

## Press Release

March 2, 2021 - N° 6

### SCOR announces the publication of its 2020 Universal Registration Document

SCOR's 2020 Universal Registration Document ("*Document d'enregistrement universel*") was filed with the French financial market authority, the *Autorité des marchés financiers* (AMF), on March 2, 2021.

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 2020 annual financial report;
- the report of the board of directors on corporate governance;
- the description of the share buyback program.

\*

\* \*

#### Contact details:

##### Media

Jérôme Guilbert  
+33 (0)1 58 44 79 19  
[media@scor.com](mailto:media@scor.com)

##### Investor Relations

Olivier Armengaud  
+33 (0)1 58 44 86 12  
[oarmengaud@scor.com](mailto:oarmengaud@scor.com)

LinkedIn: [SCOR](#) | Twitter: [@SCOR\\_SE](#)

## Press Release

March 2, 2021 - N° 6

### General

The 2020 universal registration document filed on March 2, 2021, under number D.21-0084 with the French *Autorité des marchés financiers* (AMF) ("Universal registration document") is posted on SCOR's website [www.scor.com](http://www.scor.com)

### Forward-looking statements

This document includes forward-looking statements and information about the objectives of SCOR, in particular, relating to its current or future projects. These statements are sometimes identified by the use of the future tense or conditional mode, as well as terms such as "estimate", "believe", "have the objective of", "intend to", "expect", "result in", "should" and other similar expressions. It should be noted that the achievement of these objectives and forward-looking statements is dependent on the circumstances and facts that arise in the future.

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

Forward-looking statements and information about objectives may be impacted by known and unknown risks, uncertainties and other factors that may significantly alter the future results, performance and accomplishments planned or expected by SCOR.

The full impact of the Covid-19 crisis on SCOR's business and results can still not be accurately assessed at this stage, given the uncertainty related both to the magnitude and duration of the Covid-19 pandemic and to the possible effects of future governmental actions and/or legal developments in this context. This uncertainty follows from the considerable difficulty in working on sound hypotheses on the impact of this crisis due to the lack of comparable events, the ongoing nature of the pandemic and its far-reaching impacts on the global economy, on the health of the population and on our customers and counterparties.

These hypotheses include, in particular:

- the duration of the pandemic, its impact on health on the short and long term,
- the availability, efficacy, effectiveness and take-up rate and effect of the vaccines;
- the response of government bodies worldwide (including executive, legislative and regulatory);
- the potential judicial actions or social influences;
- the coverage and interpretation of SCOR's contracts under these circumstances;
- the assessment of the net claim estimates and impact of claim mitigation actions.

Therefore:

- any assessments and resulting figures presented in this document will necessarily be rough estimates based on evolving analysis, and encompass a wide range of theoretical hypotheses, which are still highly evolutive;
- at this stage, none of these scenarios, assessments, impact analyses or figures can be considered as certain or definitive.

Forward-looking statements mentioned in the Universal registration document are not "profit forecasts" within the meaning of Article 1 of Commission Delegated Regulation (EU) 2019/980.

### Financial information

The Group's financial information contained in this 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 financial results for the full year 2020 included in the document have been audited by SCOR's independent auditors.

Unless otherwise specified, all figures are presented in Euros. Any figures for a period subsequent to December 31, 2020, should not be taken as a forecast of the expected financials for these periods.

The Group solvency ratio disclosed in this document is not audited. The Group solvency final results are to be filed to supervisory authorities by May 2021 and may differ from the estimates expressed or implied in this report.