



# ZEITREIHEN

ausgewählter Sparten der Schaden-/Unfallversicherung

DEUTSCHLAND 2009 – 2023

Quelle: Zusammengestellt und errechnet aus den Jahresberichten der BaFin

Alle Angaben und Berechnungen wurden mit größter Sorgfalt und nach bestem Wissen erstellt; die Deutsche Rück übernimmt jedoch keine Gewähr für die Richtigkeit. Eventuelle Korrekturhinweise bitte an: [michael.beck@deutscherueck.de](mailto:michael.beck@deutscherueck.de)

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## Abkürzungen

|  |  |
|--|--|
| GJ   | Geschäftsjahr  |
| VJ   | Vorjahr  |
| KJ   | Kalenderjahr (Bilanzjahr)  |
| Anz. VU                                    | Anzahl der meldenden Versicherungsunternehmen  |
| vd. Beitrag brutto Tsd. Euro               | verdienter Beitrag brutto Tausend Euro   |
| SB-Quote (vd. Btr ne in % vd. Btr br)      | Selbstbehaltsquote (verdienter Beitrag netto in % zu verdientem Beitrag brutto)  |
| GJ-SZ-VF brutto (inkl. RPT) % vd. Btr br   | Geschäftsjahres-Schadenzahlungen brutto inklusive Forderungen aufgrund von Regressen, Provenues und Teilungsabkommen in % der verdienten Beiträge brutto |
| GJ-Zlg-SRK brutto % vd. Btr br             | Geschäftsjahres-Zahlungen für Schadenregulierungskosten brutto in % der verdienten Beiträge brutto   |
| GJ-SZ-ges brutto % vd. Btr br              | Geschäftsjahres-Schadenzahlungen gesamt brutto in % der verdienten Beiträge brutto   |
| GJ-SR-VF brutto % vd. Btr br               | Geschäftsjahres-Schadenrückstellungen brutto in % der verdienten Beiträge brutto   |
| GJ-Rst-SRK brutto % vd. Btr br             | Geschäftsjahres-Rückstellungen für Schadenregulierungskosten brutto in % der verdienten Beiträge brutto  |
| GJ-SR-ges brutto % vd. Btr br              | Geschäftsjahres-Schadenrückstellungen gesamt brutto in % der verdienten Beiträge brutto  |
| GJ-SQ brutto % vd. Btr br                  | Geschäftsjahres-Schadenquote brutto in % der verdienten Beiträge brutto  |
| GJ-SRK brutto % GJ-SA                      | Geschäftsjahres-Schadenregulierungskosten brutto in % des Geschäftsjahres-Schadenaufwandes   |
| VJ-SZ-ges brutto % vd. Btr br              | Zahlungen für Vorjahresschäden gesamt brutto in % der verdienten Beiträge brutto   |
| VJ-SR-ges brutto % vd. Btr br              | Rückstellungen für Vorjahresschäden gesamt brutto in % der verdienten Beiträge brutto  |
| AE (inkl. SRK) brutto % vd. Btr br         | Abwicklungsergebnis inklusive Schadenregulierungskosten brutto in % der verdienten Beiträge brutto   |
| AE (inkl. SRK) brutto % VJ-SR-Eing.        | Abwicklungsergebnis inklusive Schadenregulierungskosten brutto in % der Vorjahres Schadenrückstellungen Eingang  |
| GJ+VJ-SZ-ges brutto % vd. Btr br           | Zahlungen für Vorjahres- und Geschäftsjahresschäden gesamt brutto in % der verdienten Beiträge brutto  |
| GJ+VJ-SR-ges brutto % vd. Btr br           | Rückstellungen für Vorjahres- und Geschäftsjahresschäden gesamt brutto in % der verdienten Beiträge brutto   |
| KJ-SQ-ges brutto % vd. Btr br              | Kalenderjahres-Schadenquote gesamt brutto in % der verdienten Beiträge brutto  |
| Brutto-Aufw. Vers. Betrieb % vd. Btr br    | Bruttoaufwand für den Versicherungsbetrieb in % der verdienten Beiträge brutto   |
| vt Ergeb. br vor erf. BRE % vd. Btr br     | Versicherungstechnisches Ergebnis brutto vor erfolgter Beitragsrückerstattung in % der verdienten Beiträge brutto  |
| vt Ergeb. br nach erf. BRE % vd. Btr br    | Versicherungstechnisches Ergebnis brutto nach erfolgter Beitragsrückerstattung in % der verdienten Beiträge brutto                                       |
| vd. Beitrag netto Tsd. Euro                | verdienter Beitrag netto Tausend Euro  |
| vt Ergeb. netto vor SchwaRst % vd. Btr ne  | Versicherungstechnisches Ergebnis netto vor Schwankungsrückstellung in % der verdienten Beiträge netto   |
| vt Ergeb. netto nach SchwaRst % vd. Btr ne | Versicherungstechnisches Ergebnis netto nach Schwankungsrückstellung in % der verdienten Beiträge netto  |
| BaFin                                      | Bundesanstalt für Finanzdienstleistungsaufsicht  |

Leere Zellen = keine Daten vorhanden.

