

Baloise Vie Luxembourg (FPS)

Infographic Overview

2019 edition - Key figures at 31/12/2018

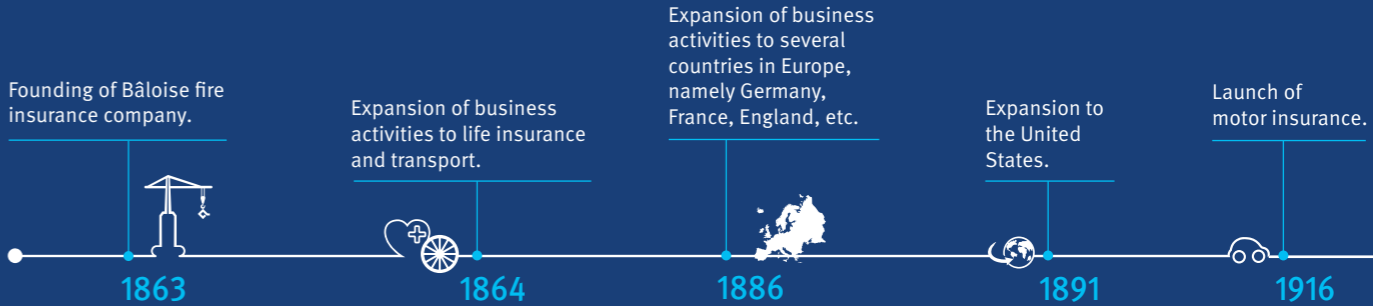
The Baloise Group

Established in Basel, Switzerland, the **Baloise Group** is a European provider of insurance and pension solutions.

The group's registered shares are listed on the **SIX Swiss Exchange**, and voting rights are restricted to 2.5%, making it impossible for any hostile takeover bids.

At the start of 2017, Baloise Holding set out a '**Simply Safe**' strategic plan around 3 targets to achieve between now and 2021: a cashflow of 2 billion Swiss Francs in the holding company, acquire 1 million new customers (30% more), and become one of the industry's most popular employers.

Historic



Since
1863

Solvency ratio*
242%

Rating S&P
A+

* According to the Swiss Solvency Test (SST)

Key figures

Strong presence in Switzerland and focus on the European continent (Belgium, Luxembourg, Germany).

› **GERMANY** Business volume (CHF million)

Life: 385.7 | Non-life: 803.1
Investment-type premiums: 227.1

› **BELGIUM** Business volume (CHF million)

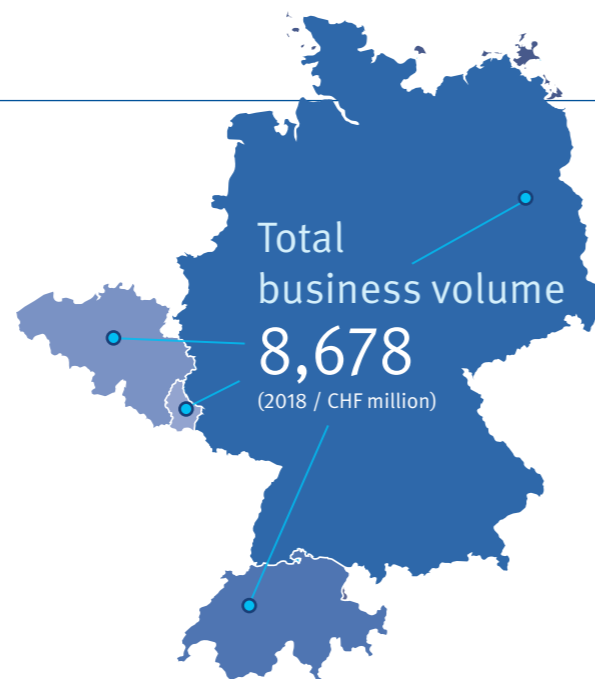
Life: 166.1 | Non-life: 1.099.6
Investment-type premiums: 456.6

› **LUXEMBOURG** Business volume (CHF million)

Life: 80.5 | Non-life: 134.5
Investment-type premiums: 1,116

› **SWITZERLAND** Business volume (CHF million)

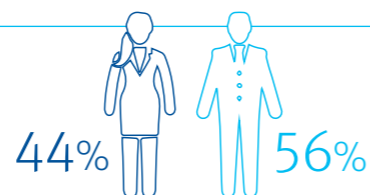
Life: 2,728 | Non-life: 1,349.2
Investment-type premiums: 112.3



