

The Swiss Re Foundation

Empowering communities to build resilience.

Who we are

The Swiss Re Foundation reflects the social and humanitarian values of Swiss Re. We empower vulnerable communities to become more resilient to risk and to adapt to changing circumstances. Our programmes address the underlying causes and challenging effects of changes in the natural and social environment. Swiss Re's core competencies are thus directly relevant to our work.

How we help

Disaster risk reduction

We support initiatives aimed at preventing and preparing for the adverse impacts of natural disasters and the suffering they cause.

Capacity building

We help people and communities develop skills to improve their living conditions and their resilience.

Research and innovation

We fund efforts to develop new risk management approaches that can work in areas often thought uninsurable.

Social entrepreneurship

We support entrepreneurs whose ideas and connections can provide innovative solutions to critical social and environmental problems.

Emergency aid

Rapid assistance can save lives in a large-scale emergency. We respond through immediate grants and donation matching programmes for Swiss Re employees.

Community support

Our community programmes promote social welfare and protect the natural environment close to Swiss Re offices.

 For more information see [swissrefoundation.org/](https://www.swissrefoundation.org/)



Serving low-income areas of Lima, Peru, that lack municipal sanitation, x-runner offers water-free toilets and solid waste pick-up at affordable prices.



The Swiss Re Foundation in 2015 – Seeds of resilience

This report presents the Swiss Re Foundation’s approach, a focus section on building resilience and an overview of its programmes.



What we respond to

- Threats to:
- Health
 - Security
 - Prosperity
 - Opportunity

What our priorities are

- Climate
- Natural hazards
- Water
- Society

Who we support

- Social entrepreneurs
- NGOs
- Academic institutions that help communities increase their resilience

Where we help

- In emerging and developing countries
- In regions where Swiss Re has offices

Other Swiss Re publications

Our publications provide the gateway to Swiss Re's broad knowledge base and expertise. They cover a broad range of topics: from technical reinsurance issues and emerging risks to natural perils, economic trends and strategic issues in our industry. This is a selection of recent publications, in addition to those featured on page 46.

You can download or order our publications at www.swissre.com/library/



Forestry insurance: A largely untapped potential

Forests are a vital resource for life on our planet but remain largely uninsured today. Swiss Re believes the re/insurance industry can make a big difference for forestry stakeholders by helping them close the protection gap with viable forest management solutions.



Winter storms in Europe: messages from forgotten catastrophes

This publication analyses severe weather events in the late 19th century and their potential impact on insurance today.



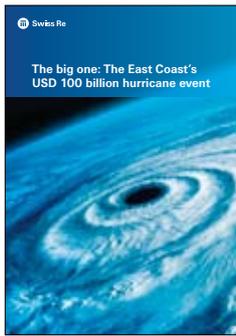
Keeping tabs on the typhoon threat

Smart modelling can help China strengthen its resilience to typhoon risk. In this publication, Swiss Re NatCat experts describe a modelling approach that could offer Hong Kong and Shanghai a way of preparing more systematically for natural disasters.



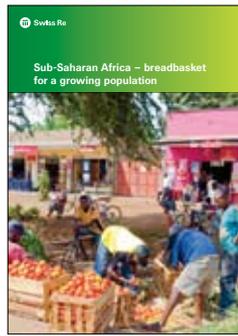
Small quakes, big impact: lessons learned from Christchurch

Discover how a small aftershock in Christchurch, NZ – a city not considered an earthquake hotspot – triggered one of the largest insurance losses ever. Our report points to soil liquefaction as a contributing factor and considers the potential for similar scenarios in Tianjin, Jakarta, Vancouver and Singapore.



The big one: The East Coast's USD 100 billion hurricane event

With its exceptional size, perpendicular track to the coast and record-breaking low pressure, Sandy is generally regarded as a 1-in-500-year event. The storm offered many new lessons to modellers, underwriters and coastal communities, but it should not be the only catastrophe benchmark in the quest for improved resiliency. This publication draws on hurricanes of greater magnitude to paint a scenario that will help plan for the future.