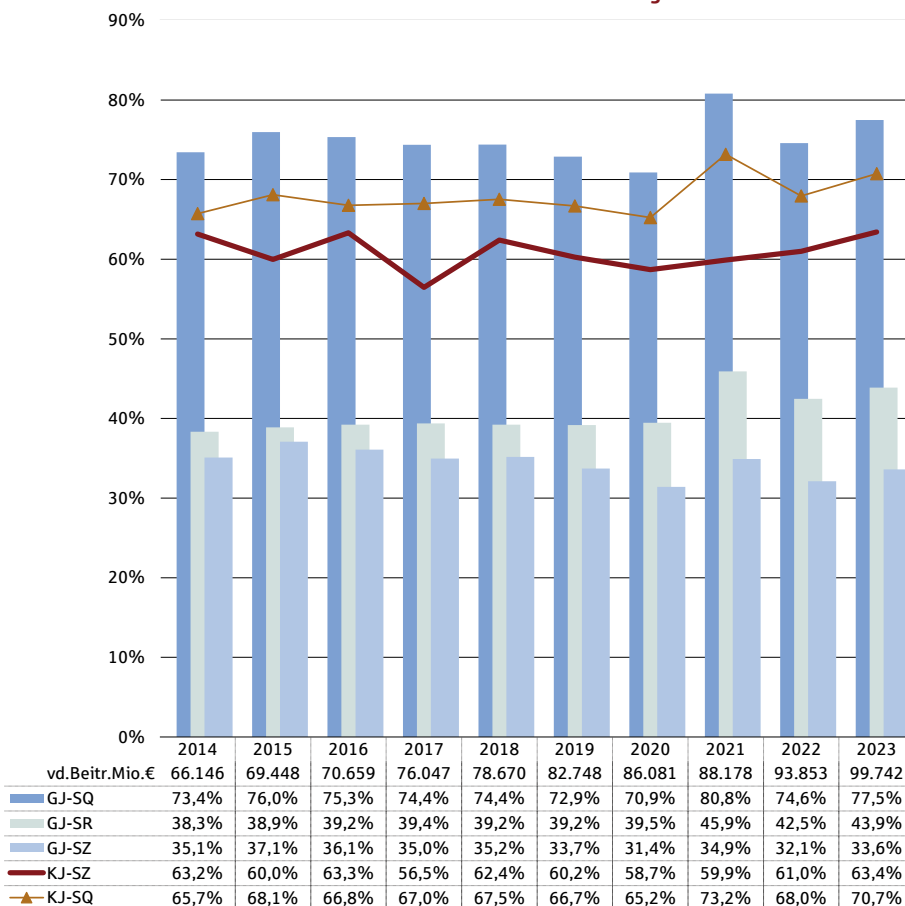
# Tabellen zu den Versicherungszweigen



**1. Schaden und Unfall** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                   |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|--------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %  | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | -       | 60.136.811                      | 3,58%  | 80,73%                                      | 32,80%                                     | 5,02%                                | 37,82%                              | 35,94%                             | 3,33%                                | 39,27%                              | 77,09%                       | 10,83%                      |
| 2010            | -       | 57.685.949                      | -4,08% | 81,35%                                      | 34,05%                                     | 5,15%                                | 39,20%                              | 34,99%                             | 3,40%                                | 38,38%                              | 77,58%                       | 11,02%                      |
| 2011            | -       | 59.310.518                      | 2,82%  | 80,74%                                      | 33,60%                                     | 5,06%                                | 38,66%                              | 35,05%                             | 3,33%                                | 38,38%                              | 77,03%                       | 10,89%                      |
| 2012            | -       | 62.102.602                      | 4,71%  | 80,80%                                      | 32,82%                                     | 4,94%                                | 37,76%                              | 34,81%                             | 3,30%                                | 38,11%                              | 75,87%                       | 10,86%                      |
| 2013            | -       | 64.535.515                      | 3,92%  | 79,89%                                      | 34,84%                                     | 5,13%                                | 39,97%                              | 37,91%                             | 3,37%                                | 41,28%                              | 81,25%                       | 10,46%                      |
| 2014            | -       | 66.146.202                      | 2,50%  | 76,13%                                      | 30,27%                                     | 4,83%                                | 35,10%                              | 35,05%                             | 3,27%                                | 38,32%                              | 73,42%                       | 11,04%                      |
| 2015            | -       | 69.448.394                      | 4,99%  | 75,42%                                      | 32,14%                                     | 4,93%                                | 37,08%                              | 35,66%                             | 3,23%                                | 38,89%                              | 75,97%                       | 10,74%                      |
| 2016            | -       | 70.659.490                      | 1,74%  | 75,84%                                      | 31,11%                                     | 4,99%                                | 36,10%                              | 35,91%                             | 3,33%                                | 39,23%                              | 75,33%                       | 11,04%                      |
| 2017            | -       | 76.046.538                      | 7,62%  | 74,06%                                      | 30,19%                                     | 4,78%                                | 34,98%                              | 36,08%                             | 3,31%                                | 39,38%                              | 74,36%                       | 10,88%                      |
| 2018            | -       | 78.669.772                      | 3,45%  | 74,28%                                      | 30,42%                                     | 4,76%                                | 35,18%                              | 36,04%                             | 3,19%                                | 39,23%                              | 74,41%                       | 10,68%                      |
| 2019            | -       | 82.748.459                      | 5,18%  | 73,83%                                      | 29,10%                                     | 4,62%                                | 33,72%                              | 36,02%                             | 3,14%                                | 39,16%                              | 72,88%                       | 10,65%                      |
| 2020            | -       | 86.081.072                      | 4,03%  | 73,09%                                      | 27,17%                                     | 4,26%                                | 31,42%                              | 36,44%                             | 3,03%                                | 39,47%                              | 70,89%                       | 10,28%                      |
| 2021            | -       | 88.177.851                      | 2,44%  | 72,04%                                      | 30,46%                                     | 4,44%                                | 34,90%                              | 42,57%                             | 3,34%                                | 45,90%                              | 80,81%                       | 9,63%                       |
| 2022            | -       | 93.853.363                      | 6,44%  | 70,45%                                      | 27,87%                                     | 4,24%                                | 32,11%                              | 39,42%                             | 3,06%                                | 42,47%                              | 74,59%                       | 9,78%                       |
| 2023            | -       | 99.742.403                      | 6,27%  | 70,75%                                      | 29,30%                                     | 4,31%                                | 33,60%                              | 40,75%                             | 3,13%                                | 43,89%                              | 77,49%                       | 9,60%                       |
| <b>5 Jahre</b>  |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 28,78%                                     | 4,37%                                | 33,15%                              | 39,04%                             | 3,14%                                | 42,18%                              | 75,33%                       | 9,99%                       |
| Maximalwert     |         |                                 |        |   | 30,46%                                     | 4,62%                                | 34,90%                              | 42,57%                             | 3,34%                                | 45,90%                              | 80,81%                       | 10,65%                      |
| Minimalwert     |         |                                 |        |   | 27,17%                                     | 4,24%                                | 31,42%                              | 36,02%                             | 3,03%                                | 39,16%                              | 70,89%                       | 9,60%                       |
| <b>10 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 29,80%                                     | 4,62%                                | 34,42%                              | 37,39%                             | 3,20%                                | 40,60%                              | 75,01%                       | 10,43%                      |
| Maximalwert     |         |                                 |        |   | 32,14%                                     | 4,99%                                | 37,08%                              | 42,57%                             | 3,34%                                | 45,90%                              | 80,81%                       | 11,04%                      |
| Minimalwert     |         |                                 |        |   | 27,17%                                     | 4,24%                                | 31,42%                              | 35,05%                             | 3,03%                                | 38,32%                              | 70,89%                       | 9,60%                       |
| Standardabw.    |         |                                 |        |   | 1,48%                                      | 0,28%                                | 1,73%                               | 2,56%                              | 0,11%                                | 2,56%                               | 2,70%                        | 0,57%                       |
| <b>15 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 31,08%                                     | 4,76%                                | 35,84%                              | 36,84%                             | 3,25%                                | 40,09%                              | 75,93%                       | 10,56%                      |
| Maximalwert     |         |                                 |        |   | 34,84%                                     | 5,15%                                | 39,97%                              | 42,57%                             | 3,40%                                | 45,90%                              | 81,25%                       | 11,04%                      |
| Minimalwert     |         |                                 |        |   | 27,17%                                     | 4,24%                                | 31,42%                              | 34,81%                             | 3,03%                                | 38,11%                              | 70,89%                       | 9,60%                       |
| Standardabw.    |         |                                 |        |   | 2,26%                                      | 0,32%                                | 2,55%                               | 2,31%                              | 0,12%                                | 2,29%                               | 2,77%                        | 0,51%                       |

