

# GRI Index



## About this report

### G4-18, G4-19, G4-20, G4-21, G4-22, G4-23

With its Sustainability Report on the 2016 financial year we are publishing information on social, environmental and governance topics within the Group for a sixth consecutive year. Our Sustainability Report was drawn up in accordance with the G4 Guidelines of the Global Reporting Initiative (GRI) as well as the 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. The reporting period is from 1 January to 31 December 2016. Significant developments in 2017 have been included up until the editorial deadline in August 2017. 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 our company. 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
<b>Governance and Dialogue</b>		
Responsible, value-based enterprise management	X	X
Compliance	X	X
Risk management	X	X
Stakeholder dialogue	X	X
<b>Product responsibility</b>		
Risk expertise	X	X
Sustainable insurance solutions	X	X
Environmental, Social and Governance criteria (ESG criteria) in asset management	X	X
Customer orientation and satisfaction	X	X
<b>Employees</b>		
Health management	X	
Executive development / Employee advancement	X	X
Employee retention	X	
Diversity	X	
Co-determination	X	
<b>Environment and Society</b>		
Operational environmental conservation	X	
Supplier management		X
Social commitment		X

## Survey methods and calculation bases for the data

Unless otherwise stated, we report on our activities Group-wide.

Until 2015 inclusive the Group-wide headcount refers only to employees working at Group companies allocable to the operational insurance business. From 2016 onwards the employees of all companies included in the financial statement of the Hannover Re Group are counted. For this reason, the Group-wide employee numbers for 2016 are only comparable with those of previous years to a limited extent.

The stated environmental indicators refer to the Hannover location (degree of coverage: 46.6 % 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 CO<sub>2</sub> emissions from business travel we adopt the calculation methods of our offset provider "atmosfair" and of Deutsche Bahn AG. We establish the CO<sub>2</sub> savings from the use of videoconferences by utilising data from our service provider "Tata Communications" as well as our 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
<b>Strategy and Analysis</b>			
G4-1	Foreword by the Chairman of the Executive Board	> Foreword	
G4-2	Description of key impacts, risks, and opportunities	> Risk management > Sustainability Strategy > AR 2016: Organisation and process of risk management	
<b>Organizational Profile</b>			
G4-3	Name of the organization	> Hannover Rück SE	
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	> Hannover, Germany	
G4-6	Countries where the organization operates	> The Group worldwide	
G4-7	Nature of ownership and legal form	> Shareholder structure > Responsible enterprise management > AR 2016: Shareholding structure > AR 2016: 1. Company information	
G4-8	Markets served	> Organisational profile	
G4-9	Scale of the organization	> Company portrait > Key figures > Organisational profile > Product portfolio	The total number of services that we offer cannot be specified owing to the complex, specialised and in some cases individually tailored contractual arrangements.
G4-10	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"> <li>&gt; Organisational profile</li> <li>&gt; AR 2016: 4.3 Major acquisitions and new formations</li> </ul>	
G4-14	Observance of precautionary approach or principle	<ul style="list-style-type: none"> <li>&gt; Risk management</li> <li>&gt; Organisation and process of risk management</li> </ul>	
G4-15	Participation in and support for externally developed charters, principles and initiatives	<ul style="list-style-type: none"> <li>&gt; Advocacy groups and memberships</li> </ul>	
G4-16	Significant memberships	<ul style="list-style-type: none"> <li>&gt; Advocacy groups and memberships</li> </ul>	

