



Infographic Overview

Baloise Vie Luxembourg (FPS)

2026 edition

Key figures at 31/12/2025



Helvetia Baloise Group



About Helvetia Baloise

Following the merger of Baloise Group and Helvetia Group on 5 December 2025, Helvetia Baloise is now Switzerland's largest multi-line insurer and one of Europe's leading insurance groups.

Headquartered in Basel, the group employs more than 22,000 people serving 13 million customers. Helvetia Baloise offers comprehensive insurance, pension and financing solutions for individuals, SMEs and international customers, with recognised expertise in specialty insurance and reinsurance.

With a presence in eight European markets and in Specialty Markets worldwide, Helvetia Baloise combines Swiss roots with a clear international focus. Its strategy is based on profitable and sustainable growth, focused on long-term stability and value creation for all its stakeholders.

Helvetia Baloise Holding Ltd (HBAN) is listed on the **SIX Swiss Exchange**.



SWISS

Since

1858

Solvency ratio*

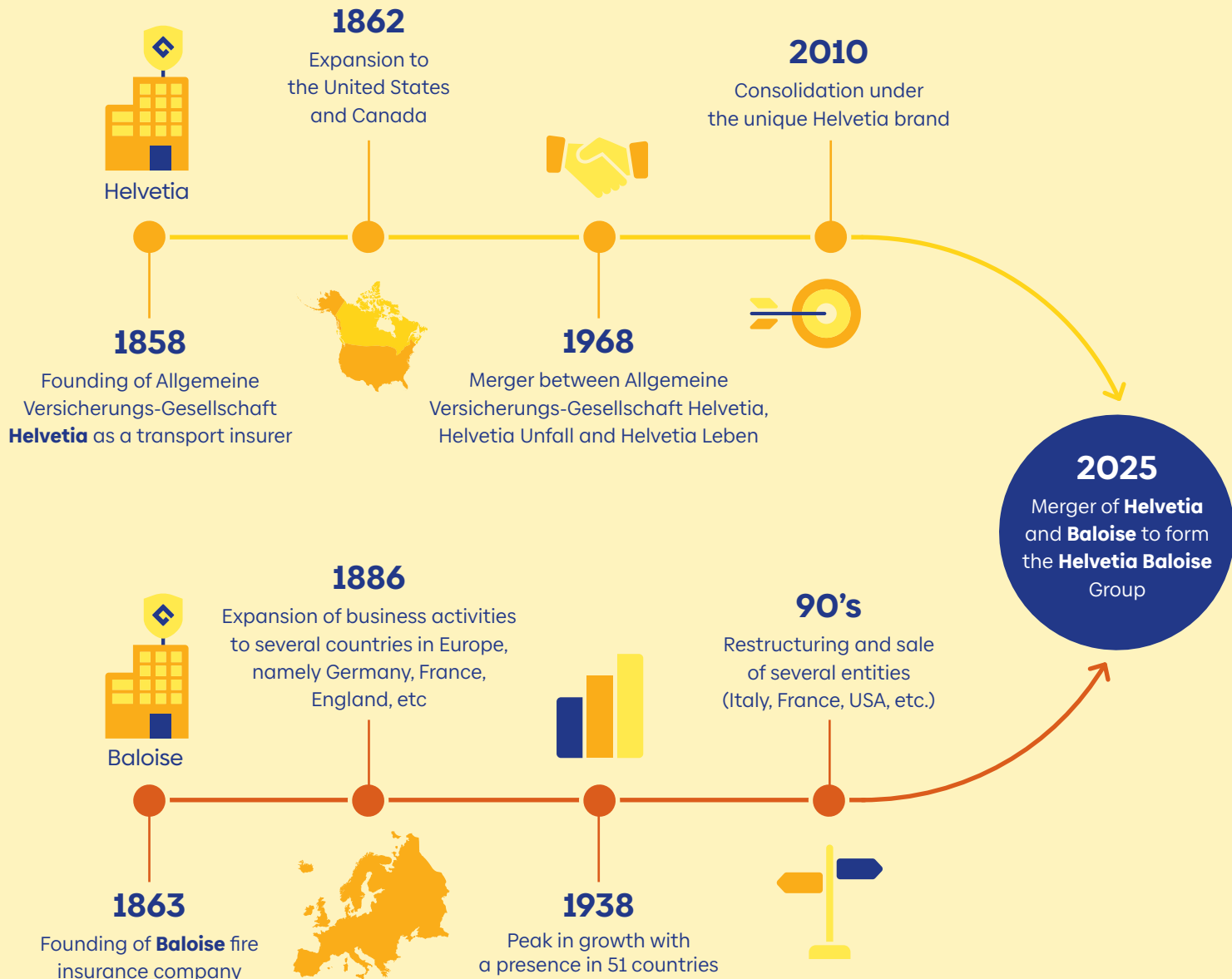
260 %

Rating S&P

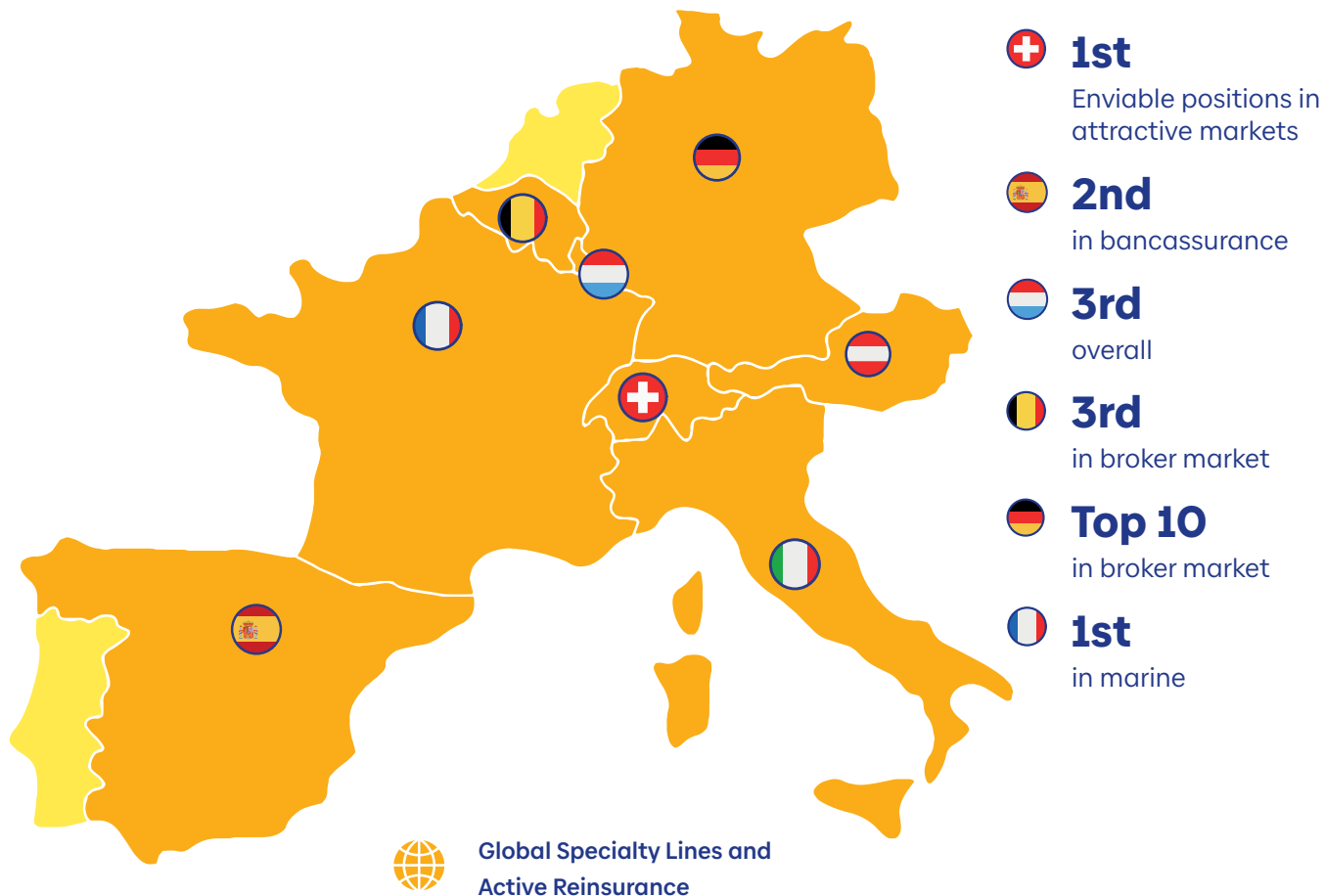
A⁺

* The pro forma combined consolidated SST figure presented is an indicative internal estimate, provided solely for the purposes of communication with the financial markets, and does not constitute a relevant SST figure for regulatory purposes.