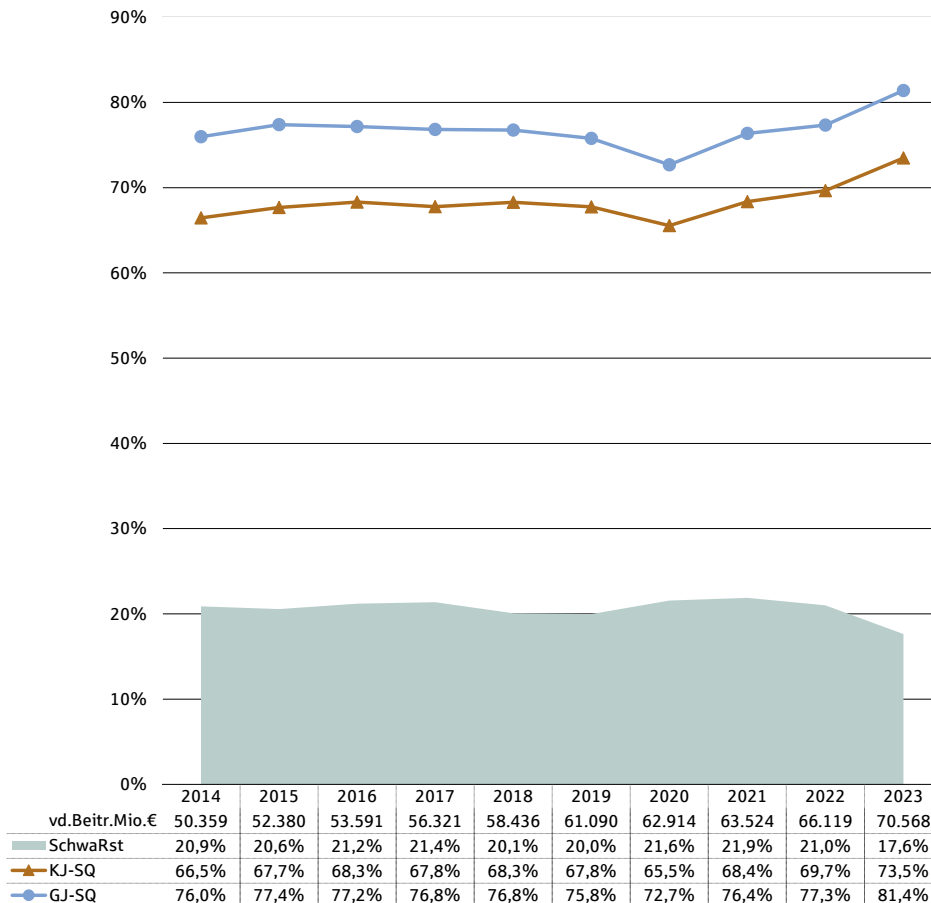
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



**1. Schaden und Unfall** Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |       |       | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|-------|-------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |       |       |              |              |                             |   |  |
| 2009            | 25,50%                        | 93,71%                        | 9,22%                              | 7,2%                                | 63,32%                           | 132,99%                          | 67,87%                        | 25,7%                                   | 4,4%  | 3,8%  | 48.549.613   | 1,5%         | 3,5%                        |   |  |
| 2010            | 30,84%                        | 98,89%                        | 8,91%                              | 6,4%                                | 70,04%                           | 137,27%                          | 68,67%                        | 26,2%                                   | 2,7%  | 2,2%  | 46.925.902   | -0,4%        | 0,9%                        |   |  |
| 2011            | 27,70%                        | 97,91%                        | 7,90%                              | 5,9%                                | 66,36%                           | 136,29%                          | 69,14%                        | 26,1%                                   | 2,7%  | 2,0%  | 47.889.283   | 0,6%         | 1,8%                        |   |  |
| 2012            | 26,03%                        | 96,46%                        | 7,67%                              | 5,9%                                | 63,80%                           | 134,57%                          | 68,20%                        | 25,8%                                   | 4,1%  | 3,5%  | 50.176.788   | 2,2%         | 1,1%                        |   |  |
| 2013            | 23,33%                        | 98,94%                        | 7,22%                              | 5,6%                                | 63,30%                           | 140,22%                          | 74,02%                        | 25,4%                                   | -1,1% | -1,7% | 51.556.360   | 0,1%         | 0,6%                        |   |  |
| 2014            | 28,07%                        | 101,04%                       | 7,69%                              | 5,6%                                | 63,17%                           | 139,37%                          | 65,73%                        | 25,5%                                   | 6,7%  | 6,3%  | 50.358.599   | 5,1%         | 4,1%                        |   |  |
| 2015            | 22,90%                        | 101,96%                       | 7,88%                              | 5,9%                                | 59,98%                           | 140,85%                          | 68,09%                        | 25,3%                                   | 5,1%  | 4,5%  | 52.379.532   | 4,6%         | 4,1%                        |   |  |
| 2016            | 27,22%                        | 102,64%                       | 8,57%                              | 6,2%                                | 63,32%                           | 141,88%                          | 66,76%                        | 25,5%                                   | 6,5%  | 6,2%  | 53.590.662   | 4,6%         | 3,5%                        |   |  |
| 2017            | 21,49%                        | 102,97%                       | 7,37%                              | 5,6%                                | 56,46%                           | 142,35%                          | 66,99%                        | 25,5%                                   | 5,7%  | 5,5%  | 56.321.023   | 4,9%         | 3,7%                        |   |  |
| 2018            | 27,22%                        | 103,51%                       | 6,87%                              | 5,0%                                | 62,40%                           | 142,74%                          | 67,54%                        | 25,4%                                   | 5,3%  | 5,1%  | 58.436.459   | 4,5%         | 5,0%                        |   |  |
| 2019            | 26,53%                        | 102,98%                       | 6,20%                              | 4,6%                                | 60,25%                           | 142,14%                          | 66,68%                        | 25,6%                                   | 6,6%  | 6,2%  | 61.090.233   | 5,5%         | 4,7%                        |   |  |
| 2020            | 27,27%                        | 103,71%                       | 5,66%                              | 4,1%                                | 58,69%                           | 143,18%                          | 65,24%                        | 25,1%                                   | 8,0%  | 7,3%  | 62.914.026   | 7,8%         | 5,6%                        |   |  |
| 2021            | 24,99%                        | 107,16%                       | 7,63%                              | 5,5%                                | 59,89%                           | 153,07%                          | 73,18%                        | 25,4%                                   | 0,8%  | 0,3%  | 63.524.380   | 5,7%         | 5,2%                        |   |  |
| 2022            | 28,88%                        | 108,30%                       | 6,63%                              | 4,6%                                | 60,99%                           | 150,77%                          | 67,95%                        | 25,4%                                   | 6,0%  | 5,6%  | 66.118.694   | 4,6%         | 4,6%                        |   |  |
| 2023            | 29,82%                        | 105,30%                       | 6,74%                              | 4,8%                                | 63,42%                           | 149,19%                          | 70,75%                        | 24,9%                                   | 3,4%  | 2,6%  | 70.567.543   | -0,4%        | 1,6%                        |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 6,57%                              | 4,7%                                |                                  |                                  | 68,76%                        | 25,3%                                   | 5,0%  | 4,4%  |              | 4,6%         | 4,3%                        |   |  |
| Maximalwert     |                               |                               | 7,63%                              | 5,5%                                |                                  |                                  | 73,18%                        | 25,6%                                   | 8,0%  | 7,3%  |              | 7,8%         | 5,6%                        |   |  |
| Minimalwert     |                               |                               | 5,66%                              | 4,1%                                |                                  |                                  | 65,24%                        | 24,9%                                   | 0,8%  | 0,3%  |              | -0,4%        | 1,6%                        |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 7,12%                              | 5,2%                                |                                  |                                  | 67,89%                        | 25,4%                                   | 5,4%  | 5,0%  |              | 4,7%         | 4,2%                        |   |  |
| Maximalwert     |                               |                               | 8,57%                              | 6,2%                                |                                  |                                  | 73,18%                        | 25,6%                                   | 8,0%  | 7,3%  |              | 7,8%         | 5,6%                        |   |  |
| Minimalwert     |                               |                               | 5,66%                              | 4,1%                                |                                  |                                  | 65,24%                        | 24,9%                                   | 0,8%  | 0,3%  |              | -0,4%        | 1,6%                        |   |  |
| Standardabw.    |                               |                               | 0,87%                              | 0,7%                                |                                  |                                  | 2,39%                         | 0,2%                                    | 2,0%  | 2,1%  |              | 2,1%         | 1,1%                        |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 7,48%                              | 5,5%                                |                                  |                                  | 68,45%                        | 25,5%                                   | 4,5%  | 4,0%  |              | 3,4%         | 3,3%                        |   |  |
| Maximalwert     |                               |                               | 9,22%                              | 7,2%                                |                                  |                                  | 74,02%                        | 26,2%                                   | 8,0%  | 7,3%  |              | 7,8%         | 5,6%                        |   |  |
| Minimalwert     |                               |                               | 5,66%                              | 4,1%                                |                                  |                                  | 65,24%                        | 24,9%                                   | -1,1% | -1,7% |              | -0,4%        | 0,6%                        |   |  |
| Standardabw.    |                               |                               | 0,98%                              | 0,8%                                |                                  |                                  | 2,49%                         | 0,3%                                    | 2,4%  | 2,5%  |              | 2,6%         | 1,7%                        |   |  |