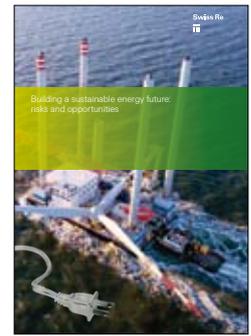
Sub-Saharan Africa – breadbasket for a growing population

Farmers in Sub-Saharan Africa are heavily exposed to weather-related events like flood or drought. If they are hit by a natural catastrophe, they often abandon their land. Insurance can help to keep farmers in business and contribute to a more resilient society.



The risk of tropical cyclones in Brazil

Ten years after the first tropical cyclone ever recorded in the South Atlantic, we investigate the possibility and potential impact of another event like it. The study by Swiss Re and the Swiss Federal Institute of Technology (ETH) explores the main atmospheric conditions that lead to the development of tropical cyclones in the South Atlantic.



Building a sustainable energy future: risks and opportunities

With an expanding population and world economy powered by oil, coal and gas, fossil fuels have become a large part of our daily lives. But this has come at a price: greenhouse gas emissions, which adversely affect our climate. How much higher will this price rise before we achieve a more sustainable energy system?



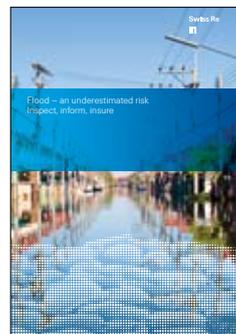
Mind the risk: A global ranking of cities under threat from natural disasters

This publication provides a comprehensive analysis of natural disaster risk in locations around the world.



A mature market: Building a capital market for longevity risk

A capital market for longevity risk could help address the challenges of funding longer lives. Such a market would form part of an overall solution involving the cooperation and innovation of the public and private sectors to ensure that we continue benefiting from our ageing societies.



Flood – an underestimated risk: Inspect, inform, insure

Floods affect more people worldwide than any other type of natural disaster. But the risk from flooding is often underestimated. In many countries, flood insurance is not widely available or affordable.



sigma: the series

For more than three decades, the *sigma* series has been a trusted source of market information for managers and specialists in direct insurance companies worldwide. To ensure a truly global readership, *sigma* appears in six languages: English, German, French, Spanish, Japanese and Chinese.

Independent assurance report to the management of Swiss Re Ltd, Zurich (“Swiss Re”)

We have been engaged to perform assurance procedures to provide limited assurance on the consolidated CO₂ emissions reporting and CR topics and sections disclosed with the 2015 Swiss Re Corporate Responsibility Report (“CR Report 2015”).

Scope and subject matter

Our limited assurance engagement focused on the following data and information disclosed in the CR Report 2015 of Swiss Re and its consolidated subsidiaries, for the financial year ended 31 December 2015:

- a) The management and reporting processes with respect to the consolidated CR reporting as well as the control environment in relation to the aggregation of data and information;
- b) The organizational measures and internal key controls in place at the corporate level regarding aggregation of information obtained from the subsidiaries and reporting functions;
- c) The consolidated data and information disclosed in the sections “Creating solutions for sustainability” on pages 16–25, “Extending our risk intelligence” on pages 26–37, “Exploring and shaping the risk landscape” on pages 38–46, “Reducing our environmental footprint” on pages 47–57, “Empowering our people” on pages 58–67 and “Compliance: Code of Conduct” on pages 70–71;

- d) The consolidated CO₂ emissions 2015 (Scope 1, 2 and 3 in adherence with the Greenhouse Gas Protocol) of the tables entitled “CO₂ emissions per employee (full-time equivalent, FTE), Swiss Re Group” on page 49, “Underlying environmental data, Swiss Re Group” on page 49 and “Indirect emissions from purchased electricity, Swiss Re Group” on page 49 in the CR Report 2015 covering the reporting period from 1 October 2014 to 30 September 2015;
- e) The retirement of 70 600 tonnes of CO_{2e} (CO₂ equivalents) described on page 52 of the CR Report 2015.

