Rewind

WHITEPAPER · 2026
FOR INSURERS

BRA MILJÖVAL HOME AND HOMEOWNER INSURANCE · CRITERIA 2021:5

Bra Miljöval for your home insurance

Rewind is the operational partner that makes it possible to fulfil chapter 4 of the Swedish Society for Nature Conservation's criteria — claims settlement — in practice, and to report on it every year.

rewind.insure/tjanster/bra-miljoval
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THE MARKET

The label today

Bra Miljöval Home and Homeowner Insurance was launched in 2021 — and more insurers are taking the step. Folksam has carried the label for some time, and Trygg-Hansa received the label on its home insurance in January 2026. Today, almost 3.2 million Swedish policyholders have a Bra Miljöval-labelled homeowner, home, holiday-home or car insurance policy, and the criteria were tightened in 2024 with stronger requirements on reuse in claims settlement.

> *Folksam and Trygg-Hansa carry the label today — and few insurers have solved the entire contents side. The company that does so now gains genuine differentiation.*

Background. Bra Miljöval is the Swedish Society for Nature Conservation's independent, third-party-certified Type I ecolabel, established in 1990 and covering twelve areas. Insurance is one of them. Insurers that want to label their home and homeowner insurance with Bra Miljöval must meet criteria in four areas: the company, asset management, claims-prevention information and — claims settlement.

For the customer. The label signals that claims are handled in an environmentally responsible way. Property that passes into the insurer's ownership through settlement shall first and foremost be repaired and/or reused — not discarded.

For the insurer. The label is a strong differentiator in a market where sustainability claims are otherwise often generic. Rewind's operational model makes it possible to meet the requirements of chapter 4 without building internal reuse capacity.

Four parts — Rewind delivers the fourth

The criteria cover requirements on the company, asset management, claims-prevention information and claims settlement. The first three you handle internally or with your existing advisers. The fourth — claims settlement — is where Rewind is the operational partner.

1

The company

An environmental policy adopted by the CEO, a travel policy (air and car travel to be avoided, ecolabelled hotels), sustainability reporting in accordance with GRI/TCFD, ecolabelled consumables, Bra Miljöval-labelled electricity or solar energy on the premises, sustainability training for all employees, and eco-driving training for those who drive.

Handled internally by you.

2

Management of the insurance capital

PRI signatory status and concrete emission targets in line with the 1.5-degree goal. Exclusion of thermal coal, uranium and nuclear power, controversial weapons, tobacco/pornography/military equipment above 5% and fossil energy above 5% linked to the licensed product. Transparency in accordance with TCFD and the EU Disclosure Regulation. Inclusion in line with the EU taxonomy and Agenda 2030.

Handled by your asset management team.

3

Information and claims-prevention work

The Bra Miljöval label must always be clearly visible on your website alongside the labelled insurance, and appear in all customer information about the product. Strategic claims-prevention work with information to policyholders at least once a year, plus products or services that help the customer avoid or reduce claims.

Handled by your marketing and customer service teams.

4

← THIS IS REWIND

Claims settlement

Supplier agreements with environmental requirements, temporary accommodation at ecolabelled hotels, the environmentally best materials in building repairs, FSC-certified timber, the substitution principle — and the core of Rewind's offering: operational claims settlement of contents under § 4.4.1 and § 4.4.2.

Paragraph by paragraph

Three paragraphs in chapter 4 are operational requirements that Rewind delivers daily — and documents per claim for audit.

§ 4.4.1 — Repair and reuse of contents

"Property that passes into the insurer's ownership through settlement shall first and foremost be repaired and/or reused."

→ Rewind: a high share of reuse on received goods — exact quarterly figures at rewind.insure/hallbarhet.

§ 4.4.2 — Action plan for repair and reuse

An annual action plan plus reporting to the Swedish Society for Nature Conservation for six mandatory product types: mobile phones, computers, tablets, televisions, furniture and bicycles (including e-bikes). The report must also state the share of products settled in cash. If the share of reuse is unchanged or declining, a written justification is required.

