



**GROSS WRITTEN
PREMIUMS**
€ 26.4 billion

+21.4%

Driven by both Life and P&C



**LIFE NET
INFLOWS**
€ 2.3 billion

Returning to positive levels entirely
due to protection and unit-linked



**OPERATING
RESULT**
€ 1.9 billion

+5.5%

Continued growth thanks to the solid
contribution of all business segments



**COMBINED
RATIO**
91.0%

+0.3 p.p.

The undiscounted Combined Ratio
improved to 93.7% (-0.5 p.p.)



**ADJUSTED
NET RESULT**
€ 1.1 billion

-9.0%

The adjusted net result would have
risen by 8.0% excluding a one-off
capital gain recorded during 1Q2023



**SOLVENCY
RATIO**
215%

220% FY2023

Solid capital position confirmed

1Q 2024 FINANCIAL RESULTS

