

*la* Mobilière

# Annual Report 2017 in brief

We shape  
the future.



# Key figures of the consolidated annual account

in CHF million	2017	2016	Change in %
<b>Non-life and life</b>			
Gross premiums	3,774.7	3,629.8	+4.0
Net earned premiums	3,603.7	3,452.9	+4.4
Net technical reserves	10,995.6	10,659.5	+3.2
Technical reserves for the account and risk of third parties	822.5	828.4	-0.7
Technical reserves capital redemption business	0.1	0.0	n/a
Financial investments	17,150.1	16,212.4	+5.8
Financial investments for the account and risk of third parties	822.5	828.4	-0.7
Investments capital redemption business	17.0	0.0	n/a
Underwriting result	145.2	187.8	-22.7
Financial result	336.6	373.5	-9.9
Extraordinary result	0.0	-71.7	n/a
Consolidated annual profit	440.5	439.5	+0.2
Consolidated capital and reserves	4,834.9	4,337.7	+11.5
Return on equity	9.6%	9.6%	+0.0
<b>Non-life</b>			
Gross premiums	2,961.4	2,827.0	+4.8
Net earned premiums	2,795.3	2,655.6	+5.3
Net technical reserves	5,512.9	5,367.5	+2.7
Underwriting result	257.9	295.0	-12.6
Financial result	186.6	230.5	-19.0
Result after tax	406.2	411.9	-1.4
Net claims incurred	63.2%	61.7%	
Net cost ratio	26.3%	25.8%	
Net ratio of other underwriting costs (incl. surplus allocated to policyholders)	1.3%	1.3%	
Net combined ratio	90.8%	88.9%	
<b>Life</b>			
Gross premiums	813.3	802.8	+1.3
Net earned premiums	808.5	797.3	+1.4
Net technical reserves	5,482.7	5,292.0	+3.6
Technical reserves for the account and risk of third parties	822.5	828.4	-0.7
Technical reserves capital redemption business	0.1	0.0	n/a
Underwriting result	-112.7	-107.2	-5.1
Financial result	150.1	143.0	+5.0
Result after tax	34.3	27.6	+24.3
Net cost ratio	15.7%	15.5%	

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.

# We shape the future.

Digitalisation does not only have a deep influence on our society and the way we live, it also necessitates changes in the world of work. In order to be successful in future, we need and want to remain flexible and develop our company and business by means of innovation, diversity and an interdisciplinary approach. This cannot be brought about without the support and commitment of our employees. They are the key to our success – only together can we achieve our targets and create added value for our customers.

Each of our employees have their own unique personality and life story. But they have one thing in common – Swiss Mobiliar as an inspiring employer.

# Financial year in brief

## Swiss Mobiliar remains on an unabated growth course with the Group again posting an outstanding result for financial year 2017.

Dear Customers

With a profit of CHF 440.5 million for 2017, Swiss Mobiliar once again achieved an excellent result. In non-life business, our premium growth of 4.8% was well above the average market of 0.9%. About one third of this growth was attributable to the first-time consolidation of SC, SwissCaution SA. Yet even factoring out this acquisition, we continued to grow in our traditional private and business insurance segments. The loss experience remained roughly in line with the average of the last ten years.

In life business, we successfully retained our leading position in the reinsurance of pension funds and in individual pure risk life insurance. In the individual life sector, we again recorded above market average growth in our business with recurring premiums, and once more managed to raise our market share in the savings insurance line. In the occupational pensions sector (group insurance), the premium volume was slightly up year-on-year. Benefits incurred for death registered an increase in both individual and group insurance.

The upswing in the financial markets persisted across the globe in the course of 2017, with the US again in the driving role. Growth in the euro zone continued to gain momentum. The Swiss economy had a restrained start to 2017, before returning to slightly stronger growth in the second half of the year. Based on a favourable market environment, we benefited from higher share prices, which primarily impacted the revaluation reserves in capital and reserves, and so had only a small effect on the result in the form of income from appreciation on investments. As a consequence, the profit contribution from financial operations was slightly lower than in 2016.



