SCOR Sweden Re:s Life Insurance Conference – October 16th, 2015

WELCOME

LET'S ADAPT TO A CHANGING RISK UNIVERSE TOGETHER

Over the past 50 years, the insurance and reinsurance industry has seen tremendous changes. From products, services and distribution networks to risk management, capital management and regulation, nothing is how it used to be. Far from slowing down, the pace of this change is accelerating. New technology is having a profound impact on the way in which we assess, model, price and reserve risks. At SCOR, we have the experience and expertise to stay at the cutting edge of these developments.

By sharing the art and science of risk with our clients, we can adapt to a changing risk universe together.

scor.com

SCOR

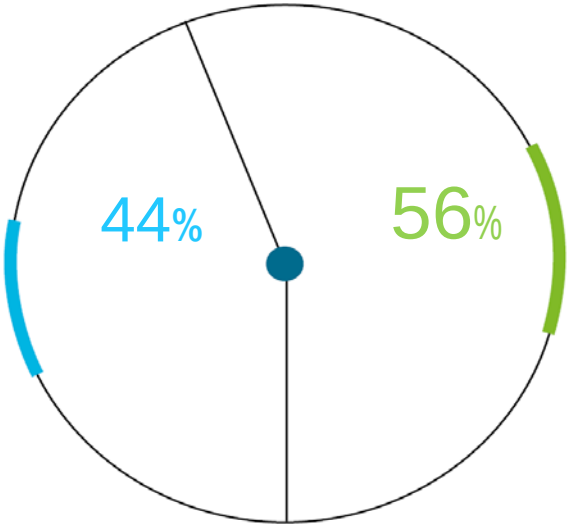
The Art & Science of Risk

SCOR: A WELL DIVERSIFIED REINSURER

PROPERTY & CASUALTY

SCOR'S P&C Business is structured around two balanced business areas: Treaty and Specialty.

SCOR Global P&C meets its client's needs in terms of transfer and financing of risk.



11.3
BILLION EUROS*
Gross Written Premiums

LIFE

SCOR's Life Business provides its clients with high added-value risk coverage and personalized services.

SCOR Global Life mainly provides risk cover, protection against longevity risks and financial solutions

** 2014 Figures*

OUR MISSION

SCOR Global Life helps life insurers

- Specialized and diversified insurers
- Bancassurers
- Pension funds
- Mutuals and provident companies

to improve their performance

- Manage biometric risks and volatility
- Finance and promote growth
- Stabilize earnings, balance sheets and results
- Improve solvency positions

by providing unique expertise and solutions

- Risk transfer, long-term and short-term
- Value-added services (U/W, marketing)
- Data expertise
- Financial structuring

linked to biometric risks

- Mortality
- Disability
- Critical Illness
- Personal Accident
- Health
- Long-Term Care
- Longevity

in an evolving environment.

- Solvency II
- IFRS 4 Phase 2
- Other regulatory evolutions
- Low interest rates

3y Strategic Plans

SCOR RECOGNIZED BY INDUSTRY EXPERTS

2012

Reactions – London Market Awards 2012: SCOR: "Reinsurance Company of the Year"

Insider Honours – Risk Carrier of the Year 2012 Winner SCOR: "Risk Carrier of the Year"

Worldwide Reinsurance Awards 2012: Denis Kessler: "Industry personality of the Year"

Reactions – Global Awards 2012: "Best Reinsurance Company for Life"/ "Best Reinsurance Company for the London Market"

ANDESE – Association Nationale des Docteurs ès Sciences Economiques et en Sciences de Gestion: Denis Kessler: "Financier of the year 2012"

2013

Reactions – London Market Awards 2013: SCOR: "Reinsurance Company CEO of the Year"

5th China International Insurance Summit 2013: SCOR: "Most Popular Foreign-Capital Insurance Company"

"Most Dynamic Reinsurer of the Year" Romanian Insurance Market Award

Reactions – Global Awards 2013: "Best Reinsurance Company for US Life" "Best Reinsurance Company for International Life"

2014

Insurance Hall of Fame: Denis Kessler: "Insurance Hall of Fame in 2014 by IIS"

Finance Dublin: Cat bond Atlas IX awarded as "Deal of the year 2014"

Reactions – London Market Awards 2014: SCOR: "Reinsurance Company of the Year"

Club des Trente: "Prize for Best Financial Operation -M&A" by the Club des Trente for Generali US acquisition

Insider Honours – Outstanding Contributor of the Year - Risk 2014 Winner Denis Kessler: Denis Kessler is elected "Outstanding Contributor of the year -Risk"

