suva

2024

Sustainability Report

Contents

Introduction

Dear Reader,

For Suva, sustainability means taking responsibility for human beings and the environment. Our business model allows us to avoid accidents, prevent occupational diseases and promote the reintegration of people affected by accidents or illness into work. This enables us to make an important contribution to society and the economy and strengthen Swiss industry on a sustainable basis. At the same time, we are helping to create a climate-friendly economy.

This second Sustainability Report gives a structured and comparable overview of our progress. As with the previous year, it follows recognised standards such as the GRI Sustainability Reporting Standards and the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) framework for climate reporting. This creates transparency and lays the foundation for future decision-making. In 2024, we further reduced our greenhouse gas emissions. Total emissions fell by 16.5 per cent to a total of 1,628,000 tonnes of CO_2 equivalent. Renovating the buildings at our Zurich operating site was a major contributor to this. The modernisations included connecting the site to the district heating network, which is powered entirely by renewable energy from the lake, as well as installing the first façade-mounted photovoltaic system in central Zurich. However, around 99 per cent of our emissions are caused indirectly via financial investments. By boosting investment in green bonds, we prevented the emission of 222,000 tonnes of CO_2 equivalent during the reporting year.

Being certified in accordance with ISO 27001:2022 confirms the high standard with which we handle sensitive data as part of our business management. Information security, particularly in the context of protecting health data, is a top priority for us. In 2024, we also adopted a new understanding of management and revised our HR policy. Starting in 2025, standardised employment conditions will apply to all employees. This will make us more attractive as an employer.

In addition to our major strides forwards, there have also been challenges. For example, in the area of procurement, we have not yet completed work on developing a concept for determining sustainability risks. Our transparent reporting reveals our successes as well as areas with potential for improvement. Read on to find out more about our commitment to sustainability and how we are taking responsibility in this area.

Andreas Rickenbacher
Chairman of the Suva Council

Felix Weber
Chairman of the Board of Management

RESPONSIBLE AND COMMITTED

Sustainability strategy

Our sustainability strategy focuses on the core issues where we have the biggest impact.

Sustainability strategy

Strategic rooting of sustainability in company goals
Figure 1

Environment

- Environmental sustainability: fulfilling responsibility for environmental and climate issues

Social

- Effective combination of insurance with prevention and rehabilitation for sustainable customer benefits and strength within Swiss industry
- Employees
  – Satisfaction
  – Diversity (age, sex, language) at all hierarchical levels

Economy

- Financial stability and risk-oriented premiums
- Stable operating costs
- Efficient and effective services

Sustainability forms the foundation of our business model as a social insurance provider. It is based on three pillars: the environment, society and the economy. This holistic understanding of sustainability informs our conduct as an insurer and employer, as well as our decisions as a financial and direct real estate investor.

Sustainability strategy

Sustainability is woven into the fabric of our corporate strategy and reflected in our goals – it is a compass that guides us through the years ahead in implementing our avance-plus strategy.

Figure 1 conveys the relevant goals for each of the three dimensions of sustainability: the environment, society and the economy. To translate these goals into specific actions, we will break these down further in our sub-strategies. For business operations and the Finance and Real Estate departments, there is also a bespoke climate strategy, which each respective department is responsible for implementing. → Fig. 1

Our basis for sustainable action is still the materiality matrix. This matrix will be updated in 2025 to keep abreast of relevant issues. → Fig. 2 (see page 6)

Climate strategy

Our climate strategy formulates goals for the whole of Suva – both for operational business and for financial and direct real estate investments. The climate strategy and climate targets were approved by our highest management body, the ↘ Suva Council. The Board of Management is responsible for implementing the strategy and gives the Suva Council Committee regular progress updates. Corporate Development is responsible for coordinating and managing sustainability activities. The relevant divisions are responsible for implementing specific sustainability measures.

For all three divisions – business operations, direct real estate investments and financial investments – Suva has set intermediate targets and a date for achieving net zero over the last few years:

- 2018: obligation to reduce overall operational greenhouse gas emissions to net zero by 2050.
- 2022: expansion of the 2050 net zero target to include indirect greenhouse gas emissions caused by financial investments.
- 2024: new target set of net zero by 2040 instead of 2050 for direct real estate investments.
- More on this in section 4, «Environment»

Materiality principle

Our sustainability management and sustainability reporting follow the materiality principle of the GRI Sustainability Reporting Standards. The GRI method helps us to identify key issues and to target our resources towards

Our key areas

Figure 2

the areas where we can have the biggest impact on the environment, society and economy.

In order to identify our material topics, we carried out an online survey of randomly selected representatives from our five stakeholder groups: the Suva Council, employees, customers, the federal government and society. The result is a broad-based materiality matrix that covers important topics spanning business management, core business, the environment, employees and society as areas of action. → Fig. 2

We update this matrix every five years. It was last updated in 2020. For this reason, we will review the relevance of the material topics in 2025 and, if necessary, adjust them.

RELIABLE AND TRANSPARENT

Business management

Our Code of Conduct lays the foundation for trust, safety and transparency in our behaviour.

Business management

Suva is managed based on the principles of governance, compliance and risk management. As a social insurance provider, it is also our duty to ensure operational efficiency and financial stability.

Management approach

Our ↘ Code of Conduct serves as a guideline for ethical behaviour, social responsibility and sparing use of environmental resources. All employees are familiar with the principles of the Code and take part in regular training courses in order to learn about the applicable statutory and regulatory provisions. Our compliance management system monitors compliance with statutory requirements and internal guidelines through continuous planning, periodic reporting and inspections. Company-wide risk management facilitates transparent risk assessment and identifies risks that can be reduced using effective monitoring in business processes. Operational efficiency and financial stability are defined as strategic objectives in the Balanced Scorecard and backed up with figures.

Operational efficiency

Suva is self-supporting and does not receive any subsidies. As a financially independent and non-profit-oriented company, we give top priority to the interests of our insurees by passing on surpluses to them in the form of reduced premiums. By doing so, we are helping to strengthen Swiss industry.

High efficiency and effectiveness go hand in hand with this, such as in our spatial strategy for business premises. This is enshrined in our Suva Strategy and is continually measured based on internal key figures from comparable projects in accordance with the construction cost plan. An example of this is the successful reduction of our company premises at the agencies using a targeted spatial strategy. Furthermore, our approach to interior design consistently prioritises flexibility, meaning that we can use our workspaces for multiple different purposes, while taking up less space. In the reporting year, we comprehensively renovated our Zurich agency (see Environment section), reducing the office space by 18 per cent. We also optimised the spaces at the Chur and Ziegelbrücke locations.

Financial stability

The Federal Act on Accident Insurance (AIA) obliges us to ensure that we are 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

Number of complaints
Figure 3

	2023	2024	Change (in %)
Total number of complaints	**7512**	**7134**	**–5.0**
Claims management and rehabilitation	5760	5175	**–10.2**
KPM/Insurance	1237	1504	**+21.6**
Prevention	255	223	**–12.5**
Military insurance	215	232	**+7.9**

reserved capital contribute significantly towards financing benefits and Suva's long-term financial stability. Financial stability is measured using the ↘ solvency ratio. See also: ↘ Annual Report 2024

Complaint management

We receive critical feedback from our customers through various channels. We collate this feedback in our complaint management tool, take it seriously and process each individual case with care. Furthermore, we evaluate broader categories of complaints to identify areas where there is potential for improvement.

In the 2024 reporting year, we received 7,134 complaints, which represents a decrease of 5 per cent in the total number of complaints compared to 2023. → Fig. 3

At 73 per cent, complaints concerning claims management and rehabilitation continue to make up the majority of complaints. Complaints in this area decreased by 10.2 per cent compared to the previous year. No conclusive interpretation can be drawn from this trend in the collated complaints.

Supervisory complaints and complaints to the Board of Management, the Suva Council and the General Secretariat are processed by the General Secretariat. In 2024, a total of 94 complaints were addressed to the Board of Management, the Chairman of the Suva Council and the General Secretariat, and were processed accordingly. Compared to the previous year, the figure for this type of complaint has fallen by 4 per cent. In addition, one supervisory complaint was raised.

Governance

The Suva Council is Suva's highest management body and is made up of 16 representatives each of Suva's insured employees and employers, as well as eight federal representatives. The composition of the Suva Council, which is based on social partnership, lends itself well

Organisational chart of the Suva Council, Suva's highest management body
Figure 4

Total members	Employers' representatives	Employees' representatives	Members from the Swiss Confederation
40	16	16	8

Suva Council Committee and commissions
Figure 5

Suva Council
Andreas Rickenbacher
Chairman

Suva Council Committee	Financial Supervisory Commission	Real Estate Supervisory Commission	Military Insurance Commission
8 members of the Suva Council	5 members of the Suva Council	5 members of the Suva Council	4 members of the Suva Council

to broad-based, sustainable solutions. The members of the Suva Council are elected by the Federal Council for a term of four years. → Fig. 4

With its eight members from the Suva Council, the Suva Council Committee fulfils the tasks of a Board of Directors within the meaning of the law on companies limited by shares. In particular, it reviews the business management and operations of Suva and its strategy. Andreas Rickenbacher, who is not an operational manager within the organisation, has been the Chairman of the Suva Council and the Suva Council Committee since 14 June 2024. The Financial Supervisory Commission, the Real Estate Supervisory Commission and the Military Insurance Commission support the Suva Council in their areas of responsibility. → Fig. 5

Compliance

Our compliance management system facilitates monitoring and ensures compliance with the relevant legal, regulatory and internal ordinances by providing regular scheduling and reporting and associated inspections and audits. Ongoing monitoring is in place to ensure the compliance requirements are met, in particular with regard to data protection. In the event of non-compliance, the required action is taken.

Code of Conduct

Responsible, honest and reliable conduct is a central element of our corporate 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 actions, we create trust, security and transparency». In the Code of Conduct, 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 has been part of the mandatory web-based training (WBT) Compliance course that all Suva employees have been required to complete since spring 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.