History



Prime positions in attractive markets



Source : Local regulatory reporting and statistical services

Employees of
the Helvetia Baloise Group¹

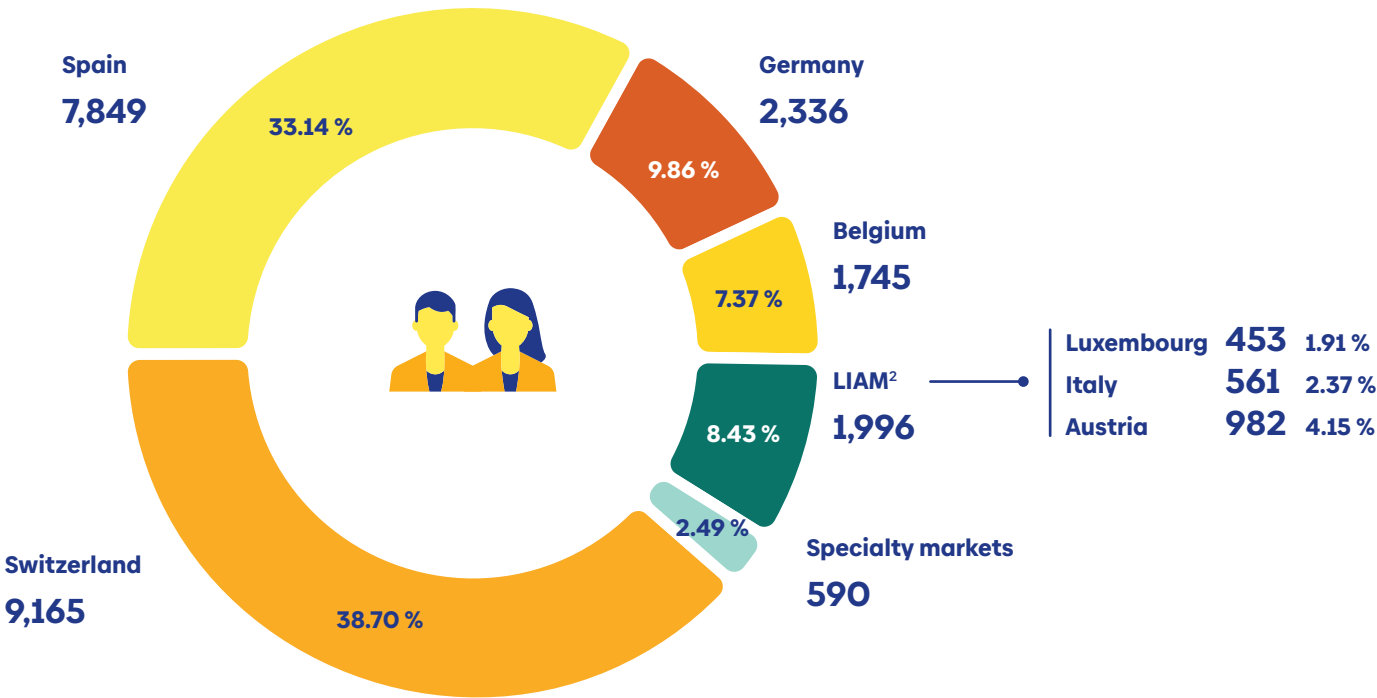
23,681

employees

48 %



52 %



¹ The total workforce comprises all staff (permanent, temporary, full-time or part-time), employees under direct supervision, as well as interns and apprentices. It also includes certain staff based abroad and small subsidiaries that are not reported separately. Staff based in Poland, Liechtenstein and the Netherlands are allocated to Switzerland, Luxembourg and Belgium.

² Markets: Luxembourg, Italy and Austria

Key figures¹

business volume (CHF million)

