

## Press Release

04 March 2016 - N°06

### SCOR announces the publication of its 2015 Registration Document

SCOR's 2015 Registration Document ("*Document de Référence*") was filed with the French financial market authority, the *Autorité des marchés financiers* (AMF), on 4 March 2016.

This document is available on SCOR's website [www.scor.com](http://www.scor.com). Hard copies of the document are also available at SCOR's headquarters, located at the following address:

5 avenue Kléber  
75795 Paris Cedex 16

The Registration Document includes the following information:

- the 2015 annual financial report;
- information regarding the conditions under which the Board of Directors prepares and conducts its duties and on the company's internal monitoring procedures;
- information regarding the fees of the Group's statutory auditors.

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### Forward-looking statements

SCOR does not communicate "profit forecasts" in the sense of Article 2 of (EC) Regulation n°809/2004 of the European Commission. Thus, any forward-looking statements contained in this communication should not be held as corresponding to such profit forecasts. Information in this communication may include "forward-looking statements", including but not limited to statements that are predictions of or indicate future events, trends, plans or objectives, based on certain assumptions and include any statement which does not directly relate to a historical fact or current fact. Forward-looking statements are typically identified by words or phrases such as, without limitation, "anticipate", "assume", "believe", "continue", "estimate", "expect", "foresee", "intend", "may increase" and "may fluctuate" and similar expressions or by future or conditional verbs such as, without limitations, "will", "should", "would" and "could." Undue reliance should not be placed on such statements, because, by their nature, they are subject to known and unknown risks, uncertainties and other factors, which may cause actual results, on the one hand, to differ from any results expressed or implied by the present communication, on the other hand.

Please refer to the 2015 reference document filed on 4 March 2016 under number D.16-0108 with the French Autorité des marchés financiers (AMF) posted on SCOR's website [www.scor.com](http://www.scor.com) (the "Document de Référence"), for a description of certain important factors, risks and uncertainties that may affect the business of the SCOR Group. As a result of the extreme and unprecedented volatility and disruption of the current global financial crisis, SCOR is exposed to significant financial, capital market and other risks, including movements in interest rates, credit spreads, equity prices, and currency movements, changes in rating agency policies or practices, and the lowering or loss of financial strength or other ratings.

The Group's financial information is prepared on the basis of IFRS and interpretations issued and approved by the European Union. This financial information does not constitute a set of financial statements for an interim period as defined by IAS 34 "Interim Financial Reporting". In addition, it should not be viewed, interpreted or analyzed as a substitute for or correlation to the MCEV disclosures, which refer to the European Insurance CFO Forum Market Consistent Embedded Value Principles (Copyright© Stichting CFO Forum Foundation 2008), published by the CFO Forum.

Certain prior year balance sheet items have been reclassified to be consistent with the current year data. The financial results for the full year 2015 included in this Document de Référence have been audited by SCOR's independent auditors. Numbers presented throughout this Document de Référence may not add up precisely to the totals in the tables and text. Percentages and percent changes are calculated on complete figures (including decimals); therefore the Document de Référence might contain immaterial differences in sums and percentages due to rounding.

The Group solvency final results are to be filed to supervisory authorities by July 2016, and may differ from the estimates expressed or implied in this Document de Référence.