

Swiss Re



Swiss Re

Company Presentation

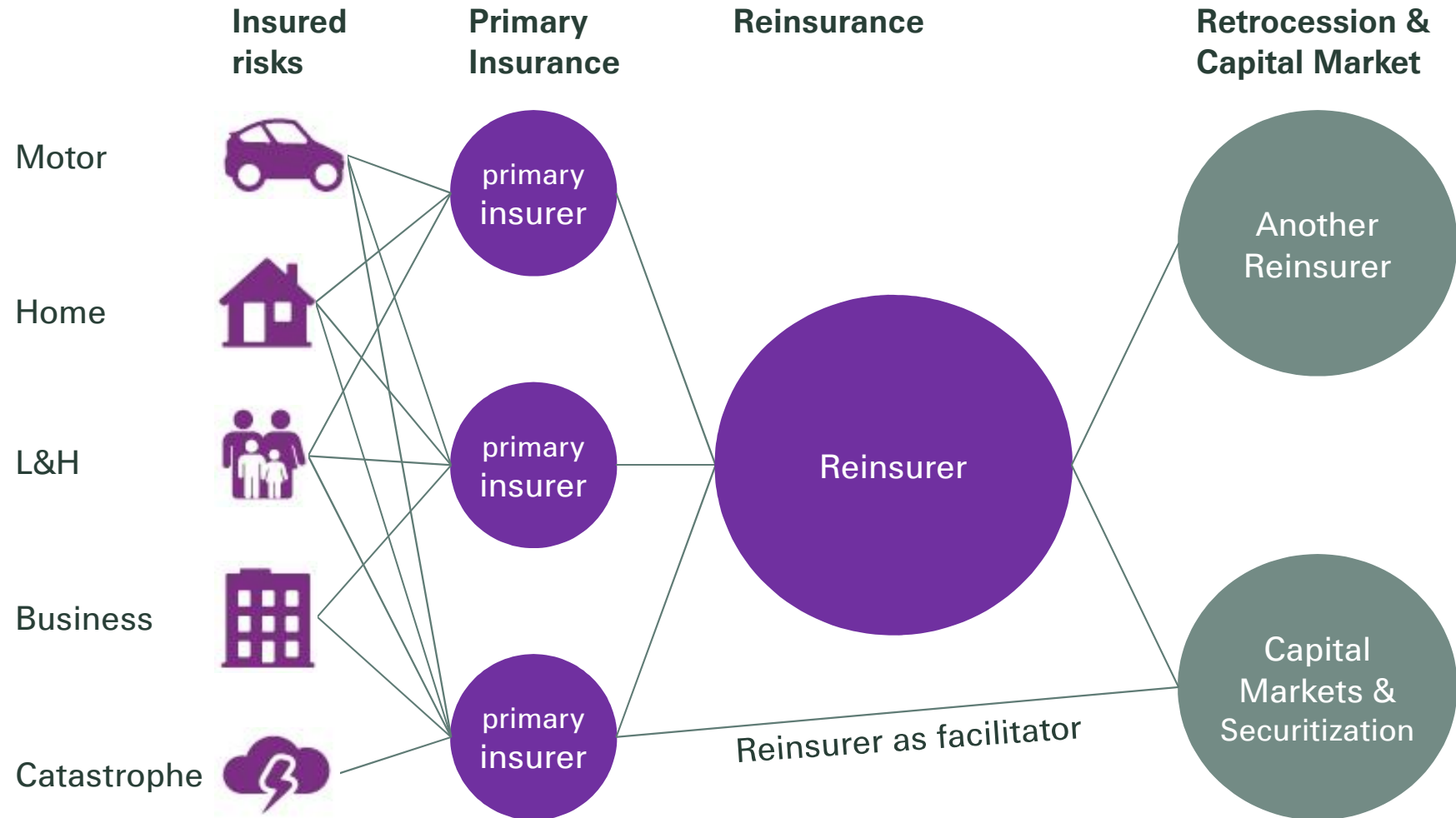
Universidad Complutense de Madrid- 9 diciembre 2013

SWISS RE
150
YEARS



What is Reinsurance?

What is Reinsurance?





Swiss Re

The company and its market



Swiss Re is a leading and highly diversified global re/insurance company



Headquarters, Zurich



Armonk, New York



The "Gherkin", London

- **150 years of experience** in providing wholesale re/insurance and risk management solutions.

