

DFV Group Key Financials 9M 2021:

in € thousand	9M 2021	9M 2020	Change in %
New business			
Policies (number)	60,192	67,285	-10.54
- Supplementary health insurance (number)	41,525	49,308	-15.78
- Property insurance (number)	18,667	17,977	3.84
Premium volume	18,190	22,326	-18.53
- Supplementary health insurance	13,833	17,092	-19.07
- Property insurance	4,357	5,234	-16.76
Total gross premiums written			
Total	101,703	83,481	21.83
Gross premiums written supplementary health insurance	92,442	77,425	19.40
Gross premiums written property insurance	9,261	6,056	52.92
Combined Ratio	103.0%	106.0%	-3.0 p.p.
Claims Ratio*	71.8%	61.2% (63.0%)	10.6 p.p.
Operating Income	+87	-6,930	N/A
Net result	-1,091	-4,747	77.02
Underwriting result	-5,391	-5,455	1.17

in € thousand	9M 2021	31.12.2020	Change in %
Total portfolio (number)			
Policies	571,259	553,447	3.22
- Supplementary health insurance	454,979	440,060	3.39
- Property insurance	116,280	113,387	2.55
Total existing premiums			
Premium volume	140,422	124,790	12.53
- Existing premiums supplementary health insurance	126,980	113,332	12.04
- Existing premiums property insurance	13,442	11,458	17.32
Equity	88,361	90,854	-2.74
Solvency Ratio	306%	379%	-73 p.p.
Employees	181**	170**	6.47

* For better comparability, loss ratio of FY 2020 in brackets

** As at the reporting date