



GROSS WRITTEN
PREMIUMS

€ 82.5 billion

+5.6%

Driven by significant P&C
growth (+12.0%)



OPERATING
RESULT

€ 6.9 billion

+7.9%

Thanks to positive
contribution from all
segments, led by P&C



COMBINED
RATIO

94.0%

-1.4 p.p.

Solid despite significant
nat cat



NEW BUSINESS
MARGIN

5.78%

+0.09 p.p.

Excellent



ADJUSTED NET
RESULT

€ 3,575 million

+14.1%

Record level



SOLVENCY
RATIO

220%

221% FY2022

Solid capital position



NET HOLDING
CASH FLOW

€ 2,936 million

2,900 million FY2022

Ahead of target thanks
to higher remittance



PROPOSED DIVIDEND
PER SHARE

€ 1.28

+10.3%

Confirms the Group's
strong focus on
shareholders
remuneration