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# 1. Company Overview

- At a Glance
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- Product & Services Portfolio Snapshot
- Product & Services Portfolio Snapshot- Performance Analysis
- ABC: Digital Technologies & Application of Data and AI
- SUB1: Digital Technologies & Application of Data and AI
- Key External Vendor Partnerships

## Understanding Company Overview Section :

- **Developed From Publicly Available Data:** Researched using the most recent official reports and public disclosures to provide a snapshot of the organization's overarching framework.
- **Comprehensiveness:** While we strive for a thorough overview, we recognize that corporate structures evolve and that we may not capture every immediate change. Intelligence Report's (IRs) provide a point-in-time view of an account and are updated quarterly. News and insights at an account and individual level will be captured in the FAPs.
- **CE & Stakeholder Insights:** We welcome key account managers to share their insights for a more granular exploration of any specific business unit in future iterations.
- **Quarterly Updates:** Your feedback is critical. Any substantial developments or refinements offered will be incorporated into our regular report updates, maintaining alignment with strategic goals.

# At a Glance

## HEADQUARTERS



XXXX

## YEAR FOUNDED



XXX

## KEY METRICS

Revenue	XXX
Employee Count	XXX
Corporates Client	XXX
No. of Offices	XXX
No. of Countries	XXX

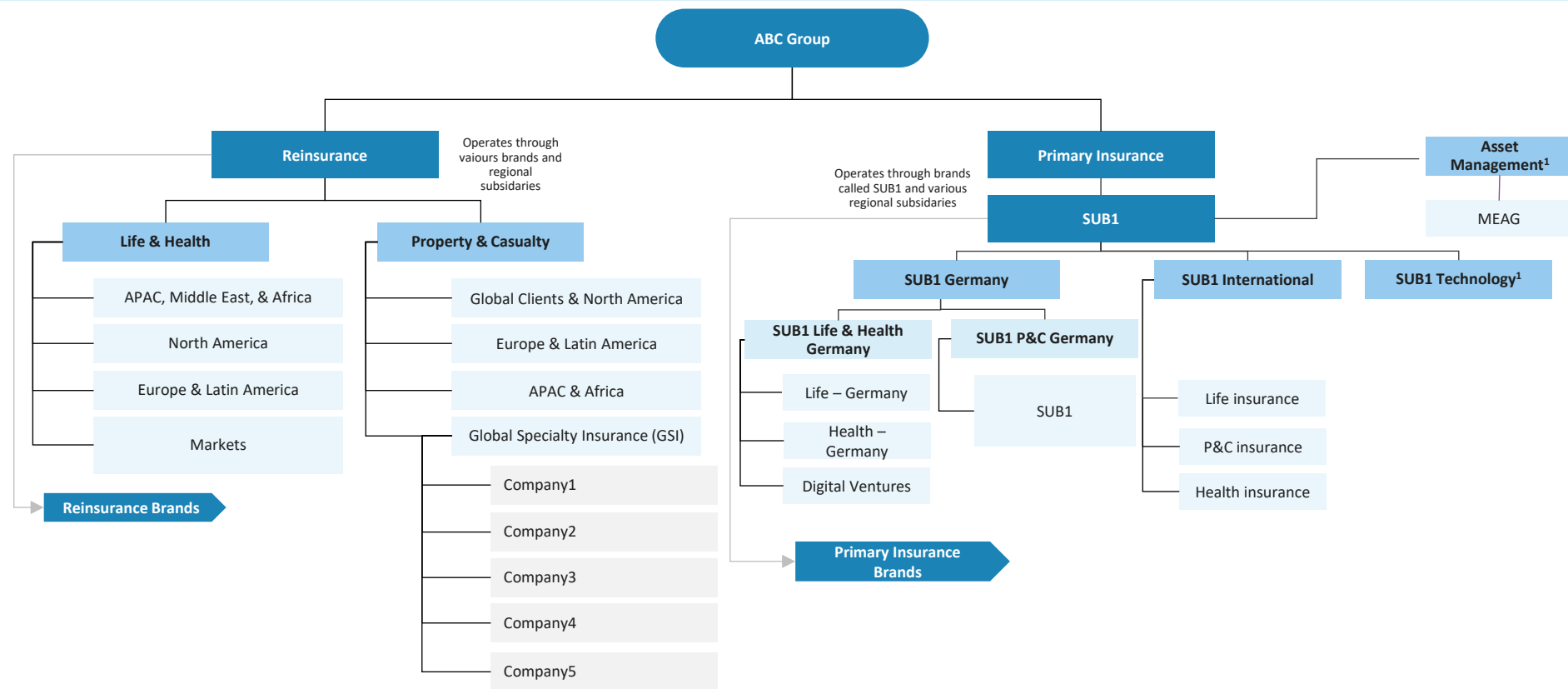
## Business Description

- ABC Group is a leading global reinsurance company headquartered in xxx. It has grown into one of the largest reinsurers worldwide, providing a wide range of reinsurance, insurance, and risk management products and services
- ABC provides both insurance and reinsurance under one roof. This enables the Group to cover large stretches of the value chain in the risk market. ABC is also a leading global life reinsurer by premium volume
- The company's core strength lies in reinsurance, offering risk transfer solutions to insurance companies worldwide. ABC's reinsurance division covers various risks, including Property & Casualty, life and health, as well as specialty lines such as aviation, marine, and cyber
- It has a significant market share in Property & Casualty reinsurance and the group writes a significant portion of its business directly, frequently being the lead reinsurer on programmes

## Reportable Segments *(at Global level)*

By Geography	By Core Services	By Reporting Segments
<ul style="list-style-type: none"><li>Europe</li><li>North America</li><li>Asia and Australasia</li><li>Africa, Middle East</li><li>Latin America</li></ul>	<ul style="list-style-type: none"><li>Reinsurance</li><li>Primary Insurance</li><li>Financial Services</li></ul>	<ul style="list-style-type: none"><li>Reinsurance Life &amp; Health</li><li>Reinsurance Property &amp; Casualty</li><li>SUB1 Life &amp; Health Germany</li><li>SUB1 Property &amp; Casualty Germany</li><li>SUB1 International</li></ul>

# Group Structure



## Product & Services Portfolio Snapshot

Reinsurance – ABC		Primary Insurance - SUB1		
Reinsurance Property & Casualty <sup>1</sup> (Focuses on reinsurance solutions for Property & Casualty business across the globe)	Reinsurance Life and Health (Focuses on traditional reinsurance solutions primarily geared to the transfer of insurance risks)	SUB1 Germany (Manages the Property & Casualty, Health Germany and Life Germany divisions, depending on class of business)	SUB1 International (Manages the international operations of SUB1 Business – Property, Casualty, Life & Health)	SUB1 Technology & Services (Technology Activities)
<div><div><div><div><div></div><div>Agriculture</div></div><div><div></div><div>Consulting</div></div><div><div></div><div>Infrastructure</div></div><div><div></div><div>Natural Catastrophes</div></div><div><div></div><div>Retroactive Reinsurance</div></div><div><div></div><div>Cyber Solutions</div></div><div><div></div><div>Data Analytics</div></div><div><div></div><div>Risk Transfer</div></div><div><div></div><div>Marine</div></div><div><div></div><div>Industry Clients (ABC Facultative &amp; Corporate)</div></div><div><div><div></div><div>Corporate Risk Solutions</div></div><div><div></div><div>New Tech Solutions</div></div><div><div></div><div>Green Tech Solutions</div></div><div><div></div><div>Weather &amp; Agro Solutions</div></div><div><div></div><div>Parametric Solutions</div></div><div><div></div><div>Aviation &amp; Space Solutions</div></div><div><div></div><div>Risk Suite</div></div></div></div><div><a href="#">Click for Detailed View</a></div></div></div>	<div><div><div><div><div></div><div>Global</div></div><div><div></div><div>Digital Solutions for Life &amp; Health</div></div><div><div></div><div>Digital underwriting</div></div><div><div></div><div>Solutions for financial market risks</div></div></div><div><div><div></div><div>Europe &amp; Latin America</div></div><div><div></div><div>Digital Suite</div></div><div><div></div><div>Data Analytics</div></div><div><div></div><div>Medical Research</div></div><div><div></div><div>Product Innovations</div></div></div><div><div><div></div><div>United Kingdom &amp; Ireland</div></div><div><div></div><div>Protection</div></div><div><div></div><div>Longevity</div></div><div><div></div><div>Structured Reinsurance</div></div></div><div><div><div></div><div>North America</div></div><div><div></div><div>Individual Life</div></div><div><div></div><div>Group Insurance</div></div></div><div><div><div></div><div>Asia Pacific, Middle East &amp; Africa</div></div><div><div></div><div>Life &amp; Health Solutions</div></div><div><div></div><div>Digital Solutions &amp; Product Innovation</div></div></div></div><div><a href="#">Click for Detailed View</a></div></div>	<div><div><div><div><div></div><div>Private and occupational pension products</div></div><div><div></div><div>Property &amp; Casualty insurance &amp; legal protection</div></div><div><div></div><div>Travel protection</div></div><div><div></div><div>Direct insurance by phone or internet</div></div><div><div></div><div>Health and long-term nursing care</div></div><div><div></div><div>Management of Sales Channels</div></div></div></div><div><a href="#">Click for Detailed View</a></div></div>	<div><div><div><div><div></div><div>SUB1 International operates in 24 countries across high-growth markets in Europe &amp; Asia, and each country has its product offering.</div></div><div><div></div><div>Some of the key offerings around life, health, &amp; property insurance are:</div></div><div><div><div></div><div>Life Insurance</div></div><div><div></div><div>Property &amp; Casualty Insurance</div></div><div><div></div><div>Legal Protection Insurance</div></div><div><div></div><div>Travel Insurance</div></div><div><div></div><div>Health Insurance</div></div><div><div></div><div>Industrial Business (Property Insurance)</div></div></div></div></div><div><a href="#">Click for Detailed View</a></div></div>	<div><div><div><div><div></div><div>SUB1 Technology &amp; Services Management (ET&amp;SM) is an integrated global technology holding that manages the delivery of technology assets across the SUB1 Group. This is achieved through its group companies:</div></div><div><div><div></div><div>SUB1 Technology &amp; Services Poland</div></div><div><div><div></div><div>SUB1 Technology &amp; Services Poland:</div></div><div><div></div><div>SUB1 Sales Tools</div></div><div><div></div><div>SUB1 Portals</div></div><div><div></div><div>SUB1 AI Platform</div></div><div><div></div><div>Data Pipeline Factory</div></div></div><div><div><div></div><div>SUB1 Technology &amp; Services India:</div></div><div><div></div><div>Implementing complex IT systems with a focus on the quality of solutions and a portfolio aligned with the entire value chain of the insurance market.</div></div></div></div></div><div><a href="#">Click for Detailed View</a></div></div></div>

# Product & Services Portfolio Snapshot - Performance Analysis

Reinsurance - ABC			Primary Insurance - SUB1																																						
Reinsurance Property & Casualty <sup>1</sup> <i>(2023 Revenue: EUR xxx, or x% share of the business)</i>			Reinsurance Life and Health <sup>1</sup> <i>(2023 Revenue: EUR xxx, or x% share of the business)</i>																																						
SUB1 Germany <sup>2</sup> <i>(2023 Revenue: EUR xxx, or x% share of the business)</i>			SUB1 International <sup>2</sup> <i>(2023 Revenue: EUR xxx, or x% share of the business)</i>																																						
<table><tr><th>Product Class</th><th>Share of P&amp;C Revenue</th><th>Growth (2023 vs. 2022)</th></tr><tr><td>Other Classes*</td><td>38%</td><td>12%</td></tr><tr><td>Motor</td><td>xxx</td><td>xxx</td></tr><tr><td>Liability</td><td>xxx</td><td>xxx</td></tr><tr><td>Fire</td><td>xxx</td><td>xxx</td></tr><tr><td>Engineering</td><td>xxx</td><td>xxx</td></tr><tr><td>Aviation</td><td>xxx</td><td>xxx</td></tr><tr><td>Marine</td><td>xxx</td><td>xxx</td></tr><tr><td>Accident</td><td>xxx</td><td>xxx</td></tr></table>			Product Class	Share of P&C Revenue	Growth (2023 vs. 2022)	Other Classes*	38%	12%	Motor	xxx	xxx	Liability	xxx	xxx	Fire	xxx	xxx	Engineering	xxx	xxx	Aviation	xxx	xxx	Marine	xxx	xxx	Accident	xxx	xxx	<table><tr><th>Product Class</th><th>Share of L&amp;H Revenue</th><th>Growth (2023 vs. 2022)</th></tr><tr><td>Life</td><td>xxx</td><td>xxx</td></tr><tr><td>Health</td><td>xxx</td><td>xxx</td></tr></table> <p><b>Life:</b> In life reinsurance, the drop in premium income for intra-group retrocessions with primary insurance subsidiaries was partially offset by new contracts in the United Kingdom and the United States. The underwriting result improved compared with the previous year due to adjustments to provisions in Canada.</p> <p><b>Health:</b> The decrease in the health insurance segment was due to the termination of reinsurance contracts in Asia and was partly offset by business growth, primarily in Canada</p>			Product Class	Share of L&H Revenue	Growth (2023 vs. 2022)	Life	xxx	xxx	Health	xxx	xxx
Product Class	Share of P&C Revenue	Growth (2023 vs. 2022)																																							
Other Classes*	38%	12%																																							
Motor	xxx	xxx																																							
Liability	xxx	xxx																																							
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Engineering	xxx	xxx																																							
Aviation	xxx	xxx																																							
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Accident	xxx	xxx																																							
Product Class	Share of L&H Revenue	Growth (2023 vs. 2022)																																							
Life	xxx	xxx																																							
Health	xxx	xxx																																							
<p>*Other Classes include burglary, plate glass, hail (including agricultural insurance), water damage, contingency, windstorm, livestock and householders’ and homeowners’ comprehensive insurance as well as credit insurance</p>			<p><b>SUB1 Property &amp; Casualty:</b></p> <table><tr><th>Product Class</th><th>Growth (2023 vs. 2022)</th></tr><tr><td>Third-party liability</td><td>xxx</td></tr><tr><td>Personal Accident Insurance</td><td>xxx</td></tr><tr><td>Engineering</td><td>xxx</td></tr><tr><td>Motor</td><td>xxx</td></tr><tr><td>Fire &amp; Property</td><td>xxx</td></tr><tr><td>Marine</td><td>xxx</td></tr><tr><td>Legal Protection</td><td>xxx</td></tr></table> <p><b>SUB1 Life &amp; Health:</b></p> <table><tr><th>Product Class</th><th>Growth (2023 vs. 2022)</th></tr><tr><td>Life</td><td>xxx</td></tr><tr><td>Health (includes Travel Insurance)</td><td>xxx</td></tr><tr><td>Digital Ventures</td><td>xxx</td></tr></table>			Product Class	Growth (2023 vs. 2022)	Third-party liability	xxx	Personal Accident Insurance	xxx	Engineering	xxx	Motor	xxx	Fire & Property	xxx	Marine	xxx	Legal Protection	xxx	Product Class	Growth (2023 vs. 2022)	Life	xxx	Health (includes Travel Insurance)	xxx	Digital Ventures	xxx	<table><tr><th>Product Class</th><th>Growth (2023 vs. 2022)</th></tr><tr><td>International Property-casualty</td><td>xxx</td></tr><tr><td>International Health</td><td>xxx</td></tr><tr><td>International Life</td><td>xxx</td></tr></table> <p><input type="checkbox"/> <b>International Property-Casualty:</b> SUB1 generated significantly higher revenue in Poland and the Baltic states.</p> <p><input type="checkbox"/> <b>International Health:</b> SUB1 generated higher growth in the Spanish and Belgium markets</p> <p><input type="checkbox"/> <b>International Life:</b> SUB1 faced decreases in Belgium and Austria.</p>			Product Class	Growth (2023 vs. 2022)	International Property-casualty	xxx	International Health	xxx	International Life	xxx	
Product Class	Growth (2023 vs. 2022)																																								
Third-party liability	xxx																																								
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International Property-casualty	xxx																																								
International Health	xxx																																								
International Life	xxx																																								

# ABC: Digital Technologies & Application of Data and AI

## INNOVATION

One of the guiding principles outlined in ABC's 2025 Ambition Plan is to lead the evolution of the industry as a strong multifaceted player by expanding new business opportunities. Data, Analytics and AI will play a major part in this strategic expansion plan.