2015

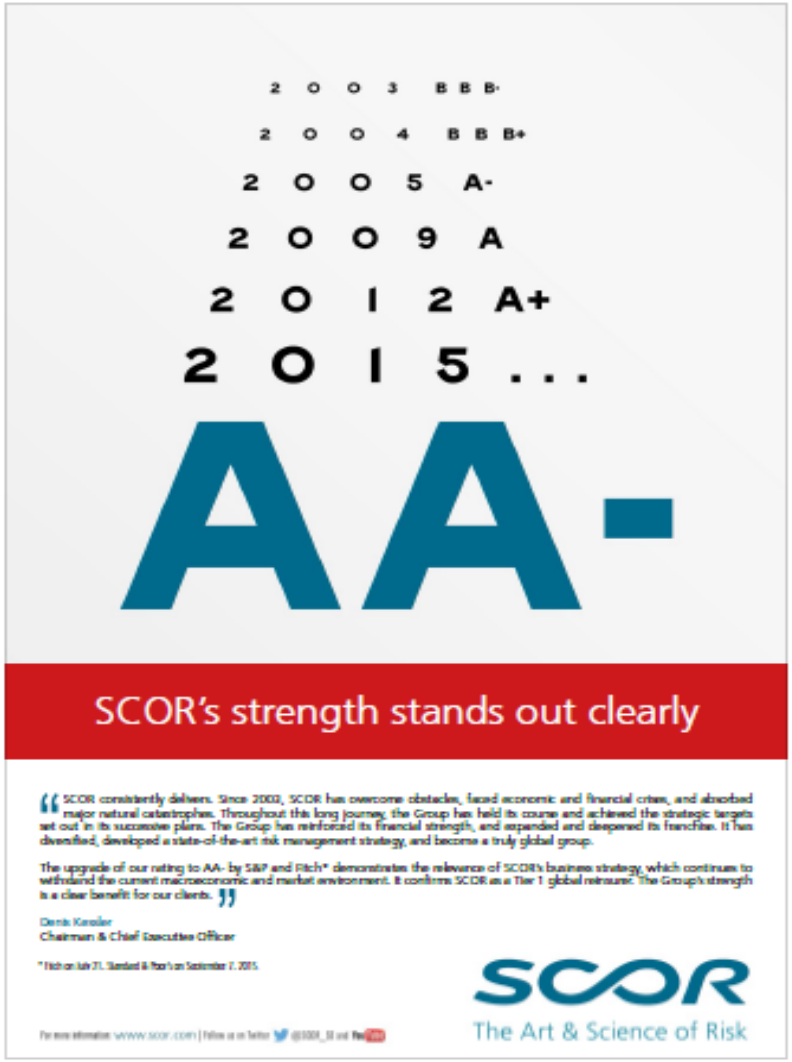
Le stratège de l'année – Les Echos 2014: Denis Kessler: "2014 Strategy of the Year" award

Reactions: SCOR: "Best reinsurer in Argentina"

Intelligent Insurer: Kory Sorenson and Fields Wicker-Miurin, elected "Influential Women in Insurance"

Reactions – North America Awards 2015: SCOR Global Life: "Best Life reinsurer of the year "

S&P and Fitch



A vision in action

Äntligen lanserar vi på SCOR Sweden Re vår nya kundportal!

Vi har under året arbetat med att utveckla vår kundportal för att göra det lättare för dig som kund att rapportera in dina ärenden till oss. Framför allt har vi sett till att göra den nya portalen mer användarvänlig och vi har även satsat på att utveckla en smidigare funktion för vår återkoppling tillbaka till er. Den **19 oktober 2015** lanseras portalen som då dessutom fått en ny, uppdaterad design.

Vad händer vid lanseringen den 19 oktober?

Fredagen den 16 oktober kl. 17.00 stänger vi ner portalen och kl. 09.00 måndagen den 19 oktober kan du se den nya versionen på https://extranet.swedenre.se. Det innebär att du, under tiden portalen är avstängd, inte kan logga in och rapportera ärenden - Vi ber om ursäkt för uppehållet men hoppas att ni har överseende.
Hur du praktiskt går tillväga den 19 oktober hittar du i guiden **"Kom igång med den nya kundportalen"** som finns bifogad i mailet.

Vårt syfte med omvandlingen av kundportalen är att kunna erbjuda dig som kund en förbättrad version där du erbjuds fler funktioner än tidigare. I portalen kan du:

- Rapportera fakultativa ärenden ***(Nyhet!)***
- Rapportera skadeärenden ***(Nyhet!)***
- Rapportera remissärenden
- Rapportera outsourcing-ärenden
- Skicka in filer
- Ta emot filer ***(Nyhet!)***
- Få återkoppling på samtliga punkter ovan ***(Nyhet!)***
- Se status på ärenden ***(Nyhet!)***

Visning av kundportalen

Övergången till den nya portalen kommer gå mycket smidigt. Vill du och dina kollegor även ha en visning av portalen så erbjuder vi det. Kontakta mig på uppgifterna nedan så bokar vi in en visning. Det kommer såklart också finnas användarmanualer till portalen, var du hittar dessa ser du i guiden **"Kom igång med den nya kundportalen"** .

