



Andreas Berger

A head in Switzerland
and a heart in Portugal

Andreas Berger was announced as the new Chief Executive Officer of Swiss Re Corporate Solutions in fall of 2018 and he started in the new role in March 2019. His journey to taking on the leadership of the commercial insurance arm of the Swiss Re Group started in Rwanda with stops in Portugal, Paris, Germany and London before ending up in Zürich. Ana Cristina Borges, Executive Director, MDS Portugal, went to meet him for FULLCOVER in the organisation's visually striking headquarters on the shores of the Lake Zürich. They discussed his earlier life in Portugal, what drives him as a leader, and the importance of global resilience especially in times of COVID-19. He addressed the protection gap and his views on innovation and how the insurance model needs to change to meet customers' needs.

[Andreas Berger](#) started his insurance career in 1995 as a leadership trainee at Gerling Group. Having held several management roles there, he joined Boston Consulting Group before returning to Gerling in 2004 as Head of Commercial Business and International Programs and Affinity Business. In 2006 he joined the then newly created Allianz Global Corporate & Specialty SE (AGCS) as its Global Head of Market Management & Communication establishing an overall market management function for the corporate client segment. He was then appointed AGCS Chief Executive Officer, Regional Unit London where he was responsible for the UK, Ireland, South Africa, the Middle East and Benelux territories. In 2011 Andreas joined the AGCS Board of Management as Chief Regions & Market Officer (Central & Eastern Europe, Mediterranean, Africa and Asia) and assumed responsibility for the Global Broker Channel Distribution for the Allianz Group. Andreas joined Swiss Re in March 2019 as Chief Executive Officer Corporate Solutions and is a member of the Group Executive Committee. He holds master's degrees in Law and Business Administration. He sits on the Executive Committee of the International Insurance Society and is an honorary member of the selection committee of the Collège des Ingénieurs in Paris.



Click to watch the video about
Swiss Re Corporate Solutions



Ana Cristina Borges and Andreas Berger

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While the COVID-19 crisis impacts our whole industry, it also reveals its problems: Commercial insurance, with its old-fashioned systems, processes and delivery mechanisms, has been slow to adapt to the digital age in which fast and efficient customer service is key. We must rethink our approach and use the momentum of the current crisis as a catalyst for change.”

So, what attracted you to join Swiss Re Corporate Solutions?

When you work in the insurance industry, Swiss Re is a point of reference that will likely influence your work somehow or even career from day one. Most people in the industry know the *sigma* studies from the Swiss Re Institute. And if you're lucky enough, you're invited to the Centre for Global Dialogue in Rüslikon, which is a unique and inspirational place. Swiss Re's standing is driven by its very strong purpose – to make the world more resilient – and it is this purpose that attracts open-minded and globally interested individuals.

We are surrounded by risk – it's attached to everything we do and engage with. While risk is nothing negative *per se*, we must be conscious of it and find ways to address and mitigate it. On a global scale we see the impact of natural catastrophes on individuals, institutions and society at large. All too often, there is a gap between the economic losses and insured losses in many parts of the world – the protection gap – which can create significant costs for businesses and societies. The Swiss Re Group wants to close this protection gap and to make the world and its inhabitants more resilient. It is this drive, this purpose, that made me want to join the business.

When you get closer to Swiss Re, you see the people behind this over 150-year old institution. Swiss Re is a very collaborative, open environment with creative, energized, globally-focused people. Their ideas and solutions – combined with our collective risk insight, strong balance sheet and direct access to global risk pools – enable us to bring our purpose alive.

What made you choose the insurance industry as a career?

I never thought of insurance as a career, although, as a child, I knew about the industry because I saw the companies in their monumental buildings, like forts that one couldn't penetrate. It felt like they had something to hide behind those big walls.

