

# GRI index 2023

**Key**

AR: Annual Report 2023  
CDP: CDP submission 2023<sup>1</sup>  
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 2023 final	GRI Standard Title	Disclosure number	Disclosure name	Disclosure detail	Annual Report 2023 final	GRI Standard Title	Disclosure number	Disclosure name	Disclosure detail	Annual Report 2023 final	
<b>General Disclosures</b>	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	<a href="#">Zurich Insurance Group website</a> a. AR (inside front cover) Zurich Insurance Group Ltd (Zurich) b. AR 423 c. AR 2 d. AR 8	<b>General Disclosures (continued)</b>	2-9	Governance structure and composition		<a href="#">Zurich Insurance Group website</a> AR 35 to 72	<b>General Disclosures (continued)</b>	2-18	Evaluation of the performance of the highest governance body		AR 52	
	2-2	Entities included in the organization's sustainability reporting		AR 119-122 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 44-46		2-19	Remuneration policies		AR 82 to 89, 93, 99-101, 107, 110	
	2-3	Reporting period, frequency and contact point		AR 119-122 The indicators included in this report cover the same reporting period as the financial information, i.e., from January 1 to December 31, 2023, unless stated otherwise.  This report has been published on 15.03.2024		2-11	Chair of the highest governance body		<a href="#">Zurich Insurance Group website</a> AR 9 and 32-33		2-20	Process to determine remuneration		AR 82, 90, 96, 103	
	2-5	External assurance		<a href="#">Zurich Insurance Group website</a> AR 214-219		2-12	Role of the highest governance body in overseeing the management of impacts		<a href="#">Zurich Insurance Group website</a> <a href="#">Zurich Insurance Group website</a> AR 52-57 and 135-136		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 10-11; 32-33 and 116-117
	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.	<a href="#">Zurich Insurance Group website</a> <a href="#">Zurich Insurance Group website</a> AR (inside front cover), 8, 12 and 13		2-13	Delegation of responsibility for managing impacts		<a href="#">Zurich Insurance Group website</a> <a href="#">Zurich Insurance Group website</a> AR 52-57 and 135-136		2-23	Policy commitments	Describe its policy commitments for responsible business conduct, and respect for human rights.		<a href="#">Zurich Insurance Group website</a> and currently all commitments are <a href="#">Zurich Insurance Group website</a> For more information on our internal take on human rights, see page 25 of our Group <a href="#">Code of Conduct</a> <a href="#">Zurich Insurance Group website</a>
							2-14	Role of the highest governance body in sustainability reporting			<a href="#">Zurich Insurance Group website</a> <a href="#">Zurich Insurance Group website</a> AR 52-57 and 135-136; CDP	2-24	Embedding policy commitments	How it embeds each of its policy commitments for responsible business conduct	
					2-15	Conflicts of interest		AR 45	2-25	Processes to remediate negative impacts	Commitments to provide for or cooperate in the remediation of negative impacts		<a href="#">Zurich Insurance Group website</a>		
					2-17	Collective knowledge of the highest governance body		AR 46	2-26	Mechanisms for seeking advice and raising concerns			<a href="#">Zurich Insurance Group website</a> and <a href="#">Zurich Insurance Group website</a> AR 204 <a href="#">Zurich Insurance Group website</a>		

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<b>General Disclosures (continued)</b>	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 375 to 376
	2-28	Membership associations		<a href="#">Zurich Insurance Group website CDP</a>
	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.	<a href="#">Zurich Insurance Group website</a> <a href="#">Zurich Insurance Group website</a> <a href="#">Zurich Insurance Group website</a> AR 15-22 and 131-134 CDP
<b>Management Topics</b>	3-1	Process to determine material topics		<a href="#">Zurich Insurance Group website</a> AR 123
	3-2	List of material topics		<a href="#">Zurich Insurance Group website</a> AR 123-125
<b>Economic Performance</b>	201-1	Direct economic value generated and distributed		Refer to consolidated income statements "Income statements" AR 269 Note: Community investment is not split out, please refer to AR 133-134 section 2.3.4 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 364-372 note 19
	201-4	Financial assistance received from government		WEF IBC index table - Economic contribution
<b>Market Presence</b>	202-1	Ratios of standard entry level wage by gender compared to local minimum wage		WEF IBC index table Only qualitative disclosure
<b>Anti-corruption</b>	205-2	Communication and training about anti-corruption policies and procedures		<a href="#">Zurich Insurance Group website</a> AR 203-204 WEF index table – Anti-corruption
	205-3	Confirmed incidents of corruption and actions taken		WEF IBC index table
<b>Tax</b>	207-1	Approach to tax		<a href="#">Zurich Insurance Group website</a> AR 132-133
	207-2	Tax governance, control, and risk management		<a href="#">Zurich Insurance Group website</a>
	207-3	Stakeholder engagement and management of concerns related to tax		<a href="#">Zurich Insurance Group website</a>
	207-4	Country-by-country reporting		<a href="#">Zurich Insurance Group website</a>

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GRI Standard Title	Disclosure number	Disclosure name	Disclosure detail	Annual Report 2023 final
<b>Energy</b>	302-1	Energy consumption within the organization		<a href="#">Zurich Insurance Group website</a> <a href="#">Excel document link</a> CDP
	302-3	Energy		CDP
	302-4	Reduction of energy consumption		<a href="#">Zurich Insurance Group website</a> <a href="#">Excel document link</a> CDP
<b>Emissions</b>	305-1	Direct (Scope 1) GHG emissions		<a href="#">Zurich Insurance Group website</a> <a href="#">Excel document link</a> AR 179; CDP
	305-2	Energy indirect (Scope 2) GHG emissions		<a href="#">Zurich Insurance Group website</a> <a href="#">Excel document link</a> AR 179; CDP
	305-3	Other indirect (Scope 3) GHG emissions		<a href="#">Zurich Insurance Group website</a> <a href="#">Excel document link</a> AR 179; CDP
	305-4	GHG emissions intensity		AR 171-172; 208-209; CDP
	305-5	Reduction of GHG emissions		<a href="#">Zurich Insurance Group website</a> <a href="#">Excel document link</a> AR 179; CDP

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<b>Supplier Environmental Assessment</b>	308-1	New suppliers that were screened using environmental criteria		<a href="#">Zurich Insurance Group website</a> AR 132; CDP
<b>Employment</b>	401-1	New employee hires and employee turnover		AR 193-197
<b>Occupational Health and Safety</b>	403-1	Occupational health services		<a href="#">Zurich Insurance Group website</a>
	403-6	Promotion of worker health		<a href="#">Zurich Insurance Group website</a> <a href="#">Zurich Insurance Group website</a> 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
<b>Training and Education</b>	404-1	Average hours of training per year per employee		AR 195
<b>Diversity and Equal Opportunity</b>	405-1	Diversity of governance bodies and employees		<a href="#">Zurich Insurance Group website</a> AR 46, 61 and 197-200
	405-2	Ratio of basic salary and remuneration of women to men		AR 199-200

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<b>Child Labor</b>	408-1	Operations and suppliers at significant risk for incidents of child labor		Sourcing section in SR AR 132 Respecting human rights in SR AR 201-203
<b>Forced or Compulsory Labor</b>	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor		Sourcing section in SR AR 132 Respecting human rights in SR AR 201-203
<b>Supplier Social Assessment</b>	414-1	New suppliers that were screened using social criteria		<a href="#">Zurich Insurance Group website</a> AR 132
<b>Public policy</b>	415-1	Political contributions		<a href="#">Zurich Insurance Group website</a>

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