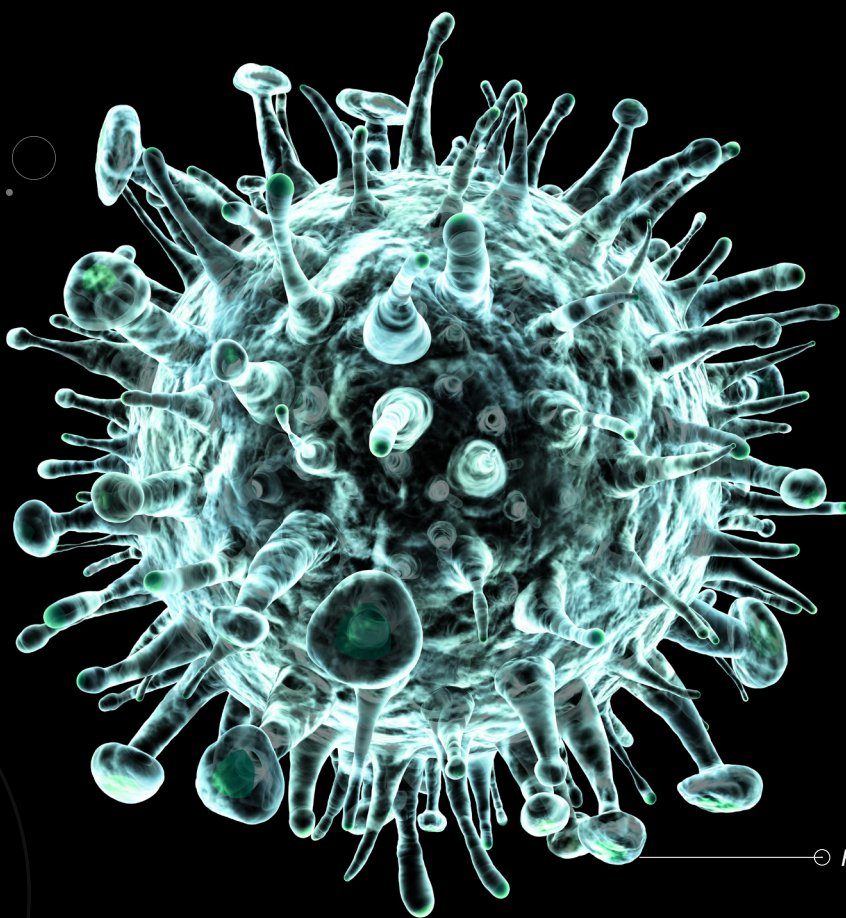


Let's adapt to a changing **risk universe** together



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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.