

IN A CHANGING RISK UNIVERSE, SCOR DRIVES TOP-TIER PERFORMANCE

As the risk universe is continuously expanding and becoming more complex, SCOR strives to push back the frontiers of insurability by constantly investing in the understanding and modelling of risks. We are very proud to contribute to the welfare and resilience of societies by helping insureds to overcome the catastrophes and risks that they face. SCOR's proven ability to create value, while absorbing shocks, relies on a controlled risk appetite, a strong franchise, high diversification and a robust capital shield.

In relentlessly pursuing its ambitious strategy, the Group has tremendous potential for continued profitable growth and long-term value creation as an independent Tier 1 global reinsurer.

Denis Kessler, Chairman & CEO

STRONG GROWTH

5.8
billion euros
Gross written
premiums in 2008

15.3
billion euros
Gross written
premiums in 2018

GLOBAL FOOTPRINT

2018
Gross written
premiums

43% Americas
38% EMEA
19% Asia-Pacific

ROBUST BALANCE SHEET

25.5
billion euros
in 2008

44.4
billion euros
in 2018

TOP-TIER FINANCIAL STRENGTH

A-
S&P Rating in 2008

AA-
S&P Rating in 2018

LONG-TERM VALUE CREATION

3.0
billion euros
Market cap in 2008

7.5
billion euros
Market cap in 2018*

INDUSTRY-LEADING SHAREHOLDER RETURNS

+301%
over 10 years*

* TSR including reinvested dividends, from December 31, 2008 to December 31, 2018

A DIVIDEND THAT MORE THAN DOUBLED

0.80
euros
in 2008

1.75
euros
in 2018*

* Subject to approval of the shareholders' Annual General Meeting on April 26, 2019.

VERY HIGH CAPITAL RETURNS

3.0
billion euros
of capital returned
to shareholders
since 2008

ALIGNMENT OF EMPLOYEES' INTERESTS WITH SHAREHOLDERS'

12.6%
of SCOR's capital has
been distributed to
employees since 2005,
without diluting shares

RESPONSIBLE INVESTING

More than
87%
of SCOR's invested assets
portfolio is managed
in accordance with
ESG criteria