



GROSS WRITTEN PREMIUMS

€ 81.5 billion
+1.5%

Driven by strong growth in P&C (+9.8%)



LIFE NET INFLOWS

€ 8.7 billion
-36.1%

The unit-linked line and the protection line recorded € 8.9 billion and € 5.0 billion of net inflows, respectively



OPERATING RESULT

€ 6.5 billion
+11.2%

Record Operating Result driven by strong performance of Life



COMBINED RATIO

93.2%
+2.4 p.p.

Solid



NEW BUSINESS MARGIN

5.35%
+0.86 p.p.

Excellent



NET RESULT

€ 2,912 million
+2.3%

Excluding the impact of Russian impairments, the net result would have been € 3,066 million (+7.7%)



SOLVENCY RATIO

221%
227% FY2021

Extremely solid capital position



PROPOSED DIVIDEND PER SHARE

€ 1.16
+8.4%

Confirms the Group's focus on shareholder returns

FULL YEAR 2022 RESULTS