- **We deliver both traditional and innovative offerings** in Property & Casualty and Life & Health that meet our clients' needs.

- **A pioneer in insurance-based capital market solutions**, we combine financial strength and unparalleled expertise for the benefit of our clients.

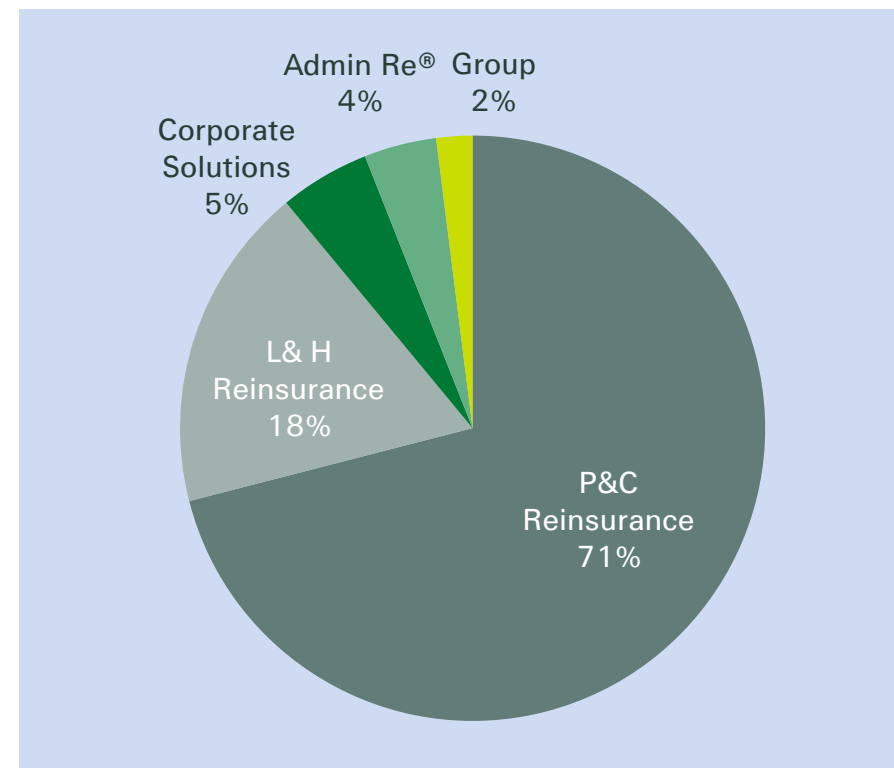
- **Our financial strength** is currently rated:
Standard & Poor's: AA-/stable; Moody's A1/positive;
A.M. Best: A+/stable

Key statistics 2012

Group results in USD billions

in USD billions	FY 2011	FY2012
Premiums earned:	22.2	25.4
Net income:	2.6	4.2
Common. shareholder' equity: ¹	29.6	34.0
Return on equity:	9.6%	13.4%
Return on investments:	4.4%	4.0%
Group combined ratio:	104.7%	83.1%
P&C combined ratio:		80.7%
L&H benefit ratio:		75.5%
Corporate Solutions combined ratio:		96.2%

Group total income by business unit (USD 4.2 bn)

