

GROUPAMA GROUP

2023 FULL-YEAR RESULTS



MULTI LINE INSURER

LIFE & HEALTH
INSURANCE

€8.0

BILLION
IN PREMIUM INCOME

PROPERTY &
CASUALTY INSURANCE

€8.8

BILLION
IN PREMIUM INCOME

FINANCIAL
ACTIVITIES

€213

MILLION
IN PREMIUM INCOME

€17.0 billion

in combined
premium
income

OPERATING EFFICIENCY



COMBINED RATIO *

96.8%

NON LIFE



OPERATING
RESULT

627

MILLION OF EUROS



NET
RESULT

510

MILLION OF EUROS

STRONG BALANCE SHEET



TOTAL BALANCE
SHEET

91.9

BILLION OF EUROS



SOLVENCY
RATIO*

267%

*WITH
TRANSITIONAL
MEASURE



GROUP'S IFRS
EQUITY

9.9

BILLION OF EUROS