

suva

2023

Sustainability report



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Introduction

Dear reader,

We are pleased to present to you our first sustainability report. This report gives us the opportunity to provide a comprehensive account of our impact on the environment, society and the economy. We do this voluntarily and, as a major provider of social insurance in Switzerland, driven by our desire to play a leading role when it comes to sustainability.

After expanding our climate reporting in 2022 and publishing a report on climate and risk management in line with the Task Force on Climate-Related Financial Disclosures (TCFD) framework, we are now going a step further. The new sustainability report considers both the TCFD and the requirements of the counter-proposal to the Responsible Business Initiative and was issued in accordance with the GRI Sustainability Reporting Standards. This allows us to present information on our progress in a structured and comparable manner.

For us, this is a logical step. As the largest provider of accident insurance, the social and economic aspects of sustainability have been deeply embedded in our business model from the very beginning. However, we aspire to be sustainable across all dimensions and to seek continuous improvement. For this reason, four years ago we

identified certain key areas following discussions with our stakeholder groups. Our materiality matrix forms the basis for our sustainability reporting.

Over the last few years, we have developed strategies, defined targets and introduced measures to reduce our impact on the environment one step at a time. Our assessments show that we are on the right track. In the reporting year, we decided to set ourselves the goal of achieving net zero for direct real estate investments by 2040.

In future, the sustainability report will serve as an important annual assessment of our situation. At the same time, it creates transparency with regard to our customers, our employees and the general public. The sustainability report is a joint effort, to which numerous specialist departments across Suva have contributed. We would like to thank everyone involved for their valuable work. Read on to find out how we are fulfilling our responsibility. We look forward to receiving any suggestions you may have.



Gabriele Gendotti
Chairman of the Suva Council



Felix Weber
Chairman of the Board of Management



RESPONSIBLE AND COMMITTED

Sustainability strategy

In the reporting year, we set ourselves the ambitious target of achieving net zero for our direct real estate investments by 2040 instead of 2050.

Sustainability strategy

Strategic rooting of sustainability in company goals

Figure 1

Sustainability in the pillars	Company goals
Environment	<ul style="list-style-type: none"> Environmental sustainability: fulfilling responsibility for environmental and climate issues
Social	<ul style="list-style-type: none"> Employees: <ul style="list-style-type: none"> Satisfaction Diversity (age, sex, language) at all hierarchical levels Effective combination of prevention, insurance and rehabilitation for sustainable customer benefits and strength within Swiss industry
Economy	<ul style="list-style-type: none"> Financial stability and risk-oriented premiums Stable operating costs Efficient and effective services

As a social insurance provider, sustainability is at the heart of our business model. In this respect, we have an holistic understanding of sustainability and, as such, we are committed to environmental, social and economic causes, both in terms of our insurance operations and with regard to our real estate and financial investments.

Sustainability is deep-rooted at Suva: our business model serves to prevent accidents and guard against occupational diseases. Furthermore, we support the reintegration of people who have suffered accidents or illnesses in the workplace. See: [Mission and values](#)

Together with our commitment to being a fair and attractive employer, these duties are the main focus of our social sustainability work. Our holistic notion of sustainability does not, however, mean that we solely concentrate on social fields of action; we are also committed to environmental and economic aspects. In particular, we strive

to reduce our impact on the climate and foster a responsible business management model.

Management approach

The company objectives defined in the 2023 financial year are our compass, guiding us on our journey towards implementing our “avance”-plus strategy over the coming years. The objectives also represent milestones against which we measure our progress; their structure is based on the “balanced scorecard” concept. We have set out our sustainability-related company goals and assigned them to three pillars: environment, social and economy (Fig. 1).

Sustainability strategy

At present, there are sub-strategies focusing on sustainability across different business divisions, such as Real Estate, Finance and Operations. An holistic rooting of sustainability in Suva’s corporate strategy is yet to be developed. We will undertake this work when assessing

the situation pertaining to the corporate strategy, alongside updating the materiality matrix, in 2025. Until then, the relevant business divisions will be responsible for the key areas.

Direct real estate investments: on the road to net zero by 2040

In the reporting year, we set ourselves the ambitious target of achieving net zero greenhouse gas emissions for our direct real estate investments by 2040 instead of 2050. Our new real estate strategy for 2024–2028 is geared towards this. Our success will depend on various measures, such as replacing fossil fuels with renewable energy sources and reducing our overall energy consumption.

Climate strategy

In terms of climate impact, we have already gone a step further. We have developed a climate strategy and climate targets for the whole of Suva that not only incorporate operations, but direct real estate and financial investments too. Our climate strategy and climate targets are anchored in our strategic management process. They were passed by our highest management body, the Suva Council, while the Board of Management is responsible for implementing the strategy. The Board of Management provides the Suva Council Committee with regular updates about the status of the implementation process so that the latter can monitor target attainment and respond promptly if necessary. Corporate Development is responsible for coordinating and managing sustainability activities. Responsibility for implementing specific sustainability measures is established in the relevant divisions and processes.

In the 2018 financial year, we pledged to reduce our total operational greenhouse gas emissions to net zero by 2050. In the 2022 financial year, the Suva Council extended the 2050 net zero target to include indirect greenhouse gas emissions relating to financial investments. In the

2023 reporting year, we set ourselves the goal of reaching net zero for our direct real estate investments by 2040 instead of 2050. For all three areas – operations, financial investments and direct real estate investments – Suva has defined interim targets as well as a deadline for achieving our net zero goal. See: [Chapter 4, Environment](#).

Materiality principle

We produce our sustainability report in accordance with the GRI Sustainability Reporting Standards. These standards ensure transparent and credible reporting and enable us to present our targets and progress in a structured and comparable manner. Identifying our key areas in line with GRI methodology helps us to concentrate our resources on those areas in which we have the largest impact on the environment, society and the economy. To identify these areas, we carried out an online survey with randomly selected representatives from our five stakeholder groups (Suva Council, employees, customers, the Swiss Confederation and society). The result was a broad-based materiality matrix that reveals fields of action with a high or very high relevance for sustainability at Suva. On the one hand, it contains issues that reflect our core business and for which we actively make a significant social contribution: the combination of prevention, accident insurance and reintegration. On the other hand, the matrix includes issues on which we have a relevant impact beyond our core business. The key areas can be grouped into the following fields of action: business management, core business, environment, employees and society. These five fields of action form the active core of our current sustainability endeavours. In the next reporting period, for 2024, we will commence preliminary work for updating the materiality matrix. We update this every five years, with the most recent update taking place in 2020 (Fig. 2).



“In 2018, Suva voluntarily set itself the goal of reaching net zero by 2050 – before the Federal Council decree of 2019 and before the electorate voted to enshrine the net zero target in law in 2023. I find this really encouraging.”

Christian Marfurt,
Head of Sustainability Management, Corporate Development

Our key areas

Figure 2





RELIABLE AND TRANSPARENT

Business management

Our Code of Conduct serves as our guide in our daily work when engaging with all of our stakeholder groups.

Business management

Suva is a self-supporting company under public law. We conduct our business responsibly in accordance with the principles of governance, compliance and risk management and are guided by our vision and mission.

We enforce effective governance and compliance regulations as well as adapted risk management and internal control systems that cover both commercial and climate-related aspects. Our goal is to expand these tried-and-tested systems to other areas of sustainability and to further develop an holistic sustainability strategy.

Management approach

In terms of governance, the Code of Conduct serves as a guide for our employees' actions and sets out provisions on ethical principles, social responsibility and the responsible and economical use of the environmental resources available to us. Our employees are familiar with the Code of Conduct. Regular training sessions

ensure that they are aware of the applicable legal and regulatory provisions. Our compliance management system monitors and supports compliance with legal requirements and internal ordinances through regular planning, reporting and corresponding controls and improvements. Our company-wide risk management process encourages level-appropriate risk observation and creates transparency. It identifies and assesses risks on a regular basis and reduces these through effective controls incorporated into business processes. Business efficiency and financial stability are specified as strategic goals in the "balanced scorecard" for implementing our corporate strategy and are supported by measured values.

Governance

Suva is managed by social partners, that is, representatives of its insurees. Our highest management and body and supervisory authority is the [Suva Council](#). This is made up of 16 representatives each from employer and employee organisations, as well as eight Federal representatives. The members of the Suva Council are elected by the Federal Council for a term of four years; the social partnership-based governance system supports broad-based, sustainable solutions. The Suva Council Committee is made up of eight members of the Suva Council. In particular, they review business management and operations. Gabriele Gendotti chaired the Council during the reporting year. Four to five members of the Suva Council sit on one of the following three commissions: Financial Supervisory, Real Estate Supervisory and Military Insurance.

Compliance

With our compliance management system, we ensure compliance with all relevant legal, regulatory and internal ordinances. During the reporting year, no proceedings were initiated on the grounds of non-compliance with legal requirements.

Code of Conduct

Responsible, honest and reliable conduct is a central element of our culture. The [Code of Conduct](#) serves as our guide in our daily work when interacting with colleagues, business partners, customers and other stakeholders. It forms the foundation of our guiding principle: "Through our conduct, we establish trust, security and transparency." The Code of Conduct was recently revised and the new version was published on the Intranet and the Suva website in December of the reporting year. In it, we pledge our commitment to the principle of sustainability in all our activities and decisions. The Code of Conduct has been accepted by the Suva Council Committee and is part of a mandatory web-based training course that all employees are required to complete in the spring of 2024. Furthermore, we expect our business partners to act in a way that is consistent with the core principles of our publicly available Code of Conduct.

Fraud risk assessment

From the end of 2021 to the beginning of 2022, with the support of an external provider, we carried out a fraud risk assessment for the final time. This involved reviewing different divisions using a risk-based approach and deriving measures for improvement. As well as this, with the help of the internal control system (see "[Risk management](#)" section), all compliance-related risks – including corruption risks in particular – are managed in due consideration of the measures for improvement derived from the fraud risk assessment.

Whistleblower office

The Compliance department operates a whistleblower office to which employees can turn should they notice anything unusual. Our employees are made aware of this whistleblower office on a regular basis through various channels (mandatory web-based training, internal instructions, article on our Intranet). During the reporting period, the whistleblower office was predominantly used for re-

porting fraudulent activity. The Compliance department clarified and documented all reports as part of a comprehensive analysis and, where necessary, introduced further steps in cooperation with the relevant internal members of staff.

Anti-corruption

Anti-corruption is an important topic within our compliance operations. To this end, we have established clear principles and guidelines, which we have published in our [Code of Conduct](#) on our website, [suva.ch](#), in the section “Bribery, corruption, gifts: We neither accept nor give bribes”. These principles and guidelines are also set out in our internal ordinances on employment relationships, loyalty in asset management and private securities trading. Our employees are required to report to the whistleblower office if they suspect corruption. In the reporting year and the two previous years, there were no confirmed cases of corruption.

Complaint management

We receive negative feedback from our customers through various channels. We take negative feedback very seriously and collate all instances in our complaint management tool. Not only do we deal with each individual complaint, we also evaluate entire categories of complaints. In the 2023 reporting year, we received 7,512 complaints, which represents a decrease of 17.7 per cent



“As a data protection advisor at Suva, I’m glad that we’ve found an optimum way of dealing with the challenging balance between the principle of freedom of information, data protection and confidentiality interests.”

