



# Sustainability Data Sheet

## Economic and Financial Performance

<b>Financial Highlights</b>			
(Dollars in millions, except per share data) Adjustments, where applicable for adoption of ASU 2018-12, are unaudited	<b>2022</b>	<b>2021</b>	<b>2020</b>
Earned premiums	\$7,225	\$6,478	\$5,980
Investment income, net of expenses	781	714	670
Total revenues	6,563	9,626	7,536
Net income (loss)	(487)	2,968	1,216
Non-GAAP operating income*	672	1,065	533
Capital returned to shareholders through cash dividends paid and share repurchases	833	539	636
Value creation ratio	(14.6%)	25.7%	14.7%
<b>Per Share Data</b>			
Net income (loss) - diluted	(\$3.06)	\$18.24	\$7.49
Cash dividends declared - ordinary	2.76	2.52	2.40
Book value	67.21	79.59	67.04
<b>Consolidated Balance Sheet Data</b>			
Total investments	\$22,425	\$24,666	\$21,542
Net unrealized investment portfolio gains	4,700	7,986	5,955
Total assets	29,732	31,414	27,542
Shareholders' equity	10,562	12,764	10,789
<b>Customer retention rate</b>			
Commercial lines policies retained	In the upper 80% range	In the upper 80% range	Near the high end of the mid-80% range
Personal lines policies retained	In the low- to mid-90% range	In the upper 80% range	Near the high end of the mid-80% range

## Environmental

<b>Emissions Highlights</b>			
(Emissions in metric tons CO2e)	<b>2022</b>	<b>2021</b>	<b>2020</b>
Scope 1 GHG emissions	14,568	13,597	12,803
Scope 2 GHG emissions	9,437	10,557	11,605
Total scope 1 & 2 GHG emissions	24,005	24,154	24,408
GHG emissions intensity factor (revenue)	3.66	2.51	3.24
GHG emissions intensity factor (FTE)	4.66	4.68	4.64
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

## Social

Workforce Highlights			
	2022	2021	2020
Total number of associates	5,148	5,166	5,266
Percent of women in workforce	47%	47%	48%
Percent of minorities in workforce	10%	10%	10%
Voluntary turnover rate	8%	7%	3%
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**	1.5% (in favor of men)	1.5% (in favor of men)	1.0% (in favor of men)
Adjusted Ethnic Minority Pay Gap**	1.2% (in favor of ethnic minorities)	1.6% (in favor of ethnic minorities)	1.8% (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 (2023 data included to reflect material governance changes. Data as of May 6, 2023.)

Board and Governance Highlights				
	2023	2022	2021	2020
Size of the board (number of nominees elected at the annual meeting)	12	13	14	15
Maximum age for director service (y/n)	y	y	y	y
Average tenure of independent directors	10.8	12.1	14.4	11.4
Number of independent directors	9	10	11	11
Percent of directors who are independent	75%	77%	79%	73%
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	4	4
Percentage of directors who are women	33%	31%	27%	27%
Number of board and committee meetings during the calendar year		27	27	37
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

	2022	2021	2020
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	65.3:1	61.5:1	38.1:1
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\*\*\*

	2022	2021	2020
CDP carbon disclosure (y/n)	n	n	y
CINF ESG Report (y/n)	y	y	y
CINF SASB Report (y/n)	y	y	y
CINF TCFD Report (y/n)	y	y	n

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

\*\* See page 11 of our Environmental, Social and Governance (ESG) Report available at [cinfin.com/sustainability](http://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.