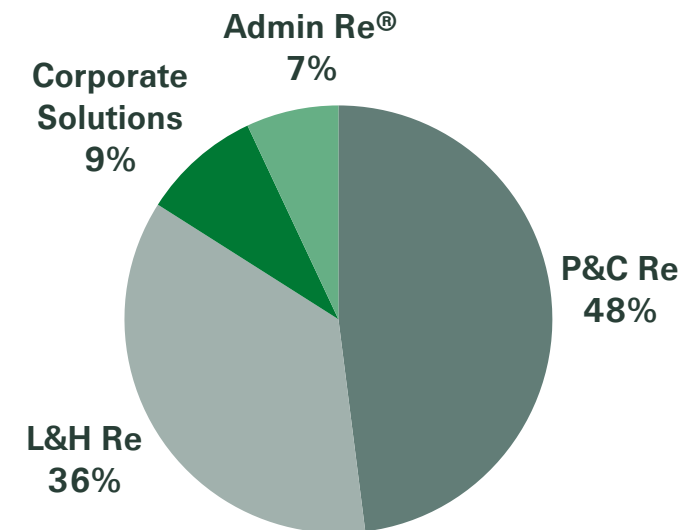
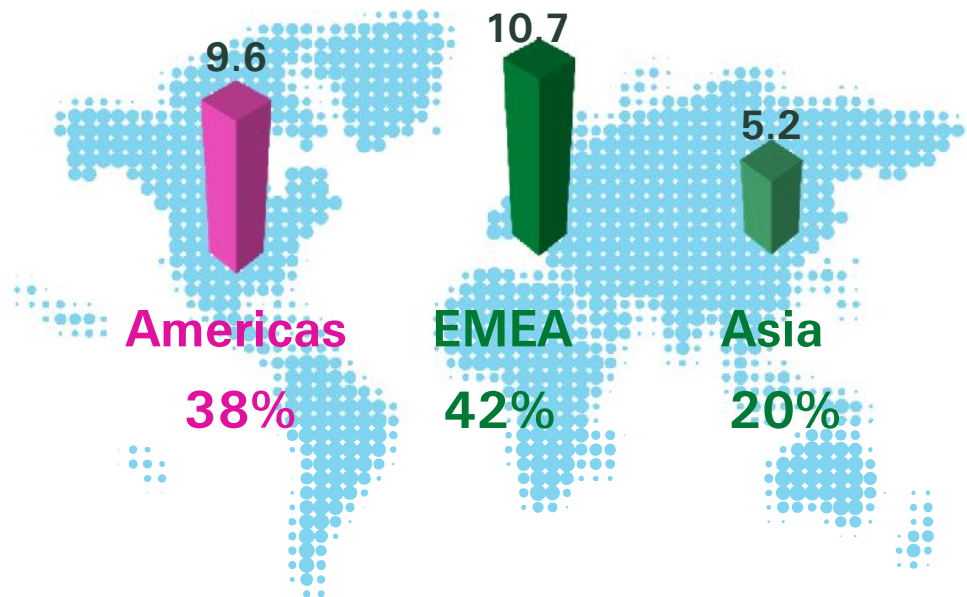


1) Excluding contingent capital instruments (USD 1 102m), basis for ROE, BVPS and ENW calculations

Swiss Re is broadly diversified by geography and product line

Net premiums earned¹ 2012 (USD 25.4 bn)
 by region (in USD bn)