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 at suva.ch, in the section entitled «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. Furthermore, from the second quarter of 2025 onwards, the internal «Conflicts of interest» regulation will be revised. This regulation deals with corruption in particular, including the handling of gifts and remuneration. The compulsory Compliance WBT on corruption also raises awareness among employees and encourages them to contact the whistleblower office if they suspect corruption. Alongside this, all compliance-related risks – including corruption risks in particular – are managed with the help of the internal control system. In the reporting year and the two previous years, there were no confirmed cases of corruption.

Fraudulent activity

In the course of a fraud risk assessment carried out in collaboration with an external provider, different divisions and processes (for example the procurement process, identifying and reporting conflicts of interest, payroll) were reviewed from late 2021 to early 2022 using a risk-based approach. Measures for improvement were derived based on this. For example, the processes in question for raising awareness among employees were integrated into the mandatory Compliance WBT, which was rolled out in the reporting year. Using the internal control system, all compliance-related risks – including in particular those associated with fraudulent activity – are also managed, while also taking into account the improvement measures derived from the fraud risk assessment.

Whistleblower office

The Compliance Department operates a whistleblower office to which employees can turn should they notice anything that could be deemed unusual. Our employees are made aware of this whistleblower office on a regular basis through various channels (the Compliance WBT, an internal leaflet and news on our intranet). During the reporting period, the whistleblower office was predominantly used for reporting potential fraudulent activity. The Compliance Department clarified and documented all reports as part of a comprehensive analysis and, where necessary, recommended further steps. These were taken by the relevant internal members of staff. From January 2025, reports of potential irregularities shall now be made via an electronic reporting system.

Data protection

The responsible and lawful processing of personal data is an important subject for us. The Data Protection Department advises Suva and its employees on all data protection matters. In the reporting year, internal advice focused on questions related to the deployment of various cloud products as well as an increasing number of questions regarding the use of AI systems. Support was also provided on data protection law for multiple projects and initiatives. The revision of the Federal Data Protection Act has continued to have a noticeable impact, resulting in various questions relating to designing processes in a manner compliant with data protection law and the reviewing of contracts with data protection-related content. To raise awareness among Suva employees, the Data Protection Department carried out various training courses in the reporting year. The department also reviews potential data breaches. There were no significant data breaches in either the reporting year or the two previous years, and it was not necessary to file a report to the Federal Data Protection and Information Commissioner (FDPIC). Reports of this kind are a legal requirement if a data breach results in a high risk to the privacy or fundamental rights of the data subject (Art. 24 para. 1 FADP).

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 could negatively affect the achievement of our corporate objectives. The Suva Council Committee is responsible for safeguarding the internal control and risk management 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 defined risk owners identify, assess and monitor 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.

We also review and improve the resilience of the security measures, as well as the emergency and crisis management measures on an ongoing basis.

Information security

Suva has a diverse range of duties. In order to fulfil these, we are reliant upon exchanging 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 and IT Security departments.

Thanks to its management system, Suva can manage and oversee information security on a continual basis. In 2024, we were successfully certified in accordance with the requirements of the ISO/IEC 27001:2022 standard for information security.

Assessment of climate risks

Climate risks

As part of our climate strategy, we integrate climate risks into our risk management process and monitor them continually. Climate risks are assessed annually following the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). The assessment of climate risks is documented in the enterprise risk management process and is factored into Suva's risk management. We present the findings of climate risk assessments to Suva's Board of Management and supervisory authorities in the form of sustainability reporting.

Climate risks in the insurance business

As an accident insurance provider operating in Switzerland, we are only exposed to climate risks to a limited extent in our core business. Both for our accident insurance business and our direct business operations, we deem transitory and physical risks to be insignificant. 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 as part of our annual premium calculations should they prove to be material. Beyond this, we do not see any concrete risks and opportunities for our accident insurance business resulting from climate change.

Climate risks in real estate

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 measures such as the physical layout of buildings, floor plans and outdoor space design, the optimisation of heating and cooling requirements as well as greening concepts. The changing needs of tenants are also factored into the planning. 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.

Climate risks in capital investments

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, resulting in «winners and losers of climate change». Consequently, the valuations and risks of the companies and issuers are subject

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

Figure 6

Short-term 1–5 years

- – Regulatory risks (e.g. increase in CO_2 prices)
- – Reputational risks
- ± Winners and losers of climate change
- + Capital requirements for financing the transition

Medium-term 5–10 years

- – Increase in damage caused by acute physical climate risks
- ± Winners and losers of climate change
- + Higher capital requirements for financing the transition

Long-term > 10 years

- – 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 ±.

to change, which in turn affects the intrinsic value of our investment portfolio. As at the end of 2024, our capital investments came to CHF 57.9 billion. Based on the climate risks and opportunities[1] established by the TCFD as well as the analyses of the Network for Greening the Financial System (NGFS), central banks and supervisory authorities,[2] we have identified the potential climate risks and opportunities presented in Figure 6. 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. 6

Models and scenarios used

In order to calculate the potential financial consequences of the identified climate risks on our financial investments, we use the climate scenarios set out by the NGFS. 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 five different NGFS climate scenarios[3] to gauge the possible impacts on our financial investments.

Assessment of climate risks to financial investments: results

The risk analysis shows that, in all five 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 are operating on the assumption 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 and political situation, 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 climate strategy in a continuous and consistent manner in order to achieve our net zero target by 2050.

KNOWLEDGE-ABLE AND FRIENDLY

Core business

Our unique combination of insurance, prevention, rehabilitation and reintegration bolsters social security in Switzerland.

Core business

Our vision is clear: we make work and leisure safe. Our goal is to prevent accidents and occupational diseases and minimise the negative impacts that occur as a result. As an important part of the Swiss social insurance system, we are conscious of our responsibility and position as a role model.

Management approach

We make work and leisure environments safer, ease the process of returning to professional life after an injury or occupational disease and protect our insurees from the financial consequences. Our business model combines insurance with prevention, rehabilitation and reintegration to maximise the benefit for our customers. Innovation and digitalisation are an important part of this process. Digitalisation is strategically embedded in both the company goals and at the departmental level. We measure the success of our digital strategy with the Balanced Scorecard.

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. Our business model is based on three basic pillars:

- More than just insurance: in addition to insurance cover, we also offer prevention, rehabilitation and reintegration.
- Financial independence: as a non-profit-oriented company, we give top priority to the interests of our insurees – we pass on surpluses in the form of reduced premiums.
- Social partnership: 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 solutions.

↘ About us

Our integrated business model, which is made up of prevention, insurance cover, rehabilitation and reintegration, adds real value. This allows us to fulfil our mission effectively and make an important contribution to social security in Switzerland.

Prevention

We reduce occupational and non-occupational accidents and occupational diseases through targeted prevention. This helps companies keep accident costs and thus insurance premiums low. One of the benefits of our business model is that insights from actual accidents are directly incorporated into prevention work. After serious accidents at work, we perform an investigation and devise measures for improvement together with the companies and people affected. The result is binding, industry-wide regulations for preventing accidents and diseases, which are published under ↘ Vital rules at suva.ch. We base our prevention work on 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 our insured companies in the form of relevant ↘ prevention modules and e-services at suva.ch. These modules and e-services raise awareness of dangers and promote responsible behaviour – for oneself and others.

2020+ prevention programme

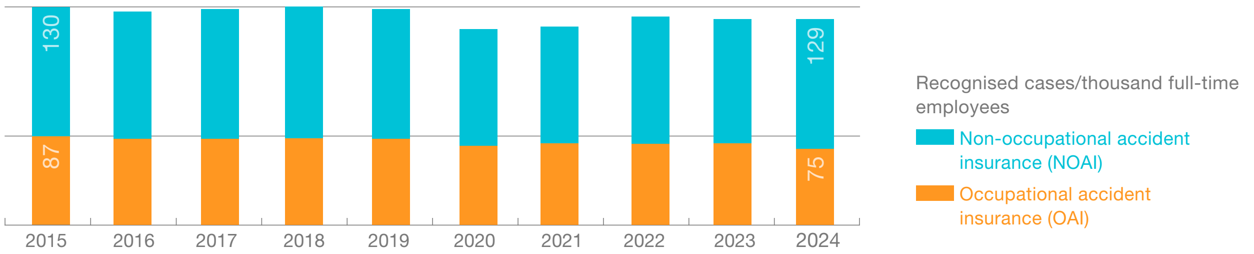
In order to increase our impact and consolidate our strengths, we established the 2020+ prevention programme, which sets out a series of goals to be achieved by 2030, as part of our avance-plus strategy. The key areas specified are strongly geared towards the prevention needs of the relevant stakeholder groups or sectors, as well as the benefits/impacts. The key areas of the prevention programme are:

- occupational accidents (vital rules, construction, temporary staffing, etc.)
- occupational diseases (UV protection, skin protection, CMR substances, severe physical stress, etc.)
- asbestos and other harmful substances encountered during renovation and demolition works
- safe and healthy apprenticeships
- work-related health issues (basic research)
- non-occupational accidents (snow sports, cycling, football, at home)
- culture of prevention and Safety Charter

More information on our prevention services can be found in our ↘ Annual Report 2024 at suva.ch and in the ↘ Annual report of the Federal Coordination Commission for Occupational Safety (FCOS) at admin.ch. In these reports, we provide detailed information about prevention measures, including the company checks we carriy out, every year.

The effects of prevention activities in each area are measured on an ongoing basis using the standardised ↘ RANAS method. Alongside trends concerning accident numbers and occupational diseases, it focuses on lasting

Accident risk over time
Figure 7



change to the stakeholder groups' awareness and behaviour. As behavioural changes of this kind take some time, this is measured every three years. The first results will become available in 2026.

