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The consensus figures are based on estimates of key financial performance metrics provided by leading sell-side equity analysts covering SCOR from 7th March 2026 to 20th April 2026.

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SCOR - Consensus based on input from analysts - 20/04/2026

Q1 2026 CONSENSUS

		Average consensus	ST Dev	Median	Min	Max	Estimates
P&C	P&C Insurance revenue (gross of retrocession)	**1,795**	3%	1,785	1,702	1,870	13
	Combined ratio (%)	**82.9%**	2%	82.7%	80.8%	86.7%	13
	Nat cat ratio (%)	**5.2%**	37%	5.0%	2.0%	10.0%	13
	Discounting effect (%)	**-7.4%**	-9%	-7.5%	-8.5%	-6.3%	13
	P&C Insurance service result	**228**	9%	232	184	252	13
	P&C New business CSM (pre-tax)	**698**	6%	717	600	738	12
L&H	L&H Insurance service result	**108**	4%	108	100	116	13
	L&H New business CSM (pre-tax)	**111**	16%	111	70	148	12
Total IFIE	IFIE	**-120**	-7%	-120	-136	-106	12
Investment	Investment income on invested assets (management view)	**212**	3%	210	203	225	12
	ROIA (%)	**3.6%**	3%	3.5%	3.4%	3.8%	12
	Regular income yield (%)	**3.6%**	3%	3.6%	3.4%	3.8%	12
	Invested assets	**23,772**	1%	23,661	23,350	24,543	12
Group	Management expenses (in EURm)	**-296**	-4%	-301	-307	-276	8
	Net income including change in fair value of the option of own shares	**202**	8%	205	171	228	13
	Net income excluding change in fair value of the option of own shares	**198**	9%	197	171	228	12
	DPS						
	CSM (pre-tax)	**5,749**	7%	5,941	4,568	5,992	12
	Shareholders' equity	**4,628**	1%	4,617	4,514	4,739	11
	Economic Value	**9,142**	6%	9,074	8,570	10,677	10
	ROE (%) including change in fair value of the option of own shares	**18.0%**	9%	18.3%	14.1%	19.7%	12
	ROE (%) excluding change in fair value of the option of own shares	**17.8%**	9%	18.1%	14.1%	19.6%	10
	Solvency II ratio (%)	**218%**	1%	218%	216%	220%	11

FY 2026 CONSENSUS

		Average consensus	ST Dev	Median	Min	Max	Estimates
P&C	P&C Insurance revenue (gross of retrocession)	**7,382**	2%	7,408	6,998	7,664	13
	Combined ratio (%)	**85.1%**	1%	85.2%	83.6%	86.7%	13
	Nat cat ratio (%)	**9.3%**	8%	9.5%	8.0%	10.1%	13
	Discounting effect (%)	**-7.3%**	-7%	-7.5%	-8.0%	-6.5%	13
	P&C Insurance service result	**822**	6%	818	731	943	13
	P&C New business CSM (pre-tax)	**1,116**	5%	1,137	1,022	1,200	13
L&H	L&H Insurance service result	**452**	3%	456	432	481	13
	L&H New business CSM (pre-tax)	**447**	6%	450	400	478	12
Total IFIE	IFIE	**-473**	-6%	-469	-522	-424	12
Investment	Investment income on invested assets (management view)	**865**	4%	857	816	940	12
	ROIA (%)	**3.6%**	3%	3.6%	3.5%	3.8%	12
	Regular income yield (%)	**3.6%**	3%	3.6%	3.4%	3.8%	12
	Invested assets	**23,941**	2%	24,057	22,862	24,598	12
Group	Management expenses (in EURm)	**-1,192**	-7%	-1,200	-1,300	-1,012	9
	Net income including change in fair value of the option of own shares	**766**	7%	749	701	865	12
	Net income excluding change in fair value of the option of own shares	**752**	6%	745	701	841	12
	DPS	**2.02**	2%	2.00	2.00	2.10	13
	CSM (pre-tax)	**5,703**	2%	5,713	5,504	5,855	12
	Shareholders' equity	**4,890**	3%	4,854	4,621	5,175	12
	Economic Value	**9,263**	6%	9,077	8,906	10,802	11
	ROE (%) including change in fair value of the option of own shares	**16.4%**	8%	16.2%	14.4%	19.0%	12
	ROE (%) excluding change in fair value of the option of own shares	**16.5%**	7%	16.1%	15.3%	18.6%	9
	Solvency II ratio (%)	**219%**	2%	219%	215%	227%	11