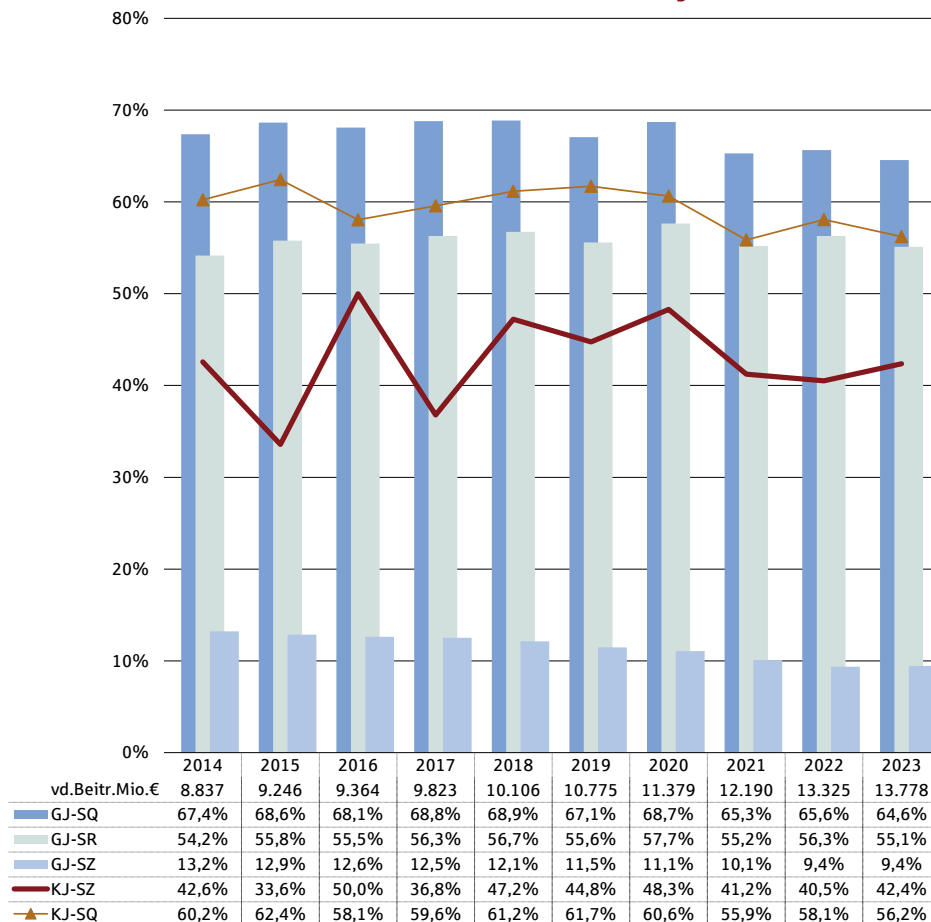
**Kennzahlen in Relation zu verdienten Beiträgen netto**



**2. Allgemeine Haftpflicht** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                      |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|------------------------------------|--------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag<br>brutto<br>Tsd. Euro | +/- %  | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 122     | 7.786.703                          | 1,01%  | 78,93%                                      | 12,04%                                     | 4,38%                                | 16,43%                              | 45,67%                             | 7,18%                                | 52,85%                              | 69,28%                       | 16,69%                      |
| 2010            | 123     | 7.516.605                          | -3,47% | 79,78%                                      | 12,01%                                     | 4,26%                                | 16,27%                              | 46,89%                             | 6,79%                                | 53,67%                              | 69,94%                       | 15,79%                      |
| 2011            | 122     | 7.706.079                          | 2,52%  | 77,60%                                      | 11,37%                                     | 4,13%                                | 15,50%                              | 46,43%                             | 6,77%                                | 53,20%                              | 68,70%                       | 15,87%                      |
| 2012            | 125     | 8.023.858                          | 4,12%  | 80,22%                                      | 10,44%                                     | 3,90%                                | 14,34%                              | 45,75%                             | 6,66%                                | 52,40%                              | 66,74%                       | 15,81%                      |
| 2013            | 124     | 8.360.776                          | 4,20%  | 79,78%                                      | 9,78%                                      | 3,93%                                | 13,71%                              | 48,41%                             | 6,75%                                | 55,17%                              | 68,88%                       | 15,51%                      |
| 2014            | 126     | 8.837.457                          | 5,70%  | 73,97%                                      | 9,32%                                      | 3,90%                                | 13,22%                              | 47,41%                             | 6,75%                                | 54,16%                              | 67,38%                       | 15,81%                      |
| 2015            | 130     | 9.246.435                          | 4,63%  | 72,62%                                      | 9,12%                                      | 3,73%                                | 12,85%                              | 49,11%                             | 6,67%                                | 55,78%                              | 68,64%                       | 15,16%                      |
| 2016            | 125     | 9.363.771                          | 1,27%  | 74,62%                                      | 8,83%                                      | 3,79%                                | 12,62%                              | 48,51%                             | 6,96%                                | 55,47%                              | 68,09%                       | 15,79%                      |
| 2017            | 127     | 9.823.193                          | 4,91%  | 72,81%                                      | 8,87%                                      | 3,65%                                | 12,51%                              | 49,08%                             | 7,19%                                | 56,28%                              | 68,79%                       | 15,76%                      |
| 2018            | 126     | 10.106.164                         | 2,88%  | 72,81%                                      | 8,58%                                      | 3,54%                                | 12,12%                              | 49,76%                             | 6,97%                                | 56,74%                              | 68,86%                       | 15,27%                      |
| 2019            | 128     | 10.775.316                         | 6,62%  | 71,05%                                      | 8,16%                                      | 3,31%                                | 11,47%                              | 48,88%                             | 6,71%                                | 55,59%                              | 67,06%                       | 14,94%                      |
| 2020            | 131     | 11.379.418                         | 5,61%  | 70,43%                                      | 7,95%                                      | 3,10%                                | 11,05%                              | 51,56%                             | 6,10%                                | 57,66%                              | 68,71%                       | 13,99%                      |
| 2021            | 131     | 12.190.406                         | 7,13%  | 67,68%                                      | 7,12%                                      | 2,97%                                | 10,09%                              | 49,21%                             | 5,99%                                | 55,20%                              | 65,30%                       | 13,73%                      |
| 2022            | 128     | 13.324.833                         | 9,31%  | 65,32%                                      | 6,58%                                      | 2,77%                                | 9,35%                               | 50,76%                             | 5,53%                                | 56,29%                              | 64,56%                       | 12,65%                      |
| 2023            | 129     | 13.778.013                         | 3,40%  | 65,33%                                      | 6,68%                                      | 2,77%                                | 9,45%                               | 49,44%                             | 5,67%                                | 55,11%                              | 64,56%                       | 13,07%                      |
| <b>5 Jahre</b>  |         |                                    |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |        |   | 7,30%                                      | 2,98%                                | 10,28%                              | 49,97%                             | 6,00%                                | 55,97%                              | 66,25%                       | 13,56%                      |
| Maximalwert     |         |                                    |        |   | 8,16%                                      | 3,31%                                | 11,47%                              | 51,56%                             | 6,71%                                | 57,66%                              | 68,71%                       | 14,94%                      |
| Minimalwert     |         |                                    |        |   | 6,58%                                      | 2,77%                                | 9,35%                               | 48,88%                             | 5,53%                                | 55,11%                              | 64,56%                       | 12,65%                      |
| <b>10 Jahre</b> |         |                                    |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |        |   | 8,12%                                      | 3,35%                                | 11,47%                              | 49,37%                             | 6,46%                                | 55,83%                              | 67,30%                       | 14,56%                      |
| Maximalwert     |         |                                    |        |   | 9,32%                                      | 3,90%                                | 13,22%                              | 51,56%                             | 7,19%                                | 57,66%                              | 68,86%                       | 15,81%                      |
| Minimalwert     |         |                                    |        |   | 6,58%                                      | 2,77%                                | 9,35%                               | 47,41%                             | 5,53%                                | 54,16%                              | 64,56%                       | 12,65%                      |
| Standardabw.    |         |                                    |        |   | 1,01%                                      | 0,43%                                | 1,43%                               | 1,15%                              | 0,59%                                | 0,97%                               | 1,61%                        | 1,22%                       |
| <b>15 Jahre</b> |         |                                    |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |        |   | 9,12%                                      | 3,61%                                | 12,73%                              | 48,46%                             | 6,58%                                | 55,04%                              | 67,77%                       | 15,02%                      |
| Maximalwert     |         |                                    |        |   | 12,04%                                     | 4,38%                                | 16,43%                              | 51,56%                             | 7,19%                                | 57,66%                              | 69,94%                       | 16,69%                      |
| Minimalwert     |         |                                    |        |   | 6,58%                                      | 2,77%                                | 9,35%                               | 45,67%                             | 5,53%                                | 52,40%                              | 64,56%                       | 12,65%                      |
| Standardabw.    |         |                                    |        |   | 1,76%                                      | 0,52%                                | 2,26%                               | 1,73%                              | 0,51%                                | 1,50%                               | 1,60%                        | 1,21%                       |