Andrea Klüser
Compliance Officer, General Secretariat

in the total number of complaints compared to 2022. Complaints related to basic insurance/customer and partner management (–35.0 per cent) and military insurance (–26.6 per cent) fell particularly sharply. At 76.6 per cent, complaints concerning claims management and rehabilitation continue to make up the majority of total complaints; complaints in this area also increased by 13.0 per cent compared to the previous year.

Supervisory complaints and complaints to the Board of Management, the Suva Council and the General Secretariat are processed via a separate complaint management process for which the General Secretariat is responsible. In 2023, a total of 91 complaints were addressed to the Board of Management, the Chairman of the Suva Council and the General Secretariat. Compared to the previous year, the figure for this type of complaint has fallen by 19 per cent. In both 2023 and 2022, one supervisory complaint was raised. We define measures and monitor their implementation based on quantitative and qualitative analysis of complaints.

Data protection

The responsible and lawful processing of personal data is an important subject for us. Back in 2022, we formulated initial binding regulations with regard to the ethical handling of personal data with our ethics directive. In the reporting year, we put a special focus on the legally compliant implementation of the revised Federal Data Protection Act, which came into force on 1 September 2023. New technologies and an ever-increasing volume of legislation are making [data protection](#) more and more challenging. In order to meet requirements, we created an additional full-time position within the Data Protection department during the reporting year.

With a view to complying with the revised Federal Data Protection Act of September 2023 and raising awareness amongst Suva employees, we have rolled out web-

based training (WBT) programme. Some 96 per cent of employees completed the mandatory WBT module “Data protection” by the end of the reporting year. There were no significant data protection breaches in either the reporting year or the two previous years.

Suva and the Freedom of Information Act (FoIA)

As a federal body, we are subject to the Federal Act on Freedom of Information (FoIA). When responding to requests for access to official documents in accordance with the FoIA, the public interest in transparency must always be weighed up against any overriding public or private interest in protecting personal data. True to our guiding principle that we establish trust, security and transparency through our actions, we always process FoIA requests in accordance with the principle that requested information should be shared whenever possible, unless there are clear, contradictory private or public interests involved. In the reporting year, we received a total of four requests for access to official documents, which we were able to respond to comprehensively.

Risk management

We have a company-wide risk management system in place that is integrated into our existing management processes. The system supports level-appropriate risk analysis and addresses those risks that are significant for the company as a whole and that can negatively affect the achievement of our corporate objectives. The Suva Council Committee is responsible for safeguarding the risk management and internal control systems. Both the Suva Council Committee and the Board of Management are informed about the current risk situation by the Risk Management department through risk reporting at least twice a year. The Risk Management department identifies, assesses and monitors risks on a regular basis. The internal

control system is part of our company-wide risk management system and reduces significant risks within business processes through effective monitoring.

Information security

Suva has a diverse range of duties. In order to fulfil these, we are reliant upon the exchange of information with internal and external offices. Such information is typically confidential (particularly health information) and, as such, information security is a high priority. The Information Security department trains all employees, in particular by way of a mandatory web-based training course that also includes the module “Dealing with information and IT equipment”. As well as this, the department supports the organisational units with projects and provides advice in the event of queries relating to information security. In doing so, it works closely with the Data Protection, Compliance and IT Security departments. Thanks to its management system, Suva can oversee and manage information security on a continual basis. This system has become more and more established within our business activities. In 2023, Suva reviewed its information security processes in accordance with the requirements of the ISO 27001 standard and is seeking certification for these processes in 2024.

Task Force on Climate-related Financial Disclosures (TCFD)

Climate risks

Based on our climate strategy, we integrate climate risks into our risk management process and monitor these on a regular basis. Our Sustainability department assesses the significance of climate risks annually. For our capital investments, we integrate the assessment of climate risks into investment processes as part of our climate strategy. This includes an annual assessment of the materiality of potential climate risks by the Financial Investments department, a review by the Corporate Accounting and Con-

trolling department and approval by the relevant bodies. The assessment of the potential climate risks of our financial investments is documented in the enterprise risk management process and is incorporated into Suva’s risk management system. Political and regulatory developments are also systematically monitored and analysed by the Public Affairs department. We present the findings of climate risk assessments to Suva’s Board of Management and supervisory authorities in the form of sustainability reporting.

Assessment of climate risks

We have assessed our climate risks and opportunities in accordance with the federal requirements of the Task Force on Climate-related Financial Disclosures (TCFD) and integrated the results into this sustainability report. Climate risks and opportunities are developments that may significantly influence our business activities, managed assets and reputation. On the one hand, this includes transition risks that arise from the necessary transition to a lower-carbon economy. On the other hand, it refers to direct, physical climate risks, such as damage to buildings and infrastructure due to more frequent storms, for example.

As an accident insurance provider operating in Switzerland, we are only exposed to climate risks to a limited extent in our direct business. Both for our accident insurance business and our direct business operations, we do not deem transitory and physical risks to be significant. We cannot rule out potential risks, such as the increase in occupational diseases caused by higher temperatures, stronger UV rays in the summer or higher accident rates due to more frequent storms in the medium to long term. However, these developments manifest gradually and we will take them into account accordingly as part of our annual premium calculations. Beyond this, we do not see any concrete risks and opportunities for our accident insurance business resulting from climate change.

Capital investments

In contrast, the capital investments that we manage to cover insurance benefits may potentially be impacted by climate risks and opportunities. The companies and public issuers in which we invest are exposed to both transitory and physical risks and opportunities. These may have an impact on the issuers’ financial situation and thus on the intrinsic value of our investment portfolio. As at the end of 2023, our capital investments came to CHF 55.9 billion. Based on the climate risks and opportunities established by the TCFD as well as the methods and data available on the market, we have identified the potential climate risks and opportunities presented in Figure 3 below. We have made the distinction between short- and medium-term climate risks and opportunities with reference to our investment strategy, which has a planning cycle of five years (Fig. 3).

Direct real estate investments

In terms of direct real estate investments, natural disasters are covered by our buildings insurance. Moreover, the buildings to which our direct real estate investments pertain are not generally located in particularly exposed danger zones. Known risks are managed through monitoring and structural measures. When it comes to new buildings and renovations, we also take into account future expected climatic conditions through appropriate measures, such as the physical layout of buildings, floor plans and outdoor space design, heating and cooling requirements, green areas, etc. as well as the relevant tenant requirements. In doing so, we ensure that our real estate investments do not suffer any significant loss in value, even in the face of climate change.

Potential climate-related risks and opportunities that are relevant to investments*

Figure 3

	Short term 1–5 years	Medium term 5–10 years	Long term > 10 years
Possible climate-related risks and opportunities	<ul style="list-style-type: none"> ⊖ Regulatory risks (e.g. increase in CO₂ prices) ⊖ Reputational risks ⊕ Winners and losers of climate change ⊕ Capital requirements for financing the transition 	<ul style="list-style-type: none"> ⊖ Increase in damage caused by acute physical climate risks ⊕ Winners and losers of climate change ⊕ Higher capital requirements for financing the transition 	<ul style="list-style-type: none"> ⊖ Potentially sharp increase in damage caused by chronic climate risks ⊕ High capital requirements for financing the transition

* Opportunities are indicated by ⊕, risks are indicated by ⊖ and factors that are both opportunities and risks are indicated by ⊕

Models and scenarios used

In order to calculate the potential financial consequences of the identified climate risks on our financial investments, we use the integrated climate and assessment models set out by the Network for Greening the Financial System (NGFS), a network of central banks and supervisory authorities. These are macroeconomic models that illustrate climate risks for the economy as a whole and account for them in the form of market risks (interest rate risk, stock market risk). The results can therefore be directly integrated into the existing risk models that we use to calculate capital requirements. Since the development of climate risks and, in particular, the political reactions to climate change, are difficult to predict, we have used four different climate scenarios to gauge the possible impacts on our financial investments.

Results of climate risk analysis

The risk analysis shows that, in all four scenarios considered, the climate risks relating to our financial investments

fall within the expected market risks for the financial investments. As well as this, we firmly believe that the climate risks expected to manifest over the short term are, in large part, already reflected in the current valuations of the assets. We do not regard those climate risks that are potentially not yet reflected by the market price of the financial investments to be significant at the present time. Due to the current economic situation with existing high energy prices, we also do not currently expect to see an internationally coordinated and substantial increase in prices for greenhouse gases or other highly drastic regulatory measures. Therefore, we are implementing the measures specified in our current climate strategy in a continuous and consistent manner in order to achieve our net zero target by 2050.

Operational efficiency

Suva is self-supporting and does not receive any subsidies. As a financially independent and non-profit-oriented organisation, our insurees are at the heart of what we do, and surpluses are returned to them in the form of lower

premiums. We serve our customers and our commitment helps strengthen Swiss industry. High efficiency and effectiveness go hand in hand with this and are established and measured in accordance with the Suva Strategy and the corresponding strategic goals. For example, over the last few years, we have been able to downsize our infrastructure through our spatial strategy and a reduction in office spaces. In 2022, we gave up our Alpenquai location in Lucerne completely. Moreover, in terms of interior construction, we consistently deploy holistic zoning standards so that our work areas can be used for a variety of different purposes and fewer workstations are needed. Across all business divisions, we make the most of technological possibilities to automate our processes as far as possible and use digital communication to reduce our travel activities. We promote our digital channels to the companies, service providers, insurees and injured persons under our jurisdiction to reduce administrative effort for all those involved.



Financial stability

The Federal Act on Accident Insurance (AIA) obliges us to be in a position to fulfil our financial obligation with regard to our insurees at all times. We meet this legal obligation by [establishing provisions and our own resources](#) and thus protecting future generations from the financial burden of accidents suffered by previous generations. Alongside premiums, returns on reserved capital represent an important source of income and contribute significantly towards financing benefits and towards Suva's long-term financial stability. Financial stability is measured using the [solvency ratio](#). See: [Annual report 2023](#).



KNOWLEDGEABLE AND FRIENDLY

Core business

Our aim is to effectively combine prevention, insurance and rehabilitation/reintegration services in order to achieve sustainable customer benefits.

Core business

Our vision is to make work and leisure time safe. Our engagement helps us prevent accidents and occupational diseases and minimise the negative impacts that occur as a result, strengthening Swiss industry in the process. As an important part of the Swiss social insurance system, we are conscious of our responsibility and position as a role model.

Suva is more than just an insurer. We also provide prevention and rehabilitation services – and with great success. For example, together with our insured companies, we have helped halve the risk of suffering an accident in the workplace since 1970. Our work in rehabilitation also reveals positive outcomes: around 90 per cent of the 258,000 people declared unfit to work following an accident or occupational disease were able to return to work and therefore successfully reintegrate into the labour market.

Management approach

People are at the heart of what we do. With our engagement, we strive to make work and leisure environments safer and returning to professional life after an injury or occupational disease easier. We also aim to protect our insureds from the financial impacts of accidents and occupational diseases. Our company goal is to effectively combine prevention, insurance and rehabilitation/reintegration services in order to achieve sustainable customer benefits. Digitalisation is a central theme in the further development of our services. We make targeted use of all that digitalisation offers in order to increase the benefits for our insureds when using our communication channels – for example, with our mySuva customer portal. Both at whole company level and at departmental level, we have strategically established the subject of digitalisation at any early stage and defined medium- to long-term goals. We align our business with this by means of a rolling three-year plan and review progress made in implementing the strategy each year. We measure the success of our strategy holistically with the help of the “balanced scorecard” concept.

Business model

As an independent company under public law, we insure people at work and in their leisure time. Around half of all employees in Switzerland are insured with us.