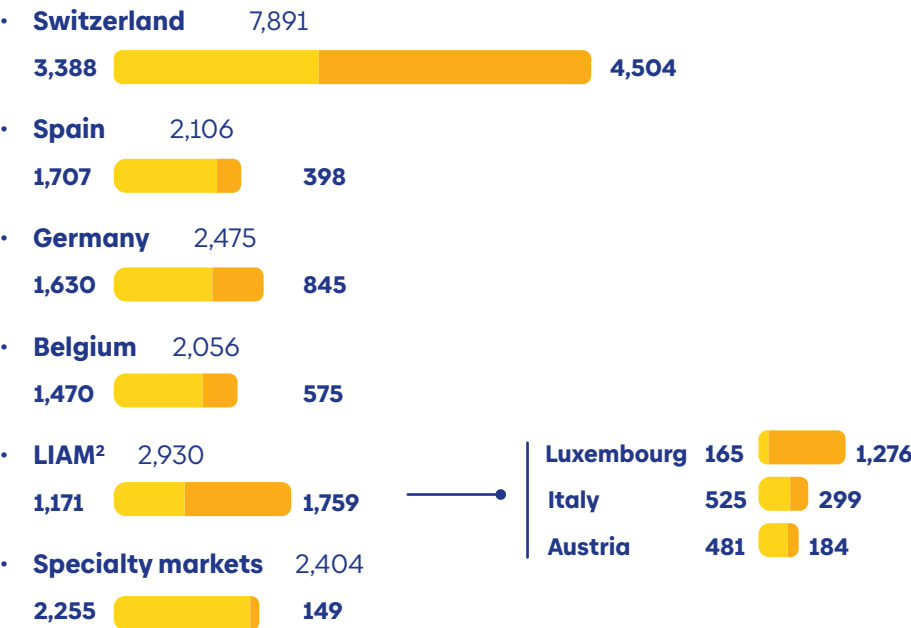
● Non-life ● Life

19,839



Distribution by country (Mio CHF)

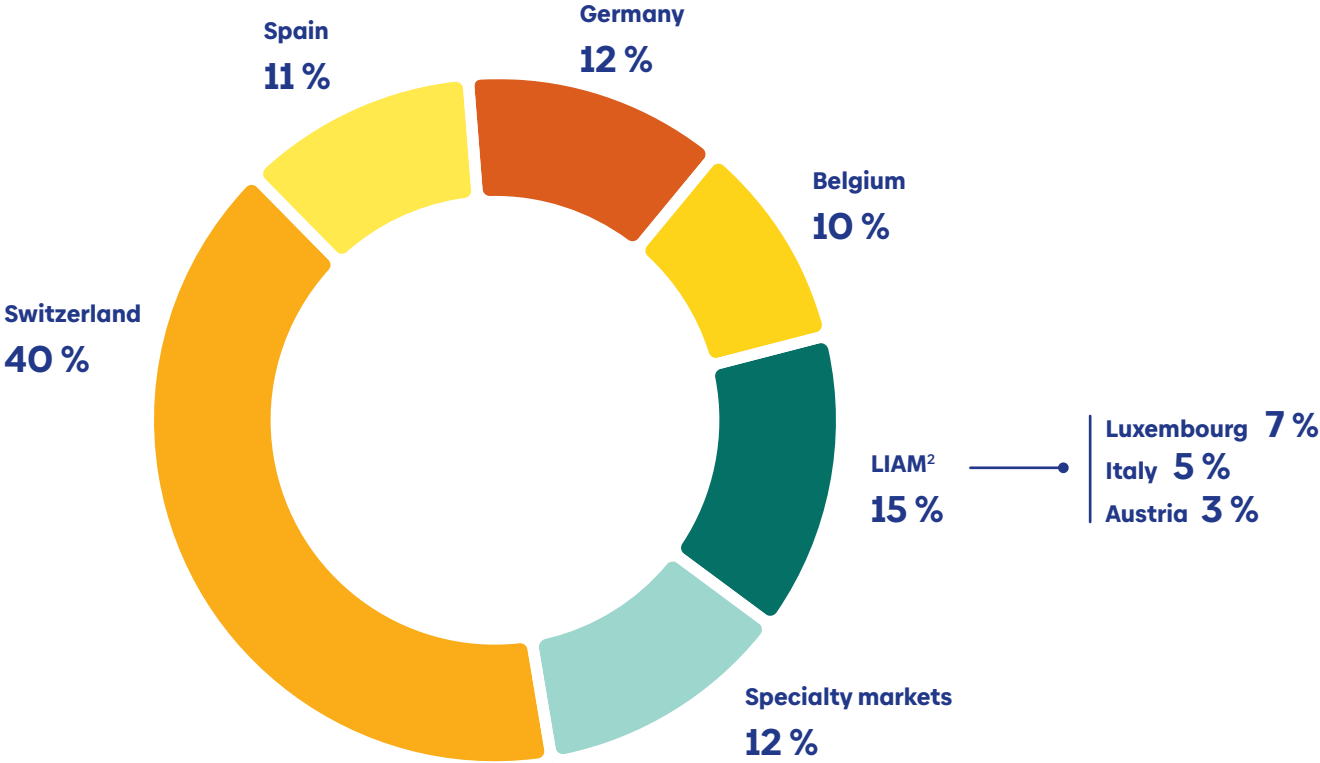
Strong presence in **Switzerland** and focus on the European continent (Spain, Germany, Belgium, Luxembourg, Austria, France and Italy).