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

Swiss Mobiliar remains dedicated to its vision of long-term, profitable and above-market growth. To this end, we again invested a three-digit million franc amount in projects. Around 90 % of these investments went towards the maintenance, modernisation and digitalisation of our core business. A milestone in this respect was the introduction of the new Mobiliar Claims System (MCS) for the property, liability and mobility insurance lines, which replaced the different claims systems that had been in operation before. Approximately 10 % of our project budget was invested in new and innovative business models, which we put to the test in selected environments to gain experience and relevant insights. We also invest in digital companies in order to acquire specific know-how. To further strengthen our organisation's capability of coping with the requirements of digitalisation, we restructured our top management as of 1 July 2017, and also set up a new business division, Operations, in which the various strategic activities are now united.

As at 1 January 2018, Swiss Mobiliar's consistent growth enabled us to cross a magic threshold. For the first time ever, more than two million private and corporate customers placed their trust in our company. We would like to thank all our long-standing customers for their loyalty and extend a cordial welcome to our new policyholders.

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 as a cooperative. It has maintained this legal form to this day. Today, the cooperative structure constitutes an umbrella over a powerful and efficient business organisation. As a consequence, the business approach remains focused primarily on customers, who share in the company's profits, instead of surpluses going as dividends to shareholders. Swiss Mobiliar puts its client focus into practice and ensures customer proximity and personal services through a tightly-knit network of 79 general agencies at around 160 locations. Our claim is that we are the most personal insurance company in Switzerland, be it in advisory and other services, contract conclusion or claim settlement, irrespective of the channel through which customers contact us.

The cooperative company philosophy is also reflected in our management approach, which 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 cooperative, Swiss Mobiliar has no access to the capital market and thus needs to hold a healthy amount of capital to be able to bear such large fluctuations in losses incurred and to cope with unfavourable financial market developments.

A sustainable, self-financed insurance business needs to build on far-sighted strategies. The risks we assume in our insurance business and financial investments are carefully balanced with the capital we hold. In terms of capital base, Swiss Mobiliar Group is the number one among Swiss primary insurance companies with a Swiss Solvency Test (SST) ratio of 400 %.

# Sharing success

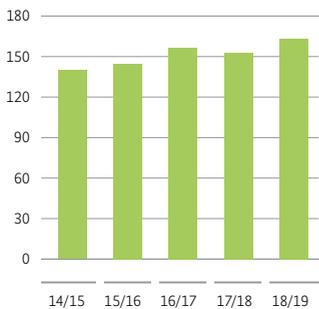
**Swiss Mobiliar ensures the company's future prosperity and growth on the strength of its own resources and lets customers share in its success.**

For many years now, only a modest dividend has been paid to our sole owner, Swiss Mobiliar Cooperative. It is primarily our customers who share in the company's success, while employees also benefit from a voluntary profit-sharing plan. 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.

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



Between July 2017 and June 2018, all customers with a Swiss Mobiliar household contents and buildings insurance benefit from a 20 % reduction on their premiums. Overall, around CHF 155 million will thus be returned to our policyholders. From mid-2017, for one year, a total of CHF 160 million will be used for a 10 % premium reduction for holders of a vehicle or business insurance policy. Over the past ten years, Swiss Mobiliar has disbursed more than CHF 1.3 billion from its surplus fund to its customers.

# Strategic business development

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

Swiss Mobiliar is characterised by personalised and high-quality services through all channels. People remain our central focus, even in an age increasingly marked by technology. Our claim is to be the most personal insurer both in the analogous and the digital world. With an intelligent combination of human and machine performance, of offline and online services, we create

added customer value that distinguishes us from our competitors. Our digital forms of access and online functionalities are upgraded and optimised on an ongoing basis. Nevertheless, personal advice and services continue to be provided by insurance advisors based at the customer's local general agency.

For many years now, we have 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 entrepreneurially run 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)



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. In addition, we make use of small and agile speed-boats. As initiatives for innovation, their task is to test new business models and gauge market opportunities. Models that prove successful are combined with our existing products and services and integrated in our core business.

As a further element, we acquire or participate in companies that already have a successful track record in digital operations. In 2016, we purchased Trianon Ltd. and SC, SwissCaution SA, as well as a 50 % share in Scout24 Switzerland Ltd. All these firms developed positively in the year under review. Treconta SA, a pension fund management firm, was acquired at the beginning of 2017 and fully integrated in Trianon Ltd. in July. The “Gemeinschaftskasse BVG Mobiliar” product enables us to offer SME customers semi-autonomous pension fund solutions. The product is distributed under the Swiss Mobiliar brand via our general agency network. Numerous other Swiss Mobiliar companies are also involved: the associated reinsurance is conducted by Swiss Mobiliar Life, Swiss Mobiliar Asset Management Ltd. is responsible for the asset management, including investments in Swiss Mobiliar funds, and the administration is provided by Trianon Ltd.