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

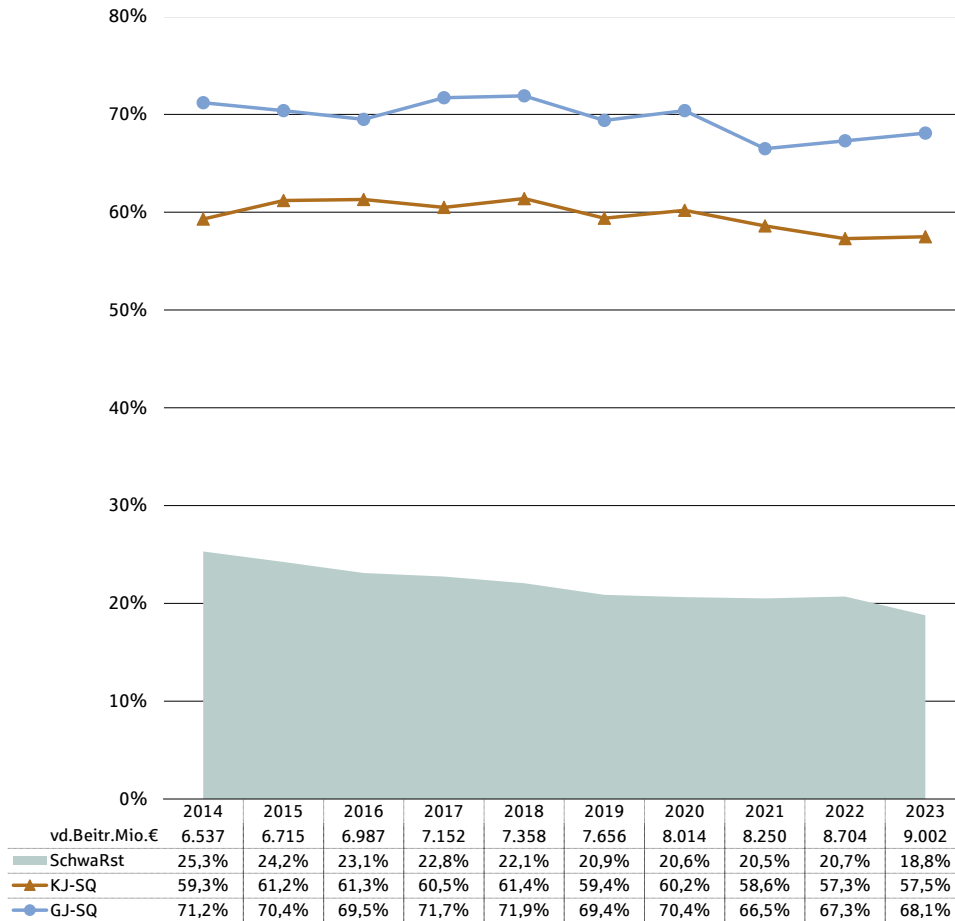




**2. Allgemeine Haftpflicht** Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |       |       | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|-------|-------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |       |       |              |              |                             |   |  |
| 2009            | 32,63%                        | 219,36%                       | 10,66%                             | 4,1%                                | 49,06%                           | 272,21%                          | 58,61%                        | 31,3%                                   | 10,0% | 9,9%  | 6.146.025    | 6,0%         | 5,2%                        |   |  |
| 2010            | 39,79%                        | 230,65%                       | 11,55%                             | 4,2%                                | 56,06%                           | 284,32%                          | 58,40%                        | 31,6%                                   | 10,2% | 10,1% | 5.997.089    | 7,6%         | 7,2%                        |   |  |
| 2011            | 32,35%                        | 236,70%                       | 8,28%                              | 3,0%                                | 47,85%                           | 289,90%                          | 60,42%                        | 31,8%                                   | 7,9%  | 7,8%  | 5.979.624    | 9,8%         | 11,3%                       |   |  |
| 2012            | 34,04%                        | 235,34%                       | 9,03%                              | 3,2%                                | 48,38%                           | 287,74%                          | 57,71%                        | 31,5%                                   | 10,8% | 10,7% | 6.437.008    | 9,8%         | 8,9%                        |   |  |
| 2013            | 26,19%                        | 242,88%                       | 7,08%                              | 2,5%                                | 39,90%                           | 298,05%                          | 61,80%                        | 30,8%                                   | 7,5%  | 7,5%  | 6.670.263    | 7,2%         | 7,4%                        |   |  |
| 2014            | 29,35%                        | 245,48%                       | 7,14%                              | 2,5%                                | 42,57%                           | 299,64%                          | 60,24%                        | 30,5%                                   | 9,3%  | 9,2%  | 6.536.798    | 9,0%         | 10,0%                       |   |  |
| 2015            | 20,72%                        | 259,45%                       | 6,21%                              | 2,1%                                | 33,58%                           | 315,23%                          | 62,43%                        | 30,4%                                   | 7,3%  | 7,2%  | 6.714.540    | 7,5%         | 7,9%                        |   |  |
| 2016            | 37,37%                        | 263,88%                       | 10,04%                             | 3,2%                                | 49,99%                           | 319,35%                          | 58,05%                        | 30,4%                                   | 11,7% | 11,6% | 6.986.860    | 8,4%         | 8,6%                        |   |  |
| 2017            | 24,28%                        | 270,91%                       | 9,22%                              | 2,9%                                | 36,79%                           | 327,19%                          | 59,57%                        | 30,3%                                   | 10,2% | 10,1% | 7.152.016    | 8,9%         | 8,8%                        |   |  |
| 2018            | 35,10%                        | 275,24%                       | 7,69%                              | 2,4%                                | 47,22%                           | 331,97%                          | 61,16%                        | 30,4%                                   | 8,5%  | 8,3%  | 7.357.880    | 8,0%         | 7,9%                        |   |  |
| 2019            | 33,29%                        | 272,70%                       | 5,36%                              | 1,7%                                | 44,76%                           | 328,29%                          | 61,69%                        | 31,0%                                   | 9,1%  | 9,0%  | 7.655.565    | 10,4%        | 10,8%                       |   |  |
| 2020            | 37,23%                        | 265,56%                       | 8,07%                              | 2,6%                                | 48,29%                           | 323,22%                          | 60,64%                        | 29,6%                                   | 9,0%  | 8,9%  | 8.014.133    | 9,8%         | 9,1%                        |   |  |
