

## Member of DJSI World, DJSI Europe

### Company Information

Country	Switzerland
Market cap (USD million)*	28,707

\*Source: S&P Global BMI, 31 July 2016

### Company Description

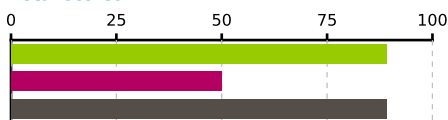
The Swiss Re Group is a leading global provider of wholesale reinsurance, insurance and other insurance-based forms of risk transfer solutions. The company, which is headquartered in Zurich, Switzerland, is structured into three business units: Reinsurance, Corporate Solutions, and since January 1, 2016, Life Capital. The latter unit manages closed and open life and health insurance books, and includes the existing business of the previous unit Admin Re®. The Corporate Solutions business offers traditional property and casualty insurance, as well as customized solutions to corporations. The Reinsurance business is still the largest of the three units, and its Property & Casualty and Life & Health divisions provide clients and brokers with reinsurance products, insurance-based capital market instruments, and risk management services, while generating 85% of the company's net income. The strong performance of all its business segments is reflected in a strong net income, which reached USD 4.6 billion in 2015. The company employs over 12,700 people across Europe, the Americas, and Asia-Pacific.

### Industry Drivers

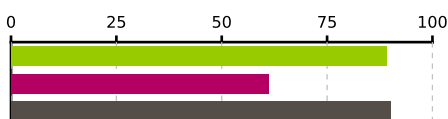
The insurance industry's focus on sound risk management has resulted in the relative absence of significant fines and penalties compared to other areas of finance. The industry has also demonstrated leadership in integrating sustainability considerations into its core business. Most notably, leading insurers are increasingly considering long-term sustainability trends and factors in their risk assessments and claims management processes. At the same time, the industry faces both significant threats as well as opportunities through the move toward digitalization. This has provided consumers with increased transparency and choice while simultaneously providing insurers new channels for delivering insurance directly to consumers and obtaining greater real-time data on their behavior. Particularly in the life insurance business, leading insurers are exploring innovative ways of using these developments in digital technology to offer innovative products that are customized to meet the needs of their customers and to incentivize healthier lifestyles through lower premiums.

### Sustainability Scores

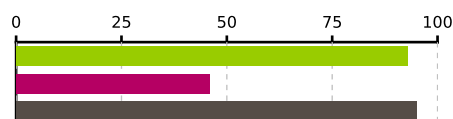
#### Total Scores



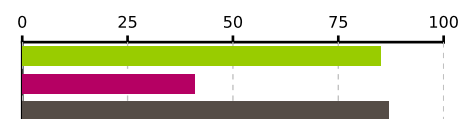
#### Economic Dimension



#### Environmental Dimension



#### Social Dimension

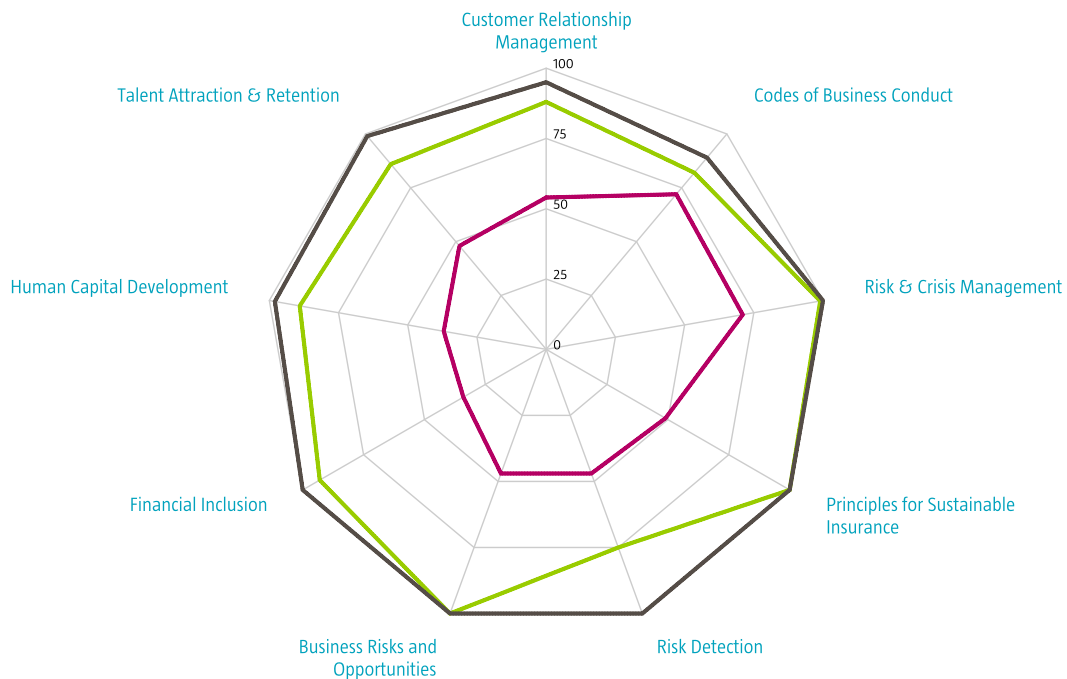


■ Industry best score    ■ Industry average score    ■ Swiss Re AG

## Sustainability Performance

Swiss Re is once again Industry Group Leader within the insurance industry. Understanding the sustainability issues that create risks and opportunities for the reinsurance business is crucial for SwissRe. By closely cooperating with clients and public and private partners, SwissRe creates innovative solutions in the areas of climate and natural disaster risks, agricultural risks, sustainable energy and funding longer lives. SwissRe has a Sustainability Risk Framework in place, which consists of a human rights and environmental protection policy, as well as a Sensitive Business Risk process and due diligence mechanisms to assess business transactions. Within the company, Swiss Re emphasizes the development of its employees. In 2015, all employees took part in at least one of the numerous training programs, with an average of 15.5 hours of training provided for each employee. Through its foundation, Swiss Re addresses social and humanitarian problems and builds local capacity to tackle them.

## Company Performance for Selected Criteria



■ Industry best score   ■ Industry average score   ■ Swiss Re AG

For information on assessment criteria, visit [www.robecosam.com/csa](http://www.robecosam.com/csa)

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