

Press release of 13 June 2024

Groupe Mutuel publishes its first ever Sustainability Report

Martigny, 13 June 2024. Groupe Mutuel has published its first ever Sustainability Report with the aim of highlighting its corporate citizenship policy. The aim is to ensure transparency on environmental, social, staff and human rights issues. This report, which covers the year 2023, is an assessment of Groupe Mutuel's commitment to sustainability and the starting point for its future strategy and action plan.

Groupe Mutuel has been taking the issue of sustainability very seriously with concrete actions for several years now.

In 2020, the Martigny-based group introduced an ESG Charter to embed sustainability into its investment practices. The insurer is also keen to provide its staff with a pleasant working environment, favourable employment conditions and attractive fringe benefits. Customer experience has been an area of major strategic focus for the past three years. Through Fondation Groupe Mutuel, Groupe Mutuel supports non-profit associations and individual policyholders.

In 2023, the company decided to mobilise its resources and anchor sustainability within its corporate strategy.

Groupe Mutuel's 2024-2026 strategy revolves around five axes, including the Commitment axis, which incorporates sustainability as a transformation project. A new position of Sustainability Project Manager was created in 2023. Groupe Mutuel signed up to the Swiss Triple Impact programme to measure its contributions to the United Nations' Sustainable Development Goals and to get support in identifying the main areas for improvement. *"We have deployed our approach around four themes: Caring Employer, Good Corporate Citizen, Proactive Healthcare Partner and Responsible Actor"*, explained Perrine Montignot, Sustainability Project Manager at Groupe Mutuel.

Caring Employer

The report sets out what has been achieved in terms of working conditions and employee benefits, employer/staff relations, occupational health, the working environment, and training and talent management, with concrete measures to back it up. For example, for the past two years, Groupe Mutuel has been awarded the We Pay Fair label, acknowledging its equal pay practices. In 2023, 2,579 employees benefited from an annual career development meeting. *"We were rewarded for our health management in the workplace with the Friendly Work Space certification, awarded to Groupe Mutuel in 2023 by Promotion Santé Suisse"*, said Perrine Montignot. During the same year, employees attended an average of 21 hours of training per person.

Good Corporate Citizen

The company's securities and real estate investment policy is based on the principles of responsible investment. The ESG (environmental, social and governance) quality of the aggregate portfolios of Groupe Mutuel companies received an overall rating of "A" in the audit conducted by Conser - ESG verifier SA in 2023. *"We carry out energy monitoring of our real estate portfolio and have published the key figures in this report, enabling us to prioritise the improvement actions to take"*, said the Groupe Mutuel project manager. *"We help develop innovative technologies by being the chief sponsor of the Tech4Eva business incubator, an innovation platform for FemTech start-ups, in partnership with EPFL Innovation Park"*.

Proactive Healthcare Partner

Through its PrimaFlex alternative compulsory health insurance model, Groupe Mutuel is committed to reducing costs for policyholders by offering attractive premiums, promoting generic medications (without a deductible) and fostering a culture of prevention. The insurer is also keen to offer health insurance solutions designed for women and tailored to women. For example, it offers breast cancer screening without a deductible, regardless of the woman's age or canton of residence, if the risk of cancer is higher than average. Groupe Mutuel also supports a host of sporting events, such as running events across the whole of Switzerland to promote sports and a healthy lifestyle.

Responsible Actor

"We are committed to optimising power and water use, thanks to precise consumption monitoring and an individual building automation system for our administrative centres. The reduction measures taken since 2019 have enabled us to save an average of 2.5% on electricity each year, reduce total heating consumption by 11% and cut the amount of water consumption by 35%", said Perrine Montignot.

All Groupe Mutuel administrative centres are supplied with Swiss electricity, including from the Valais region, 100% of which comes from renewable sources (hydro, wind or photovoltaic). *"We now measure greenhouse gas emissions for our operational activities and account for them in this report. In 2023, the carbon footprint of Groupe Mutuel's administrative centres and branches was estimated at 5.5 tonnes of CO₂ equivalent per Full Time Equivalent (FTE), for scopes 1, 2 and 3. Thanks to this carbon audit, we are currently drawing up an action plan to reduce our greenhouse gas emissions by taking concrete measures that contribute to sustainable resource management and fight climate change",* concluded the specialist.

The next steps

Groupe Mutuel must now consolidate and flesh out the framework for meeting its civic, social, and environmental commitments, as well as establish the right forms of governance to anchor sustainability within the company. In other words, an in-depth sustainability analysis will be the basis for drawing up a strategy and a realistic and effective action plan.

The 2023 Sustainability Report of Groupe Mutuel can be found on the website by clicking on [this link](#).



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About Groupe Mutuel

With over 2,800 employees across Switzerland, Groupe Mutuel serves more than 1.4 million individual customers and over 29,500 companies.

As the only multiline insurer in Switzerland, Groupe Mutuel is the reference partner in the field of health and retirement benefits for private and corporate customers. Its turnover exceeds CHF 5.8 billion. Thanks to tailored solutions, whether in basic insurance (LAMal/KVG) or supplemental insurance (LCA/VVG), it is the third largest health insurer in Switzerland. Groupe Mutuel also offers an extensive range of products in individual retirement benefits and patrimony insurance. Based in Martigny, the insurer provides companies of all sizes with solutions with loss of earnings in the event of illness, accident insurance (LAA/UVG) and occupational pension plans (LPP/BVG). In the field of corporate health insurance, Groupe Mutuel is ranked fifth nationwide.