| 2021            | 31,14%                        | 261,13%                       | 9,44%                              | 3,1%                                | 41,24%                           | 316,34%                          | 55,86%                        | 29,4%                                   | 15,2% | 15,1% | 8.250.441    | 12,6%        | 12,2%                       |   |  |
| 2022            | 31,16%                        | 250,69%                       | 7,56%                              | 2,6%                                | 40,51%                           | 306,98%                          | 58,08%                        | 28,9%                                   | 13,0% | 13,0% | 8.703.622    | 13,8%        | 12,5%                       |   |  |
| 2023            | 32,93%                        | 255,61%                       | 8,34%                              | 2,8%                                | 42,38%                           | 310,72%                          | 56,22%                        | 28,6%                                   | 15,1% | 15,0% | 9.001.724    | 13,2%        | 14,5%                       |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 7,75%                              | 2,6%                                |                                  |                                  | 58,50%                        | 29,5%                                   | 12,3% | 12,2% |              | 12,0%        | 11,8%                       |   |  |
| Maximalwert     |                               |                               | 9,44%                              | 3,1%                                |                                  |                                  | 61,69%                        | 31,0%                                   | 15,2% | 15,1% |              | 13,8%        | 14,5%                       |   |  |
| Minimalwert     |                               |                               | 5,36%                              | 1,7%                                |                                  |                                  | 55,86%                        | 28,6%                                   | 9,0%  | 8,9%  |              | 9,8%         | 9,1%                        |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 7,91%                              | 2,6%                                |                                  |                                  | 59,39%                        | 30,0%                                   | 10,8% | 10,7% |              | 10,2%        | 10,2%                       |   |  |
| Maximalwert     |                               |                               | 10,04%                             | 3,2%                                |                                  |                                  | 62,43%                        | 31,0%                                   | 15,2% | 15,1% |              | 13,8%        | 14,5%                       |   |  |
| Minimalwert     |                               |                               | 5,36%                              | 1,7%                                |                                  |                                  | 55,86%                        | 28,6%                                   | 7,3%  | 7,2%  |              | 7,5%         | 7,9%                        |   |  |
| Standardabw.    |                               |                               | 1,45%                              | 0,5%                                |                                  |                                  | 2,26%                         | 0,8%                                    | 2,8%  | 2,8%  |              | 2,3%         | 2,2%                        |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 8,38%                              | 2,9%                                |                                  |                                  | 59,39%                        | 30,4%                                   | 10,3% | 10,2% |              | 9,5%         | 9,5%                        |   |  |
| Maximalwert     |                               |                               | 11,55%                             | 4,2%                                |                                  |                                  | 62,43%                        | 31,8%                                   | 15,2% | 15,1% |              | 13,8%        | 14,5%                       |   |  |
| Minimalwert     |                               |                               | 5,36%                              | 1,7%                                |                                  |                                  | 55,86%                        | 28,6%                                   | 7,3%  | 7,2%  |              | 6,0%         | 5,2%                        |   |  |
| Standardabw.    |                               |                               | 1,66%                              | 0,7%                                |                                  |                                  | 2,02%                         | 1,0%                                    | 2,5%  | 2,5%  |              | 2,3%         | 2,4%                        |   |  |