### KEY FOCUS AREAS

#### Underwriting Excellence

*Digitize processes to strengthen efficiency*

ABC's plan is to achieve this by enhancing the risk modelling mechanism world-wide and investment in expertise

#### New Strategic Options

*Define areas where xxx drives the digital transformation*

ABC plans to achieve this by defining new areas and launching several initiatives to tap into new potentials (e.g. IoT)

### KEY APPLICATION AREAS

#### Core P&C Reinsurance

##### Shaping the Product Landscape

1. Bringing in new product innovations through data and analytics in flood, parametric covers and credit products.
2. Expansion of risk appetite and budgets for segments with interesting price-risk relation

#### Risk Solutions

##### Leveraging Digitization

1. Investments in IT for efficiency improvements
2. Use of data and analytics for rating / risk selection and loss control
3. Innovative risk and claims solutions powered by advanced technology and analytics
4. Leverage on business via xxx Engine

#### L&H Reinsurance

##### Driving New Opportunities

1. Foster growth by further developing predictive analytics
2. Monetize digital life solutions
3. Sophisticated product design and data-based pricing as the basis for success

### INNOVATION AVENUES

*ABC has identified target clients and their subsequent innovation avenues to shape its digital strategy*

#### RISK SHARING

Primary insurers & Corporate insurance buyers  
**CORE**  
e.g. Cyber, Digital Partners

Primary insurers  
Corporates  
**ADD-ON SERVICES**  
e.g. Consulting, xxx

#### VALUE PROPOSITION

Corporates and SME  
  
xxx  
e.g. IoT

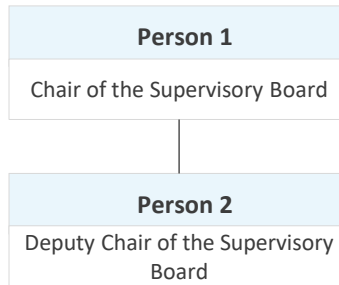
Across industries and functions  
  
**DATA-CENTRIC**  
e.g. Building Data

# Composition of Management Committees and Subcommittees

Group Committee	Person 1 (Chair)
	Person 2
Reinsurance Committee	xxx
	xxx
	xxx
	xxx
	xxx
	xxx
	xxx
	xxx
Strategy Committee	xxx
	xxx
	xxx
	xxx
	xxx

Group Risk Committee	Person 1 (Chair)
	Person 2
	Chief Risk Officer (Group)
Global Underwriting and Risk Committee	xxx
	xxx
	xxx
	xxx
	xxx
	xxx
ESG Committee	xxx
	xxx
	xxx
	xxx
	xxx
	xxx
Board Committee IT Investments	Person 1 (Chair)
	xxx
	xxx
	xxx

## Supervisory Board - ABC



xxx	xxx	xxx	xxx	xxx
Member	Member	Member	Member	Member
xxx	xxx	xxx	xxx	xxx
Member	Member	Member	Member	Member
xxx	xxx	xxx	xxx	xxx
Member	Member	Member	Member	Member

# Management Board - ABC

Person 1
CEO and Chair of the Board of Management

xxx
Member

xxx
Member

xxx
Member

xxx
Member

xxx
Member and Group CFO

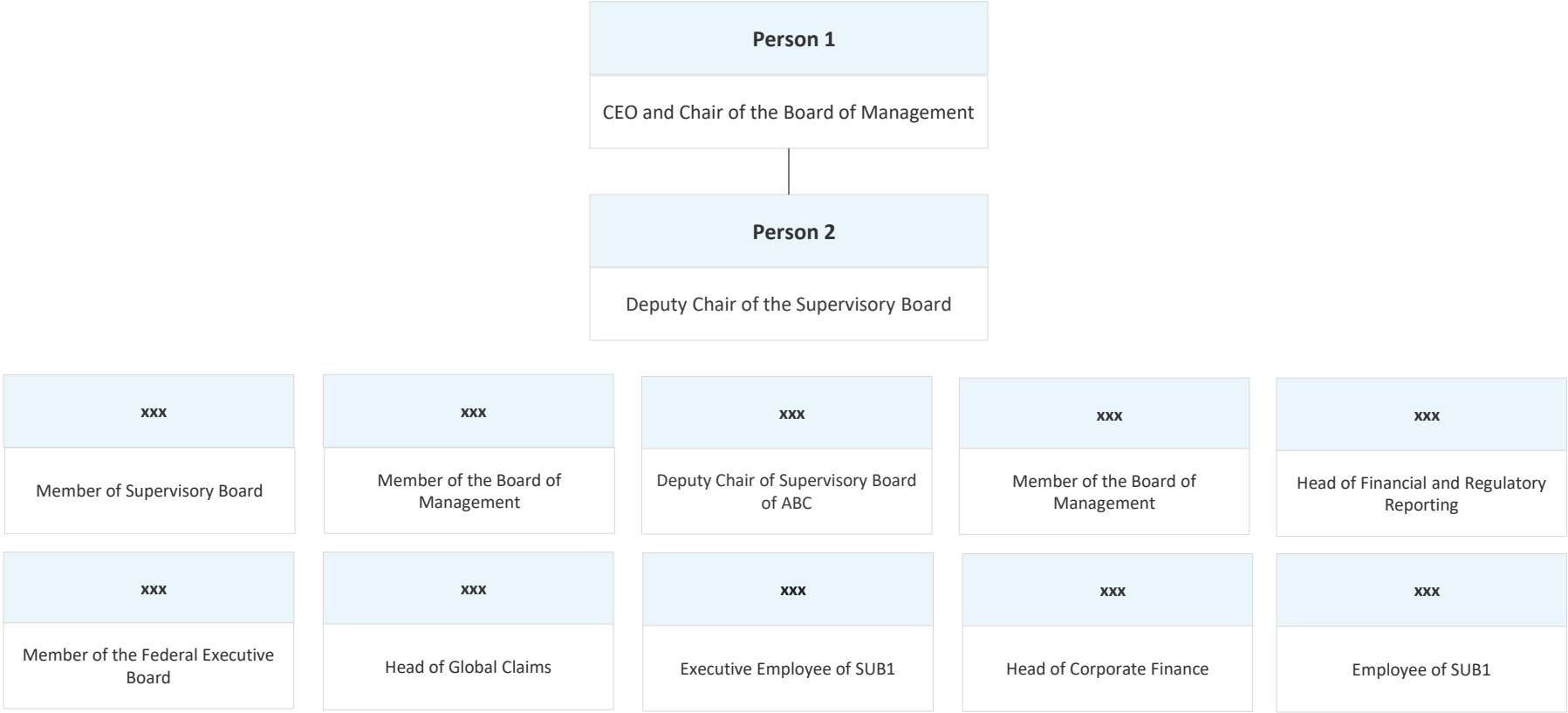
xxx
Member and CIO

xxx
Member

xxx
Member and Labour Relations Director

xxx
Member

# Supervisory Board – SUB1



# Management Board – SUB1

Person 1
Chief Executive Officer & Chair of the Board of Management of SUB1

xxx
Chief Technology Officer Board Member - SUB1

xxx
Chief Digital Officer Board Member - SUB1

xxx
Chief Underwriting Officer Board Member - SUB1

xxx
Labour Director Board Member - SUB1

xxx
Chief Financial Officer Board Member - SUB1

xxx
Board Member - SUB1

# Corporate Leadership Team

Product and C-Suite Coverage across below listed segments-

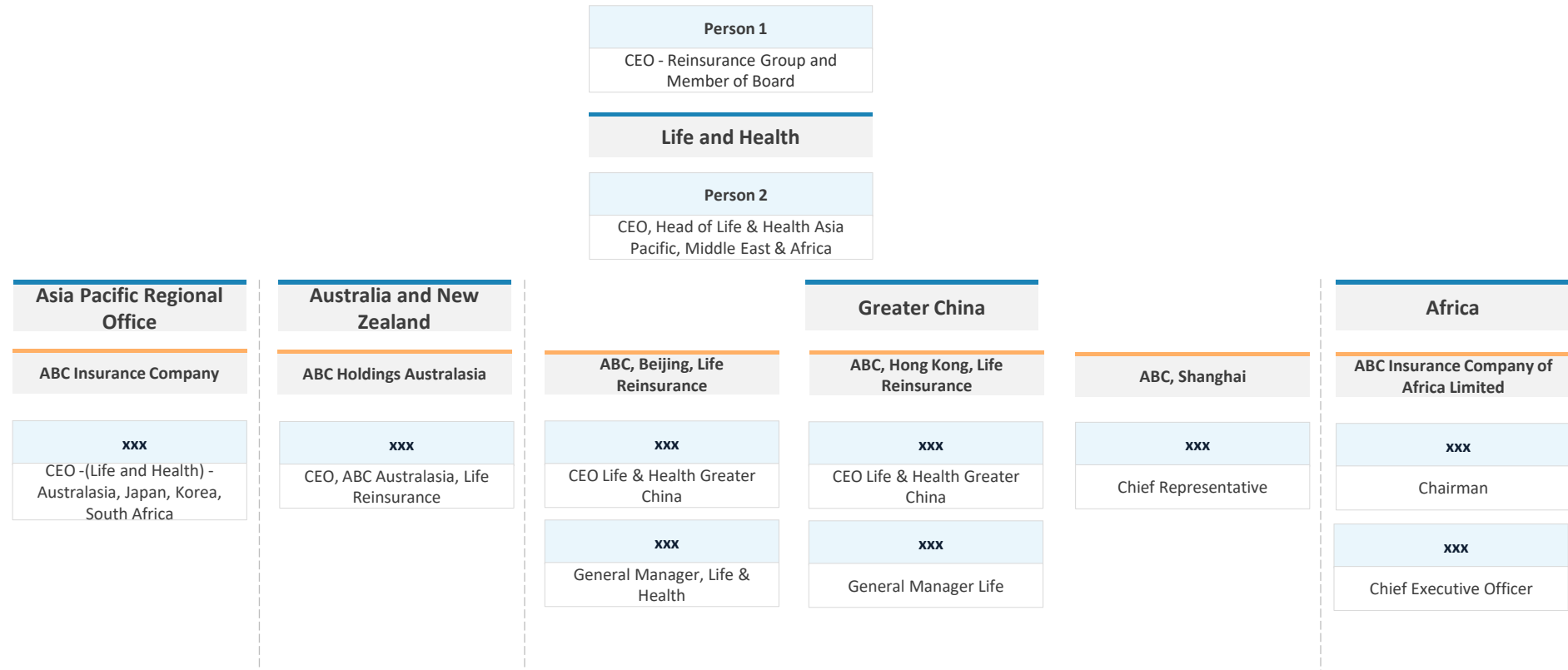
- Life and Health reinsurance
- Property & Casualty reinsurance
- SUB1 Life and Health
- SUB1 Property & Casualty Germany
- SUB1 International

## Understanding Corporate Leadership Team:

- **Strategic Alignment:** Provides insights into the hierarchy and decision-making channels of ABC, ensuring a clear understanding of where and how strategic decisions are influenced across products and regions.
- **Developed From Publicly Available Data:** Based on diligent research from latest corporate governance disclosures and verified professional profiles to present an accurate depiction of ABC's leadership hierarchy.
- **Representation:** Showcases leadership across divisions, business lines, regions, and products, reflecting the multifaceted nature of ABC's operations.
- **Interpretative Approach:** Employs deductive reasoning to interpret divisional alignments and potential reporting structures, inviting key account manager's input for further precision.
- **CE & Stakeholder Insights:** We welcome the insights of key account managers to ensure our intelligence captures emerging developments and personnel shifts, enhancing report precision.
- **Quarterly Updates:** Committed to integrating feedback and providing quarterly updates, keeping the intelligence report aligned with ABC's ongoing transitions, strategy adaptations and current landscape.

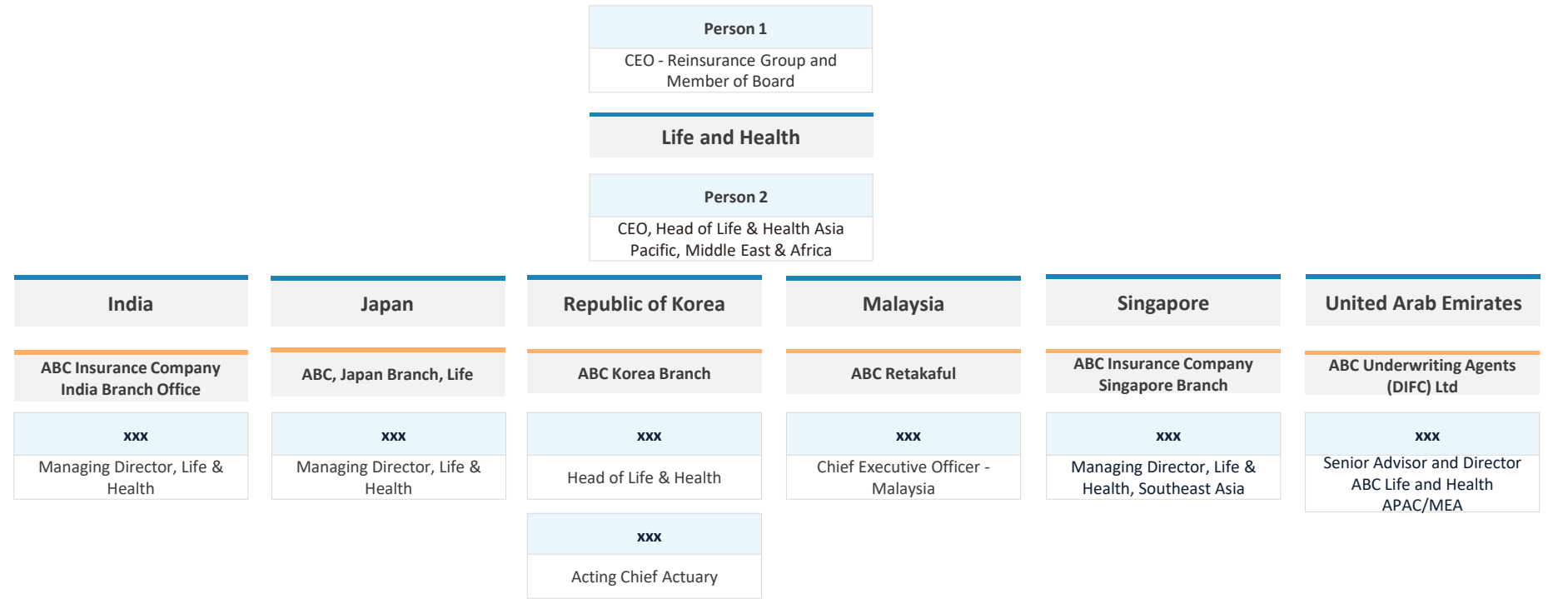
# Corporate Leadership Team – Life and Health

## ABC - Reinsurance



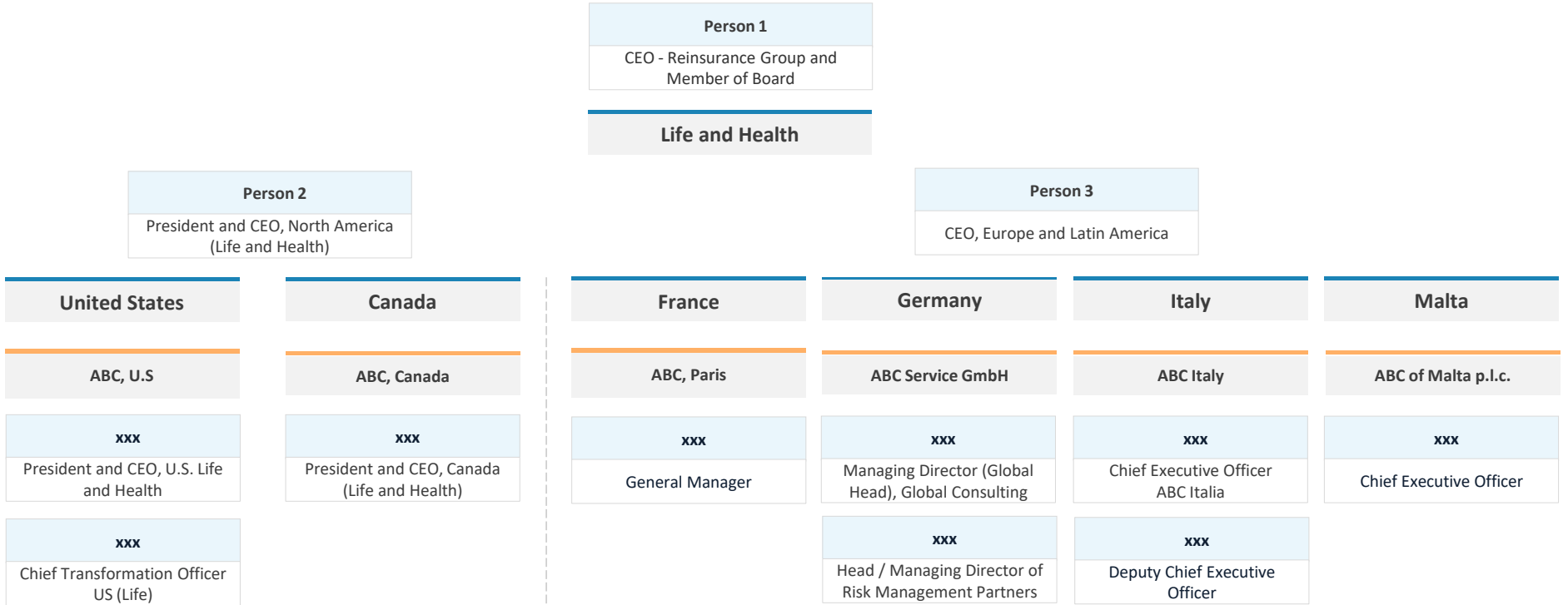
# Corporate Leadership Team – Life and Health