Distribution partnerships represent a further important element in our above-market growth. Partner companies here include Concordia, Sanitas and family-net (Berner Kantonalbank, BEKB). In the occupational pensions field, we maintain long-term partnerships with Swiss Life and PAX (full insurance solutions), as well as with collective foundations for the reinsurance of biometric risks (death and disability). The integration of our subsidiary SC, SwissCaution also included the successful onset of collaboration in the distribution of rental guarantee products via the Swiss Mobiliar sales force. Our distribution cooperation with Swiss Post, involving the referral and direct conclusion of non-life policies, likewise got off to a good start. The partnership

with XL Catlin, launched in mid-2016, enables us to offer cross-border insurance solutions to internationally operating customers that are domiciled in Switzerland and have subsidiaries abroad.

### **Individualised service quality**

Our 79 general agencies are run in a largely independent, entrepreneurial manner. This ensures 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 processing and the competences that go with it. Over 90 % of all claims are settled locally by a general agency in a swift and unbureaucratic manner. Large and complex claims – be it in life or non-life insurance – are handled at our head offices. Swiss Mobiliar can draw on a wealth of expertise in the settlement of claims, due to a great extent to the high level of competence of our employees and the superior quality of the processes involved. As a consequence, we are at the forefront of claims settlement in Switzerland, processing claims both for our own company and for selected third parties.

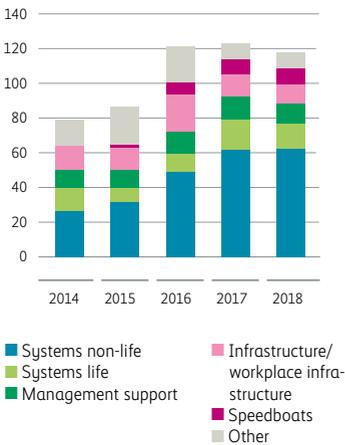
### **Targets and measures**

We want to continue to achieve above-market growth and to secure our leading position in household, business and rental guarantee insurance as well as in pure risk life insurance and the reinsurance of pension funds over the long term. In order to attain these goals, we systematically pursued our growth initiatives in the year under review. We also strengthened our workforce at the general agencies continuously over the past four years to cope with the growing workload in customer services and claim processing.

Taking account of the rising demand for insurance protection against cyber risks, we launched a comprehensive cyber protection package in 2017 as supplementary insurance for private and corporate customers. In the motor insurance sector, we developed new products aligned to digital developments in order to make the expert report processes even more efficient and customer friendly. Given our large customer base in non-life insurance, we aim to intensify our cross-selling efforts to generate growth in the individual life mass

market. For this purpose, we have systematically expanded our product range and launched two innovative products in November – a convertible savings insurance plan and a payout plan.

**Investment allocation and developments in investment**  
in CHF million



Over the past years, we have invested substantial amounts in projects. In 2017, investments across the entire company totalled CHF 123 million. The main investment focus was on the first phase of a comprehensive renewal of the IT systems. This included – as the successful conclusion of a long-term project – the introduction of the Mobiliar Claims System (MCS), which takes the settlement of claims in property, liability and mobility insurance into a new era. In 2017, we also invested considerable means in the digitalisation of customer processes.

incl. internal staff costs, costs for external services as well as for tangible and intangible assets, 2018 based on planning.

# Non-life

## Swiss Mobiliar further consolidated its strong market position and again achieved a high growth rate well above the market average.

Based on our market-aligned products and strong sales organisation, we continued to boost our position in the market. We are consistently working on

the improvement of our processes and products to ensure that we remain competitive in future, too. Growth in 2017 amounted to 4.8%, a clear increase compared to the previous year figure of 3.1%. One third of the growth was accounted for by the premiums of SC, SwissCaution SA, acquired in autumn 2016 and consolidated over a full year for the first time. Disregarding this acquisition, the remaining growth of 3.3% was still up on the previous year and well in excess of the average market growth of 0.9%.

**Growth relative to market**  
Non-life business  
(difference in percentage points)



Market (based on Swiss Insurance Association premium reporting, SIA)

Growth in the individual insurance sector was higher than in 2016, with household contents and motor insurance both registering strong increases, and advances in legal protection and rental guarantee insurance continuing unabated. In the corporate sector, the largest share in the premium growth

came from the personal insurance line. Business insurance for SME recorded a slight increase, whereas a lower premium volume year-on-year was, as expected, achieved in the medium and large company segment.

