

la Mobilière

Annual Report 2016 in brief

Swiss
Mobilier –
committed to
Switzerland



Key figures of the consolidated annual account

CHF millions	2016	2015 ¹	Change in %
Non-life and life			
Gross premiums	3,629.8	3,517.5	+3.2
Net earned premiums	3,452.9	3,344.7	+3.2
Net technical reserves	10,659.5	10,265.2	+3.8
Technical reserves for the account and risk of third parties	828.4	882.5	-6.1
Financial investments	16,212.4	16,188.2	+0.1
Financial investments for the account and risk of third parties	828.4	882.5	-6.1
Underwriting result	187.8	201.7	-6.9
Financial result	373.5	234.9	+59.0
Extraordinary result	-71.7	0.0	n/a
Consolidated annual profit	439.5	383.7	+14.5
Consolidated capital and reserves	4,337.7	4,788.8	-9.4
Return on equity	9.6 %	8.2 %	
Non-life			
Gross premiums	2,827.0	2,742.7	+3.1
Net earned premiums	2,655.6	2,575.6	+3.1
Net technical reserves	5,367.5	5,214.8	+2.9
Underwriting result	295.0	291.1	+1.3
Financial result	230.5	111.3	+107.1
Result after tax	411.9	353.8	+16.4
Net claims incurred	61.7 %	61.6 %	
Net cost ratio	25.8 %	25.8 %	
Net ratio of other underwriting costs (incl. surplus allocated to policyholders)	1.3 %	1.3 %	
Net combined ratio	88.9 %	88.7 %	
Life			
Gross premiums	802.8	774.8	+3.6
Net earned premiums	797.3	769.1	+3.7
Net technical reserves	5,292.0	5,050.4	+4.8
Technical reserves for the account and risk of third parties	828.4	882.5	-6.1
Underwriting result	-107.2	-89.4	-19.9
Financial result	143.0	123.6	+15.7
Result after tax	27.6	29.9	-7.7
Net cost ratio	15.5 %	16.1 %	

Change in percent (%) of a profit and loss account figure, positive impact on result (+), negative impact on result (-), n/a: not applicable

The stated amounts are rounded. The total may therefore deviate from the sum of the individual items. Rounding differences may thus also be found in the percentage rates.

¹Restatement due to the exercising of the option of offsetting goodwill against capital and reserves

Swiss Mobiliar – committed to Switzerland

Swiss Mobiliar is Switzerland's oldest private insurer and is structured as a cooperative. Since the company's foundation in 1826, responsibility towards society has been deeply ingrained in our corporate culture. This means that not only customers and employees, but also the public in general benefit from our business success.

For many years, strong commitment in the fields of science, sports, arts and culture have been a trademark of our company. Together with our general agencies, we put this philosophy into practice throughout Switzerland.

Financial year in brief

Swiss Mobiliar continues to grow faster than the market. The Group's result for the financial year 2016 was outstanding.

Dear Customers

With a profit of CHF 439.5 million, Swiss Mobiliar posted a very good result for the financial year 2016.

Our products and services in non-life insurance remain successfully positioned in the market. The premium volume continued to rise – at 3.1%, the increase once again clearly exceeded the average market growth of 1.1%. The loss experience was slightly below the average of the last ten years.

In a difficult environment, life business also registered an above-average premium growth of 3.6 %, consolidating our leading position in individual pure risk insurance and the reinsurance of pension funds. In the individual life and pensions field, business with recurring premiums again registered substantial growth. The premium volume in group insurance was also slightly up year-on-year based on the advance in single premium business, while benefits incurred for death and disability recorded an increase.

Financial business in 2016 was characterised by stock market volatility and political uncertainty. Switzerland was largely spared the anticipated economic crisis and managed to achieve – albeit modest – GDP growth despite the strength of the Swiss franc.



Markus Hongler, CEO; Urs Berger, Chairman of the Board of Directors

Consistently low interest rates and the steady increase in life expectancy are having an incisive impact on pension funds. Thanks to the gratifying annual result, we are able to make an employer contribution of CHF 71.7 million to our company's pension funds. This amount ensures that current pensions are fully financed and prevents the need for cross-subsidisation at the expense of currently active employees.

In the year under review, further advances were achieved in the digitalisation and automation of our business processes. We also made several future-oriented acquisitions by purchasing Trianon Ltd., Treconta SA and SwissCaution SA as well as a stake in Scout24. Further details can be found in the Strategic business development chapter starting on page 8.

Our thanks for yet another successful year go to our 1.7 million private and corporate customers for their trust and loyalty, as well as to our employees for their consistently high level of commitment.

A handwritten signature in blue ink, appearing to read "Urs Berger".

Urs Berger
Chairman of the Board
of Directors

A handwritten signature in blue ink, appearing to read "Markus Hongler".

Markus Hongler
CEO

Partnership and responsibility

Swiss Mobiliar conducts its insurance and financial investment business independently and circumspectly, with a strong capital base and a long-term perspective.

Swiss Mobiliar – the first private insurance company in Switzerland – was founded in 1826 as a cooperative. Maintaining this legal form has paid off to this day. Nowadays, the cooperative structure constitutes an umbrella over a powerful and efficient business organisation. As a consequence of this structure, the business approach is focused primarily on customers, who share in the company's profits, instead of surpluses going as dividends to shareholders. Swiss Mobiliar puts its characteristic client orientation and proximity to customers into practice through a country-wide network of 79 general agencies and around 80 agencies. Our claim is that we are the most personal insurance company in Switzerland, be it in advisory services, contract conclusion or claim settlement, irrespective of the channel through which customers contact us.

The cooperative company philosophy also has an impact on management, as it is characterised by a long-term perspective rather than the need to constantly report short-term success. Insurance operations are conducted primarily with a long-term focus, since losses can vary substantially not only from year to year, but also from one decade to the next. As a company not listed on the stock exchange, Swiss Mobiliar needs to hold a healthy amount of capital to be capable of bearing such large fluctuations in losses incurred and of coping with unfavourable financial market developments. The risks we assume in our insurance business and financial investments are carefully balanced with the capital we hold. Swiss Mobiliar Group has a strong capital base and ranks first among Swiss primary insurers in this respect.