## ABC - Reinsurance



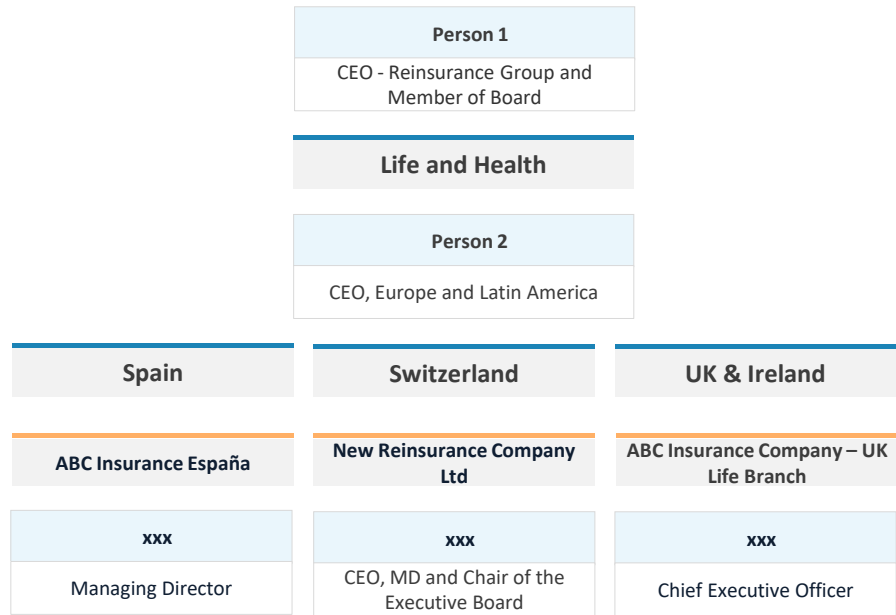
# Corporate Leadership Team – Life and Health

## ABC - Reinsurance



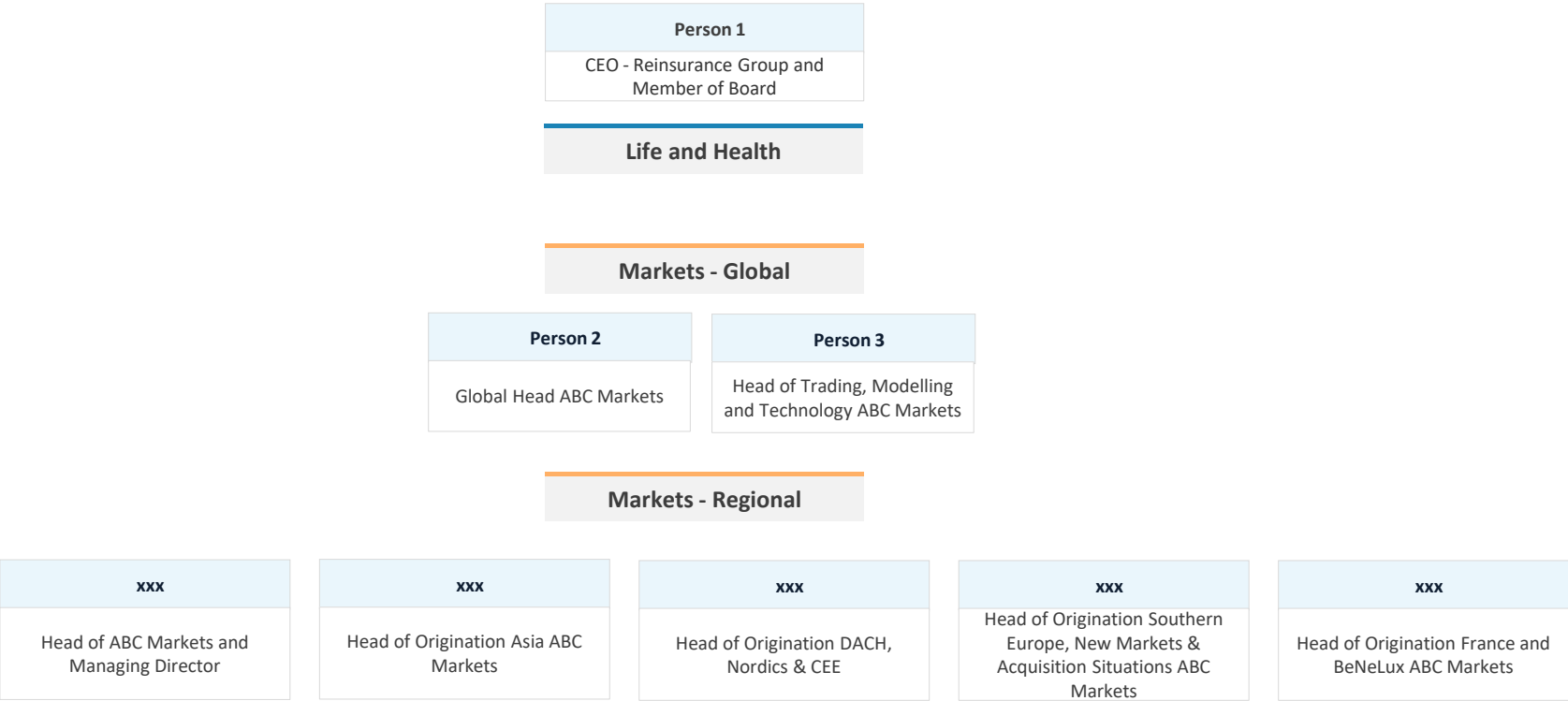
# Corporate Leadership Team – Life and Health

## ABC - Reinsurance



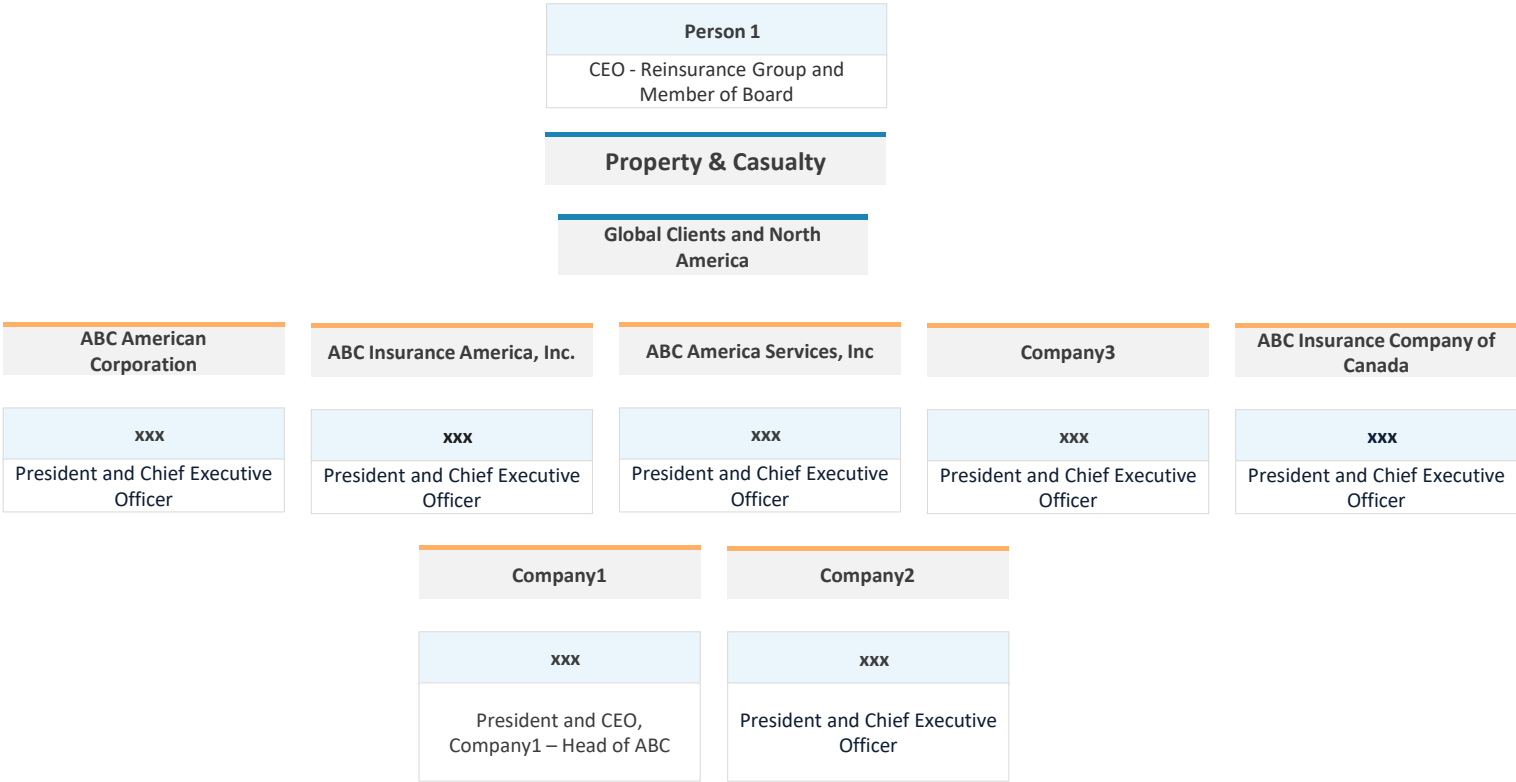
# Corporate Leadership Team – Life and Health

ABC - Reinsurance



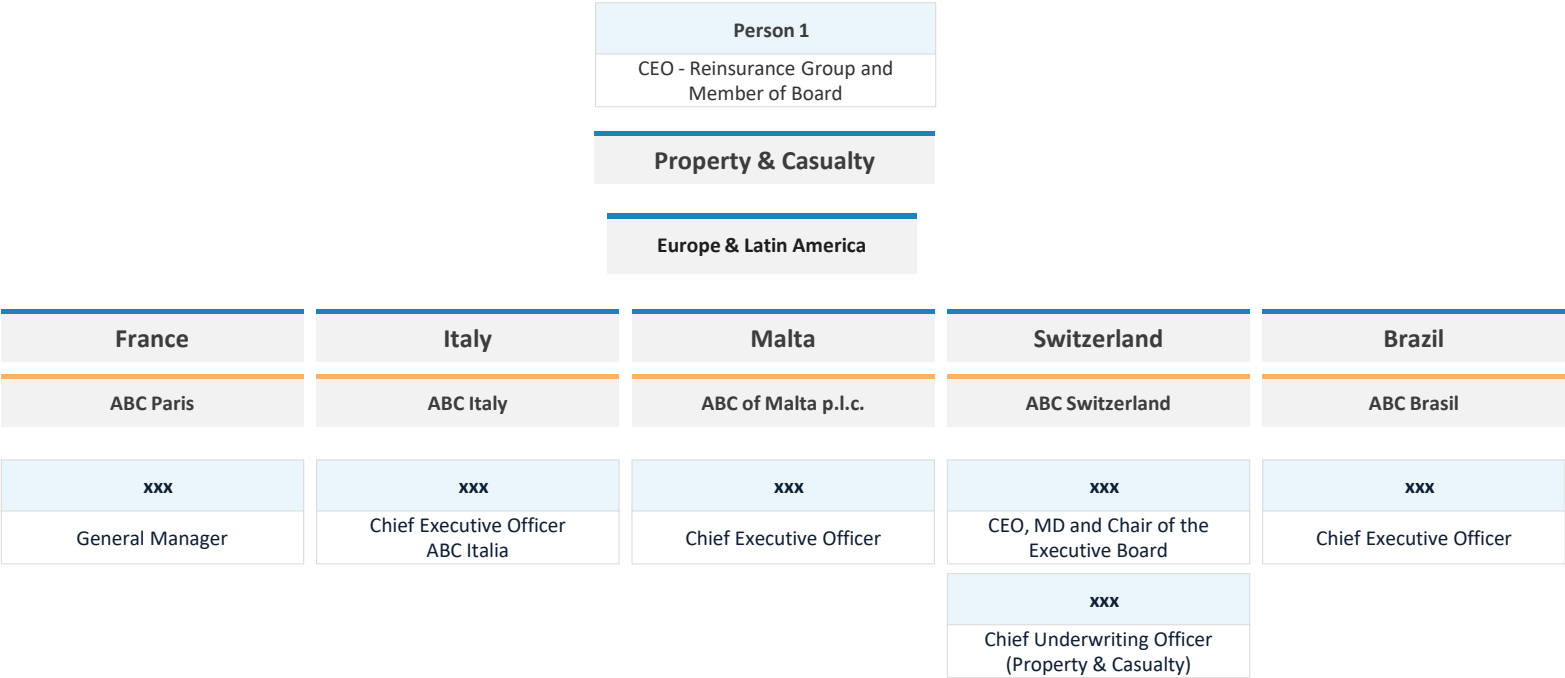
# Corporate Leadership Team – Property & Casualty

## ABC - Reinsurance



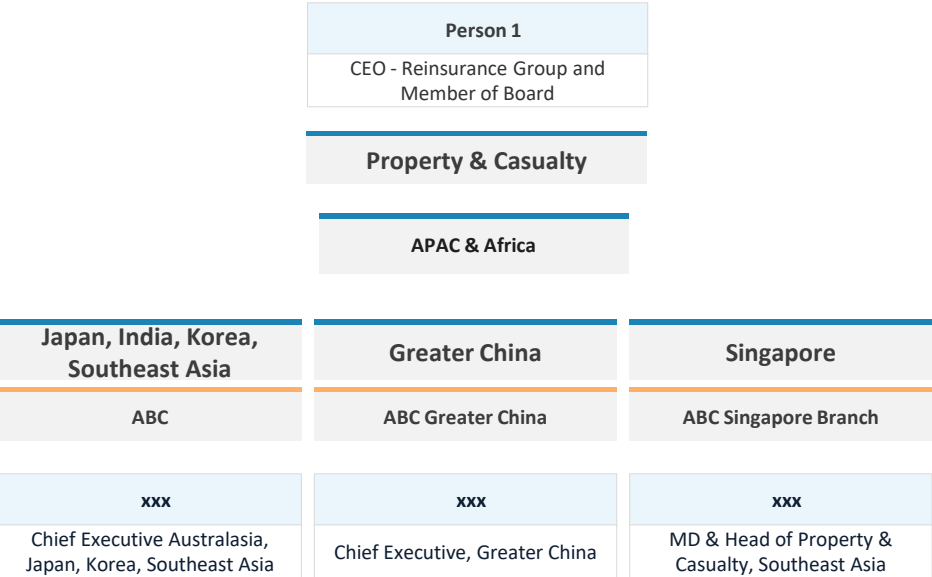
# Corporate Leadership Team – Property & Casualty

## ABC - Reinsurance



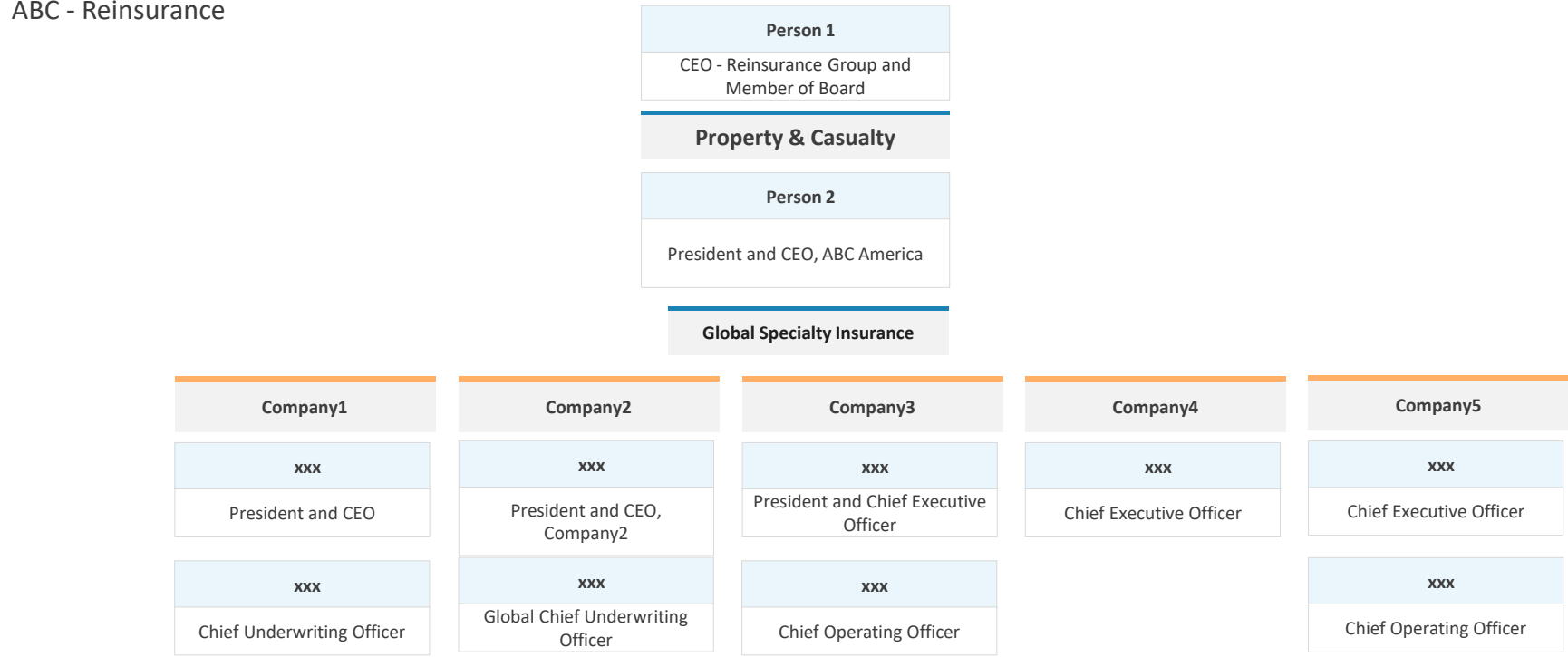
# Corporate Leadership Team – Property & Casualty

