Concluding remarks and outlook

Jean-Jacques Henchoz, Chief Executive Officer
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Pursuing the outperformance journey
We will continuously create value for clients, shareholders and employees

Well positioned in an attractive reinsurance market
Business model continuity is key to further success and outperformance
Additional success factors will be required to secure performance at full potential

P&C
• Underwriting discipline and competitive cost advantage will enable further profitable growth

L&H
• Strong contribution from Financial Solutions
• Active management of in-force book will support profitable growth

Investments
• Ordinary income well supported by alternatives
• Low interest-rate environment is manageable

Risk Management
• Very strong reserving position and capitalisation
• Active management of key exposures (climate change, cyber)
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