In the area of occupational accident insurance, the risk of accidents (number of accidents per thousand full-time employees) has fallen by 14 per cent over the last ten years. In the area of non-occupational accident insurance (NOAI), this figure remained almost stable (–1 per cent) for the same period of time. → Fig. 7

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 offer objectively transparent and risk-appropriate premiums by dividing companies into different risk groups, depending on their activity. This ensures that our premiums are financially balanced, risk-appropriate and acceptable, which strengthens Swiss industry.

Rehabilitation and reintegration

Reintegration following an accident or occupational disease is one of Suva's top priorities. Not only do we cover treatment costs, but our holistic claims management process supports insurees from the moment that they report their accident or illness right up to their reintegration or potential pension payments. This increases people's chances of a swift return to their everyday lives and jobs. With our doctors, case managers and our two rehabilitation clinics in Bellikon and Sion, we provide the optimum conditions for care following an accident or occupational illness. We also support injured persons and their employers with targeted measures for occupational reintegration. This includes an incentive system and financial support for establishing sheltered workplaces.

Reintegration

Figure 8

Key figure	2024	Change compared to 2023
Accidents and occupational diseases reported	494 783	+ 0.2 %
People affected who returned to work	≈ 90 %	0.0 %
Cases managed	3000	0.0 %

In 2024, Suva-insured companies reported around 500,000 accidents and occupational diseases (2023: 493,636). Around 90 % of those affected were able to return to their day-to-day work. Around 3,000 persons with severe effects resulting from injury, longer periods of absence or uncertain job prospects were supported by the case management team → Fig. 8

Digital transformation in the claims process

We make the most of all that digitalisation offers in order to increase the benefits for our insurees and boost the efficiency of our customer support processes. Out of around 500,000 claims reports, approximately 240,000 were minor claims that were reviewed and processed automatically in the reporting year. Of the around 260,000 cases involving incapacity for work, the system recognised roughly 54 per cent as accidents in accordance with the AIA. This significantly exceeds the original target for automatic recognition of 14 per cent.

We use the resources freed up to care for people who have suffered misfortune as a result of accidents or occupational diseases. ↘ The digitalised claims process is successful

With the mySuva customer portal, we offer insured companies a clear platform that enables information to be shared quickly and in a personalised manner. ↘ Annual Report 2024, «Customers and partners» section

THOUGHTFUL AND EFFICIENT

Environment

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

Environment

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 greenhouse gas emissions, we hope to set an example. The goals and measures cover both our operations and our investments, including direct real estate and financial investments.

Management approach

In order to identify our primary lever with regard to climate and environmental concerns and make our decisions accordingly, each year we produce an environmental balance and a greenhouse gas inventory in accordance with the Greenhouse Gas (GHG) Protocol for all our locations, that is, our head office, agencies and rehabilitation clinics. This informs the measures and projects 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. When making decisions on capital investments (direct real estate and financial investments), too, we take into account sustainability aspects, and these are enshrined in our investment regulations and processes. In the area of procurement, we are endeavouring to reduce our environmental impact when purchasing goods and services. To this end, we revised our directive that contains provisions on sustainable procurement.

Environmental management

For our annual environmental balance, we record environmental data[4] from all 21 of our operating sites, including our rehabilitation clinics in Bellikon and Sion. We summarise this data by location for our head office, agencies, clinics and central processes, as well as by consumers such as 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 the ↘ Exemplary Energy and Climate federal initiative. 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 renewable energy and make investments in line with the Paris Agreement. We have developed specific energy targets for the period 2020 to 2030:

- 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 per cent renewable energy for thermal energies and fuel by 2026 and 56 per cent by 2030
- expansion of photovoltaic production to 2.6 GWh by 2026 and by a further 1.4 GWh by 2030

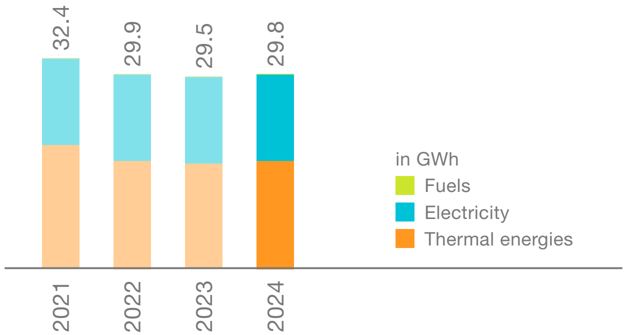
We have been part of the initiative since 2018. Each year we document the progress we have achieved in the ↘ EEC Annual Report and in the following subsections.

End energy consumption

In the reporting year, we implemented the measures for optimising operational energy consumption at our locations. This involved replacing the ventilation systems and refitting the lighting with LED bulbs at two locations, replacing the heat pumps at one location and optimising the cooling system at another. In April 2024, we moved into our new workspaces in Zurich following a comprehensive renovation. The property was connected to the district heating network with renewable heating drawn from the lake water. The location was the first building in central Zurich to be fitted with a façade-mounted photovoltaic system, delivering a peak installed output of 133 kilowatts.

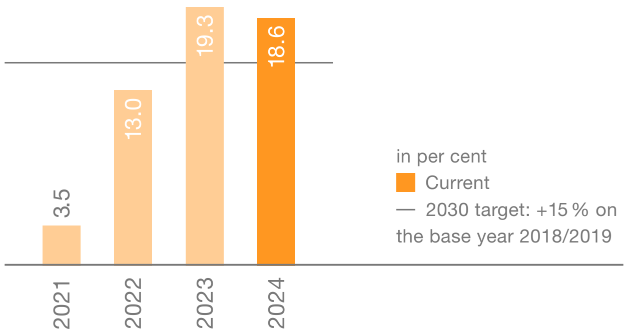
End energy consumption

Figure 9



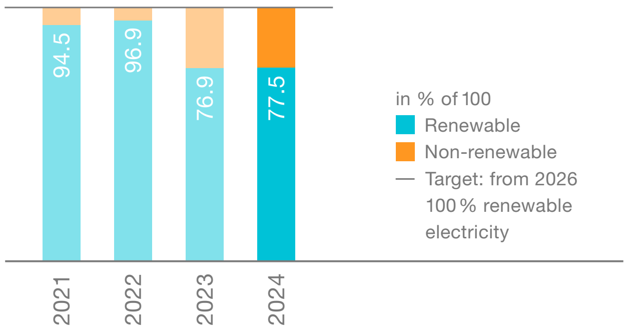
Energy efficiency

Figure 10



Renewable and non-renewable electricity

Figure 11



End energy consumption[5] (thermal energies, electricity and fuel) at head office, the agencies and the rehabilitation clinics amounted to 29.8 GWh in the reporting year. Compared to the previous year, 2023, end energy consumption has decreased by 1.0 per cent. → Fig. 9

Energy efficiency

At 18.6 per cent, energy efficiency[6] decreased slightly during the reporting period. This is due to a combination of a 1.1 per cent increase in consumption of thermal energy and electricity across all locations and the 3.7 per cent reduction in the number of inpatient days at both clinics. The goal of increasing energy efficiency by 15 per cent by 2030 (base year: 2018/2019) was nevertheless exceeded in 2023. As a benchmark for calculating our efficiency, we use full-time equivalents for the head office and agencies and the number of inpatient days for both clinics. → Fig. 10

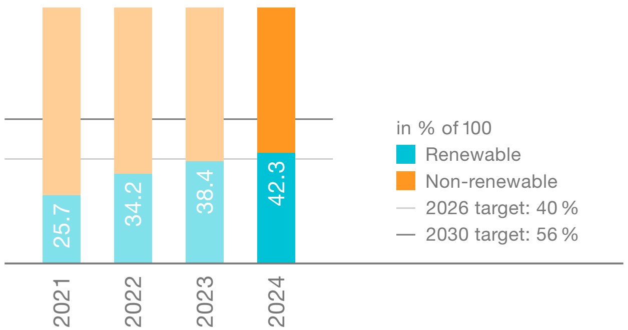
Renewable energies

In the reporting year, the proportion of electricity consumption accounted for by renewable energy remained virtually the same at 77.5 per cent. Suva produces its own electricity using photovoltaic systems at three agency locations (Basel, Zurich, Wetzikon), at the head office in Rösslimatt (Lucerne) and at the rehabilitation clinic in Sion. These systems supplied a total of 213.6 MWh for consumption by Suva itself in 2024. → Fig. 11

The proportion of thermal energies and fuels produced by renewable energies increased in the reporting year by 3.9 percentage points and now totals 42.3 per cent. This is due to changes in the type of heat production: the use of combustibles decreased by 7.9 per cent, while the use of heat pumps increased by 16.8 per cent. As a result, we have already achieved our intermediate goal of generating 40 per cent of thermal energies and fuels with renewable energy by 2026. → Fig. 12

