



# SCOR ESSENTIALS

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As a global, independent reinsurance company, SCOR contributes to the welfare, resilience and sustainable development of society. Its four cornerstones - controlled risk appetite, robust capital shield, high diversification and strong franchise - are proven creators of long-term value for its stakeholders, clients, business partners and employees.

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All figures from Annual Results 2022

**SCOR**  
The Art & Science of Risk

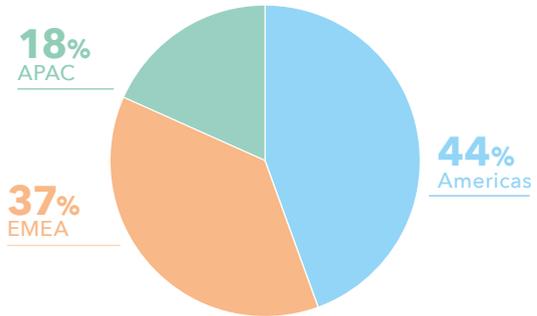
# COMBINING THE ART & SCIENCE OF RISK

## to protect societies

As a leading global reinsurer with strong local presence and global product lines, SCOR works with its clients in a changing insurance ecosystem to make a significant positive impact on society and people’s lives.

### A WELL-DIVERSIFIED PORTFOLIO

Gross written premiums



### RATING AGENCIES

Standard & Poor’s



Fitch Ratings



Moody’s



AM Best

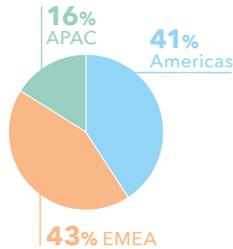


**PROPERTY & CASUALTY**

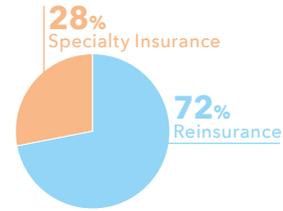
**€10 bn**

Gross Written Premiums  
(+21.7% at current FX)

**SPLIT BY GEOGRAPHIC AREA**



**SPLIT BY LINE OF BUSINESS**



**LIFE & HEALTH**

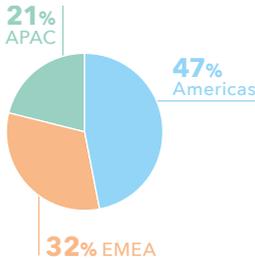
**€9.7 bn**

Gross Written Premiums  
(+3.7% at current FX)

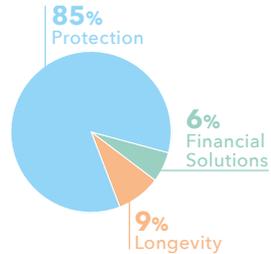
**+14.5%**

Technical margin  
(+4.2 pts compared to 2021)

**SPLIT BY GEOGRAPHIC AREA**



**SPLIT BY LINE OF BUSINESS**



**INVESTMENTS**

**+2.1%**

Return on invested assets

**7.4%**

Green bucket of invested assets (excluding social and sustainable bonds)

**A+**

Average rating of the fixed income portfolio

## SCOR'S OFFICES AROUND THE WORLD



**3,500**  
employees

**35**  
offices worldwide

**5,200**  
clients

To learn more about SCOR's strategy, goals, commitments and markets, visit our website:

[www.scor.com](http://www.scor.com)

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