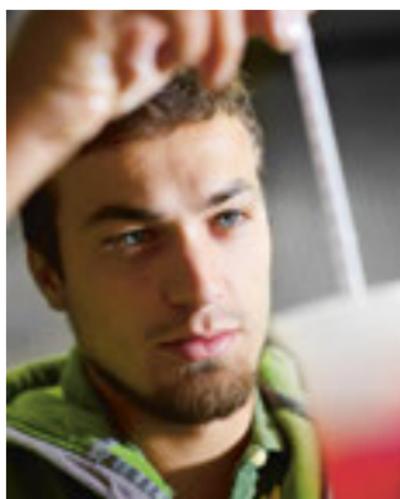
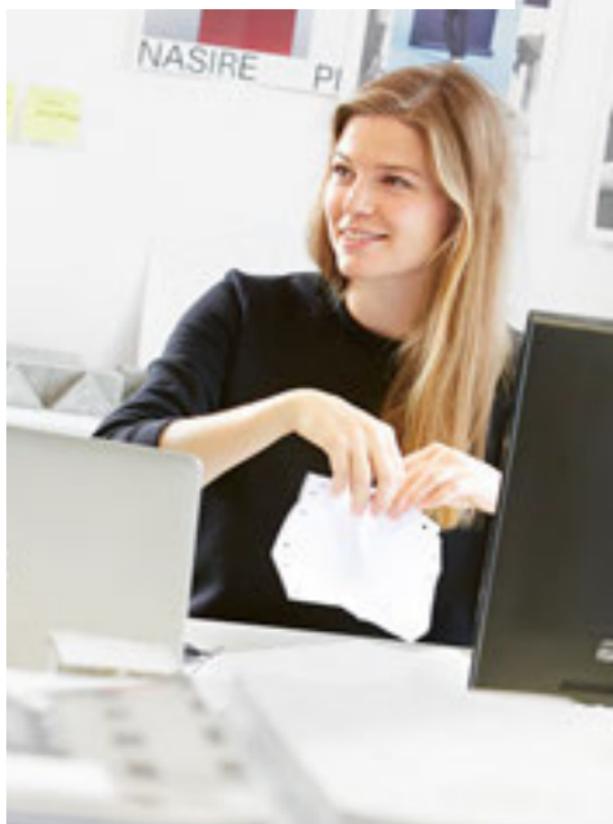


la Mobilière

Annual Report 2015 in brief

Uniquely
personal



Key figures of the consolidated annual account

in CHF millions	2015	2014	Change in %
Non-life and life			
Gross premiums	3,517.5	3,473.6	+1.3
Net earned premiums	3,344.7	3,305.0	+1.2
Net technical reserves	10,265.2	9,923.9	+3.4
Technical reserves for the account and risk of third parties	882.5	956.7	-7.8
Financial investments	16,188.2	15,538.0	+4.2
Financial investments for the account and risk of third parties	882.5	956.7	-7.8
Underwriting result	201.5	57.7	+249.2
Financial result excl. special effect divestment of stake in Nationale Suisse	234.9	433.2	-45.8
Special effect divestment of stake in Nationale Suisse	0.0	161.4	n/a
Financial result incl. special effect divestment of stake in Nationale Suisse	234.9	594.6	-60.5
Consolidated annual profit	383.4	596.4	-35.7
Consolidated capital and reserves	4,789.3	4,554.8	+5.1
Return on equity (2014: excl. special effect divestment of stake in Nationale Suisse)	8.2 %	10.5 %	
Non-life			
Gross premiums	2,742.7	2,655.2	+3.3
Net earned premiums	2,575.6	2,492.4	+3.3
Net technical reserves	5,214.8	5,088.0	+2.5
Underwriting result	290.9	202.0	+44.0
Financial result excl. special effect divestment of stake in Nationale Suisse	111.3	241.7	-54.0
Special effect divestment of stake in Nationale Suisse	0.0	161.4	n/a
Financial result incl. special effect divestment of stake in Nationale Suisse	111.3	403.1	-72.4
Result after tax	353.5	555.0	-36.3
Net claims incurred	61.6 %	63.3 %	
Net cost ratio	25.8 %	27.2 %	
Net ratio of other underwriting costs (incl. surplus allocated to policyholders)	1.3 %	1.4 %	
Net combined ratio	88.7 %	91.9 %	
Life			
Gross premiums	774.8	818.4	-5.3
Net earned premiums	769.1	812.6	-5.4
Net technical reserves	5,050.4	4,835.9	+4.4
Technical reserves for the account and risk of third parties	882.5	956.7	-7.8
Underwriting result	-89.4	-144.3	+38.0
Financial result	123.6	191.5	-35.5
Result after tax	29.9	41.4	-27.8
Net cost ratio	16.1 %	15.8 %	

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

Uniquely personal

Switzerland is characterised by a great diversity of personalities living and working and pursuing their dreams in the same country.