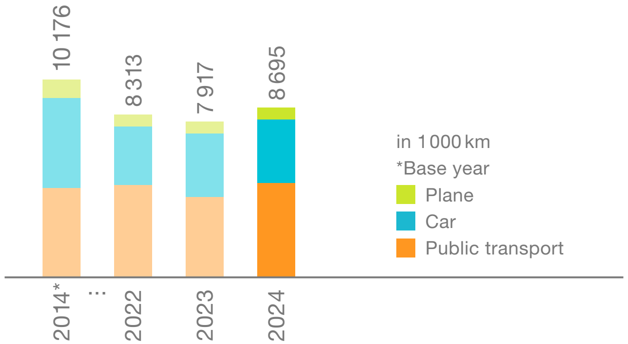
Thermal energies and fuels

Figure 12



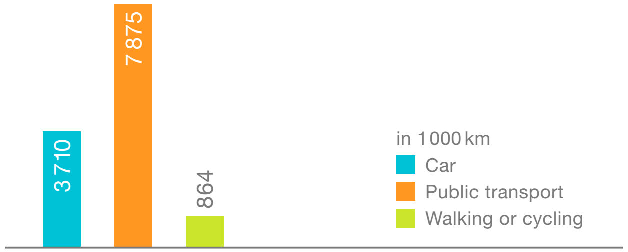
Business traffic

Figure 13



Commuter traffic

Figure 14



Business and commuter traffic

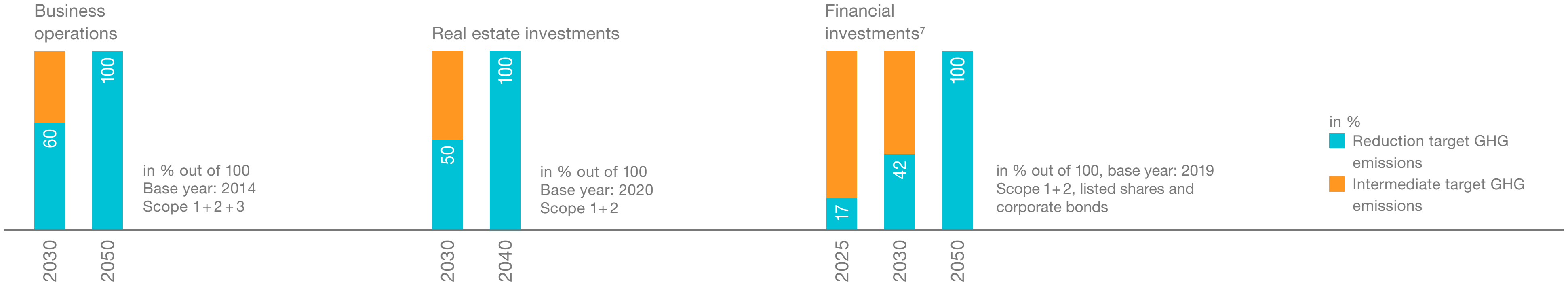
Business traffic increased in the reporting year by a total of 9.8 per cent as compared to the previous year. The drivers of this increase were public transport with 17.1 per cent and air travel with 6.4 per cent; conversely, car journeys remained practically constant with 1.2 per cent. Compared with the base year, business traffic has fallen by 14.6 per cent. We are aiming to reduce the greenhouse gas emissions caused by business journeys by 10 per cent by 2030 (–884 t CO_2eq) in relation to the base year, 2014 (8,835 t CO_2eq). This is to be achieved through the electrification of our transport systems and through general digitalisation processes. In the 2024 reporting year, this goal was 64 per cent achieved (–568 t CO_2eq). For more information on our greenhouse gas emissions, see the «Climate management» section. → Fig. 13

By the end of the reporting year, five electric vehicles, one biogas lorry and one biogas car were in operation. This corresponds to 20 per cent of Suva's entire vehicle fleet. By 2030, Suva is aiming to power its entire vehicle fleet with electricity. To date, the Real Estate division has equipped 15 operating sites with charging stations for electric cars. Other locations will follow suit if there is demand.

In terms of mobility, we have now started recording commuter traffic in addition to business traffic. In December 2024, we included all employees at the head office and the agency locations (excluding the clinics) in a survey. The high response rate of 67 per cent enabled us to extrapolate the results for all employees. In total, our employees travel 12,449,000 kilometres per year by car, public transport, bicycle or on foot to get to work. This figure includes the proportion of people working from home. In future, we will integrate the emissions caused by commuter traffic into our greenhouse gas balance.
→ Fig. 14

Greenhouse gas targets for the three areas

Figure 15



Overview of greenhouse gas emissions for the three areas

Figure 16

Division	Direct (Scope 1)		Indirect from energy supply (Scope 2)		All other indirect emissions (Scope 3)		Total	
	2023	2024	2023	2024	2023	2024	2023	2024
Business operations	1.8	1.5	0.5	0.5	2.5	2.5	4.8	4.5
Direct real estate investments[8]	7.6	7.5	2.1	2.5	–	–	9.8	10.0
Financial investments (listed shares and corporate bonds)[9]	–	–	–	–	1 935.4	1 613.9	1 935.4	1 613.9
Total	9.4	9	2.6	3	1 937.9	1 616.4	1 949.9	1 628.4

in thousands of tonnes CO_2eq (equivalent)[10]

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, the new investment strategy for 2024–2028 sets the target of net zero by 2040. As an intermediate goal, we are aiming for a reduction of 50 per cent for direct and indirect emissions resulting from energy procurement by 2030 compared with the base year of 2020. → Fig. 15

Greenhouse gas emissions 2024

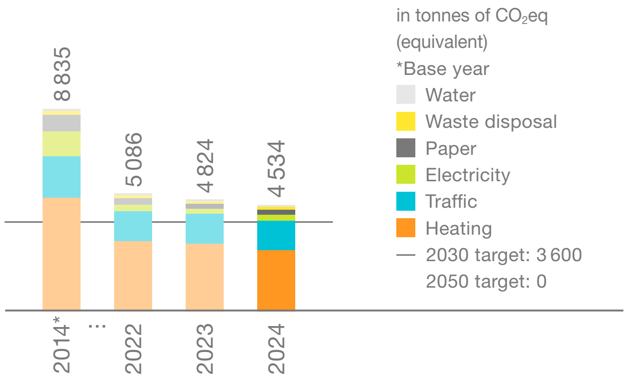
In 2024, our greenhouse gas emissions totalled 1,628,400 tonnes of CO_2eq. This corresponds to a reduction of 322,000 tonnes CO_2eq compared to the previous year. We can directly influence our operational greenhouse gas emissions by adjusting our behaviour.

With direct real estate investments, too, we directly control our greenhouse gas emissions through our real estate strategy and multi-year construction plan.
However, the main source of greenhouse gas emissions for Suva is the companies in which we hold a stake through our financial investments. We only have an indirect influence on these financed greenhouse gas emissions, in the context of which we try to affect the behaviour of these companies. → Fig. 16

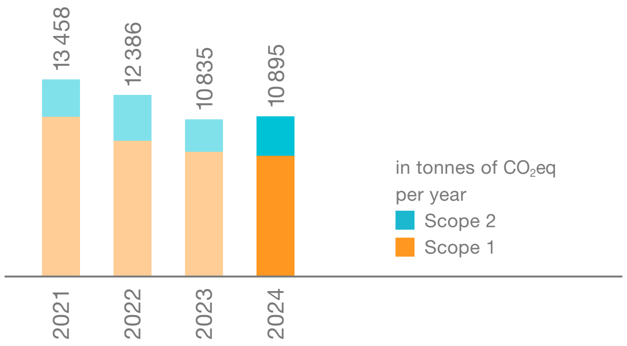
Business operations

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 within 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:

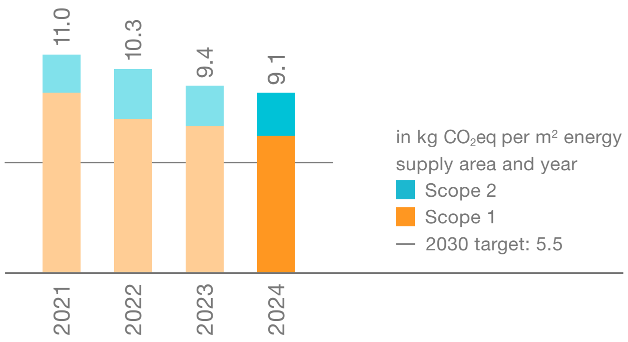
GHG emissions from business operations (as per GHG Protocol)
Figure 17



Absolute GHG emissions from direct real estate investments (as per REIDA)
Figure 18



GHG intensity of direct real estate investments (as per REIDA)
Figure 19



3.1. Purchased goods and services (in part)
3.3. Combustibles and energy-related emissions (in full)
3.5. Waste arising from business operations (in full)
3.6. Business travel (in full)
3.8. Hired or leased tangible fixed assets (in part)

Our 2024 greenhouse gas inventory reveals a significant reduction in greenhouse gas emissions of 6 per cent in total on the year 2023. Compared to the base year 2014, we emitted a total of 48.7 per cent fewer greenhouse gas emissions. Only the greenhouse gas emissions from our electricity consumption and business traffic rose by 6 per cent and 4 per cent respectively. This was due to increased electricity consumption for the generation of heat and the general increase in mobility. → Fig. 17

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

Direct real estate investments

The revised investment strategy for direct real estate investments took effect during the reporting year. We take the three dimensions of sustainability – social, environmental and economic – into account and are working towards the ambitious target of net-zero greenhouse gas emissions by 2040. In 2024, Suva also became a member of REIDA (Real Estate Investment Data Association) and began reporting on its emissions based on its methodology. This methodology is compatible with the international GHG protocol, which serves as a valuable benchmark for comparison with other real estate portfolios in Switzerland.

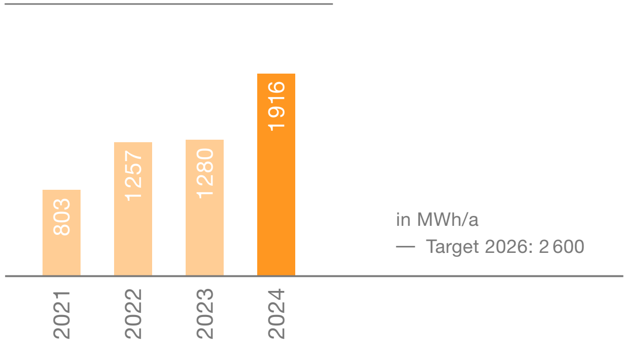
Target attainment 2024

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). As our real estate portfolio grew in the reporting year and the energy supply area increased by 3.1 per cent, absolute greenhouse gas emissions also increased slightly to 10,895 t/a (+0.5 per cent). Meanwhile, greenhouse gas emissions per energy supply area fell to 9.1 kg/m² (–3.4 per cent). We can only achieve our 2030 intermediate target by implementing our planned measures in a consistent manner. → Fig. 18/19

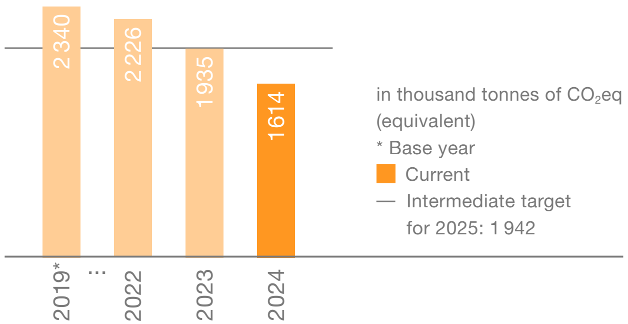
Energy efficiency of our properties

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

Annual electricity production from photovoltaic systems
Figure 20



GHG emissions financed through financial investments[11]
Figure 21



categorised as GEAK classes A to C. In the reporting year, we created 188 GEAK certificates in 78 economic units. Of these, 31 were issued for the first time and 157 were renewed. In addition to the efficiency scales that have been used to date for building envelopes and overall energy balance, the GEAK certificates have also indicated since 2023 how many direct GHG emissions the building causes on site (fossil combustibles for heating and hot water). For this reason, it is not possible to provide a comparison with previous years' CO_2 emissions scales.