I actually got into insurance in a fairly unique way. In 1988, I was in Paris studying business. One evening, talking with old school friends, I shared my excitement of studying in such an amazing city but mentioned I was keen to experience a wider, international life. I thought nothing more of the conversation but then a week later I received a letter from Allianz. While I knew of the company, I had no insurance or relationship with them. The letter said, “Dear Mr Berger, my children told me about what you are doing, and I would like to invite you to come to the Allianz office on 17 April 1988 at 10am.” I thought, why not, there might be an internship or other opportunity. When the day came, I arrived at the office and was ushered into a room. A group of men in dark suits walked in and the tallest of the group, who seemed familiar, stepped forward and said, “Welcome Mr Berger, please don't worry, I'll explain everything later.” I was then introduced to the others as a representative of the embassy of the Republic of Rwanda. I was very surprised, to say the least!

I was then taken into a room with a round table and numerous nations' flags including one for Rwanda, which had two name tags in front of it: one for the Rwandan ambassador and the



other for me. I was attending a discussion about the development of cooperation agreements to support multinational programmes between the state-owned insurance companies in North and West Africa and Allianz. Following the meeting, I was asked if I would like to become a project assistant. I was paid 100 deutsche marks a day (equivalent to around €50 today), which was a fortune for me at the time.

The role took me to Senegal, the Ivory Coast, Tunisia and Morocco. It was not without incident as for instance we were on the second last aircraft to leave Algeria before the civil war between the government and various Islamic rebel groups commenced at the end of 1991.

I went on to spend four years with Allianz while completing my studies and, at the end of the project, I was offered a full-time role. However, I had already received an offer from Gerling Insurance. But I would return to Allianz later in my career.

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What are the key ingredients for successful and strong leaders?

Knowing and listening to people are key to understanding where the organisation stands. Only then can we determine our efforts in bringing people along and getting them excited about a new vision or strategy. In my first months with Swiss Re, I went on a “Listening Tour”, travelling to 20 locations across Europe, the United States, Latin America, Asia and Africa to get to know our teams, talk with our employees as well as our stakeholders and meet with brokers and clients.

I like being both visible and approachable, however I believe that every employee, regardless of role or level, can be a leader in seizing opportunities within their own area of influence. Our internal ‘leadership from every seat’ initiative focuses on taking on this self-responsibility and joining efforts that foster faster decision-making and high performing team collaboration without necessarily needing a leader to drive it.

How you deal with setbacks is an important way to improve and develop leadership skills. Can you share any examples?

I participated in one of our internal ‘Experience Night’ series of events, where leaders share their failures with the aim of helping to demystify the negativity associated with it.

I spoke about a moment in my professional career, where as a leader, I didn’t realize a serious burn out condition in one of my people. That hit me hard, as I strongly believed I was a people person and, as such, should have recognised this earlier. What I learned is that taking care of our people starts with the leader, but ultimately needs a broader support network that joins forces.

Can you tell us more about your Latin American business including the joint ventures with leading banking and financial services partners?

Latin America is a high-growth market and we are very happy and proud that our portfolio in the region represents around 12% of our gross written premium. Of course, like other high-growth markets, the region can be volatile, so you need to look at it from a longer-term perspective.

We see economic volatility at an individual country level, Brazil for example. But reforms such as those on pensions will prove to be a starting point for increased levels of economic



Swiss Re Centre for Global Dialogue, Rüslikon (Zürich)

and investment activity. Yes, there are still some uncertainties but when you speak to the locals, they say it cannot get any worse, so every reform will bring improvement. So, by already operating in the country and understanding the dynamics we will be participating in the upswing.

Swiss Re Corporate Solutions has a strong presence in Latin America, supported by our two joint venture partnerships. We believe that, in our business segment, growth in these markets is hard to achieve organically at scale. That's why we identified the right partners – when we combine their very good market access with our industry insight, expertise and tools, we're meaningful in the market.

We teamed up with Seguros Confianza, Colombia's leading specialty insurer that provides Colombian corporate clients local access to our commercial insurance products and services. In Brazil, we have a joint venture with Bradesco Seguros, that has created a leading commercial large-risk insurer with a distribution network of more than 4,500 bank branches and approximately 40,000 insurance brokers and agents.