ABC - Reinsurance



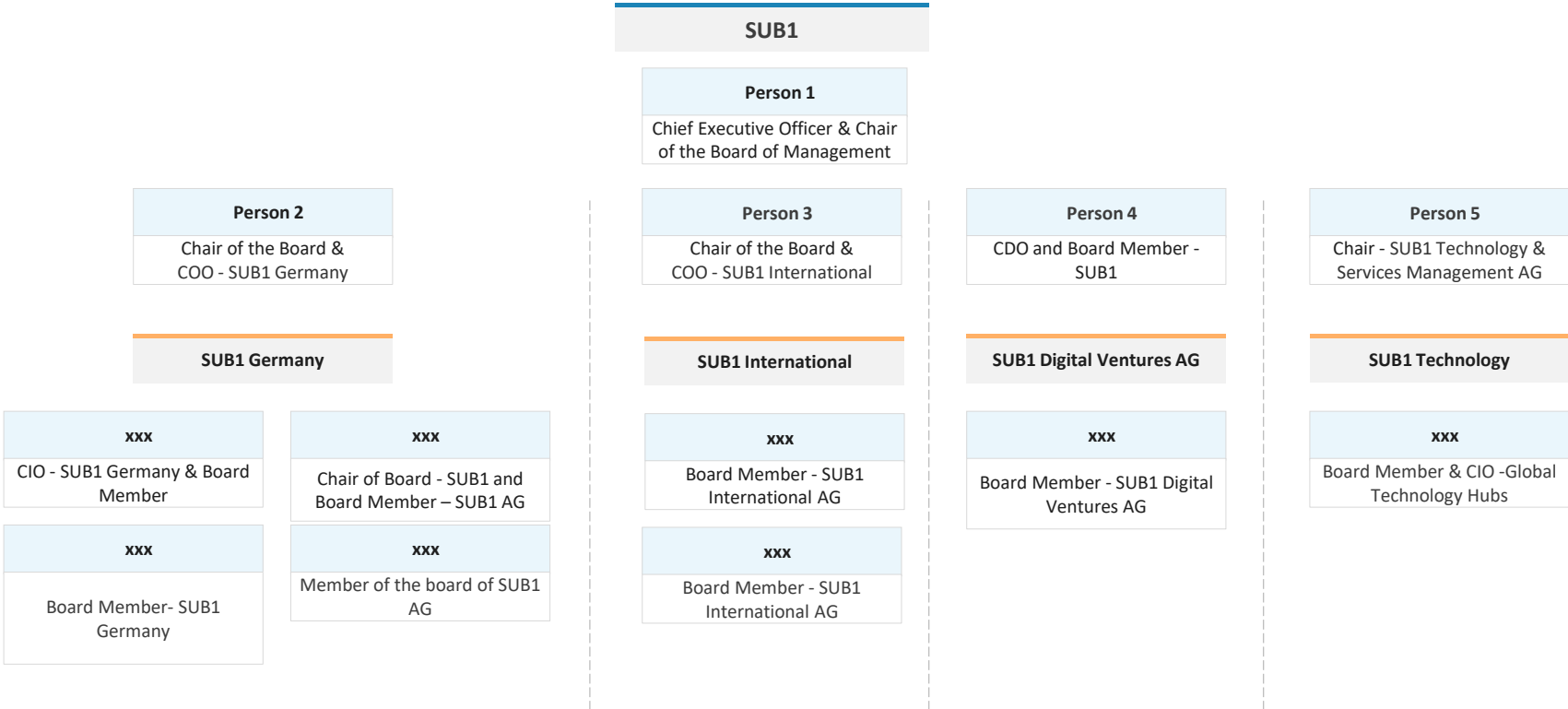
# Corporate Leadership Team – Property & Casualty

ABC - Reinsurance



# Corporate Leadership Team - SUB1

## SUB1 - SUB1 Group



# Corporate Leadership Team - SUB1

SUB1 - SUB1 Group

## SUB1 International

Person 1
Chair of the Board COO - SUB1 International

Austria	Belgium	China	Czech Republic	Denmark	Estonia
xxx Chief Executive Officer	xxx Chief Executive Officer SUB1 Insurance N.V.	xxx Chief Executive Officer SUB1 China	xxx Chief Executive Officer SUB1 Division	xxx Chief Executive Officer SUB1 Denmark	xxx CEO   President of the Mgmt Board SUB1 Baltics
	xxx Chief Executive Officer SUB1 Division	xxx General Manager SUB1 China Life Insurance			
	xxx Chief Executive Officer SUB1 Division	xxx Chief Executive Officer SUB1 Division			

# Corporate Leadership Team - SUB1

SUB1 - SUB1 Group

## SUB1 International

Person 1
Chair of the Board COO - SUB1 International

France	Germany	Great Britain	Greece	Italy	Latvia
xxx Chief Executive Officer SUB1 France	xxx Chair of Board - SUB1 Division and Board Member	xxx Chief Executive Officer SUB1 UK Specialty Limited	xxx Chief Executive Officer SUB1 Insurance	xxx Chief Executive Officer SUB1 Italy	xxx CEO   President of the Mgmt Board SUB1 Baltics
	xxx CEO, SUB1 Reiseversicherung and Board Member - SUB1 Digital Ventures	xxx Chief Executive Officer SUB1 Travel Insurance			
	xxx Chief Executive Officer SUB1 Direct				

# Corporate Leadership Team - SUB1

SUB1 - SUB1 Group

SUB1 International

Person 1  
Chair of the Board  
COO - SUB1 International

Lithuania	Luxembourg	Netherlands	Norway	Poland	Singapore
xxx CEO   President of the Mgmt Board SUB1 Baltics	xxx Chair of Board - SUB1 Division and Board Member	xxx Chief Executive Officer SUB1 Netherlands	xxx Chief Executive Officer SUB1 Norway	xxx Chief Executive Officer SUB1 Hestia	xxx Chief Executive Officer SUB1 Insurance Ltd
				xxx Chief Executive Officer SUB1 Division	

# Corporate Leadership Team - SUB1

SUB1 - SUB1 Group

<b>SUB1 International</b>
---------------------------

<b>Person 1</b>
Chair of the Board COO - SUB1 International

<b>Spain</b>
--------------

<b>xxx</b>
Chief Executive Officer SUB1 Spain

<b>Sweden</b>
---------------

<b>xxx</b>
Chief Executive Officer SUB1 Sweden

<b>Thailand</b>
-----------------

<b>xxx</b>
Chief Executive Officer SUB1 Insurance (Thailand)

# 3. Insurance & Sub-Divisions

- Reinsurance Property & Casualty
- Reinsurance Life and Health
- SUB1 Germany (SUB1 Life & Health Germany & SUB1 Property & Casualty Germany)
- SUB1 International

## Understanding Insurance & Sub-Insurance Representation:

- **Segment & Product Insight:** Provides a comprehensive view of ABC's business divisions and product lines.
- **Leadership Focus:** Concentrates on profiling senior decision-makers, offering visibility up to the director level to guide interactions and relationship-building efforts, with the scope for inclusion of select manager and senior manager profiles when higher-level contacts are not apparent or disclosed.
- **Representation:** Slides may suggest a function-based arrangement occasionally overlapping with divisional highlights, using "deductive logic" to ascertain the configuration of teams and not to be interpreted as indicative of a definitive reporting structure.
- **Extended Resources:** Additional contact information is accessible through a broader contact database, ensuring comprehensive coverage.
- **CE & Stakeholder Insights:** We welcome the insights of key account managers to ensure our intelligence captures emerging developments and personnel shifts, enhancing report precision.
- **Quarterly Updates:** Committed to integrating feedback and providing quarterly updates, ensuring the content remains current and relevant for strategic initiatives.

# Insurance & Sub Divisions

## Reinsurance Property & Casualty

### Property & Casualty

xxx	xxx	xxx	xxx	xxx	xxx
Global Chief Underwriting Officer Casualty Facultative & Corporate	Chief Underwriter Property Treaty Global Clients	Chief Underwriting Officer - Property & Specialty	Chief Underwriting Officer - Casualty	Chief Underwriting Officer Casualty for Bermuda and Global Clients	Chief Underwriting Officer Global Property, Facultative and Corporate
xxx	xxx	xxx	xxx	xxx	xxx
CUO Property & Casualty for India, Middle East & Africa	Senior Vice President - Casualty US	Senior Vice President - E&S Casualty	Senior Vice President - Facultative Casualty	Senior Vice President – Primary E&S Casualty	Senior Vice President and Casualty Treaty Underwriter

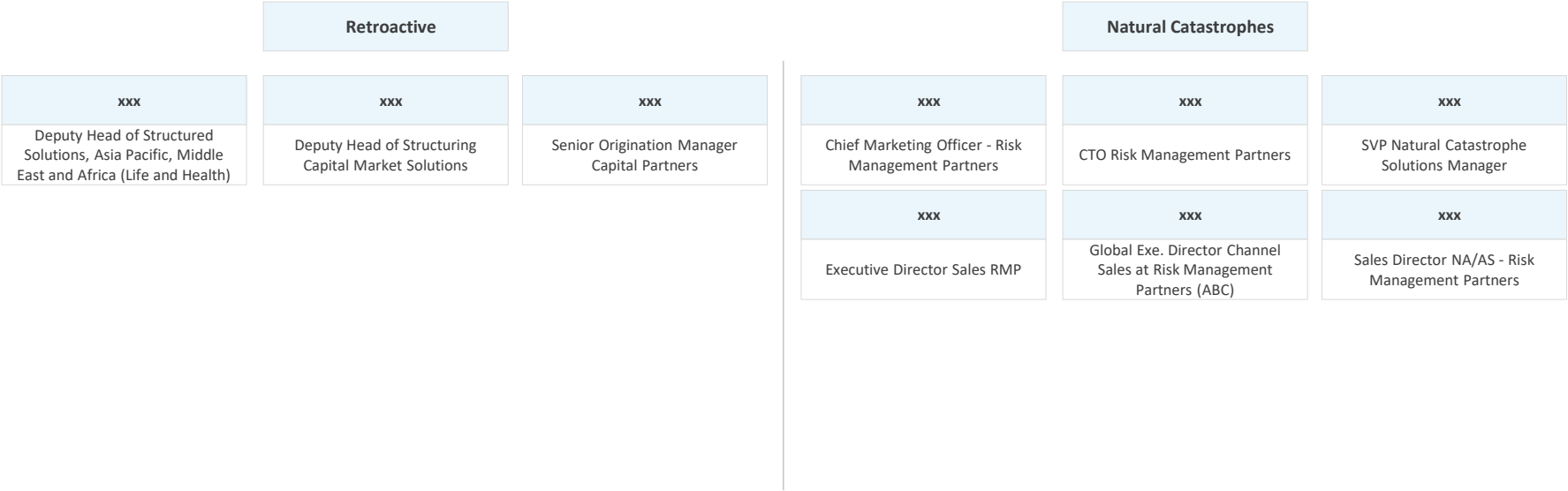
# Insurance & Sub Divisions

## Reinsurance Property & Casualty

Agribusiness			Retroactive		
xxx	xxx	xxx	xxx	xxx	xxx
Chief Underwriting Officer   P&C Treaty and Agro	Managing Director of Origination - Agriculture North America	Global Head of Weather & AgRisk Partners	Managing Director	Managing Director - Structured Origination - North America	Regional Director, Structured Solution
xxx	xxx	xxx	xxx	xxx	xxx
Head of Agricultural Reinsurance North America	Head of Agriculture & Actuarial Dept, GC NL	Head of Div1	Head Of Business Development- Life & Structured Solutions	Head of Life & Structured Solutions - MENA	Head of Pricing – Life & Structured Solution MENA

# Insurance & Sub Divisions

## Reinsurance Property & Casualty



# Insurance & Sub Divisions

## Reinsurance Property & Casualty

### Cyber

xxx	xxx	xxx	xxx	xxx	xxx
Chief Underwriter Cyber	Chief Underwriting Officer and Global Head of Cyber - ABC Facultative and Corporate	Senior Vice President and Cyber Treaty Reinsurance Underwriter	SVP, Cyber Treaty Underwriter	SVP, Cyber Practice Lead	Vice President, Cyber Product Underwriting
xxx	xxx	xxx	xxx	xxx	xxx
Vice President, Cyber Underwriter and Risk Management Portfolio Leader	Vice President, Cyber/Tech E&O Underwriting	Vice President Innovation and Cyber Product Leader	Assistant Vice President - Cyber & Tech E&O Underwriting	Director, Client Development and Cyber Specialist	Director, Cyber Claims

# Insurance & Sub Divisions

## Reinsurance Property & Casualty

### Data Analytics

xxx	xxx	xxx	xxx	xxx	xxx
Head of Analytics, ABC US	Head of DIV2	Head of UW Data & Analytics	Head of DIV3 Data and Analytics	Head of Business Solutions - Single Risk, Data & Analytics	Head of Claims Analytics
xxx	xxx	xxx	xxx	xxx	xxx
Head of Department Claims Data, Systems & Analytics	Head of Client Data Analytics Germany	Head of Data Analytics Products North America	Head of Data Analytics Sales & Distribution	Head of Data Analytics, MENA   Actuarial Consultant at ABC	Head of Data and Actuarial

# Insurance & Sub Divisions

## Reinsurance Property & Casualty

### Marine

xxx	xxx	xxx	xxx	xxx	xxx
CUO Head of Specialty & Marine	Executive Vice President, Head of Marine Underwriting NA, Head of Global Marine Facultative	Senior Vice President Professional Liability	Vice President, Marine Operations	Vice President, Marine Underwriter	VP - Head of Inland Marine
xxx	xxx	xxx	xxx	xxx	xxx
Vice President Cargo	VP, Cargo & Liabilities Underwriting	Assistant Vice President, Ocean Marine	AVP- Inland Marine Regional Manager	Assistant Vice President - Marine Underwriting	Group Head Marine Property

# Insurance & Sub Divisions

## Reinsurance Property & Casualty

### Public-Private Partnership

xxx	xxx	xxx	xxx	xxx	xxx
President of Public Entity Risk Solutions	Vice President - Public Entity Risk Solutions Underwriter	Vice President - Public Entity Underwriter	Vice President and Public Entity Risk Solutions Property Underwriter	AVP - Public Entity Risk Solutions Property Underwriter	AVP - Public Entity Risk Solutions Property Underwriter
xxx	xxx	xxx	xxx	xxx	
AVP, Public Entity Underwriter	AVP, Public Entity Underwriter - National Accounts	SVP, E&S Property Underwriting Manager - Northeast and Midwest Regions	Head of Global Sales & Distribution	Head of Public Entity National Accounts	

### Global Consulting

xxx	xxx	xxx	xxx	xxx	xxx
Managing Director (Global Head), Global Consulting	Director - Global Actuarial Consulting Group	Director & Actuary, Global Actuarial Consulting Group	Director, Global Actuarial Consulting Group	Head - Climate Insights and Advisory	Head of Business Development & Delivery, Green Solutions Risk Advisory

# Insurance & Sub Divisions

## Reinsurance Life and Health

### Global

xxx	xxx	xxx
CEO - ABC Automated Solutions	Chief Executive Officer – ABC HealthTech	Chief Technology Officer – ABC HealthTech
xxx	xxx	xxx
Executive Vice President, Global Life Asset Solutions	SVP and Global Head of Technology, Life & Health	Managing Director / CEO ABC Markets GmbH

### Europe & Latin America

xxx	xxx	xxx
Chief Executive Officer, Life and Health, Southern Europe and Latin America	Chief Commercial Officer (CCO) Life & Health, Southern Europe and Latin America	Chief Risk Officer of Life and Health Reinsurance for Europe, Latin America and Middle East
xxx	xxx	xxx
Director - Life & Health	Executive Director Life & Health	General Manager ABC France

Source: ABC - Organization Website; ABC- 2023 Annual Report; Cognition Analysis

# Insurance & Sub Divisions

## Reinsurance Life and Health

### North America

xxx	xxx	xxx	xxx	xxx	xxx
President and CEO, North America (Life and Health)	President and CEO, US (Life and Health)	President and CEO, Canada (Life and Health)	EVP and Chief Risk Officer, Life and Health North America	Executive Vice President & Chief Risk Officer, North America (Life & Health)	Chief Transformation Officer US (Life)
xxx	xxx	xxx	xxx	xxx	xxx
Senior Vice President, Financial Reinsurance (US Life)	SVP and Actuary, Individual Life, U.S. Life	Senior Vice President, Individual Risk and Digital Solutions (Canada Life)	SVP, Integrated Analytics	Vice President & Medical Director	Vice President and Head of Business Development