Sharing success

Swiss Mobiliar ensures the company's future prosperity and growth on the strength of its own resources and lets customers share in its success.

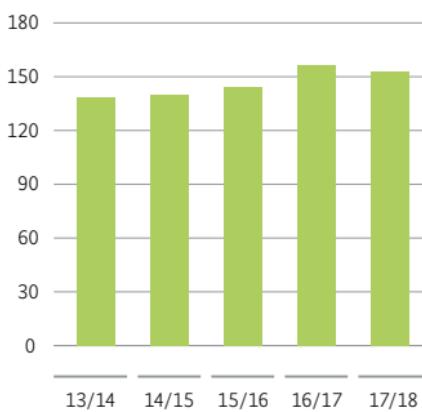
For many years, only a modest dividend has been paid to the cooperative as Swiss Mobiliar's sole owner. It is primarily customers who participate in the profits achieved, while employees also benefit from the business success. To remain profitable in future, we invest considerable means in ongoing corporate development.

Surplus participation also for non-life customers

It is widespread practice for life insurance clients to receive bonuses, i.e. shares in the surplus achieved. Swiss Mobiliar's policy of also sharing profits with large segments of non-life customers is, however, unusual.

Between July 2016 and June 2017, all Swiss Mobiliar customers with vehicle or business insurance benefit from a 10 % discount on their premiums. From mid-2017, for one year, a total of CHF 155 million will be used for a 20 % premium reduction for policyholders of household contents and buildings insurance. Over the past five years, Swiss Mobiliar has disbursed more than CHF 730 million from its surplus fund to its customers.

Payments to non-life insurance customers incl. accompanying measures, in CHF million



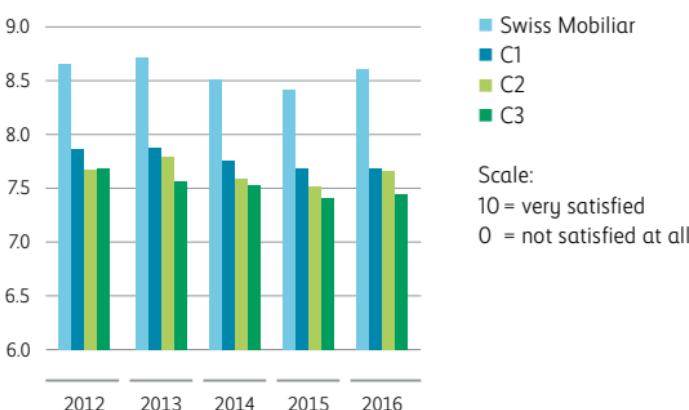
Strategic business development

With our strategy and the success factors of a stand-alone company, we ensure a sustainable development of our business.

Swiss Mobiliar offers personal and high-quality services. Taking account of client expectations and technological possibilities, we ensure closeness to our customers through a wide range of contact and communication channels. Customers can now conclude household contents, travel and motor vehicle insurance online, and report claims in under three minutes via a new app with the possibility of directly attaching photos and text messages. Nevertheless, advice and services to all customers remain a personal affair, conducted under the auspices of the local general agency. In the digital age, too, we thus remain Switzerland's most personal insurance company.

For many years, Swiss Mobiliar has registered the highest customer satisfaction values in the Swiss insurance market. Our above-market-average growth is the result of the consistent implementation of our integrated business model with largely independent general agencies and the principle of providing our customers with the same products at the same price via all channels. We aim to continue on this course and to further raise our service quality.

Customer satisfaction level compared to competitors
SIC Swiss Insurance Cockpit DemoSCOPE (C1 – C3: competitors)



In order to expedite digitalisation and our innovation projects, we have decided on a procedure based on three pillars. First, around 90 % of our project portfolio is directly linked to our core business, which we like to compare with a parent ship. For decades, this ship has been on a very steady and successful course, and it is serviced, modernised and digitalised on an ongoing basis. Second, we make additional use of small and agile speedboats. Their task is to test new business models and new market opportunities. If they prove successful, they are integrated in our core business.

And third, we purchase or participate in companies that are already operating on a digital basis. In early 2016, we thus acquired Trianon Ltd., a leading Swiss company for occupational pension and HR compensation solutions. This has enabled us to consolidate our leading position in core business with semi-autonomous pension funds and to expand our range of offers for corporate customers. As a means of strengthening Trianon Ltd., we acquired Treconta SA, a Bernese pension fund management firm, in January 2017.

By purchasing a stake in Scout24 in spring 2016, Swiss Mobiliar took an important step with an eye on the future, as Scout24 with its online marketplaces is very much at home in the digital world. In Scout24, we have picked a modern and profitable enterprise with a high growth potential, and are thereby accelerating the development of skills required for the digital age at our company.

The take-over of SwissCaution SA in autumn 2016 represented a further strategic acquisition. Founded in 1991, SwissCaution SA was the first insurance company to specialise in providing rental guarantees without a bank deposit. With over 180,000 customers, the company is Switzerland's market leader in the rental guarantee business.

Despite all technological progress, one thing is crucial for each of the above-mentioned pillars: the human factor. Swiss Mobiliar's strength is and remains the human contact it offers – also and especially in the case of a claim.

Distribution partnerships represent a further important element in our above-market growth. They include partnerships with other insurance companies such as Concordia, Sanitas, Swiss Life and Pax.

Our collaboration with family-net (Cantonal Bank of Bern) in the mortgage field has been expanded. Since the beginning of 2017, moreover, we have been the exclusive cooperation partner of Swiss Post for the distribution of non-life insurance at post office counters. And thanks to a new partnership with industrial insurer XL Catlin, we can now also provide services to customers when they go abroad.

Individualised service quality

Our 79 general agencies are run in a largely independent, entrepreneurial manner. They ensure swift and high-quality local services to customers at around 160 locations throughout Switzerland. No other provider in the market offers such a nationwide structure of local claims settlement and the competences that go with it. Over 90 % of all claims are settled locally by a general agency in a swift and unbureaucratic fashion. Large and complex claims are handled at one of our head offices. We are at the forefront of claims settlement in Switzerland, processing claims both for our own company and for selected third parties.