Turning to another growth region, Africa. MDS Group and Brokerslink have a strong and growing presence in Africa. What are your views on the continent's growth prospects as well as the international and domestic opportunities for the insurance industry?

In the global economy and world of insurance, the drive is for growth. When you look at gross domestic product (GDP) growth figures you

will find several African countries at the top of the list. In relative terms, these countries have a healthy GDP growth, so the question is: what is the outlook? The continent of Africa has tremendous potential, not least because of its demographics and ability to bring the youth into economic activity.

However, to try and work in Africa from a remote office outside the continent does not really work; if you are not seen, if your commitment is not visible, it will be hard to achieve success and, once committed, you must make choices and have priorities as you cannot tackle the whole of Africa.

While insurance penetration is still low in this region, we have to be smarter. We cannot apply the same lessons from more mature markets when they were first opening up. For example, today's generations have made significant leaps forward in the use of technology such as mobile phones. When you imagine the functionality that smartphones can provide people versus a landline, you will see just how far of a technological leap the population has made.

For the insurance industry, you cannot think in the traditional way about distribution channels. Rather than agencies, you are looking at mobile access. The tools are there but you need to be thinking local rather than global, or that you can replicate a successful model used in the past and apply it to a new continent or market.

Another aspect that insurers and brokers need to consider is that Africa is a territory made up of 54 different countries. To trade insurance, you must have a licence in each of the countries. But with many of these having populations in single digit millions, it does not make commercial sense to deploy capital and resources in each and every African country. It is for this reason that I would advocate the regional integration principle similar to that used in the creation of a unified insurance market in the European Union with its freedom of service approach. By applying this thinking to the African continent, you could generate growth within larger territories and addressable markets that would probably attract more people to invest from an insurance perspective.

Growth starts with infrastructure, so our mandate is to secure and protect local infrastructure, make it resilient. As the continent's ports, railways and airports develop, Africa will become a market of the future and we will expand our support for the continent through activities around infrastructure.



The Pandemic Crisis

Our interview with Andreas Berger took place before the COVID-19 pandemic crisis hit us all. So we picked up with him again recently to ask his opinion on the preparedness of the insurance industry and how Swiss Re Corporate Solutions is responding to the pandemic.

COVID-19 created a global crisis that speaks to the very purpose of the Swiss Re Group – to 'make the world more resilient'. During our 150-year history, we've seen many crises, and – thanks to our solid balance sheet and broad risk knowledge – continued to serve and support customers through tough times. Knowing adversity would strike again, we built an agile working culture and strong infrastructure. This preparation, coupled with the hard work of our Claims, Operations and market-facing colleagues, allowed Swiss Re Corporate Solutions to uphold our commitment to be accessible and responsive to customers and brokers during the current pandemic. Despite being physically distant, my relationships with employees, customers, brokers and industry peers have grown even stronger as we look for community, personally and professionally, and try to build a stronger tomorrow.

Indeed we need to look to the future. While COVID-19 impacts our whole industry, it also reveals its problems: Commercial insurance, with its old-fashioned systems, processes and delivery mechanisms, has been slow to adapt to a digital age that values fast, efficient customer service. The industry lacks a holistic end-to-end view of the value chain and approaches to systematically gather, analyse and use data. These shortcomings often result in poor customer experience. Clients deserve better. We must rethink our approach and use the momentum of the current crisis as a catalyst for change. COVID-19 means a new reality; it's up to us to define what it looks like: by addressing industry inefficiencies now we will improve the customer experience, and be better prepared for global crises in the future. Ultimately, we have the strength to make the world more resilient.

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The role and relevance of brokers attracts differing opinions. What is your vision for the future of commercial insurance distribution?

Brokers are an important business partner for us, but the question has to be what role do they play? In traditional insurance market terms, the broker was the intermediary between the insurance company and the insured. Going forward, access to the customer base is now important but, with technology, we need to understand what 'access' really means. Is the broker really the intermediary or are there other roles they can play in the future? Perhaps a consultant or advisor to the customer, or they could be an ecosystem partner.