Criteria

The management reporting processes with respect to the CR Report 2015 were assessed against the internal and external policies and procedures as set forth in the following:

- “Internal Environmental Performance Indicators for the Financial Industry” published by the Verein für Umweltmanagement in Banken, Sparkassen und Versicherungen e.V. (VfU) published in 1997 and 2011;
- “The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)” published in 2001 by the World Resources Institute and the World Business Council for Sustainable Development;
- The framework document “Environmental Performance Indicators Reporting at Swiss Re”, version 1.1 from August 2014 including Annex; and
- The defined internal guidelines, by which CR data and information are internally gathered, collated and aggregated.

The accuracy and completeness of CR indicators are subject to inherent limitations given their nature and methods for determining, calculating and estimating such data. In addition, the CO₂ emissions quantification is subject to inherent uncertainty because of incomplete scientific knowledge used to determine emissions factors and the values needed to combine emissions of different gases. Our assurance report should therefore be read in connection with Swiss Re’s internal guidelines, definitions and procedures on the reporting of its CR performance.

Swiss Re’s responsibility

The Swiss Re management is responsible for both the preparation and the presentation of the selected subject matter in accordance with the reporting criteria. Our responsibility is to form an independent conclusion, based on our limited assurance procedures, on whether anything has come to our attention to indicate that the subject matter is not stated, in all material respects, in accordance with the reporting criteria.

Our responsibility

We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements 3000, Assurance Engagements other than Audits or Reviews of Historical Financial Information’, and, in respect of greenhouse gas emissions, International Standard on Assurance Engagements 3410, Assurance Engagements on Greenhouse Gas Statements, issued by the International Auditing and Assurance Standards Board. These standards require that we plan and perform this engagement to

obtain limited assurance about whether the identified CR indicators are free from material misstatement.

A limited assurance engagement under ISAE 3000 (revised) is substantially less in scope than a reasonable assurance engagement in relation to both the risk assessment procedures, including an understanding of internal control, and the procedures performed in response to the assessed risks. Consequently, the nature, timing and extent of procedures for gathering sufficient appropriate evidence are deliberately limited relative to a reasonable assurance engagement and therefore less assurance is obtained with a limited assurance engagement than for a reasonable assurance engagement.

The procedures selected depend on the assurance practitioner's judgement.

Our independence and quality control

We have complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

Our firm applies International Standard on Quality Control 1 and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Summary of work performed

Our assurance procedures included the following work:

■ Evaluation of the application of Swiss Re CR reporting guidelines

Assessing whether the methodology applied by Swiss Re is in line with the reporting criteria;

■ Interviews and management inquiry

Evaluating the CR reporting and underlying performance indicators by

performing analytical procedures and interviewing selected key contacts to assess whether the internal Environmental Performance Indicators Reporting guidelines and CR guidance were consistently applied by the selected locations; performing enquiries of personnel responsible for internal CR reporting and data collection at the Swiss Re corporate level to evaluate the reporting and aggregation process and to assess its appropriateness;

■ Reconciliation of CO₂ emissions data

Reconciling the CO₂ emissions data for energy consumption, business travel, copy paper, waste, water, technical gases and commuting and CR data and information to the data used for the internal CR emissions reporting of the selected locations;

■ Assessment of the key figures

Performing tests on a sample basis of evidence supporting selected CR data and information (sensitive business risk process, management of emerging risks, responsible investment, HR data and information, diversity and inclusion, development & training, sustainable energy solutions, the commitments to the United Nations and to the Grow Africa Partnership) to assess their completeness, accuracy, adequacy and consistency;

■ Review of the documentation

Reviewing the relevant documentation on a sample basis, including Swiss Re's CR-related policies, the management of reporting structures, the documentation and systems used to collect, analyse and aggregate reported CR data and information;

■ Assessment of the processes and data consolidation

Reviewing the appropriateness of the management and reporting processes for CR reporting; and assessing the processing and consolidation of data at Swiss Re's Group level; and

■ Review of verified emission reductions

Reviewing the retirement of 70 600 tonnes CO_{2e} verified emission reductions (VER) according to the Voluntary Carbon Standard or Gold Standard.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our limited assurance conclusion.