# Insurance & Sub Divisions

## Reinsurance Life and Health

### Asia Pacific, Middle East & Africa

xxx	xxx	xxx	xxx	xxx	xxx
CEO, Head of Life & Health Asia Pacific, Middle East & Africa	CEO Life & Health Greater China	CEO ABC Singapore Branch, Head of Digital Solutions Life & Health, APAC & MEA	CEO, ABC Australasia, Life Reinsurance	CEO, ABC of Africa	Chief Executive Officer (Life and Health) - Australasia, Japan, Korea, South Africa
xxx	xxx	xxx	xxx	xxx	xxx
Chief Executive Officer - Malaysia	Acting Chief Actuary	Chief Actuary	Chief Analytics Officer, APAC, Middle East, Africa, Life & Health	CBO, Digital Solutions, ABC, Life & Health - APAC, ME, Africa, Australia	Chief Commercial Officer - Life, Health and HNW (South East Asia)
xxx	xxx	xxx	xxx	xxx	xxx
Chief Transformation Officer, Digital Solutions L&H (Asia Pacific, Middle East & Africa)	Chief Medical Officer Asia Pacific, Middle East and Africa (Life and Health)	Chief Operating Officer, Life & Health - Asia (ex-Greater China), South Africa	Chief Propositions Officer, L&H Propositions Studio, Asia Pacific, Middle East and Africa	Chief Risk Officer of Life and Health Reinsurance for Europe, Latin America and Middle East	Regional Chief Risk Officer Life and Health business - Asia Pacific, Middle East and Africa

# Insurance & Sub Divisions

## Reinsurance Life and Health

### Asia Pacific, Middle East & Africa

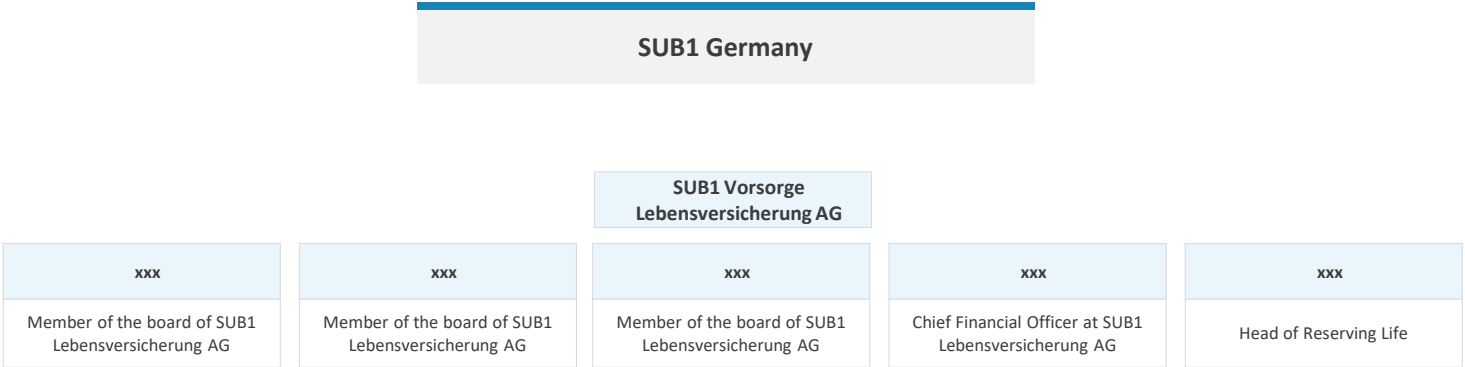
xxx	xxx	xxx	xxx	xxx	xxx
General Manager, Life & Health	Global Chief Actuary, Life & Health	GM, Business Development	GM, Business Support	GM, Structured Solutions	Head of Actuarial Department and Head Actuary
xxx	xxx	xxx	xxx	xxx	xxx
Head of Business Development and Client Relations MEA	Head of Business Development	Head of Claims (Life & Health) - ABC India Branch	Head of Client Manager	Head of Life & Health	Head of Life MENA
xxx	xxx	xxx	xxx	xxx	xxx
Head of ABC Life & Health, MENA, Pakistan & Takaful Business	Head of ABC Markets and Managing Director	Head of Pricing - Life & Structured Solution MENA	Head of Structured Solutions	Head of Life & Structured Solutions - MENA	Head of Underwriting and Claims Department

Source: ABC - Organization Website; ABC- 2023 Annual Report; Cognition Analysis

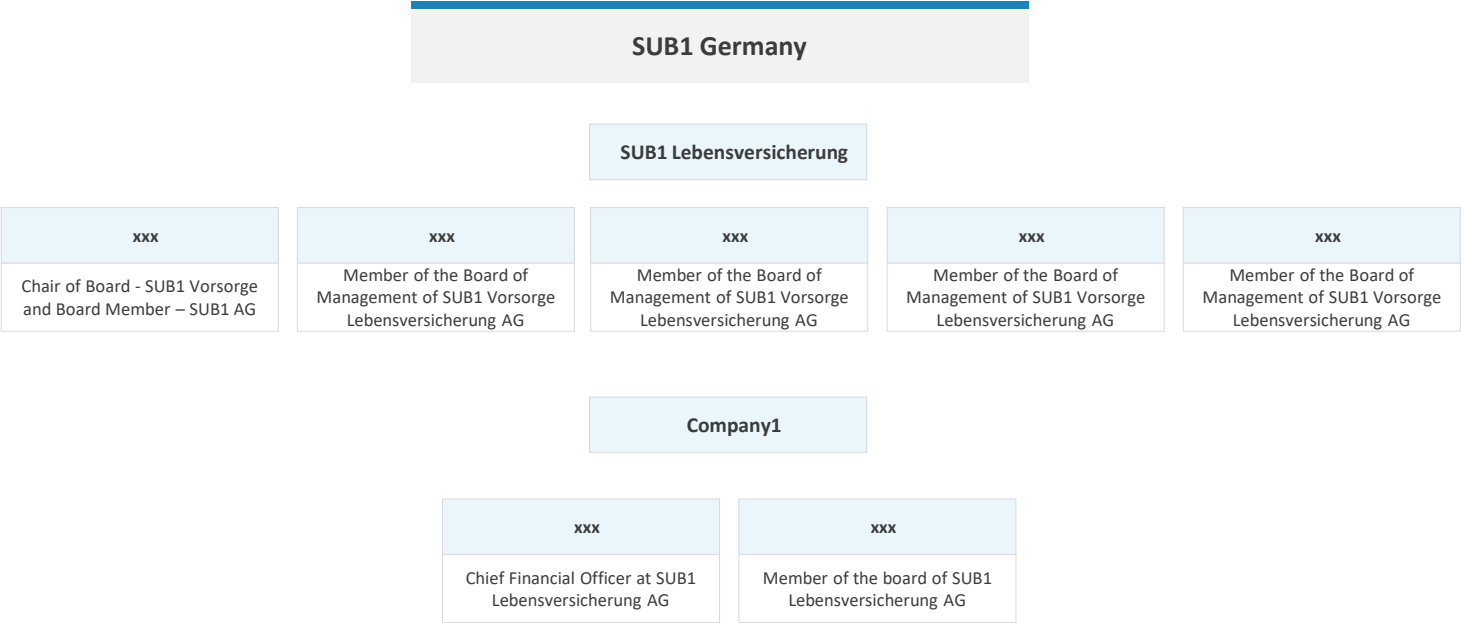
# Insurance & Sub Divisions



# Insurance & Sub Divisions



# Insurance & Sub Divisions



# Insurance & Sub Divisions

## SUB1 International

### Life and Health

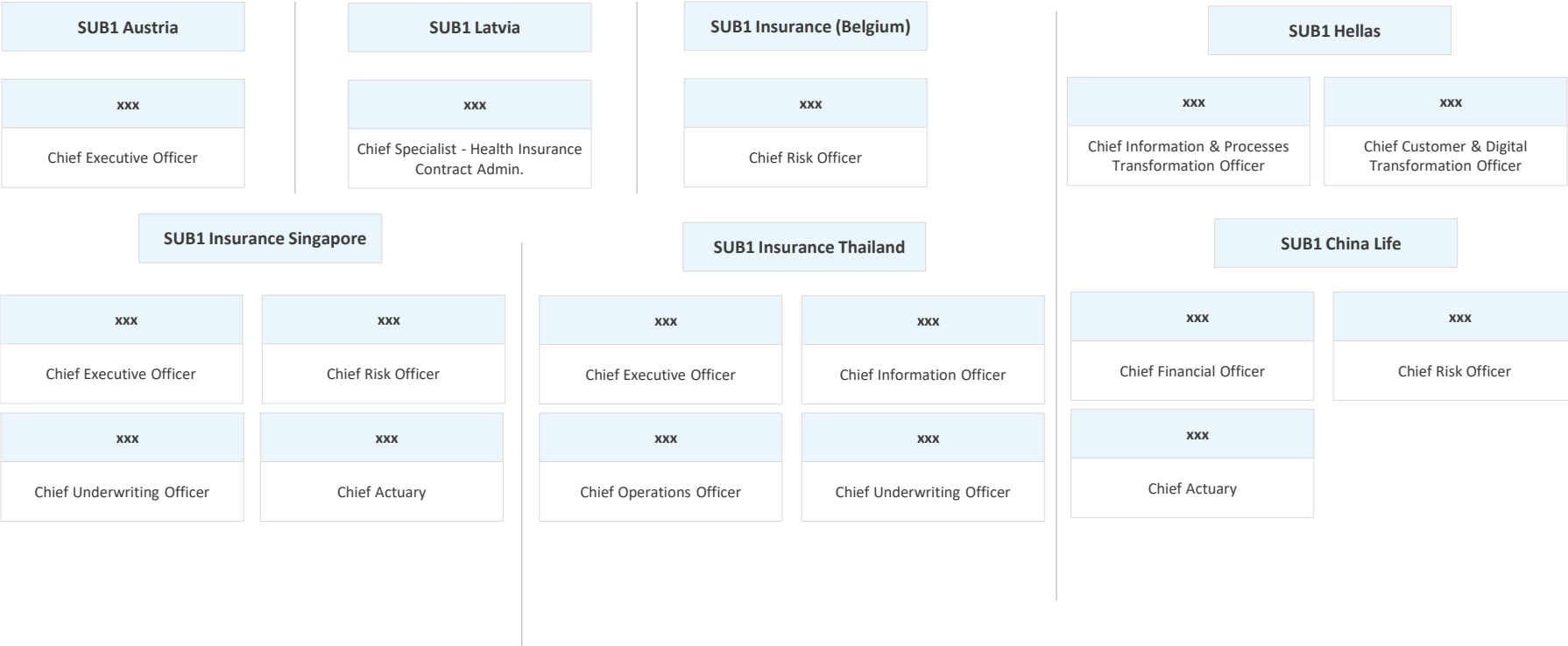
xxx	xxx	xxx
Chief Risk Officer	Chief Actuary	Chief Financial Officer/Chief Investment Officer, SUB1 China Life Insurance Company, Ltd.
xxx	xxx	xxx
Chief Actuary Global Health	General Manager SUB1 China Life Insurance	Development Director - Health Insurance

### Travel

xxx	xxx	xxx
Head of Global Health & Travel	Head of Global Travel Steering	Head of Accounting Controlling Travel/Legal Protection Insurance
	P&C	
xxx	xxx	xxx
Chief Underwriting Officer P&C, Member of the Management Board	Chief Underwriting Officer Global P&C	Deputy Director (Senior Property Underwriter)

# Insurance & Sub Divisions

## SUB1 International



## 4. Functional Leadership Team

- **Underwriting**
- **Claims**
- **Actuarial**
- **Risk**
- **Compliance**
- **Technology/Innovation**
- **Strategy**
- **Procurement**
- **Sales and Marketing**

### Understanding Functional Teams Representation:

- **Segment & Product Insight:** Provides a comprehensive view of functional teams in ABC's focusing on the functions outlined above.
- **Leadership Focus:** Concentrates on profiling senior decision-makers, offering visibility up to the director level to guide interactions and relationship-building efforts, with the scope for inclusion of select manager and senior manager profiles when higher level contacts are not apparent or disclosed.
- **Representation:** Slides may suggest a function-based arrangement occasionally overlapping with divisional highlights, using "deductive logic" to ascertain the configuration of teams and not to be interpreted as indicative of a definitive reporting structure.
- **Extended Resources:** Additional contact information is readily accessible through a broader contact database, ensuring comprehensive coverage.
- **CE & Stakeholder Insights:** We welcome the insights of key account managers to ensure our intelligence captures emerging developments and personnel shifts, enhancing report precision.
- **Quarterly Updates:** : Committed to integrating feedback and providing quarterly updates, ensuring the content remains current and relevant for strategic initiatives.

# Functional Leadership Team

## Underwriting

xxx	xxx	xxx	xxx	xxx	xxx
Chief Operating Officer and Chief Underwriting Officer (UK)	Chief Underwriter and Head of Underwriting and Claims - MENA (Life)	Chief Underwriting Officer	Chief Underwriting Officer	Chief Underwriter Cyber	Chief Underwriter
xxx	xxx	xxx	xxx	xxx	xxx
Chief Underwriter Property Treaty Global Clients	Chief Underwriter for Germany Life/Health	Chief Underwriter and Head of Claims, Southeast Asia	Chief Underwriting Officer - Property & Specialty	CUO & Head of Claims   Life & Health Reinsurance & Insurance   South Asia	Chief Underwriting Officer and Global Head of Cyber - ABC Facultative and Corporate
xxx	xxx	xxx	xxx	xxx	xxx
Chief Underwriting Officer Casualty for Bermuda and Global Clients	Chief Underwriting Officer   P&C Treaty and Agro	Chief Underwriting Officer P&C Treaty for Continental Europe	CUO - Property & Casualty for India, Middle East & Africa	Global Chief Underwriting Officer Casualty Facultative & Corporate	Group Chief Underwriting Officer - Specialty Group

# Functional Leadership Team

## Claims

xxx	xxx	xxx	xxx	xxx	xxx
Chief Claims Officer	Chief Claims Officer for Global Specialty Insurance	Chief Claims Officer RI NA, ABC US	Chief L&H Transformation and Digital Officer, UW & Claims	Chief Underwriter and Head of Claims, South East Asia	Chief Underwriter and Head of Underwriting and Claims - MENA (Life)
xxx	xxx	xxx	xxx	xxx	xxx
CUO & Head of Claims   Life & Health Reinsurance & Insurance   South Asia	Chief UW and Claims L&H for Iberia (Spain and Portugal), Italia, Malta and Latin America	Senior Vice President of Claims	SVP, Claims, Compliance & General Counsel	Vice President - Head of Claims, xxx Insurance Company	Vice President-Claims
xxx	xxx	xxx	xxx	xxx	xxx
Vice President & Claims Client Manager	Vice President and Claims Client Manager	Vice President of Claims	Vice President of Claims	Vice President of Claims	Vice President of Claims

# Functional Leadership Team

Actuarial

xxx	xxx	xxx	xxx	xxx	xxx
AVP, Corporate Actuarial	Deputy Head Actuarial Analytics	Director - Global Actuarial Consulting Group	Director & Actuary, Global Actuarial Consulting Group	Director and Actuary, Corporate Actuarial, ABC Life (US)	Director, Global Actuarial Consulting Group
xxx	xxx	xxx	xxx	xxx	xxx
Head of Actuarial and Risk (CRO) Life & Health Southern Europe & Latin-America	Head of Agriculture & Actuarial Dept, GC NL	Head of Actuarial Reporting Life/Health Reinsurance Europe, Latin America, Middle East	Head of Actuarial Risk Management, UK Life Branch	Head of Cyber Actuarial Services	Head of Data Analytics, MENA Actuarial Consultant at ABC (Group)
xxx	xxx	xxx	xxx	xxx	xxx
Head of Data and Actuarial	Head Of Department Risk Model and Group Actuarial Function	Head of Finance and Actuarial Transformation	Head of Global Actuarial Consulting Group - ABC Canada (Life)	Head of Local IFRS17 Stabilisation (Asia)	Head of Non-life Corporate Actuarial

# Functional Leadership Team

Risk

xxx	xxx	xxx	xxx	xxx	xxx
Group Chief Risk Officer	Chief Risk Officer	Chief Risk Officer (CRO)	Chief Risk Officer of Life and Health Reinsurance for Europe, Latin America and Middle East	Chief Risk Officer, Malta	EVP and Chief Risk Officer, Life and Health North America
xxx	xxx	xxx	xxx	xxx	xxx
Executive Vice President & Chief Risk Officer, North America (Life & Health)	Regional Chief Risk Officer Life and Health business - Asia Pacific, Middle East and Africa	Senior Manager Risk Management, Deputy CRO	SVP & Chief Risk Assessment Officer	SVP and Public Entity Risk Solutions Manager	SVP, Chief Actuary and Chief Risk Officer
xxx	xxx	xxx	xxx	xxx	xxx
Vice President and Department Head of Risk Management	Assistant Vice President of Risk Management (Life & Living Benefits) - Underwriting	AVP, Enterprise Risk Management	Director of Risk Management and Underwriting	Director of Risk Management, Underwriting	Director, Underwriting Risk