The question about role can also be asked about the insurer. Swiss Re Corporate Solutions decided that we do not just want to be a capacity provider. We stand for more than that. Yes, we have a strong balance sheet, but we also have profound risk insight, and customers and brokers value this. We believe that combining our insight with

technology, provides a differentiated offering that few in the insurance industry can provide. So, with the right business partner, we can work together to address a customer's pain points. We need to have a common understanding of what customers need and, to address those needs, we have to decide between us who adds the most value and then how to best help customers solve their problems.

In the future, I think we will have less conversations about customer ownership. The 'wall' between the insured and the intermediary on one side, and the capacity provider on the other, will disappear. The current model is outdated and expensive, and no longer adds value. Customers are asking more and more about where their premium dollar is being spent and where they receive value.

In today's world, 40% of each premium dollar goes into the expense ratio. You must ask what adds value and what can be reduced, otherwise there is no future for us in this industry.

Ecosystems are the new economic and business markets – they combine a variety of services and vendors on one platform to offer a holistic experience to the customer. According to the Swiss Re Institute's recent report on [Digital Ecosystems](#), ecosystems are increasingly extending the boundaries of value creation in re/insurance. McKinsey, the business management consultancy, says that by 2025, 30% of all global revenues will be generated by ecosystems. They are breaking up the existing value chains, so we naturally need to respond to this development.



[Click to access the report on Digital Ecosystems](#)





Andreas Berger with José Manuel Fonseca, Brokerslink chairman and Swiss Re and Brokerslink senior executives during the announcement of the strategic partnership

Why have you chosen to partner with Brokerslink in the development and delivery of a dedicated international insurance programme management platform for its partners and affiliates worldwide?

Brokerslink combines a global broking company and a worldwide broking network with partners and affiliates in more than 113 countries. Just like us, Brokerslink specialises in professional, innovative risk management and insurance expertise, international market connections, and world-class advisory services.

We're excited to be collaborating with Brokerslink on a business platform that will enable its broker partners and affiliates to manage and deliver structured and compliant international and cross-border programmes as part of its growing international portfolio, from a single online platform.

In Brokerslink, we found a partner who shared our view that the delivery of products and services to multinational customers could be improved and was looking to find ways to solve the challenges that existed in meeting their needs. We already had a trusted relationship, so we were able to sit down and explore how we could align our mutual interests. The resulting solution combines our modern technology and risk insight on one platform that is customized to meet the needs of Brokerslink and its network of partners and affiliates.

We shouldn't underestimate the work and effort needed to deliver this solution – and the work that will continue to ensure we are best placed to address the inevitable future changes in our market. That's why having the right partner is so important in achieving a solution. But this innovation and work will pay off; Brokerslink will be able to manage all of its multinational and cross border business on this single platform, which means we'll be faster, more efficient and translates into better service for our mutual customers.

What are the critical risks that our societies face today and how do you think the insurance industry can continue to provide relevant and valuable risk transfer solutions?

Beside the growing risks arising from globalisation, our societies face risks from advanced technological and economic developments, geopolitical events, climate change and health issues as we see with pandemics like COVID-19 – to name just a few. With these trends, insurers need to play a central role in ensuring systemic and societal resilience by investing in risk prevention, absorbing shocks, and helping businesses get back in operation following adverse events, such as the current global crisis.



Click to watch
Andreas Berger
video on the
partnership

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Click to watch the video about the new type of insurance to protect the coral reefs



Right now it means sharing our risk know-how for making thorough pre-start up plans that help our clients ensure a safe return to operation and avoid unnecessary set-backs or further business interruptions. We also began conducting virtual site visits. By using technology, our Risk Engineers can understand the specific details of individual sites to help businesses mitigate their risk while at the same time protecting the health and safety of themselves and others. These are just two examples how at Corporate Solutions, we continually invest into having state-of-the-art insurance solutions as well as our Innovative Risk Solutions (IRS) to best meet the shifting risk requirements of our global clients.

We are told the world is sleep-walking into environmental catastrophe with growing concerns around extreme weather and the impact of climate change. What is your view on the issue? What role must the insurance industry play in addressing these risks?