As Switzerland's most personal insurance company, we strive to understand and meet the needs of each individual and to do justice to the diversity in our society.

Financial year 2015 in brief

Swiss Mobiliar once again achieved an outstanding result in 2015 and successfully pursued its growth course.

Dear Customers

Swiss Mobiliar Group has again posted an excellent result for the financial year 2015, recording a profit of CHF 383.4 million.

In the non-life sector, our products and services in non-life insurance remain firmly established in the market. With a premium volume increase of 3.3%, we once again clearly exceeded average market growth, which came to 0.5%. The loss experience was below 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 insurance. Regarding individual life and pensions, we registered high growth in business with recurring premiums, in particular through our new savings insurance with transparent profit participation, launched in May 2015. A receding premium development was recorded in the occupational pension sector. Overall, benefits paid amounted to less than in the previous year.

From a financial investment perspective, 2015 was a very challenging year, marked in Switzerland by the discontinuation of the minimum exchange rate against the euro and the introduction of negative interest rates. Central banks' loose monetary policy led to a euphoric mood on stock markets in spring. From August on, however, anxieties concerning economic developments in China and uncertainty as to the US Federal Reserve's monetary policy course led to significant corrections in stock prices. The profit contribution from financial operations was thus lower year-on-year.



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

In response to changing needs resulting from the ongoing digital transformation, we are increasingly automating our business processes and providing services online, too. All the same, we remain our country's most personal insurer and continue to offer our customers individual and uncomplicated services through personal contact.

The number of private individuals and companies who put their trust in us has grown to around 1.7 million. We would like to take the opportunity here to say thank you for your loyalty to Swiss Mobiliar. Special thanks also go to our employees for their great commitment in yet another successful year.

Urs Berger
Chairman of the Board
of Directors

Markus Hongler
CEO

Partnership and responsibility

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

Swiss Mobiliar – the first private insurer in Switzerland – was founded as a cooperative (mutual company) in 1826. Maintaining this legal form has paid off to this day. Nowadays, the mutual structure constitutes an umbrella over a powerful and efficient business organisation. Owing to the nature of this structure, our business operations have a clear customer focus. Instead of dividends going to shareholders, it is customers who receive a share of our profits. 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 to customers is that we are Switzerland's most personal insurer, be it in advisory services, at contract conclusion or in the event of a claim, irrespective of the channel through which the contact is conducted.

The corporate philosophy of a mutual company 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 from one year to another and from one decade to the next. As a company not listed on the stock exchange, Swiss Mobiliar needs to hold a significant amount of capital to be able to bear such large fluctuations in losses incurred and to cope 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 survival and further growth on the strength of its own resources and lets customers share in its success.

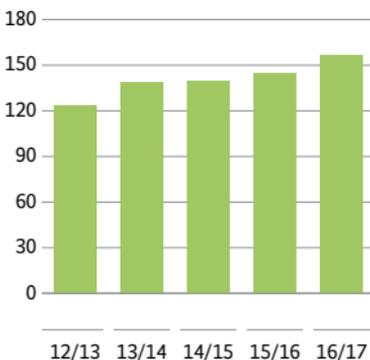
A modest dividend is regularly paid to the cooperative as Swiss Mobiliar's sole owner. It is primarily customers who participate in the profits achieved. Employees, however, also benefit from the business success. To remain successful in future, we invest considerable means in ongoing corporate development.

Surplus participation also for non-life customers

It is widespread practice in life insurance that clients 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 2015 and June 2016, all customers with a Swiss Mobiliar household contents and buildings insurance benefit from a 20% reduction on their premiums. And from mid-2016, motor vehicle and business insurance policyholders will be granted a 10% premium reduction for one year. Overall, around CHF 155 million will thus be remitted to our policyholders. Over the past five years, Swiss Mobiliar has disbursed more than CHF 700 million from its surplus fund to its customers.