Our business model comprises four basic pillars:

- We are more than just an insurer; we combine prevention, insurance and rehabilitation.
- We return surpluses to our insureds in the form of lower premiums.
- We are managed by our social partners. The balanced composition of the Suva Council, made up of representatives of employer and employee associations as well as federal representatives, enables us to find broad-based, sustainable solutions.
- We are self-supporting, which means that we do not receive any subsidies. See: [About us](#)

Our business model offers holistic prevention, insurance protection and rehabilitation/reintegration services – all from a single source. One of the advantages that this brings is that we are responsible for services in all three areas and have expertise in the overall consequences of an accident. This enables us to invest more resources in a promising rehabilitation measure, increasing the chances of a return to everyday life and reintegration into the workplace. See: [Reintegration after an accident or occupational disease](#).

Prevention culture: we educate our own staff

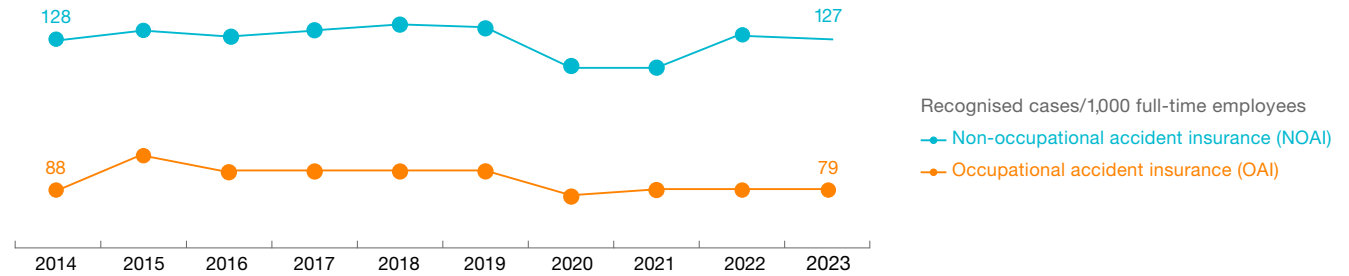
We aim to provide our insured companies with the optimal support to develop a sustainable prevention culture. Whatever knowledge we share with our customers, we must be familiar with ourselves. For this reason, we have decided to offer employees working in prevention their own training programme developed especially for this purpose. This will enable them to gain a more in-depth understanding of the topic of prevention culture. The training programme is divided into multiple levels and is available in the three national languages of German, French and Italian.

Prevention

We aim to prevent occupational and non-occupational accidents and occupational diseases through targeted prevention. At the same time, prevention helps us keep accident costs and thus insurance premiums for companies low. One of the benefits of our business model is that insights from actual accidents are directly incorporated into prevention work. For example, after any serious accident at work, we perform an investigation and devise measures for improvement together with the companies and people affected. Based on these findings, in cooperation with the industries in question, regulations are introduced

Development of accident risk

Figure 4



that serve as the current standard for further reducing similar accidents and occupational diseases and that are binding for all companies. This information is published at suva.ch under [Lebenswichtige Regeln](#) (Vital rules). We base our prevention work on the following three pillars: communication, training, and monitoring and advice. In order to establish an active prevention culture at a company, we provide services relating to holistic prevention culture to all our insured companies in the form of relevant [prevention modules](#) at suva.ch. These modules raise awareness of dangers and promote personal responsibility. Our services are fast becoming more digital, meaning we have gradually been able to reach more companies in recent years.

2020+ prevention programme

In order to increase our impact and consolidate our strengths, we established the “2020+ prevention programme”, which sets out a series of goals to be achieved by 2030, as part of our “avance”-plus strategy. The key areas specified are strongly geared towards the

prevention needs of the relevant stakeholder groups or sectors, as well as the benefits/impacts. The key areas of the prevention programme are:

- Occupational accidents (vital rules, construction, temporary staffing, Safety Charter, tripping)
- Occupational diseases (UV protection, skin protection, CMR substances, severe physical stress)
- Asbestos and other harmful substances encountered during renovation and demolition works
- Safe and healthy apprenticeships
- Work-related health issues (basic research)
- Non-occupational accidents (in the categories sport, travel and at home)

More information on our prevention services can be found in our [Annual Report 2023](#) at suva.ch as well as at admin.ch in the annual report of the Federal Coordination Commission for Occupational Safety (FCOS), in which we provide a detailed annual summary of our preventive measures, such as the company checks we have carried out.

The effects of prevention activities in each area are reviewed on an ongoing basis as part of an impact assessment designed specifically for this purpose. Alongside trends concerning accident numbers and occupational diseases in the key prevention areas, the assessment places particular focus on lasting change to the stakeholder groups’ awareness and behaviour. The assessment takes place every three years, as we expect some time to pass before we see any behavioural changes. As a basic principle, we determine that the accident risk, that is, the number of accidents per 1,000 full-time employees, has decreased by 14 per cent for occupational accident insurance (OAI) over the last ten years. In terms of non-occupational accident insurance (NOAI), the figure has decreased slightly over the same period (Fig. 4).

Insurance cover

According to the Accident Insurance Act (AIA), all employees in Switzerland must be insured against accidents and occupational diseases through their employer; see [Accident insurance](#). We endeavour to offer objectively

transparent and risk-appropriate premiums. To this end, we divide companies into different risk groups, depending on their activity. With these risk groups, we ensure that our premiums are financially balanced, risk-appropriate and acceptable. Risk-appropriate premiums ensure stability and reinforce Swiss industry in a sustainable manner.

Rehabilitation and reintegration

Following an accident or in the event of an occupational disease, the person affected receives comprehensive care and support. Not only do we cover treatment costs, but our holistic claims management process supports insureds from the moment that they report their accident or illness right up to their reintegration or possible retirement, helping ensure that people have a better chance of recovering and returning to their everyday lives and jobs as quickly as possible. With our in-house doctors and our two rehabilitation clinics in Bellikon and Sion, we provide the optimum conditions for care during the rehabilitation phase. We also support injured persons who are no longer able to readily carry out their previous professional activity with their occupational reintegration through various tools. Accident- and work-oriented rehabilitation in the Suva rehabilitation clinics, personal case management, an incentive system for occupational reintegration and financial



“One of my responsibilities is to persuade customers of the benefits of comprehensive prevention – from hard hats at work to cycle helmets during leisure time.”

Cinzia Pacilli
Head of the North-western Region, La Chaux-de-Fonds agency

support for establishing sheltered workplaces are all available for this, amongst other tools. See: [Annual Report 2023](#), Claims management and rehabilitation section.

In the 2023 reporting year, the companies required to be insured with Suva reported around 494,000 accidents and occupational diseases (+0.3 per cent compared to 2022). See: [Press release](#) “Unfallzahlen der Suva-Vericherten bleiben stabil” (“Suva insured accident rate remains stable”). From those reported accidents, around half (258,000) were accompanied by an incapacity to work. Of the injured persons who were unable to work, around 90 per cent were able to resume their activity in their previous role once they had received benefits from Suva in the form of advice, treatment costs or daily allowances.

Digital transformation

Digitalisation is a central theme in the further development of our services. We make the most of all that digitalisation offers in order to increase the benefits for our insureds and boost the efficiency of our customer support processes. In 2022, we implemented a pioneering change with regard to claims management in that we further automated certain process and initiated a system-controlled case processing system. Where the focus in the launch year of 2022 was on stabilising the new processes, in the reporting year, we optimised the process structure and continuously extended our automation capabilities. See: [Rethinking claims management](#)

We are also exploiting the benefits of digitalisation for our customers. With the customer portal, we are providing insured companies with an overview platform that enables information to be shared quickly and in a personalised manner. Companies can use the customer portal to access a variety of e-services, such as salary declarations or claims reporting. The portal also provides them with quick access to our prevention services.

Furthermore, Suva is a founding member of the not-for-profit association [Swissdec](#). Through Swissdec, Suva is committed to simplifying digital processes in machine-to-machine communication (M2M). Swissdec aims to facilitate the simple, fast and secure transmission of salary and benefits data (for example claims reports and daily allowance statements) without media disruption between companies, authorities and insurance providers. The data is exclusively transferred in a structured form via digital means. Together with its partners, Swissdec develops standards that apply across Switzerland such as Lohnstandard-CH (ELM) and Leistungsstandard-CH (KLE). The service is currently used by over 100,000 medium-sized and large Swiss businesses.



THOUGHTFUL AND ENERGY-EFFICIENT

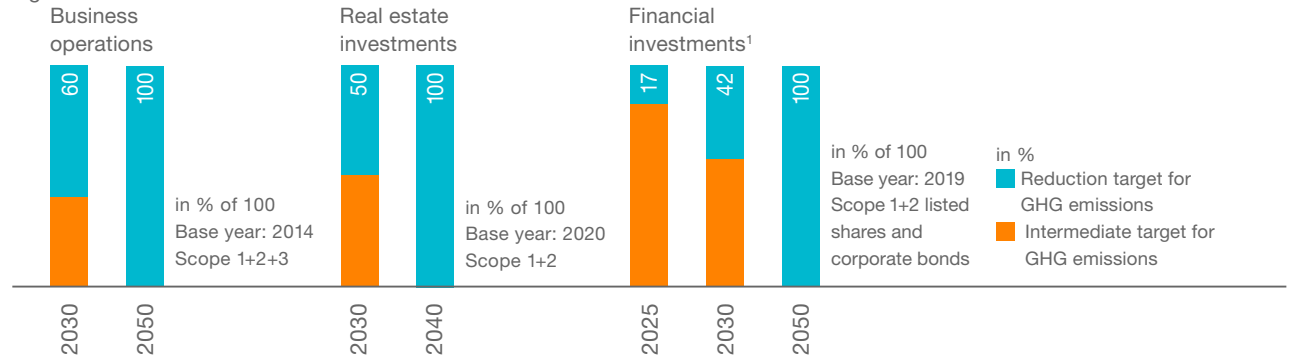
Environment

We strive for high energy efficiency, increased use of renewable energies and investments that are in line with the Paris Agreement.

Environment

Greenhouse gas targets for the three areas:

Figure 5



We are committed to identifying and reducing our impact on the environment. By setting clear goals and adopting effective measures for increasing energy efficiency and reducing operational and investment-related greenhouse gas emissions, we hope to set an example.

Alongside the social pillar of sustainability within our core business, we also incorporate environmental aspects into our strategic and operational decision-making. Thanks to our operational environmental management processes and the implementation of our climate strategy, we are reducing our greenhouse gas emissions, including those resulting from business operations, directly held physical real estate investments that we manage and financial investments, which also includes indirect real estate investments such as real investment funds.

Management approach

In order to make well-founded decisions and to identify our primary lever with regard to climate and environmental con-

cerns, each year we produce an environmental balance and a greenhouse gas inventory in accordance with the Greenhouse Gas Protocol (GHG Protocol) for all our locations, that is, our head office, agencies and rehabilitation clinics. This informs the measures that we introduce for improving our energy efficiency and the projects that we launch to increase the amount of renewable energy we use for heating, electricity and business traffic. We ensure that our employees are active contributors to our projects, thereby promoting awareness of environmental issues and the corresponding behavioural changes required. In procurement, we are endeavouring to reduce our environmental impact through the revision of our directive on sustainable procurement. When making decisions on capital investments, too, we take into account sustainability aspects, and these are enshrined in our investment regulations and processes.