### **Innovation and process optimisation**

We are continuously optimising existing products on the basis of statistics, market comparisons and customer requirements, while also working on the next product generation with the inclusion of trend-setting digital technologies. This also involves developing and assessing new insurance solutions in the Insurtech field. We are likewise considering digital options for the underwriting process, as we examine, for example, how artificial intelligence coupled with human input, in the form of a Cognitive Expert Advisor, can make processes more efficient, enhance decision quality and better harness available specialist knowledge.

### **Reasons for success**

Swiss Mobiliar, with its cooperative structure, has always stood for trust, reliability, solidity and local presence. These attributes form the basis for 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 processing. 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 and are in line with customer expectations.

### **Loss experience**

Claims incurred were roughly on a par with the average of the past ten years, but were up year-on-year. The ratio of claims incurred to premiums came to 63.2% (2016: 61.7%). Due to several major events, an above-average increase in losses caused by natural hazards was recorded especially in the third quarter. A number of large-scale claims – mainly resulting from fire – also had a negative impact on the loss experience.

# Life

**The overall premium volume rose slightly year-on-year. In the individual life sector, the significant growth in savings-oriented insurance with recurring premiums continued apace.**

Interest rates in Switzerland remain at a historically low level. Such an environment poses particular challenges for a life insurer.

## **Individual life and pension insurance**

In line with our strategy, we again achieved above market average growth in our business with recurring premiums. Our market share in savings insurance was once again boosted thanks to an 8.3% rise in recurring premiums. In pure risk life insurance, we have developed an attractive range of products providing cover in the case of death, which enabled us to bolster our leadership position with a market share of over 24%.

## **Occupational pensions insurance**

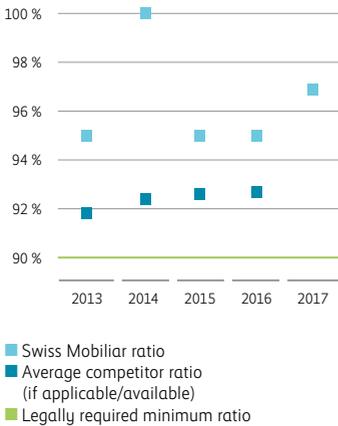
In the occupational pensions sector, we maintained our strong position in the fiercely contested pension fund risk reinsurance business. The overall premium volume in occupational pensions insurance advanced slightly. While annual premiums receded as expected, single premiums registered an increase, due mainly to the acquisition of disability pension portfolios.

## **Innovation**

Since the beginning of 2017, we have been offering our SME clients a new, transparent pension fund solution named "Gemeinschaftskasse BVG Mobiliar". In individual life, we launched two new savings products on 1 November, a convertible savings insurance plan and a payout plan. The convertible savings insurance plan got off to a promising start and, as of 1 January 2018, replaced all former savings products with recurring

premiums. While convertible savings insurance provides financial security in future life situations, the payout plan guarantees customers a regular additional income over a given period of time.

**Surplus participation in group business subject to legal quote**



**Reasons for success**

Each product in our range of offers for private individuals is structured in a readily understandable way. Swiss Mobiliar benefits from an excellent reputation and is firmly established in the market thanks to its decentralised organisation. In the pension fund reinsurance business, we have maintained a legal quote that is well above the minimum rate prescribed by law for group insurance.

**Surpluses for customers**

The underwriting result incorporates the surplus participation for policyholders totalling CHF 35.4 million. In group insurance subject to legal quote, we passed on 97% of the earnings to the pension fund institutions in the form of pensions, lump-sum benefits, surplus participation and reserves.

**Benefits**

Benefits incurred for death registered an increase in both individual and group insurance. While disability benefits receded significantly in individual insurance, mainly due to the higher rate of reactivation among disabled persons, they remained roughly on a par with the previous year in group insurance. Total benefits incurred in occupational pensions business were lower than in the previous year.

“Swiss Mobiliar has always  
remained true to its principles –  
and so have I.”