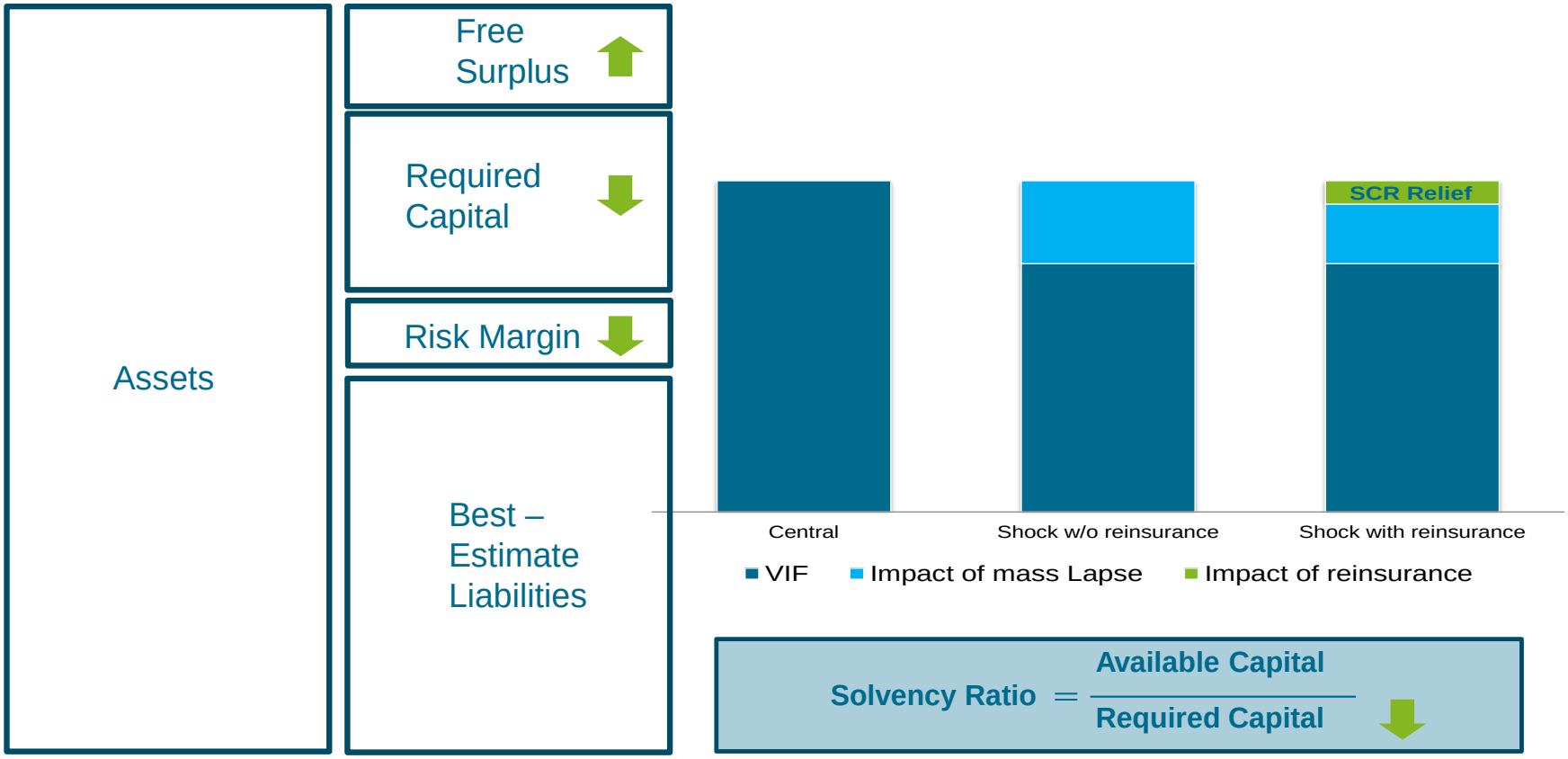
Har du frågor inför lanseringen?

Tveka inte att kontakta mig eller mina kollegor på SCOR Sweden Re. Vi finns här för att svara på era frågor och funderingar. Du når mig lättast på katarina.wahlden@swedenre.se eller +46 8 440 82 77.

