

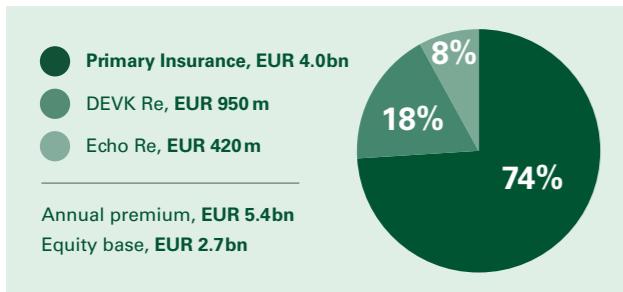
Echo Re as part of the DEVK group

Backed by a strong mutual insurance group

Reinsurance is an integral part of the DEVK Group's long-term strategy. While our sister company, DEVK Re, focuses on developing the reinsurance portfolio in Europe, the US and Canada, Echo Re's strategic mandate is to develop the portfolio in Africa, Asia Pacific, the Middle East, Latin America and the Caribbean.

Being part of a strong group gives us a solid financial backing, guides our underwriting approach and defines our core strategic mandate: to contribute to the diversification of our group by building mutually beneficial, broad and lasting relationships with our business partners. We believe that this creates an excellent environment in which we focus on a consistent and sustainable underwriting strategy that earns the trust of our partners and stakeholders.

Founded in 1886 and headquartered in Cologne (Germany), DEVK Group is one of largest German mutual insurance groups and has consistently grown its domestic personal lines (household, motor, L&H) and international reinsurance portfolio:



Financial Strength Ratings: A (outlook stable)

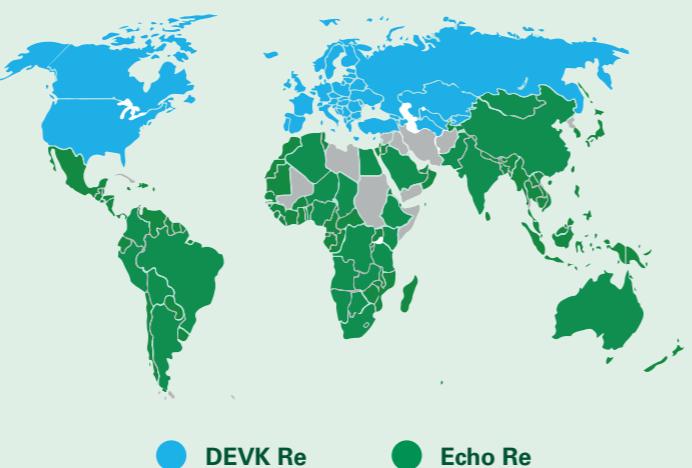
The rating agencies Standard & Poor's and Fitch continuously assess Echo Re's financial strength rating with the outcome of "A" with a stable outlook. The rating agencies particularly highlight our very strong capitalization, prudent reserving and underwriting approach and the very strong backing of the DEVK group.

Markets we serve

Based in Zurich, Switzerland, we are committed to staying close to the needs of our business partners in Africa, the Asia-Pacific region, the Middle East, Latin America, and the Caribbean.

This allows us to make fast, pragmatic decisions that benefit our partners.

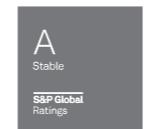
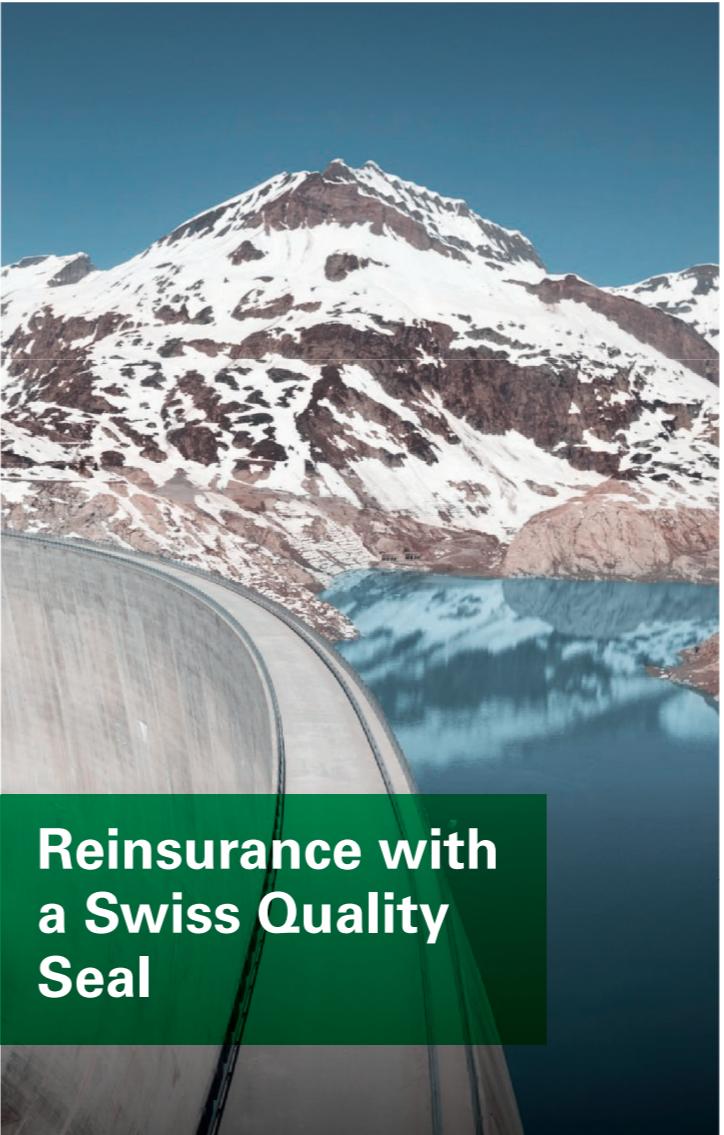
Our sister company, DEVK Re, is mandated to develop the DEVK Group's reinsurance portfolio in Europe, the US, and Canada.