Targets and measures

We want to continue to achieve above-market growth and to secure our leading position in household, business and pure risk life insurance as well as in the reinsurance of pension funds over the long term. We also aim to remain successful in the motor vehicle and legal protection lines. In order to attain these goals, we systematically pursued our growth initiatives in the year under review. By opening a further office in Geneva in 2015 and a new general agency in Zurich-Oerlikon in January 2016, we enhanced our local presence and proximity to customers in urban areas. Targeted recruiting has led to a strengthening of our sales force.

Swiss Mobiliar with its cooperative structure is an entirely self-financed company not oriented towards the capital market. The Group's solvency can only be maintained through its own financial means. We therefore apply a long-term horizon in our financial investments, giving security precedence over the possibility of high returns.

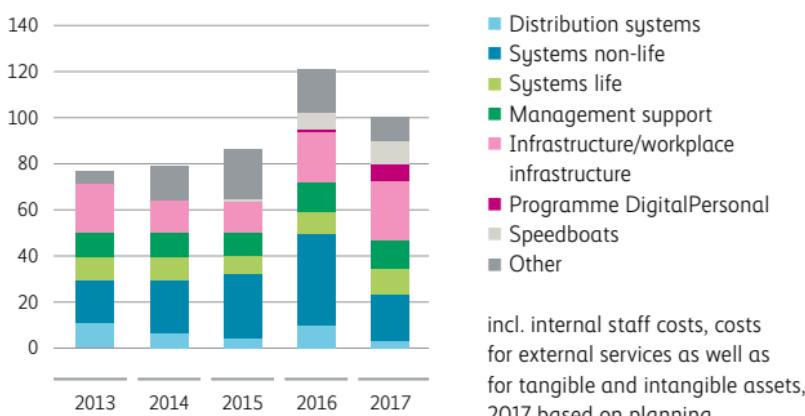
Our return targets are geared to maintaining long-term income potential and are defined and measured according to income statement oriented criteria as well as to economic principles. Together, the two differing approaches provide the basis for the calculation of our profitability targets. The targets are set so as to ensure that premium growth and risk-related capital requirements can be financed, and that dividends to Swiss Mobiliar cooperative and surpluses to customers can be paid.

Investment focus

As in previous years, we again invested substantial amounts in projects. The overall investment volume came to CHF 121 million in 2016, spread among all areas of the company.

Investment share and development of investment

in CHF million



Non-life

Swiss Mobiliar successfully pursued its growth course. All strategic business areas contributed to the premium increase.

Swiss Mobiliar remains firmly established in the market. With premium growth of 3.1%, we once again clearly outperformed the non-life market, which grew by 1.1% overall. As in previous years, this result was attributable mainly to strong new business and a stable cancellation rate. We further reinforced our market position particularly in motor vehicle, liability, personal and property insurance, and pushed up our overall market share to 18.5 %.

Growth relative to the market

Non-life business (difference in percentage points)



Market (basis: premium reportings, Swiss Insurance Association, SIA)

Reasons for success

Swiss Mobiliar, with its cooperative structure, has always stood for trust, reliability, solidity and local presence. These values form the basis of the consistently good premium development and our excellent positioning in the market. Our 79 general agencies are characterised by their proximity to customers and their high level of competence in matters of contract conclusion and claims settlement. Situated at over 160 locations and staffed by well qualified and highly motivated

employees, they ensure comprehensive and personalised services to customers. Swiss Mobiliar products have a good price-benefit ratio, are upgraded on an ongoing basis and are regularly aligned to customer expectations.

Innovation and process optimisation

To be able to offer our customers top-class products, we regularly review and enhance existing ones on the basis of market comparisons and with a focus on new customer needs. With an eye on digital technology developments, we are already working on the next product generation but one, which will be aligned to shifts in user habits and insurance requirements, and also take into consideration the rising demand for more individualised and risk-based pricing and cover. We are also examining the potential of the digital world for the underwriting process, for instance the possibilities offered by cognitive computing. The use of mobile network supported technology also enables considerable improvements in risk consulting, claim registration and specialist report processes.

Taking account of our private customers' digital security needs, we are launching a comprehensive new package in spring 2017 comprising protection against the financial consequences of cyber attacks and further services. We are also working on a corresponding insurance solution for small, medium-sized and large corporate customers.

Loss experience

In 2016 our loss experience was marginally worse than the average of the past ten years. The ratio of claims incurred to premiums came to 61.7 % (2015: 61.1%). Despite higher storm-related losses incurred in the second quarter, the overall natural hazard loss level was favourable in a multi-year comparison.

Life

The premium volume in life business increased overall. A marked growth of 10.1 % was registered in individual life insurance with recurring premiums.

Interest rates in Switzerland remain at a historically low level, which continues to pose substantial challenges for life insurers. In July 2016, the Swiss Financial Market Supervisory Authority (FINMA) announced that maximum guaranteed interest rates in individual life business are to be decreased from 0.75 % to 0.25 % for recurring premiums and from 0.5 % to 0.05 % for single premiums as of 1 January 2017 at the latest.

Individual life and pension insurance

In line with our strategy, we succeeded in achieving strong growth above the market average in individual life and pension insurance with recurring premiums. We also markedly raised our market share in savings-oriented insurance, and remained the country's number one in pure risk life insurance with a market share of over 24 %.

Occupational pension insurance

In a receding market, we retained our leading position in the pension fund risk reinsurance market. The premium volume in occupational pension insurance (group insurance) advanced slightly overall. While the volume in annual premiums declined somewhat, single premium business rose year-on-year with both retirement pension purchases and retirement assets for financing survivors' pensions recording an increase.