Managing climate and natural disaster risk is at the core of what we do. Rising temperatures and heavier precipitation are likely to increase the damage caused by wildfires, drought, heatwaves, torrential rain and flooding in many locations around the world. If unmitigated, some of these

risks may become almost uninsurable or very expensive to cover in the future. This would widen the protection gap even further. Therefore, our climate change strategy is founded on advancing our knowledge and understanding of climate-related risks as well as quantifying and integrating them into our risk management, sustainable underwriting and investment frameworks.

Developing innovative products and services to mitigate or adapt to climate risk is vital and we take this responsibility very seriously. For example, we're helping to protect the largest barrier reef in the Western Hemisphere, the Mesoamerican Barrier Reef System in the Caribbean Sea, with insurance against hurricane damage – the first solution of its kind in the world.

Sustainability is a strategic priority for Swiss Re and our Group sustainability strategy aims to embed sustainability into all our activities. We set ourselves ambitious targets: helping to mitigate climate risk and advancing the energy transition, striving to reduce societal vulnerabilities with re/insurance solutions and investments, and increasing the availability and affordability of insurance and risk knowledge worldwide.

In my view, the insurance industry must continue to raise awareness about climate change risks through dialogue with clients, employees and the public, and become a strong advocate for a worldwide policy framework for climate change.

Are insurers doing enough to address the protection gap through more accessible insurance products and providing solutions such as parametric insurance to supporting the communities they operate in?

Access to insurance is an important contributor to economic development and societal resilience, and Swiss Re works strategically with public sector bodies to improve risk resilience. Understanding these risks and their implications on communities requires building and managing partnerships with world-class academic and research institutions. Our Swiss Re Institute provides cutting-edge risk research not only to internal and external stakeholders, but also to the global insurance industry, to foster the knowledge sharing and collaboration needed to fulfil our global responsibility.

Given the growing interest in parametric insurance, Swiss Re Corporate Solutions offers, and continues to develop, a broad range of parametric products, including a standalone haze insurance solution and the first-ever





Swiss Re promoting diversity by covering their headquarters in rainbow colours

typhoon warning insurance in Asia. In Japan, we introduced parametric solutions in partnership with a local bank and are the first and only insurer in Japan with a licence for parametric solutions. We also offer parametric windstorm and earthquake insurance in the United States, and in Europe, we provide coverage for companies exposed to high or low water levels.

Diversity and inclusion are crucial elements in the success of the insurance industry. How does Swiss Re Corporate Solutions ensure it reflects the diversity that is needed in today's business world?

The Swiss Re Group overall employs people with diverse backgrounds in over 100 nations, with more than 80 offices in around 30 countries. Within Corporate Solutions, we have employees from more than 50 nations. For me, attracting and engaging talented employees from different backgrounds is key to truly living our 'smarter together' brand promise.

Through internal engagement surveys, we know that our employees strongly appreciate that the Group values diversity and has a collaborative, inclusive and high integrity culture. We rank higher than the Global Finance & Insurance industry benchmark, so we can proudly say that we foster a diverse and inclusive workplace.

Innovation is at the heart of Swiss Re Corporate Solutions. Can you tell us more about how technology is helping to shape and develop the business?

Innovation is a well-used word but there is one simple but important factor to consider, what is relevant to the customer. 'Customer first' has to be the starting point for innovation. If you innovate for the sake of innovating, that doesn't help anyone. But if you look at what is relevant to the customer, then you're already winning and focusing your resources on answering the right question.

Understanding that technology is changing our industry and our customers' industries, we continue to invest in tech-driven, innovative solutions that bolster our strengths and drive differentiation. The appointment of our first-ever Chief Innovation & Transformation Officer, Samrat Dua, signifies the strategic importance we place on those activities.

Some of our initiatives include working within ecosystems to deliver industry solutions or sharing our technology-enabled International Programme Administrator platform with partners including Brokerslink. You need to be curious, to engage with data and to model, and to have discussions with customers to help them solve their problems.

