

Key Figures 2023



SMA

BTP



YOUR PARTNER INSURER

Our Ambitions

to set the benchmark for insurance in France's construction and property industries, and repeat that process internationally



A long-established mutual insurer

More than **160** years of experience

A leading insurer in its sector

The specialist construction industry insurer

Global expertise

Insurance policies covering **professional and personal risks**

Products and services tailored specifically for the construction and public contracting sector and property professionals

Local support

Customer-focused staff help our clients to action their plans in France and internationally

Financial strength

One of the highest **solvency margins** of any French insurer

The group in 2023



€3.984bn

in annual revenue
from insurance



€240m

in net income



€9bn

in equity
(S2 eligible)



254%

Solvency ratio



€31bn

in assets under
management



A+ Outlook stable

Rating by Fitch Ratings and
Standard & Poors Global



180 000

Clients



4,400

Employees

International operating locations

Spain, Portugal, Côte d'Ivoire, Belgium,
Netherlands, Denmark and Germany

A strong brand

incorporating Property & Casualty and Life insurance

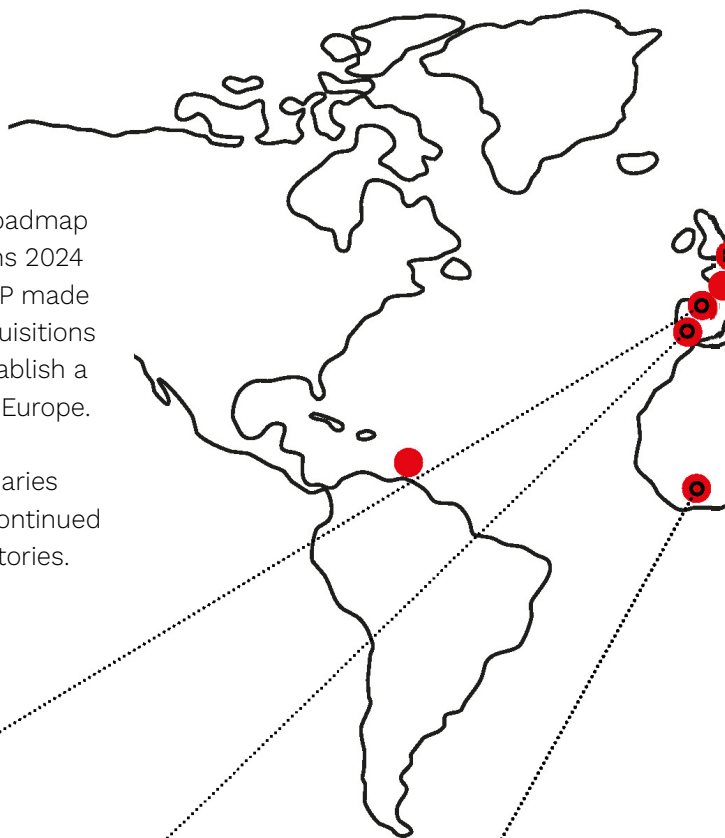
Diversified business lines

in reinsurance and property

The group extends its international reach

Consistent with the roadmap set out in its Ambitions 2024 strategic plan, SMABTP made new international acquisitions during the year to establish a presence in Northern Europe.

The other four subsidiaries outside France also continued on their growth trajectories.



SPAIN
ASEFA

Head office: Madrid
A subsidiary since 1989



PORTUGAL
VICTORIA

Head office: Lisbon
A subsidiary since 2011

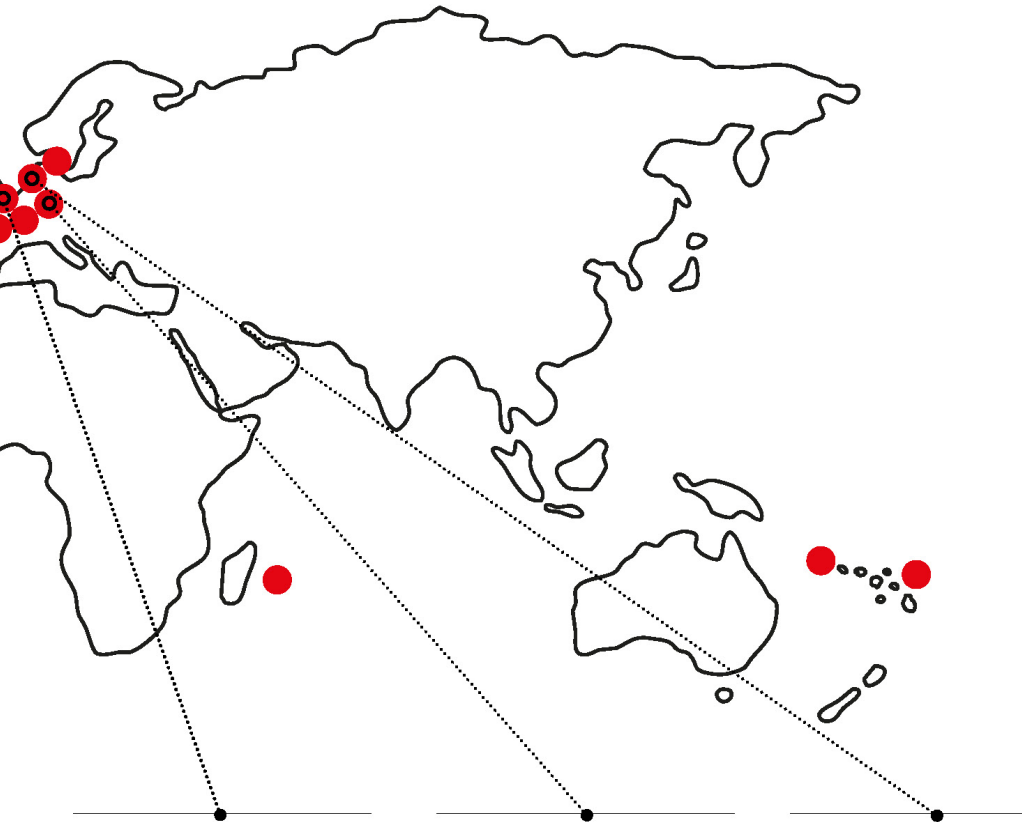


CÔTE D'IVOIRE
SMABTP CÔTE D'IVOIRE SA

Head office: Abidjan
A subsidiary created in 2017

SMABTP in overseas France:

Guadeloupe, Martinique,
French Guiana, Reunion,
Saint-Pierre-et-Miquelon, French
Polynesia and New Caledonia.



BELGIUM & LUXEMBOURG
SMA BELGIUM

Head office: Brussels
A subsidiary created in 2017



GERMANY
SMABTP GERMANY

Head office: Cologne
A subsidiary created
in 2023



NETHERLANDS
& DENMARK - DUPI

Head office: Rotterdam
& Copenhagen
A subsidiary since 2023



The partner insurer of its clients

Firmly rooted in the construction and real estate sectors for **over 160 years**, the SMABTP group is now a key player in the insurance market in France and Europe.

As a mutual insurer company, the SMABTP Group is committed daily to supporting its members and clients in their professional and personal lives. It provides them with ***services and products tailored to their needs***, as well as ***innovative solutions*** addressing the challenges of their industry.

To achieve this, the SMABTP group relies on the ***commitment of its teams*** dedicated to a continuous and responsible approach to excellence and quality.



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