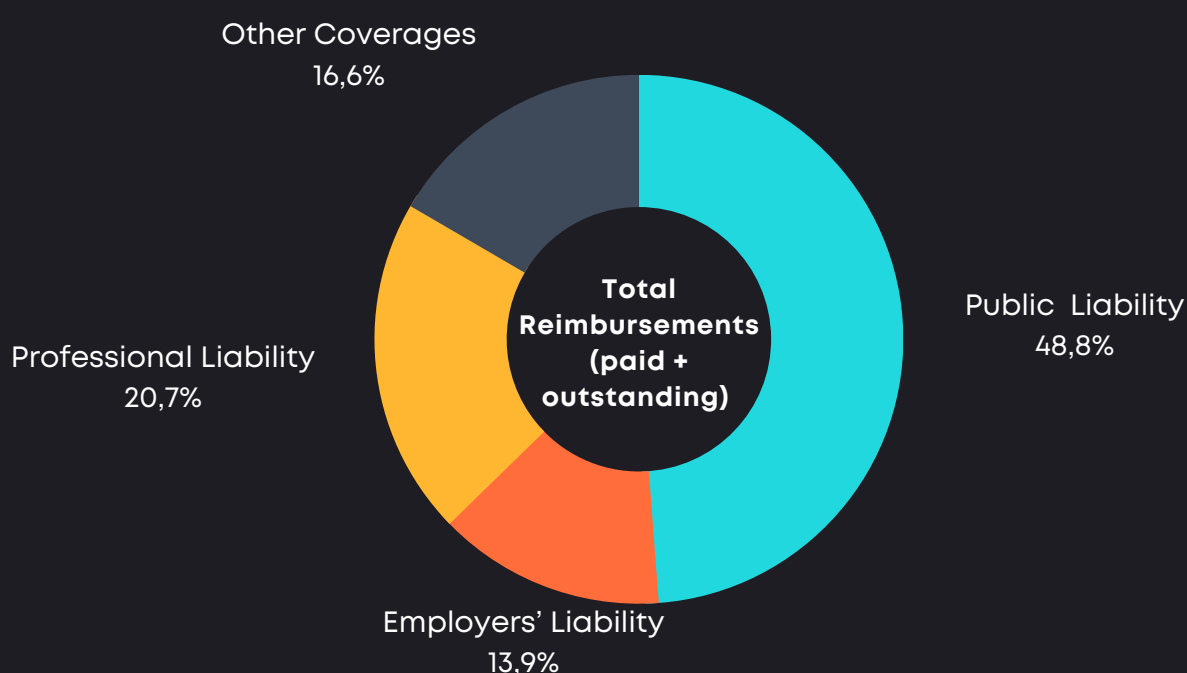
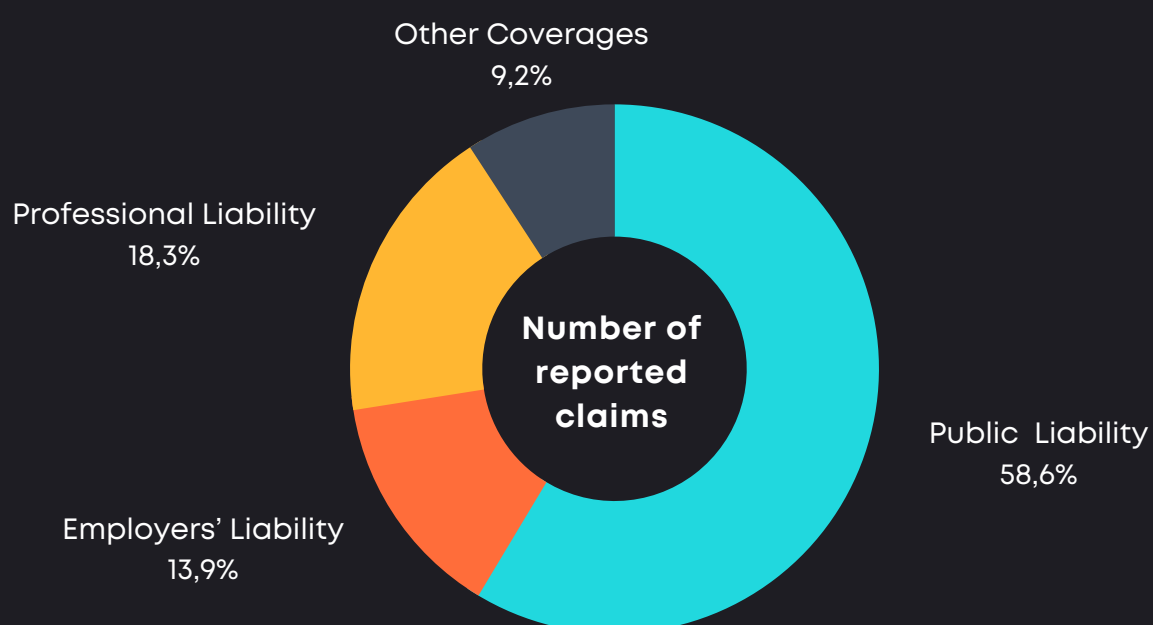
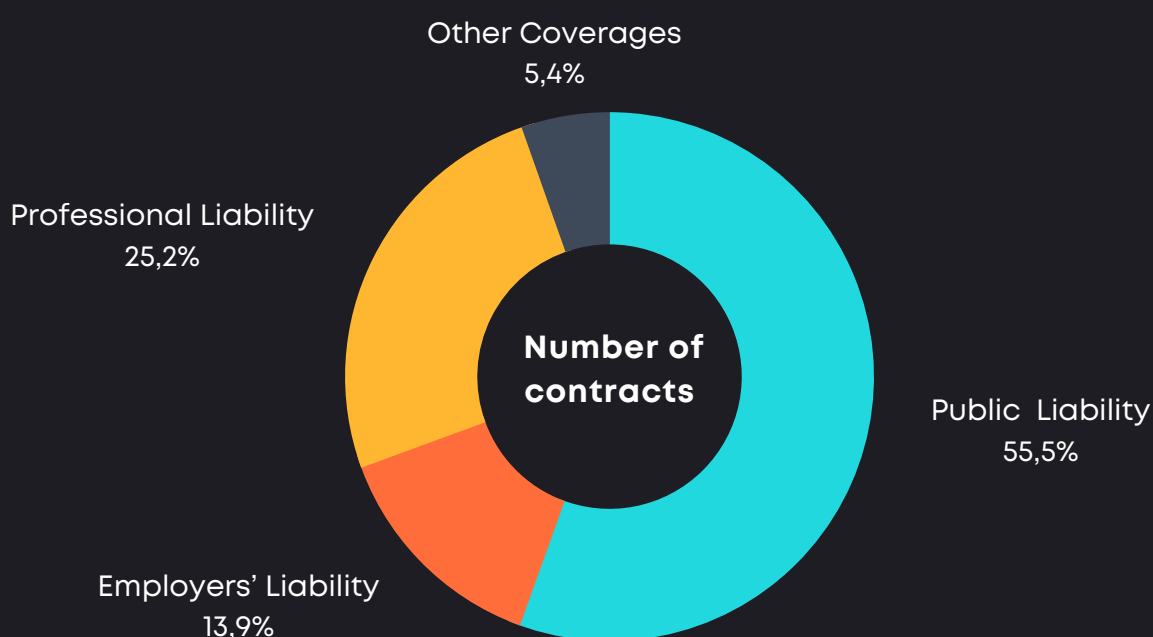


	2022	2021
Number of Insurance contracts	197.104	182.595
Number of reported claims within the year for the above contracts	6.913	6.115
Reimbursements paid within the year for the above claims	2.401.819€	3.219.311€
Outstanding claims at the end of the year for the above claims	12.474.888€	15.937.289€



	Claims Frequency	Average Claim (€)
2022	3,5%	2.152
2021	3,3%	3.133
2020	3,8%	3.737
2019	6,9%	1.892
2018	6,6%	2.988
2017	5,7%	5.498
2016	6,7%	5.539