

DFV Group Key Financials H1 2020:

in €thousand	H1 2020	H1 2019	Change in %
New business			
Policies (number)	46,415	49,105	-5.5
- Supplementary health insurance (number)	34,000	46,214	- 26.4
- Property insurance (number)	12,415	2,891	329.4
Premium volume	15,412	16,359	- 5.8
- Supplementary health insurance	11,740	15,601	- 24.7
- Property insurance	3,672	758	384.4
Gross premiums written			
Total	53,701	41,846	28.3
Gross premiums written supplementary health insurance	50,061	39,117	28.0
Gross premiums written property insurance	3,640	2,729	33.4
Combined Ratio (HGB)	108.1 %	110.5 %	-2.4 pp
Claims ratio	60.5 %	60.5 %	0.0 pp
EBIT	-5,978	- 3,595	66.3
Net result	-4,083	- 2,756	48.1
Underwriting result (HGB)	-3,304	- 2,961	11.6

in €thousand	30.06.2020	31.12.2019	Change in %
Total portfolio (number)			
Policies	535,830	514,104	4.2
- Supplementary health insurance	431,035	412,001	4.6
- Property insurance	104,795	102,103	2.6
Existing premiums			
Total	114,314	101,168	13.0
- Existing premiums supplementary health insurance	105,669	94,786	11.5
- Existing premiums property insurance	8,645	6,382	35.5
Equity	58,864	64,496	- 8.7
Solvency Ratio	218 %	264 %	46 pp
Employees	152	122	24.6