

GRI Index



About this report

G4-18, G4-19, G4-20, G4-21

With its Sustainability Report on the 2015 financial year Hannover Rück SE is publishing information on social, environmental and governance topics within the Group for a fifth consecutive year. Our Sustainability Report was drawn up in accordance with the G4 Guidelines of the Global Reporting Initiative (GRI) as well as the G4 Sector Disclosures for the Financial Services industry. The report has been compiled in conformity with the "Core" option, which contains the essential elements of a sustainability report. Furthermore, with a view to satisfying the information requirements of our stakeholders and the rating agencies as comprehensively as possible, we are providing additional information (Link GRI Content Index). The reporting period is from 1 January to 31 December 2015. Significant developments in 2016 have been included up until the editorial deadline in October 2016. Unless otherwise indicated, the particulars refer to the entire Hannover Re Group.

The report was submitted for the GRI Materiality Disclosure Service and GRI has confirmed the correctness of the location of the G4 Materiality Disclosures (G4-17–G4-27).

The present Sustainability Report reflects the issues and challenges of sustainable development that are material to our company. It takes into account the requirements of stakeholders who are of major significance to Hannover Re. The fundamental principles on which the report is based are materiality, the inclusion of stakeholders, the sustainability context and comprehensiveness. A materiality analysis was carried out in 2014 in order to identify the issues most relevant to the company.

The following overview differentiates between the material action fields and issues according to their internal and/or external relevance and indicates which GRI aspects are covered.

Action fields / Material issues	Differentiation	
	Relevance within the Group	Relevance outside the Group
Governance and Dialogue		
Responsible, value-based enterprise management	X	X
Compliance	X	X
Risk management	X	X
Stakeholder dialogue	X	X
Product responsibility		
Risk expertise	X	X
Sustainable insurance solutions	X	X
ESG criteria in asset management	X	X
Customer orientation and satisfaction	X	X
Employees		
Health management	X	
Executive development / Employee advancement	X	X
Employee retention	X	
Diversity	X	
Co-determination	X	
Environment and Society		
Operational environmental conservation	X	X
Supplier management		X
Social commitment		X

Survey methods and calculation bases for the data

Unless otherwise stated, we report on Hannover Re's activities Group-wide.

The stated environmental indicators refer to the Hannover location (degree of coverage: 52,1 % of worldwide workforce). We use data collected internally from various departments as well as consumption data contained in the bills received from our electricity and district heating supplier.

For the purpose of calculating our CO₂ emissions from business travel we adopt the calculation methods of our offset provider "atmosfair" and of Deutsche Bahn AG. We establish the CO₂ savings from the use of videoconferences by utilising data from our service provider "Tata Communications" as well as Hannover Re's own internal calculations and estimates made on this basis.

In order to make the report more easily readable we have avoided gender-specific duplications and instead used the masculine form throughout.

GRI Content Index

"in accordance with Core"

General Standard Disclosures



G4 Indicator	Description	Reference	Explanation
Strategy and Analysis			
G4-1	Foreword by the Chairman of the Executive Board	> Foreword	
G4-2	Description of key impacts, risks, and opportunities	> Risk management > AR 2015: Organisation and process of risk management	
Organizational Profile			
G4-3	Name of the organization	> AR 2015: Foundations of the Group	
G4-4	Primary brands, products, and services	> Organisational profile > Product portfolio > Website: Property & casualty reinsurance > Website: Life & health reinsurance	
G4-5	Location of the organization's headquarters	> Organisational profile	
G4-6	Countries where the organization operates	> Organisational profile	
G4-7	Nature of ownership and legal form	> Hannover Re at a glance > AR 2015: Shareholding structure	
G4-8	Markets served	> Organisational profile	The total number of services that we offer cannot be specified owing to the complex, specialised and in some cases individually tailored contractual arrangements.
G4-9	Scale of the organization	> Company portrait > Key figures > Organisational profile > Product portfolio > AR 2015: Financial position and net assets	
G4-10	Employee structure	> Employees key figures > Generation management > Diversity Management	
G4-11	Employees covered by collective bargaining agreements	> Remuneration and fringe benefits > Co-Determination	
G4-12	Description of supply chain	> Supplier management	