Conclusion

Based on our work performed and described in this report on the identified CR Reporting 2015 nothing has come to our attention causing us to believe that in all material respects:

- a) Nothing has come to our attention that causes us to believe that the Swiss Re internal CR reporting guidelines are not applied in all material respects, in accordance with the reporting criteria;
- b) Nothing has come to our attention that causes us to believe that the internal reporting processes to collect and aggregate CR data and information is not functioning as designed and does not provide an appropriate basis for the presentation of CR data and information, in all material respects;
- c) Nothing has come to our attention that causes us to believe that the CR data and information disclosed in the 2015 CR Report is not stated, in all material respects, in accordance with the reporting criteria;
- d) Nothing has come to our attention that causes us to believe that the CO₂ emissions data and information disclosed in the 2015 CR Report is not stated, in all material respects, in accordance with the reporting criteria; and
- e) Nothing has come to our attention that causes us to believe that the retirement of 70 600 tonnes of CO_{2e} has not been conducted, in all material aspects, in accordance with the internal requirements.

Zurich, 31 May 2016

PricewaterhouseCoopers AG

Marc Schmidli Konstantin Meier

Memberships, commitments, awards and index listings

Listed here is a selection of Swiss Re's most important memberships, commitments, recent awards and index listings with regard to corporate responsibility.

Memberships and commitments

CDP

CDP is an international, not-for-profit organisation providing the only global system for companies and cities to measure, disclose, manage and share vital environmental information. CDP works with market forces to motivate companies to disclose their impacts on the environment and natural resources and take action to reduce them.

www.cdp.net

Chief Risk Officer Forum

The CRO Forum is a group of professional risk managers from the insurance industry that focuses on developing and promoting industry best practices in risk management. The Forum consists of Chief Risk Officers from large multinational insurance companies.

www.thecroforum.org

ClimateWise

ClimateWise is the global insurance industry's leadership group driving action on climate change risk. The group leverages the insurance industry's expertise to better understand, communicate and act on climate risks.

www.cisl.cam.ac.uk

Clinton Global Initiative

Established in 2005 by former US President Bill Clinton, the Clinton Global Initiative (CGI) convenes global leaders to devise and implement innovative solutions to some of the world's most pressing challenges.

www.clintonfoundation.org

FSB Task Force on Climate-Related Financial Disclosures

The Financial Stability Board (FSB) is an international body that monitors and makes recommendations about the global financial system. Its Task Force on Climate-related Financial Disclosures (TCFD) will develop voluntary, consistent climate-related financial risk disclosures for use by companies in providing information to investors, lenders, insurers, and other stakeholders.

www.fsb-tcfd.org

Insurance Europe

Insurance Europe is the European (re) insurance federation. Through its 34 member bodies, the national insurance associations, Insurance Europe represents all types of insurance and reinsurance undertakings, eg pan-European companies, monoliners, mutuals and SMEs.

www.insuranceeurope.eu

International Risk Governance Council

IRGC is an independent organisation whose purpose is to help the understanding and management of global risks that impact on human health and safety, the environment, the economy and society at large.

www.irgc.org

Klimastiftung Schweiz (Swiss Climate Foundation)

The Swiss Climate Foundation is a non-profit foundation that directly champions the cause of climate protection in Switzerland, helping to fund small and medium enterprises that are proactive in their approach to reducing CO₂ emissions. Swiss Re is one of the foundation's members and is sponsoring its managing director.

www.swiss-climate-foundation.ch

Öbu ("Ecologically conscious enterprises" network)

Öbu is a Swiss think tank for sustainability and management topics. It carries out projects focusing on corporate and economic policy, and promotes experience-sharing among its members.

www.oebu.ch

Principles for Responsible Investment (PRI)

The PRI is the world's leading proponent of responsible investment. It works to understand the investment implications of environmental, social and governance (ESG) factors and to support its international network of investor signatories in integrating these factors into their investment and ownership decisions.

www.unpri.org

Principles for Sustainable Insurance

Launched at the 2012 UN Conference on Sustainable Development, the UNEP FI Principles for Sustainable Insurance (PSI) serve as a global framework for the insurance industry to address environmental, social and governance risks and opportunities.

www.unepfi.org/psi/

RE100

The Climate Group is partnering with CDP to encourage the world's most influential businesses to join RE100 and commit to going 100% renewable. The aim is for at least 100 companies to make a global 100% renewable commitment with a clear timeframe for reaching their goal.

