

## ESG Analyst Data

This document contains non-GAAP financial measures. For reconciliations to GAAP financial measures, please see page 5.

TOPIC	METRIC	2021	2020	2019
<b>Economic</b>				
<b><u>Financial Performance</u></b>	Earned Premiums (million USD)	\$30,855	\$29,044	\$28,272
	Total Revenues (million USD)	\$34,816	\$31,981	\$31,581
	Core Income (million USD)	\$3,522	\$2,686	\$2,537
	Net Income (million USD)	\$3,662	\$2,697	\$2,622
	Net Income Per Diluted Share	\$14.49	\$10.52	\$9.92
	Total Assets (million USD)	\$120,466	\$116,764	\$110,122
	Shareholders' Equity (million USD)	\$28,887	\$29,201	\$25,943
	Return On Equity	12.7%	10.0%	10.5%
	Core Return On Equity	13.7%	11.3%	10.9%
	Book Value Per Share	\$119.77	\$115.68	\$101.55
	Dividends Per Share	\$3.49	\$3.37	\$3.23
	Amount of Excess Capital Returned to Shareholders through Dividends and Share Repurchases (million USD)	\$3,076	\$1,536	\$2,396
<b><u>Investments</u></b>	Total Investments (million USD)	\$87,375	\$84,423	\$77,884
	Percentage of Invested Assets in Fixed Maturity & Short-Term Investments	93%	94%	94%
	Net Investment Income Pre-Tax (million USD)	\$3,033	\$2,227	\$2,468
<b><u>Customers</u></b>	Customer Retention Rate	<a href="#">SASB Report</a>	<a href="#">SASB Report</a>	<a href="#">SASB Report</a>
<b>Environmental</b>				
<b><u>GHG Emissions</u></b>	Scope 1 GHG Emissions (metric tons CO <sub>2</sub> e)	12,794	13,500	23,746
	Emissions from Mobile Combustion (metric tons CO <sub>2</sub> e)	11,655	12,414	22,525
	Emissions from Office Activity (metric tons CO <sub>2</sub> e)	1,139	1,086	1,221
	Scope 2 GHG Emissions <sup>[1]</sup> (metric tons CO <sub>2</sub> e)	20,683	21,908	27,970
	Total Scope 1 & Scope 2 GHG Emissions (metric tons CO <sub>2</sub> e)	33,477	35,408	51,716
	GHG Emissions per Revenue (metric tons CO <sub>2</sub> e per \$)	0.00000096	0.00000111	0.00000163

[1] Location-based method

TOPIC	METRIC	2021	2020	2019
	GHG Emissions per FTE (metric tons CO <sub>2</sub> e per person)	1.12	1.18	1.72
	Scope 3 Emissions from Travel	4,479	5,666	17,819
	Percentage of Electricity from Renewable Sources <sup>[1]</sup>	22%	22%	19%
	Percentage of Total Energy from Renewable Sources <sup>[1]</sup>	8%	8%	6%
	Emissions Reduction Initiatives (y/n)	Y	Y	Y
	GHG Emissions Reduction Goal (y/n)	Y	Y	Y
<b>Climate</b>	Climate Opportunities Discussed (y/n)	Y	Y	Y
	Climate Risks Discussed (y/n)	Y	Y	Y
<b>Social</b>				
<b>Workforce Data</b>	Global Headcount	30,778	30,572	30,784
	Percentage of Employees Who Work Full Time	98%	98%	98%
	Percentage of Employees Located in the United States	90%	91%	91%
	Percentage of Women in Workforce (U.S. only)	54%	55%	55%
	Percentage of Minorities (people of color) in Workforce (U.S. only)	25%	25%	25%
	Voluntary Turnover Rate (U.S. only) <sup>[2]</sup>	10%	5.5%	7.2%
	Voluntary Turnover Rate (Global) <sup>[2]</sup>	10.2%	5.6%	7.4%
	Involuntary Turnover Rate (U.S. only) <sup>[2]</sup>	1.5%	1.2%	1.8%
	Involuntary Turnover Rate (Global) <sup>[2]</sup>	1.5%	1.2%	2.1%
	Total Turnover Rate (U.S. only) <sup>[2]</sup>	11.6%	6.7%	9.1%
	Total Turnover Rate (Global) <sup>[2]</sup>	11.8%	6.9%	9.6%
<b>Supplier Management &amp; Diversity</b>	Supplier Management Policy (y/n)	Y	Y	Y
	Diverse Supplier Spend (Tier 1 and Tier 2)	\$160 million+	\$140 million+	\$140 million+
<b>Human Rights</b>	Equitable Pay Statement (y/n)	Y	Y	Y
	Human Rights Statement (y/n)	Y	Y	Y
	Equal Employment Opportunity Policy (y/n)	Y	Y	Y
<b>Ethics</b>	Anti-Bribery & Anti-Corruption Policy (y/n)	Y	Y	Y
	Code of Business Conduct & Ethics (y/n)	Y	Y	Y
	Whistleblowing & Non-Retaliation Policy (y/n)	Y	Y	Y
<b>Community</b>	Direct Cash	\$17,056,108	\$19,537,777	\$17,423,703
	Foundation Cash	\$5,546,500	\$3,407,352	\$6,586,694