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 2024, we put in place photovoltaic systems with an installed power of 637 kWp in total at five locations. We produced 1,916 MWh of electricity using photovoltaic systems (including at our operating sites) in 2024. This represents an increase of 636 MWh compared with the previous year (1,280 MWh). In addition to the installation of new systems in 2024, the reason for this large increase of 50 per cent was also the fact that two inverters in our largest system failed in 2023, meaning that it barely produced any electricity. This failure was resolved in the reporting year.

By expanding our photovoltaic capacities, we are helping to cover our own needs and ensure security of supply in the surrounding regions. → Fig. 20

Financial investments
Compared to the previous year, we have reduced the financed greenhouse gas emissions relating to our financial investments by 321,000 tonnes CO_2eq to 1.61 million. This a 17 per cent reduction on the previous year and a 31 per cent drop on the base year 2019. Consequently, we have exceeded our intermediate goal of –17 per cent compared with the base year 2019 by 2025. → Fig. 21

In 2024, the proportion of financial investments that we include in the Sustainability Report rose by 3 per cent to 51 percentage points of all of Suva's financial investments. Despite the fact that the volume of investments rose, the amount of greenhouse gas emissions financed fell. This is due to a relative decrease in nominal values and a reduction of the greenhouse gas footprint by 21 per cent to 63 tonnes of CO_2eq per million francs invested.[12] Shifts in value in the portfolio and a significant reduction in the greenhouse gas footprint of the companies are responsible for this. In turn and among other things, this was also the result of an increase in company values due to positive stock market performance.[13]

The greenhouse gas intensity[14] of our financial investments fell by 1 per cent to 102 tonnes of CO_2eq per million francs of turnover.

We have been taking ↘ sustainability aspects into consideration 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

The purpose of an engagement (dialogue, evaluations, questionnaires, etc.) is to guide the behaviour of the companies in which we are invested towards a net-zero target in compliance with the international standards recognised by Switzerland and Swiss law. To maximise the effect, we conduct engagements jointly with other investors. For example, we are a member of the Swiss Association for Responsible Investments (SVVK) and Climate Action 100+. In 2024, together with other investors, we actively engaged with 549 companies from our investment portfolio, 350 of which with the goal of bringing the companies' greenhouse gas emissions in line with the Paris Agreement.
Our climate commitment involves companies that are responsible for around 49 per cent of our greenhouse gas emissions. The proportion of companies in our portfolio whose climate targets comply with the Paris Agreement and which can demonstrate externally verified intermediate climate goals has risen by 0.8 percentage points to 14.4 percent.[15]

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.
In 2024, we publicly released our ↘ voting rights policy and voting behaviour analysis for the first time and also exercised voting rights to our directly held international shares. In total, we took part in 224 votes and rejected 19 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 and capital structure.

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.[16]

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 939 million in green bonds,[17] 19 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' normal bonds. Additionally, the projects also prevented around 222,000 tonnes of CO_2eq. This shows that green bonds both reduce our portfolio's greenhouse gas emissions and provide a positive benefit in the form of greenhouse gas emissions prevented. In 2024, we also started building a portfolio of infrastructure investments. Among other things, this portfolio invests in renewable energies and sustainable energy infrastructure, thus helping the economic transition to its net-zero target.

Procurement

During the reporting year, awareness of the importance of sustainable procurement for environmental protection was once again on the rise. In order to stay abreast of this development, we revised the «Principles of procurement» directive during the reporting year, which entered into force on 1 September 2024. The basic principles were developed by the central procurement office and submitted to the decentralised procurement offices for approval. Centralised procurement ensures compliance with the defined procurement criteria. 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 annual spot checks.

Previously, we reviewed new suppliers by product group specifically against environmental criteria and negative environmental impact within the supply chain. In 2024, our central procurement team continued work on developing a concept for the risk-based determination of sustainability risks in procurement.

SHAPING THE FUTURE, GROWING TOGETHER

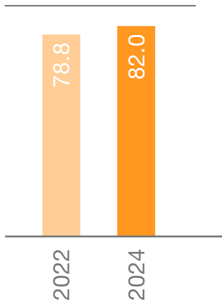
Employees

As an attractive and inspiring employer, we seek to provide a forward-thinking working environment and place renewed emphasis on equal treatment, work-life balance and environmental responsibility.

Employees

Net promoter score (NPS)

Figure 22



A value of 100 indicates that participants would recommend Suva as a good employer without reservation to their acquaintances/friends. A value of 0 indicates that the opposite is the case.

— Target for 2028: 90.0

As a responsible employer with an important social mandate, we strive for the betterment of all. With our HR policy, we create an environment where our 4,754 employees[18] can fulfil their potential – with the constant aim of making Swiss industry safer through their hard work and dedication.

Management approach

As an attractive and inspiring employer, we are shaping the future of employment and fostering a corporate culture based on trust, fairness and inspiration.

In the reporting year, we reached an important HR policy milestone by revising the HR regulations, including directives. From 1 January 2025, all Suva employees will benefit from our new employment conditions, which set a new bar in terms of our ↘ company benefits as a whole.

The focus is on equal opportunities and fairness. Regardless of hierarchy, income and location, all employees will benefit from:

- standardised regulations for public holidays,
- one flat rate for business expenses and
- loyalty premiums independent of salary.

In addition, our benefits promote a healthy work-life balance so that professional and private life can coexist. For example, employees can purchase additional holiday leave or take a sabbatical every seven years, which we facilitate with ten additional days of annual leave. Sustainable mobility is also incentivised: employees who commute by public transport, bicycle or on foot on at least 75 per cent of working days can claim an environmental bonus of CHF 300 per year.

These new benefits boost motivation among our employees, make us more attractive as an employer and help us to attract new talent in a strategic way.

The recruitment strategy approved by the Board of Management during the reporting year further strengthens us as an employer. Starting in 2025, we will address our target groups in an even more targeted manner by taking tailored measures designed to match our employer brand and gain an edge in the competition for skilled workers.

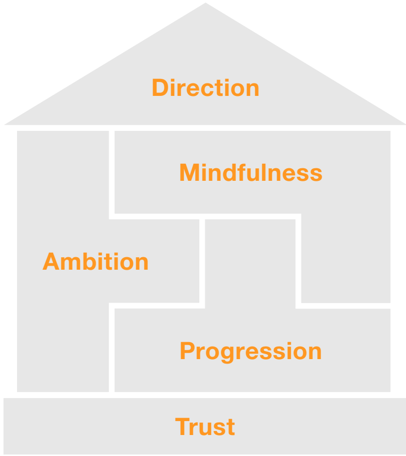
Attractiveness

A key indicator of our attractiveness as an employer is the recommendation rate by our employees. This is measured every other year in an employee survey. The survey demonstrates employee satisfaction at the time of the survey and trends in satisfaction.

We use the net promoter score (NPS) derived from the employee survey as the key figure for our attractiveness as an employer. This sheds light on the extent to which employees would recommend Suva as an employer (100 = would recommend without reservation, 0 = would absolutely not recommend). With an NPS of 82 points (2022: 78.8), our employees demonstrated a higher degree of affinity and willingness to recommend Suva in the reporting year than in the previous survey. As both an incentive and a binding obligation, we have set ourselves a target NPS figure of 90 by 2028. → Fig. 22

Understanding of management

Figure 23



I maintain balance in my day-to-day management work.

Employees also gave more positive evaluations than usual for the sense of togetherness (81 out of 100 points) and identification with Suva (83 out of 100 points). Both values are significantly above average for the sector. The high affinity with Suva among employees is also evident in the still very low turnover rate of 5.0 per cent (2023: 6.6 per cent).

New understanding of management

In 2024, we introduced a new understanding of management and presented it to around 300 managers at a management event. With five new interlocking dimensions of management, we have established clear areas of focus. We are promoting the continuing development of our employees, aligning our ambitious targets ever more closely with the shared vision and providing direction. For us, management also means greater mindfulness and balance in day-to-day life, all of which is based on the foundation of our culture of trust. → Fig. 23

The Dialog@Suva performance management system, which was rolled out during the reporting year, is closely associated with the understanding of management. It involves placing a greater emphasis on dialogue by encouraging regular exchange between employees and managers. As well as performance targets, developmental targets are a topic of focus, enabling our employees to fulfil yet more of their potential and advance themselves professionally.

Rethinking the working environment

In the Suva-wide spatial strategy, we are creating spaces that meet the requirements of the modern working environment, while also making efficient use of resources. This involves considering our employees' requirements, such as the desire to work in peace and quiet. For future projects, we will situate the spatial strategy in a wider context using the concept of activity-based working by forging connections between culture, management and collaboration. We also take trends such as remote work or new models of working into consideration. In the reporting year, we implemented the new concept at three locations (Zurich, Chur and Ziegelbrücke).