Baloise Group Collaborators

7,203
employees

Average length of employment:
13 years



Switzerland
3,782

Germany
1,722

Belgium
1,224

Luxembourg
475

52.51 %

23.91%

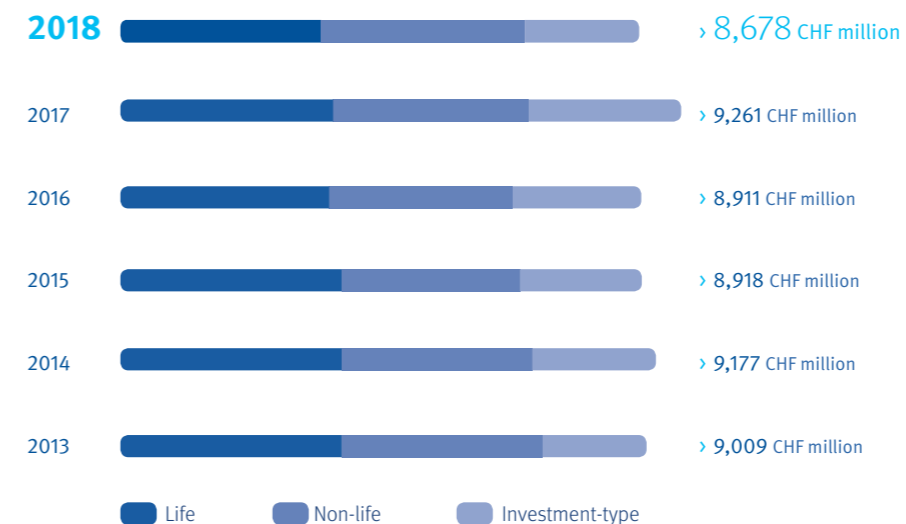
16.99%

6.59%

Business volume per country (%)



Changes in total business volume (%)



Net combined ratio of
91.7 %

Equity of
6,008 CHF million

Profit of
523 CHF million

Return on equity (RoE)
8.6 %

New business margin of
48.5 %

› Regulatory capital among the highest in Europe

Bâloise Vie Luxembourg

Focused on the distribution of investment-linked life insurance products under the **Free Provision of Services (FPS)**.

The Baloise Group has been providing insurance services in the Grand Duchy of Luxembourg since 1890 and is firmly established in the economic and social fabric of the country. After the introduction of the third Life Directive which defines and outlines the Free Provision of Services (FPS), **Bâloise Vie Luxembourg** has specialised in the preparation of tailor-made life insurance solutions across the European Union since 1996.

Thanks to its financial expertise and command of asset management and inheritance planning tools, **Bâloise Vie Luxembourg** offers innovative, customised solutions for a base of demanding investors who seek to combine the management, conservation and transfer of their assets with ease.

The development of stable partnerships based on trust is in line with our values of **transparency, respect and honesty**.

