

Baloise. Making you safer.

Who we are: Headquartered in Basel, Switzerland, the Baloise Group is a European provider of insurance and pension solutions. It positions itself as an insurer with an intelligent risk-prevention concept, the "Safety World". In Switzerland, the Group operates as a specialised financial services provider offering a combination of insurance and banking services. The Group also has a market presence in Belgium, Germany, Luxembourg and Liechtenstein. Its distribution network includes its own sales organisation as well as brokers and other partners. Baloise operates its innovative life and pensions business for private customers throughout Europe, with its competence centre in Luxembourg. Baloise Holding Ltd shares are quoted in the main segment of the SIX Swiss Exchange. The Baloise Group employs some 8,000 people.

What we stand for: We want people to feel safe. To play our part in this respect, we created the "Safety World". Everything we do is aimed at safety. As such, we consciously go further than other insurance companies: we combine insurance with smart prevention. In this way, we help to ensure that losses do not occur in the first place. Should something happen nevertheless, then we're right there. Fast and capable as always.



What we want to achieve: By continuing to develop its solid insurance operations, Baloise is once again firmly on track to meet its targets of a combined ratio of between 93 per cent and 96 per cent, a new business margin in excess of 10 per cent and a return on equity of between 8 per cent and 12 per cent. It will continue to pay attractive and consistent dividends.