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Think Tank Swiss Re Next, Zürich © Leonardo Finotti, 2017



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The role and use of data and analytics have grown exponentially. How is Swiss Re Corporate Solutions maximizing and leveraging these increasingly important tools?

We heavily focus on smart analytics to improve the efficiency of our operations and deepen our client, market and risk insights. Our internal Stargate platform, which we launched in 2018, is a perfect example of how we put data into action. It enables users to perform analytics at scale by making all of our data available in a compliant manner in a central “data lake” instead of allowing it in dispersed databases and systems. Stargate allows the average user to run complex analytics through intuitive apps for all their data science and machine learning needs.

We’ve already seen great success across multiple use cases in applying our new analytics capabilities. For example, we used data insights to create a scoring model that helps underwriters in our US Accident & Health business to prioritise submissions. By matching data that shows the likelihood of a submission binding with our underwriting appetite, we’ve already significantly improved the efficiency and effectiveness of our underwriting process.

Finally, the increased availability of data and analytics opens up opportunities to broaden the scope of our parametric solutions.

Andreas Berger and José Manuel Fonseca





Swiss Re Building, Zürich

**You first came to Portugal in 1974.
What are your memories of that time?**

There is a Portuguese expression, 'saudade' that is almost untranslatable. The best way to describe it is as a feeling, it is a longing for someone or something that you remember fondly but know you can never experience again.

I attended a German international school in Lisbon but had to learn the Portuguese language and the country's history. For example, we learned all about the Great Lisbon earthquake that took place on 1 November 1775. The earthquake, and the tsunami and fires that followed, devastated the city; it was not only an important historical date but a turning point in Lisbon's history. Following the earthquake, under the guidance of Marquis of Pombal, Lisbon rebuilt itself using the first earthquake-proofed buildings in the world – an architectural innovation at the time. Pombal was very disciplined, almost like a German!

When I think about my early life, my time in Portugal was the best time of my childhood. I was eight years old and arrived in Portugal right in the middle of the Revolução dos

Cravos (Carnation Revolution). I was born in Rwanda and experienced the overthrowing of the government in a coup d'état in 1972. So, when we moved to Portugal, I knew situations like that. They follow a pattern by occupying strategic locations – radio and TV stations – and I saw this in Lisbon and recognised that something politically important was happening. In fact, I now recognise it was an amazing and transformational time. I remember all the revolutionary paintings on the walls around the city and the songs of the time including Grândola, Vila Morena by José Afonso, who is among the most influential folk and political musicians in Portuguese history.

Swiss Re somehow reminds me of these times as making the world more resilient requires a strong will for transformation and ongoing engagement. It is this drive, that made me want to become integral part of Swiss Re's journey. ●

Swiss Re Group



Visit the website and know more

One of the world's leading providers of reinsurance, insurance and other forms of insurance-based risk transfer, working to make the world more resilient. Headquartered in Zürich, Switzerland, where it was founded in 1863, the Swiss Re Group operates through a network of around **80 offices** globally. With more than **15,000** employees, the Group provides a wide range of technical expertise, enabling them to develop unique solutions and drive growth. Dealing direct and working through brokers, their global client base consists of insurance companies, mid-to-large-sized corporations and public sector clients. Swiss Re is organised into three Business Units, each with a distinct strategy and set of objectives contributing to the Group's overall mission.



Reinsurance

Offers traditional reinsurance products, insurance-based capital market instruments and risk management services globally through two segments – Property & Casualty and Life & Health



Corporate Solutions

The commercial insurance arm of the Group provides risk transfer solutions to large and mid-sized corporations around the world



Life Capital

Manages closed and open life health insurance books and provides alternative access to the life and health risk pool, helping to generate stable returns

Diversified and Global

	EUROPE <small>Middle East and Africa</small>	AMERICAS	ASIA-PACIFIC	TOTAL
Net Premiums earned and fee income <small>(USD billions)</small>	12.0	18.2	8.4	38.6
Number of Office locations* <small>as of 31 December 2019</small>	34	33	13	80
Number of Employees <small>as of 31 December 2019</small>	9 565	3 418	2 418	15 401