### **1** Daniele Bernardazzi

Family has always been very important for me. My wife and I have passed on the values we believe in to our children. One reason why I decided to work for Swiss Mobiliar is because it has remained true to its principles even in times of change. The company has retained its cooperative tradition and taken its social responsibility seriously. As a young insurance and pensions consultant at Swiss Mobiliar in Bellinzona, I set great store in building up relations with my customers based on honesty and fairness. I wanted to be someone they could trust – and I earned their appreciation in return. I stayed with Swiss Mobiliar right up to my retirement as general agent. Now my eldest son has stepped into my shoes and is looking after the concerns of my former clients. So my wife and I can truly let go and embark on our dream journey around the world.

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#### **Retired general agent**

A portrait of him at the outset of his career with Swiss Mobiliar can be seen on the rear cover flap.



“I knew about cars and  
was versed in  
customer relations.”

## 2 Nathalie Werthmüller

Once I wanted to be a marine biologist. Finally, I became a car mechanic, but it didn't stay that way. When the car repair shop closed down, I knew it was time for a change. By training as a confectioner I turned my hobby – baking – into my profession. I really enjoyed it, but unfortunately, jobs as a full-time confectioner were hard to come by. So I worked in a restaurant until a former school friend persuaded me to join her at Swiss Mobiliar. The work at Mobi24 was perfectly tailored to me. I knew about cars and was versed in customer relations. When cars broke down, I made an initial assessment, organised and negotiated with repair service providers, and explained the items on the bill to customers. Additional training courses opened up new opportunities, and I went on to lead several teams. I was where I wanted to be and appreciated the close contact with people that my work involved. However, I never lost my fascination with the maritime world and now, after my retirement, I love going scuba diving all around the globe.

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### Scuba diver

A portrait of her at the outset of her career with Swiss Mobiliar can be seen on the rear cover flap.



## “An in-house competition set me on track.”

### **3** Varshan Balasunderam

It all started when I joined Swiss Mobiliar as an IT trainee. The Challenge Days, an in-house competition for the development of innovative IT products, set me on track. I optimised an existing program that registers and calculates the value of household contents and the damage incurred with the help of virtual reality goggles. As a reward, I was allowed to spend several months on a work assignment in Silicon Valley. There I was eventually hired by a major IT company. My life was now based around Palo Alto and I became part of the techie and startup scene. Together with colleagues, I set up my own company. Our goal was to expand the use of virtual reality in the insurance industry. Several years ago, Swiss Mobiliar made me an offer I could not refuse. So I sold my firm and set out to discover the world. Currently, I am living my third passion – writing. My first book, a fantasy novel, is due to be published soon.

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#### **Writer**

A portrait of him at the outset of his career with Swiss Mobiliar can be seen on the rear cover flap.



## “At that time insurance companies were still digital novices.”

### **4** Gudrun Ziermann

Back in the 1990s already, I was responsible for e-commerce and online marketing. Many at the time considered the internet as something noxious that was bound to pass away soon. At Swiss Mobiliar, however, I immediately sensed a will to advance the development of digitalisation. In a constructive and collaborative way, which I found highly impressive. In my spare time, my passion for foreign languages and cultures drove me to explore countries in Asia and Africa with a rucksack on my back, and to travel across America in my expedition motor home. I wanted to bring this fascination of mine for the wider world to bear in my work, too, so I forged contacts with people from other industries and other cultural backgrounds. This led to valuable exchange and numerous projects thanks to which we were able to expand our digital points of contact and optimise the customer experience. Two years before retiring, I had the opportunity to share my job with my successor and so have more time for myself. Whether on climbing tours in summer or while skiing in the Swiss mountains in winter, I now enjoy being out in nature – offline.

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#### **Globetrotter**

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## “You can’t stop the waves, but you can learn to surf.”

### 5 Dan Otz

I’m an independent consultant for complex liability and legal cases and work in many different places. Honolulu is my favourite. If I feel like it, I go out on my surfboard in a quest for the perfect wave. Nowadays, travelling is easier than ever. I can rely on the Intelligent Traffic Net to help me find the best route. I relish the diversity of my job as a specialist and, as a proactive person, am always prepared to put in an extra effort to find the best possible solution for my customers. Values are important, but they have to be lived, not just talked about. That’s why I liked working at Swiss Mobiliar so much. The company has continuously evolved, which is why it has been so successful. Yet despite all changes, it has remained true to its principles. Just like me. You can’t stop the waves, but you can learn to surf. There’s a wind starting up now – I have to go.

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#### Surfer

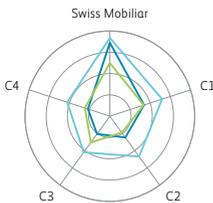
A portrait of him at the outset of his career with Swiss Mobiliar can be seen on the rear cover flap.



