

# Zurich Insurance - Impaakt Report

# +1.15




Coverage Status: Good

11



Analyses

3  
8


313

Ratings

**Ticker:** ZURN.SW | **ISIN:** CH0011075394 | **# Employees:** 55000 | **Revenue:** \$76.4bn

**SASB Industry:**  
Insurance

**Market Cap:**  
70.6bn

**Ranking:**  
 /33 Rank in industry

Zurich Insurance Group AG, together with its subsidiaries, provides insurance products and related services in Europe, the Middle East, Africa, North America, Latin America, and the Asia Pacific. The company operates through Property & Casualty Regions, Life Regions, Farmers, Group Functions and Operations, and Non-Core Businesses segments. It offers car, home, travel, general liability, life and critical illness, worker injury, and other insurance products; and saving and investment, and pension and retirement planning products. The company also provides property, casualty, management or professional liability, trade credit, political risk, marine, cyber risk, and financial institution insurance products. In addition, it offers employee benefit insurance products; reinsurance services; and non-claims and ancillary services to the farmers' exchanges. It serves individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The company sells its products through agents, brokers, and bank distribution channels. Zurich Insurance Group AG was founded in 1872 and is based in Zurich, Switzerland. (Source: Yahoo Finance)

# Distribution of Analyses

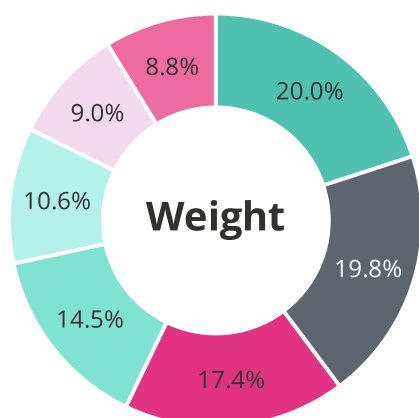
















## Ranked 1/33 in industry

 <b>Zurich Insurance</b>	<b>+1.15</b>	 
2. Chubb	<b>+0.73</b>	
3. Old Mutual	<b>+0.42</b>	
4. Muenchener Ruck	<b>+0.41</b>	
5. Suncorp	<b>+0.36</b>	
6. AIA Group	<b>+0.26</b>	
7. Axis Capital	<b>+0.26</b>	
8. AXA	<b>+0.24</b>	
9. Swiss Life	<b>+0.16</b>	
10. Allianz	<b>+0.05</b>	
11. Generali	<b>+0.00</b>	
12. Swiss Re	<b>-0.06</b>	
13. Ping An Insurance Group	<b>-0.18</b>	
14. Metlife	<b>-0.65</b>	
15. Tokio Marine	<b>-0.69</b>	
16. Assurant	<b>-0.90</b>	
17. Travelers	<b>-0.91</b>	
18. Unum	<b>-0.95</b>	
19. Prudential	<b>-0.96</b>	
20. Sun Life	<b>-1.01</b>	 
21. NN	<b>-1.03</b>	 
22. Allstate	<b>-1.06</b>	 
23. AIG	<b>-1.13</b>	 
24. Hartford Financial Services	<b>-1.20</b>	 
25. Manulife Financial	<b>-1.20</b>	 
26. Prudential Financial	<b>-1.30</b>	 
27. Aegon	<b>-1.30</b>	 
28. Loews	<b>-1.37</b>	 
29. Principal Financial	<b>-1.42</b>	 
30. Legal & General	<b>-1.51</b>	 
31. Berkshire Hathaway	<b>-1.59</b>	 
32. Voya Financial	<b>-1.81</b>	 
33. Aviva	<b>-1.89</b>	 

## Analytics based on the SDG Framework

The Sustainable Development Goals or Global Goals are a collection of 17 interlinked goals designed to be a blueprint to achieve a better and more sustainable future for all. The SDGs were set in 2015 by the United Nations General Assembly and are intended to be achieved by the year 2030.