1. The pro forma combined results assume that the merger took place one year earlier and are based on economic assumptions as at the end of 2025. These results align Baloise's results with Helvetia's accounting principles and assumptions and take into account the accounting effects of the merger.

2. Markets: Luxembourg, Italy and Austria

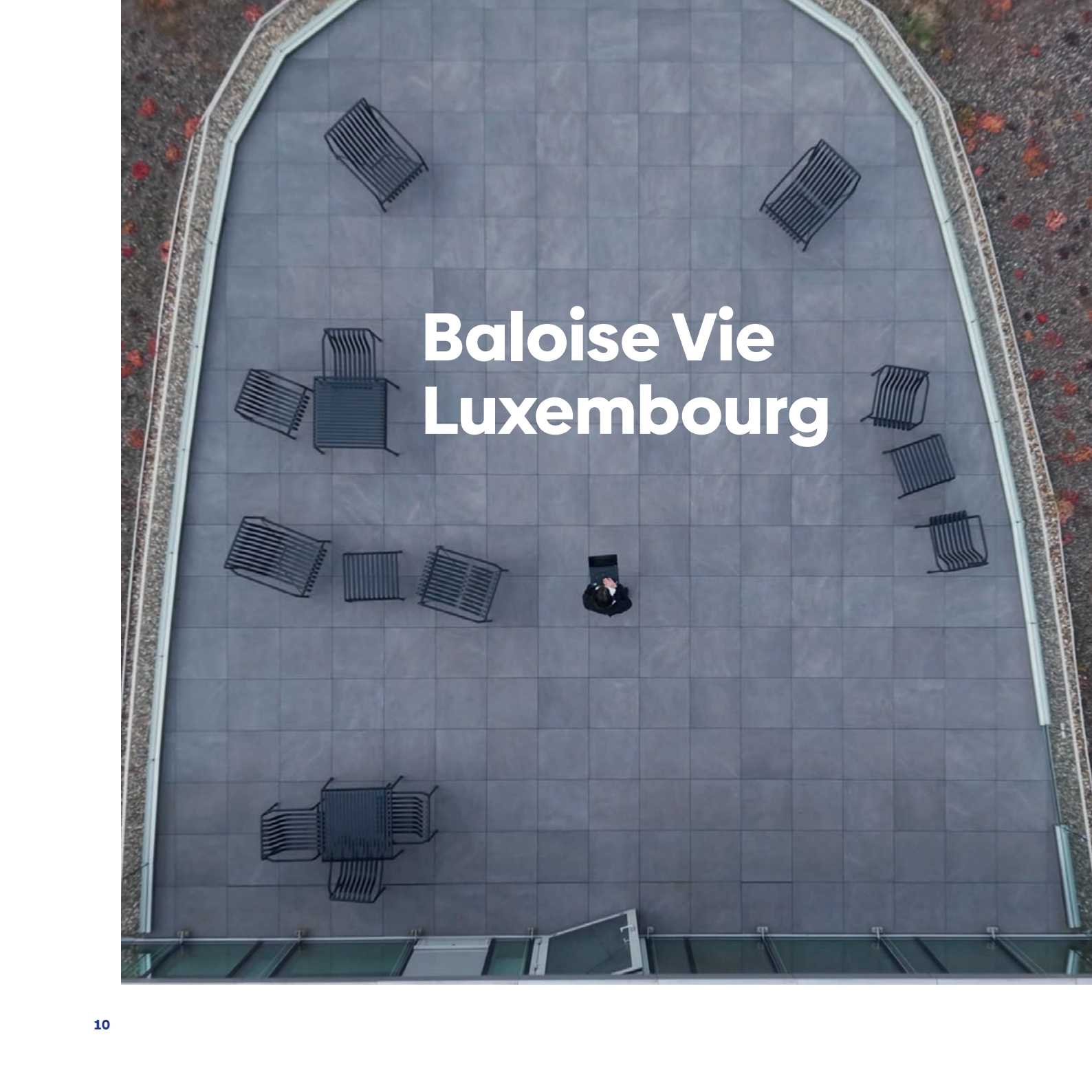
Business volume per country (%)



