





# Focusing on the 'S' in ESG: Social-Impact Efforts that Create Real Value

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# The 'S' in ESG

S&P: “**What** are the **social** factors that pose a **risk** to a company’s financial performance?”

**HOW** can the firm I work for manage its relationship with society?  
Key topics:

- Employee relationships
- Product quality, supply chain exposures
- Community standing
- Future demographic or consumer changes
- Political environment

# Why – What – How

# The Why

- › Investors
- › Talent
- › Risk Management

## Winning Culture





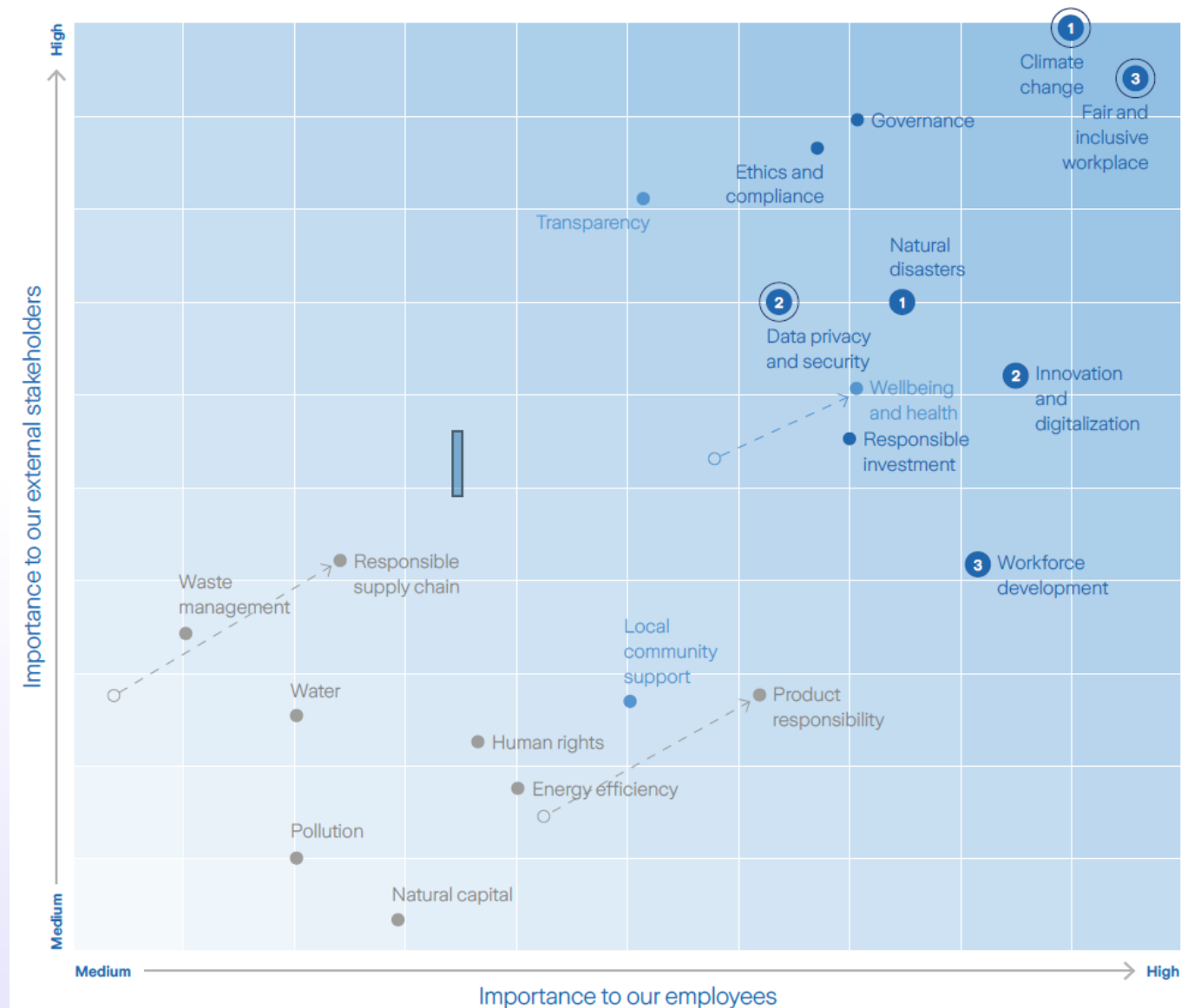


# Create a brighter future together

Zurich's ambition is become one the world's most responsible and impactful businesses. We are committed to producing sustainable value for our customers, people, partners, and shareholders, as well as for the communities in which we operate and live.

# The What

## Zurich Example



- Monitor trends
- Proactively manage
- Strategic priorities
- Topics confirmed to be of high importance during the 2021 materiality review
- Topics that were identified as having become significantly more important during the 2021 materiality review



# & The How



## Customers

Customer centric solutions and experiences; Fair and transparent conduct;  
Digital confidence and trust



## Employees

Work sustainability and digital upskilling