SDG covered out of 17	#Analyses	Weight	Impact Score	
 Affordable and Clean Energy	2	19.98%	<b>-2.97</b>	
 Reduced Inequalities	2	19.80%	<b>+2.16</b>	
 Sustainable Cities and Communities	2	17.38%	<b>+2.81</b>	
 Decent work and Economic Growth	2	14.50%	<b>+3.22</b>	
 Peace, Justice and Strong Institutions	1	10.61%	<b>+2.91</b>	
 Climate Action	1	8.96%	<b>-2.39</b>	
 Gender Equality	1	8.78%	<b>+3.07</b>	

## Analyses by SDG

1: No Poverty

2: Zero Hunger

3: Good Health and Well-being

4: Quality Education

5: Gender Equality

6: Clean Water and Sanitation

7: Affordable and Clean Energy

8: Decent work and Economic Growth

9: Industry, Innovation and Infrastructure

10: Reduced Inequalities

11: Sustainable Cities and Communities

12: Responsible Consumption and Production

13: Climate Action

14: Life below Water

15: Life on Land

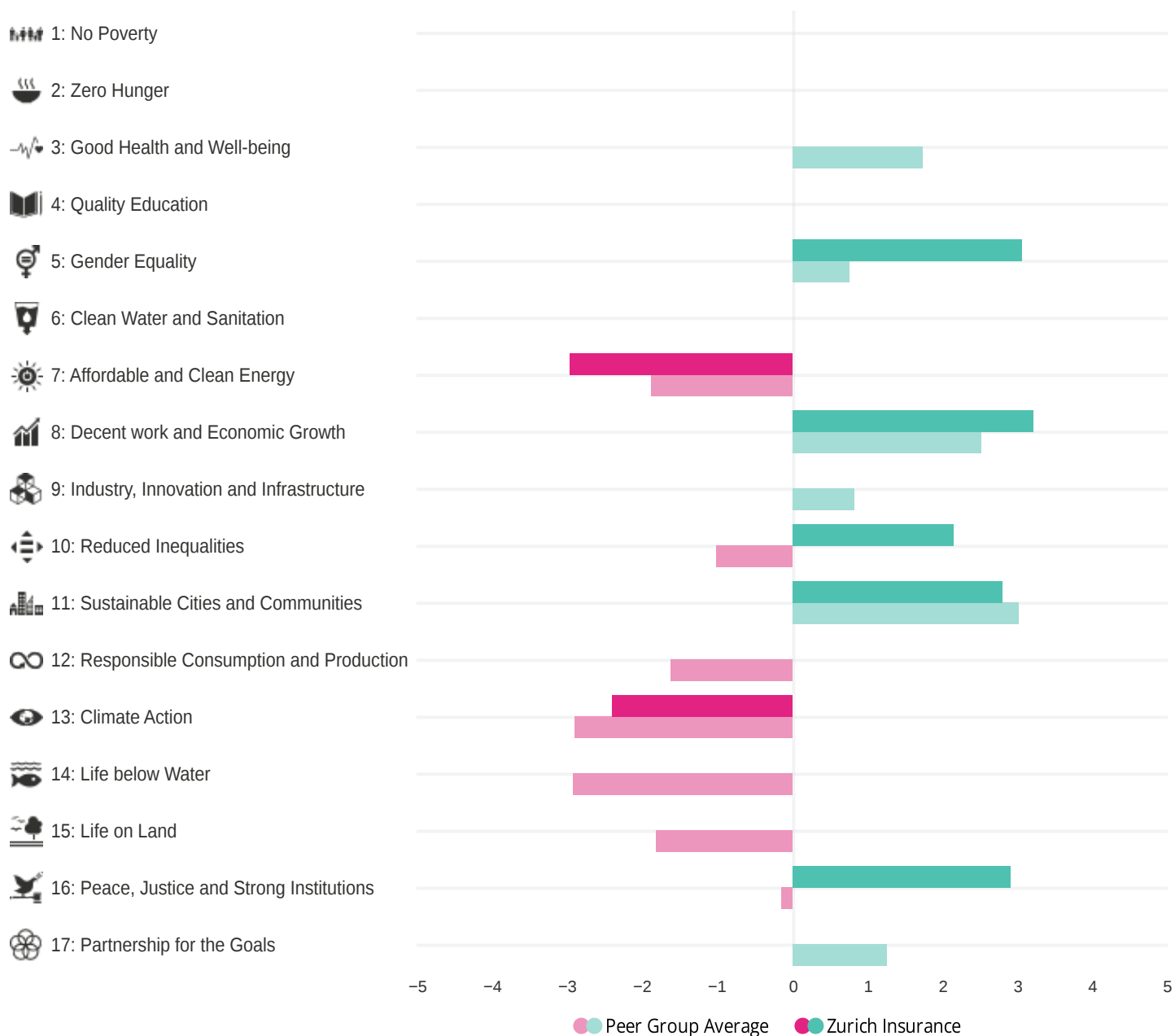
16: Peace, Justice and Strong Institutions

