



GROSS WRITTEN PREMIUMS

€ 59.8 billion

+1.3%

Driven by growth in P&C (+10.3%)



LIFE NET INFLOWS

€ 7.7 billion

Driven by the unit-linked and protection lines, consistent with the strategy to reposition the Life business portfolio



OPERATING RESULT

€ 4.8 billion

+7.8%

Continued growth



COMBINED RATIO

93.3%

+2 p.p.

Impacted also by hyperinflation in Argentina



NET RESULT

€ 2,233 million

-0.8%

Excluding impacts from Russian investments, the net result would have grown to € 2,374 million (+5.5%)



SOLVENCY RATIO

223%

227% FY2021

Impacted for around -10 points by M&A transactions and the share buyback programme