Environmental management

For our annual environmental balance, we record environmental data from all 21 of our operating sites, including our

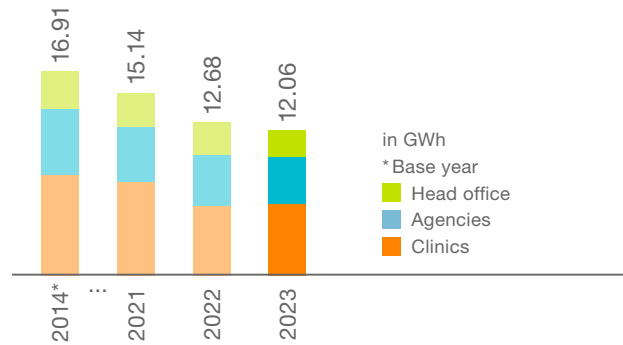
rehabilitation clinics in Bellikon and Sion. We summarise this data by location – head office, agencies, clinics – and central processes, as well as by consumers of heating, electricity, transportation, paper, waste disposal and water services. We use this as the basis for preparing our greenhouse gas inventory for business operations. To do this, we use the VfU (Verein für Umweltmanagement und Nachhaltigkeit in Finanzinstituten, Association for Environmental Management and Sustainability in Financial Institutions) standard (2018 version, version 1.4). Our environmental measures are based on our climate target (net zero by 2050), our target agreements as part of the Exemplary Energy and Climate (EEC) initiative and the universal target agreement with the federal government.

Exemplary Energy and Climate

We are members of Exemplary Energy and Climate – an initiative of the Confederation. As part of this initiative, alongside Suva, the current 19 other providers of publicly relevant services and institutional investors are seeking to achieve higher energy efficiency, increase their use of re-

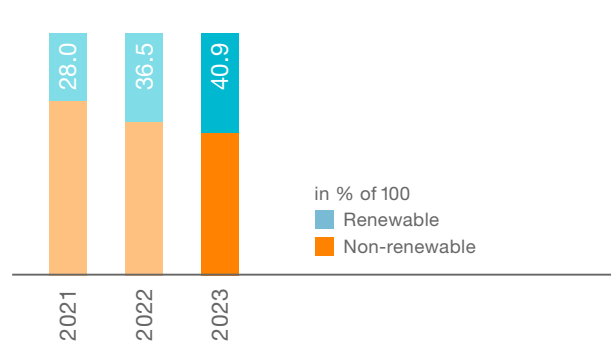
Heat consumption from combustibles

Figure 6



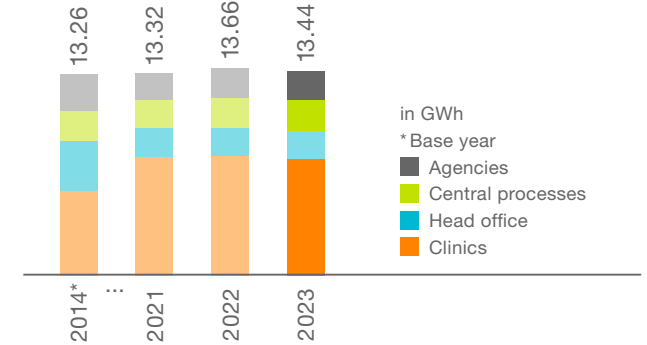
Fuel and combustibles

Figure 7



Electricity consumption

Figure 8



renewable energy and make investments in line with the Paris Agreement. We have developed specific energy targets for the period 2020 to 2030 that simultaneously form our new climate targets:

- 100 per cent electricity to come from renewable energy sources by 2026
- Increase in energy efficiency by 15 per cent by 2030 (base year: 2018/2019)
- 40/56 per cent renewable energy for fuel and combustibles by 2026/2030
- Expansion of photovoltaic production to 2.6 GWh by 2026 and by a further 1.4 GWh by 2030

We have been part of the initiative since 2018. Each year we document the progress we have achieved in the [EEC Annual Report](#).

Heat consumption from combustibles decreased by 4.9 per cent on the previous year 2022 (12.68 GWh) to 12.06 GWh in the reporting year. The reason for the de-

cline in heat consumption is the implementation of numerous urgent measures for optimising energy operations at all locations, such as optimising heat settings (heating curve and volume flow). Furthermore, we provided training to our employees to ensure they can set the correct room temperature using the thermostat. Last but not least, energy renovations and the replacement of outdated building technology also resulted in a reduction in heat consumption. At our Lausanne site, we carried out roof and window renovations, whilst over at our Sion site, we replaced the measurement, control, regulation and guidance technology. Compared to the base year 2014 (16.91 GWh), we were able to reduce our heat consumption by 28.7 per cent (Fig. 6).

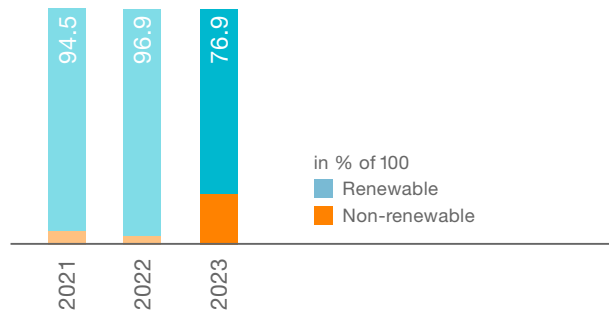
The proportion of combustibles and fuels produced by renewable energies increased in the reporting year by 4.4 percentage points and now totals 40.9 per cent. As a result, we have already implemented our intermediary goal of generating 40 per cent of combustibles and fuels with renewable energy by 2026 (Fig. 7).

The urgent energy optimisation measures introduced, such as the optimisation of ventilation systems and lighting, led to a decrease in electricity consumption. Additionally, we asked employees at head office and at our operating sites (excluding the clinics) to be economical with their electricity use through an awareness campaign. The threat of an electricity supply shortage prompted us to develop organisational measures in the event of power quotas and to analyse the impact on our business processes in the event of a power grid shutdown. In 2023, electricity consumption amounted to 13.44 GWh and remained stable on the previous year 2022 (13.66 GWh) with a total reduction of 1.6 per cent.

We equipped our operating site in Bern with LED lights. The IT division also developed electricity-saving measures. Amongst other things, the division increased the temperature in the data centres from 26 degrees to 27 degrees Celsius, whilst the upcoming server and peripheral system lifecycle was used to deploy more energy-efficient systems. Furthermore, process optimisations meant that un-

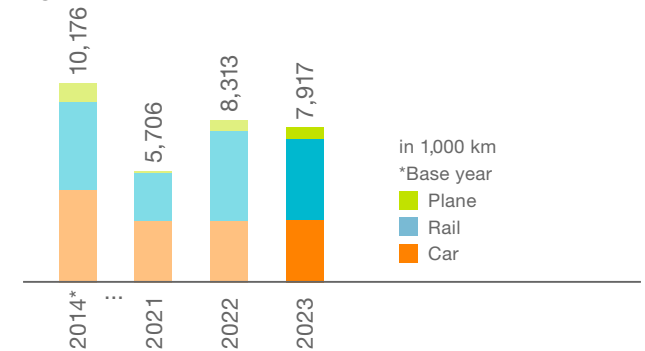
Renewable and non-renewable electricity

Figure 9



Business traffic

Figure 10



necessary resources could be identified and deactivated more quickly. Compared to the base year 2014 (13.26 GWh), our electricity consumption has remained stable, with a slight decrease of 1.4 per cent (Fig. 8).

Due to the higher proportion of nuclear energy, the proportion of electricity produced by renewable energies decreased by 20 per cent and now totals 76.9 per cent (Fig. 9). Suva produces its own photovoltaic power at its operating sites in Wetzikon and Basel and, since the reporting year, now at its head office in Rösslimatt and the rehabilitation clinic in Sion as well. In 2023, the system supplied a total of 37.9 MWh of power (excluding the Sion rehabilitation clinic, which was not measured).

In terms of transportation, we are currently only recording business traffic. In the medium term, we will also record commuter traffic data. In the reporting year, business traffic reduced by a total of 4.8 per cent (7,917,000 km) on the previous year (8,313,000 km). The drivers of this reduction were rail journeys with -11.2 per cent (-522,000 km); con-

versely, air travel increased by 9.8 per cent (53,000 km), as did car travel (by 2.3 per cent, 73,000 km). Compared with the base year (10,176,000 km), business traffic has fallen by 2,259,000 km in total (-22.2 per cent) (Fig. 10). We are aiming to reduce the greenhouse gas emissions caused by business journeys by 10 per cent by 2030 (-884 t CO₂eq) in relation to the base year 2014 (8,835 t CO₂eq). This is to be achieved through the electrification of our transport systems and through general digitalisation processes.

By the end of the reporting year, three electric vehicles, one biogas lorry and one biogas car were in operation. This corresponds to 14 per cent of Suva's entire vehicle fleet. By 2030, Suva is aiming to power 100 per cent of its vehicles with electricity. To date, the Real Estate division has equipped nine operating sites with charging stations for electric cars. Other locations will follow suit if there is demand. The proportion of fuel and combustibles produced with renewable energy is shown in Figure 7.

Energy efficiency

End energy consumption (heating, electricity and fuel) at head office, the agencies and the rehabilitation clinics amounted to 30.2 GWh in the reporting year. Compared to the previous year 2022, it has decreased by 1.0 per cent. In the reporting year, we were able to boost energy efficiency from 13.0 to 19.3 per cent. As such, in the reporting year we exceeded our target of increasing energy efficiency to 15 per cent (base year 2018/2019). As a benchmark for calculating our efficiency, we use full-time equivalents for the head office and agencies and inpatient days for both clinics.

Overview of greenhouse gas emissions for the three areas

Figure 11

Division	2023			
	Direct (scope 1)	Indirect from energy supply (scope 2)	All other indirect emissions (scope 3)	Total
Business operations	1.8	0.5	2.5	4.8
Real estate investments ²	7.3	3.7	–	11.0
Financial investments (listed shares and corporate bonds) ³	–	–	1 935.4	1 935.4
Total	9.1	4.2	1 937.9	1 951.2

in thousand tonnes CO₂eq (equivalents)⁴

Climate management

In order to achieve our net zero target by 2050, we are targeting a gradual reduction in greenhouse gas emissions and have defined corresponding intermediate goals for business operations, direct real estate investments and financial investments. For direct real estate investments, we revised our sustainability strategy and reduction path during the reporting year: we are now aiming for a reduction of 50 per cent for direct and indirect emissions resulting from energy procurement by 2030 compared with 2020 and for net zero by 2040 (Fig. 5).

Greenhouse gas emissions 2023

In 2023, our greenhouse gas emissions totalled 1,951,200 tonnes of CO₂eq (Fig. 11). This corresponds to a reduction of 293,000 tonnes CO₂eq compared to the previous year. We can directly influence our operational greenhouse gas emissions by adjusting our behaviour. With direct real estate investments, too, we directly control our greenhouse gas emissions through our real estate strategy and maintenance plan. The main source of greenhouse gas emis-

sions for Suva is the companies in which we hold a stake through our financial investments. We only have an indirect influence on these indirect greenhouse gas emissions in that we try to affect the behaviour of these companies.

Business operations

Greenhouse gas emissions from business operations comprise emissions from the head office and agency sites as well as both rehabilitation clinics. These include emissions originating from owner-occupied spaces with properties owned by Suva. We follow the GHG Protocol in recording our emissions. Alongside scope 1 and 2 emissions, for scope 3 emissions we also record the following categories, either fully or in part: 3.1. purchased goods and services, 3.3. combustibles and energy-related emissions, 3.5. waste arising from business operations, 3.6. business travel and 3.8. hired or leased tangible fixed assets.