... and by business segment

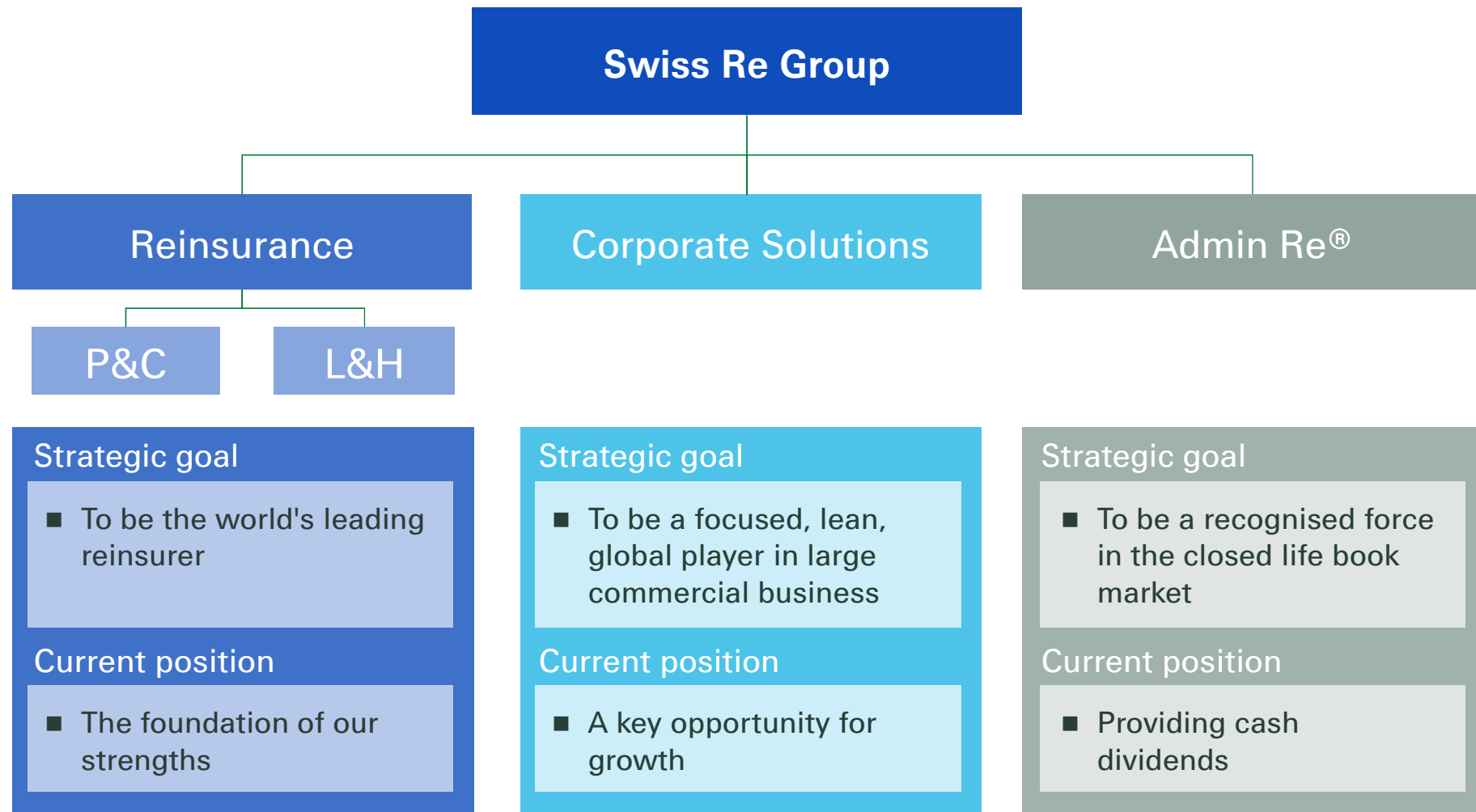


- Swiss Re benefits from geographic and business mix diversification and has the ability to reallocate capital to achieve profitable growth





¹ Includes fee income from policyholders

Source: Swiss Re

Swiss Re Group Overview



We enable risk-taking

<p>We identify and evaluate risks</p>	<p>Climate change identified as emerging risk almost 20 years ago</p>	
<p>We select and take risks</p>	<p>Insurance of single risks (e.g. industrial plants) or entire portfolios of risk (e.g. motor insurance portfolio)</p>	
<p>We transfer and trade risks</p>	<p>Securitisation of earthquake and hurricane risks</p>	
<p>We educate and consult on risks</p>	<p>Over 50 risk-related publications during the last 12 months</p>	

What do we reinsure?



Panama Canal

Micro insurance



Solar Impulse

R4: The Rural Resilience Initiative

Oxfam America and the UN World Food Programme launched the R4 Rural Resilience Initiative to empower rural households with integrated risk management tools.



Thought leadership...

Thought leadership in order to shape the environment, support business growth, and support the brand

Agricultural risk solutions
Climate change
Country risk management
Insurance-linked securities
Longevity
Natural catastrophes
Liability regimes
Solvency II
R/I Regulation

Publications



Client Events



Centre for Global Dialogue



Global platforms



Swiss Re's thought leadership and climate change

Coping with climate change requires both mitigation and adaptation measures

Swiss Re assesses and manages the risk



- Advance (our) knowledge about climate change risk
- Quantify climate change risk
- Integrate climate change risk into underwriting and risk management framework

Swiss Re seizes business opportunities



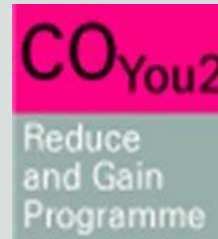
- Develop appropriate solutions for adapting to and mitigating climate change
- Traditional catastrophe insurance
- Weather risk solutions

Swiss Re influences the business environment



- Raise awareness, actively disseminate knowledge to all stakeholders and advocate a long-term, market-based policy framework, through
- Publications, platforms (eg World Economic Forum), Centre for Global Dialogue, speaking engagements