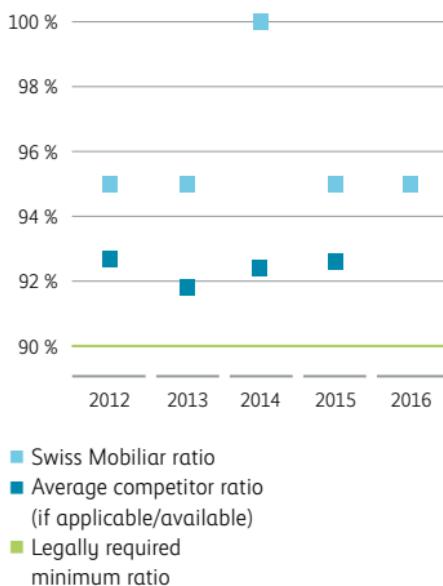
Reasons for success

Each product in our range of offers for private individuals is structured in a readily accessible way. Swiss Mobiliar benefits from an excellent reputation and is firmly established in the market thanks to its decentralised organisation. In the occupational pensions field, our legal quote in group insurance has been above-average for many years.

Surpluses for customers

The underwriting result incorporates the surplus participation for policy-holders totalling CHF 43.7 million. In group insurance subject to legal quote, we passed on 95 % of the returns on investment to the pension fund institutions in the form of pensions, lump-sum benefits, surplus participation and reserves.

Surplus participation in group business subject to legal quote



Benefits

In individual insurance, benefits for both death and disability were up year-on-year. Death benefits in occupational pension insurance also recorded an increase. Total disability benefits incurred rose in comparison to the previous year due to the fact that fewer disabled persons were reintegrated in the working world. Benefits for new disability cases increased slightly.

Eidgenössisches Schwing- und Älplerfest

“Schwingen”, a Swiss form of wrestling, unites tradition, fairness, authenticity and respect – values that we stand for too. As main partner of the “Eidgenössisches Schwing- und Älplerfest”, we are closely linked to the country’s largest national festival. The emotions it generates are kept alive by our general agencies through their commitment to various regional “Schwingfeste”, which strengthens the agencies’ ties with the local population.



Urner Kantonales Schwingfest
Schattdorf • Eidgenössisches
Schwing- und Älplerfest,
Estavayer-le-Lac • Hornusserg
sellschaft Wäseli, Bangerten b.
Worb • Féstival de la Cité,
Lausanne • Aargauer Kanton
schwingfest, Lenzburg • Rölli
butzen Verein Altstätten • Eid
genössisches Frauen- und Mel
schwingfest, Siebnen • Heimat
museum, Trubschachen • Zen
schweizerisches Jodlerfest,
Schüpfeheim • Schweizer
Bio-Ackerbautag 2016, Brütter
• Innerschweizerisches Schwin
und Älplerfest, Einsiedeln • We
der Blasmusik, Oberburg •

Luzerner Kantonales Schwing
fest, Escholzmatt • Freilicht
theater, Signau • Landwirtscha
anlass • Musikgesellschaft St.

Margrethen • Mittelländisches
Schwingfest, Oberbalm • Stad
musik, Altstätten • Patenschaf
für Bergmeinden • Zürcher Ka
nal-Schwingfest Watt-Regensc
2016 • Landwirtschaftsanlass
No e Wili-Freilichttheater, Stei
am Rhein • Schwägalp Schwir
Guggamusig Räbafäger, Altst
Journée des agriculteurs
broyards • Oberaargauisches
Schwingfest 2016, Hindelbank
PerBacco! Festa della Venden
Bellinzona • Schaffhauser
Kantonschwingfest 2016,
Stetten • Guggamusig Lavaria
Altstätten • Gemischter Chor
Frohsinn, St. Margrethen • See
ländisches Schwingfest, Aarbe
• Gottardo Wanderweg • Buig
nacht, Aeschi • Landwirtschaft
anlass • St.Galler Kantonal-
schwingfest, Uzwil • Berner
Dragoner • Dorfgemeinschaft
Lienz-Plona-Oberbüchel, Lienz
• Zuger Kantonschwingfest,
Hünenberg See • Fasnachtscl
St. Margrethen • Oberländisch
Schwingfest, Aeschi • Landwir
anlass, Neu-St. Johann •

Jassturnier, Bazenheid • Nord
westschweizer Schwingfest,
Fulenbach • Männerchor, Alts



Premierenclub Konzert Theater Bern • Blue Balls Festival, Luzern • Cantabile, Choeur symphonique neuchâtelois • Western-World Wasterkingen Chilbi, Wil • Top Klassik Zürcher Oberland • Paléo Festival, Nyon • Gartenausstellung Langenthal • Open Air Lumnezia Val Lumnezia bei Degen • Jugendmusik Bülach • Lakeside Festival Hergiswil • Soirée Jeunes Talents, département de la Haute-Savoie • Venoge Festival Penthaz • Menuhin Festival Gstaad • Musikdorf Ernen • Musikschule Unterrheintal • Jazz Festival Willisau • Luzern • Kantonal-Jugendmusikfest • Sommerfestspiele Murten Claviers • Meisterzyklus Bern • Kreismusiktage Rüthi • AC/DC im Stadion Suisse • Oltner Kabarett-Tage

Filmfestival Locarno • Festival Goyescas 2016, Genève • Starsounds Murten • Siidhang & Tschingel Gmür in Alpnach • Projekt Blau Rock, Widnau • Neujahrskonzert Theater Uri • Patent Ochsner Konzert, Bern • Neujahrskonzert im Stadttheater Olten • Berner Kammerorchester • Bellinzona Beatles Days • Festival du Cinéma du Gros, le Noirmont • Junges Music Festival, Interlaken • Kulturfestival St. Gallen • Openair-Konzert des Bernecker Symphonieorchesters, Bern • Galler Tattoo • Carmina Burana Buchs Filmfestival • Rock am Ride, Jegenstorf • Visions of Light Festival international de cinéma de Nyon • Graziella Contratto, Schwyz • Open Air Schneeburg Zimmerwald • Deep&Deftig Oben Am Berg, Altstätten • I Salonisti, Bern • Festychem festival de jazz, Charmey • Die Zigeunerbaron, Theater am Käfigturm • Amadeus Chor Basel • Munot Opernspiele, Schaffhausen • Gurtenfestival Bern • Célébration de l'Avent de Villars-sur-Glâne • Zoom in, Festival für improvisierte Musik, Bern • Konzert Theater Bern • Stanser Musiktage • St



Paléo Festival Nyon

Switzerland's largest open-air festival offers visitors a unique opportunity to experience world-famous stars and young talents live on stage. Swiss Mobiliar has been supporting Paléo for many years, underpinning our company's presence in the French-speaking part of the country. Thanks to this partnership and further commitments to cultural and other events, our general agents have an ideal platform for cultivating personal customer relations.