Payments to customers in non-life business incl. accompanying measures, in CHF millions



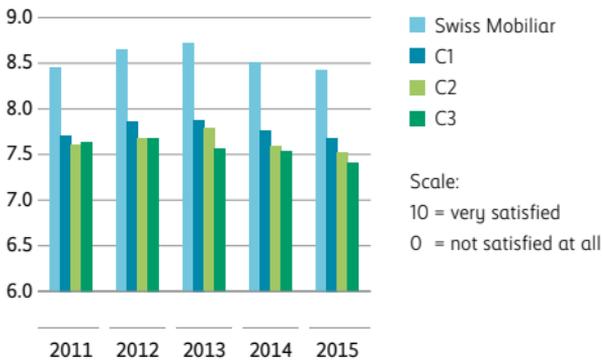
Strategic business development

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

Swiss Mobiliar offers personal and high-quality services. Taking account of today's communication possibilities, we ensure proximity to our customers through a wide range of contact and communication channels. Thus, customers can now conclude household contents, travel and motor vehicle insurance online. Since October 2015, it has also been possible to send notifications of loss or damage in text message, photo, or even handwritten form via a new app. Personal advice and services for all customers, however, is invariably provided by the local general agency.

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

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



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 want to continue on this course and to further raise our service quality, making use of digital possibilities to enhance the sustainable implementation of our strategy, our new brand model, our values and our corporate culture.

In our investment strategy, we pursue a two-pronged approach. 90 % of our investment volume is used for the maintenance and renewal of our core business, which we like to compare with a parent ship. For decades, it has been on a very steady and successful course, and it is serviced and modernised on an ongoing basis. In addition, aside from the day-to-day business and its structures, we also invest in individual projects that we call speedboats, which may occasionally involve higher risks.

In connection with our growth strategy, we have built up a highly productive innovation management. We offer an environment conducive to innovation, and regularly convert creative ideas and new knowledge into new products, processes, business models and forms of customer contact. Moreover, we invest in innovative companies that develop future-oriented products or services. Swiss Mobiliar is, for example, participating in the car sharing platform sharoo. sharoo allows car owners to rent out their vehicle when they themselves are not using it. The car is booked, located and opened via an app, without a key having to be transferred. Thanks to comprehensive insurance, the vehicle owner is fully covered in the case of damage. Since 2015, we have also held an interest in Amphiro AG, a spin-off from ETH Zurich that has developed a special system for measuring and displaying water and energy consumption. This information helps use thermal energy in a targeted way and fosters awareness in the consumption of valuable resources. This partnership provides Swiss Mobiliar with access to the sensor technology involved, which can, for example, be used for the prevention of water damage.

We also promote the innovation abilities of SME from all over Switzerland by conducting creative workshops at the Mobiliar Forum Thun.

Individualised service quality

Our general agencies are run in a largely independent, entrepreneurial fashion. They ensure swift and high-quality services close to customers at around 160 locations throughout Switzerland. We are the only provider in the market that 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 manner. 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.

Profit and profitability targets

Swiss Mobiliar is an entirely self-financed company, not geared to the capital market. Profit targets are set in view of maintaining our long-term profit potential. They are determined and measured according to income statement-oriented criteria on the one hand and by economic principles on the other. Together, the two differing approaches provide the basis for the calculation of our profitability targets. The targets are laid down 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 in the non-life sector can be paid.

Targets and measures

Swiss Mobiliar is outstandingly positioned in the insurance market, and its products in the non-life sector are highly competitive. We therefore again expect an advance in market share, especially in the lines of property, liability, motor vehicle and legal protection insurance. Overall, we are once more aiming for growth above the market average.

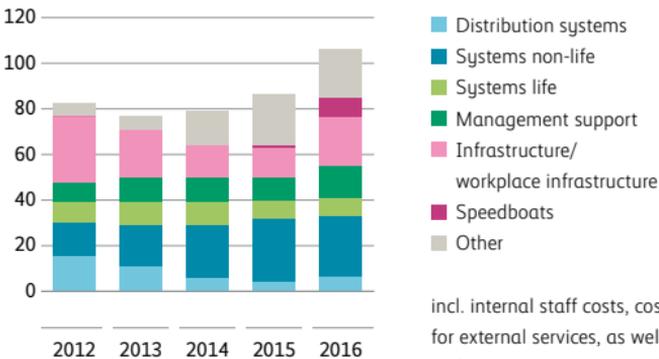
In the life sector, pure risk insurance in the individual and group life and pensions market is fiercely competitive. We are determined to do our utmost to maintain our position as market leader. In individual life and pensions insurance, we are continuing to pursue our growth initiative with a range of modern, savings-oriented products. In the occupational benefits field, we – as a competent and well-capitalised partner – aim to sustain our market leadership in the reinsurance of biometric risks.