www.theRE100.org

Swiss Sustainable Finance

Swiss Sustainable Finance (SSF) strengthens the position of Switzerland in the global marketplace for sustainable finance by informing, educating and catalysing growth. Currently SSF unites 90 members and network partners from financial service providers, investors, universities and business schools, public sector entities and other interested organisations.

www.sustainablefinance.ch

The Climate Group

The Climate Group is an independent, not-for-profit organisation working internationally with government and business leaders to advance smart policies and technologies to cut global emissions and accelerate a clean industrial revolution.

www.theclimategroup.org

The Geneva Association

The Geneva Association is a leading international insurance think tank for strategically important insurance and risk management issues. It identifies fundamental trends and strategic issues where insurance plays a substantial role or which influence the insurance sector.

www.genevaassociation.org

UNEP Finance Initiative

UNEP FI is a global partnership between UNEP and the financial sector. Over 190 institutions, including banks, insurers and fund managers, work with UNEP to understand the impacts of environmental and social considerations on financial performance.

www.unepfi.org

Recent awards

Top Company for Graduates to Work for from TheJobCrowd

We were recognised as the "Top Accountancy & Insurance Company for Graduates to Work for" (larger intake) and came third overall.

Employer of the Year award at the 2014 Asia Insurance Industry Awards

We won the inaugural edition of this award for our talent development and diversity initiatives.

ANZIIF Women's Council Employer of the Year 2014

In recognition of our ongoing commitment to diversity and inclusion, we received this award at the 2014 Australian Insurance Industry Awards.

Ethisphere World's Most Ethical Companies 2014

Swiss Re was once again listed as one of the world's leading ethical firms by Ethisphere, a leading international think tank.

European Diversity Awards 2013

Jean-Jacques Henchoz, Swiss Re's CEO Reinsurance EMEA, won the 2013 European Diversity Award in the "Inspirational role model of the year" category.

Selected index listings and ratings

Dow Jones Sustainability Indices, Industry Leader 2016



ECPI Indices



Ethibel Sustainability Index (ESI) Excellence Global



Euronext Vigeo index: Eurozone 120



FTSE4Good Index Series



oekom research, Prime investment status



WE SUPPORT

The Principles for Sustainable Insurance (PSI): Our Public Disclosure of Progress

Developed by the UN Environment Programme's Finance Initiative (UNEP FI) in collaboration with leading re/insurance companies, the Principles for Sustainable Insurance (PSI) provide a framework for the global insurance industry to address environmental, social and governance (ESG) risks and opportunities.

Swiss Re and the PSI

We are keen to support the spread of sustainable business practices in the re/insurance industry. Not only are we one of the original signatories to the Principles of Sustainable Insurance, we have played an active role in their development and currently provide one of its board members.

We support the PSI's call for transparency and disclose our progress on implementing its principles below.



PSI
Principles for Sustainable Insurance

Principle 1

We will embed in our decision-making ESG issues relevant to our insurance business.

- As described in our "approach to corporate responsibility", we seek to embed ESG issues in both our business solutions and risk management (see page 12).
- We plan to achieve this by:
 - a) developing innovative risk transfer solutions (eg index insurance products and cat bonds) and by working closely with partners both in the private and public sectors;
 - b) using tailor-made tools in our risk management to address sustainability risks;
 - c) integrating ESG criteria in our asset management.
- Key actions taken in 2015:
 - a) for business solutions, see achievements described on pages 16–25;
 - b) for risk management, see achievements described on pages 26–34;
 - c) for asset management, see achievements described on pages 34–37.

Principle 2

We will work together with our clients and business partners to raise awareness of ESG issues, manage risk and develop solutions.

- As described in our "approach to corporate responsibility", we engage in regular dialogue with our clients and other stakeholders, and apply ESG guidelines in our sourcing activities (see page 12).
- We plan to achieve this by:
 - a) interacting with clients and taking an active role in industry initiatives to advance sustainable business practices;
 - b) sharing and advancing our risk expertise with a special focus on five Top Topics, supported by our own dialogue platform, the Centre for Global Dialogue;
 - c) applying overarching guidelines and specific "minimum standards" in our sourcing activities.
- Key actions taken in 2015:
 - a) for client and industry cooperation, see achievements described on page 30;
 - b) for general risk dialogue, see achievements described on pages 38–46;
 - c) for sourcing guidelines, see achievements described on page 54.

