

INTEGRATED ANNUAL REPORT

As at 20 February 2022

2022



Highlights

1036

Gross written premium
USD MILLIONS, ETC BASIS

1100 

94

Combined ratio net
PER CENT, ETC BASIS

110 

34

Result
USD MILLIONS, ETC BASIS

1,278

Equity
USD MILLIONS

3,222

Assets
USD MILLIONS

-5

Non-technical result
USD MILLIONS

[See all 2022 highlights >](#)



Introduction by the Chairman



I look back over this year with admiration for all those who work in Gard, and the great effort they have put in to achieve this years' results. [>](#)



Introduction by the CEO



In spite of a turbulent year, Gard has managed to deliver extraordinary results. We recorded our highest-ever turnover of USD 1.036 billion – a clear vote of confidence in the services, insights, and expertise we provide. [>](#)

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