# Functional Leadership Team

Compliance

xxx	xxx	xxx	xxx	xxx	xxx
SVP, Chief Legal & Compliance Officer & Corporate Secretary	SVP, Claims, Compliance & General Counsel	Vice President of Project Management & IT Compliance	AVP, Legal Counsel and Compliance Officer	AVP, Legal Counsel and Compliance Officer	Director of Compliance, Group Compliance & Legal
xxx	xxx	xxx	xxx	xxx	xxx
Head of Subsection Business Solutions Risk & Compliance	Head of Compliance & Operations	Head of Department - Global Compliance	Head of Global IT Compliance	Head of Global IT Strategy, IT Governance, IT Compliance	Head of Group Compliance and Legal
xxx	xxx	xxx	xxx	xxx	
Head of Risk and Compliance	Head of Section - Compliance Advisory	Head of Section - Compliance Management System	Head of Section Reinsurance Accounting Life	Regional Head (NA), Global IT Compliance	

# Functional Leadership Team

Technology/Innovation

xxx	xxx	xxx	xxx	xxx	xxx
Group Chief Data Officer	CBO, Digital Solutions, ABC, Life & Health - APAC, ME, Africa, Australia	Chief Data Protection Officer	Chief L&H Transformation and Digital Officer, UW & Claims	CTO – Company1	Chief Technology Officer
xxx	xxx	xxx	xxx	xxx	xxx
Chief Technology Officer – Company2	Chief Transformation Officer, Digital Solutions L&H (Asia Pacific, Middle East & Africa)	CTO Risk Management Partners	Executive Assistant to CEO & Head of Digital Solutions	Senior Vice President, Individual Risk and Digital Solutions	SVP and Global Head of Technology, Life & Health
xxx	xxx	xxx	xxx	xxx	xxx
SVP Global Head of IT Risk and Security	SVP Head of Digital Solutions	SVP, Digital Product Manager	Vice President of Data and Adaptive Intelligence	Vice President, Digital Business Architecture	Vice President of Project Management & IT Compliance

# Functional Leadership Team

Strategy

xxx	xxx	xxx	xxx	xxx	xxx
Chief Strategy Officer (CSO)	Vice President of Strategy, Operations and Special Projects	AVP & Actuary, Strategy & Client Experience, ABC Canada (Life)	Head of Africa Strategy	Global Head of Cybersecurity Strategy	Head of Strategy, Portfolio and Business Architecture
xxx	xxx	xxx	xxx	xxx	xxx
Head of Commercial Strategy & Operations (Life)	Global Head of Strategy	Head of Strategy and Client Relationships	Head of Section IT Strategy & Governance - Office of the CIO	Head of Global IT Strategy, IT Governance, IT Compliance	Head of Global Content Marketing and Strategy

# Functional Leadership Team

Procurement

xxx	xxx	xxx	xxx	xxx	xxx
Chief Procurement Officer Reinsurance	VP & Head of Central Procurement Americas	Global Head of IT and Telecoms Procurement	Regional Head of Procurement	Head of UK Procurement	Head of Global Procurement Operations

# Functional Leadership Team

## Sales and Marketing

xxx	xxx	xxx	xxx	xxx	xxx
Chief Marketing Officer - Risk Management Partners	Vice President and Head of Business Development- Financial Reinsurance Group	Vice President of Marketing	VP for Business Development, Product & Partnerships	2nd Vice President & Actuary of Business Development	2nd Vice President & Marketing Actuary
xxx	xxx	xxx	xxx	xxx	xxx
2nd Vice President & Marketing Actuary	2nd Vice President of Business Development, Group and Living Benefits	2nd VP, Business Development	AVP Business Development	Sales Director NA/AS - Risk Management Partners	Director Sales
xxx	xxx	xxx	xxx	xxx	xxx
Director, Campus & Recruitment Marketing (North America)	Director, Marketing and Communication, ABC, Canada	Executive Director Sales	Global ED, Channel Sales at Risk Management Partners (ABC)	Head of Australia and NZ Business Development, ABC Markets	Head of Marketing

# 5. Group Companies

- Company 1
- Company 2
- Company 3
- Company 4

## Understanding Group Companies Representation:

- **Subsidiary-Specific Detailing:** This section delves into the composition of ABC's extensive network of group companies and subsidiaries.
- **Leadership Focus:** Concentrates on profiling senior decision-makers using “deductive logic” across various functions within each subsidiary. We adopt a non-hierarchical layout that reflects the multi-dimensional nature of roles, without inferring direct reporting lines.
- **Representation:** Profiles are curated to encompass a breadth of functions, ensuring visibility across the spectrum of operations within the subsidiaries, with overlap in representation where roles span multiple areas.
- **Extended Resources:** Additional contact information is accessible through a broader contact database, ensuring comprehensive coverage.
- **CE & Stakeholder Insights:** We welcome the insights of key account managers to ensure our intelligence captures emerging developments and personnel shifts, enhancing report precision.
- **Quarterly Updates:** Committed to integrating feedback and providing quarterly updates, ensuring the content remains current and relevant for strategic initiatives.

# Group Companies

Company 1

xxx

President and CEO, Company2 – Head of ABC Global IoT – Chairman of the Board

xxx

Chief Operating Officer and Senior Vice President

xxx

Chief Financial Officer

xxx

Global Chief Underwriting Officer

xxx

Chief Claims Officer and Senior Vice President

xxx

Chief Executive Officer

xxx

Senior Vice President of Data and Analytics

xxx

Chief Technology Officer

xxx

Chief UW and Risk Officer - Custom Accounts

xxx

SVP, General Counsel, Corporate Secretary, and Compliance Officer

xxx

Senior Vice President and Head of Treaty Division

# Group Companies

Company 2

xxx

CEO, MD and Chair of the Executive Board

xxx

Chief Financial Officer

xxx

Chief Risk Officer + Member of the Board of Management

xxx

Chief Underwriting Officer (Property & Casualty)

xxx

Head of Casualty Underwriting

xxx

Head of Reinsurance Operations

xxx

Head of Property Underwriting

xxx

Head of Claims & Run-Off and Senior Manager

xxx

Head of Information Technology

xxx

Head of Investments

# Group Companies

Company 3

xxx

President and CEO

xxx

Chief Claims Officer

xxx

Chief Compliance & Ethics Officer

xxx

Chief Financial Officer and Senior Vice President

xxx

Chief Operating Officer

xxx

Chief Sales and Marketing Officer

xxx

Chief Underwriting Officer

xxx

Vice President & Head of Reserving

xxx

VP - Customer Experience

# Group Companies

Company 4

xxx
Chief Executive Officer

xxx
Deputy Chief Executive Officer

xxx
Chief Broking Officer

xxx
Chief Financial Officer

xxx
Chief Operating Officer

xxx
Chief Risk, Compliance & Legal Officer

xxx
Chief Innovation Officer

xxx
Chief Technology Officer - Bell and Clements

xxx
Chief Underwriting Officer

xxx
Chief Underwriting Operations & Technical Officer

xxx
Vice President of Binding Authority

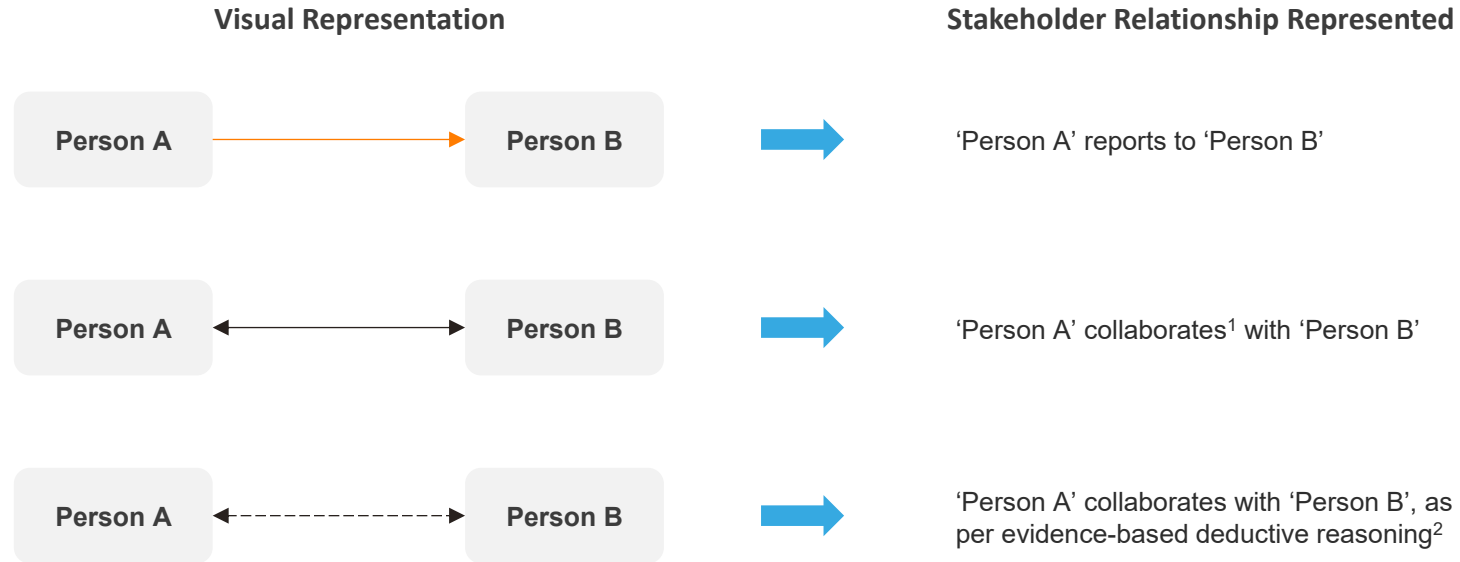
## 6. Sphere of Influence

- **Sphere of Influence – How to read**
- **Sphere of Influence - Map**
- **Sphere of Influence – Reporting Map**
- **Sphere of Influence – Collaboration Map**
- **Sphere of Influence – Business Card**

### Understanding Sphere of Influence:

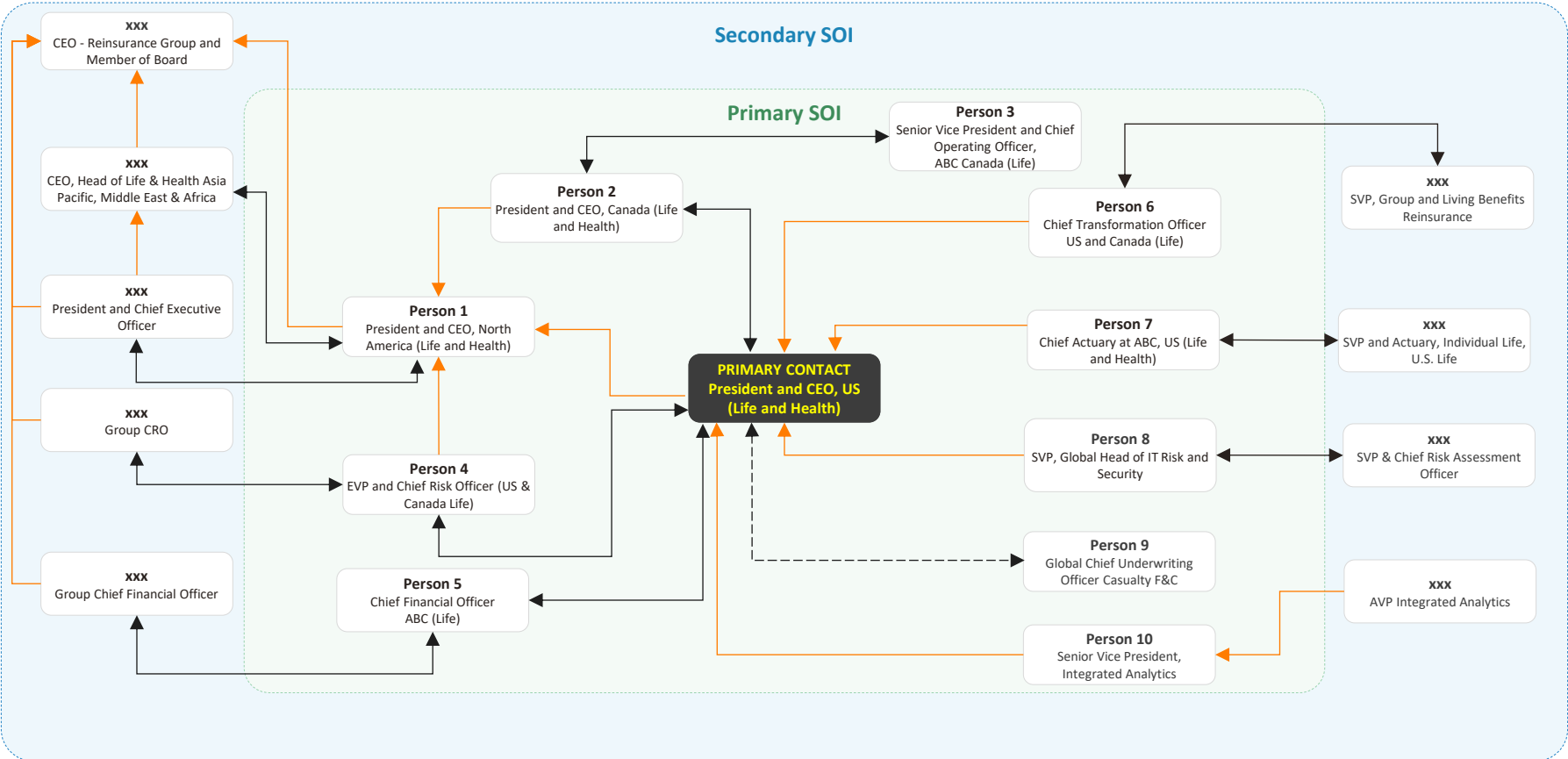
- **Strategic Navigation:** The Sphere of Influence Maps serve as strategic tools, highlighting key functions or senior leadership profiles critical to ABC's operations.
- **Adaptive Framework:** Designed to adapt to new insights, the maps evolve with contributions from account managers who may want to map out other key personnel based on invaluable ground-level intelligence and firsthand experience from their existing relationships.
- **Interpretive Guide:** A 'How to Read' slide clarifies the maps' interpretation, explaining the representation of reporting lines and collaborative ties.
- **CE & Stakeholder Insights:** We welcome the insights of key account managers for continuous refinement, ensuring the maps' ongoing relevance and precision in alignment with ABC's evolving structure.
- **Quarterly Updates:** Committed to maintaining accuracy, the maps are reviewed and updated quarterly, in line with any organizational changes and strategic developments.

## Sphere of Influence (SOI) – How to Read



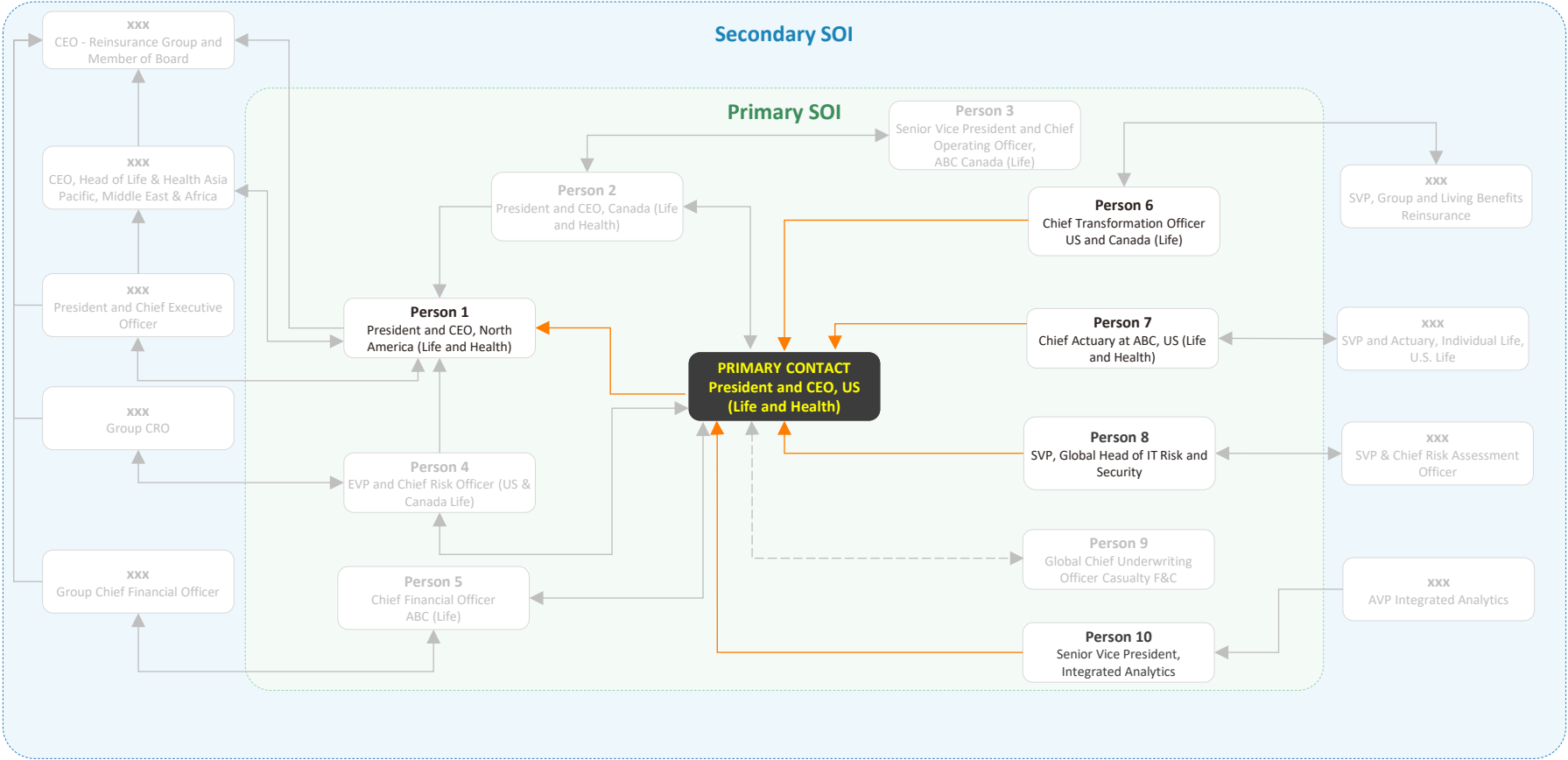
Note: <sup>1</sup>Collaboration is established based on organisation/department structure or evidences of working together on same projects or towards same business outcomes; <sup>2</sup>Potential collaboration is deduced based on a combination LinkedIn connection structure and engagement, reporting dynamics, and cross-functional connections (established via participation in same events, featuring in same company videos, part of common business publications or communication, etc.)