G4-13	Significant changes in the organization's size, structure, ownership	<ul style="list-style-type: none"> Organisational profile AR 2015: 4.3 Major acquisitions and new formations 	
G4-14	Observance of precautionary approach or principle	<ul style="list-style-type: none"> Risk management Organisation and process of risk management 	
G4-15	Participation in and support for externally developed charters, principles and initiatives	<ul style="list-style-type: none"> Advocacy groups and memberships 	
G4-16	Significant memberships	<ul style="list-style-type: none"> Advocacy groups and memberships 	

Identified material aspects and boundaries

G4-17	List of consolidated entities	<ul style="list-style-type: none"> AR 2015: 4.2 Consolidated companies and complete list of shareholdings 	
G4-18	Process for defining the report content	<ul style="list-style-type: none"> Materiality analysis About this report 	
G4-19	Material Aspects	<ul style="list-style-type: none"> Materiality analysis About this report 	
G4-20	Material Aspects within the organization	<ul style="list-style-type: none"> About this report 	
G4-21	Material Aspects outside the organization	<ul style="list-style-type: none"> About this report 	
G4-22	Effects of any restatements of information		The presentation of information has not changed in comparison with the previous year.
G4-23	Changes in the Scope, Aspect Boundaries or measurement methods		Any significant changes in the Scope, Aspect Boundaries or measurement methods applied are noted at the appropriate point in the report.

Stakeholder engagement

G4-24	List of stakeholder groups	<ul style="list-style-type: none"> Stakeholder dialogue 	
G4-25	Identification of stakeholder groups	<ul style="list-style-type: none"> Stakeholder dialogue 	
G4-26	Approach to stakeholder engagement	<ul style="list-style-type: none"> Stakeholder dialogue 	
G4-27	Recognition of key topics and concerns raised by stakeholder groups	<ul style="list-style-type: none"> Stakeholder dialogue 	

Report profile

G4-28	Reporting period		The reporting period of Hannover Re's Sustainability Report 2015 is the 2015 financial year (1 January to 31 December 2015). Comparative values from prior years are available for selected key figures. The editorial deadline for Hannover Re's Sustainability Report 2015 was October 2016. Significant developments in 2016 have therefore already been taken into account and disclosed accordingly.
G4-29	Date of most recent previous report		Hannover Re's most recent Sustainability Report was published in October 2015. Further information on the topic of sustainability is published at shorter intervals on the company's website and regularly in its Group Annual Report.

G4-30	Reporting cycle		Annual
G4-31	Contact point for questions regarding the report or its contents		<p>Karl Steinle, General Manager Corporate Communications Tel. + 49 511 5604-1500 karl.steinle@hannover-re.com</p> <p>Julia Hartmann, Senior Investor Relations Manager Tel. + 49 511 5604-1529 julia.hartmann@hannover-re.com</p> <p>Melanie Raudzis-Bokelmann Investor Relations Manager Tel. +49 511 5604-1729 Melanie.raudzis@hannover-re.com</p>
G4-32	GRI Content Index		The Sustainability Report 2015 has been drawn up in accordance with the Core option.
G4-33	External Assurance for the report		External Assurance for the report
Governance			
G4-34	Governance structure	> Governance structure	We do not make any breakdown according to age group or belonging to a minority.
G4-35	Process for delegating authority for economic, environmental and social topics	> Value-based management	
G4-36	Responsibility for economic, environmental and social topics	> Responsible enterprise management	
G4-38	Composition of the highest governance body and its committees	> Management structure > Website: Supervisory Board > Website: Executive Board	<p>We do not report on membership of under-represented social groups.</p> <p>We do not record competences relating to economic, environmental and social issues.</p>
G4-39	Independence of the Chair of the highest governance body	> Management structure > AR 2015: Declaration on Corporate Governance	
G4-40	Nomination and selection processes for the highest governance body	> Management structure > AR 2015: Declaration on Corporate Governance	Experience in relation to environmental and social issues is not included in the selection process for the Executive Board or Supervisory Board.
G4-41	Processes for avoidance of conflicts of interest	> Management structure > AR 2015: Declaration on Corporate Governance	
G4-42	Role of highest governance body with regard to strategy and goals	> Sustainability Strategy	
G4-43	Measures to develop and enhance the highest governance body's knowledge of sustainability	> Management structure	
G4-44	Evaluation of the highest governance body's performance with regard to sustainability	> Remuneration and performance review > AR 2015: Remuneration report	