Equity of
13,757 CHF million



Underlying Earnings
1,035 CHF million



Baloise Vie Luxembourg

Focused on the distribution of investment-linked life insurance products under the **Freedom to Provide 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 Freedom to Provide Services (FPS), **Baloise 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, **Baloise 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
Independance**

Since

1890

Life LPS: 1996

Assets under management

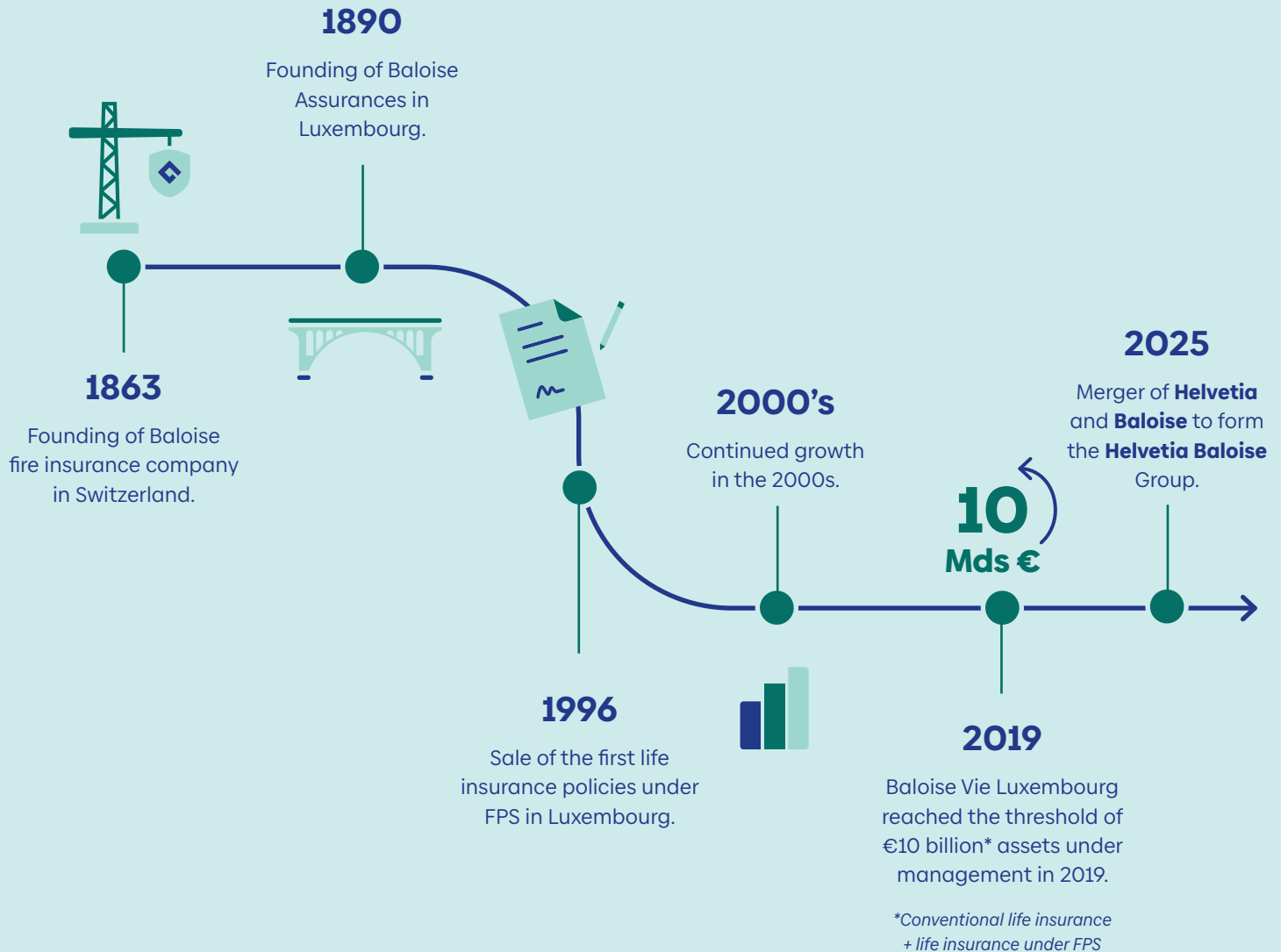
14.3 bn €

Solvency ratio*

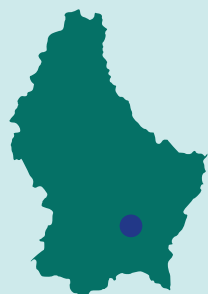
145.4 %

** According to Solvency II*

Historic



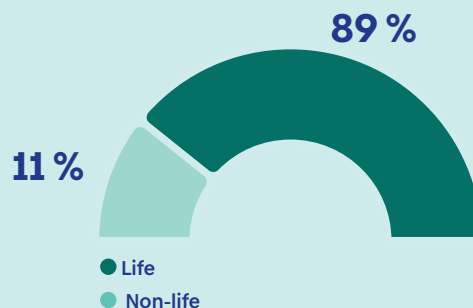
Key figures



Baloise Luxembourg

Business volume (€ million)
(as a percentage of the Group)