# Brand management

Swiss Mobiliar is the country's most personal insurance company. It is perceived in the market as a trustworthy and likeable brand.

**Reputation in comparison with competitors**  
GfK Business Reflector 2017  
(C1 – C4: competitors)



- Rational appeal
- Sustainability
- Emotional appeal

With regard to the insurance sector at least 400 persons were surveyed for each company.

After redesigning our umbrella brand in 2016, we continued to sharpen the brand profile in a multi-step process in the year under review. Based on customer surveys and market research studies, we arrived at the brand promise that best characterises Swiss Mobiliar: personal, close-at-hand and responsible. We use this as a key instrument in our strategic brand management, in communication management, and in the design of contact points.

## Corporate reputation

Reputation is the principal factor in the success of a brand. In a study conducted in 2017, the market research institute GfK again examined the reputation of 90 Swiss companies from 13 different industries. In 20th position overall, Swiss Mobiliar once more ranked first among the country's

property and life insurers. As in the year before, it also came first with regard to rational and emotional appeal and in terms of sustainability. Thanks to the credible implementation and effective communication of our brand promise, we further consolidated our position as the most trustworthy insurance brand in Switzerland. Core values and characteristics of Swiss Mobiliar, such as closeness to customers, decentralised organisation, uncomplicated claims settlement and cooperative structure, once again met with large-scale customer approval in 2017.

### **Switzerland's most personal insurance company**

Whether offline or online, personal and direct contact with our customers is of key importance to us. We combine traditional channels of access with digital services that we develop on an ongoing basis. Swiss Mobiliar introduced various new electronic services in 2017. The customer portal, for instance, was thoroughly revamped, with new services and advisory functions added, and the Mobiliar app was expanded. Our insurance advisors now have tools enabling them to send out offers online. Customers can view the offer and directly conclude the insurance on any end device. A premium calculator for legal protection insurance was launched in a new, user-friendly design. We also optimised our online claim reporting system, which allows electronically reported claims to be fed directly into the claims system of the general agency responsible. The great advantage is that the case is automatically allocated to the customer's personal advisor. Customers are thus always aware of whom to contact in connection with their claim.

### **Advertising campaigns**

In 2017 we added two new spots, "Insect hunting" and "Tradesmen", to our successful "Dear Mobiliar..." series of commercials. The past year also showed that our claim sketches, launched in 1998, have lost none of their popular appeal. Our new national advertising campaign for individual life insurance likewise achieved high recognition values. In autumn, finally, we launched several humorous YouTube clips specifically addressed to our young customer segment.

### **Sponsorship strategy**

The Swiss Mobiliar brand experience is further enhanced by our national and cross-regional sponsorships. These focus on partnerships that bolster the good image enjoyed by our company. In 2017, we laid the foundations of our sponsorship strategy for the coming years. Our commitment to indoor sports is to be continued. We also created a new customer retention platform by the name of "Hospitality Circle". The close collaboration with our general agencies enables us to amplify the resonance of our numerous local and regional sponsorship commitments.

# Swiss Mobiliar – committed now and in future

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



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GRI-Index

The crucial issues of our age, such as energy resources, the consequences of digitalisation, shifts in the demographic structure of our society, and changes in the way we work and live, present us with major challenges. They have also led to rising expectations with regard to the social, cultural and ecological responsibility of companies. Only those who continue to develop and regularly transform themselves will remain at the forefront of their business in future. We are convinced that investment relating to the above-mentioned themes, be it in research, in the capacity for innovation, or in the creative intelligence of each individual, is both necessary and meaningful.

Swiss Mobiliar's financial strength allows it to set its own, independent agenda in connection with its business and social responsibilities and to engage in a variety of projects that are in line with its cooperative philosophy. On this basis, we have defined four areas of engagement. One of them is natural hazards prevention. Here, we support the University of Bern in its climate research and participate in the financing of flood protection projects throughout Switzerland. In so doing, our company plays an active role in protecting lives and property. In the cultural field, we seek to foster fresh dialogue between the arts and society. To this end, we support 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 collaboration with our general agencies throughout Switzerland, we ourselves initiate sustainable projects in the worlds of culture, society and ecology. Swiss Mobiliar also supports research projects at ETH Zurich and EPF Lausanne on the topic of 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
- Offers for young people up to age 26

**■ Employees and work environment**

- Employee satisfaction
- Art at the company
- Further training and development
- Diversity
- Modern and socially-minded employer
- Occupational pension benefits