Wichtrach, BE: Errichtung von Rückhaltebecken und Geschiebesammlern entlang des Talbachs sowie des Leuse- und Gansgraben • Schenkon, LU: Bau eines Hochwasserschutzes mit Rückhalterechnik und Erstellung eines Damms • Zofingen, AG: Uferherhöhungen beim Altachbach, Aufweitung des Bachbetts und Aufschüttung von Dämmen • Münchringen, BE: Renaturierung des Urtenenbachs • Grengiols: Hochwasser- und Murgangschutz • Contone, TI: Hochwasserschutz der Gebirgsbäche und deren Fortführung • Forst-Längenbühl, BE: Öffnung und Renaturierung des Mühlebachs • Samnaun, CH: Erstellung von Lawinenschutzbauten, dämmen und einer Steinschlagschutzmauer • Flawil, SG: Schutz vor Hochwasser und Überschwemmungen • Belp, BE: Dammerhöhung und Renaturierung der Gurbe • Magden, AG: Renaturierungen des Krebsenbachs sowie Dammaufschüttungen und Gelände-anpassungen • Giswil, OW: Bau eines Geschiebesammlers und eines neuem, naturnahen Gerinnes für die Kleine Melchaa • Acquarossa: Ausbau des Bachbetts der Marolta, Erosionsschutz und Uferverstärkungen • Lauterbrunnen, BE: Dammaufschüttungen und Uferverstärkungen im Gebiet «Eyeltli» an der Weissen Lütschine • Vionnaz, VS: Verstärkung und Erhöhung des Hochwasserschutzes am Damms, Bau eines Geschiebesammlers • Bas-Intyamon, FR: Schutzdamm und Retentionsbecken • Worb, BE: Umleitung des Gerinneneubau der Worble im Gebiet Worb, Bau eines Rückhaltebeckens oberhalb von Richigen und Errichtung von Schutzwänden • Ebersecken, LU: Verbesserung des Hochwasserschutzes • Vordwald, AG: Bau einer Oberflächenwasserfassung • Büren zum Hof: Verbesserung des Hochwasserschutzes und Renaturierung des Dorfbachs • Morgins / Troistorrental:



Gottardo 2016

Completing the longest railway tunnel in the world represents the realisation of a vision and a milestone in Swiss history. The project is an example of innovation and perseverance – precisely the characteristics with which Swiss Mobiliar puts its corporate responsibility towards society into practice. By financially supporting forward-looking projects, we contribute towards a sustainable future for Switzerland.



Indoor sports

Indoor sports backed by Swiss Mobiliar comprise basketball, handball, volleyball and floorball (“unihockey”). The most visible element of our commitment is “Mobiliar Topscore”, a programme by which we support the junior sections of over 70 top-league clubs. Sports play an important role in our society and, ideally, convey values such as team spirit, fairness and responsibility. We aim to expand our commitment to sports throughout the country.



Zug United • Hélios Basket •
Audacia Hochdorf Volley • UH
Wehntal Regensdorf • VBC
Einsiedeln • Lakers Stäfa • UH
Alligator Malans • SAM Baske
Massagno • UH Aergera Giffen
VBC Lyss • UHC Dietlikon • La
Plan-les-Ouates Basket • TSV
Fortitudo Gossau • Wizards Be
Burgdorf • BC Alstom Baden
• UHC Winterthur United • DH
Rotweiss Thun • Ticino Unihoc
Volley Amriswil • Grasshopper
Club Zürich • Pully Basket • La
Brühl Handball • Pfadi Winter
• Schlittschuhclub Bern • UHC
KTV Muotathal • VBC Buochs
Kloten-Bülach Jets • Portes du
Soleil BBC Troistorrents • UHC
Black Barons Wil • G&B Volley
HC Kriens • Unihockey Fribour
BC Alte Kanti Aarau • Floorba
Power Wave • UHC Kappelen
• Pallacanestro Bellinzona •
Unihockey Töss • Chênois
Genève Volleyball • BSV Bern
Muri • SV Waldenburg Eagles
HSC Kreuzlingen • Swiss Cem
Basket • UHC Oberland 84
Interlaken • Volley Näfels • D
Bäretswil • Grand-Saconnex B
• Zürich Oberland Pumas • Vil
Basket • TSV Jona Volleyball
UHT Schüpbach • TV Möhlin
Audacia Unihockey Hochdor
• VBC Val-de-Travers • Union
Neuchâtel Basket • UHT Al
power • Starwings Basket R
Basel • piranha chur • Hot G
Rümlang-Regensdorf • HSG
Aarau • HC KZO Wetzikon
Volley Lugano • Lugano Bes
Tigers • HSC Suhr Aarau • U
hockey Rheintal Gators • Vol
Top Luzern • UHC Brienz • Ho
ball Club March-Höfe • Red H
Rychenberg Winterthur • NUC
Volleyball • Skorpion Emment
Zollbrück • GC Amicitia Zürich
BCF Elfic Fribourg Basket • UH
Rossemaison • BSC Young Bo
• Volley Smash 05 • UHC Unit
Toggenburg • Espérance Sport
Pully • HC Neftenbach • Floor
Köniz • LUC Volleyball • Fribor