1,547 (7 %)



Baloise employees

453

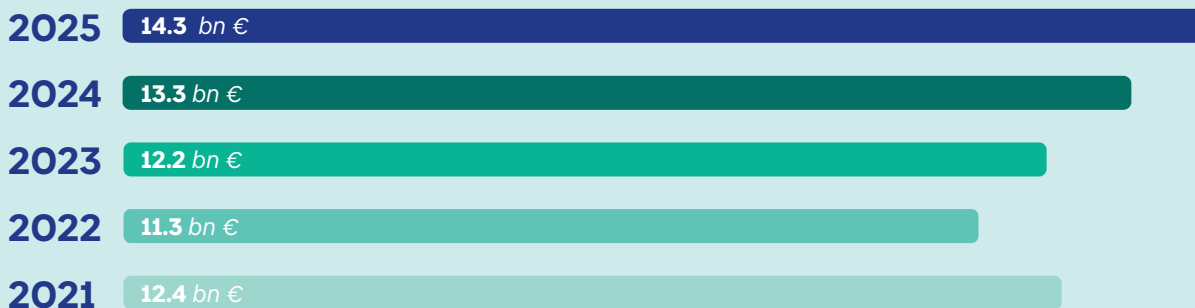
employees

136

for FPS

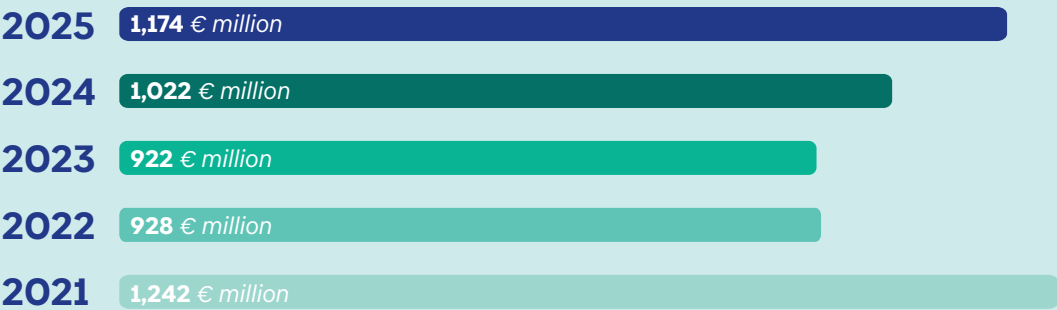


Assets under management for the unit-linked life insurance business⁽¹⁾

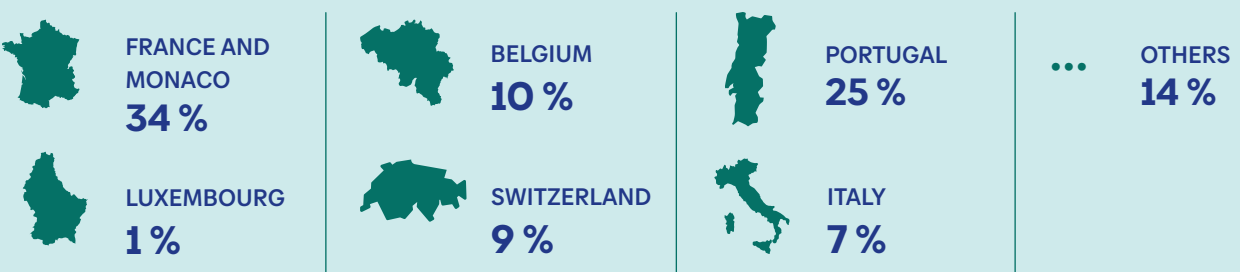


⁽¹⁾ The business volume of Baloise Life Liechtenstein is included in the business volume of Baloise Vie Luxembourg for unit-linked life insurance.