**Identified material aspects and boundaries**

G4-17	List of consolidated entities	<ul style="list-style-type: none"> <li>&gt; AR 2016: 4.2 Consolidated companies and complete list of shareholdings</li> </ul>	
G4-18	Process for defining the report content	<ul style="list-style-type: none"> <li>&gt; Materiality analysis</li> <li>&gt; About this report</li> </ul>	
G4-19	Material Aspects	<ul style="list-style-type: none"> <li>&gt; Materiality analysis</li> <li>&gt; About this report</li> </ul>	
G4-20	Material Aspects within the organization	<ul style="list-style-type: none"> <li>&gt; About this report</li> </ul>	
G4-21	Material Aspects outside the organization	<ul style="list-style-type: none"> <li>&gt; About this report</li> </ul>	
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	<ul style="list-style-type: none"> <li>&gt; About this report</li> </ul>	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"> <li>&gt; Stakeholder dialogue</li> </ul>	
G4-25	Identification of stakeholder groups	<ul style="list-style-type: none"> <li>&gt; Stakeholder dialogue</li> </ul>	
G4-26	Approach to stakeholder engagement	<ul style="list-style-type: none"> <li>&gt; Stakeholder dialogue</li> </ul>	
G4-27	Recognition of key topics and concerns raised by stakeholder groups	<ul style="list-style-type: none"> <li>&gt; Stakeholder dialogue</li> </ul>	

**Report profile**

G4-28	Reporting period		The reporting period of our Sustainability Report 2016 is the 2016 financial year (1 January to 31 December 2016). The editorial deadline for our Sustainability Report 2016 was in August 2017. Significant developments in 2017 have therefore already been taken into account and disclosed accordingly.
G4-29	Date of most recent previous report		Our most recent Sustainability Report was published in October 2016. 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  
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G4-32 GRI Content Index  
 The Sustainability Report 2016 has been drawn up in accordance with the Core option.

G4-33 External Assurance for the report  
 This report has not been externally assured.

**Governance**

G4-34 Governance structure > Governance structure

G4-35 Process for delegating authority for economic, environmental and social topics > Governance structure

G4-36 Responsibility for economic, environmental and social topics > Responsible enterprise management

G4-38 Composition of the highest governance body and its committees  
 > Governance structure  
 > Website: Supervisory Board  
 > Website: Executive Board  
 We do not report on membership of under-represented social groups.  
 We do not record competences relating to economic, environmental and social issues.

G4-39 Independence of the Chair of the highest governance body  
 > Management structure  
 > AR 2016: Declaration on Corporate Governance  
 In accordance with German law, there is a strict separation between the duties of the Chief Executive Officer and those of the Chairman of the Supervisory Board.

G4-40 Nomination and selection processes for the highest governance body  
 > Management structure  
 > AR 2016: 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 2016: 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  
 > Advocacy groups and memberships

G4-44 Evaluation of the highest governance body's performance with regard to sustainability  
 > Remuneration and performance review

G4-45	Role of the highest governance body with regard to sustainability risks and opportunities	<ul style="list-style-type: none"> <li>&gt; Organisation and process of risk management</li> <li>&gt; Stakeholder dialogue</li> </ul>	
G4-46	Role of the highest governance body in reviewing the effectiveness of risk management	<ul style="list-style-type: none"> <li>&gt; Organisation and process of risk management</li> <li>&gt; AR 2016: Opportunity and risk report</li> </ul>	
G4-47	Frequency of the highest governance body's review of sustainability risks and opportunities	<ul style="list-style-type: none"> <li>&gt; Organisation and process of risk management</li> <li>&gt; AR 2016: Opportunity and risk report</li> </ul>	
G4-48	Responsibility for the sustainability report	<ul style="list-style-type: none"> <li>&gt; Foreword</li> </ul>	
G4-49	Process for communicating critical concerns to the highest governance body	<ul style="list-style-type: none"> <li>&gt; Management structure</li> </ul>	
G4-50	Critical concerns communicated to the Executive Board / Supervisory Board	<ul style="list-style-type: none"> <li>&gt; Website: Annual General Meeting 2017</li> </ul>	
G4-51	Remuneration policies for the highest governance body and senior executives	<ul style="list-style-type: none"> <li>&gt; Remuneration and performance review</li> <li>&gt; AR 2016: Remuneration report</li> </ul>	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"> <li>&gt; Remuneration and performance review</li> <li>&gt; AR 2016: Remuneration report</li> </ul>	
G4-53	Expression of views by stakeholders on the aforementioned remuneration	<ul style="list-style-type: none"> <li>&gt; Remuneration and performance review</li> </ul>	