Swiss Re leads by example



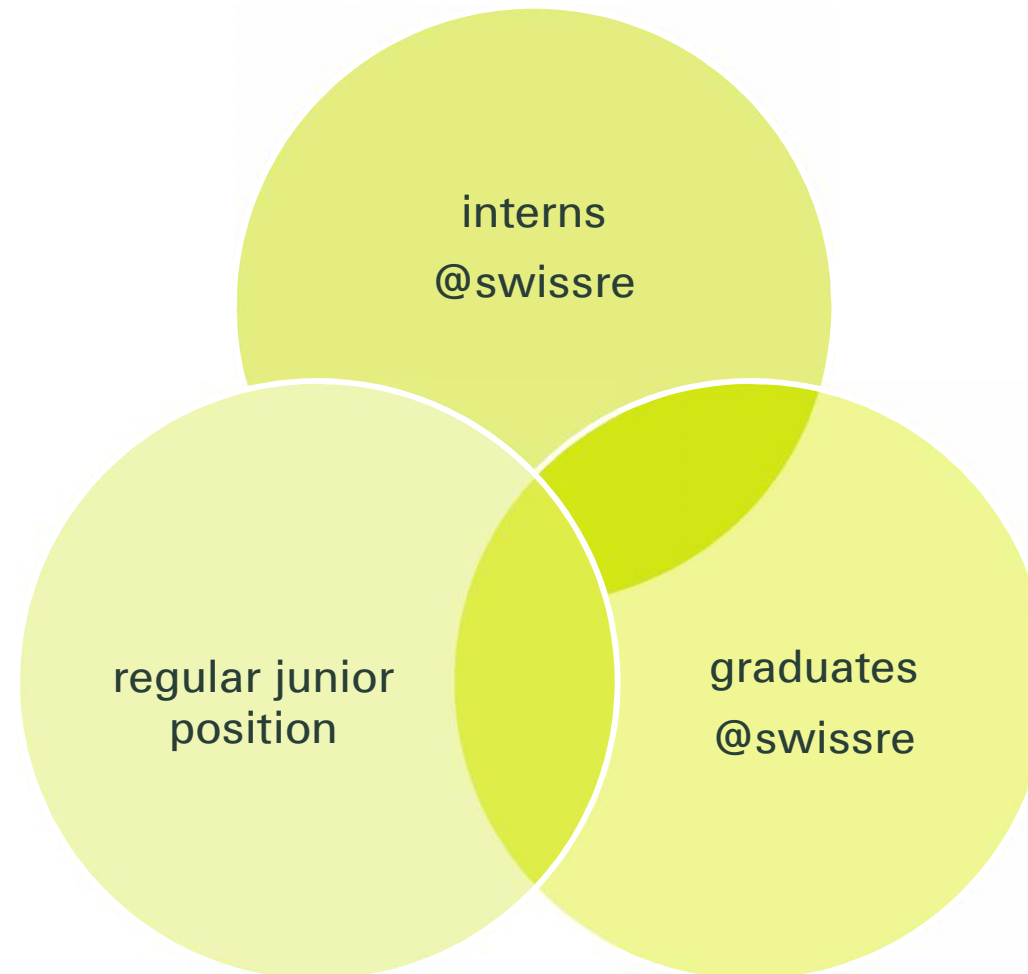
- Greenhouse neutral since October 2003
- Reduced emissions per employee by 30% by 2008 (2013 target met)
- COyou2 programme since 2006



What do we offer?

