



Sustainability Data Sheet

Economic and Financial Performance

Financial Highlights			
(Dollars in millions, except per share data)	2020	2019	2018
Earned premiums	\$5,980	\$5,604	\$5,170
Investment income, net of expenses	670	646	619
Total revenues	7,536	7,924	5,407
Net income	1,216	1,997	287
Non-GAAP operating income*	533	694	549
Capital returned to shareholders through cash dividends paid and share repurchases	636	422	461
Value creation ratio	14.7%	30.5%	(0.1)%
Per Share Data			
Net income - diluted	\$7.49	\$12.10	\$1.75
Cash dividends declared - ordinary	2.40	2.24	2.12
Book value	67.04	60.55	48.10
Consolidated Balance Sheet Data			
Total investments	\$21,542	\$19,746	\$16,732
Net unrealized investment portfolio gains	5,955	4,761	2,598
Total assets	27,542	25,408	21,935
Shareholders' equity	10,789	9,864	7,833
Customer retention rate			
Commercial lines policies retained	Near the high end of the mid-80% range	Near the high end of the mid-80% range	Near the high end of the mid-80% range
Personal lines policies retained	Near the high end of the mid-80% range	Near the high end of the mid-80% range	Near the high end of the mid-80% range

Environmental

Emissions Highlights			
(Emissions in metric tons CO ₂ e)	2020	2019	2018
Scope 1 GHG emissions	12,803	16,935	17,337
Scope 2 GHG emissions	11,605	14,035	15,160
Total scope 1 & 2 GHG emissions	24,408	30,970	32,497
GHG emissions intensity factor (revenue)	3.24	3.91	6.01
GHG emissions intensity factor (FTE)	4.64	6.02	6.50
Emissions reduction initiatives (y/n)	y	y	y
GHG emissions reduction goal (y/n)	n	n	n
Climate opportunities discussed (y/n)	y	y	y
Climate risks discussed (y/n)	y	y	y
CDP carbon disclosure (y/n)	y	y	y

Social

Workforce Highlights			
	2020	2019	2018
Total number of associates	5,266	5,148	4,999
Percent of women in workforce	48%	48%	48%
Percent of minorities in workforce	10%	10%	9%
Voluntary turnover rate	5%	5%	5%
Percentage of employees receiving training	100%	100%	100%
Diversity and Ethics Highlights			
Equal employment opportunity policy (y/n)	y	y	y
Adjusted Gender Pay Gap**	1.0% (in favor of men)	1.0% (in favor of men)	1.3% (in favor of men)
Adjusted Ethnic Minority Pay Gap**	1.9% (in favor of ethnic minorities)	1.5% (in favor of ethnic minorities)	-
Anti-bribery & anti-corruption policy (y/n)	y	y	y
Code of business conduct & ethics (y/n)	y	y	y
Whistleblowing & nonretaliation policy (y/n)	y	y	y

Governance (2021 data included to reflect material governance changes. Data as of May 8, 2021.)

Board and Governance Highlights				
	2021	2020	2019	2018
Size of the board (number of nominees elected at the annual meeting)	14	15	14	14
Maximum age for director service (y/n)	y	y	y	y
Average tenure of independent directors	14.4	11.4	14.4	14.4
Number of independent directors	11	11	10	10
Percent of directors who are independent	79%	73%	71%	71%
Independence of committees	100%	100%	100%	100%
Independent chairman (y/n)	n	n	n	n
Independent lead director (y/n)	y	y	y	y
Number of women on the board	4	4	2	2
Percentage of directors who are women	27%	27%	14%	14%
Number of board and committee meetings during the calendar year		37	33	29
Number of directors attending less than 75% of meetings during the calendar year		0	0	0
Executive session (y/n)	y	y	y	y
Annual election of directors (y/n)	y	y	y	y
Majority voting standard for uncontested director elections (y/n)	y	y	y	y
Single voting class (y/n)	y	y	y	y
Proxy access (y/n)	y	y	y	y
Poison pill (y/n)	n	n	n	n

Executive Compensation Highlights

	2020	2019	2018
Clawback provision for executive compensation (y/n)	y	y	y
Single-trigger vesting (y/n)	n	n	n
CEO stock ownership guidelines (y/n)	y	y	y
CEO stock ownership multiple of base salary	5X	5X	5X
CEO Pay Ratio	38.1:1	57.5:1	39.1:1
Executive stock ownership guidelines (y/n)	y	y	y
Executive stock ownership multiple of base salary	2X to 3.5X	2X to 3.5X	2X to 3.5X
Director stock ownership guidelines (y/n)	y	y	y
Director stock ownership multiple of annual meeting fees	5X	5X	5X

Sustainability Disclosures and Frameworks***

	2020	2019	2018
CDP carbon disclosure (y/n)	y	y	y
CINF ESG Report (y/n)	y	y	y
CINF SASB Report (y/n)	y	y	y

* The Definitions of Non-GAAP Information and Reconciliation to Comparable GAAP Measures on cinfin.com defines and reconciles measures presented in this report that are not based on GAAP or Statutory Accounting Principles

** See page 8 of our Environmental, Social and Governance (ESG) Report available at cinfin.com/sustainability for information on how the Adjusted Pay Gaps were calculated.

*** Selected aspects of SASB Framework and Standards focusing on materiality are incorporated into this report. Nasdaq's ESG Reporting Guide 2.0 also emphasized materiality and was considered in preparing our sustainability disclosures.