# Sphere of Influence (SOI) - Map



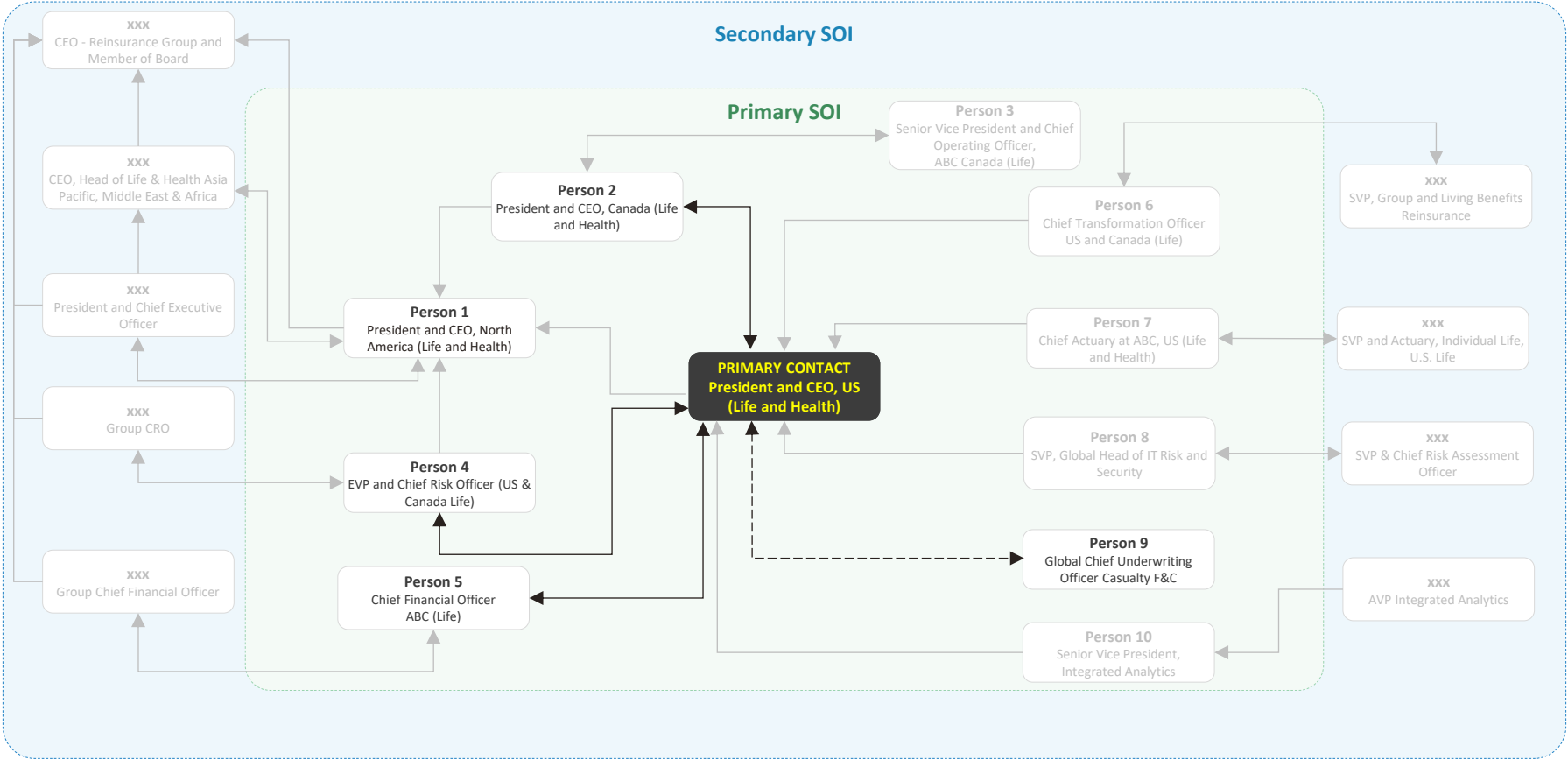
Reporting Collaboration Collaboration (Deduced)

Sphere of Influence (SOI) - Reporting



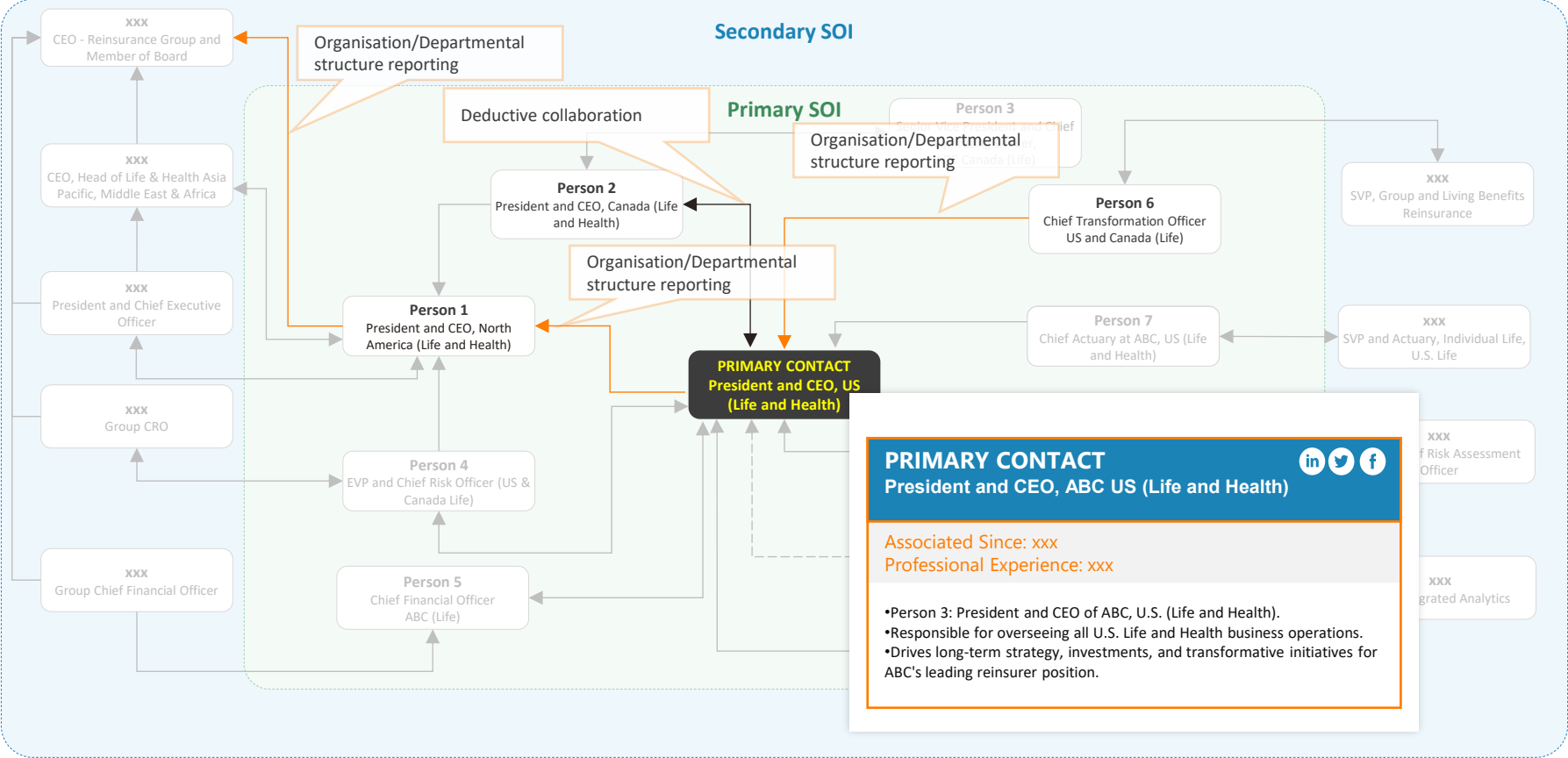
Reporting Collaboration Collaboration (Deduced)

Sphere of Influence (SOI) - Collaboration



→ Reporting   ←→ Collaboration   - - - Collaboration (Deduced)

# Sphere of Influence (SOI) – Business Card



Reporting Collaboration Collaboration (Deduced)

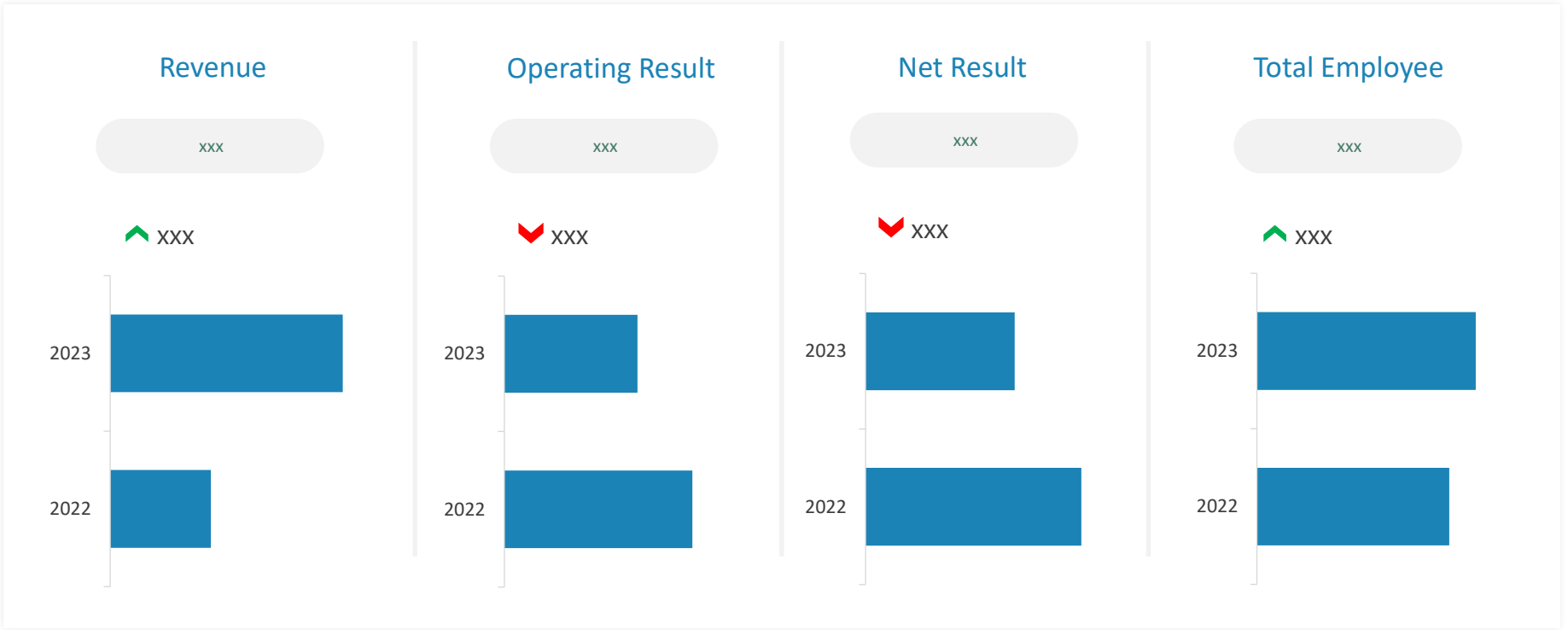
# 7. Financial Overview

- **Financial Snapshot**
- **Consolidated Financial Statement (2023 & 2022)**
- **Consolidated Financial Statement by Segments (2023 & 2022)**
- **Consolidated Financial Statement by Business Segment (2023)**
- **Insurance Revenue from Insurance Contracts Issued by Region (2023)**
- **Financial Rating**

## Understanding Financial Overview Section:

- **Developed From Publicly Available Data :** This section presents a factual representation of ABC's financial health as disclosed in the annual report and other corporate documents. It offers a snapshot of the company's financial status, without any added interpretation or analytical commentary.
- **Data Integrity:** We ensure that the data provided is the latest and most accurate, reflecting ABC's financial disclosures.
- **Non-Interpretative Approach:** The financial figures are presented without speculative analysis to maintain objectivity. The intent is to allow the financial facts to speak for themselves, enabling informed decision-making based on concrete data.
- **Regular Updates:** Acknowledging the ever-evolving nature of financial reporting, we commit to updating this section in alignment with ABC's subsequent annual reports and financial statements, ensuring ongoing relevance and accuracy.

# Financial Snapshot



# Consolidated Financial Statement (2023 & 2022)

In EUR millions (For the Year Ended December 31)	FY2023	FY2022
Insurance revenue from insurance contracts issued	xxx	xxx
Insurance service expenses from insurance contracts issued	xxx	xxx
Insurance service result from insurance contracts issued	xxx	xxx
Insurance revenue ceded from reinsurance contracts held	xxx	xxx
Income from reinsurance contracts held	xxx	xxx
Insurance service result from reinsurance contracts held	xxx	xxx
Insurance service result	xxx	xxx
Result from insurance-related financial instruments	xxx	xxx
Total technical result	xxx	xxx
Investment result	xxx	xxx
Currency result	xxx	xxx
Investment result for unit-linked life insurance	xxx	xxx
Insurance finance income or expenses from insurance contracts issued	xxx	xxx
Insurance finance income or expenses from reinsurance contracts held	xxx	xxx
Insurance finance income or expenses	xxx	xxx
Net financial result	xxx	xxx
Other operating income	xxx	xxx
Other operating expenses	xxx	xxx
Operating result	xxx	xxx
Net finance costs	xxx	xxx
Taxes on income	xxx	xxx
Net result	xxx	xxx

Source: ABC - Organization Website; ABC- 2023 Annual Report; Cognition Analysis

Consolidated Financial Statement by Segments (2023 & 2022)

In EUR millions (For the Year Ended December 31)	Reinsurance		SUB1 (Primary Insurance)	
	FY2023	FY2022	FY2023	FY2022
Insurance revenue from insurance contracts issued	xxx	xxx	xxx	xxx
Investments	xxx	xxx	xxx	xxx
Insurance contracts issued and reinsurance contracts held (net)	xxx	xxx	xxx	xxx
Major losses (net)	xxx	xxx	xxx	xxx
Natural catastrophe losses	xxx	xxx	xxx	xxx
Combined ratio Property & Casualty (%)	xxx	xxx	xxx	xxx
Combined ratio International	xxx	xxx	xxx	xxx
Investment result	xxx	xxx	xxx	xxx
Net result	xxx	xxx	xxx	xxx
Reinsurance – Life and health	xxx	xxx	xxx	xxx
Reinsurance – Property & Casualty	xxx	xxx	xxx	xxx
Thereof: International	xxx	xxx	xxx	xxx
Return on equity (RoE) (%)	xxx	xxx	xxx	xxx

# Consolidated Financial Statement by Business Segment (2023)

<i>In EUR millions (For the Year Ended December 31)</i>	Reinsurance Life & Health	Reinsurance Property & Casualty	Life and Health Germany (SUB1)	Property & Casualty Germany (SUB1)	SUB1 International
Insurance revenue from insurance contracts issued	xxx	xxx	xxx	xxx	xxx
Insurance service expenses from insurance contracts issued	xxx	xxx	xxx	xxx	xxx
Insurance service result from insurance contracts issued	xxx	xxx	xxx	xxx	xxx
Insurance revenue ceded from reinsurance contracts held	xxx	xxx	xxx	xxx	xxx
Income from reinsurance contracts held	xxx	xxx	xxx	xxx	xxx
Insurance service result from reinsurance contracts held	xxx	xxx	xxx	xxx	xxx
Insurance service result	xxx	xxx	xxx	xxx	xxx
Result from insurance-related financial instruments	xxx	xxx	xxx	xxx	xxx
Total technical result	xxx	xxx	xxx	xxx	xxx
Investment result	xxx	xxx	xxx	xxx	xxx
Currency result	xxx	xxx	xxx	xxx	xxx
Investment result for unit-linked life insurance	xxx	xxx	xxx	xxx	xxx
Insurance finance income or expenses from insurance contracts issued	xxx	xxx	xxx	xxx	xxx
Insurance finance income or expenses from reinsurance contracts held	xxx	xxx	xxx	xxx	xxx
Insurance finance income or expenses	xxx	xxx	xxx	xxx	xxx
Net financial result	xxx	xxx	xxx	xxx	xxx
Other operating income	xxx	xxx	xxx	xxx	xxx
Other operating expenses	xxx	xxx	xxx	xxx	xxx
Operating result	xxx	xxx	xxx	xxx	xxx
Net finance costs	xxx	xxx	xxx	xxx	xxx
Taxes on income	xxx	xxx	xxx	xxx	xxx
Net result	xxx	xxx	xxx	xxx	xxx