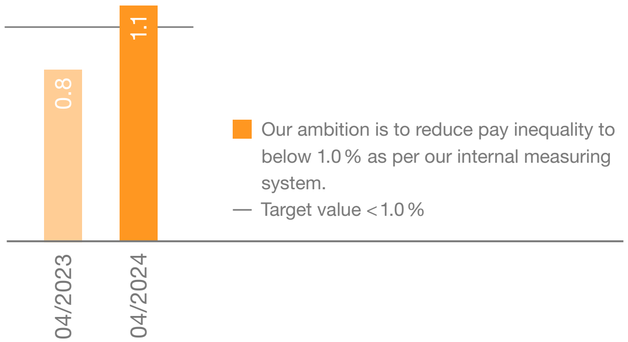
Equal opportunities with regard to wages

Working towards equal pay is an important part of our commitment to equal opportunities. After all, we consider equal pay for work of equal value to be a core principle of workplace equality.

In accordance with the statutory requirements, we carry out regular Logib salary analyses as required by the federal government. In 2024, we were once again in a strong position at 4.3 per cent (2023: 4.1 per cent) below the tolerance limit of 5 per cent. This gives us a reliable basis on which to continue to advance wage equality.

Unjustified discrepancy in pay in % (internal measuring system)

Figure 24



In addition, we have further refined our internal equal pay analysis.[19] It encompasses all role levels within Suva and therefore exhibits greater statistical significance.

According to the refined internal measuring system, the salary data from April 2024 demonstrated an unjustified discrepancy in pay of 1.1 per cent. Our objective is to reduce pay inequality to below 1.0 per cent. In order to achieve this, Human Resources will regularly review salaries for pay inequality in collaboration with managers from 2025 onwards, and provide transparent information on the ongoing development of the payroll system. This will allow us to ensure that equal pay is taken into consideration both when setting salaries and in salary progression. → Fig. 24

We predict that the measures taken will have a positive effect on our recorded figures over the next few years, as they are already boosting equality of pay and opportunities now.

Women in leadership roles

Alongside ensuring equal pay, we are also eager to increase the proportion of women in leadership roles, with an increase of 3 percentage points in 2024. From 2025, we will improve the balance between work and family life by offering 18 weeks of maternity leave and 20 working days of paternity leave.

Reintegration spaces

We also support equal opportunities by enabling people with disabilities to reintegrate into working life. In the reporting year, 34 out of the 40 reintegration spaces on offer were occupied. In order to make use of all the spaces in the future, in 2024 we developed a new process across all regions, which will be incrementally tested from 2025 onwards.

Protection against discrimination

Protection against discrimination is firmly established in our directives and guidelines. Employees are encouraged to report any breaches of our Code of Conduct that they witness to the Compliance Department.

At the same time, we give our employees additional opportunities for confidential dialogue. Employees can raise concerns involving themselves directly to their line manager or Human Resources. We also encourage our employees facing professional and personal challenges to seek professional advice and support from specialists at the external ↘ Lyra Wellbeing employee advice service, which is completely confidential, discreet and anonymous.

Based on our privacy directive, the Human Resources Department introduced an expanded anonymised reporting list in 2024 for matters such as bullying, sexual harassment and discrimination of all kinds. The new recording process strengthens the protection of privacy and reaffirms our zero-tolerance approach to discrimination and harassment in the workplace. In the reporting year, 19 suspected cases of infringements of personal privacy were recorded and reviewed; some of these are still being clarified. As it stands, four cases resulted in disciplinary action being taken.

Health protection

Our employees also benefit from the Suva prevention campaigns for safe cycling, snow sports, sun protection and leisure-time safety. In addition, we offer programmes for boosting mental health, cognitive performance and resilience. Our employees can also take part in exercise and relaxation courses that we developed in collaboration with our ↘ CRR clinic in Sion. At the various Suva locations, decentralised teams implement measures for occupational health management, reinforcing our commitment to health protection.

CARING AND TRUST-WORTHY

Society

We are at the service of society – not just in our roles as a social insurance provider and employer, but also by going above and beyond in our 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.

Management approach

As a social insurance provider, we fulfil a social mandate; dialogue between our various stakeholder groups is a legal requirement. We have therefore enshrined this in our corporate strategy. In the Suva Council, our highest governing body, employer and employee organisations are represented as equals alongside the federal government. Its balanced composition means that we can find broad-based and viable solutions, such as the premium tariff system. We fulfil our due diligence obligations with regard to human rights, child labour and corruption, and 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». We also require our suppliers to behave responsibly and comply with legally prescribed due diligence obligations.

Dialogue 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 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. 25 (see page 34)

The goal of our dialogue is to recognise the concerns and demands of the different stakeholder groups, identify potential areas for improvement, anticipate changes to framework conditions ahead of time 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

Political engagement

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 opinions and decision-making in politics in our field of activity. The objective of this is to find balanced solutions for workplaces and social security in Switzerland. In doing so, we include our customers' interests in the political process. We do this by participating in institutionalised consultation proceedings and, upon invitation, expert committee hearings. Suva does 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 consultation with their supervisors, they can devote up to 15 working days per year to public service.

Combating insurance fraud

Suva combats insurance fraud in a consistent manner, championing fair benefits, fair premiums and fairness within Swiss industry and the Swiss healthcare market. Wrongfully awarded benefits or embezzled premium payments harm all the honest insurees. This is why we work tirelessly to oppose insurance fraud of all kinds. In the 2024 reporting year, Suva investigated 2,562 reports (2023: 2,969) of suspected fraud, with 934 cases confirmed and resolved. This commitment saved CHF 31.2 million. The total amount saved since the introduction in 2007 of anti-fraud measures is CHF 303 million.
↘ suva.ch/missbrauch → Fig. 26

Savings due to invoice auditing

As well as combating fraud, Suva relies on consistent invoice auditing. In the reporting year, it reviewed 2.7 million invoices from doctors and hospitals. Of these, around 10 per cent (273,000) contained errors and inaccuracies and were returned. Auditing of invoices saved CHF 124 million

Measures for communicating with stakeholder groups

Figure 25

Most important stakeholder groups	Chosen communication measures
Customers	• Personal contact through Suva agencies and key account management • Customer events and workshops • Customer surveys/customer satisfaction ratings/customer feedback • Customer portal and website • Newsletter and customer magazine
Employees	• Pulse checks (regular surveys) • Employee surveys • Institutionalised idea management • Employees’ association • Employee magazine
General public	• Press releases • Publications and annual reports • Campaigns • Requests via the media office
FOPH supervisory body and other federal administration	• Institutionalised dialogue with the Federal Office of Public Health (FOPH) supervisory body • Institutionalised discussion with federal councillors at the Federal Department of Home Affaris (FDHA) • In-person discussions and meetings, if required
Representatives of employee and employer associations	• 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
Politics	• Institutionalised dialogue (consultations and hearings) • In-person discussions and meetings, if required
Social and private insurers	• 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

Insurance fraud

Figure 26

(+CHF 17 million compared to the previous year). This amount flows back into the pockets of Suva insurees in the form of lower premiums. ↘ Annual Report 2024, «Claims management and rehabilitation» section

Prevention campaigns

Through our awareness campaigns, we draw attention to occupational risks as well as those associated with leisure time. With regard to accident prevention, we promote awareness through national campaigns such as on the culture of prevention, which was newly launched during the reporting year. In terms of leisure-time safety, we are raising awareness on the topics of snow sports and football. Our campaigns are designed to encourage people to adopt more safety-conscious behaviours. All focal campaigns run over several years.

Sharing of experience

We share our expertise in health protection and prevention, including through the International Social Security Association (ISSA). As part of this commitment, we share targeted expertise on prevention with other countries. 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, Suva experts held and contributed to a conference on the Präventionsforum Plus information platform and a seminar on the topic of maintenance and chemicals. Divided up into multiple working groups, attendees collaborated on various publications regarding occupational safety and health protection and on the sustainable supply chain due diligence. Visits from colleagues from the Allgemeine Unfallversicherungsanstalt (AUVA) and German Social Accident Insurance (DGUV) at the head office in Lucerne also enhanced this valuable sharing of experience.

Digital connectivity

As a founding member of ↘ Swissdec, Suva is helping to create an efficient and secure digital ecosystem. The Swissdec association standardises machine-to-machine (M2M) communication, facilitating the transmission of salary, benefits and financial data without media disruption, in a structured manner and in compliance with data protection law between companies, authorities and insurance providers.

Currently, around 113,000 Swiss companies, 115 software developers and all connected data recipients such as cantonal compensation offices, private insurers and tax administrations benefit from Swissdec's standards. During the reporting year, Swissdec revised its strategy and developed the e-balance sheet (eBilanz) standard on behalf of the Swiss Tax Conference. In the future, companies will use this standard to transmit their balance sheet data to the tax authorities at the click of a button. In developing this standard, Swissdec is making another important contribution towards digitalisation and easing the administrative burden within Switzerland.

Duty of due diligence
With the counterproposal 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 supply companies we commission confirm compliance with the following regulations on preventing child labour and accept any use of monitoring tools[20] by Suva:

- ILO conventions no. 138 and 182
- ILO-IOE[21] 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. Furthermore in 2024, we checked whether all of the procurement partners of our central procurement office had signed to agree to the DDTrO (TCB or confirmation) before placing an order. Our TCB or the confirmation 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 place high value on 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 2024 reporting year, we reviewed 205 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
In the case of 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 employed, our central procurement office carries out spot checks of the suppliers. For the purpose of carrying out the on-site spot checks, we commission a specialist partner company that evaluates aspects such as child labour, human rights and corruption as part of audits. If our standards are not observed, we terminate the business relationship with the supplier.

If deficiencies are detected, we inform our procurement partner, define specific measures for improvement and review them upon future orders. Twelve spot checks took place in the reporting year. One spot check determined that a sub-supplier did not meet the requirements – the collaboration was terminated as a result and an alternative sub-supplier was evaluated. The procurement office granted its approval for the 11 other spot checks.

Footnotes

1 Task Force on Climate-related Financial Disclosures – Implementing the Recommendations of the Task Force on Climate-related Financial Disclosures, October 2021, page 74 et seqq.

