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# Return on investment

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3311022012  
Operating rate  
Comprehensive return

The current return of total investments in the property&casualty segment remained substantially stable at 4.1%. The slight worsening of the harvesting rate, which amounted to ?1.1% (?0.5% at 31 December 2011), was caused by the increase in the number of claims. Lastly, the comprehensive return improved considerably, going from 1.3% at 31 December 2011 to 7.5% which is due to the following:

(€ million)

331101  
Operating performance of non-life segment  
Net operating income from other financial instruments at fair value through profit or loss

331102  
Net operating income from other financial instruments at fair value through profit or loss  
Net operating income from other financial instruments at fair value through profit or loss  
Net impairment losses on other financial instruments and land and buildings (investment properties)

Starting from 31 March 2012, in order to give a fairer presentation of property development activities within the

Statement  
Investment strategy and yields  
Operating ratio on investments

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