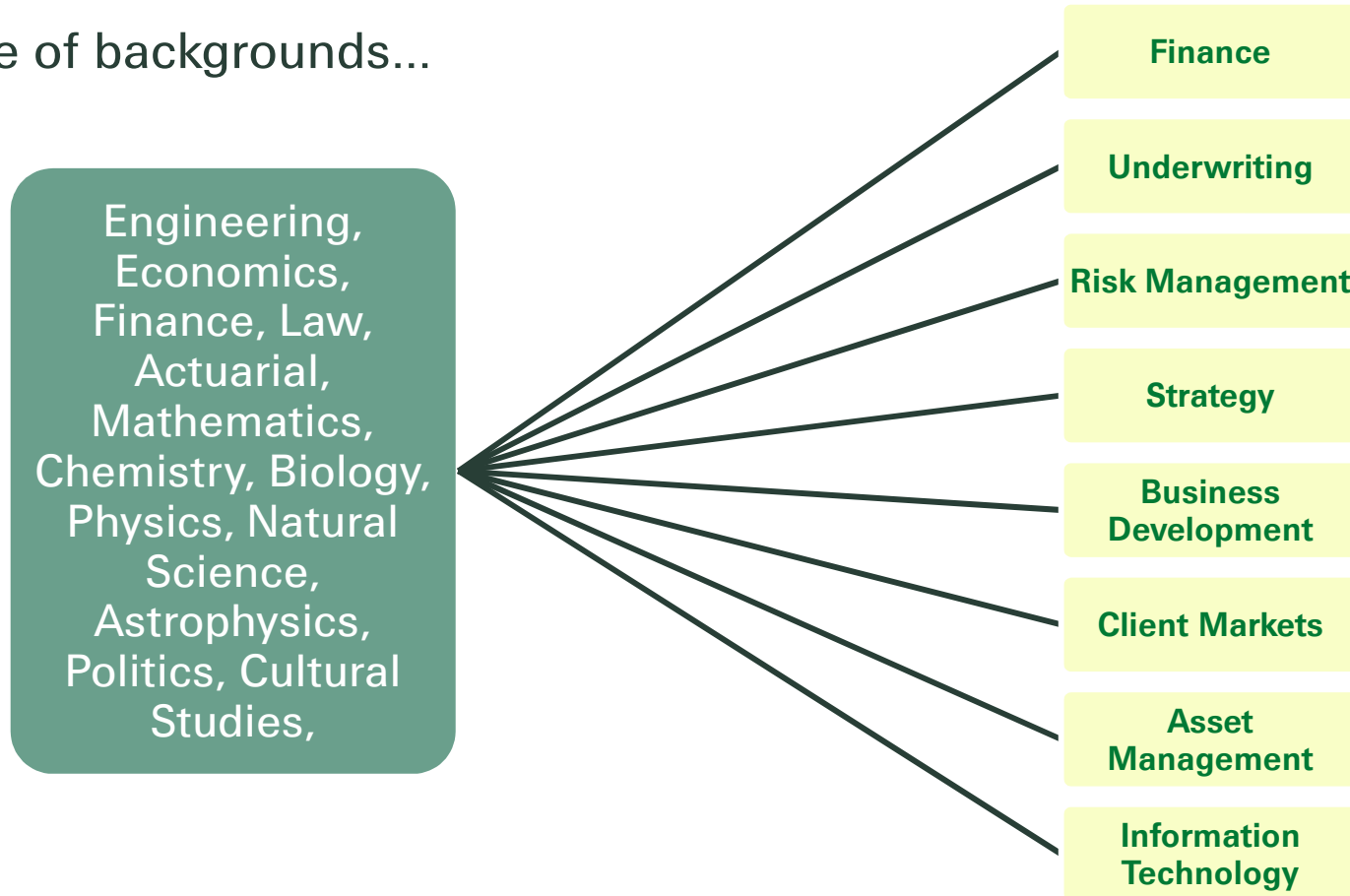


What are the possibilities which Swiss Re offers to students?