2 NGFS Scenarios for central banks and supervisors, November 2023, page 12.

3 NGFS Scenarios for central banks and supervisors, November 2023, scenarios used as per page 8 et seqq. of NGFS, excluding the low-demand scenario.

4 We use the currently available data in each case, meaning that the given time periods may vary.

5 Changes in the calculation compared to 2023, including a retroactive correction to electricity for heating and cooling using heat pumps being counted twice.

6 Energy efficiency demonstrates trends in the annual energy intensity, in other words, the ratio of energy consumption to a chosen benchmark, compared to the reference energy intensity. The reference is derived from the average end energy consumption for 2018/2019 and the average benchmark for 2018/2019.

7 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 per cent reduction in greenhouse gas emissions compared to 1990 by 2030. By 2019, a reduction of 13 per cent had already been achieved. Therefore, based on 2019, a reduction of 42 per cent is still required by 2030.

8 Excluding premises used by Suva. Figures for 2023 and 2024 as per newly applied REIDA methodology.

9 In accordance with the Greenhouse Gas (GHG) Protocol, financed greenhouse gas emissions are categorised as indirect emissions.

10 CO_2eq stands for carbon dioxide equivalent and indicates the effect of different greenhouse gases, such as carbon dioxide (CO_2), methane, nitrous oxide, etc. on the atmosphere in the form of a CO_2 equivalent.

11 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 also incorporated into the calculation. To estimate the greenhouse gas emissions of green bonds, the reported or estimated direct emissions for the financed projects according to S&P are used. These are around 80 % lower than the greenhouse gas emissions of normal bonds issued by the companies that issue green bonds. Due to the incomplete reported and estimated data, the greenhouse gas emissions indicated cannot be taken as certain.

12 The carbon footprint of Suva's financial investments is calculated by dividing the Scope 1 + 2 greenhouse gas emissions of Suva's financial investments by Suva's total shares in all companies in its investment portfolio.

13 The carbon footprint of a company is calculated by dividing its greenhouse gas emissions (Scope 1 + 2) by its enterprise value. This is calculated based on the market value or equity plus debt and liquidity.

14 The greenhouse gas emission intensity of Suva's financial investments is calculated using a company's greenhouse gas emissions (Scope 1 + 2) as a ratio of its turnover, multiplied by the proportion of the investment portfolio that the company makes up as a percentage, totalled across all companies in Suva's investment portfolio.

15 Those companies that have made verified net-zero commitments are now reported on in line with the Swiss Climate Scores.

16 IEA, Phasing Out Unabated Coal, October 2021.

17 Green bonds are based on classifications from our data suppliers S&P and Bloomberg, which draw on the Climate Bonds Initiative's Green Bonds Standard.

18 These figures refer to employees, including at the rehabilitation clinics in Bellikon and Sion. Hereafter, the statements refer only to staff at the head office and agencies.

19 Suva's internal equal pay analysis is based on the Logib regression analysis and uses all 16 role levels available at Suva as skill levels. This yields a higher degree of statistical significance than the Logib pay analysis, which is based on five role levels.

20 In accordance with Art. 10 para. 2 DDTrO.

21 International Labour Organization (ILO) – International Organisation of Employers (IOE).

Index

GRI Sustainability Reporting Standards

Statement
Suva has reported the specified information given in this GRI index for the period from 1 January 2024 to 31 December 2024 in accordance with the GRI standards.

GRI used
GRI 1: Foundation 2021

The organisation and its reporting practices

GRI Standard	Disclosure	Location
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 2-2	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 2-3	Reporting period, frequency and contact point	Suva's sustainability reporting covers the calendar year 2024 and was published on 13 June 2025 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 2-4	Restatements of information	If data is corrected or amended compared to previous reporting periods in this report, this will be noted and explained accordingly in the respective section.
GRI 2-5	External assurance	The report was not subjected to an external audit.

Activities and workers

GRI Standard	Disclosure	Location
GRI 2-6	Activities, value chain and other business relationships	Core business section: Business model
GRI 2-7	Employees	Table annex, Employees

Business management

GRI Standard	Disclosure	Location
GRI 2-9	Governance structure and composition	Business management section: Governance
GRI 2-10	Nomination and selection of the highest governance body	Business management section: Governance
GRI 2-11	Chair of the highest governance body	Business management section: Governance
GRI 2-12	Role of the highest governance body in overseeing the management of impacts	Sustainability strategy section: Climate strategy
GRI 2-13	Delegation of responsibility for managing impacts	Sustainability strategy section: Climate strategy
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 2-15	Conflicts of interest	The approach to dealing with conflicts of interest is regulated in the ↘ Code of Conduct
GRI 2-16	Communication of critical concerns	Business management section: Complaint management

Strategy, policies and practices

GRI Standard	Disclosure	Location
GRI 2-22	Statement on sustainable development strategy	Introduction
GRI 2-23	Policy commitments	Society section: Duty of due diligence; Environment section: Climate management
GRI 2-24	Embedding policy commitments	Society section: Duty of due diligence
GRI 2-25	Processes to remediate negative impacts	Business management section: Complaint management
GRI 2-26	Mechanisms for seeking advice and raising concerns	Business management section: Whistleblower office
GRI 2-29	Approach to stakeholder engagement	Society section: Dialogue with stakeholder groups

Material topics

GRI Standard	Disclosure	Location
GRI 3-1	Guidance to determine material topics	Sustainability strategy section: Materiality principle
GRI 3-2	List of material topics	Sustainability strategy section: Materiality principle
GRI 3-3	Management of material topics	Approach to management in the Business management, Core business, Environment, Employees and Society sections

Economic performance

GRI Standard	Disclosure	Location
GRI 201-1	Direct economic value generated and distributed	See: ↘ Annual Report 2024, p. 10 and p. 16
GRI 201-4	Financial assistance received from government	None
GRI 205-3	Confirmed incidents of corruption and actions taken	Table annex, Business management

Energy

GRI Standard	Disclosure	Location
GRI 302-1	Energy consumption within the organisation	Environment section: Climate management
GRI 302-4	Reduction of energy consumption	Environment section: Climate management
GRI 305-1	Direct (Scope 1) GHG emissions	Environment section: Climate management and Table annex, Environment, Table 1
GRI 305-2	Indirect (Scope 2) GHG emissions	Environment section: Climate management and Table annex, Environment, Table 1
GRI 305-3	Other indirect (Scope 3) GHG emissions	Environment section: Climate management and Table annex, Environment, Table 1
GRI 305-4	GHG emissions intensity	Environment section: Climate management and Table annex, Environment, Table 1
GRI 305-5	Reduction of GHG emissions	Environment section: Climate management and Table annex, Environment, Table 1
GRI 308-1	New suppliers that were screened using environmental criteria	Environment section: Procurement

Employment

GRI Standard	Disclosure	Location
GRI 401-1	New employee hires and employee turnover	Table annex, Employees, Table 4 and 5
GRI 403-1	Occupational health and safety management system	Employees section: Health protection
GRI 403-5	Worker training on occupational health and safety	Employees section: Health protection
GRI 403-6	Promotion of worker health	Employees section: Health protection
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.

Diversity and equal opportunity

GRI Standard	Disclosure	Location
GRI 405-1	Diversity of governance bodies and employees	Table annex, Employees, Table 1
GRI 405-2	Ratio of basic salary and remuneration of women to men	Employees section: Equal opportunities, reintegration spaces

Non-discrimination

GRI Standard	Disclosure	Location
GRI 406-1	Incidents of discrimination and corrective actions taken	Employees section: Protection against discrimination

Child labour

GRI Standard	Disclosure	Location
GRI 408-1	Operations and suppliers at significant risk for incidents of child labour	Society section: Due diligence and Table annex, Society

Supplier social assessment

GRI Standard	Disclosure	Location
GRI 414-1	New suppliers that were screened using social criteria	Society section: Duty of due diligence – Social criteria
GRI 414-2	Negative social impacts in the supply chain and actions taken	Society section: Duty of due diligence – Social criteria

Customer privacy

GRI Standard	Disclosure	Location
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 2024 to 31 December 2024 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 Disclosures (TCFD) – Climate risks and Sustainability strategy: climate strategy section
Risk management	Business management section: Task Force on Climate-related Financial Disclosures (TCFD) – Climate risks
Metrics and targets	Environment section: Climate management; Environment: Environmental management

Reporting on non-financial matters in accordance with Art. 964a et seqq. CO

Statement
Suva is 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.