17: Partnership for the Goals










## Score Compared to Peer Group Average by SDG

Zurich Insurance's Peer Group: Allianz, Berkshire Hathaway, AIA Group, Swiss Re, AXA



## Detailed Peer Group Comparison by SDG

SDG	Peer Group Average		Zurich Insurance		Allianz	Berkshire Hathaway	AXA	AIA Group	Swiss Re
2	-	-	-		-	-	-	-	-
3	+2.10	-	-		+2.23	-0.63	+3.14	+2.02	+3.75
4	-	-	-		-	-	-	-	-
5	+0.78	<	<b>+3.07</b>		-1.09	-2.08	+1.46	+2.98	+0.31
6	-	-	-		-	-	-	-	-
7	-1.87	>	<b>-2.97</b>		-0.26	-2.49	-1.91	-2.50	-1.08
8	+2.53	<	<b>+3.22</b>		+4.09	-0.20	+2.73	+2.64	+2.71
9	+2.50	-	-		-	+2.50	-	-	-
10	-1.21	<	<b>+2.16</b>		-2.76	-1.50	-1.44	-	-2.50
11	+3.02	>	<b>+2.81</b>		+2.57	-	-	+3.99	+2.71
12	-3.24	-	-		-	-	-	-3.24	-
13	-2.90	<	<b>-2.39</b>		-3.01	-3.95	-2.93	-2.00	-3.12
14	-2.92	-	-		-	-2.92	-	-	-
15	-2.41	-	-		-2.81	-1.60	-	-	-2.83
16	-0.15	<	<b>+2.91</b>		-2.10	-0.45	-2.22	-1.25	+2.22
17	+2.55	-	-		-	-	+2.96	+2.14	-

Sustainability Accounting Standards Board (SASB) connects businesses and investors on the financial impacts of sustainability. Financially Materials: SASB's mission is to help businesses around the world identify, manage and report on the sustainability topics that matter most to their investors.





# Analyses by SASB Theme







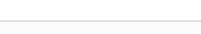


## Score Compared to Peer Group Average by SASB Theme

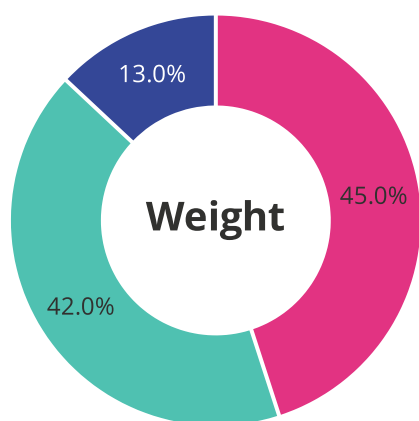
Zurich Insurance's Peer Group: Allianz, Berkshire Hathaway, AIA Group, Swiss Re, AXA



