

# Key information

## Corporate highlights

- Strong net income of CHF 1.5 billion, down 5% for the quarter; up 23% for the year to date; earnings per share of CHF 4.20; book value per share of CHF 92.35
- Excellent return on equity of 18.8% (annualised); shareholders' equity of CHF 32.4 billion
- Return on investments (annualised) of 4.6% for the quarter and a solid 5.3% for the first nine months of 2007
- Property & Casualty reported an excellent performance with a combined ratio of 83.4% for the quarter
- Life & Health delivered a strong operating income increase of 60% for the quarter and is on track for a successful year
- Financial Services year-to-date operating income 13% lower than last year's excellent performance

## Financial highlights (unaudited)

For the three months ended 30 September

CHF millions, unless otherwise stated	2006	2007	Change in %
<b>Property &amp; Casualty business</b>			
Premiums earned	4 856	4 503	-7
Combined ratio, traditional business (in %)	86.5	83.4	
<b>Life &amp; Health business</b>			
Premiums earned	2 957	3 038	3
Return on operating revenues (in %)	10.0	16.4	
<b>Financial Services business</b>			
Total revenues	540	97	-82
Operating income	173	-113	-165
<b>Group</b>			
Premiums earned	8 112	7 813	-4
Net income	1 550	1 469	-5
Earnings per share (in CHF)	4.33	4.20	-3
Shareholders' equity (31.12.2006/30.09.2007)	30 884	32 369	5
Return on investments (in %), annualised	5.2	4.6	
Return on equity (in %), annualised	21.7	18.8	
Number of employees <sup>1</sup> (31.12.2006/30.09.2007)	10 891	10 770	-1

<sup>1</sup> Permanent staff

## Financial strength ratings

as of 31 October 2007

	S&P	Moody's	A.M. Best
Rating	AA-	Aa2	A+
Outlook	stable	negative	stable

## Share performance

### Market information as of 31 October 2007

Share price (in CHF)	108.70
Market capitalisation (in CHF millions)	38 074
Number of shares entitled to dividend	350 022 108

Performance	2002-31 Oct. 2007 (p.a.)	Year to 31 October 2007
Swiss Re (in %)	-7.1	4.9
Swiss Performance Index (in %)	9.3	6.4
DJ Europe STOXX Insurance Index (in %)	-2.2	-1.3