**Kennzahlen in Relation zu verdienten Beiträgen netto**

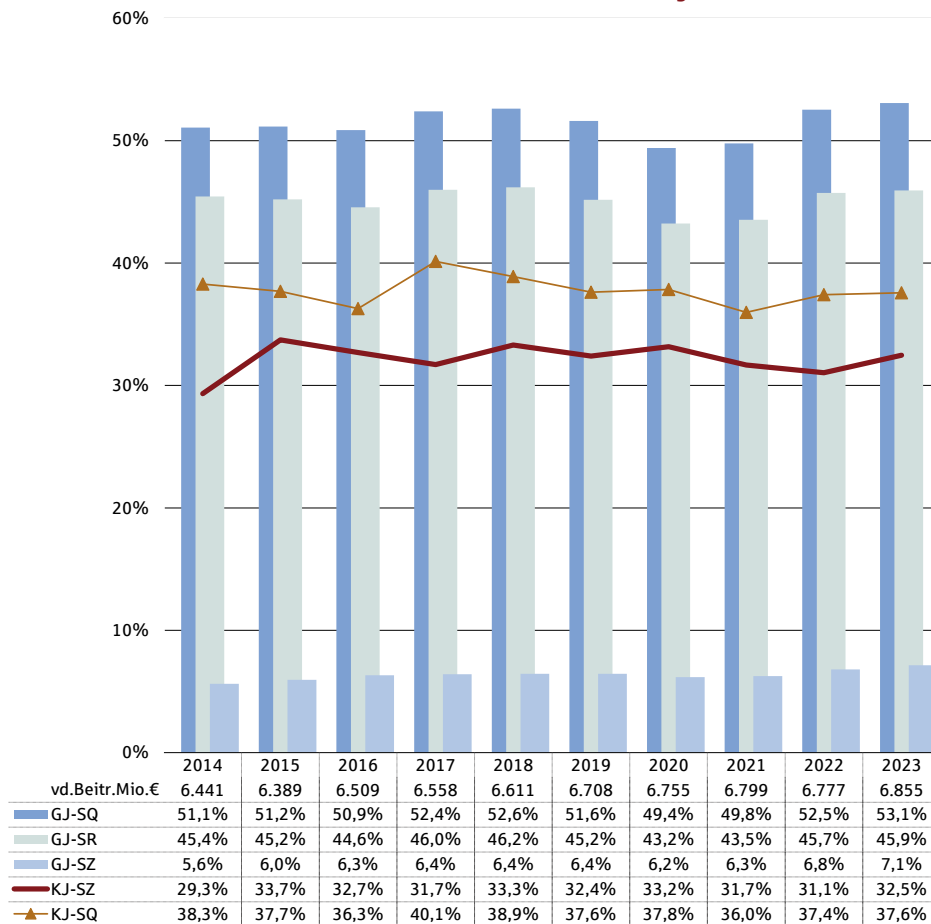


**3. Allgemeine Unfall (inkl. UBR und K-Unfall)** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                   |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|--------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %  | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 131     | 6.492.113                       | 0,66%  | 87,45%                                      | 3,75%                                      | 1,19%                                | 4,95%                               | 37,54%                             | 3,07%                                | 40,60%                              | 45,55%                       | 9,35%                       |
| 2010            | 128     | 6.398.063                       | -1,45% | 88,07%                                      | 4,14%                                      | 1,15%                                | 5,30%                               | 38,52%                             | 3,34%                                | 41,86%                              | 47,15%                       | 9,52%                       |
| 2011            | 128     | 6.383.714                       | -0,22% | 87,53%                                      | 4,29%                                      | 1,08%                                | 5,37%                               | 38,88%                             | 3,32%                                | 42,20%                              | 47,57%                       | 9,25%                       |
| 2012            | 129     | 6.500.627                       | 1,83%  | 86,74%                                      | 4,20%                                      | 1,08%                                | 5,28%                               | 38,04%                             | 3,32%                                | 41,37%                              | 46,64%                       | 9,44%                       |
| 2013            | 128     | 6.416.895                       | -1,29% | 88,94%                                      | 4,32%                                      | 1,20%                                | 5,52%                               | 39,30%                             | 3,29%                                | 42,59%                              | 48,11%                       | 9,34%                       |
| 2014            | 128     | 6.440.961                       | 0,38%  | 86,09%                                      | 4,41%                                      | 1,22%                                | 5,63%                               | 42,04%                             | 3,41%                                | 45,45%                              | 51,08%                       | 9,08%                       |
| 2015            | 128     | 6.388.854                       | -0,81% | 85,90%                                      | 4,71%                                      | 1,25%                                | 5,95%                               | 41,73%                             | 3,47%                                | 45,20%                              | 51,16%                       | 9,22%                       |
| 2016            | 128     | 6.508.840                       | 1,88%  | 86,66%                                      | 4,95%                                      | 1,36%                                | 6,32%                               | 41,14%                             | 3,41%                                | 44,55%                              | 50,87%                       | 9,39%                       |
| 2017            | 129     | 6.557.543                       | 0,75%  | 86,24%                                      | 5,04%                                      | 1,36%                                | 6,41%                               | 42,46%                             | 3,52%                                | 45,99%                              | 52,39%                       | 9,32%                       |
| 2018            | 127     | 6.611.413                       | 0,82%  | 86,26%                                      | 5,06%                                      | 1,38%                                | 6,44%                               | 42,71%                             | 3,48%                                | 46,19%                              | 52,63%                       | 9,24%                       |
| 2019            | 129     | 6.708.161                       | 1,46%  | 86,24%                                      | 5,07%                                      | 1,38%                                | 6,45%                               | 41,78%                             | 3,38%                                | 45,16%                              | 51,61%                       | 9,23%                       |
| 2020            | 130     | 6.754.703                       | 0,69%  | 86,32%                                      | 4,80%                                      | 1,38%                                | 6,17%                               | 39,91%                             | 3,33%                                | 43,24%                              | 49,41%                       | 9,53%                       |
| 2021            | 128     | 6.799.414                       | 0,66%  | 85,98%                                      | 4,84%                                      | 1,41%                                | 6,25%                               | 39,91%                             | 3,63%                                | 43,54%                              | 49,79%                       | 10,13%                      |
| 2022            | 128     | 6.777.038                       | -0,33% | 85,16%                                      | 5,31%                                      | 1,49%                                | 6,80%                               | 41,81%                             | 3,92%                                | 45,73%                              | 52,53%                       | 10,29%                      |
| 2023            | 129     | 6.855.287                       | 1,15%  | 84,41%                                      | 5,66%                                      | 1,47%                                | 7,13%                               | 42,17%                             | 3,77%                                | 45,94%                              | 53,07%                       | 9,88%                       |
| <b>5 Jahre</b>  |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 5,14%                                      | 1,43%                                | 6,56%                               | 41,11%                             | 3,61%                                | 44,72%                              | 51,28%                       | 9,81%                       |
| Maximalwert     |         |                                 |        |   | 5,66%                                      | 1,49%                                | 7,13%                               | 42,17%                             | 3,92%                                | 45,94%                              | 53,07%                       | 10,29%                      |
| Minimalwert     |         |                                 |        |   | 4,80%                                      | 1,38%                                | 6,17%                               | 39,91%                             | 3,33%                                | 43,24%                              | 49,41%                       | 9,23%                       |
| <b>10 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 4,98%                                      | 1,37%                                | 6,36%                               | 41,57%                             | 3,53%                                | 45,10%                              | 51,45%                       | 9,53%                       |
| Maximalwert     |         |                                 |        |   | 5,66%                                      | 1,49%                                | 7,13%                               | 42,71%                             | 3,92%                                | 46,19%                              | 53,07%                       | 10,29%                      |
| Minimalwert     |         |                                 |        |   | 4,41%                                      | 1,22%                                | 5,63%                               | 39,91%                             | 3,33%                                | 43,24%                              | 49,41%                       | 9,08%                       |
| Standardabw.    |         |                                 |        |   | 0,34%                                      | 0,08%                                | 0,41%                               | 0,97%                              | 0,19%                                | 1,02%                               | 1,23%                        | 0,42%                       |
| <b>15 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 4,70%                                      | 1,29%                                | 6,00%                               | 40,53%                             | 3,44%                                | 43,97%                              | 49,97%                       | 9,48%                       |
| Maximalwert     |         |                                 |        |   | 5,66%                                      | 1,49%                                | 7,13%                               | 42,71%                             | 3,92%                                | 46,19%                              | 53,07%                       | 10,29%                      |
| Minimalwert     |         |                                 |        |   | 3,75%                                      | 1,08%                                | 4,95%                               | 37,54%                             | 3,07%                                | 40,60%                              | 45,55%                       | 9,08%                       |
| Standardabw.    |         |                                 |        |   | 0,51%                                      | 0,13%                                | 0,63%                               | 1,74%                              | 0,21%                                | 1,89%                               | 2,44%                        | 0,35%                       |

Für alle Kennzahlen in Relation zu den verdienten Beiträgen gilt: In dem Zweig Unfall mit Beitragsrückgewähr sind auch die Sparanteile enthalten.