**■ Asset Management**

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

**■ Environmental management**

- Procurement management
- Ecological awareness in insurance operations

**■ Natural hazards prevention**

- Prevention projects
- Mobiliar Lab for natural hazards research at University of Bern

**■ Art and culture**

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

**■ Business and work**

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

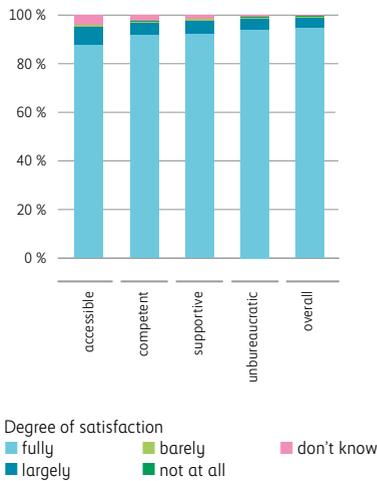
**■ Living and community**

- La Chaire Mobilière at EPF Lausanne
- Mobiliar Lab for Analytics at ETH Zurich

# Customers, insurance products and services

Our proximity to customers and the outstanding quality of our claims processing form the basis of the high level of customer satisfaction.

**Swiss Mobiliar's service quality in the event of a claim**  
Swiss Mobiliar study,  
150,000 individual customers



The way we see ourselves as a company is marked by the values set down in our mission statement – personal, responsible and decisive. They inform the way we interact with customers, partners, employees and other stakeholders.

## Insurance solutions with added value

The basic principle behind our business model is to mitigate the economic, social and ecological consequences of occurrences causing loss and damage – and so offer protection to policyholders and the public in general. Several of our products include incentives for conscious and responsible use of natural resources. A premium discount, for example, is offered with the insurance of environment-friendly vehicles. Overall, our activities are geared towards achieving and retaining the satisfaction and trust of our customers.

We are there when it really matters – in person or in digital form. Customers can rely on the dedicated claims settlement, advisory and support services of our staff working at 79 entrepreneurially run general agencies in over 160 locations spread throughout Switzerland.

# Employees and work environment

Today's digital, mobile and flexible working world requires new approaches in the design of the work environment and the development of employees.



[mobiliar.ch/  
karriere](http://mobiliar.ch/karriere)

Committed employees are the key to our success. They ensure that customers' wishes and concerns are handled with a high level of competence and dedication. With its work@mobiliar programme, Swiss Mobiliar is addressing the requirements of a changing working world and developing its corporate culture accordingly. The key is to develop a high-quality work environment – both physical and digital – that enables employees to work in a flexible and locationally independent way under their own responsibility.

## Swiss Mobiliar as employer

We pursue a sustainable, future-oriented HR policy and let our employees share in our business success. Swiss Mobiliar employs people from 34 different nations and is committed to workplace diversity. As far as possible, we support flexible and family-oriented working hour models. 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. Our employer branding campaign, launched in 2016, offers insights into the activities performed by our employees and highlights the advantages of working for Swiss Mobiliar.

To remain successful in future, we require and support the ongoing development of our staff members. Targeted training courses honing specialist, methodological, social and personal skills raise our employees' level of competence in line with their needs. In addition, 342 trainees in the fields of commerce, IT, mediamatics, customer services and insurance assistance (VBV/AFA) received on-the-job training at our general agencies and the head offices in 2017.

# 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.**



[mobiliar.ch/kunst](https://mobiliar.ch/kunst)  
[mobiliar.ch/  
jubilaemsstiftung](https://mobiliar.ch/jubilaemsstiftung)

Wherever possible we involve cultural practitioners in various work processes and projects at our company. Their expertise and contributions open up new perspectives and help us remain “fit for the future” in a sustainable and responsible way. The in-house art exhibitions we organise are a key component of our cultural commitment. Over the years, our company has become increasingly well-known as a hotspot for art.

## **Prix Mobilière – our promotion award**

Our prize for up-and-coming young artists is the oldest promotion award bestowed by a Swiss insurance company. Prix Mobilière, which was first awarded in Nyon in 1996 and comes with a prize sum of CHF 15,000, enjoys high esteem in the art scene. As a rule, our award goes to 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 research projects, cultural projects from the disciplines of visual and performing arts, film, music and concerts, and public heritage projects such as the restoration and renovation of historic buildings. In 2017, the foundation’s board of trustees selected 48 out of 550 submitted projects, and backed them with a total amount of CHF 707,740.