## Detailed Peer Group Comparison by SASB

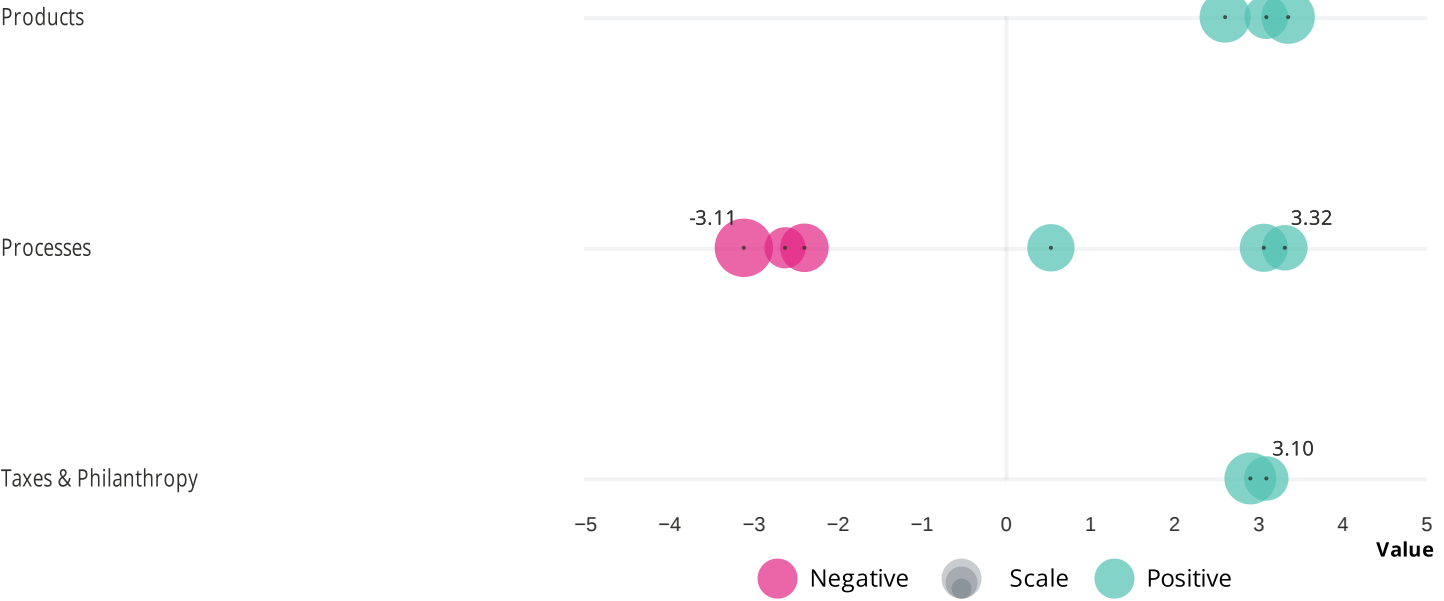
SASB Theme	Peer Group Average		Zurich Insurance		Allianz	Berkshire Hathaway	AXA	AIA Group	Swiss Re
Business Ethics	+2.46	<	<b>+2.91</b>		+2.30	+2.50	+2.63	+2.19	+2.22
Customer Welfare	+2.56	<	<b>+3.36</b>		+3.49	+2.50	+2.91	-0.64	+3.75
Ecological Impacts	-2.77	>	<b>-3.11</b>		-0.90	-2.94	-3.22	-3.24	-3.22
Employee Engagement, Diversity & Inclusion	+1.32	<	<b>+2.29</b>		+1.24	+0.46	+0.91	+2.85	+0.18
Energy Management	-1.89	>	<b>-2.62</b>		-1.34	-	-1.91	-2.50	-1.08
GHG Emissions	-2.48	<	<b>-2.39</b>		-3.01	-	-2.50	-2.00	-2.50
Human Rights & Community Relations	+0.99	<	<b>+2.89</b>		-1.63	-1.84	+0.47	+3.34	+2.71

To help you look at the most material impacts of a company, we distinguish impact that is either related to the Processes of the company, its Products (or services) or its Philanthropy.



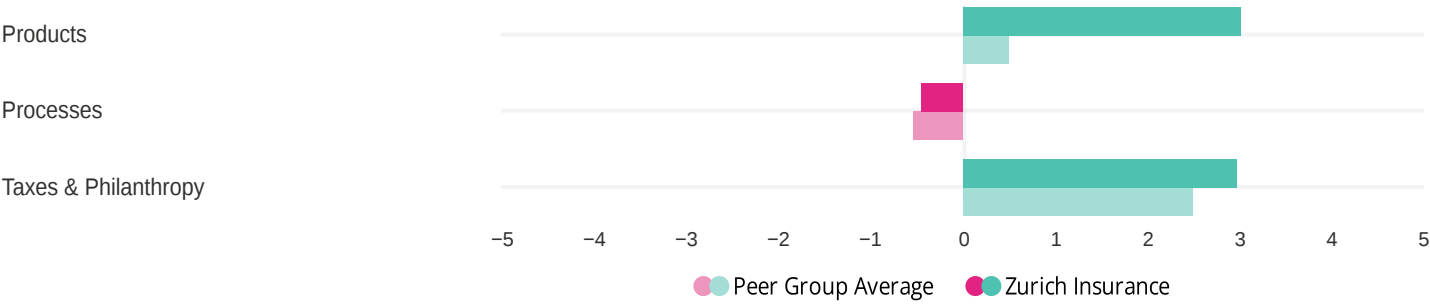
Category industries covered out of 3	#Analyses	Weight	Impact Score	
Processes	6	45.01%	-0.44	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Products	3	41.97%	+3.03	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Taxes & Philanthropy	2	13.02%	+2.99	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>