FY 2027 CONSENSUS

		Average consensus	ST Dev	Median	Min	Max	Estimates
P&C	P&C Insurance revenue (gross of retrocession)	**7,640**	4%	7,670	7,153	8,047	13
	Combined ratio (%)	**85.8%**	1%	85.8%	83.8%	87.1%	13
	Nat cat ratio (%)	**9.8%**	6%	10.0%	8.0%	10.0%	13
	Discounting effect (%)	**-7.3%**	-7%	-7.5%	-8.0%	-6.5%	13
	P&C Insurance service result	**810**	9%	810	734	978	13
	P&C New business CSM (pre-tax)	**1,133**	9%	1,160	925	1,300	13
L&H	L&H Insurance service result	**474**	4%	475	447	512	13
	L&H New business CSM (pre-tax)	**462**	6%	465	400	500	12
Total IFIE	IFIE	**-479**	-6%	-476	-539	-426	12
Investment	Investment income on invested assets (management view)	**894**	4%	882	851	960	12
	ROIA (%)	**3.7%**	3%	3.7%	3.5%	3.8%	12
	Regular income yield (%)	**3.7%**	4%	3.7%	3.4%	3.9%	12
	Invested assets	**24,497**	3%	24,600	23,000	25,540	12
Group	Management expenses (in EURm)	**-1,204**	-7%	-1,200	-1,314	-1,039	9
	Net income including change in fair value of the option of own shares	**794**	7%	780	724	885	12
	Net income excluding change in fair value of the option of own shares	**786**	7%	779	724	885	11
	DPS	**2.27**	19%	2.15	2.10	3.70	13
	CSM (pre-tax)	**5,962**	3%	5,945	5,641	6,361	12
	Shareholders' equity	**5,322**	5%	5,254	4,822	5,776	12
	Economic Value	**9,912**	7%	9,781	9,285	11,726	11
	ROE (%) including change in fair value of the option of own shares	**15.7%**	9%	15.6%	13.3%	18.7%	12
	ROE (%) excluding change in fair value of the option of own shares	**15.7%**	11%	15.3%	13.3%	18.7%	8
	Solvency II ratio (%)	**227%**	3%	227%	211%	237%	11

FY 2028 CONSENSUS

		Average consensus	ST Dev	Median	Min	Max	Estimates
P&C	P&C Insurance revenue (gross of retrocession)	**7,876**	4%	7,925	7,368	8,374	12
	Combined ratio (%)	**86.5%**	1%	86.4%	85.0%	87.6%	12
	Nat cat ratio (%)	**10.0%**	0%	10.0%	10.0%	10.0%	12
	Discounting effect (%)	**-7.3%**	-7%	-7.2%	-8.0%	-6.5%	12
	P&C Insurance service result	**798**	9%	810	688	930	12
	P&C New business CSM (pre-tax)	**1,153**	12%	1,183	886	1,400	12
L&H	L&H Insurance service result	**496**	5%	497	461	532	12
	L&H New business CSM (pre-tax)	**476**	8%	476	400	530	11
Total IFIE	IFIE	**-489**	-7%	-481	-559	-432	12
Investment	Investment income on invested assets (management view)	**928**	5%	914	851	1,000	11
	ROIA (%)	**3.7%**	4%	3.7%	3.5%	4.0%	11
	Regular income yield (%)	**3.7%**	4%	3.7%	3.5%	4.0%	11
	Invested assets	**25,115**	4%	25,200	23,000	26,561	11
Group	Management expenses (in EURm)	**-1,226**	-7%	-1,230	-1,341	-1,071	8
	Net income including change in fair value of the option of own shares	**815**	8%	814	722	929	11
	Net income excluding change in fair value of the option of own shares	**814**	8%	814	722	929	11
	DPS	**2.39**	20%	2.30	2.10	3.85	12
	CSM (pre-tax)	**6,283**	5%	6,186	5,882	6,945	11
	Shareholders' equity	**5,672**	5%	5,678	5,041	6,089	11
	Economic Value	**10,504**	7%	10,325	9,680	12,428	11
	ROE (%) including change in fair value of the option of own shares	**15.0%**	11%	14.9%	12.2%	18.8%	11
	ROE (%) excluding change in fair value of the option of own shares	**15.0%**	13%	14.8%	12.2%	18.8%	8
	Solvency II ratio (%)	**230%**	5%	232%	207%	242%	10