Our 2023 greenhouse gas inventory reveals a significant reduction in greenhouse gas emissions of 5.1 per cent in

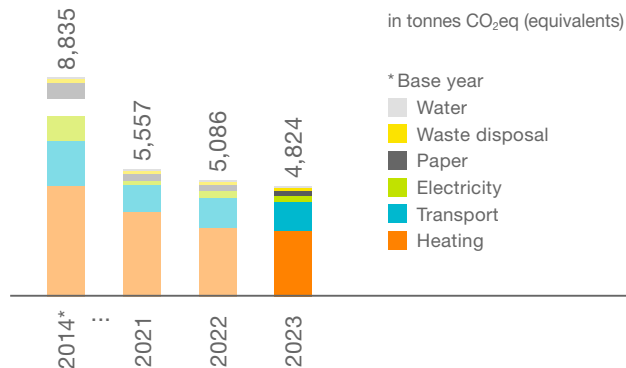
total (4,824 t CO₂eq) on the year 2022 (5,086 t CO₂eq). Compared to the base year 2014, we emitted a total of 45.4 per cent fewer greenhouse gas emissions.

The environmental management measures mentioned made it possible for us to reduce the greenhouse gas emissions caused by our heat consumption by 4.8 per cent. Greenhouse gas emissions from our electricity consumption dropped by 27.7 per cent on account of the increased amount of electricity sourced from renewable energies. In transportation, our greenhouse gas emissions effectively remained unchanged (–0.3 per cent) (Fig. 12).

These figures mean that our greenhouse gas emissions for 2023 are in line with our defined reduction path and we are on course to achieve our intermediate goal in 2030. Heating consumption and business traffic will remain the most significant direct cause of greenhouse gas emissions for Suva’s business operations into 2024.

GHG emissions: business operations

Figure 12



Energy innovation at Alpenquai property

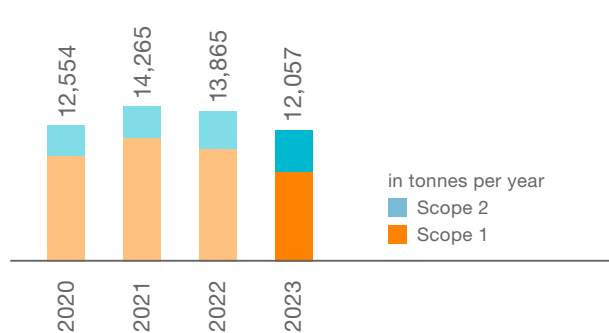
In 2023, we made the switch from fossil fuels to renewable energy sources for our heat production at seven locations. For example, at our Alpenquai 28-30 site in Lucerne, we implemented the following measures, to name but a few:

- Heat production and refrigeration systems were connected to the EWL (Energie Wasser Luzern) network, which uses hydropower from the lake. This enables energy-efficient and environmentally-friendly central heating and cooling.
- The flat roof was insulated and a 147 kWp photovoltaic system was installed. This means that we can generate around 140,000 kWh of electricity each year, which would be enough to power 30 households.

These measures helped us achieve class B (previously C) with regard to the GEAK cantonal energy certificate for buildings, “overall energy efficiency” category.

Absolute GHG emissions from direct real estate investments (as per GHGP)

Figure 13



Direct real estate investments

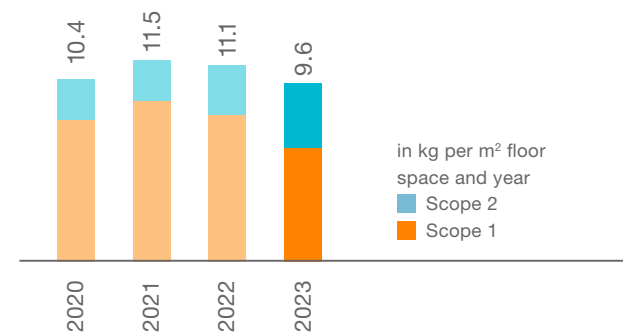
Since 2014, we have followed a strategy for direct real estate investments that takes into consideration the three dimensions of sustainability (social, environmental, economic). We measure the sustainability of our properties using the “Economic Sustainability Indicator” (ESI). The factor “-1” indicates a property with many risks, whilst the factor “+1” suggests that a property has good potential for long-term development. The target value for new builds is 0.5 and 0 for existing buildings. Taking into account our entire portfolio, our ESI is currently 0.30.

Target attainment 2023

In terms of our direct real estate investments, causes of greenhouse gas emissions include directly consumed energy from primary energy sources such as heating oil and natural gas (scope 1) as well as indirectly consumed energy from secondary energy sources like building electricity and district heating (scope 2). Our real estate portfolio grew in the reporting year, whilst the energy supply area increased by 0.84 per cent.

GHG intensity for direct real estate investments (as per GHGP)

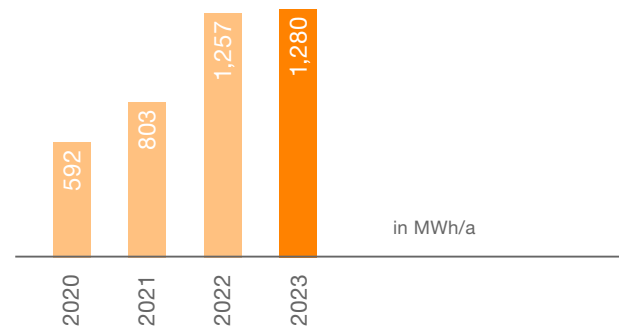
Figure 14



Both absolute greenhouse gas emissions of 12,057 t/a (-13.0 per cent) (Fig. 13) and greenhouse gas emissions per floor space of 9.6 kg/m² (-13.8 per cent) (Fig. 14) fell in the reporting year. We can only achieve our 2030 target by implementing our planned measures in a consistent manner. The absolute as well as the relative increase in greenhouse gas emissions from 2020 to 2021 can, on the one hand, be put down to the acquisition of properties that did not yet boast optimum energy efficiency. On the other hand, because our data is not adjusted for climate, it is also noteworthy that 2020 was a warm year from a climatic point of view, and in 2021, the number of heating degree days rose by 15.3 per cent compared to 2020. For the subsequent years, what we must also consider is that structural measures already implemented for reducing greenhouse gases only impact consumption data one to two years later.

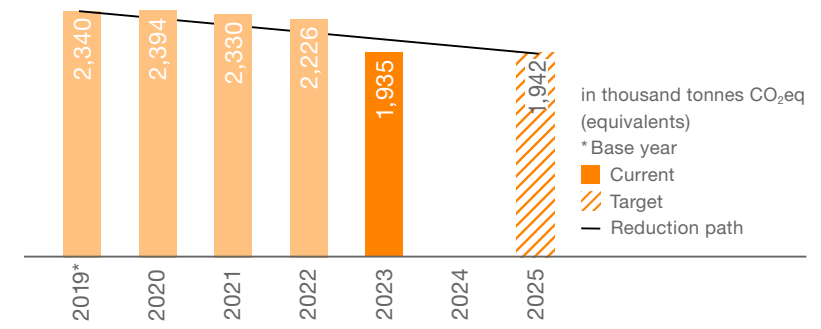
Annual electricity production from photovoltaic systems

Figure 15



GHG emissions: financial investments

Figure 16



Energy efficiency of our properties

We assess the energy efficiency of our properties using the [GEAK \(Gebäudeenergieausweis der Kantone, cantonal energy certificate for buildings\) system](#) and comply with the requirements of the direct real estate investments strategy. Newer buildings in the portfolio fall under GEAK classes A and B. Properties already renovated fall under class C. Thus, the majority of our buildings are categorised as GEAK classes A to C.

Electricity production from photovoltaic systems

We are planning to extend electricity production from photovoltaic systems for our direct real estate investments in incremental steps. For every roof renovation, we review in advance whether we can install a photovoltaic system, and follow through if possible. In 2023, we put in place photovoltaic systems with an installed power of 730 kWp in total at six locations.

We produced 1,280 MWh of electricity using photovoltaic systems in 2023. This represents a slight increase of

23 MWh compared with the previous year (1,257 MWh). The reason for this minimal increase of two per cent was the failure of two inverters in our largest system. Due to supply chain issues, we were not able to replace this in good time, meaning we produced 250 MWh less in the 2023 reporting year than in the previous year. By expanding our photovoltaic capacities, we are playing our part in covering our own needs (Fig. 15).

Financial investments

Compared to the previous year, we have reduced the greenhouse gas emissions relating to our financial investments by 291,000 tonnes CO₂eq to 1.94 million. This a 13 per cent reduction on the previous year and a 17 per cent drop on the base year 2019. Consequently, we are on track to achieve our intermediate goal of -17 per cent compared with the base year 2019 by 2025 (Fig. 16).

The companies that we finance reduced their greenhouse gas emissions by eight per cent.⁶ This includes in particular a reduction by Holcim due to disinvestments in cement

activities in various countries. Without these disinvestments, the company would only have reduced their greenhouse gas emissions by three per cent. Thanks to changes in our portfolio composition and investments in less greenhouse gas-intensive investments like direct real estate investments and green bonds, we were able to reduce greenhouse gas emissions by five per cent. The plan of achieving our set goals for reducing financed greenhouse gases remains an ambitious one. These goals can only be achieved if the pace at which greenhouse gases in the real economy are reduced is hastened in considerable terms.

The carbon footprint of our financial investments reduced by 16 per cent to 80 tonnes CO₂eq per CHF million invested compared to the previous year.⁷ The greenhouse gas emission intensity⁸ of our financial investments decreased by 35 per cent to 103 tonnes CO₂eq per CHF million invested; however, this can mainly be traced back to the companies' increase in turnover, not least on account of inflation.

We have been taking **sustainability aspects** into consideration in our financial investments since 2013. Normative bases include Swiss legislation, international treaties ratified by Switzerland, and the Ten Principles of the UN Global Compact. To achieve our climate targets for our financial investments, the Suva Council has defined a comprehensive **climate strategy** with the following measures.

Engagement

We strongly believe that direct dialogue with the companies in which we invest is an effective method of encouraging positive social and environmental change. At the same time, such engagement can also lead to long-term value appreciation and risk minimisation for investors. As a last resort, the threat of Suva taking away its investment in the company is also a legitimate lever. In 2023, together with other investors, we actively engaged with 460 companies, 334 of which with the goal of bringing the companies' greenhouse gas emissions into line with the Paris Agreement. Our climate commitment involves companies that are responsible for around 43 per cent of our greenhouse gas emissions. Thanks to the engagement of investors, amongst other things, the proportion of companies in our portfolio whose climate targets correspond with the Paris



“Publishing trends on greenhouse gas emissions is an important step towards understanding the climate impact of our financial investments. From the data collected, we can derive further measures to reduce CO₂.”