# Analyses by Category



## Score Compared to Peer Group Average by Category



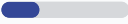


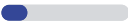








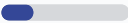








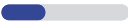


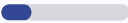


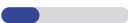


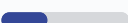
Zurich Insurance's Peer Group: Allianz, Berkshire Hathaway, AIA Group, Swiss Re, AXA



Detailed Peer Group Comparison by Categories

Category	Peer Group Average		Zurich Insurance		Allianz	Berkshire Hathaway	AXA	AIA Group	Swiss Re
Processes	-0.53	<	-0.44	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	-0.82	+0.46	-0.37	-0.74	-1.29
Products	+0.51	<	+3.03	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	+0.24	-2.22	-0.18	+0.90	+1.30
Taxes & Philanthropy	+2.50	<	+2.99	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	+2.30	+2.50	+2.84	+2.16	+2.22

# Detailed Score of all analyses

SASB Theme	SDG	Headline	Impact value	Impact scale	#Ratings
Employee Engagement, Diversity & Inclusion	 5	Zurich Insurance achieved gender diversity and inclusion in 2019 with women representing 51.1% of the total workforce	+3.07 	1.49 	19
Energy Management	 7	Zurich Insurance's 2019 fossil fuel use was equivalent to that of 12,629 U.S. homes in a year	-2.62 	1.00 	14
Ecological Impacts	 7	Zurich Insurance is the 4th largest insurer globally for oil and gas companies	-3.11 	2.39 	42
Human Rights & Community Relations	 8	Zurich Insurance impact investment portfolio grew to \$4.6 billion in 2019	+3.10 	1.17 	20
Employee Engagement, Diversity & Inclusion	 8	Zurich Insurance contributes to economic growth & social stability by employing 55k people globally	+3.32 	1.29 	16
Employee Engagement, Diversity & Inclusion	 10	Ethnic minorities in Zurich's US workforce comprised 33.3% & 5.8% people with disabilities	+0.54 	1.43 	20
Customer Welfare	 10	Zurich Insurance Group paid out 98% of claims in 2018, and improved this by 23% in 2020	+3.36 	1.93 	60
Human Rights & Community Relations	 11	225,000 people have benefited from Zurich's Flood Resilience Alliance	+2.61 	1.73 	20
Human Rights & Community Relations	 11	Zurich Insurance helps create affordable housing for the homeless in Calgary, Canada	+3.10 	1.22 	50
GHG Emissions	 13	Zurich Insurance emitted 66,708 tCO2e in 2020, equivalent to emissions by 12,586 Swiss individuals	-2.39 	1.52 	26
Business Ethics	 16	Over the past three years, Zurich Insurance has contributed around USD 4.2Bn to corporate taxes	+2.91 	1.80 	16

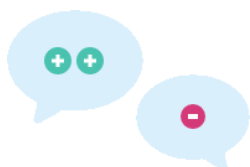


# Understanding our Impact Score



## 1. Analyses

The analyses are written by an active community of writers that went through a rigorous training process. Each analysis is reviewed by our team of editors being published.



## 2. Ratings

Then the community rates each analysis according to 2 dimensions: value and scale.



Value

## 3. Value & Scale

**Value:** how positive or negative the impact is described in the analysis. **Scale:** how small or large the impact is described, taking into account the breadth, depth and persistence, as defined by the Impact Management Project.

Scale



## 4. Final Score

The analyses are written by an active community of writers that went through a rigorous training process. Each analysis is reviewed by our team of editors being published.