Information on CO Art. 964b para. 1	Location
Accountability on environmental matters	Environment section
Accountability on social matters	Employees section, Society section
Accountability on employee-related matters	Employees section
Accountability on respect for human rights	Business management section: Compliance Employees section: equal opportunities, protection from discrimination
Accountability on corruption-related matters	Business management section: Compliance
Duties of due diligence	Society section: Duty of due diligence

Table annex

Business management

Annex 1

Disclosure	Location		2024	2023	Change in %
Anti-corruption	Number of corruption incidents in the reporting year	Number	0	0	0
Data protection and information security	Number of complaints regarding protection of customer data	Number	0	0	0

Environment

Annex 2

Table 1: Environmental key figures			2024	2023	Change in % or percentage points
End energy consumption of business operations and direct real estate investments used in operations	Thermal energies	GWh	16.1	16.0	0.4
	Electricity	GWh	13.5	13.2	2.0
	Fuels	GWh	0.2	0.3	–10.5
	Total	GWh	29.8	29.5	1.0
Renewable energies in business operations and direct real estate investments used in operations	Thermal energies and fuels	Per cent	42.3	38.4	3.9
	Electricity	Per cent	77.5	76.9	0.6
Photovoltaic systems (direct real estate investments)	Electricity generation	MWh	1 916	1 280	49.7
Greenhouse gas emissions	**Scope 1**	Tonnes of CO_2eq in 1000s			
	Business operations	Tonnes of CO_2eq in 1000s	1.5	1.8	–15.4
	Direct real estate investments[8]	Tonnes of CO_2eq in 1000s	7.5	7.6	–1.8
	Financial investments	Tonnes of CO_2eq in 1000s	-	-	-
	Scope 2	Tonnes of CO_2eq in 1000s			
	Business operations	Tonnes of CO_2eq in 1000s	0.5	0.5	0.4
	Direct real estate investments[8]	Tonnes of CO_2eq in 1000s	2.5	2.1	17.3
	Financial investments	Tonnes of CO_2eq in 1000s	-	-	-
	Scope 3	Tonnes of CO_2eq in 1000s			
	Business operations	Tonnes of CO_2eq in 1000s	2.5	2.5	–0.8
	Direct real estate investments	Tonnes of CO_2eq in 1000s	-	-	-
	Financial investments	Tonnes of CO_2eq in 1000s	1 613.9	1 935.4	–16.6
	Total (Scope 1, 2 and 3)	Tonnes of CO_2eq in 1000s	1 628.4	1 949.9	–16.5
Intensities in direct real estate investments	Energy consumption	kWh/m^2	83.7	79.5	5.4
	Greenhouse gas emissions	kg CO_2eq/m^2	9.1	9.4	–3.4
Water in business operations	Water	m^3	90 246	109 118	–17.3
Waste in business operations	Operational refuse	Tonnes	216	243	–11.1
	Paper/cardboard	Tonnes	130	143	–9.0
	General recycling (incl. PET)	Tonnes	99	128	–22.2
	Hazardous waste	Tonnes	40	15	171.5
	Total waste	Tonnes	485	529	–8

Table 2: Environmental key figures for financial investments			2024	2023	Change in % or percentage points
Proportion of financial investments with climate key figures out of all investments	Proportion of financial investments in climate reporting	Per cent	51	48	3
	Proportion with data for GHG emissions	Per cent	100	100	0
	Proportion with data for GHG footprint	Per cent	100	100	0
	Proportion with data for GHG intensity	Per cent	87	85	2
Financed greenhouse gas emissions from financial investments (excluding direct real estate) Scope 1 + 2	Greenhouse gas emissions	Tonnes of CO_2eq in 1 000s	1 614	1 935	–17
	Greenhouse gas footprint	Tonnes of CO_2eq per million CHF	63	80	–21
	Greenhouse gas intensity	Tonnes of CO_2eq per million CHF	102	103	–1
Engagement	Number of companies in portfolio	Number	549	417	32
	of which with climate engagement	Number	350	334	5
	Proportion of financed GHG emissions	Per cent	49	43	6
	Proportion of companies with net-zero targets and verified intermediate targets	Per cent	14.4	13.6	0.8
Exercising of voting rights	Number of general assemblies	Number	224	92	143
	Number of general assemblies with rejected agenda items	Per cent	89	92	–3
	Proportion of rejected agenda items	Per cent	19	15	4
Green bonds	Investments	CHF in millions	939	791	19
	Emissions prevented	Tonnes of CO_2eq in 1 000s	222	224	–1

Source: calculation by Suva using data from ISS ESG, S&P, Bloomberg, SVVK

Employees

Annex 3

Table 1: Gender and age distribution		2024 Number	2024 in %	2023 Number	2023 in %
Suva Insurance, including clinics					
Total number of employees at all levels		4 754	100	4 670	100
Gender	Women	2 745	57.7	2 689	57.6
	Men	2 009	42.3	1 981	42.4
Age groups	under 30	1 035	21.8	1 006	21.5
	aged between 30 and 50	2 159	45.4	2 101	45.0
	over 50	1 560	32.8	1 563	33.5
Total for Suva clinics*					
Total number of employees at all levels		1 247	26.2	1 182	25.3
Gender	Women	884	70.9	840	71.1
	Men	363	29.1	342	28.9
Age groups	under 30	310	24.9	284	24.0
	aged between 30 and 50	617	49.5	599	50.7
	over 50	320	25.6	299	25.3
Management at Suva clinics*					
Total number of managers		124	9.9	122	10.3
Gender	Women	68	54.8	67	54.9
	Men	56	45.2	55	45.1
Age groups	under 30	7	5.7	6	4.9
	aged between 30 and 50	68	54.8	65	53.3
	over 50	49	39.5	51	41.8
Employees not in management roles (clinics)*					
Total number of employees		1 123	90.1	1 060	89.7
Gender	Women	816	72.7	773	72.9
	Men	307	27.3	287	27.1
Age groups	under 30	303	27.0	278	26.2
	aged between 30 and 50	549	48.9	534	50.4
	over 50	271	24.1	248	23.4

* Not part of the «Employees» section in the Sustainability Report

Employees

Annex 3

Table 1: Gender and age distribution		2024 Number	2024 in %	2023 Number	2023 in %
Total for Suva Insurance, excluding clinics					
Total number of employees at all levels		3 507	73.8	3 488	74.7
Gender	Women	1 861	53.1	1 849	53.0
	Men	1 646	46.9	1 639	47.0
Age groups	under 30	725	20.7	722	20.7
	aged between 30 and 50	1 542	44.0	1 502	43.1
	over 50	1 240	35.3	1264	36.2
Management at Suva Insurance, excluding clinics and Suva Council					
Total number of managers		405	11.5	402	11.5
Gender	Women	145	35.8	137	34.1
	Men	260	64.2	265	65.9
Age groups	under 30	9	2.2	12	3.0
	aged between 30 and 50	212	52.4	202	50.2
	over 50	184	45.4	188	46.8
Employees not in management roles Suva Insurance, excluding clinics					
Total number of employees		3 102	88.5	3 086	88.5
Gender	Women	1 716	55.3	1 711	55.4
	Men	1 386	44.7	1 375	44.6
Age groups	under 30	716	23.1	710	23.0
	aged between 30 and 50	1 330	42.9	1 300	42.1
	over 50	1 056	34.0	1 076	34.9

Employees
Annex 3

Table 2: Gender distribution and type of employment (Suva Insurance, excluding clinics)

		2024		2023	
		Number	in %	Number	in %
Gender	Women	1 861	53.1	1 849	53.0
	Men	1 646	46.9	1 639	47.0
Part-time	Number in part-time employment	1 141	32.5	1 132	32.5
Type of employment	Women in part-time employment	879	77.0	878	77.6
	Men in part-time employment	262	23.0	254	22.4
Trainees	Women	74	53.2	73	55.3
	Men	65	46.8	59	44.7

Table 3: Percentage of women on the Suva Council and in management (Suva Insurance, excluding clinics)

		2024	2023
Suva Council	Per cent	48	33
Senior management	Per cent	21	18
Middle management	Per cent	28	28
Lower management	Per cent	41	39
Management team	Per cent	37	34

Employees

Annex 3

Table 4: New recruits and resignations (Suva Insurance, excluding clinics)

		2024 Number	2024 in %	2023 Number	2023 in %
New recruits*		**206**	**5.9**	**270**	**7.7**
Gender	Female new recruits	121	58.7	182	67.4
	Male new recruits	85	41.3	88	32.6
Age group	New recruits aged under 30	77	37.4	112	41.5
	New recruits aged between 30 and 50	112	54.4	139	51.5
	New recruits over 50	17	8.2	19	7.0
Resignations*		**246**	**7.0**	**271**	**7.8**
Gender	**Resignations of women**	131	53.3	150	55.4
	Resignations of men	115	46.7	121	44.6
Age group	Resignations of people aged under 30	64	26.0	73	26.9
	Resignations of people aged between 30 and 50	70	28.5	106	39.2
	Resignations of people over 50	112	45.5	92	33.9

* Only includes new recruits/resignations and excludes internal changes of role among permanent employees

Table 5: Turnover (Suva Insurance, excluding clinics)		2024	2023
Turnover rate 1*	Per cent	8.7	10.0
Turnover rate 2**	Per cent	5.0	6.6

* Turnover rate 1: All departures over the last 12 months as a ratio of the average total headcount.
** Turnover rate 2: Only the resignations due to termination of the employment contract over the last 12 months as a ratio of the average total headcount.

Employees

Annex 3

Table 6: Education and further training days
(Suva Insurance, excluding clinics and including trainees)

		2024		2023	
		Number	in %	Number	in %
Total number of education and further training days*		**16 307.8**		**16 288.5**	
Gender	Women	8 272.3	50.7	8 324.5	51.1
	Men	8 035.5	49.3	7 964.0	48.9
Average number of further training days	per FTE	5.3		5.3	
	per HC	4.7		4.7	
Age group	under 30	11 264.5	69.1	11 497.1	70.6
	aged between 30 and 50	2 946.3	12.9	2 833.7	17.4
	over 50	2 097.0	18.0	1 957.7	12.0

* All figures include trainees

Table 7: Money spent on external education and further training
(Suva Insurance)

		2024	2023
Money spent on education and further training	CHF in millions	2.98	2.82

Table 8: Health protection
(Suva Insurance, excluding clinics)

			2024	2023	Change in %
Suva total	Number of accidents	Number	33	59	–44.1
	... with serious consequences (absence of more than 3 days)	Number	3	4	–25.0
	Number of illnesses	Number	2	0	-

Society

Annex 4

			2024	2023*	Change
Sustainable procurement	Number of new suppliers in the reporting year who have been assessed against environmental criteria	Number	205	-	-
	Number of new suppliers in the reporting year who have been assessed against environmental criteria with negative outcome	Number	0	-	-
	Percentage of new suppliers assessed based on environmental criteria	Per cent	100	-	-
	Number of new suppliers in the reporting year who have been assessed against social criteria	Number	205	-	-
	Number of new suppliers in the reporting year who have been assessed against social criteria with a negative outcome	Number	1	-	-
	Percentage of new suppliers who have been evaluated based on social criteria	Per cent	100	-	-
Duties of due diligence regarding child labour	Operations and suppliers at significant risk of incidents of child labour	Number	0	-	-

*No key figures collected in 2023

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