

## SCOR announces the publication of its 2023 Universal Registration Document

SCOR's 2023 Universal Registration Document ("*Document d'enregistrement universel*") established in ESEF format (European Single Electronic Format) was filed with the French financial market authority, the *Autorité des marchés financiers* (AMF), on March 20, 2024, under number D.24-0142.

This document is available on SCOR's website [www.scor.com](http://www.scor.com) and the AMF website [www.amf-france.org](http://www.amf-france.org). Hard copies of the document are also available at SCOR's headquarters, located at the following address:

5 avenue Kléber  
75795 Paris Cedex 16

The Universal Registration Document includes the following information:

- the 2023 annual financial report;
- the report of the board of directors on corporate governance; and
- the description of the share buyback program.

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### SCOR, a leading global reinsurer

As a leading global reinsurer, SCOR offers its clients a diversified and innovative range of reinsurance and insurance solutions and services to control and manage risk. Applying "The Art & Science of Risk", SCOR uses its industry-recognized expertise and cutting-edge financial solutions to serve its clients and contribute to the welfare and resilience of society.

The Group generated premiums of EUR 19.4 billion in 2023 and serves clients in around 160 countries from its 35 offices worldwide.

For more information, visit: [www.scor.com](http://www.scor.com)

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## General

The 2022 universal registration document filed on March 20, 2024, under number D.24-0142 with the French *Autorité des marchés financiers* (AMF) (“Universal registration document”) is posted on SCOR’s website [www.scor.com](http://www.scor.com).

Numbers presented throughout this Universal registration document may not add up precisely to the totals in the tables and text. Percentages and percent changes are calculated on complete figures (including decimals); therefore, the Universal registration document might contain immaterial differences in sums and percentages due to rounding. Unless otherwise specified, the sources for the business ranking and market positions are internal.

## Forward-looking statements

This Universal registration document includes forward-looking statements, assumptions, and information about SCOR’s financial condition, results, business, strategy, plans and objectives, including in relation to SCOR’s current or future projects.

These statements are sometimes identified by the use of the future tense or conditional mode, or terms such as “estimate”, “believe”, “anticipate”, “expect”, “have the objective”, “intend to”, “plan”, “result in”, “should”, and other similar expressions.

It should be noted that the achievement of these objectives, forward-looking statements, assumptions and information is dependent on circumstances and facts that arise in the future.

No guarantee can be given regarding the achievement of these forward-looking statements, assumptions and information. These forward-looking statements, assumptions and information are not guarantees of future performance. Forward-looking statements, assumptions and information (including on objectives) may be impacted by known or unknown risks, identified or unidentified uncertainties and other factors that may significantly alter the future results, performance and accomplishments planned or expected by SCOR.

In particular, it should be noted that the full impact of the inflation and geopolitical risks including but not limited to the Russian invasion and war in Ukraine on SCOR’s business and results cannot be accurately assessed.

Therefore, any assessments, any assumptions and, more generally, any figures presented in this Universal registration document will necessarily be estimates based on evolving analyses, and encompass a wide range of theoretical hypotheses, which are highly evolutive.

These points of attention on forward-looking statements are all the more essential that the

adoption of IFRS 17, which is a new accounting standard, results in significant accounting changes for SCOR.

The Universal registration document includes information regarding risks and uncertainties that may affect SCOR’s business.

In addition, such forward-looking statements, assumptions and information are not “profit forecasts” within the meaning of Article 1 of Commission Delegated Regulation (EU) 2019/980.

SCOR has no intention and does not undertake to complete, update, revise or change these forward-looking statements, assumptions and information, whether as a result of new information, future events or otherwise.

## Financial information

The Group’s financial information contained in this Universal registration document is prepared on the basis of IFRS and interpretations issued and approved by the European Union.

Unless otherwise specified, prior-year balance sheet, income statement items and ratios have not been reclassified.

The calculation of financial ratios (such as economic value per share, return on invested assets, regular income yield, management expenses ratio, return on equity and combined ratio) is detailed in the Universal registration document, notably in section 1.3.9.

The financial results for the full year 2023 included in this Universal registration document have been audited by SCOR’s statutory auditors.

Unless otherwise specified, all figures are presented in Euros. All figures are at constant exchange rates as of December 31, 2023 unless otherwise specified.

Any figures for a period subsequent to December 31, 2023 should not be taken as a forecast of the expected financials for these periods.

The solvency ratio is not audited by the Company’s statutory auditors. The Group solvency final results are to be filed to supervisory authorities by April 2024 and may differ from the estimates expressed or implied in this report.