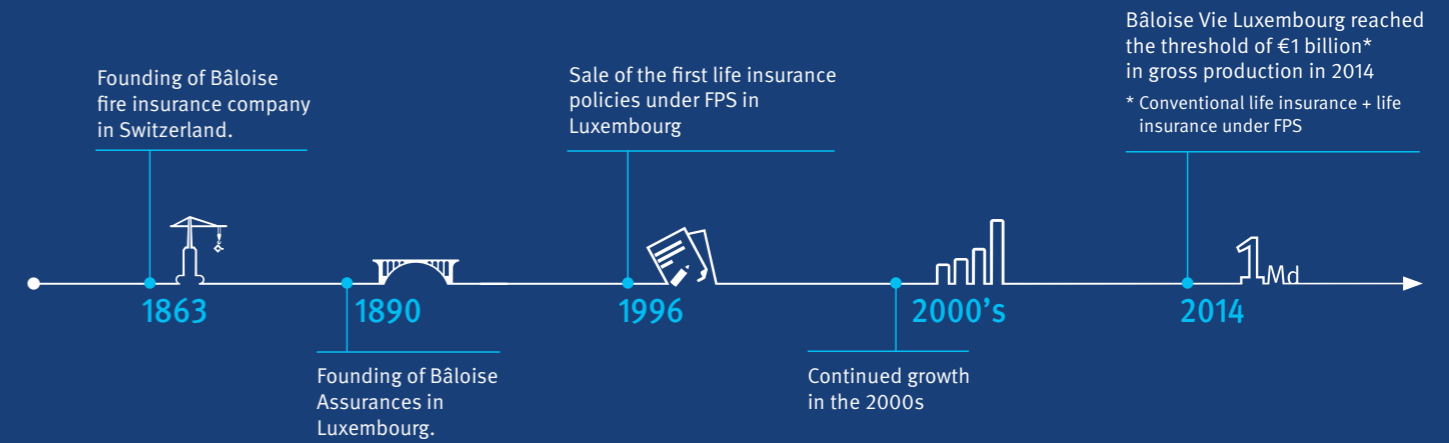
Expertise
Excellence
Independence

Since
1890
Life FPS: 1996

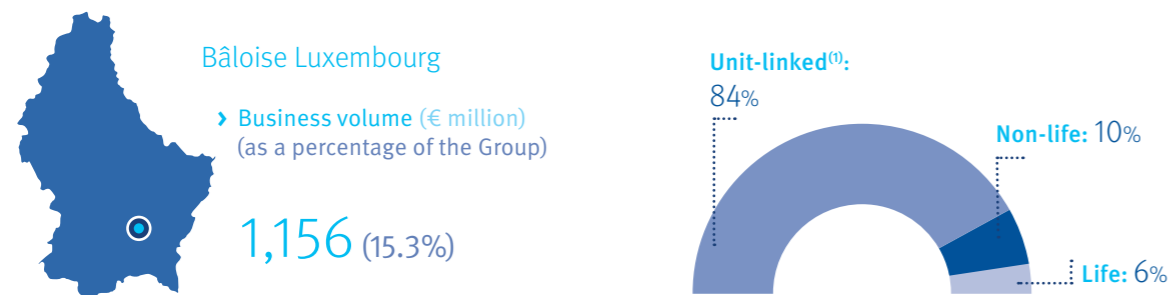
Assets under management
9.3 bn €

Solvency ratio*
181.7%

Historic



Key figures



Baloise Vie Luxembourg employees



Assets under management⁽¹⁾

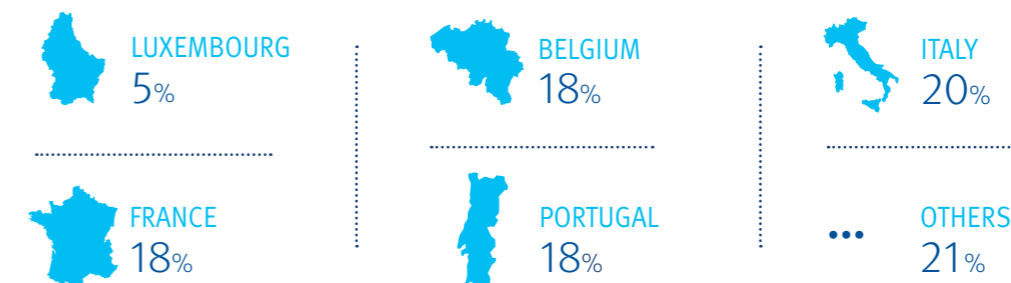


⁽¹⁾ Partly attributable to Baloise Life Liechtenstein (integrated into the Luxembourg business)

Growth in receipts⁽¹⁾

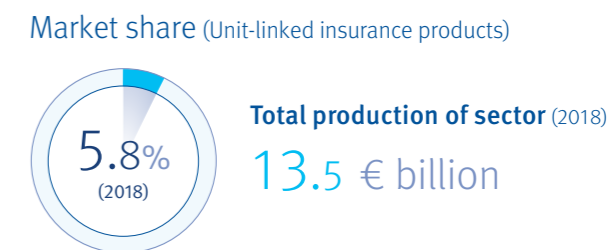


Geographical breakdown of premiums written⁽¹⁾



Result
7,649,720 €

Solvency ratio⁽²⁾
181.7%



⁽¹⁾ Partly attributable to Baloise Life Liechtenstein (integrated into the Luxembourg business)

⁽²⁾ According to Solvency II

Baloise Vie Luxembourg life insurance policies are distributed in most of the countries of Western Europe, in particular, Belgium, France, Italy, Spain, Portugal, Germany, Austria, UK, Finland, Malta, Netherlands, Poland and Sweden.





Bâloise Vie Luxembourg

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