## **Award Fund**

The Award Fund was set up in the early 1970s and is financed by annual contributions from the Swiss Mobiliar’s business profits. With this fund, our company supports social, cultural, charitable, economic, educational and political projects throughout Switzerland to the tune of CHF 1.5 million a year.

# Business and work

**For four years, Swiss Mobiliar has been funding creative workshops to help small and medium-sized companies in Switzerland boost their capacity for innovation.**



[mobiliar.ch/mft](https://mobiliar.ch/mft)

Digitalisation, a changing market environment, and a host of individual customer requirements constantly pose challenges for small and medium-sized Swiss enterprises (SME). As a further element of its social commitment, Swiss Mobiliar funds unique innovation workshops for SME at Mobiliar Forum Thun, with professional facilitators conveying sustainable methods for enhancing a firms' capacity for innovation and thus the ability to cope with these challenges. The experience of the 87 such workshops held so far shows that they not only give rise to new ideas, innovative service and business models, and product prototypes, but can also lead to a new culture of innovation and cooperation.

## **General agencies support sustainable projects in their region**

With our 79 general agencies represented at over 160 locations throughout the country, we are close enough to the people and companies in each of Switzerland's four linguistic regions to identify their specific needs and align projects to local circumstances. Each general agency is embedded in its region and therefore familiar with the preferences, concerns and requirements of its inhabitants. Swiss Mobiliar Cooperative provides an amount of CHF 500,000 a year for the support of sustainable cultural, social and ecological projects at regional level. Key criteria for the selection of projects include a fair distribution among the regions, the involvement of different generations, and added value for the population as a whole.

# Prevention of natural hazards

Identifying natural hazard risks at an early stage and preventing them from causing major damage – this, in short, is what Swiss Mobiliar’s commitment to natural hazard prevention is all about.



[mobiliar.ch/  
praevention](http://mobiliar.ch/praevention)  
[hochwasserrisiko.ch](http://hochwasserrisiko.ch)

The numerous projects for protection against natural hazards are spread over various regions of Switzerland. In the year under review we supported 17 new projects concerned with protection against flood and rockslide, and launched our 100th prevention project overall in Toffen (canton of Bern). To date, Swiss Mobiliar has invested over CHF 34 million in natural disaster prevention.

Trying to prevent damage by natural hazards is one thing. Another is finding out when, where and how such damage is likely to occur. These questions are at the heart of the research supported by Swiss Mobiliar at the University of Bern. By backing such research, we help generate new insights into the occurrence of extreme events in the context of climate change and create a bridge between research and its practical implementation. An example for this is the “damage simulator”, a new project of Mobiliar Lab for natural hazards at the University of Bern.

## Support for prevention projects



- Projects concluded (76)
- Projects approved (41)

# Living and community

In conjunction with EPF Lausanne and ETH Zurich, we conduct research projects on topics such as consumer behaviour in the digital age and security in urban environments.



partenariats.  
epfl.ch

mobilierlab.  
ethz.ch

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 that reveal the influence of a given physical environment on human behaviour and social processes. Swiss Mobiliar is currently partner for the practical side of two research projects sponsored by the Swiss National Science Foundation – “Tipping points towards healthy diets” and “Shrinking household’s environmental footprint”.

## **Mobilier Lab for Analytics ETH**

Topics such as Big Data and Advanced Analytics are swiftly gaining in importance. For its analyses, Mobiliar Lab for Analytics at ETH Zurich combines traditional data sources with new ones such as social media networks. One of its three research projects – “SME Opportunity” – examines national growth forecasts for small and medium-sized enterprises, drawing on publicly accessible data sources. The “Smart Consumer” project aims to gain new insights into consumer behaviour in the digital age and, based on the data obtained, identify changes in requirements regarding insurance solutions. The “Home Safety” project, finally, deals with the prediction and prevention of crime.

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← Our visionaries today

Our picture section presents portraits of Swiss Mobiliar employees. A closer look reveals that something is not quite right – age-changing effects have been applied. Professional make-up artists have modified the faces portrayed with the help of latex and wigs. This transformation leads to a surprising juxtaposition – forward-looking employees meet pensioners looking back. Each with their own story, in which Swiss Mobiliar features as an inspiring employer. Which is exactly what we aim for. We want to foster and motivate our employees and leave a positive mark on their professional development.