Sidney Stucki, 1996 • Raphael Hefti, 2015 • Yves Netzhamme 2002 • Dina Scagnetti, 1996 • Roman Signer, 2013 • Claudio Comte, 2012 • Francesca Gabbiani, 1996 • Geneviève Favre, 2003 • Sylvie Fleury, 19 Anne-Julie Raccourcier, 2005 • Reto Boller, 1997 • Guillaume Pilet, 2008 • Mathis Altmann 2016 • Frédéric Moser & Philip Schwinger, 2000 • Beat Lippe 2007 • Thomas Popp, 1998 • Bertold Stallmach 2017 • Didier Rittener, 2004 • Isabelle Krieg 2006 • Urs Fischer, 1999 • Alexandra Navratil, 2009 • Francis Baudevin, 1996 • Vitto Brodmann, 2016 • Michael Heine 2001 • Anna Hilti, 2014 • Athina Galiciadis, 2011 • Pauline Julie 2010 • Le Corbusier • Anna Amadio • Flavio Paolucci • Anselm Stalder • Eduardo Arruda • René Auberjonois • Silvia Bächli • Hugo Wetli • Bernhard Luginbühl • Félix Vallotton • André Bailly • Paul Wiedmer • Serge Brignoni • Christoph Herzog • Gustave Buchet • Roman Signer • Verena Loewensberg • Marie-José Burki • Alois Carigiet • Philippe Grosclaude • Vincent Chablais • Pascal Danz • Marcel Perinclou • Martin Disler • Franz Anatol Wyss • Franz Eggenschwiler • Thomas Feuerstein • Nicolas Fritsch • Party • Bendich Fivian • Giacomo Santiago Rogado • Thomas Flechtner • Max Fueter • Eva Haas • Jonathan Gardner • Camille Graeser • Gottfried Honegger • Oskar Wiggli • Werner Witschi • huber.huber • Schanzer Hutter • Werner Witschi • Robert Iseli • Mili Jäggi • Daniela Käser • Olaf Breuning • Carl Liner • Joachim Armleder • Christiane Lovaglia • Mingjun Luo • Urs Lüthi • Jean-Luc Manz • Luciano Caselli • Mario Merz • Esther van der Heinz Mollet • Carmen Perrin • Louis Soutter • Olivier Mosset • Andrea Wolfensberger • Josef Felix Müller • Rudolf Mumprecht



Prix Mobilière Promotion of young artists

Since 1996, our company has bestowed its promotion award – the oldest of its kind by an insurer in Switzerland – on young Swiss art practitioners who tackle socially relevant topics. With the prize money and the assurance that Swiss Mobiliar will purchase one of the award winner's pieces for its art collection, we underline our commitment to the arts, based on our conviction that the arts are among the drivers of innovation in our country.



Brand management

Swiss Mobiliar is perceived in the market as a trustworthy and likeable brand. To enhance our market presence, we have significantly raised the visibility of our brand.

Through the brand refresh project in 2016, we gently attuned our strong brand to the spirit of our times, aligned it to the requirements of the digital world, and reinforced the umbrella brand.

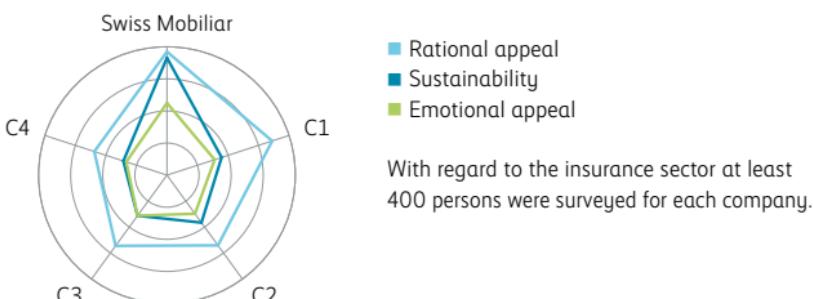
Corporate reputation

Reputation is the key factor in the success of a brand. In a study conducted in 2016, the market research institute GfK examined the reputation of 104 Swiss companies from 15 different industries. Positioned 21st overall, Swiss Mobiliar once again ranked first among the country's property and life insurers. It also came first with regard to rational and emotional appeal and in terms of sustainability.

Thanks to effective communication and the credible implementation of our brand model, we have again consolidated our position as the most trustworthy brand in the Swiss insurance market. Key values and characteristics of ours, such as closeness to customers, decentralised organisation, uncomplicated claims settlement and cooperative structure, once again met with large-scale customer approval in 2016.

Reputation in comparison with rival companies

GfK Business Reflector 2016 (C1 – C4: competitors)



The most personal insurance company – also in digital form

We focus on eliciting a positive customer experience in all forms of direct contact – offline and online – with a personal touch and uncomplicated procedures. Our customers can decide themselves whether they want to communicate with us by email or phone, or personally at their local general agency office.

In the digital world, too, we aim to offer the best-possible service and customer experience. On our new website [mobiliar.ch](#), customers can access all the necessary information on our products and, if required, have premiums calculated and an offer created. If this is to their liking, a contract can be concluded directly online. The local general agency is also just one click away.

Private and corporate customers with contracts directly concluded with Swiss Mobiliar now have the possibility of viewing their contracts, documentation and accounts online via our new customer portal. Business clients can transmit their payroll data electronically in an easy-to-handle way. Thanks to the new Mobiliar app, customers are now able to contact us around the clock from anywhere in the world in the case of an emergency. Loss or damage can be reported in a few simple steps, with a photo attached if necessary. The app also makes it possible for clients to access key information on their policies at any time.

New youth market programme

In October 2016 we launched our own youth market programme. Young customers are, after all, vital for our future. In order to appeal to young people, we aim to offer them concrete benefits in addition to their insurance cover. The new programme therefore focuses on topics relevant to young adults, such as own home / moving home, mobility and the world of mobile and digital devices. In this connection, we cooperate with renowned partners such as IKEA, Swiss Federal Railways (SFR) and Sunrise.

Swiss Mobiliar – committed now and in future

Assuming responsibility for our customers, employees and the public in general is an integral part of our corporate culture.

1.7 million private and corporate customers have put their trust in us. Every third company and every third household in Switzerland is insured with Swiss Mobiliar. This responsibility towards our insureds and our company demands a special attitude and a matching commitment. Operating in a responsible and sustainable way is something we strive for in all our business activities. Swiss Mobiliar conducts its business circumspectly and has no debts. It lets customers share in the profits achieved and has the highest customer satisfaction ratings in the Swiss insurance market. Moreover, we want the Swiss public to benefit from our business success and our policy of social responsibility, too. This is why Swiss Mobiliar has, for decades, provided substantial support for cultural, ecological and social projects in Switzerland.