G4-45	Role of the highest governance body with regard to sustainability risks and opportunities	<ul style="list-style-type: none"> › Organisation and process of risk management 	
G4-46	Role of the highest governance body in reviewing the effectiveness of risk management	<ul style="list-style-type: none"> › Organisation and process of risk management › AR 2015: Opportunity and risk report 	
G4-47	Frequency of the highest governance body's review of sustainability risks and opportunities	<ul style="list-style-type: none"> › Organisation and process of risk management › AR 2015: Opportunity and risk report 	
G4-48	Responsibility for the sustainability report	<ul style="list-style-type: none"> › Foreword 	
G4-49	Process for communicating critical concerns to the highest governance body	<ul style="list-style-type: none"> › Management structure 	
G4-50	Critical concerns communicated to the Executive Board / Supervisory Board	<ul style="list-style-type: none"> › Management structure 	
G4-51	Remuneration policies for the highest governance body and senior executives	<ul style="list-style-type: none"> › Remuneration and performance review › AR 2015: Remuneration report 	Environmental and social objectives are not currently included in the performance criteria of the remuneration policy, but could be agreed in individual objectives.
G4-52	Process for determining remuneration	<ul style="list-style-type: none"> › Remuneration and performance review › AR 2015: Remuneration report 	
G4-53	Expression of views by stakeholders on the aforementioned remuneration	<ul style="list-style-type: none"> › Remuneration and performance review 	
Ethics and integrity			
G4-56	Values, principles and codes of conduct	<ul style="list-style-type: none"> › Strategy and Management › Governance and dialogue › Compliance › Supplier management 	
G4-57	Grievance mechanisms, questions	<ul style="list-style-type: none"> › Compliance structure and report 	
G4-58	Grievance mechanisms	<ul style="list-style-type: none"> › Compliance structure and report 	

Specific Standard Disclosures

G4 Indicator	Description	Reference	Explanation
Category: Economic			
G4-DMA	Management approach	<ul style="list-style-type: none"> > Sustainability management > Hannover Re at a glance > Risk management > Sustainable insurance solutions > AR 2015: Strategy 	
Economic Performance			
G4-EC1	Direct economic value generated and distributed	<ul style="list-style-type: none"> > Hannover Re at a glance > AR 2015: Report on economic position 	We do not record any indicators on the financial value generated by our investments in local communities.
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change	<ul style="list-style-type: none"> > Risk management 	
G4-EC3	Coverage of the organisation's defined benefit plan obligations	<ul style="list-style-type: none"> > Remuneration and fringe benefits > AR 2015: 8.4 Staff and expenditures on personnel 	
G4-EC4	Financial assistance received from		Hannover Re did not receive any subsidies or other forms of support from the government in the year under review.
Market Presence			
G4-EC5	Ratios of standard entry level wage by gender compared to local minimum wage at significant business locations	<ul style="list-style-type: none"> > Remuneration and fringe benefits 	In order to satisfy the exacting quality standards of our complex services, Hannover Re deploys highly qualified personnel worldwide. The level of salaries reflects this high skills level. There is consequently no risk of undershooting a local minimum wage.
G4-EC6	Proportion of senior management hired locally at significant business locations	<ul style="list-style-type: none"> > Remuneration and fringe benefits 	
Indirect Economic Impacts			
G4-EC7	Development and impact of infrastructure investments and service supported	<ul style="list-style-type: none"> > Sustainable insurance solutions 	
G4-EC8	Nature and extent of significant indirect economic impacts		The indirect economic impacts of our business operations cannot be quantified owing to their potentially endless reach.
Category: Environmental			
G4-DMA	Management approach	<ul style="list-style-type: none"> > Sustainability management > Environmental management > Supplier management > Compliance structure and report 	