Swiss Mobiliar's structure as a mutual company prevents any refinancing through additional funds from the capital market. The Group's solvency needs to be assured through self-financing. We therefore apply a long-term horizon in our financial investments, too, giving security precedence over the possibility of high returns.

Investment focus

As in previous years, we again invested considerable amounts in projects. The overall volume amounted to CHF 86.5 million in 2015, with investments being made in all areas of the company.

Investment allocation and development in investment in CHF millions



incl. internal staff costs, costs for external services, as well as for tangible and intangible assets. 2016 based on planning.

Non-life

Swiss Mobiliar again achieved a high growth rate in 2015. Premium income was up in both individual and group insurance business.

Swiss Mobiliar is firmly established in the market. With premium growth of 3.3%, we once again clearly outperformed the non-life market, which averaged 0.5%. As in previous years, this result was attributable mainly to strong new business and a stable cancellation rate. We succeeded in raising our market share in all lines of non-life insurance. In so doing, we managed to further buttress our market position and consolidate our number-two ranking in Swiss non-life insurance. Overall, our market share advanced to 18.2%.

Growth relative to market

Non-life business (difference in percentage points)



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

Reasons for success

Swiss Mobiliar, with its mutual corporate structure, has always stood for trust, reliability, solidity and local presence. These values form the basis for the consistently good premium development and our excellent positioning in the market. Proximity to customers and a high competence level in contract conclusion

and claim handling characterise our general agencies, whose well-qualified and motivated staff provide comprehensive and personal services to clients. Swiss Mobiliar products have a good price-benefit ratio and are in line with customer expectations.

Innovation and process optimisation

To be able to offer our customers top-class products, we continuously review and enhance existing ones on the basis of market comparisons and with a focus on new customer needs. Given the swift development of digital technologies, 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 account the rising demand for more individualised and risk-based pricing and product design.

In legal protection insurance, we launched a new comprehensive insurance and service package for companies in April, which also offers legal protection in areas that have not been insurable so far, such as internet and public construction law. Since summer 2015, Swiss Mobiliar has supplemented its product portfolio by offering a solution of its own for art insurance.

Loss experience

The overall loss experience in 2015 was below the average of the last ten years. The ratio of claims incurred to premiums came to 61.6% (2014: 63.3%). In a multi-year comparison, we benefited from a favourable loss experience with regard to large-scale claims. Storms in May and June resulted in comparatively high natural disaster related losses of around CHF 30 million. However, the absence of further such major events and, in particular, less damage caused by hail led to below-average losses overall for damage from natural disasters.

Life

Swiss Mobiliar achieved significant growth in recurring premiums for individual life and pension insurance. In the occupational pensions sector, the premium volume declined in line with expectations.

The consistently low interest rate environment continues to pose great challenges for life insurers. In July 2015, the Swiss Financial Market Supervisory Authority (FINMA) announced that, in individual life business, the maximum guaranteed interest rate for recurring premiums is to be reduced from 1.25 % to 0.75 %, and for single premiums to 0.5 %.

Individual life and pension insurance

We continued to consolidate our position as market leader in pure risk life insurance and again gained market share in the field of disability insurance. The premium volume growth was achieved primarily in business with recurring premiums, in particular through our new savings insurance with transparent profit participation. Demand for unit-linked life insurance and for traditional savings insurance registered a decline. Owing to the low interest rate levels, single premium business was practically reduced to insignificance.

Occupational pension insurance

Annual premiums recorded a decrease. New contract conclusions and growth in payroll amounts and in the number of persons insured were not able to offset the decline in premiums at contract renewals in the year under review. The total of single premiums for the purchase of retirement pensions receded significantly year-on-year.