Thanks to its financial strength, Swiss Mobiliar is free to pursue its own course within the framework of its business and social responsibilities and to engage in variety of projects that are in line with its cooperative philosophy. With a view to natural disaster prevention, we support the University of Bern in its climate research and participate in the financing of flood protection projects throughout Switzerland. In the cultural field, Swiss Mobiliar supports cultural and social projects all over the country and, in close cooperation with artists, help create opportunities for practising creative out-of-the box thinking. In the field of business and work, we fund an innovation workshop for small and medium-sized enterprises at the Mobiliar Forum Thun. And, in close collaboration with our general agencies throughout Switzerland, we ourselves initiate sustainable projects in the worlds of culture, society and ecology. We also provide financial backing for research institutions at ETH Zurich and EPF Lausanne in connection with projects that aim for a better understanding of future challenges with regard to living and co-existing in urban areas.

Swiss Mobiliar's commitment is displayed in the following areas



■ Customers, insurance products and services

- Mission statement and code of conduct
- Insurance solutions with added value
- Incentives for protecting resources and preventing damage
- Customer satisfaction
- Local personal presence and commitment

■ Employees and work environment

- Work culture
- Employee satisfaction
- Art at the company
- Basic and advanced training
- Socially minded employer
- Diversity

■ Asset management

- Investment philosophy
- Real estate investment and resource-friendly construction

■ Environmental management

- Procurement management
- Ecological awareness in insurance operations

■ Art and culture

- Our art collection and exhibitions
- Prix Mobilière – our promotion award
- Anniversary Foundation
- Award Fund

■ Business and work

- Mobiliar Forum Thun – our innovation camp
- General agency support for sustainable regional projects

■ Natural hazards prevention

- Initial funding for natural hazards prevention projects
- Mobiliar Lab for natural hazards research and Chair for climate research at University of Bern

■ Living and community

- Mobiliar Lab for Analytics at ETH Zurich
- MoBees – bees at Swiss Mobiliar
- La Chaire Mobilière EPF Lausanne – urban ecology

Customers, insurance products and services

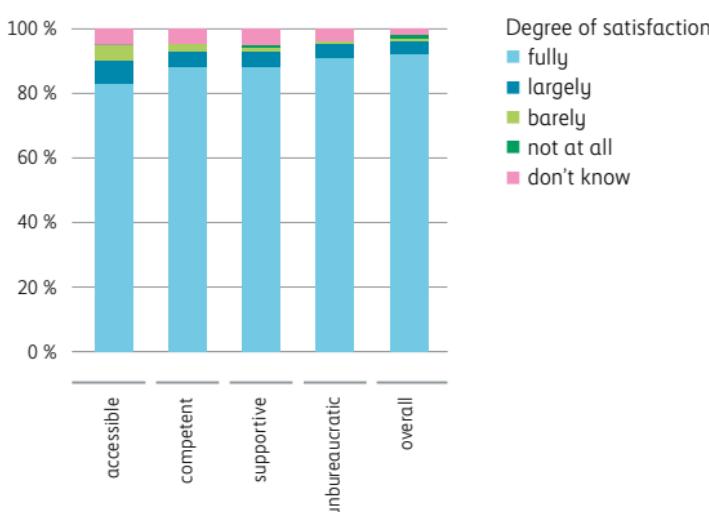
Our closeness to customers and high service quality in the event of a claim are the key factors behind the high level of customer satisfaction.

Reliability, straightforwardness, responsibility and a human touch – these are just some of the values set down in our mission statement and characteristics that mark the way we see our company and interact with customers, service partners, employees and other parties.

Through the design of our products and services, we create incentives for conscious and responsible use of natural resources. A premium discount, for example, is offered with the insurance of environment-friendly vehicles. And Swiss Mobiliar's emergency contact system (via Mobi24 Call-Service-Center or via our app) provides customers with a swift and uncomplicated way of calling for assistance anywhere in the world in the case of loss or damage. Our customers' satisfaction and trust are at the heart of our activities and represent our most important success factors. Swiss Mobiliar's close-knit network of general agencies enables us to provide clients with personal and competent advice and assistance in connection with both contract conclusion and claim settlement. We keep the promise we make by being there when it really matters – in person or in digital form.

Swiss Mobiliar's service quality in the event of a claim

Swiss Mobiliar study, 70,000 individual customers



Art and culture

**Art and culture provide valuable stimulus.
The innovative force of art is an important
factor in any process that shapes the future.**

We are convinced that sustainability and the ability to cope with future challenges requires a creative training ground, and that we can find this through in-depth encounters with art and artistic processes. Since the end of the 1930s, Swiss Mobiliar has maintained and extended its own art collection, which by now counts over 1,400 pieces. The exhibitions we organise represent an important element of our commitment in the field of art and culture.

Promotion award

The “Prix Mobilière” for up-and-coming young artists has been awarded annually since 1996, which makes it the oldest art award to be bestowed by a Swiss insurance company. It comes with CHF 15,000 in prize money and a commitment by Swiss Mobiliar to acquire one of the prize winner’s works. The award primarily goes to young artists whose work touches on socially relevant topics and thereby contributes to an understanding of the world we live in.

Anniversary Foundation

Swiss Mobiliar’s Anniversary Foundation, set up in 1976, supports science and research projects, cultural projects from the disciplines of visual and performing arts, film, classical music and concerts, and public heritage projects. In 2016, 43 projects were backed with an overall amount of CHF 665,703.

Award Fund

The Award Fund, set up in the 1970s, is financed by contributions from Swiss Mobiliar’s annual profit each year. It currently supports social, cultural, charitable, economic, educational and political projects throughout Switzerland with a total amount of CHF 1.5 million.

💡 Further information:

mobiliar.ch/kunst

mobiliar.ch/jubilaeumsstiftung

Employees and work environment

In an inspiring work environment, we offer our employees the possibility of developing and assuming responsibility.