Patrick Fankhauser
Senior Sustainability Analyst, Financial Investments

Agreement and that have committed to credible climate targets has increased by 4 per cent to 26 per cent.⁹

Exercising voting rights

We are mindful of our responsibility as an institutional investor and shareholder and exercise our voting rights for companies limited by shares in a consistent, systematic and traceable way and in accordance with the principles of good corporate governance. We took part in 93 votes in 2023. In total, we rejected 15 per cent of agenda items, most of which concerned remuneration, the appointment of members of boards of directors and auditors and changes to articles of association. For foreign shares, 86 per cent of our external asset managers exercised their voting rights.⁹

Managing climate risks

We are increasingly taking into account ESG criteria, focusing on climate risks and opportunities, when selecting securities and external managers. For example, due to considerations about risk and as part of measures under our climate strategy, we no longer invest in companies that generate more than 30 per cent of their turnover from coal energy. The reduction in coal-based power generation is one of the most urgent measures needed to reach the 1.5 degree target, meaning coal-fired power stations are exposed to significant transition risk.¹⁰

Impact investing

With impact investing, we are aiming to make a positive and measurable impact on the real economy in order to reduce greenhouse gas emissions. Along with this, we have invested CHF 791 million in green bonds, 23 per cent more than in the previous year. The greenhouse gas emissions financed in this way are around 80 per cent lower than the respective companies' regular bonds. Additionally, the projects also meant that around 224,000 tonnes of CO₂eq could be prevented. This shows that green bonds both reduce our portfolio's greenhouse gas emis-

sions and provide a positive benefit in the form of greenhouse gas emissions prevented.

Procurement

During the reporting year, awareness of sustainable procurement was once again on the rise. In order to stay abreast of this development, we revised the relevant directive during the reporting year. The directive governs our procurement processes and defines what we understand by sustainable and environmentally friendly procurement. The directive enters into force in 2024. It also specifies that centralised procurement is to devise basic principles in 2024 and make these available to decentralised procurement offices. Centralised procurement ensures compliance with procurement processes. It is the responsibility of the demand and procurement offices to consider the criteria of energy efficiency, long service life, environmentally compatible materials and short transport routes to an adequate degree. Our central procurement office assesses compliance with the directive through spot checks.

Previously, we reviewed new suppliers against environmental criteria and negative environmental impact within the supply chain on a product group-specific basis. In 2023, our central procurement team began work revising a concept for the risk-based determination of sustainability criteria in procurement. This is set to be finalised and implemented in the next reporting year.



ATTRACTIVE AND FAIR

Employees

As early as the recruitment stage, we ensure equal opportunities between the sexes.

Employees

As an important player in the protection of employees within Swiss industry, we strive to set an example. With our new HR policy, which we developed in 2022, we are placing our own employees even more predominantly at the centre of what we do and gearing our ambitions towards shaping Suva's future working environment in a sustainable way.

Throughout Switzerland, 4,584 employees¹¹ (2,638 women and 1,946 men) are committed to making Swiss industry safer, supporting rehabilitation and promoting reintegration. As Switzerland's largest accident insurance provider, we provide important insurance services. This requires a high level of expert knowledge. We are operating in a competitive environment on the labour market and feeling the effects of the growing skills shortage in the insurance sector. The retirement boom expected within the next ten years also presents a challenge.

Management approach

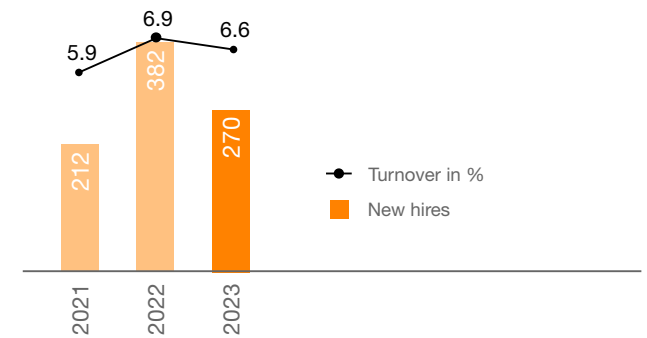
We can only fulfil our challenging and sometimes complex duties with a motivated and highly proficient workforce. Accordingly, we must increase our attractiveness as an employer on a continual basis and fulfil our social responsibility on the basis of a strong social partnership. In 2022, with our new, Suva Council-approved HR policy, we created the framework for more attractiveness, fairness and equal opportunities. It is the precursor and starting point of our cultural journey and involves four strategic courses: "working environment", "cultural cohesion", "organisation" and "social responsibility". Following the revision of our Code of Conduct during the reporting year, we have also strengthened our zero-tolerance approach to all forms of discrimination.

Attractiveness

We shape the ambitious objectives of our HR policy in collaboration with our employees. Employees were included from the very beginning, participating in regular

Turnover and recruitment

Figure 17



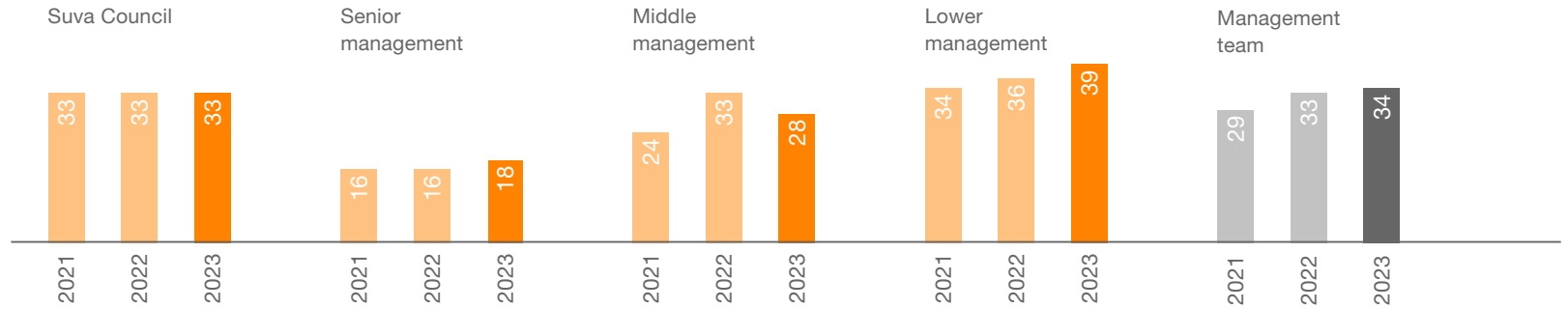
surveys, such as pulse checks and various types of discussion. After the objectives had been defined, a total of 23 events took place with employees at all locations and at head office at different points throughout the reporting year. The events provided the opportunity to present the objectives, while the concrete measures were discussed as part of workshops. We continue to use the cultural barometer established as part of the pulse checks on a regular basis in order to measure employee satisfaction in relation to the implementation of the HR policy, and to identify important subject areas. This enables us to discuss measures for improvement at an early stage. Alongside the employee satisfaction survey, staff turnover is one of the most important yardsticks we use to measure our attractiveness.

Turnover and recruitment

We are in the favourable position of being able to boast a very loyal workforce. In the reporting year, our turnover rate was 6.6 per cent. This has remained at a consistently

Proportion of women on the Suva Council and in management as a percentage

Figure 18



low level over recent years. We also consider our rate of recruitment to be a good indicator of our attractiveness (Fig. 17). We continue to be able to fill all vacancies; we do, however, note that the time-to-hire rate for certain positions has increased steadily over the last few years. This is another reason why we must further intensify our efforts and thus ensure that we can adequately mitigate the skills shortage in the future. In 2024, we will adapt our recruitment strategy to align it with a more target group-focused and data-based approach. What is helpful in the search for new employees is the fact that our employees are committed, positive ambassadors for Suva as an attractive employer. This was revealed in a 2022 survey (net promoter score > 50). The next survey will take place in 2024.

Spatial strategy

As well as further developing our culture, we also launched a Suva-wide spatial strategy during the reporting year. We wanted to offer our employees spaces that accommodate concentrated work, collaboration with colleagues

and relaxation. Initial renovation work began at the agencies during the reporting year, and we were able to open the first showroom in December 2023 at the Lucerne head office. The showroom not only has a distinctive character, but it is also being put to the test as a new workspace by employees. With our initiatives, we strive to promote collaboration and a culture of trust in an effort to strengthen employee satisfaction and thus increase our attractiveness as an employer.

Equal opportunities

The “social responsibility” dimension of the HR strategy is designed to address the key topics of equal opportunities and protection against discrimination. A major point of interest for us here is the reintegration of people with disabilities. We are keen to lead by example in this regard, offering 40 internal reintegration workspaces. Since not all spaces are being used as yet, we hope to take a more active approach to promoting this offer in the coming years.

Trust as the basis for our cultural development

The implementation of our HR policy is based on a strong foundation: our culture of trust. It places our employees in an even more central position. In the reporting year, we conducted a survey on “cultural cohesion”. Some 57 per cent of employees participated in the survey and revealed what they expect from a culture of trust. Amongst other things, they expressed a desire for greater digital mindfulness and more regular feedback. These represent two important topics that we aim to address in the coming years through a series of specific measures.

In addition, as a responsible employer, we are strongly committed to gender equality and thus also to equal pay. This commitment between us and the employees' association was reinforced back in 2019/2020. In 2021, we signed the Charter on Equal Pay in the Public Sector. In 2022 and 2023, we carried out comprehensive [Logib salary analyses](#), which specify the legal framework for all Swiss companies. With values of 4.8 (2022) and 4.1 (2023), we are below the required tolerance limit of five per cent on both accounts. As the Logib method is not sufficiently informative for the complex and diverse landscape of roles we offer, further analyses were carried out in 2022. These were indeed based on Logib, but took into account our 23 salary scales in more detail. With the 2023 salary review, we invested 0.3 per cent of the payroll to compensate for salary discrepancies for the first time. In 2023, we also assessed unjustified pay discrepancies, which were at 0.8 per cent. In conjunction with this, we also developed our salary system further: thanks to a new salary calculator developed during the reporting year, we can ensure that compliance with equal pay provisions is taken into account from the very beginning when a new salary is set. We plan to continue to focus on pursuing these measures over the coming years, with the goal of eliminating salary discrepancies completely.



“Suva's cultural journey has excited me from the start. My personal objective is to ensure Suva's understanding of management is directed towards the working world of the future. We support employees in growing together to become a collaborative team, doing so in a sustainable way.”

Regula Grüter
Culture & Learning Sector Head, Human Resources

Proportion of women in leadership roles

Alongside ensuring equal pay, we are also eager to increase the proportion of women in leadership roles. In the reporting year, we further developed the relevant measures for modernising our working model and making it more flexible. We wanted to ensure that employees can take up leadership positions even if they only work part-time. As more women work part-time, it is possible that they, in particular, will reap the most benefits from this scheme. Since 2021, we have been able to increase the proportion of women across the entire leadership team by 5 percentage points to 34 per cent in the reporting year. As early as the recruitment stage, we ensure equal opportunities between the sexes, and the same also applies to job profiles that are traditionally dominated by men. We strive to further improve this balance with regard to the ratio of men and women in leadership positions (Fig. 18).

Protection against discrimination

Protection against discrimination is firmly established in our directives and guidelines. Employees are required to report breaches directly. We regularly encourage all employees concerned to get advice and support from our external employee consultation partner ICAS Schweiz. Through our comprehensive discrimination protection system, we are reinforcing our ambition to create an inclusive working environment, where we treat people as individuals and respect one another – regardless of our lifestyles. In the 2023 reporting year, no cases of discrimination, harassment or bullying were reported.