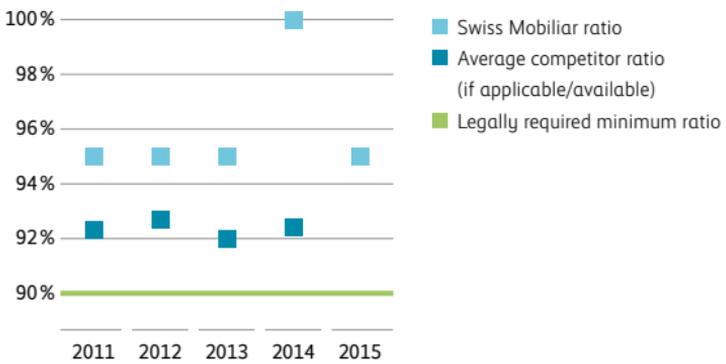
Reasons for success

Each product in our range of offers for private individuals is structured in a readily understandable way. Swiss Mobiliar benefits from a very good 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 policyholders totalling CHF 59.5 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

Whereas death benefits paid in the individual sector were down year-on-year, they rose noticeably in occupational pensions (group insurance). Benefits for disability in individual insurance continued to decline at a low level. In group insurance, total benefits paid for disability receded sharply thanks to the closure of a considerable number of cases without significant cost consequences.

Lisa Ochsenbein

At the foot of the Prime Tower in Zurich, Lisa Ochsenbein is developing sustainable industrial and product design concepts. Among her successful projects is the “Pumpipumpe” sharing platform, which aims to get rarely used objects out and about in a way that fosters neighbourhood contacts. Little stickers on their letterbox inform people about objects that are available for borrowing.

lisaochsenbein.ch
pumpipumpe.ch



“On average, a power drill is used for just 13 minutes in its entire lifespan.”





“Innovation has been a feature of human life since the Stone Age.”

Max Zurbuchen

At the Stone Age workshop in Boniswil (AG), Max Zurbuchen offers interested parties insights into prehistoric times. Visitors can experience first-hand how their ancestors lived – in particular those in lakeside dwellings in the Neolithic Age. As an archaeologist and specialist in early history, he demonstrates the production process of tools from raw material to finished product, based on replicas of archaeological finds, and shows how fire was kindled in the Stone Age.

steinzeit-live.ch



Famiglia Bianchi

For over 20 years, the Azienda Agricola Bianchi in Arogno (Ticino) has been in the hands of Marcy and Alberto Bianchi. Their two sons, Gabriele and Martino, recently took over responsibility for the wine growing and wine production business. Their parents now serve as advisors. The family is committed to organic farming, producing not only wine, but also grappa, herb-flavoured vinegar, honey and olives. All their products have the Bio Suisse label.

aziendagricolabianchi.wordpress.com



*“Organic farming
has always been a matter
of course for us.”*





Yuri Maurer

Yuri Maurer is a passionate cyclist. For a graduation project at “Gymnasium”, he constructed his own bicycle “Hayakawa One” without any prior knowledge in the field. In his spare time, he produces top-of-the-range bicycles with light-weight steel frames in his own small workshop. As a cyclist for “Velokurier Bern”, Yuri covers 120 km almost every day, carrying out his assignments for customers from various trades in a friendly and reliable manner – and fast.

hayakawacycles.wordpress.com

velokurierbern.ch





"Producing a titanium bike frame requires as much energy as a four-person household needs for two years. That is why I work with steel."





*“Laughing is
a language that
everyone under-
stands and that
transcends all
borders.”*



Anderson Scantlebury

It was love that drew this former water sport instructor from Barbados to Switzerland. He has now been living in Engadin for over 20 years. As an employee of Engadin St. Moritz Mountains, his natural charm, friendliness and humour help ensure a smooth flow of skiers and snowboarders at the Marguns – Plateau Nair ski lift. Anderson Scantlebury's cordiality and broad smile are infectious and are appreciated both by locals and by visitors from abroad.

mountains.ch

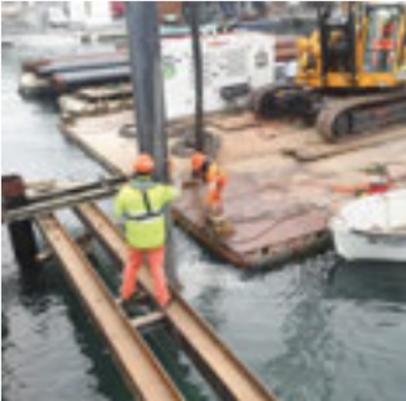




Mical Mercier Oulevey Muriel Zimmermann

For over 15 years, architects Mical Mercier Oulevey and Muriel Zimmermann have been jointly realising public-space projects that serve the population in general. They are currently working on a modern wooden walkway in the bay of Geneva, enabling unimpeded access to the Jet d'eau, a famous local landmark. The new platform blends harmoniously with its surroundings and will no doubt raise the attractiveness of Geneva's left-hand lake shore area.

midarchitecture.ch



"We are committed to a form of architecture that acts in the public interest and creates added value for people in their every-day life."

