

## DFV Group Key Financials H1 2021:

in EUR thousand	H1 2021	H1 2020	Change in %
<b>New business</b>			
Policies (number)	41,624	46,415	-10.3%
- Supplementary health insurance (number)	29,102	34,000	-14.4%
- Property insurance (number)	12,522	12,415	+0.9%
Premium volume	13,712	15,412	-11.0%
- Supplementary health insurance	10,555	11,740	-10.1%
- Property insurance	3,157	3,672	-14.0%
<b>Total gross premiums written</b>			
Total	66,674	53,701	+24.2%
Gross premiums written supplementary health insurance	60,714	50,061	+21.3%
Gross premiums written property insurance	5,960	3,640	+63.7%
Combined ratio (IFRS)*	101.9%	104.3%	-2.4 p.p.
Claims ratio**	68.9%	60.5% (63.0%)	+8.4 p.p.
<b>EBIT</b>	-985	- 5,978	83.5%
Net result	-684	- 4,083	83.3%
<b>Underwriting result</b>	<b>-3,807</b>	<b>- 3,304</b>	<b>15.2%</b>

in EUR thousand	30.06.2021	31.12.2020	Change in %
<b>Total portfolio (number)</b>			
Policies	562,869	553,447	+1.7%
- Supplementary health insurance	449,027	440,060	+2.0%
- Property insurance	113,842	113,387	+0.4%
<b>Total existing premiums</b>			
Premium volume	137,082	124,790	+9.9%
- Existing premiums supplementary health insurance	124,369	113,332	+9.7%
- Existing premiums property insurance	12,713	11,458	+11.0%
<b>Equity</b>	<b>89,454</b>	<b>90,854</b>	<b>-1.5%</b>
Solvency ratio	301%	379%	-78 p.p.
Employees (average)***	170	150	+13.3%

\* Previous year adjusted to IFRS

\*\* Loss ratio of FY 2020 in brackets for better comparability

\*\*\* Previous year adjusted to average value