



GROSS WRITTEN PREMIUMS

€ 42.2 billion

+3.6%

Driven by significant P&C growth (+10.6%)



ADJUSTED NET RESULT

€ 2,330 million

+60.9%

Leading to a strong 64.6% Adjusted EPS growth



OPERATING RESULT

€ 3.7 billion

+28.0%

Led by the strong contribution from the P&C segment



COMBINED RATIO

91.6%

-5.4 p.p.

Improved



NEW BUSINESS MARGIN

5.81%

+0.31 p.p.

Excellent



SOLVENCY RATIO

228%

221% FY2022

Extremely solid capital position