Committed employees are the key to our success, for they ensure that customer wishes and concerns are handled with a high level of competence and motivation. We continue to enhance our work environment and work culture, also by making use of the opportunities offered by the ongoing digitalisation process.

Swiss Mobiliar as employer

We pursue a sustainable, future-oriented HR policy based on our cooperative philosophy. Our employees share in our business success. Swiss Mobiliar employs people from 37 different nations and is committed to workplace diversity. As far as possible, we support flexible and family-oriented working hour models such as home office, part-time and flexitime, as well as unpaid leave. At our inhouse day-care centre in Bern and a centre run by a partner in Nyon, we provide 52 places for pre-school children, thereby enabling their parents to continue working at our company.

In spring 2016, Swiss Mobiliar launched an employer branding campaign in order to position itself in the job market and to be more clearly perceived as an interesting employer both internally and externally.

Development and basic and advanced training

To remain successful in future, we require and support the ongoing development of our staff members. Swiss Mobiliar offers a variety of specialist and management training courses. 3.2 % of our overall personnel costs were dedicated to training and personal development in 2016. On average, staff members spent 3.0 days at internal basic or advanced training events.

Since 2013 we have been conducting a mentoring programme for up-and-coming young employees. Successors for key positions are groomed in our talent management process.

We put above-average emphasis on practice-oriented education programmes for trainees and promising young employees. Swiss Mobiliar offers trainee positions throughout Switzerland. In the year under review, 322 trainees in the fields of commerce, IT, operational maintenance, customer services and insurance assistance (VBV/AFA) received on-the-job training at our general agencies and the head offices.

Education: Key figures trainees and insurance assistants VBV/AFA

	2016		2015	
	Number	in %	Number	in %
Total	322		308	
Women	180	55.9	191	62.0
Men	142	44.1	117	38.0
Final exams passed	91	96.8	101	96.2
Employment continued	64	70.3	73	72.3

Cicero – quality seal for competent insurance advice

As growing customer requirements can only be met with high-quality insurance advisory services, Swiss Mobiliar has come to rely on Cicero. *Cicero. Certified Insurance Competence®* is a register of certified insurance advisors and also the new quality label for competent advisory services. Our advisors are registered in the new certification system.

Attractive pension fund benefits

We maintain staff pension funds with a solid financial base. Swiss Mobiliar Group manages its employees' occupational pension provisions (BVG/LPP) via four pension fund institutions. One pension fund institution handles the occupational pension schemes of head office and general agency employees. A separate pension fund for the employees of Trianon Ltd. is integrated in the Trianon collective foundation, with 60 % of the risk and savings contributions borne by the employer. Finally, there is a pension fund for general agents and another for members of senior management and the Executive Board.

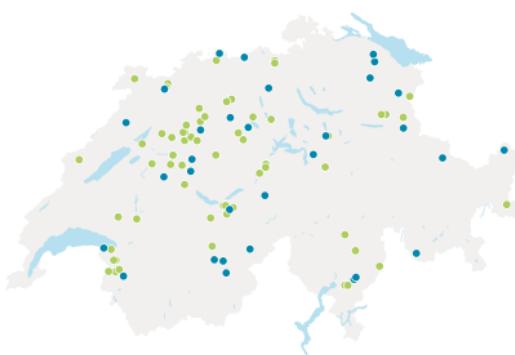
 **Further information:**
mobiliar.ch/karriere

Natural hazards prevention

For over ten years, Swiss Mobiliar Cooperative has supported research projects and fostered prevention measures against natural hazards.

The numerous projects for protection against natural hazards are spread over various regions of Switzerland. In March 2006, initial financing for eight prevention projects was approved. Since then, 87 further projects have been granted our support. To date, Swiss Mobiliar has invested CHF 25.9 million in natural disaster prevention.

Commitment to prevention projects



- Projects concluded (64)
- Projects approved (31)

We aim to continue and expand our commitment in the field of natural disaster prevention. In future, we will also back measures for reducing damage caused by surface water run-off. There is a lot of potential in this area, given that around one half of all the claims we receive for flood-related loss or damage and a quarter of all the associated loss payments are caused by surface run-off far from any river or lake. It occurs as a consequence of heavy rainfall once the ground can no longer absorb any more water.

💡 Further information:

mobiliar.ch/praevention

mobiliar.ch/klimaforschung

Living and community

Together with EPF Lausanne and ETH Zurich, we are exploring new forms of living within an urban community and are gaining new insights in the fields of security and prevention.

Almost 85 % of the Swiss population live in towns and agglomerations. The design of urban centres in view of fostering sustainable manners of consumption and co-existence therefore plays an important role for our country.

La Chaire Mobilière EPFL

The Chair for Urban Ecology at EPF Lausanne, sponsored by Swiss Mobiliar, focuses on the sustainability of urban areas. Research efforts are geared to issues in connection with housing, mobility, nutrition and energy, and clearly show up the interconnectedness of human behaviour and social processes with the physical environment.

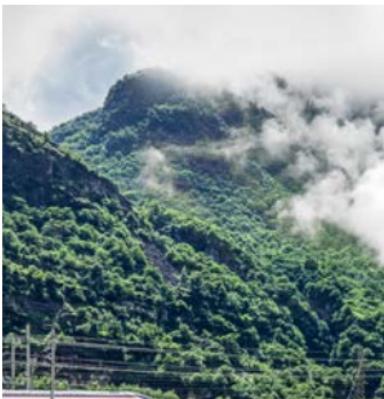
Mobiliar Lab for Analytics ETHZ

Annual increase in the global data volume is staggering. The Mobiliar Lab for Analytics at ETH Zurich aims to exploit the potential of big data and advanced analytics to create new business models – also for the insurance industry.

Research work focuses primarily on prevention measures for the protection of the general public. “Home Safety”, for instance, is a project primarily concerned with crime prevention. The latest project, “SME Opportunity”, deals with national growth forecasts for small and medium-sized enterprises based on the use of open data.

Further information:

partenariats.epfl.ch
mobiliarlab.ethz.ch



mobiliar.ch