Growth in receipts for the unit-linked life insurance business ⁽¹⁾



Geographical breakdown of premiums written ⁽¹⁾



Result

15,034,795 €

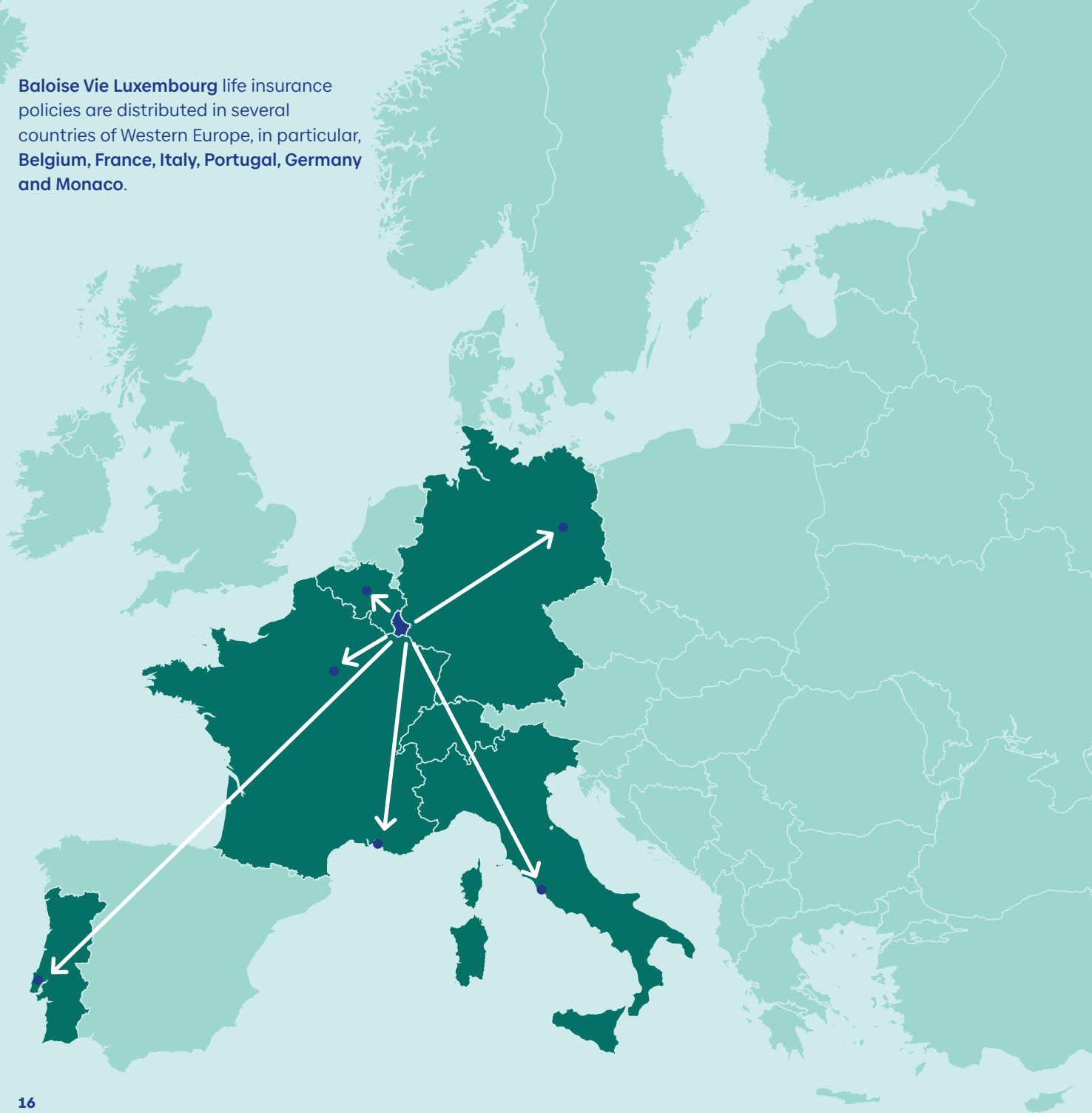
Solvency ratio ⁽²⁾

145.4 %

⁽¹⁾ The business volume of Baloise Life Liechtenstein is included in the business volume of Baloise Vie Luxembourg for unit-linked life insurance.

⁽²⁾ According to Solvency II for Baloise Vie Luxembourg

Baloise Vie Luxembourg life insurance policies are distributed in several countries of Western Europe, in particular, **Belgium, France, Italy, Portugal, Germany and Monaco.**



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