Materials			
G4-EN1	Materials used by weight or volume	› Resource consumption	
Energy			
G4-EN3	Energy consumption within the organization	› Energy consumption	Presentation in joules is not considered to be expedient for internal management purposes.
G4-EN5	Energy intensity	› Energy consumption	Presentation in joules is not considered to be expedient for internal management purposes.
G4-EN6	Reduction of energy consumption	› Energy consumption	
G4-EN7	Reduction in energy requirements of products and services	› Sustainable insurance solutions	
Water			
G4-EN8	Total water withdrawal by source	› Resource consumption	Consumption and emissions data
G4-EN10	Percentage and total volume of water recycled and reused		As a non-manufacturing company, Hannover Re has not taken steps to recycle and reuse water.
Biodiversity			
G4-EN11	Operational sites in, or adjacent to, protected areas		The land used by Hannover Re is not located in or adjacent to protected areas. As a company operating in the insurance industry that uses its premises solely for office work, our offices are normally located in cities or municipalities.
G4-EN13	Habitats protected or restored		The land used by Hannover Re is not located in or adjacent to protected areas. As a company operating in the insurance industry that uses its premises solely for office work, our offices are normally located in cities or municipalities.
Emissions			
G4-EN15	Direct Greenhouse gas (GHG) emissions (Scope 1)	› Emissions	
G4-EN16	Energy indirect Greenhouse gas (GHG) emissions (Scope 2)	› Emissions	
G4-EN17	Other indirect Greenhouse gas (GHG) emissions (Scope 3)	› Emissions	
G4-EN18	Greenhouse gas (GHG) emissions intensity	› Emissions	
G4-EN19	Reduction of Greenhouse gas (GHG) emissions	› Emissions	
Effluents and Waste			
G4-EN22	Total water discharge by quality and destination	› Resource consumption	As a non-manufacturing provider of insurance services, the issue of water discharge is of minor relevance to Hannover Re. The volume of water discharged in the reporting period corresponds to the volume of water consumption (cf. Indicator EN8) and thus totalled 17,088,000 litres. Our water is discharged into the municipal sewage network. Environmentally critical effluents are not discharged in connection with Hannover Re's business operations.
G4-EN23	Total weight of waste by type and disposal method	› Resource consumption	

Products and Services

G4-EN27	Initiatives to mitigate environmental impacts	<ul style="list-style-type: none"> > Sustainable insurance solutions 	
G4-EN28	Reclamation of packaging materials	<ul style="list-style-type: none"> > Product responsibility > Resource consumption 	As a provider of reinsurance products this Indicator is not applicable to our company. Hannover Re nevertheless strives for a high level of recycling and low consumption of materials.

Compliance

G4-EN29	Monetary value of significant fines and total number on non-monetary sanctions for non-compliance with environmental laws and regulations		Hannover Re was not required to pay any significant fines in the reporting period or in previous years due to non-compliance with environmental laws or regulations. Nor were any non-monetary sanctions imposed on Hannover Re.
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Transport

G4-EN30	Environmental impacts of transporting products and materials	<ul style="list-style-type: none"> > Emissions 	Our reinsurance services do not cause any significant environmental impacts through transporting. We make systematic efforts to reduce business trips by our employees, especially air travel, and pay offsets for all remaining emissions.
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Overall

G4-EN31	Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms	<ul style="list-style-type: none"> > Environmental management 	
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Supplier Environmental Assessment

G4-EN32	Percentage of new suppliers that were screened using environmental criteria	<ul style="list-style-type: none"> > Supplier management 	
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Environmental Grievance Mechanisms