[1] Percentages from renewable energy for 2020 and 2019 have been restated to reflect adjusted data from certain utility vendor partners.

[2] Excludes Simply Business and Zensurance.

TOPIC	METRIC	2021	2020	2019
	Total Cash	\$22,602,608	\$22,945,129	\$24,010,397
	Non-Cash	\$1,631,844	\$1,767,285	\$206,064
	Annual Cash/Volunteer Match Offer per Employee	\$1,500	\$1,500	\$1,500
	Community Connections Matching Gifts/Volunteer Match Contributions (million USD)	\$1.6	\$1.3	\$1.3
	Employee Volunteer Hours	57,000 <sup>[1]</sup>	50,000 <sup>[1]</sup>	130,000
<b>Governance<sup>[2]</sup></b>				
<b><u>Board Composition &amp; Independence</u></b>	Size of the Board (Number of Nominees Elected at the Annual Meeting)	11	11	10
	Board Average Age	65	65	65
	Mandatory Retirement Age (y/n)	Y	Y	Y
	Average Director Tenure	9	9	9
	Number of Independent Directors	10	10	9
	Percentage of Directors Who Are Independent	91%	91%	90%
	Independence of Committees (Other than Executive Committee)	Y	Y	Y
	Independent Chairman (y/n)	N	N	N
Independent Lead Director (y/n)	Y	Y	Y	
<b><u>Board Diversity</u></b>	Number of Women on the Board	4	4	3
	Percentage of Directors Who Are Women	36%	36%	30%
	Number of Diverse Directors	1	1	1
	Percentage of Directors Who Are Diverse	9%	9%	10%
<b><u>Board &amp; Committee Meetings</u></b>	Number of Board and Committee Meetings During the Calendar Year	33	35 <sup>[3]</sup>	32
	Number of Directors Attending Less than 75% of Meetings During the Calendar Year	0	0	0
	Executive Session (y/n)	Y	Y	Y

[1] The COVID-19 pandemic severely reduced volunteer activities among our employees, resulting in reduced volunteer hours.

[2] Information provided is as of the conclusion of the Annual Meeting of Shareholders for the stated year. Updated information, as applicable, is reflected in the Governance Practices section of our sustainability site; in 2022, the size of our Board increased to 13, and 12 of our directors are independent (92%), 5 are women (38%) and 2 are racially/ethnically diverse (15%).

[3] In addition, during the first few months of the COVID-19 pandemic, the Board held bi-weekly calls to discuss topics related to the pandemic.