*Counting each location with offices once, not counting data centres

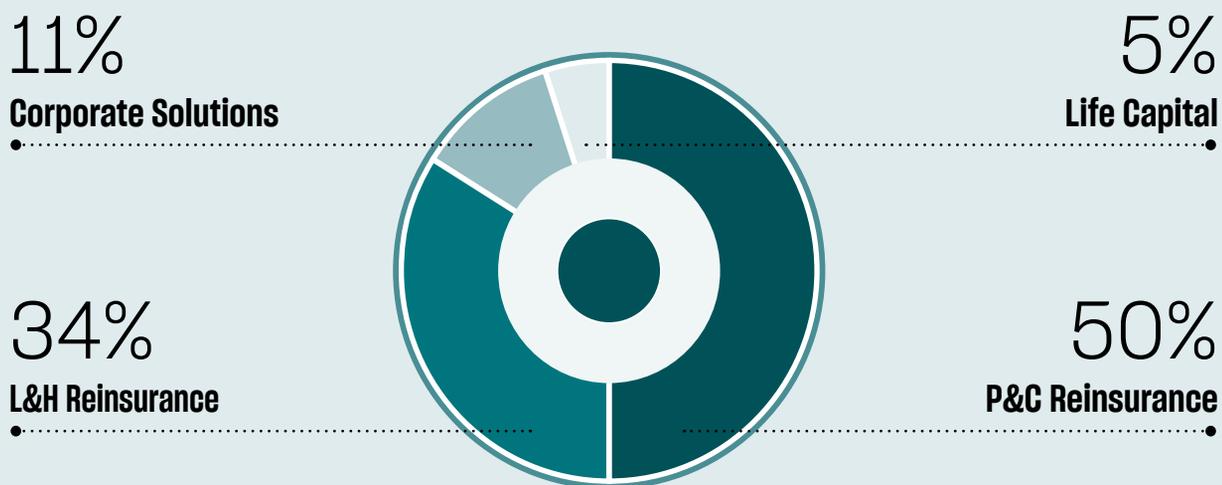
USD **42.2bn**
Gross Premiums
Written

USD **38.6bn**
Premiums Earned
and Fee Income

Net premiums and fee income by region



Net premiums and fee income by business segment



Swiss Re Corporate Solutions

Provides risk transfer solutions to large and mid-sized corporations around the world. Its innovative, highly customised products and standard insurance covers help to make businesses more resilient, while its industry-leading claims service provides additional peace of mind.