G4-EN34	Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms	<ul style="list-style-type: none"> > Compliance structure and report 	
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Category: Social**Sub-category: Labor practices and decent work**

G4-DMA	Management approach	<ul style="list-style-type: none"> > Sustainability management > Employees > Employee development and employee advancement > Employee retention > Co-Determination > Supplier management > Compliance structure and report 	
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Employment

G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region	➤ Employee satisfaction	
G4-LA2	Benefits provided to Full-time employees that are not provided to temporary or parttime employees, by significant business locations	➤ Remuneration and fringe benefits	
G4-LA3	Return to work and retention rates after parental leave, by gender	➤ Work-life-Balance	

Labor/Management Relations

G4-LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements	➤ Co-Determination	
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Occupational Health and Safety

G4-LA5	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs		All employees in Germany are fully represented by the Health and Safety Committee. It goes without saying that we meet all legal requirements under the Occupational Safety Act.
G4-LA6	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender	➤ Health and Wellness	We do not collect data on occupational diseases or gender-specific figures on absenteeism and accidents.
G4-LA7	Workers with high incidence or high risk of diseases related to their occupation	➤ Health and Wellness	
G4-LA8	Health and safety topics covered in formal agreements with trade unions		Our business operations, i.e. the provision of reinsurance services, do not give rise to any health and safety risks that are covered in formal agreements with trade unions.

Training and Education

G4-LA9	Average hours of training per year per employee by gender and by employee category	➤ (Further) training	We do not record training days by employee category or gender.
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	➤ (Further) training ➤ Employee development ➤ Generation management	
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category	➤ Employee development	

Diversity and Equal Opportunity

G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	<ul style="list-style-type: none"> ➤ Management structure ➤ Diversity management
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Equal Remuneration for Women and Men

G4-LA13	Ratio of basic salary and remuneration of women to men by employee category and by significant business locations	<ul style="list-style-type: none"> ➤ Remuneration and fringe benefits ➤ Diversity Management
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Supplier Assessment for Labor Practices

G4-LA14	Percentage of new suppliers that were screened using labor practices criteria	<ul style="list-style-type: none"> ➤ Supplier management
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Labor Practices Grievance Mechanisms

G4-LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms	<ul style="list-style-type: none"> ➤ Compliance structure and report
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Sub-category: Human rights

G4-DMA	Management approach	<ul style="list-style-type: none"> ➤ Governance and dialogue ➤ Compliance structure and report ➤ Supplier management ➤ Employees
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Investment

G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	<ul style="list-style-type: none"> ➤ Compliance structure and report
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Non-discrimination

G4-HR3	Total number of incidents of discrimination and corrective actions taken	<ul style="list-style-type: none"> ➤ Diversity Management
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Freedom of Association and Collective Bargaining

G4-HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights	<ul style="list-style-type: none"> ➤ Supplier management ➤ Co-Determination
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Child Labor

G4-HR5	Principles and measures relating to the prevention of child labor	<ul style="list-style-type: none"> > Employees > Supplier management 	
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Forced or Compulsory Labor

G4-HR6	Principles and measures relating to the prevention of forced or compulsory labor	<ul style="list-style-type: none"> > Employees > Supplier management 	
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Security Practices

G4-HR7	Training of security personnel		Hannover Re does not employ any security personnel of its own and has assigned this function to external service providers. The risk of human rights violations in the context of Hannover Re's business is extremely slight and in our assessment, therefore, this Indicator is in principle not relevant to our sustainability management.
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Supplier Human Rights Assessment

G4-HR10	Percentage of new suppliers that were screened using human rights criteria	<ul style="list-style-type: none"> > Supplier management 	
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Human Rights Grievance Mechanisms

G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms		No human rights violations have occurred to date at Hannover Re and we therefore do not consider the establishment of a grievance mechanism for human rights violations to be relevant to our company.
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Sub-category: Society

G4-DMA	Management approach	<ul style="list-style-type: none"> > Social Commitment > Stakeholder dialogue > Compliance > Supplier management 	
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Local Communities