**Ethics and integrity**

G4-56	Values, principles and codes of conduct	<ul style="list-style-type: none"> <li>&gt; Strategy and Management</li> <li>&gt; Governance and dialogue</li> <li>&gt; Compliance</li> <li>&gt; Supplier management</li> </ul>	
G4-57	Grievance mechanisms, questions	<ul style="list-style-type: none"> <li>&gt; Compliance structure and report</li> </ul>	
G4-58	Grievance mechanisms	<ul style="list-style-type: none"> <li>&gt; Compliance structure and report</li> </ul>	

## Specific Standard Diclosures

G4 Indicator	Description	Reference	Explanation
<b>Category: Economic</b>			
G4-DMA	Management approach	<ul style="list-style-type: none"> <li>&gt; Sustainability management</li> <li>&gt; Company portrait</li> <li>&gt; Risk management</li> <li>&gt; Sustainable insurance solutions</li> <li>&gt; AR 2016: Strategy</li> </ul>	
<b>Economic Performance</b>			
G4-EC1	Direct economic value generated and distributed	<ul style="list-style-type: none"> <li>&gt; Company portrait</li> <li>&gt; AR 2016: Report on economic position</li> </ul>	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"> <li>&gt; Risk management</li> </ul>	
G4-EC3	Coverage of the organisation's defined benefit plan obligations	<ul style="list-style-type: none"> <li>&gt; Remuneration and fringe benefits</li> <li>&gt; AR 2016: 8.4 Staff and expenditures on personnel</li> </ul>	
G4-EC4	Financial assistance received from		We did not receive any subsidies or other forms of support from the government in the year under review.
<b>Market Presence</b>			
G4-EC5	Ratios of standard entry level wage by gender compared to local minimum wage at significant business locations		In order to satisfy the exacting quality standards of our complex services, our company 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"> <li>&gt; Remuneration and fringe benefits</li> </ul>	
<b>Indirect Economic Impacts</b>			
G4-EC7	Development and impact of infrastructure investments and service supported	<ul style="list-style-type: none"> <li>&gt; Sustainable insurance solutions</li> </ul>	
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.
<b>Category: Environmental</b>			
G4-DMA	Management approach	<ul style="list-style-type: none"> <li>&gt; Sustainability management</li> <li>&gt; Environmental management</li> <li>&gt; Supplier management</li> <li>&gt; Compliance structure and report</li> </ul>	



<b>Materials</b>			
G4-EN1	Materials used by weight or volume	> Resource consumption	
<b>Energy</b>			
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	Presentation in joules is not considered to be expedient for internal management purposes.
G4-EN7	Reduction in energy requirements of products and services	> Sustainable insurance solutions	
<b>Water</b>			
G4-EN8	Total water withdrawal by source	> Resource consumption	
G4-EN10	Percentage and total volume of water recycled and reused		As a non-manufacturing company, our company has not taken steps to recycle and reuse water.
<b>Biodiversity</b>			
G4-EN11	Operational sites in, or adjacent to, protected areas		The land used by our company 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 our company 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.
<b>Emissions</b>			
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	
<b>Effluents and Waste</b>			
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 us. The volume of water discharged in the reporting period corresponds to the volume of water consumption (cf. Indicator EN8) and thus totalled 16,664,000 litres. Our water is discharged into the municipal sewage network. Environmentally critical effluents are not discharged in connection with our 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	> Sustainable insurance solutions	
G4-EN28	Reclamation of packaging materials	> Resource consumption	As a provider of reinsurance products this Indicator is not applicable to our company. Our company nevertheless strives for a high level of recycling and low consumption of materials.
<b>Compliance</b>			
G4-EN29	Monetary value of significant fines and total number on non-monetary sanctions for non-compliance with environmental laws and regulations	> Compliance structure and report	We were 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 our company.
<b>Transport</b>			
G4-EN30	Environmental impacts of transporting products and materials	> 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.
<b>Overall</b>			
G4-EN31	Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms	> Expenditures on environmental protection	
<b>Supplier Environmental Assessment</b>			
G4-EN32	Percentage of new suppliers that were screened using environmental criteria	> Supplier management	
<b>Environmental Grievance Mechanisms</b>			
G4-EN34	Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms	> Compliance structure and report	