SCOR Sweden Re

"Mass-Lapse Stop-Loss"
Protection against mass lapse risk

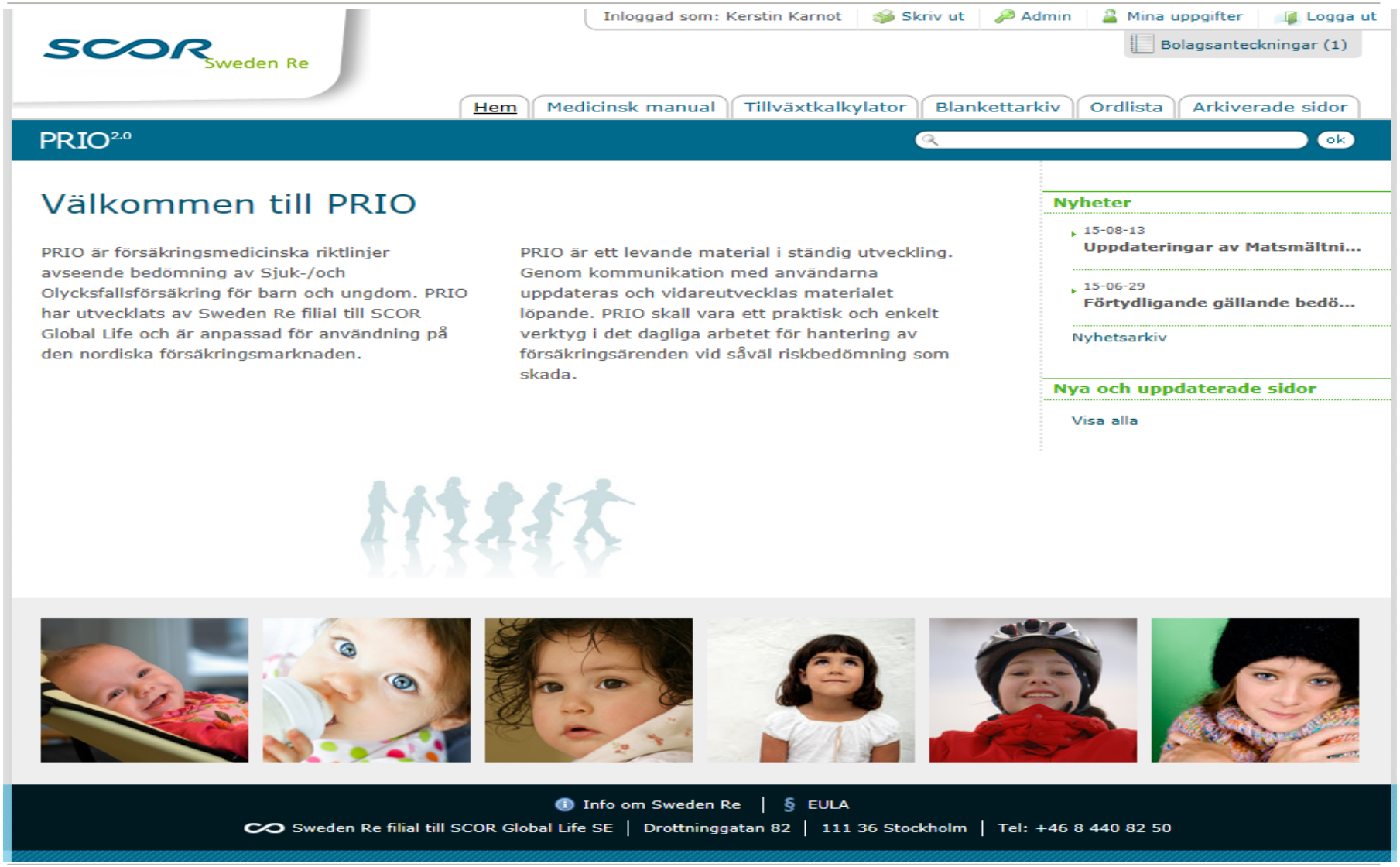
Impact illustration



$$\text{Solvency Ratio} = \frac{\text{Available Capital}}{\text{Required Capital}}$$

- No material impact on assets
  - *Some marginal negative impact from reinsurance costs*
- Required capital decrease as the structure aims to capture SII shock
- Risk margin slightly decrease. Impact will depend on the duration of the coverage.

Child insurance launched in Finland



SCOR Sweden Re: Strengthening the Marketing Department

SCOR Sweden Re:s Life Insurance Conference – October 16th, 2015

WELCOME

LET'S ADAPT TO A CHANGING RISK UNIVERSE TOGETHER

Over the past 50 years, the insurance and reinsurance industry has seen tremendous changes. From products, services and distribution networks to risk management, capital management and regulation, nothing is how it used to be. Far from slowing down, the pace of this change is accelerating. New technology is having a profound impact on the way in which we assess, model, price and reserve risks. At SCOR, we have the experience and expertise to stay at the cutting edge of these developments.

By sharing the art and science of risk with our clients, we can adapt to a changing risk universe together.

scor.com

SCOR

The Art & Science of Risk