Contact

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Core Values & Strengths

- 1 Consistent and stable underwriting approach.
- 2 Highly experienced and knowledgeable underwriting team.
- 3 Ready to adapt to the unique features of local markets.
- 4 Commitment to building lasting, mutually beneficial relationships.
- 5 Client-focused with a flexible, needs-based approach.
- 6 Fast decision-making process.
- 7 Efficient claims handling.



Key Facts & Figures (2024)

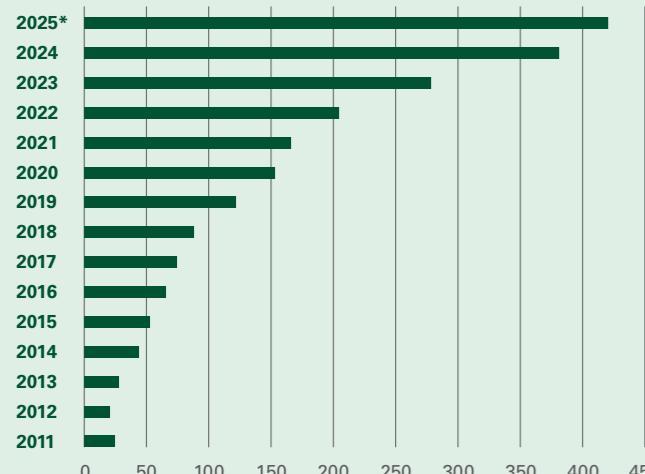
Echo Re was founded in 2008 and is a wholly owned subsidiary of DEVK Group.

| CHF | CHF | % | CHF |
|---------|---------------|----------------|--------|
| 400 m | 208 m | 238 | 891 |
| Premium | Capital Funds | Solvency Ratio | Assets |

Portfolio Structure

Echo Re writes treaty business and has enjoyed steady and sustainable growth.

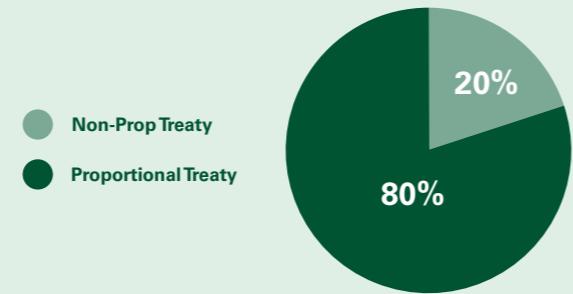
GWP in mio CHF Underwriting Year on own Account



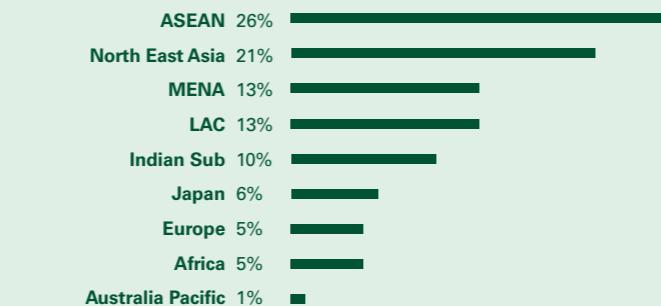
| | 2020 | 2021 | 2022 | 2023 | 2024 | 2025* |
|-----------|------|------|------|------|------|-------|
| Countries | 53 | 54 | 58 | 73 | 80 | 87 |
| Clients | 246 | 261 | 280 | 346 | 414 | 450 |

* in force as at July 2025

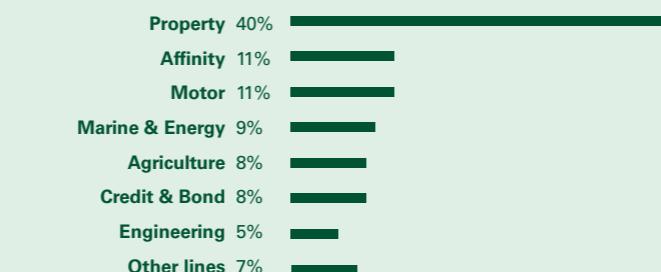
GWP by Type of Treaty (2024)



GWP split by Region in %



GWP split by Line of Business in %



Underwriting Team

Chief Underwriting Officer

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Treaty P&C

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