Health protection

As Switzerland's prevention specialist, we operate a variety of programmes and measures directed at employees through our internal occupational health management team. Our goal is to embody the concept of prevention internally as well as externally. To this end, since 2022, more than 300 managers have received training as part of “healthy leadership” workshops. Furthermore, thanks to

the introduction of a comprehensive “Resources Box”, we have provided all employees with a handy guidebook since 2022. This is designed to encourage movement and healthy eating, and offers tips and tricks for managing stress and practising mindfulness in everyday life. Against the background of employees returning to the workplace from their home offices in ever increasing numbers, in the reporting year we launched a campaign to raise awareness amongst our workforce of important ergonomic factors. The campaign included specific practical tips and the opportunity to receive advice from the division ergonomics officers if required. Our employees can make use of this advice service at any time. We also piloted the introduction of a self-scan tool to increase digital mindfulness in the reporting year. The tool, which enables an initial self-assessment of an individual's stressors, is set to be rolled out across the whole of Switzerland in 2024. This measure takes into account the desire on the part of the workforce for more awareness and reflection with regard to digital matters, which was expressed by a significant number of employees as part of the first pulse check in 2022. In 2021, we were awarded the label “Friendly Work Space” for a further three years, confirming that we are heading in the right direction when it comes to our health protection measures.



CARING AND TRUSTWORTHY

Society

Alongside our roles as a social insurance provider and employer, we also devote ourselves to social causes through various commitments.

Society

As the largest accident insurer in Switzerland, we are an important part of the Swiss social insurance system. As such, we have a huge responsibility towards wider society, which we fulfil through our services and further commitments.

We operate in a dynamic environment that is shaped by an extremely wide range of stakeholder groups with changing needs, synergies and conflicting objectives. Our mission is to maintain a regular dialogue with these groups and to mediate between them if needed. As well as this, we are active players in social progress and economic change through various projects and initiatives.

Management approach

Thanks to the balanced composition of the Suva Council, comprising representatives from the employer, employees and the Swiss Confederation, we are able to find broad-based and viable solutions. Discussions between the different stakeholder groups are regulated by law. As a social insurance provider, we fulfil a social mandate.

We have established this mandate in our corporate strategy. Furthermore, we also expect our suppliers to behave responsibly. We thus fulfil our due diligence obligations with regard to human rights, child labour and corruption. We comply with the conventions of the International Labour Organization (ILO) and the guidelines of the Organisation for Economic Co-operation and Development (OECD). In addition, we are guided by our directive “Principles of procurement”.

Communication with stakeholder groups

We maintain regular contact with our stakeholder groups and work with a variety of players from the worlds of economics, politics and wider society. The stakeholder groups include all those groups that, in some form or other, have an influence on our activities and mandate or are affected by our decisions and/or actions. Our most important stakeholder groups include our customers, our employees, the general public, the Federal Office of Public Health FOPH as our supervisory body, other federal administrations, representatives of employee and employer associations, political figures and social and private insurers (Fig. 19).

The goal of the regular dialogue is to recognise the concerns and demands of the different stakeholder groups, identify potential areas for improvement, anticipate changes to framework conditions and relay our knowledge and many years of experience in accident insurance, prevention and rehabilitation to the stakeholder groups. Raising awareness of our business model is always at the heart of discussions. Dialogue with the stakeholder groups takes place via personal conversations and other communication channels, and is held at national, regional, cantonal and municipal level. When engaging with our stakeholder groups, we always take a committed, fair, reliable and friendly approach.

Social and political engagement

Alongside our roles as a social insurance provider and employer, we also devote ourselves to social causes through various commitments.

Combating insurance fraud

We have a zero-tolerance policy when it comes to insurance fraud. We combat insurance fraud in a consistent manner, championing fair benefits, fair premiums and fairness within Swiss industry and the Swiss healthcare market. We publish the results of our findings the following respective year: in 2023, Suva investigated 2,969 reports of suspected fraud (2022: 2,916). Our anti-insurance fraud campaign has helped us save CHF 36.2 million. The total amount saved since the introduction of anti-fraud measures is CHF 272 million. See: [Insurance fraud](#)

Prevention campaigns

Through our awareness campaigns, we draw attention to occupational risks as well as those associated with leisure time. With regard to health protection, we promote awareness through national campaigns such as on the topic of asbestos or the “Miss You” reintegration campaign. In terms of leisure-time safety, we are raising awareness within society through national campaigns on the topics of snow-sports and football, for example. Our campaigns are designed to encourage people to adopt more safety-conscious behaviours. All focal campaigns run over several years and are scheduled each year according to a plan (e.g. based on relevance throughout the year).

Measures for communicating with stakeholder groups

Figure 19

Most important stakeholder groups	Chosen communication measures
Customers	<ul style="list-style-type: none"> • Personal contact through Suva agencies • Customer events and workshops • Customer surveys/customer satisfaction ratings/customer feedback • Customer portal and website • Newsletter and customer magazine
Employees	<ul style="list-style-type: none"> • Pulse checks (regular surveys) • Employee surveys • Institutionalised idea management • Employees' association • Employee magazine
General public	<ul style="list-style-type: none"> • Press releases • Publications and annual reports • Campaigns • Requests via the media office
FOPH supervisory body and other federal administrations	<ul style="list-style-type: none"> • Institutionalised dialogue with the Federal Office of Public Health FOPH supervisory body • Institutionalised discussion with federal councillors at the Federal Department of Home Affairs FDHA • In-person discussions and meetings, if required
Representatives of employee and employer associations	<ul style="list-style-type: none"> • Suva Council meetings (twice annually) • Suva Council Committee meetings (at least six times a year) • Annual discussions amongst the associations • Joint projects and engagement • In-person discussions and meetings, if required
Political bodies	<ul style="list-style-type: none"> • Institutionalised dialogue (e. g. consultations and hearings) • In-person discussions and meetings, if required
Social and private insurers	<ul style="list-style-type: none"> • Institutionalised collaboration with social insurers • Regular discussions with the Swiss Insurance Association SIA and private insurers • Joint projects and engagement • In-person discussions and meetings, if required

Suva’s medical research

The goal of Suva’s medical research is to achieve improvements in medical treatment and assessments. In 2023, four research projects that we supported reached their conclusion. One of the projects addressed three common surgical procedures performed on shoulder, elbow and thumb saddle joints. It compared treatment costs for people who had undergone surgery with the results achieved from the operation in terms of quality of life, functional limitations, capacity for work, productivity loss and the total costs incurred. In the case of an arthroscopic reconstruction of the rotator cuff, for example, the research revealed that quality of life and function of the shoulder were improved significantly following surgery. You can read more examples of completed projects at “Die Suva forscht” (Suva researches).

Research

In order to effectively pursue our prevention, insurance and rehabilitation mandate, we are required to clarify questions surrounding causality and liability. The selection and assessment of medical treatment is also greatly significant. We rely on valid scientific foundations for this. With the goal of closing knowledge gaps relevant to our activities, we conduct applied medical research ourselves or commission/fund this research. To this end, we have a fund for medical research projects and for strategic research partnerships in medicine, such as with the Swiss Federal Institute of Technology Zurich (ETH Zurich). The award of resources from the fund is clearly regulated in a directive and we make sure that there are no conflicts of interest. Only individuals who are free from any conflict of interest may make decisions about the award of resources. The review of possible conflicts of interest when awarding research project funds is documented in the internal control system. The main objective of our research activities is to ensure that injured or sick persons

receive evidence-based medical assessments as well as customised and cost-optimised treatment. During the reporting year, four of the research projects that we supported reached their conclusion. At the end of 2023, there were 16 ongoing Suva-backed research projects.

Sharing of experience

We share our knowledge on the international stage, including through the International Social Security Association (ISSA), where we are active in multiple prevention sections. Our engagement with the association is intended to support the sharing of experience, whereby we can share prevention expertise with other countries in a purposeful manner. The ISSA is divided into multiple sections. Suva employees hold the office of Vice President in the Health, Machine and System Safety, and Chemical Industry sections. Regular meetings take place. In the reporting year, we organised and held the Chemical Industry section board meeting in Lucerne. An ad hoc working group was formed out of this section in 2023 to address the topic of the Due Diligence in Supply Chains Act. Our Head of Sustainability Management is part of this working group. Our Head of the Occupational Medicine Division had the opportunity to help shape the discussion and bring the topic to the fore on an international stage by contributing to the 23rd World Congress on Safety and Health at Work.

Politics

As Switzerland’s largest accident insurer and a company operating under public law with a legal mandate, we find ourselves between the conflicting priorities of politics, society and economics. With our expert knowledge and extensive experience as an accident insurance provider, operator of two rehabilitation clinics and enforcement authority in the field of occupational safety, we aim to play a role in shaping opinion and decision-making in politics in our field of activity and include our customers’ interests in the political process. Consequently, as part

of our legal mandate, we participate in institutionalised consultation proceedings and, upon invitation, expert committee hearings. We do not make any financial contributions to any political party or individual politicians. Suva supports the system of part-time public service in place in Switzerland. This system enables its employees to take up office at national, cantonal or municipal level. In this way, in consultation with their supervisors, employees can devote up to 15 working days per year to public service.

Digital connectivity

We are a founding member and collaborator of the association Swissdec, a functioning ecosystem that focuses on standardising machine-to-machine communication (M2M), certifying standards and transmitting data safely and without media disruption. The ecosystem comprises over 100,000 Swiss companies, over 100 software developers (ERP developers) of payroll systems and 131 connected data recipients, such as OASI offices, tax administration offices and insurance providers. Swissdec is committed to simplifying digital process and thinks logically from the perspective of companies – with the clear intention of relieving companies of administrative burden. The electronic Swissdec processes enable companies, amongst other things, to transfer their payroll reports to



“Together with Swissdec, in 2023 we succeeded in simplifying the administrative process for companies implementing the cross-border commuter agreement with Italy. We do a lot of important work in the background, which we are proud of.”

Thomas Bächler
Suva Premium Services Division Head
Chief Executive of Swissdec

all recipients safely, without media disruption and in compliance with data protection legislation at the touch of a button. This reduces administrative effort for the companies and recipients considerably.

Duty of due diligence

With the counter-proposal to the Responsible Business Initiative, the associated implementing ordinance on [Due Diligence and Transparency in relation to Minerals and Metals from Conflict-Affected Areas and Child Labour \(DDTrO\)](#) entered into force on 1 January 2022. We are subject to the due diligence and reporting obligations regarding child labour only, as we do not procure any minerals or metals from conflict-affected or high-risk areas. We and the companies we commission confirm compliance with the following regulations on preventing child labour and accept any use of monitoring tools¹² by Suva:

- ILO conventions no. 138 and 182
- ILO-IOE¹³ Child Labour Guidance Tool for Business of 15 December 2015

We confirm compliance with OECD Due Diligence Guidance for Responsible Business Conduct dated 30 May 2018 and the UN Guiding Principles on Business and Human Rights. We have also integrated the content of the DDTrO into our [General Terms and Conditions of Business \(TCB\)](#) for central procurement. If our General Terms and Conditions of Business were excluded, it was mandatory to sign the confirmation of compliance with the DDTrO. From 1 January 2021, all suppliers of materials to the central procurement office received our updated TCB or confirmation to sign from 1 January 2023. The only exceptions were suppliers that were bankrupt, had only ordered once or whose total account amounted to less than CHF 5,000. Since 1 January 2023, we have been checking whether all procurement partners of the central procurement office have signed the DDTrO (TCB or confirmation) before ordering. Our TCB or the confir-

mation of compliance with the DDTrO are binding for all orders. All our procurement offices are fundamentally obliged to ensure that the DDTrO is complied with. This applies to both the central procurement office and other procurement offices.