→ Rewind: the report is delivered ready-made — we measure additional categories using the same methodology, which can be included after justification.

§ 4.1 — Supplier requirements

Agreements with all suppliers that carry out claims settlement measures in accordance with § 4.3.1.

→ Rewind is precisely that supplier, contracted in accordance with the requirements.

> *A high share of reuse. Six mandatory categories. The share settled in cash. Written justification when the share declines. That is what the Swedish Society for Nature Conservation's criteria require — and that is what Rewind delivers ready-made.*

The full criteria document (in Swedish) is published at **bramiljoval.se** — 16 pages, version 2021:5, reviewed 15 November 2025.

WHAT YOU GET FROM US

§ 4 — operational and documented

Operational claims settlement of contents

Inventory, condition assessment, repair and resale of written-off contents. Decisions follow the waste hierarchy: reuse → repair → material recycling → disposal.

Per-claim documentation

Every item is tracked in Rewind's claims database with category, weight, decision path and calculated avoided CO_2e emissions (gross). Complete evidence for audits and reviews.

A ready-made annual report for the Swedish Society for Nature Conservation

Six mandatory product types (mobile phone, computer, tablet, television, furniture, bicycle) plus the share settled in cash. Written justification if the share of reuse is unchanged or declining. Additional categories can be included after justification to the Swedish Society for Nature Conservation.

CSRD-ready climate data

ESRS E1-formatted reporting with conservative LCA factors from IVL, WRAP UK and the World Gold Council. Directly usable in your sustainability reporting.

A supplier agreement in accordance with § 4.1

An agreement that meets the requirements of § 4.3.1, including the substitution principle in material choices and active engagement with our transport subcontractors.

Support with the application and annual review

We deliver the documentation and procedure descriptions the Swedish Society for Nature Conservation requests at the time of application and at the annual reviews. You lead the dialogue; we deliver the material.

> *ESRS E1-formatted data. Conservative LCA factors from IVL and WRAP UK. CSRD-ready. That is what Nordic insurers get from Rewind.*

FREQUENTLY ASKED QUESTIONS

What partners ask us

Is Rewind itself Bra Miljöval-licensed?

No. Bra Miljöval Insurance is a label for the insurance product — that is, your home and homeowner insurance. You apply to the Swedish Society for Nature Conservation. Rewind is the supplier that enables you to meet chapter 4 of the criteria.

How long does the application take?

The Swedish Society for Nature Conservation gives no standard timeframe — each application is assessed individually. The time required depends mainly on how far you have already come on asset management (chapter 2) and corporate governance (chapter 1). Claims settlement (chapter 4) with Rewind as operational partner can typically be in place within a few months, so it is rarely the bottleneck.

What data do you need from us?

No personal data about policyholders is needed after collection. What we need is claim handovers in line with your existing process — this integrates smoothly with existing claims management systems.

What does it cost?

Rewind's operational model is profit sharing — we are paid only after handling costs are deducted. For many partners the net outcome is positive (revenue returned), not a cost.

What happens if we later want to end the labelling?

The label is voluntary and can be terminated by you at any time. The partnership with Rewind is independent of the BMV licence and can continue without the label — or be adapted to a possible future application for another ecolabel.

THIS IS REWIND

Two services, one framework for sustainability data

Rewind Insure Technology AB is a Swedish circular claims management partner based in Staffanstorp. We run two services:

- **Rewind Mobile™** — digital claims management for smartphones, tablets and wearables.
- **Rewind Claims™** — circular handling of property claims and major losses.

Bra Miljöval support is included in both — measurement and reporting follow the same methodology regardless of which service receives the claim.

WANT TO KNOW MORE?

All the material is available at rewind.insure

The criteria analysis, category breakdown, sustainability data and the latest quarterly reports are published at **rewind.insure/tjanster/bra-miljoval**. The sustainability data is updated every quarter at **rewind.insure/hallbarhet**.