**Category: Social**

**Sub-category: Labor practices and decent work**

G4-DMA	Management approach	> 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"> <li>&gt; Management structure</li> <li>&gt; Diversity management</li> </ul>	
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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"> <li>&gt; Remuneration and fringe benefits</li> <li>&gt; Diversity Management</li> </ul>	
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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"> <li>&gt; Supplier management</li> </ul>	
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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"> <li>&gt; Compliance structure and report</li> </ul>	
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**Sub-category: Human rights**

G4-DMA	Management approach	<ul style="list-style-type: none"> <li>&gt; Governance and dialogue</li> <li>&gt; Compliance structure and report</li> <li>&gt; Supplier management</li> <li>&gt; Employees</li> </ul>	
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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"> <li>&gt; Compliance structure and report</li> </ul>	As a general principle, the risk of human rights violations in connection with our operations is extremely slight.
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**Non-discrimination**

G4-HR3	Total number of incidents of discrimination and corrective actions taken	<ul style="list-style-type: none"> <li>&gt; Diversity Management</li> </ul>	
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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"> <li>&gt; Supplier management</li> <li>&gt; Co-Determination</li> </ul>	As a general principle, the risk of human rights violations in connection with our operations is extremely slight.
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**Child Labor**

G4-HR5	Principles and measures relating to the prevention of child labor	<ul style="list-style-type: none"> <li>&gt; Employees</li> <li>&gt; Supplier management</li> </ul>	As a general principle, the risk of human rights violations in connection with our operations is extremely slight.
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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"> <li>&gt; Employees</li> <li>&gt; Supplier management</li> </ul>	
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**Security Practices**

G4-HR7	Training of security personnel		We do not employ any security personnel of our own and have assigned this function to external service providers. The risk of human rights violations in the context of our 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"> <li>&gt; Supplier management</li> </ul>	
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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 our company and we therefore do not consider the establishment of a grievance mechanism for human rights violations to be relevant to us.
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**Sub-category: Society**

G4-DMA	Management approach	<ul style="list-style-type: none"> <li>&gt; Social Commitment</li> <li>&gt; Stakeholder dialogue</li> <li>&gt; Compliance</li> <li>&gt; Supplier management</li> </ul>	
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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"> <li>&gt; Stakeholder dialogue</li> <li>&gt; Social Commitment</li> </ul>	
G4-FS13	Access points in low-populated or economically disadvantaged areas by type	<ul style="list-style-type: none"> <li>&gt; Social Commitment</li> </ul>	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"> <li>&gt; Sustainable insurance solutions</li> </ul>	

**Anti-corruption**

G4-S04	Communication and training on anti-corruption policies and procedures	<ul style="list-style-type: none"> <li>&gt; Compliance structure and report</li> </ul>	
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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 our company 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 our company in the reporting period or in previous years for non-compliance with laws and regulations. Nor have any non-monetary sanctions been imposed on us.
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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 our 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		Our products are subject to extensive legal regulations. We consistently comply with legal provisions and our own internal standards exceed them in many areas.
G4-PR7	Incidents of non-compliance with advertising and marketing guidelines		We do 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 our 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 our company 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 us.
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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**