



**GROSS WRITTEN
PREMIUMS**
€ 70.7 billion

+18.1%

Driven by both Life and P&C.



**OPERATING
RESULT**
€ 5.4 billion

+7.9%

Strong growth driven by all
business segments.



**ADJUSTED
NET RESULT**
€ 2.9 billion

-3.3%

Up 3.4% excluding a positive one-off
capital gain recorded in 2023.



**UNDISCOUNTED
COMBINED RATIO**
96.3%

-1.4 p.p.

Thanks to the positive effect of the
tariff strengthening implemented.



**LIFE NET
INFLOWS**
€ 6.8 billion

Coming entirely from protection and
unit-linked, in line with Group strategy.



**SOLVENCY
RATIO**
209%

220% FY2023

Solid capital position confirmed.

9M 2024 FINANCIAL RESULTS