Principle 3

We will work together with governments, regulators and other key stakeholders to promote widespread action across society on ESG issues.

- As described in our "approach to corporate responsibility", we engage in regular dialogue with all our stakeholders (see page 12).
- We plan to achieve this by: sharing and advancing our risk expertise with a special focus on five Top Topics, supported by our own dialogue platform, the Centre for Global Dialogue.
- Key actions taken in 2015: See stakeholder dialogue achievements on pages 38–46.

Principle 4

We will demonstrate accountability and transparency in regularly disclosing publicly our progress in implementing the Principles.

- Starting in 2012, we have been disclosing our progress in implementing the Principles on an annual basis, as an integrated part of our Corporate Responsibility Report.

 For more information see www.unepfi.org/psi/

GRI Content Index

with UN Global Compact Communication on Progress (COP) references

This Corporate Responsibility Report contains Standard Disclosures from the G4 Sustainability Reporting Guidelines of the Global Reporting Initiative (GRI). The corresponding GRI Content Index (indicator G4-32) is provided below.

References to the UN Global Compact principles addressed as part of our Communication on Progress (COP) are incorporated into the GRI Content Index, in line with UN recommendations.

	UN Global Compact principle	Page
General standard disclosures		
Strategy and analysis		
G4-1 Chairman's and CEO's statement	Statement of continuing support	2–3
G4-2 Key impacts, risks and opportunities		11–13, 16–25, 26–30, 38–42
Organisational profile		
G4-3 Name of the organisation		4
G4-4 Brands, products and services		4, 6
G4-5 Headquarter location		4
G4-6 Countries of operation		4, FR 182
G4-7 Nature of ownership		4, FR 78–83
G4-8 Markets served		4–7, FR 172–182
G4-9 Scale of the organisation		4–5, 7, FR 156–160
G4-10 Employment data	6	58, 60
G4-11 Collective bargaining agreements	3	66
G4-12 Description of supply chain		54
G4-13 Organisational changes		6, 14
G4-14 Precautionary principle		8–11, 16–22, 32–34
G4-15 External charters and principles		8, 78–79
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G4-17 Scope of financial report		FR 162, 237–239
G4-18 Content definition		12–14
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FR = 2015 Financial Report

	UN Global Compact principle	Page
Stakeholder engagement		
G4-24 List of stakeholders		10
G4-25 Basis for stakeholder identification		10
G4-26 Approaches to stakeholder engagement		10
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Report profile		
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G4-33 External assurance		76–77
Governance		
G4-34 Governance structure		14, 68–69, FR 76, 92–96
Ethics and integrity		
G4-56 Values and Codes of Conduct	10	9, 70–71

Specific standard disclosures

Material aspect	Indicator	UNGC principle	Page	Omissions
Economic category				
Disclosure on management approach:				
Our management approach to the economic category is primarily disclosed in our 2015 Financial Report. Specific aspects (“implications of climate change” and “indirect economic impacts”) are disclosed in this report in the “Who we are and what we do”, “Creating solutions for sustainability” and “Exploring and shaping the risk landscape” chapters.				
Economic performance	G4-EC1 Direct economic value generated		7, FR 156–161	
	G4-EC2 Implications of climate change	7	11, 16–17	
	G4-EC3 Benefit plan obligations		FR 223–230	
Indirect economic impacts	G4-EC7 Infrastructure investments		35–36, 42–43	
	G4-EC8 Significant indirect impacts		4–7, 16–22	
Environmental category				
Disclosure on management approach:				
We provide comprehensive disclosure on our management approach to all material aspects of the environmental category in the chapter “Reducing our environmental footprint”.				
Materials	G4-EN1 Materials used by weight/volume	8	49, 52	
	G4-EN2 Recycled materials used	8	49, 52	
Energy	G4-EN3 Direct energy consumption	7, 8	49	
	G4-EN4 Indirect energy consumption	8	49	
	G4-EN5 Energy intensity	8	49	
	G4-EN6 Reduction of energy consumption	8, 9	49–51	

