la Mobilière

Capital resources (rating)
Mobilière Group relative to its peers

Mobilière Group operates on a mutual basis. As all its operations are self-financed, it does not require funds from international capital markets. Its capital resources are strong enough to sustain existing business and to pursue new activities independently.

As a consequence, there is no need for la Mobilière to engage with a recurrent, time-consuming and expensive interactive rating procedure. It does not have itself assessed by rating agencies and is thus listed as “not rated” in rating publications.

As an alternative to a rating agency evaluation, the amount and quality of a private insurance company's capital base subject to statutory supervision can be assessed from its solvency. The SST ratio is calculated based on risk-bearing capital (available capital) divided by target capital (required capital).
A 100% ratio indicates that the available capital covers the required capital, which means that the statutory requirements are met. The following comparison shows that Mobilière Group's financial strength is above-average and it commands an outstanding position in the market.

Insurance groups registered in Switzerland	SST ratio as at 31 December 2025	Rating (Standard & Poor's)
Swiss Mobiliar Holding Ltd	**519 %**	★
Helvetia Baloise Holding Ltd with granular Group SST		A–
Helvetia Cluster	325 %	
Baloise Cluster	219 %	
Swiss Life Holding AG	213 %	A–
Zurich Insurance Group Ltd	259 %	AA*

Subsidiaries of international insurance groups operating in Switzerland		
Allianz Suisse Insurance Company Ltd	274 %	AA
AXA Insurance Ltd	267 %	AA
Generali General Insurance Ltd	276 %	A+[1]

★ Credit rating not available
1 Rated by A.M. Best
* Rated by Zurich Insurance Company Ltd.

Groups under federal supervision require a solid financial foundation to absorb major fluctuations in claims experience and adverse trends in the financial markets, and to pursue their corporate development irrespective of such events. In addition, the subsidiaries of foreign insurance groups benefit from the capital strength of their parent companies.