

## DFV Group Key Financials H1 2019:

in € thousand	H1 2019	H1 2018	Change in %
<b>New business</b>			
Policies (number)	49,105	23,111	112.5%
- Supplementary health insurance (number)	46,214	21,990	110.2%
- Property insurance (number)	2,891	1,121	157.9%
Premium volume	16,359	6,537	150.3%
- Supplementary health insurance	15,601	6,374	144.8%
- Property insurance	758	163	365.0%
<b>Gross premiums written</b>			
Total	41,846	30,190	38.6%
Gross premiums written supplementary health insurance	39,117	28,994	34.9%
Gross premiums written property insurance	2,729	1,196	128.2%
Combined Ratio	110.5%	78.1%	32.4 pp
Claims ratio	60.5%	58.6%	1.9 pp
<b>EBIT</b>	<b>- 3,595</b>	<b>163</b>	<b>N/A</b>
Net result	- 2,756	13	N/A
<b>Underwriting result</b>	<b>- 2,961</b>	<b>1,890</b>	<b>N/A</b>

in € thousand	30.06.2019	31.12.2018	Change in %
<b>Total portfolio (number)</b>			
Policies	484,995	454,964	6.6%
- Supplementary health insurance	381,498	344,473	10.7 %
- Property insurance	103,497	110,491	-6.3 %
<b>Existing premiums</b>			
Total	89,048	75,657	17.7 %
- Existing premiums supplementary health insurance	83,258	69,058	20.6 %
- Existing premiums property insurance	5,790	6,599	-12.3 %
<b>Equity</b>	<b>64,766</b>	<b>59,169</b>	<b>9.5%</b>
Solvency ratio	314%	378%	- 64 pp
Employees (average)	116	111	4.5%