

WHAT MAKES SCOR UNIQUE?

SCOR, a leading global reinsurer, offers its clients a diversified and innovative range of (re)insurance solutions and services to control and manage risk.

35 offices worldwide	209% Solvency II ratio	€35.5 billion balance sheet	A+ stable outlook Fitch Rating
€1.5 billion operating cashflow	3,491 employees		A+ stable outlook S&P Global
€15.9 billion Insurance revenue	€4.7 billion Shareholder's equity	5,200 clients	A stable outlook AM Best
			A1 stable outlook Moody's

Figures as of December 31, 2023

Who we are

A team of experts with a global mandate and decades of combined experience in underwriting program management, product development and strategy, ready to help clients solve needs and improve their financial performance through innovation.

HENRI DOUCHE

HEAD OF PRODUCT & INNOVATION
Zurich
hdouche@scor.com

ADELINE CHUA

HEAD OF PRODUCT & INNOVATION APAC
Singapore
adchua@scor.com

GREGOR ELRICK

PRODUCT & INNOVATION MANAGER
London
gelrick@scor.com

GRAHAM JOHNSTON

PRODUCT & INNOVATION MANAGER
London
gjohnston@scor.com

EMMANUEL ROBIN

AUTO UNDERWRITING INNOVATION MANAGER
Paris
erobin@scor.com

QUENTIN ZANELLA

BUSINESS ANALYST
Singapore
qzanella@scor.com



SCAN ME!

To learn more about SCOR
[scor.com](https://www.scor.com)



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- PRODUCT & INNOVATION -

PRODUCTS & SOLUTIONS TO (RE)INSURE
THE WORLD OF TOMORROW



SCOR
The Art & Science of Risk

OUR APPROACH

We understand the essence of innovation and assist you in achieving tangible business benefits. By attentively listening to your needs and working with expert partners, we provide targeted solutions that give you a strategic edge in the market.

Innovation
Turning ideas into tangible solutions that create value and help clients stand out in the marketplace

Partnership
Collaborating with other experts to deliver holistic and powerful solutions tailored to client needs

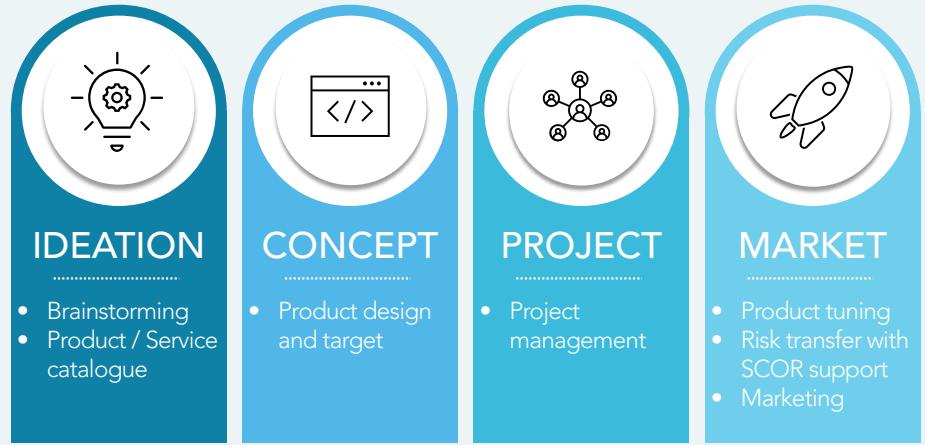
Solutions
Shaping dynamic solutions that adapt to clients' evolving needs, far beyond solving a single problem

Our work is supported by four pillars:



OUR JOURNEY

In addition to providing reinsurance capacity, SCOR can accompany you on your innovation journey and help you realize your ambitions.



Our seven focus programs:



OUR SOLUTIONS

SCOR Smart Credit Solutions*:

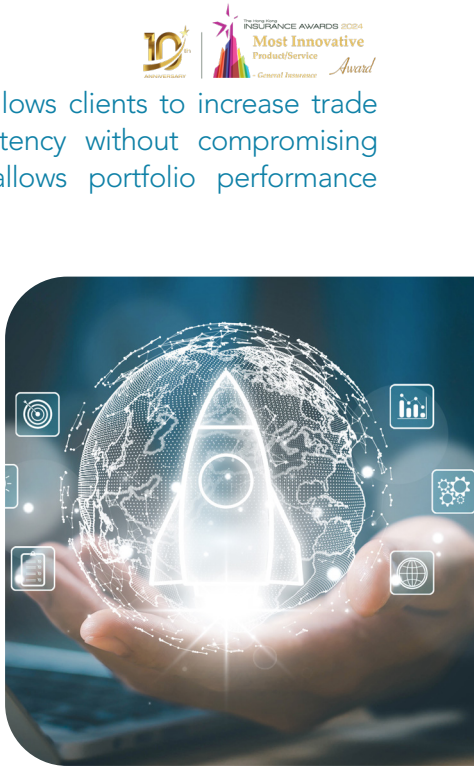
a data-driven digital pricing engine that allows clients to increase trade credit underwriting efficiency and consistency without compromising underwriting quality. Its digital nature allows portfolio performance monitoring in near real-time.

SPOT: a cloud-based, hardcoding-free underwriting platform that makes clients' underwriting and distribution capabilities more efficient and cost-effective. It's fully flexible, swiftly implemented, API integrated and economical due to its low/no touch model.

SCOR's Connected Insurance Initiative (SCii) simplifies the deployment of telematics technology for insurers, to monitor the use of vehicles and better assess the risk profile of drivers. The solution is provided by SCOR in collaboration with DriveQuant.

Automotive: With the expertise of our technical partner, SCOR can design and deliver innovative affinity insurance for the automotive ecosystem, including extended warranty, GAP insurance and tailored covers for electric vehicles and their batteries.

NatReCo: RESTORE is an insurance product that protects ecosystem restoration projects. It is designed to insure the financial costs associated with creating the restoration conditions necessary to return an ecosystem to its planned (or revised) recovery trajectory if the original trajectory is adversely impacted by an insured peril. This product has been developed in partnership with the Society for Ecological Restoration.



*Most Innovative Product / Service - The Hong Kong INSURANCE AWARDS 2024