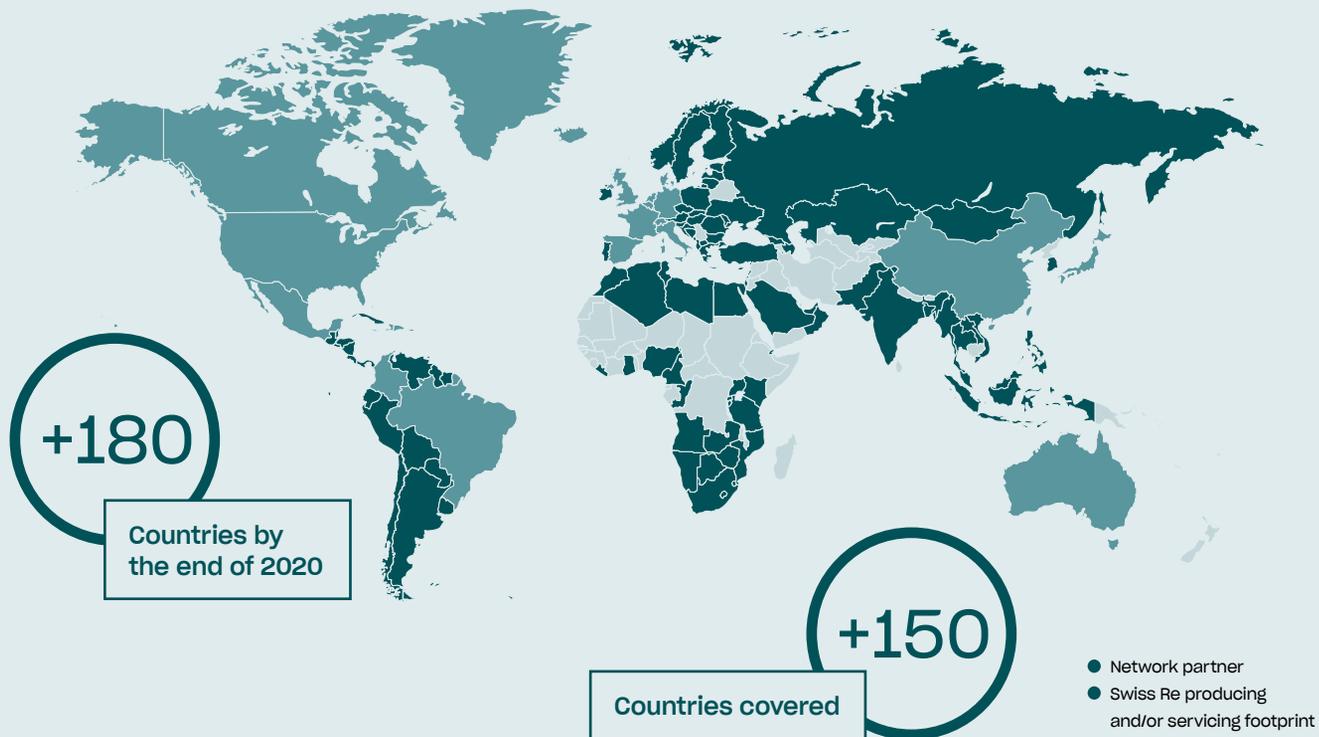
Visit the website and know more

International Program Capabilities

Countries serviced
by Swiss Re Corporate
Solutions offices

20

Part of Swiss Re Group, **they have around 50 offices in 19 countries.** Their upwards of **2,500** highly-skilled employees have considerable experience in underwriting, claims management, risk engineering and other relevant disciplines.



Swiss Re Corporate Solutions was awarded **Insurer Innovation of the Year 2018** by FERMA (Federation of European Risk Management Associations)

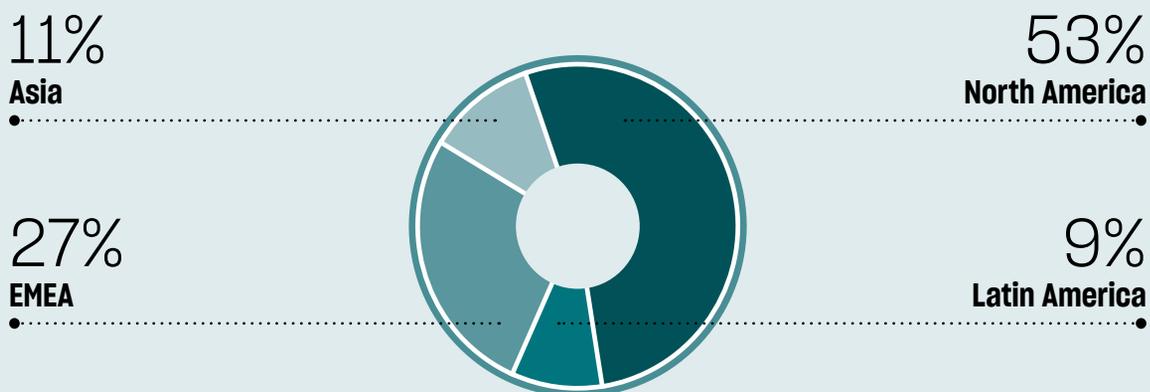
(recognising companies that have truly made a lasting impact on innovation to meet their customer needs, fostering the themes of partnership and innovation)

Revenues 2019



Portfolio split by region

(% of net earned premium)



Portfolio split by line of business

(% of net earned premium)