Swiss Mobiliar – committed today and in future

Swiss Mobiliar's cooperative tradition obliges us to act in a responsible and sustainable way.

Swiss Mobiliar's commitment finds expression in the following areas



- Ethics and integrity
- Code of conduct
- Incentives for responsible use of resources and damage prevention
- Customer satisfaction
- Local and personal commitment
- Opportunities and risks of future trends

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

- Asset Management
- Financial investment
- Real-estate investment and environment-friendly construction

- Natural hazards – initial financing of prevention projects
- Mobiliar Lab for natural hazards and a chair for climate research at University of Bern

- Our art collection and exhibitions
- Our art award
- Anniversary Foundation
- Donations

- Mobiliar Forum Thun
- Promotion of regional sustainability projects

- Procurement management
- Environmentally aware insurance operations

- Mobiliar ETH Lab for Analytics
- La Chaire Mobilière EPFL – urban ecology

The trust of our customers is of key importance to us and one of our most significant success factors. Our 79 general agencies at around 160 locations in Switzerland and Liechtenstein not only ensure proximity to customers in connection with contract conclusion, but also offer outstanding claims handling. Over 90 % of all claims are settled locally by a general agency in a swift and unbureaucratic manner. Closeness to customers has proved a major advantage, enabling speedy solutions and, ultimately, added value for the entire region. Moreover, our decentralised organisation means that professional training opportunities and jobs are created all over Switzerland.

Based on our mutual corporate structure and by conviction, we share our business success not only with customers, employees and general agencies, but also with the public in general. For decades, moreover, it has been a matter of course for Swiss Mobiliar to provide significant support to cultural, ecological and social projects in Switzerland.

We are convinced that sensible and sustainable solutions can only be found through networking and the bundling of a variety of skills. Therefore we promote active exchange between our company and representatives from the worlds of business, science, art and social affairs in order to create space for visions and new ideas.

By assuming this responsibility, we want to give rise to an inspiring and fertile environment in which constructive ideas and initiatives can evolve into practical solutions. This leads to added value – for individuals, for institutions and for Switzerland as a whole.

Further information:
mobiliar.ch/download
GRI-Index

Customers and products

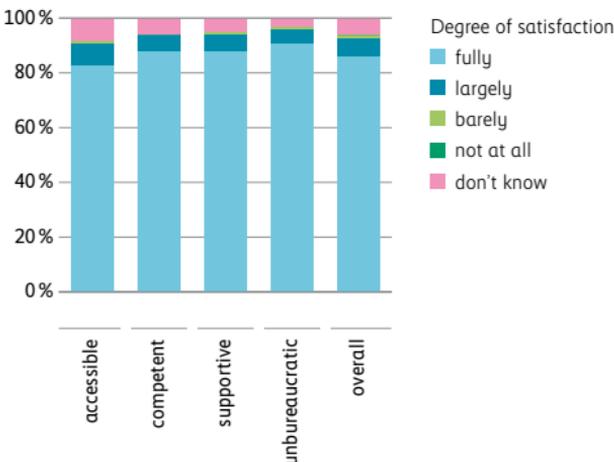
Our prime obligation is towards our customers. We take economic, ecological and social aspects into account in the design of our products.

Reliable, competent, successful, forward-looking and communicative – these are the values that shape our corporate identity and thereby also the way we interact with our stakeholders. 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. Swiss Mobiliar emergency contact (via Mobi24 Call-Service-Center or via app) is a swift and uncomplicated way for customers to call for assistance anywhere in the world in the case of loss or damage.

Customer satisfaction

Our customers' trust is of key importance to us and represents one of our most significant 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. Our service quality is one of the principle reasons for the high customer satisfaction ratings and frequent customer recommendations.

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.

Swiss Mobiliar seeks to cooperate with artists and cultural practitioners in order to stimulate positive developments, sharpen people's perception and raise awareness for sustainability. Since the end of the 1930s, we have been building up an in-house collection that by now counts more than 1,000 works of art. The exhibitions we organise represent an important element of our commitment in the field of art and culture.

