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GROUP	UNIT	FY-24					FY-25					FY-26					FY-27					
		LOW	MEAN	MEDIAN	HIGH	INPUTS	LOW	MEAN	MEDIAN	HIGH	INPUTS	LOW	MEAN	MEDIAN	HIGH	INPUTS	LOW	MEAN	MEDIAN	HIGH	INPUTS	
	Business operating profit (BOP)	USDm	7'333	7'651	7'658	7'845	17	8'014	8'387	8'341	8'918	17	8'712	9'031	8'952	9'813	17	9'080	9'624	9'607	10'329	17
	Net income attributable to shareholders	USDm	5'039	5'626	5'683	5'919	17	5'638	6'254	6'338	6'488	17	6'080	6'730	6'750	7'050	17	6'582	7'166	7'142	7'550	17
	Shareholders' equity	USDm	23'968	25'491	25'339	27'011	17	24'410	26'899	26'679	29'048	17	24'629	28'501	28'710	31'334	17	25'142	30'342	30'541	33'580	17
	Shareholders' effective tax rate	%	24.7%	25.6%	25.5%	27.1%	16	24.5%	25.4%	25.0%	26.0%	16	24.3%	25.4%	25.0%	26.0%	16	24.3%	25.4%	25.0%	26.0%	16
	SST	%	202%	232%	234%	249%	17	206%	235%	238%	250%	14	216%	239%	243%	253%	14	206%	242%	249%	265%	14
	Cash remittances	USDbn	4.8	6.1	6.3	7.5	16	4.0	5.7	5.9	6.6	16	4.6	6.2	6.4	6.7	16	5.1	6.6	6.8	7.4	16
	Dividend (per share)	CHF	27.0	28.1	28.0	29.1	17	29.0	30.1	30.0	32.6	17	31.0	32.2	32.0	36.5	17	31.0	34.1	34.0	39.5	17
	Diluted EPS	USD	35.2	39.0	39.3	40.8	17	39.7	43.7	44.4	45.6	17	42.8	47.3	47.2	51.1	17	46.4	50.6	50.5	55.9	17
	Core diluted EPS	USD	38.1	39.5	39.8	40.3	13	42.2	43.8	43.6	46.0	13	45.5	47.5	47.0	51.0	13	47.0	51.0	51.1	55.4	13
Property and Casualty	Insurance revenue	USDm	43'392	44'577	44'683	45'085	17	45'304	47'380	47'371	49'290	17	46'663	50'099	50'166	52'493	17	48'063	52'800	53'123	55'400	17
	Net investment result	USDm	1'430	1'623	1'512	3'423	17	1'319	1'659	1'538	4'078	17	1'293	1'721	1'556	4'508	17	1'310	1'781	1'628	4'982	17
	- of which: re-/insurance finance income / (expenses)	USDm	-1'213	-1'193	-1'200	-1'170	15	-1'555	-1'340	-1'360	-1'100	15	-1'856	-1'448	-1'461	-1'080	15	-2'120	-1'524	-1'550	-1'080	15
	BOP	USDm	4'000	4'178	4'188	4'355	17	4'404	4'711	4'695	5'205	17	4'776	5'098	5'032	5'923	17	4'854	5'440	5'434	6'258	17
	Combined ratio	%	93.6%	94.1%	94.2%	94.5%	16	92.5%	93.3%	93.3%	93.9%	17	91.6%	93.0%	93.0%	93.6%	16	91.1%	92.8%	93.0%	93.8%	17
	- Loss ratio	%	65.3%	65.8%	65.9%	66.1%	16	64.2%	65.2%	65.2%	65.6%	16	63.6%	64.9%	65.0%	65.4%	16	63.1%	64.7%	64.8%	65.5%	16
	of which catastrophes	%	3.1%	3.3%	3.2%	3.5%	15	2.5%	2.8%	2.8%	3.2%	15	2.5%	2.8%	2.8%	3.0%	15	2.5%	2.8%	2.8%	3.0%	15
	of which discount impact (current accident year)	%	-4.0%	-3.7%	-3.8%	-3.3%	15	-3.9%	-3.5%	-3.5%	-2.7%	15	-3.9%	-3.4%	-3.5%	-2.5%	15	-3.9%	-3.4%	-3.5%	-2.3%	15
	of which prior year development	%	-2.0%	-1.6%	-1.6%	-1.5%	15	-1.6%	-1.5%	-1.5%	-1.5%	15	-1.6%	-1.5%	-1.5%	-1.5%	15	-1.6%	-1.5%	-1.5%	-1.5%	15
	- Expense ratio	%	28.1%	28.3%	28.3%	28.5%	16	27.6%	28.1%	28.1%	29.0%	16	27.5%	28.1%	28.0%	29.2%	16	27.5%	28.0%	28.0%	29.4%	16
Life	Profit release (CSM amortization + risk adjustment release)	USDm	1'595	1'658	1'649	1'741	16	1'616	1'680	1'666	1'800	16	1'624	1'722	1'719	1'920	16	1'622	1'762	1'761	2'050	16
	Short-term insurance: Technical result	USDm	434	495	494	543	16	440	531	531	602	16	454	569	567	635	16	454	606	613	670	16
	Investment contracts: Fee result	USDm	99	261	274	288	13	251	293	295	313	12	256	313	314	351	12	261	332	327	400	12
	BOP	USDm	2'025	2'108	2'111	2'182	17	2'068	2'206	2'196	2'343	17	2'156	2'323	2'286	2'600	17	2'252	2'443	2'396	2'800	17
Farmers	FMS BOP	USDm	1'997	2'057	2'059	2'102	15	2'102	2'185	2'183	2'300	15	2'224	2'315	2'300	2'450	15	2'312	2'446	2'416	2'700	15
	FMS Margin	%	7.0%	7.0%	7.0%	7.3%	15	7.0%	7.1%	7.0%	7.4%	15	7.0%	7.1%	7.0%	7.5%	15	7.0%	7.1%	7.0%	7.7%	15
	Farmers Re BOP	USDm	126	157	155	210	15	27	99	107	188	15	26	111	109	197	15	28	112	115	207	15
	BOP	USDm	2'109	2'228	2'245	2'310	17	2'194	2'305	2'293	2'446	17	2'335	2'446	2'431	2'600	17	2'431	2'582	2'581	2'850	17
Group Functions and Operations	BOP	USDm	-855	-811	-814	-755	17	-861	-822	-824	-744	17	-888	-823	-828	-722	17	-924	-826	-827	-716	17
Non-Core Businesses	BOP	USDm	-82	-50	-45	-36	17	-60	-16	-20	103	17	-60	-14	-12	88	17	-60	-12	-10	96	17

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