## Communities

Z Zurich Foundation



# Z Zurich Foundation – 2021 in Numbers

**3,770,000 lives** at least positively impacted



**56% of Zurich's employee base volunteered**, in addition to providing other innovative forms of engagement



**CHF 31m invested in community grants** in 2021, and **CHF 13m** worth of new and extended multi-year grants were approved

**17 new local grant programs** launched to support projects under the Foundation's strategic areas



**CHF 2.4m+ of Zurich employee donations** received (up 88% compared to 2020).

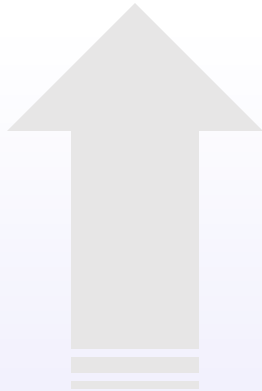


# Value Creation

Zurich Example

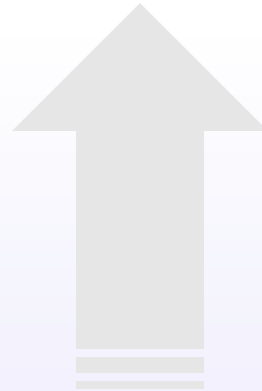
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Customer TNPS  
YTD 2022



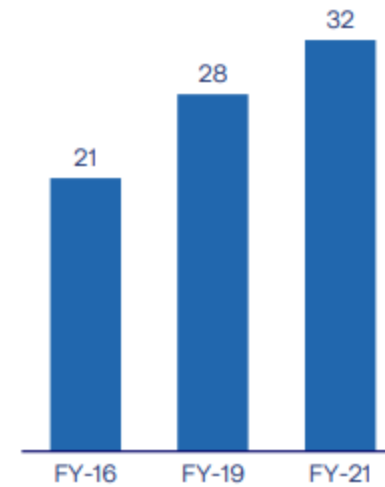
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Employee NPS  
YTD 2022

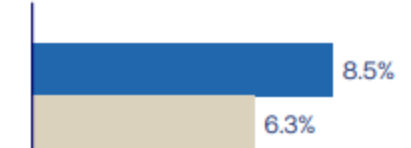


STABLE, GROWING EARNINGS AND ATTRACTIVE DIVIDEND  
(FY-16 to FY-21)<sup>2</sup>

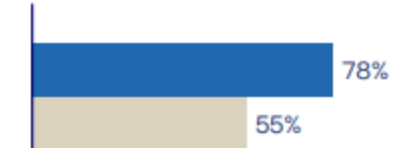
DILUTED EARNINGS PER SHARE  
(CHF)



EPS GROWTH (CAGR, %)



PAYOUT RATIO (%)



■ Zurich Insurance Group ■ Peer group median

# Closing Thoughts

What social risks are most important in your sector, your business over the 5-10 year time frame?

Where are the biggest risks (defensive) and where are the biggest opportunities (offensive)?

How can you inspire and enable execution?

Thank You