TOPIC	METRIC	2021	2020	2019
<u>Shareholder Rights</u>	Annual Election of Directors (y/n)	Y	Y	Y
	Majority Voting Standard for Director Elections (y/n)	Y	Y	Y
	Single Voting Class (y/n)	Y	Y	Y
	Proxy Access (y/n)	Y	Y	Y
	Poison Pill (y/n)	N	N	N
<u>Executive Compensation</u>	Clawback Provision for Executive Compensation (y/n)	Y	Y	Y
	Single-Trigger Vesting (y/n)	N	N	N
	CEO Stock Ownership Guidelines	Y	Y	Y
	CEO Stock Ownership Multiple of Base Salary	5	5	5
	Vice Chairmen & Executive Vice Presidents Stock Ownership Guidelines	Y	Y	Y
	Vice Chairmen & Executive Vice Presidents Stock Ownership Multiple of Base Salary <sup>[1]</sup>	3	3	3
	Director Stock Ownership Guidelines (y/n)	Y	Y	Y
	Director Stock Ownership Multiple of Annual Deferred Stock Award	4	4	4
<b>Sustainability Disclosures</b>				
<b>Disclosure Frameworks</b>	GRI Criteria Compliance (y/n)	Y	Y	Y
	SASB Disclosure (y/n)	Y	Y	Y
	TCFD Disclosure (y/n)	Y	Y	Y

[1] Under the Compensation Committee's executive stock ownership policy, the CEO has a target ownership level of the lesser of 150,000 shares or the equivalent value of 500% of base salary, Vice Chairmen and Executive Vice Presidents have target ownership levels of the lesser of 30,000 shares or the equivalent value of 300% of base salary, and Senior Vice Presidents have target ownership levels of the lesser of 5,000 shares or the equivalent value of 100% of base salary.

## Non-GAAP Reconciliations

### Reconciliation of Net Income to Core Income

(DOLLARS IN MILLIONS, AFTER-TAX)	FOR THE YEAR ENDED DECEMBER 31,		
	2021	2020	2019
<b>Net income</b>	\$3,662	\$2,697	\$2,622
Less: Net realized investment gains	(132)	(11)	(85)
Less: Impact of changes in tax laws and/or tax rates <sup>[1]</sup>	(8)	—	—
<b>Core income</b>	<b>\$3,522</b>	<b>\$2,686</b>	<b>\$2,537</b>

### Reconciliation of Shareholders' Equity to Adjusted Shareholders' Equity

(DOLLARS IN MILLIONS)	AS OF DECEMBER 31,			
	2021	2020	2019	2018
<b>Shareholders' equity</b>	<b>\$28,887</b>	<b>\$29,201</b>	<b>\$25,943</b>	<b>\$22,894</b>
<b>Adjustments</b>				
Net unrealized investment (gains) losses, net of tax, included in shareholders' equity	(2,415)	(4,074)	(2,246)	113
Net realized investment gains, net of tax	(132)	(11)	(85)	(93)
Impact of changes in tax laws and/or tax rates <sup>[1]</sup>	(8)	—	—	—
<b>Adjusted shareholders' equity</b>	<b>\$26,332</b>	<b>\$25,116</b>	<b>\$23,612</b>	<b>\$22,914</b>

[1] Impact is recognized in the accounting period in which the change is enacted.

## Calculation of Return on Equity and Core Return on Equity

(DOLLARS IN MILLIONS, AFTER-TAX)	FOR THE YEAR ENDED DECEMBER 31,		
	2021	2020	2019
<b>Net income</b>	\$3,662	\$2,697	\$2,622
Average shareholders' equity	28,735	26,892	24,922
<b>Return on equity</b>	12.7%	10.0%	10.5%
<b>Core income</b>	\$3,522	\$2,686	\$2,537
Adjusted average shareholders' equity	25,718	23,790	23,335
<b>Core return on equity</b>	13.7%	11.3%	10.9%

Average shareholders' equity is (a) the sum of total shareholders' equity at the beginning and end of each of the quarters for the period presented divided by (b) the number of quarters in the period presented times two.

Adjusted shareholders' equity is shareholders' equity excluding net unrealized investment gains (losses), net of tax, included in shareholder's equity, net realized investment gains (losses), net of tax, for the period presented and the effect of a change in tax laws and tax rates at enactment (excluding the portion related to net unrealized investment gains (losses)). Adjusted average shareholders' equity is (a) the sum of adjusted shareholders' equity at the beginning and end of each of the quarters for the period presented divided by (b) the number of quarters in the period presented times two.

Return on equity is the ratio of (a) net income for the period presented to (b) average shareholders' equity for the period presented. Core return on equity is the ratio of (a) core income for the period presented to (b) adjusted average shareholders' equity for the period presented.

Definitions of certain terms used in this Data Download are included in the Glossary of Selected Insurance Terms portion of the Form 10-K.