

Zurich Sustainability Pillars index 2021

Key

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

Impact area



Environmental
impact



Social
impact



Governance
impact

Our three sustainability pillars call out the transformational themes that impact our business the most. They are the cornerstone of our sustainability ambition and guide us in building a resilient organization that responds to the needs of our time: Our 1.5°C Future, Confidence in a Digital Society, and Work Sustainability. For each of these pillars, we have established a set of metrics that help us to monitor and report our progress. The index table below provides a complete overview of these indicators.

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 | Pillar | Key performance indicator | Disclosure | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------|---------------------------------|--|---|--------------|--------------|---------|--------------|---------|------|--------|-------|-------|-------|-------|--------------|------|-------|-------|-------|-------|--------------|---------|--|-------|-------|--|--------------|---|-------|-------|-------|-------|--------------|------------------|-------|-------|-------|-------|--------------|----------------------------------|-------|-------|-------|-------|--------------|----------------|-------|-------|-------|-------|--------------|---|-------|-------|-------|-------|--------------|---|-------|-------|-------|-------|--------------|---|-------|-------|-------|-------|--------------|---|-------|-------|-------|-------|--------------|----------|-------|-------|-------|-------|--------------|---------|-------|-------|-------|-------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Confidence in a Digital Society | Cybersecurity index | AR 170 section 5.3.2 of the ISD: Cybersecurity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Resilience & 3rd party index | AR 171 section 5.3.3 of the ISD: Business resilience | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Data commitment transparency score | AR 170 section 5.3.1 of the ISD: Data commitment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Ethical use of artificial intelligence | AR 171 section 5.3.4 of the ISD: Ethical use of artificial intelligence | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Work Sustainability | Number of positions previously in outsourced process | Not disclosed for 2021 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | % of positions internally filled | AR 174 section 6.1.1 of the ISD: Talent attraction and retention | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | % of active learners | Table 1: % of employees self-initiating formal learning on MyDevelopment¹ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | <table border="1"> <thead> <tr> <th>GEMS Gender</th> <th>Q1 2021</th> <th>Q2 2021</th> <th>Q3 2021</th> <th>Q4 2021</th> <th>2021</th> </tr> </thead> <tbody> <tr> <td>Female</td> <td>25.4%</td> <td>49.1%</td> <td>42.5%</td> <td>42.3%</td> <td>52.5%</td> </tr> <tr> <td>Male</td> <td>22.3%</td> <td>39.3%</td> <td>34.6%</td> <td>32.8%</td> <td>41.2%</td> </tr> <tr> <td>Unknown</td> <td></td> <td>33.3%</td> <td>33.3%</td> <td></td> <td>33.3%</td> </tr> <tr> <td>Baby Boomers and previous (Before 1964)</td> <td>17.4%</td> <td>51.0%</td> <td>36.7%</td> <td>25.3%</td> <td>39.8%</td> </tr> <tr> <td>GenX (1965-1980)</td> <td>24.0%</td> <td>45.1%</td> <td>39.3%</td> <td>37.9%</td> <td>47.1%</td> </tr> <tr> <td>GenY Millennial (1981 and after)</td> <td>25.4%</td> <td>42.0%</td> <td>38.6%</td> <td>40.9%</td> <td>48.9%</td> </tr> <tr> <td>A²</td> <td>21.5%</td> <td>43.4%</td> <td>38.5%</td> <td>40.7%</td> <td>46.1%</td> </tr> <tr> <td>B</td> <td>23.5%</td> <td>43.5%</td> <td>37.2%</td> <td>35.9%</td> <td>45.7%</td> </tr> <tr> <td>C</td> <td>28.9%</td> <td>49.0%</td> <td>44.1%</td> <td>38.8%</td> <td>52.7%</td> </tr> <tr> <td>D</td> <td>31.0%</td> <td>50.5%</td> <td>44.1%</td> <td>37.9%</td> <td>54.2%</td> </tr> <tr> <td>E</td> <td>29.0%</td> <td>44.7%</td> <td>18.4%</td> <td>26.3%</td> <td>39.5%</td> </tr> <tr> <td>Employee</td> <td>23.2%</td> <td>42.0%</td> <td>36.5%</td> <td>35.8%</td> <td>44.1%</td> </tr> <tr> <td>Manager</td> <td>25.9%</td> <td>52.1%</td> <td>45.7%</td> <td>43.8%</td> <td>56.2%</td> </tr> <tr> <td>Total</td> <td>23.9%</td> <td>44.4%</td> <td>38.7%</td> <td>37.8%</td> <td>47.1%</td> </tr> </tbody> </table> | GEMS