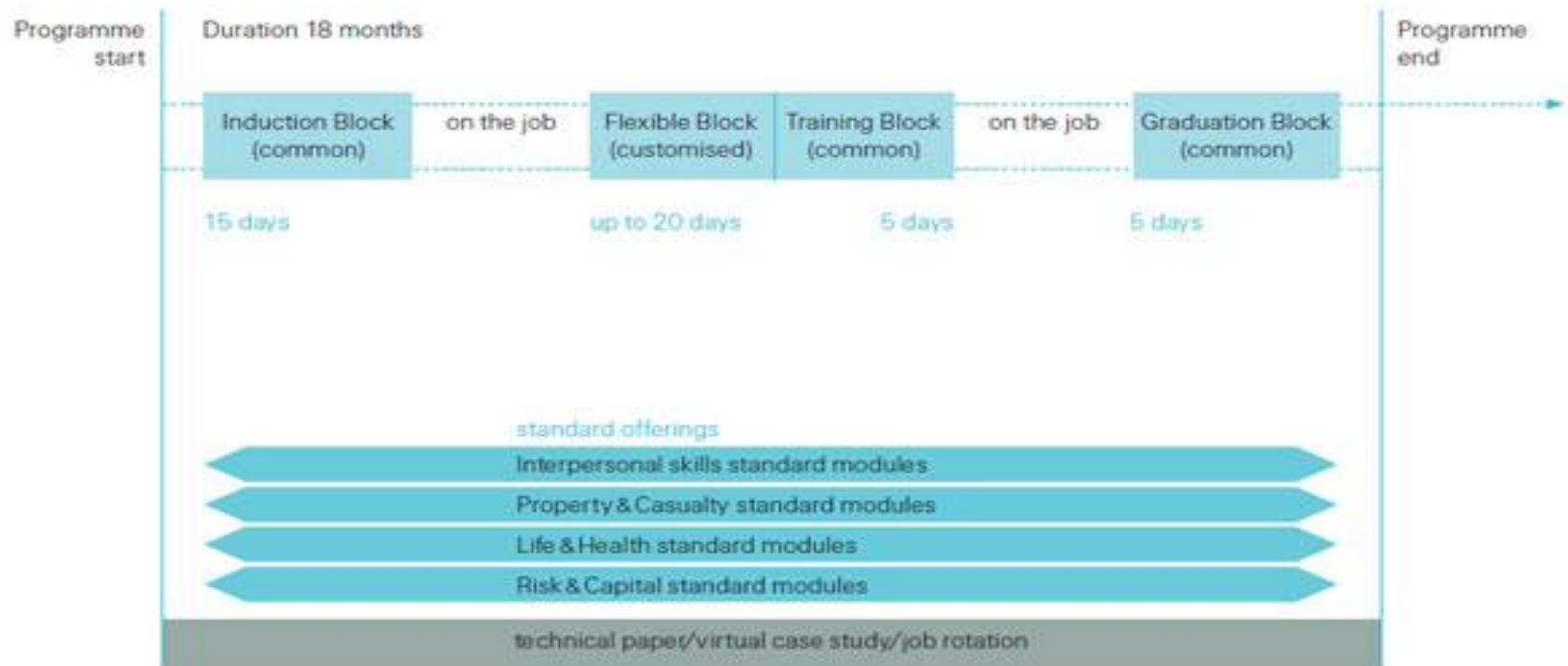


Where can you work?

Type of backgrounds...



graduates@swissre - key components



- | | |
|-------------------------|--|
| On-the-job development | <ul style="list-style-type: none"> • on the job training in unit • 16-20 week job rotation |
| Off-the-job development | <ul style="list-style-type: none"> • class room training • project work • technical paper |
| Networking | <ul style="list-style-type: none"> • mentorship • graduate events |



Why a career at Swiss Re?

- 10'000 exceptional people worldwide with various diverse backgrounds in terms of education, experience, where they come from, with all kinds of visible and invisible diversity
- Great company culture
- Truly global company with real opportunities to work in Zurich, London, Hong Kong, Munich, Miami, Sao Paolo, New York City – just to name a few
- Never stop learning: Continuous development programmes and many internal "learning events" (i.e. Lunch Talks, Podium Discussion, etc.)
- A multitude of career opportunities: Work your way up or take a lateral excursions into different disciplines to expand your horizons and acquire new skills
- "Own the way you work"
- Corporate citizenship and cultural offerings
- Once you start with us, we will continually challenge you to ensure your interest remains strong – Employee retention is big business at Swiss Re!
- ...

Want to seize the opportunity?

- Go to www.swissre.com/careers

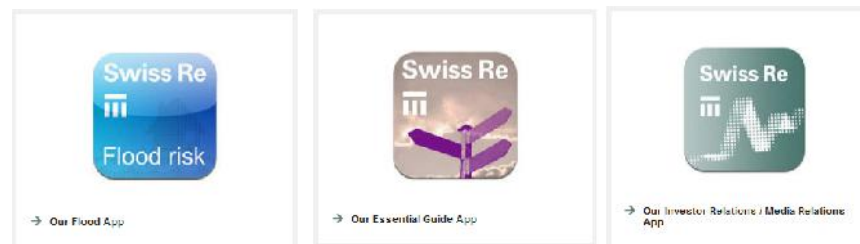
Graduates@swissre programme

- Recruiting start for Europe: **1 November 2013**
- Application deadline: **3 January 2014**
- Assessment: **February and March 2014**

- Connect with us:



- Swiss Re Apps:



Thank you!

SWISS RE
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YEARS



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