Social criteria

In addition to the due diligence obligations, we also assess our suppliers against social criteria. We consider procurement partners that uphold the occupational safety and health protection of their employees and are led by the UN Guiding Principles for Business and Human Rights and the OECD Due Diligence Guidance for Responsible Business Conduct. In the 2023 reporting year, we reviewed all new supply companies for their compliance with due diligence obligations. Moreover, we fulfil our social responsibility by giving preference to charitable institutions as suppliers in the event of a comparable price-performance ratio.

External spot checks

Our central procurement office carried out spot checks of suppliers during the 2023 reporting year. This involved products supplied by procurement partners from countries in which, according to the UNICEF Child Labour Index, there is more than a minor risk of child labour being enforced. For the purpose of carrying out the on-site spot checks, we commissioned a specialist partner company that evaluates aspects such as human rights and possible corruption as part of audits. If our standards are not observed, we terminate the business relationship with the supplier. If deficiencies are detected, we share these with the procurement partner, define measures for improvement and review them upon the next order. Three spot checks took place in 2023. All three products were approved.

Footnotes

- 1 The 2050 net zero target for financial investments includes scope 1–3 for all investments. In accordance with the 2030 sustainable development strategy, Switzerland is striving to achieve a 50 % reduction in greenhouse gas emissions compared to 1990 by 2030. By 2019, a reduction of 13 % had already been achieved. Therefore, based on 2019, a reduction of 42 % is still required by 2030.
- 2 Excluding premises used by Suva.
- 3 In accordance with the Greenhouse Gas (GHG) Protocol, greenhouse gas emissions from financial investments are categorised as indirect emissions.
- 4 CO₂eq stands for carbon dioxide equivalent and indicates the effect of different greenhouse gases, such as carbon dioxide (CO₂), methane, nitrous oxide, etc. on the atmosphere in the form of a CO₂ equivalent.
- 5 The calculation is carried out on the basis of greenhouse gas emissions reported by the company or estimated by our data supplier ISS ESG. For the calculation, the most recent available emissions data is used and projected onto the entire portfolio of listed shares and corporate bonds. Derivative financial instruments on shares and corporate bonds are now also incorporated into the calculation. For green bonds, the reported or estimated direct emissions for the financed projects according to S&P are used. Due to the incomplete reported and estimated data, the greenhouse gas emissions indicated cannot be taken as certain.
- 6 Change in absolute scope 1 and 2 emissions of the companies weighted by portfolio share.
- 7 The carbon footprint of Suva's financial investments is calculated by dividing the scope 1 and 2 greenhouse gas emissions of Suva's financial investments by Suva's total shares in all companies in its investment portfolio.
- 8 The greenhouse gas intensity is calculated by multiplying the absolute scope 1 and 2 greenhouse gas emissions of a company as a ratio of its turnover by Suva's equity share in the company, then adding this figure to the results for all companies in Suva's investment portfolio.
- 9 Weighted by portfolio share.
- 10 IEA, Phasing Out Unabated Coal, October 2021.
- 11 These figures refer to employees, including the Bellikon and Sion rehabilitation clinics. Hereafter, the statements refer only to staff at the head office and agencies.
- 12 In accordance with Art. 10 para. 2 DDTro.
- 13 International Labour Organization (ILO) – International Organisation of Employers (IOE).

Index

GRI Sustainability Reporting

Statement

Suva has reported the information given in this GRI index for the period from 1 January 2023 to 31 December 2023 with reference to GRI Standards.

GRI 1 used

GRI 1: Foundation 2021

GRI Standard	Disclosure	Location
GRI 2: General Disclosures 2021	GRI 2-1 Organisational details	Suva is an autonomous public law institution with a legal personality and a head office in Lucerne. Suva operates in Switzerland.
GRI 2: General Disclosures 2021	GRI 2-2 Entities included in the organisation's sustainability reporting	Suva has its head office with two locations in Lucerne, 18 operating sites (agencies) throughout Switzerland and two rehabilitation clinics in Bellikon and Sion. These entities are included in both the Annual report and the Sustainability report.
GRI 2: General Disclosures 2021	GRI 2-3 Reporting period, frequency and contact point	Suva's sustainability reporting covers the calendar year 2023 and was published on 14 June 2024 as a standalone report in addition to the Annual Report. Suva issues reports annually. Contact for questions about sustainability reporting: medien@suva.ch (see imprint).
GRI 2: General Disclosures 2021	GRI 2-4 Restatements of information	This is Suva's first Sustainability report.
GRI 2: General Disclosures 2021	GRI 2-5 External assurance	The report was not subjected to an external audit.
GRI 2: General Disclosures 2021	GRI 2-6 Activities, value chain and other business relationships	Core business section: Business model
GRI 2: General Disclosures 2021	GRI 2-7 Employees	Employees section: Introduction
GRI 2: General Disclosures 2021	GRI 2-9 Governance structure and composition	Business management section: Governance
GRI 2: General Disclosures 2021	GRI 2-10 Nomination and selection of the highest governance body	Business management section: Governance
GRI 2: General Disclosures 2021	GRI 2-11 Chair of the highest governance body	Business management section: Governance
GRI 2: General Disclosures 2021	GRI 2-12 Role of the highest governance body in overseeing the management of impacts	Sustainability strategy section: Climate strategy
GRI 2: General Disclosures 2021	GRI 2-13 Delegation of responsibility for managing impacts	Sustainability strategy section: Sustainability strategy
GRI 2: General Disclosures 2021	GRI 2-14 Role of the highest governance body in sustainability reporting	Suva's highest management body checks the Sustainability report in detail and approves it.
GRI 2: General Disclosures 2021	GRI 2-15 Conflicts of interest	The approach to dealing with conflicts of interest is regulated in the Code of Conduct .
GRI 2: General Disclosures 2021	GRI 2-16 Communication of critical concerns	Business management section: Complaint management
GRI 2: General Disclosures 2021	GRI 2-22 Statement on sustainable development strategy	Introduction

GRI Standard	Disclosure	Location
GRI 2: General Disclosures 2021	GRI 2-23 Policy commitments	Society section: Duty of due diligence Environment section: Climate management
GRI 2: General Disclosures 2021	GRI 2-24 Embedding policy commitments	Society section: Duty of due diligence
GRI 2: General Disclosures 2021	GRI 2-25 Processes to remediate negative impacts	Business management section: Complaint management
GRI 2: General Disclosures 2021	GRI 2-27 Compliance with laws and regulations	Business management section: Compliance
GRI 2: General Disclosures 2021	GRI 2-28 Membership associations	Society section: Social and political engagement
GRI 2: General Disclosures 2021	GRI 2-29 Approach to stakeholder engagement	Society section: Communication with stakeholder groups
GRI 3: Material Topics 2021	GRI 3-1 Guidance to determine material topics	Sustainability strategy section: Materiality principle
GRI 3: Material Topics 2021	GRI 3-2 List of material topics	Sustainability strategy section: Materiality principle
GRI 3: Material Topics 2021	GRI 3-3 Management of material topics	Business management section: Management approach
GRI 3: Material Topics 2021	GRI 3-3 Management of material topics	Core business section: Management approach
GRI 3: Material Topics 2021	GRI 3-3 Management of material topics	Environment section: Management approach
GRI 3: Material Topics 2021	GRI 3-3 Management of material topics	Employees section: Management approach
GRI 3: Material Topics 2021	GRI 3-3 Management of material topics	Society section: Management approach
GRI 201: Economic Performance 2016	GRI 201-1 Direct economic value generated and distributed	See Annual report 2023 , p.10 and p.18
GRI 201: Economic Performance 2016	GRI 201-4 Financial assistance received from government	None
GRI 205: Anti-corruption 2016	GRI 205-1 Operations assessed for risks related to corruption	Business management section: Compliance
GRI 205: Anti-corruption 2016	GRI 205-2 Communication and training about anti-corruption policies and procedures	Business management section: Code of Conduct
GRI 205: Anti-corruption 2016	GRI 205-3 Confirmed incidents of corruption and actions taken	Business management section: Anti-corruption
GRI 206: Anti-competitive Behaviour 2016	GRI 206-1 Legal actions for anti-competitive behaviour, anti-trust and monopoly practices	Business management section: Compliance
GRI 302: Energy 2016	GRI 302-1 Energy consumption within the organisation	Environment section: Climate management
GRI 302: Energy 2016	GRI 302-4 Reduction of energy consumption	Environment section: Climate management
GRI 305: Emissions 2016	GRI 305-1 Direct (Scope 1) GHG emissions	Environment section: Climate management
GRI 305: Emissions 2016	GRI 305-2 Energy indirect (Scope 2) GHG emissions	Environment section: Climate management
GRI 305: Emissions 2016	GRI 305-3 Other indirect (Scope 3) GHG emissions	Environment section: Climate management
GRI 305: Emissions 2016	GRI 305-4 GHG emissions intensity	Environment section: Climate management
GRI 305: Emissions 2016	GRI 305-5 Reduction of GHG emissions	Environment section: Climate management
GRI 308: Supplier Environmental Assessment 2016	GRI 308-1 New suppliers that were screened using environmental criteria	Environment section: Procurement
GRI 401: Employment 2016	GRI 401-1 New employee hires and employee turnover	Employees section: Figure 17
GRI 403: Occupational Health and Safety 2018	GRI 403-1 Occupational health and safety management	Employees section: Health protection
GRI 403: Occupational Health and Safety 2018	GRI 403-5 Worker training on occupational health and safety	Employees section: Health protection

GRI Standard	Disclosure	Location
GRI 403: Occupational Health and Safety 2018	GRI 403-6 Promotion of worker health	Employees section: Health protection
GRI 403: Occupational Health and Safety 2018	GRI 403-8 Workers covered by an occupational health and safety management system	100% of employees (excluding the clinics) are covered by Suva's health management system.
GRI 405: Diversity and Equal Opportunity 2016	GRI 405-1 Diversity of governance bodies and employees	Employees section: Figure 18
GRI 405: Diversity and Equal Opportunity 2016	GRI 405-2 Ratio of basic salary and remuneration of women to men	Employees section: Equal opportunities
GRI 406: Non-discrimination 2016	GRI 406-1 Incidents of discrimination and corrective actions taken	Employees section: Protection against discrimination
GRI 408: Child Labour 2016	GRI 408-1 Operations and suppliers at significant risk for incidents of child labour	Society section: Duty of due diligence
GRI 414: Supplier Social Assessment 2016	GRI 414-1 New suppliers that were screened using social criteria	Society section: Duty of due diligence – Social criteria
GRI 414: Supplier Social Assessment 2016	GRI 414-2 Negative social impacts in the supply chain and actions taken	Society section: Duty of due diligence – Social criteria
GRI 418: Customer Privacy 2016	GRI 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Business management section: Compliance – Data protection

Task Force on Climate-related Financial Disclosures (TCFD) / Ordinance on Climate Disclosures

Statement

Suva has reported the climate-related information given in this TCFD index for the period from 1 January 2023 to 31 December 2023 in accordance with the TCFD recommendations from 2017.

Disclosure	Location
Strategy	Sustainability strategy section: Climate strategy
Governance	Business management section: Task Force on Climate-related Financial Disclosure (TCFD) – Climate risks
Risk management	Business management section: Task Force on Climate-related Financial Disclosure (TCFD) – Climate risks
Metrics and targets	Environment section: Climate management; Environment: Environmental management



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Download

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suva

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