Insurance Revenue from Insurance Contracts Issued by Region (2023)

In EUR millions (For the Year Ended December 31)	FY2023	FY2022
Europe		
Germany	xxx	xxx
United Kingdom	xxx	xxx
Poland	xxx	xxx
Spain	xxx	xxx
Belgium	xxx	xxx
Others	xxx	xxx
Subtotal	xxx	xxx
North America		
USA	xxx	xxx
Canada	xxx	xxx
Subtotal	xxx	xxx
Asia and Australasia		
Australia	xxx	xxx
China	xxx	xxx
India	xxx	xxx
Japan	xxx	xxx
Others	xxx	xxx
Subtotal	xxx	xxx
Africa, Middle East		
United Arab Emirates	xxx	xxx
South Africa	xxx	xxx
Others	xxx	xxx
Subtotal	xxx	xxx
Latin America		
Total	xxx	xxx

# Financial Rating




## Group Ratings


	A.M. Best	Fitch	S&P Global Ratings
Financial strength rating	A+ (Superior)	AA (Very strong)	AA- (Very strong)




## Insurance Company Financial Strength Ratings - Reinsurance Group

Insurance Company	A.M. Best	Fitch	S&P
Company 1	A+		AA-
Company 2	A+		
Company 3	A+		
Company 4	A+		
Company 5	A+		AA-
Company 6	A+		AA-
Company 7	A+		AA-
Company 8	A+	AA	AA-
Company 9	A		A-
Company 10			AA-

<div> Insurance Company Financial Strength Ratings - Reinsurance Group</div>			
Insurance Company	A.M. Best	Fitch	S&P
Company 11			AA-
Company 12	A+		AA-
Company 13	A+		AA-
Company 14			AA-
Company 15			A+
Company 16	A+		AA-
Company 17	A++	AA	
Company 18	A+		AA-
Company 19	A+		A+

<div> Insurance Company Financial Strength Ratings - Primary Insurance Group</div>			
Insurance Company	A.M. Best	Fitch	S&P
Company 1		AA	
Company 2	A+		
Company 3			AA-

<div> Insurance Company Financial Strength Ratings - Primary Insurance Group</div>			
Insurance Company	A.M. Best	Fitch	S&P
Company 1		AA-	A
Company 2			AA
Company 3	A+		
Company 4			AA
Company 5			AA

# 8. Appendix

## Product & Services Portfolio

### Understanding Products & Services Portfolio:

Our Product & Services Portfolio overview is compiled from the latest available data, ensuring a comprehensive representation of ABC's offerings. Despite our diligence, the dynamic nature of business may lead to omissions or outdated listings. As such, this IR is structured to be updated quarterly, but we're open to and encourage interim collaborative inputs that can promptly address emerging developments or overlooked details.

Reinsurance Property & Casualty (1/2)

❑ Agribusiness insurance

- Agriculture reinsurance solutions
  - Risk capacity
  - Portfolio management
  - Product design
    - Crop hail insurance
    - Multi-peril crop insurance
    - Revenue insurance
    - Livestock insurance
    - Greenhouse insurance
    - Insurance of forestry plantations
    - Aquaculture insurance
  - Public-private partnerships
  - Capital market solutions

❑ Consulting

- Global Consulting
  - Business Advisory Consulting
    - Market entries
    - Technical due diligence
    - New business models and digital platforms
    - Provider consulting
    - Distribution channels
  - Pricing in Insurance
    - Strategy and portfolio management
    - Risk, demand and market modelling for decision-making
    - Product development and underwriting
    - Advanced analytics

○ Primary Insurance Claims Consulting

- Claims Management & Consulting Services
- Technical and strategic claims advice
- Operational excellence
- Counter-fraud management
- Third Party Administrators (TPA) management
- Claims analytics
- Other challenges
- Providing RI capacity

○ Commercial motor insurance

- Strategy & consulting
- Underwriting excellence & pricing
- Risk mitigation & digital products
- Business discovery & due diligence
- Portfolio steering and monitoring
- Reinsurance capacity

○ Insurance solutions for Electric Vehicles

- Strategy and Advisory
- Insurance Pricing
- Claims

○ Embedded Insurance

- Customized products

• Consulting

- Risk Transfer
- Capital Solutions
- Underwriting Expertise

• Consulting (cont'd)

- New Risk Solutions
- Innovative Business Model
- Insurtech

• Business Building

- Solutions for primary insurers and InsurTechs

❑ Infrastructure

- Infrastructure Risk Profiler Services

❑ Natural Catastrophes

- The natural catastrophe loss database
- Property Insurance Coverage
- Insurance Linked Securities
- Location Risk Intelligence
  - ABC Risk Suite
    - Location Risk Intelligence
      - xxxx
      - xxxx
      - xxxx
  - Location Risk Intelligence On-Demand

❑ Retroactive Reinsurance

- Prospective Structured Reinsurance Solutions
- Retroactive Reinsurance Solutions

❑ Cyber Solutions

- Reinsurance
  - Global Cyber Reinsurance
  - Cyber Reinsurance for North America
  - Cyber Reinsurance for Asia Pacific

Reinsurance Property & Casualty (2/2)

- ❑ Cyber Solutions (Cont'd)
  - Reinsurance
    - Cyber Reinsurance for Germany, Austria, and Switzerland
    - Cyber Reinsurance for Facultative and Corporates Clients
  - Reinsurance
    - Cyber Reinsurance for Facultative and Corporates Clients
    - Company2 Cyber Solutions for small to mid-sized enterprises/Company2 Cyber Suite
    - ABC Syndicate Cyber Solutions for industry clients
      - Cyber Insurance
        - First and Third-Party Cyber Risk Insurance (non-physical damage)
        - Property damage caused by cyber attacks
        - Professional Indemnity Insurance for technology companies
- ❑ Data Analytics
  - Data analytics solutions
    - Customer analytics
    - Insurance pricing & underwriting
    - Claims analytics

- ❑ Data Analytics (cont'd)
  - Underwriting Experts
  - Product Owners
  - Business Managers
  - Market-leading database
  - Web application with core actuarial products
  - Personalised consulting and tailor-made analysis
- ❑ Risk Transfer
  - Public-Private Partnership Solutions
    - Agriculture reinsurance solutions
    - Infrastructure Risk Profiler Services
    - Insurance Linked Securities
    - Property Insurance Coverage
    - Prospective Structured Reinsurance Solutions
    - Retroactive Reinsurance Solutions
- ❑ Marine
  - Global Marine Solutions
    - Reinsurance
      - xxxx
      - xxxx
      - xxxx
      - xxxx

- ❑ Marine (cont'd)
  - Global Marine Solutions
    - Reinsurance
      - Watercraft
      - Marine War
      - Offshore Energy
      - Project Cargo
    - Primary Insurance
      - Fine Art and Species
      - Cargo
      - Professional Liability
      - Custom Bonds
      - Marine Liabilities
      - Freight Liabilities
      - Marine Equipment
      - Ports and Terminals

Reinsurance Life and Health

Global

- Digital Solutions for Life & Health
  - xxxx
  - xxxx
  - xxxx
  - xxxx

- Company2 digital underwriting
  - xxxx
  - xxxx
  - xxxx
- Solutions for financial market risks
  - Financing needs
  - Existing portfolio risk management
  - New business development
  - Digitizing investment-linked life insurance

Europe & Latin America

- xxxx
- Data analytics
  - Pooling & benchmarking
  - Experience studies
  - Biometric analytics
  - Predictive analytics
  - Data integration & data engineeringUnderwriting & claims
- Medical research
- Product innovations

- Capital management
- Solutions for health insurers

United Kingdom & Ireland

- ABC United Kingdom & Ireland (Life)
  - Protection
  - Longevity
  - Structured Reinsurance

North America

- ABC Life US
  - ABC Individual Life
  - Integrated Analytics
  - Group Insurance
  - Individual Disability
  - Financial Reinsurance
  - Underwriting & Medical
  - Claim Suite

- Canada (Life)

Asia Pacific, Middle East & Africa

- Life & health solutions
- Digital solutions & product innovation
- Digital Solutions China

Industry Clients		Public Sector
<div><div><div><div><div></div><div>Corporate Risk Solutions</div></div><div><div><div>▪ ABC Facultative &amp; Corporate</div><div>▪ Property Insurance Coverage</div><div>▪ Executive liability tailored to your needs</div><div>▪ Liability solutions</div><div>▪ Covers and services for construction projects</div><div>▪ Infrastructure Risk Profiler</div><div>▪ Coverage for the power and utilities industry</div><div>▪ Optimum insurance cover for downstream energy</div><div>▪ Insurance cover for mining risks</div><div>▪ Cyber insurance for companies</div><div>▪ Industrial cyber insurance</div><div>▪ Insurance Solution for Digital Risks</div><div>▪ Earnings Insurance Protection</div><div>▪ Insurance and risk management for captives</div><div>▪ Epidemic Risk Solutions</div></div></div></div><div><div><div><div></div><div>New Tech Solutions</div></div><div><div><div>▪ IoT Cover</div><div>▪ Liquidated Damage Cover</div><div>▪ Digital Asset Protection: Custody Cover</div></div></div></div></div><div><div><div><div></div><div>Green Tech Solutions</div></div><div><div><div>▪ PV Warranty Insurance backing solar investment</div><div>▪ Offshore wind park insurance</div><div>▪ Renewable Energy and Energy Efficiency</div><div>▪ Green Hydrogen</div><div>▪ E-Mobility – Enabling the mobility transition</div><div>▪ Risk solutions for the Circular Economy industry</div><div>▪ Electrical Energy Storage Systems Insurance</div></div></div></div><div><div><div><div></div><div>Weather &amp; Agro Solutions</div></div><div><div><div>▪ Weather Risk Transfer Solutions</div><div>▪ Agribusiness insurance coverage</div></div></div></div></div></div></div></div>	<div><div><div><div><div></div><div>Parametric Solutions</div></div><div><div><div>▪ Parametric Solutions</div><div>▪ xxx</div></div></div></div><div><div><div><div></div><div>Aviation &amp; Space Solutions</div></div><div><div><div>▪ Space and satellite insurance solutions</div><div>▪ Aviation Insurance Solutions</div><div>▪ xxx</div></div></div></div><div><div><div><div></div><div>ABC Risk Suite</div></div></div></div></div></div></div>	<div><div><div><div><div></div><div>Agribusiness Insurance</div></div><div><div><div>▪ Agriculture reinsurance solutions</div></div></div></div><div><div><div><div></div><div>Captive insurance and risk transfer</div></div><div><div><div>○ ABC F&amp;C</div><div>○ ABC F&amp;C</div><div>○ Extreme weather</div><div>○ Physical risks</div></div><div><div><div><div></div><div>Capital management</div></div></div></div></div><div><div><div><div><div></div><div>Cyber Solutions</div></div><div><div><div>Epidemic risk solutions</div><div>Industrial cyber insurance</div><div>Infrastructure Risk Profiler</div><div>Insurance Linked Securities</div><div>xxx</div><div>xxx</div><div>xxx</div></div></div></div></div></div></div></div></div></div>

- ❑ **SUB1 Pension**
  - **Pension Insurance**
    - Eco-pension Opportunity
    - Basic Pension
    - Company Pension Scheme
    - Private Pension
    - Immediate Annuity
  - **Financial Insurance**
    - **Building Savings & Financing**
      - Building Loan Contract
      - Real Estate
    - **Investment**
      - Wealth Policies
      - Investing in Mutual Funds
      - Kids' Policies
      - Monthly Allowance
- ❑ **SUB1 Insurance**
  - **Dental Insurance**
    - Dentures
    - Dentures with implants
    - Doubled fixed subsidy for dentures
    - Tooth preservation
    - Supplementary dental insurance for private patients >
  - **Health Insurance**
    - Comprehensive Health Insurance
    - Aid Insurance
  - **Long Term Care Insurance**
    - Private long-term care insurance
    - Supplementary long-term care insurance
    - Care Protection Package

- ☐ **SUB1 Insurance (cont'd)**
  - **Accident Insurance**
  - **Term Life Insurance**
  - **Death Benefit Insurance**
  - **Disability Insurance**
    - Occupational Disability
    - Basic Disability
  - **Legal Protection Insurance**
    - Tenants, Landlords or owners
    - Traffic legal protection
  - **Liability Insurance**
    - Private Liability
    - Homeowners and Landowners Liability
    - Water Damage Liability
    - Horse Owner Liability
    - Dog Owner Liability
    - Builders Liability
    - Hunting Liability
    - Water Sports Liability
  - **Household Goods & Buildings**
    - Household
    - Property Insurance
    - Art Insurance
    - Warranty Insurance
    - Homeowners Insurance
    - Glass Insurance
    - Internet Protection Letter
- ☐ **SUB1 Travel**
  - **Travel Insurance**
    - All-round carefree travel Insurance
    - Student Travel Insurance
    - Travel protection for long-term Stays

- ☐ SUB1 Travel (cont'd)
  - Travel Insurance
    - Rental RV Excess Protection
    - Travel Cancellation Insurance
    - Incoming Insurance
    - Group Travel Insurance
    - Seminar Insurance
    - Camping Insurance
  - Car Insurance
    - Car Insurance
    - Motorcycle Insurance
    - Letter of Protection
    - E-car Insurance
    - Insurance for Special Vehicles
    - Moped Insurance
    - E-Bike Insurance
- ☐ SUB1
  - Direct Insurance (by phone or internet)
- ☐ Company1 Health Insurance
  - Private Health Insurance
    - Employees, Self-employees & Freelancers
    - Civil Servants and Trainee Civil Servants
    - Daily Sickness Allowance Insurance
  - Supplementary Insurance
    - Hospital
    - Dental
    - Outpatient
    - Long-term care

- ❑ **Company1 Health Insurance (cont'd)**
  - **Travel Insurance**
    - Withdrawal & Termination
    - 12 months Travel
  - **Business**
    - Company Health Insurance
    - Group Insurance

SUB1 International

<div><div><input type="checkbox"/> SUB1 Austria International AG</div><div><div>Life Insurance</div><div>Property &amp; Casualty Insurance</div><div>Legal Protection Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Insurance (Belgium)</div><div><div>Life Insurance</div><div>Casualty Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 (China)</div><div><div>Life Insurance</div><div>Health Insurance</div><div>Brokers Segment</div></div></div> <div><div><input type="checkbox"/> SUB1 Czech Republic</div><div><div>Legal Protection Insurance</div><div>Travel Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Denmark</div><div><div>Travel Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Estonia</div><div><div>Health Insurance</div><div>Life Insurance</div><div>Property &amp; Casualty Insurance</div><div>Legal Protection</div></div></div> <div><div><input type="checkbox"/> SUB1 - Branch France</div><div><div>Industrial Business (Property Insurance)</div></div></div> <div><div><input type="checkbox"/> SUB1 (Great Britain)</div><div><div>Industrial business (Property Insurance)</div><div>Travel Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Greece</div><div><div>Life Insurance</div><div>Health Insurance</div><div>Property &amp; Casualty Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Hungary</div><div><div>Travel Insurance</div></div></div>	<div><div><input type="checkbox"/> SUB1 India</div><div><div>Property &amp; Casualty Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Italy</div><div><div>Travel Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Latvia</div><div><div>Property &amp; Casualty Insurance</div><div>Health Insurance</div><div>Life Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Lithuania</div><div><div>Property &amp; Casualty Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Luxembourg</div><div><div>Life Insurance (Luxembourg and Germany)</div></div></div> <div><div><input type="checkbox"/> SUB1 Netherlands</div><div><div>Legal Protection Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Norway</div><div><div>Health Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Poland</div><div><div>Property &amp; Casualty Insurance</div><div>Life Insurance</div><div>Travel Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Singapore</div><div><div>Property &amp; Casualty Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Spain</div><div><div>Travel Insurance</div><div>Health Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Sweden</div><div><div>Travel Insurance</div></div></div> <div><div><input type="checkbox"/> SUB1 Thailand</div><div><div>Property &amp; Casualty Insurance</div></div></div>
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## Truly Exponential

*Early on, we have embraced new technologies to create a completely digital workplace where teams distributed around the world work seamlessly across the virtual & physical environment.*

*Our teams operate digitally as they would from the office. For us, geography is history!*

*Of course, we see the significance of the physical world we live in and the timeless charm and effectiveness of in-person meetings and we are glad to get on the road or meet at our offices to engage with our clients who prefer to do business in person.*

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# THANK YOU