Gender | Q1 2021 | Q2 2021 | Q3 2021 | Q4 2021 | 2021 | Female | 25.4% | 49.1% | 42.5% | 42.3% | 52.5% | Male | 22.3% | 39.3% | 34.6% | 32.8% | 41.2% | Unknown | | 33.3% | 33.3% | | 33.3% | Baby Boomers and previous (Before 1964) | 17.4% | 51.0% | 36.7% | 25.3% | 39.8% | GenX (1965-1980) | 24.0% | 45.1% | 39.3% | 37.9% | 47.1% | GenY Millennial (1981 and after) | 25.4% | 42.0% | 38.6% | 40.9% | 48.9% | A ² | 21.5% | 43.4% | 38.5% | 40.7% | 46.1% | B | 23.5% | 43.5% | 37.2% | 35.9% | 45.7% | C | 28.9% | 49.0% | 44.1% | 38.8% | 52.7% | D | 31.0% | 50.5% | 44.1% | 37.9% | 54.2% | E | 29.0% | 44.7% | 18.4% | 26.3% | 39.5% | Employee | 23.2% | 42.0% | 36.5% | 35.8% | 44.1% | Manager | 25.9% | 52.1% | 45.7% | 43.8% | 56.2% | Total | 23.9% | 44.4% | 38.7% | 37.8% | 47.1% |
| | | GEMS Gender | Q1 2021 | Q2 2021 | Q3 2021 | Q4 2021 | 2021 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Female | 25.4% | 49.1% | 42.5% | 42.3% | 52.5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Male | 22.3% | 39.3% | 34.6% | 32.8% | 41.2% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Unknown | | 33.3% | 33.3% | | 33.3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Baby Boomers and previous (Before 1964) | 17.4% | 51.0% | 36.7% | 25.3% | 39.8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | GenX (1965-1980) | 24.0% | 45.1% | 39.3% | 37.9% | 47.1% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | GenY Millennial (1981 and after) | 25.4% | 42.0% | 38.6% | 40.9% | 48.9% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | A ² | 21.5% | 43.4% | 38.5% | 40.7% | 46.1% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | B | 23.5% | 43.5% | 37.2% | 35.9% | 45.7% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| C | 28.9% | 49.0% | 44.1% | 38.8% | 52.7% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| D | 31.0% | 50.5% | 44.1% | 37.9% | 54.2% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| E | 29.0% | 44.7% | 18.4% | 26.3% | 39.5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employee | 23.2% | 42.0% | 36.5% | 35.8% | 44.1% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Manager | 25.9% | 52.1% | 45.7% | 43.8% | 56.2% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 23.9% | 44.4% | 38.7% | 37.8% | 47.1% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Our 1.5°C Future | Emissions avoided through impact investment | AR 164 section 4.4.2 of the ISD: Our performance metrics | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | % reduction in operational carbon footprint | AR 166 section 4.4.2 of the ISD: Our performance metrics | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Engagement Targets | AR 160 to 161 section 4.4.2 of the ISD: Our performance metrics | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | % of reductions in financed emissions | AR 162 to 163 section 4.4.2 of the ISD: Our performance metrics | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Revenues from sustainable solutions | AR 158 section 4.4.2 of the ISD: Our performance metrics | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

¹ Reporting excludes Bolivia, Chile sales force, Farmers Management employees, and Germany, as well as any unranked employees, employees whose contract was terminated in 2021, and any other employees that didn't log in to MyDevelopment system.

² Our internal grading system determines the following progression by career level: career level A comprises all entry level and low specialization roles, career level B includes technical staff and frontline managers, career level C includes middle managers and highly specialized technical staff, career level D comprises senior managers and business unit leadership teams while career level E incorporates the most senior roles (Country CEOs and other senior business leaders). Unranked employees refer to employees in Germany and Farmers Management who are not assigned career levels and are not included (25 percent).