FR = 2015 Financial Report

Material aspect	Indicator	UNGC principle	Page	Omissions
Water	G4-EN8 Water use	7, 8	49, 52	
Emissions	G4-EN15 Direct greenhouse gas emissions (Scope 1)	7, 8	49	
	G4-EN16 Indirect greenhouse gas emissions (Scope 2)	7, 8	49	
	G4-EN17 Other indirect greenhouse gas emissions (Scope 3)	7, 8	49	
	G4-19 Reduction of greenhouse gas emissions	8, 9	48–51	
Effluents and waste	G4-EN23 Total weight of waste	8	49	
Transport	G4-EN30 Environmental impact of transport	8	49, 51	
Supplier environmental assessment	G4-EN33 Negative environmental impacts addressed in supply chain	8	54	
Social category				
Sub-category: Labour practices and decent work				
Disclosure of management approach:				
Our management approach to all material aspects of the sub-category “labour practices and decent work” is disclosed in the chapter “Empowering our people”.				
Employment	G4-LA1 New hires and turnover	6	58	
Labour/management relations	G4-LA4 Minimum notice periods	3		We always respect minimum notice periods and in some cases exceed them.
Occupational health and safety	G4-LA6 Lost days due to illness		66	
Training and education	G4-LA9 Average hours of training	6	63	
	G4-LA10 Skills management and life-long learning		62–65	
	G4-LA11 Regular performance reviews	6	67	
Diversity and equal opportunity	G4-LA12 Breakdown of employees	6	58, 60	
Equal remuneration for women and men	G4-LA13 Ratios of basic salaries	6		We adhere to the principle of equal pay as part of our commitment to diversity & inclusion but do not disclose such salary data.
Supplier assessment for labour practices	G4-LA15 Negative impacts on labor practices addressed in supply chain		54	

Material aspect	Indicator	UNGC principle	Page	Omissions
Sub-category: Human rights				
Disclosure on management approach:				
We address human rights aspects relevant to our business through our Sustainability Risk Framework, our sourcing guidelines and employee relations policies. The corresponding management approaches are disclosed in the chapters “Extending our risk intelligence”, “Reducing our environmental footprint”, and “Empowering our people”, respectively.				
Investment	G4-HR1 Coverage of human rights screening	2	35	
	G4-HR2 Human rights training	1	30	
Freedom of association and collective bargaining	G4-HR4 Addressing risks to freedom of association and collective bargaining	3	26–30, 54, 66	
Child labor	G4-HR5 Addressing risk of child labor	5	26–30, 54	
Forced or compulsory labor	G4-HR6 Addressing risk of forced labour	4	26–30, 54	
Assessment	G4-HR9 Human rights screening	1	26–30	
Supplier human rights assessment	G4-HR11 Negative human rights impacts addressed in supply chain	2	54	

Sub-category: Society

Disclosure on management approach:				
We provide information on our management approach for the “local communities” aspect in the report of the Swiss Re Foundation and the “Creating solutions for sustainability” chapter; for “anti-corruption” in the “Ensuring good governance and compliance” chapter; and for our supply chain in the “Reducing our environmental footprint” chapter.				
Local communities	G4-SO1 Local community engagement	1	72–73, SRF 5, 22–23	
	FS14 Initiatives to give access to disadvantaged people		19–22	
Anti-corruption	G4-SO4 Anti-corruption training	10	70–71	
Supplier assessment for impacts on society	G4-SO9 Negative society impacts addressed in supply chain		54	

Material aspect	Indicator	UNGC principle	Page	Omissions
Sub-category: Product responsibility				
Disclosure on management approach:				
We disclose our management approach to developing products with specific social or environmental benefits in the "Creating solutions for sustainability" chapter and on "active ownership" in the "Responsible investment" section of the "Extending our risk intelligence" chapter.				
Product portfolio	FS7 Products with specific social benefit		17–22, 25	
	FS8 Products with specific environmental benefit	9	17–24	
Active ownership	FS11 Environmental and social screening	1–5, 7	36–37	

Contact details

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