G4-S01	Percentage of business locations with implemented local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> > Stakeholder dialogue > Social Commitment 	
G4-FS13	Access points in low-populated or economically disadvantaged areas by type	<ul style="list-style-type: none"> > Social Commitment 	With a few exceptions, as a reinsurer – i.e. as a business-to-business service provider – we do not have any direct contact with initial customers. Our business activities do not, in principle, create access points to financial services.
G4-FS14	Initiatives to improve access to financial services for disadvantaged people	<ul style="list-style-type: none"> > Sustainable insurance solutions 	

Anti-corruption

G4-S04	Communication and training on anti-corruption policies and procedures	<ul style="list-style-type: none"> > Compliance structure and report 	
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Public Policy

G4-S06	Total value of political contributions by country and recipient/beneficiary	> Employee engagement and donations	
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Anti-competitive Behavior

G4-S07	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes		No legal actions for anticompetitive behaviour, anti-trust or monopoly practices were taken against Hannover Re in the reporting period or in previous years; consequently, there are no findings to report.
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Compliance

G4-S08	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations		No significant fines were payable by Hannover Re in the reporting period or in previous years for non-compliance with laws and regulations. Nor have any non-monetary sanctions been imposed on Hannover Re.
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Supplier Assessment for Impacts on Society

G4-S09	Percentage of new suppliers that were screened using criteria for impacts on society	> Supplier management	
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Grievance Mechanisms for Impacts on Society

G4-S011	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms"	> Compliance structure and report	
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Sub-category: Product responsibility

G4-DMA	Management approach	> Product responsibility > Risk expertise > Customer orientation and satisfaction > Sustainability asset management > Data privacy	
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Product and Service Labeling

G4-PR3	Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements	> Customer orientation and satisfaction	The reinsurance industry is not subject to any statutory requirements to provide product or service information to its clients. On the contrary, in the context of taking out a reinsurance treaty it is normally the primary insurers that are required to provide detailed information to reinsurers about their business operations and the reinsured portfolio so that the reinsurer can accurately assess the risks.
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes		In the reporting period there were no incidents of non-compliance with Hannover Re's duties to provide information about products or services. Nor were there any incidents of non-compliance with voluntary codes governing requirements to provide information.
G4-PR5	Results of surveys measuring customer satisfaction	> Customer orientation and satisfaction	

Marketing Communications

G4-PR6	Sale of banned or disputed products		Hannover Re does not conduct any advertising measures aimed at end customers in the sense of product marketing. Isolated marketing activities are carried out for the Hannover Re and E+S Rück brands, for example through image advertisements and information brochures about the company's orientation. Sales promotion takes place solely through individual contacts with clients. In view of Hannover Re's extremely modest advertising expenditure, no special programmes for adherence to laws and standards related to marketing communications have been put in place.
G4-PR7	Incidents of non-compliance with advertising and marketing guidelines		Hannover Re does not conduct any advertising measures aimed at end customers in the sense of product marketing. Isolated marketing activities are carried out for the Hannover Re and E+S Rück brands, for example through image advertisements and information brochures about the company's orientation. Sales promotion takes place solely through individual contacts with clients. In view of Hannover Re's extremely modest advertising expenditure, no special programmes for adherence to laws and standards related to marketing communications have been put in place.

Customer Privacy

G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	> Data privacy	
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Compliance

G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services		In the reporting period and in the preceding years Hannover Re was not required to pay any significant fines for non-compliance with laws or regulations concerning the provision and use of products and services. Nor have any non-monetary sanctions been imposed on Hannover Re.
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Product Portfolio

G4-FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/sme/large) and by sector	> Portfolio > Sustainable insurance solutions	
G4-FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	> Sustainable insurance solutions	
G4-FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	> Sustainable insurance solutions	

Active Ownership Approach

G4-FS11	Percentage of assets subject to positive and negative environmental or social screening	> Sustainability in asset management	
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Audit – Management Approach included in G4-DMA Product Responsibility