



GROSS WRITTEN PREMIUMS

€ 60.5 billion
+4.7%

Driven by strong P&C growth



OPERATING RESULT

€ 5.1 billion
+16.7%

Benefitting from
diversified profit sources



ADJUSTED NET RESULT

€ 2,979 million
+29.6%

Mainly thanks to the
improved operating result



COMBINED RATIO

94.3%
-3.1 p.p.

Natural catastrophes impacted
the reported Combined Ratio by 3.7 p.p.



NEW BUSINESS MARGIN

5.74%
+0.04 p.p.

At excellent levels



SOLVENCY RATIO

224%
221% FY2022

Solid capital position