Our art award

The "Prix Mobilière" for Swiss 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 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 fine arts, performing arts, film, classical music and concerts, as well as heritage projects. In 2015, 32 projects were supported with an overall amount of CHF 654,000.

Donations

The Award Fund, set up in the 1970s, is financed by contributions from Swiss Mobiliar's annual profit each year. It is currently supporting 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

We look ahead attentively. This enables us to evolve on an ongoing basis and remain the most personal insurance company in Switzerland.

Committed employees are the key to our success. Together, we are dedicated to meeting our customers' needs, bringing to bear our high level of competence. We actively incorporate digitalisation, which has a considerable impact on the development of our business model and our work culture. To remain innovative and successful, we make use of the opportunities offered by new technologies to develop an open and flexible work environment.

Swiss Mobiliar as employer

On the basis of our mutual corporate structure, we pursue a sustainable, future-oriented HR policy. Our employees share in our business success. Swiss Mobiliar employs people from 33 different nations and is committed to gender equality. 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. Our company has its own crèches and supports parents in their efforts to return to work after maternity or paternity leave.

Basic and advanced training

We require and support the ongoing development of staff members as a requisite for long-term success. Swiss Mobiliar offers a variety of specialist and management training courses. Of our overall personnel costs, 3.2% were dedicated to training and personal development. On average, each staff member spent 3.4 days at internal basic or advanced training events in 2015.

Cicero Certified Insurance Competence®

In setting up an industry-specific learning certification system, Swiss private insurers have shown their joint commitment to life-long learning, in particular to regular further training for insurance consultants and thus to high quality in advice. All sales representatives of Swiss Mobiliar are obliged to become registered in this system.

Fostering trainees and talented young employees

We put great emphasis on practical training for trainees and up-and-coming young employees. Swiss Mobiliar offers trainee positions throughout Switzerland. In the year under review, 308 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.

Training: Key figures trainees and insurance assistants (VBV/AFA)

	2015		2014	
	Number	in %	Number	in %
Total	308		325	
Women	191	62.0	200	61.5
Men	117	38.0	125	38.5
Final exams passed	101	96.2	102	98.1
Employment continued	73	72.3	64	62.7

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 three pension fund institutions. One of them covers employees at the head offices and the general agencies, with 60% of the risk and savings contributions being borne by the company. The second one covers managing general agents and the third members of senior management and the Executive Board.

Natural hazards prevention

Swiss Mobiliar supports research projects and helps fund preventive measures against natural hazards.

In 2015, we co-financed seven further flood protection projects. So far, 86 prevention projects have been supported with an overall amount of over CHF 24 million. After being actively engaged in this field for ten years, we – together with the Mobiliar Lab for natural hazards at the University of Berne – assessed over 70 flood protection projects co-financed by us with regard to their effectiveness, and were able to publish very positive results.

Commitment to prevention projects



● Projects concluded (47)

● Projects approved (39)

The Mobiliar Emergency app was launched last spring. As the first app of its kind in Switzerland, it not only gives warning of weather conditions such as storms or icy roads and transmits flood warnings issued by the Federal Office for the Environment, but also provides useful tips for damage prevention.

Further information:
mobiliar.ch/praevention
mobiliar.ch/notruf

Living and community

Together with ETH Zurich and EPFL in Lausanne, we conduct studies in a wide variety of subject matters.

Current projects aim to provide new insights in the fields of security, consumer behaviour and new forms of living together.

Mobilier Lab for Analytics ETHZ

Annual increase in the global data volume is staggering. The Mobilier Lab for Analytics at the Swiss Federal Institute of Technology in Zurich (ETHZ) aims to make use of the potential of Big Data and Advanced Analytics for insurance purposes and to gain insights that benefit the general public, too.

By international comparison, Switzerland has a high rate of burglaries. The “Home Safety” project aims to raise people’s awareness of the risk of burglary in their neighbourhood. In another study, Mobilier Lab is examining the impact that interactive neighbourhood help can have on the security situation. The project “Smart Consumer” focuses on consumer behaviour in the digital world.

La Chaire Mobilière EPFL

Almost 85% of Switzerland’s population live in urban areas. The task of the Chair for Urban Ecology and Sustainable Living at the EPFL (Ecole polytechnique fédérale de Lausanne) is to bring together interdisciplinary knowledge already available at the university and to pursue new research approaches at the interface of architecture and design, construction and civil engineering, and social and environmental sciences.

Further information:

mobilierlab.ethz.ch

partenariats.epfl.ch

