope 1-3)	AR 166 section 4.4.2 of the ISD: Our performance metrics
			m t CO2e Scope 1 & 2 combined	AR 166 section 4.4.2 of the ISD: Our performance metrics
			m t CO2e Scope 3 (operational indirect)	AR 166 section 4.4.2 of the ISD: Our performance metrics
		<b>Reduction in operational carbon emissions</b>	% reduction to base year total operational emissions	AR 166 section 4.4.2 of the ISD: Our performance metrics
			% reduction to base year scope 1 & 2 combined	AR 166 section 4.4.2 of the ISD: Our performance metrics
			% reduction to base year scope 3	AR 166 section 4.4.2 of the ISD: Our performance metrics

<sup>1</sup> Both represent the same metric, used within different contexts of metric visualisation.