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

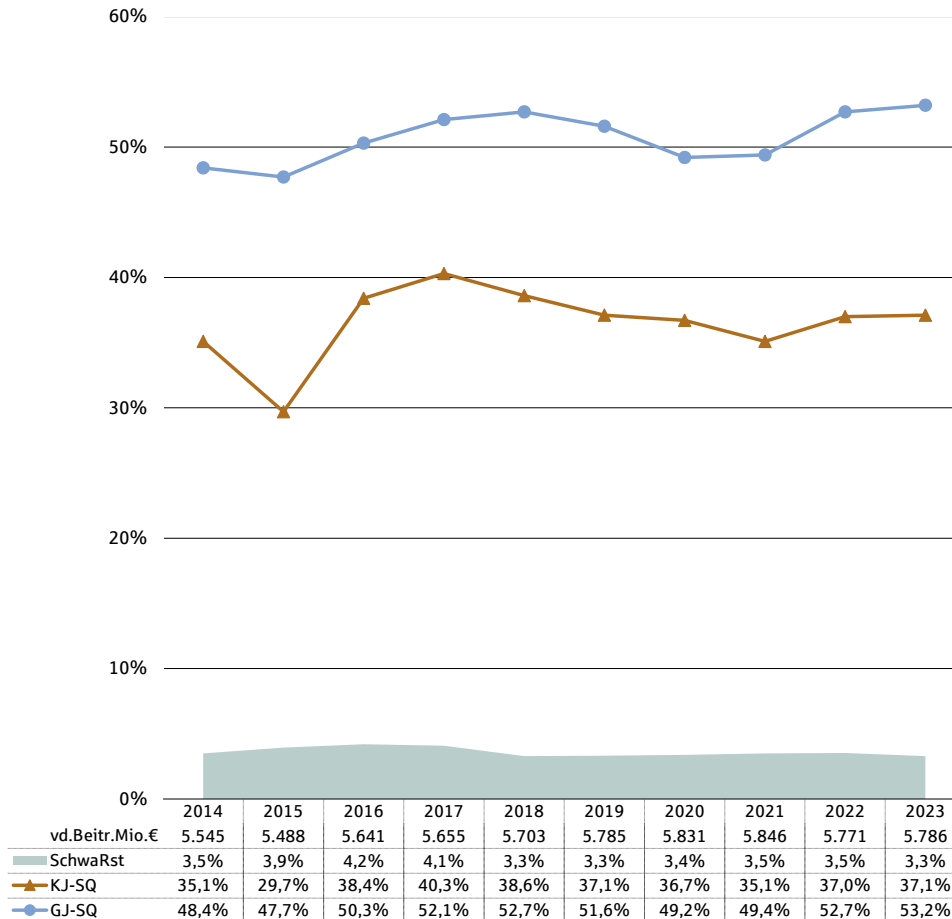


3. Allgemeine Unfall (inkl. UBR und K-Unfall)

Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |       |       | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|-------|-------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |       |       |              |              |                             |   |  |
| 2009            | 23,85%                        | 64,55%                        | 13,41%                             | 13,2%                               | 28,80%                           | 105,15%                          | 32,15%                        | 32,6%                                   | 20,5% | 16,8% | 5.677.060    | 16,6%        | 16,8%                       |   |  |
| 2010            | 26,01%                        | 67,03%                        | 13,66%                             | 13,2%                               | 31,30%                           | 108,89%                          | 33,49%                        | 32,5%                                   | 18,7% | 15,7% | 5.634.718    | 15,9%        | 16,2%                       |   |  |
| 2011            | 24,98%                        | 70,25%                        | 13,91%                             | 12,8%                               | 30,35%                           | 112,45%                          | 33,67%                        | 32,2%                                   | 19,4% | 16,7% | 5.587.643    | 17,3%        | 17,0%                       |   |  |
| 2012            | 24,38%                        | 72,63%                        | 13,41%                             | 12,2%                               | 29,66%                           | 114,00%                          | 33,23%                        | 31,6%                                   | 19,7% | 16,5% | 5.638.822    | 17,2%        | 16,7%                       |   |  |
| 2013            | 25,31%                        | 77,03%                        | 13,15%                             | 11,4%                               | 30,83%                           | 119,62%                          | 34,96%                        | 31,2%                                   | 19,8% | 17,0% | 5.707.299    | 17,1%        | 17,1%                       |   |  |
| 2014            | 23,70%                        | 82,68%                        | 12,79%                             | 10,3%                               | 29,33%                           | 128,13%                          | 38,29%                        | 31,1%                                   | 18,8% | 15,7% | 5.545.237    | 16,6%        | 16,9%                       |   |  |
| 2015            | 27,77%                        | 87,95%                        | 13,46%                             | 10,5%                               | 33,73%                           | 133,15%                          | 37,70%                        | 31,2%                                   | 19,6% | 17,6% | 5.487.886    | 24,7%        | 24,3%                       |   |  |
| 2016            | 26,38%                        | 89,73%                        | 14,59%                             | 11,2%                               | 32,70%                           | 134,28%                          | 36,29%                        | 31,3%                                   | 19,7% | 18,3% | 5.640.566    | 15,3%        | 14,9%                       |   |  |
| 2017            | 25,30%                        | 95,73%                        | 12,26%                             | 9,2%                                | 31,71%                           | 141,71%                          | 40,14%                        | 31,2%                                   | 17,8% | 16,3% | 5.655.426    | 15,3%        | 15,4%                       |   |  |
| 2018            | 26,87%                        | 99,95%                        | 13,73%                             | 9,9%                                | 33,31%                           | 146,14%                          | 38,89%                        | 30,9%                                   | 20,9% | 18,7% | 5.703.157    | 18,6%        | 19,2%                       |   |  |
| 2019            | 25,96%                        | 104,08%                       | 13,99%                             | 9,7%                                | 32,41%                           | 149,25%                          | 37,62%                        | 31,5%                                   | 21,9% | 19,2% | 5.785.368    | 19,1%        | 19,1%                       |   |  |
| 2020            | 26,99%                        | 109,66%                       | 11,57%                             | 7,8%                                | 33,16%                           | 152,90%                          | 37,84%                        | 31,3%                                   | 21,2% | 19,9% | 5.830.698    | 20,8%        | 20,7%                       |   |  |
| 2021            | 25,42%                        | 112,66%                       | 13,81%                             | 9,1%                                | 31,67%                           | 156,19%                          | 35,97%                        | 31,1%                                   | 25,3% | 23,1% | 5.846.082    | 24,0%        | 23,8%                       |   |  |
| 2022            | 24,25%                        | 117,35%                       | 15,11%                             | 9,7%                                | 31,05%                           | 163,07%                          | 37,42%                        | 32,0%                                   | 24,4% | 22,7% | 5.771.184    | 22,9%        | 22,9%                       |   |  |
| 2023            | 25,34%                        | 120,38%                       | 15,49%                             | 9,6%                                | 32,47%                           | 166,32%                          | 37,58%                        | 32,9%                                   | 24,4% | 23,0% | 5.786.497    | 23,5%        | 23,8%                       |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 13,99%                             | 9,2%                                |                                  |                                  | 37,29%                        | 31,8%                                   | 23,4% | 21,6% |              | 22,1%        | 22,1%                       |   |  |
| Maximalwert     |                               |                               | 15,49%                             | 9,7%                                |                                  |                                  | 37,84%                        | 32,9%                                   | 25,3% | 23,1% |              | 24,0%        | 23,8%                       |   |  |
| Minimalwert     |                               |                               | 11,57%                             | 7,8%                                |                                  |                                  | 35,97%                        | 31,1%                                   | 21,2% | 19,2% |              | 19,1%        | 19,1%                       |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 13,68%                             | 9,7%                                |                                  |                                  | 37,77%                        | 31,5%                                   | 21,4% | 19,5% |              | 20,1%        | 20,1%                       |   |  |
| Maximalwert     |                               |                               | 15,49%                             | 11,2%                               |                                  |                                  | 40,14%                        | 32,9%                                   | 25,3% | 23,1% |              | 24,7%        | 24,3%                       |   |  |
| Minimalwert     |                               |                               | 11,57%                             | 7,8%                                |                                  |                                  | 35,97%                        | 30,9%                                   | 17,8% | 15,7% |              | 15,3%        | 14,9%                       |   |  |
| Standardabw.    |                               |                               | 1,23%                              | 0,9%                                |                                  |                                  | 1,19%                         | 0,6%                                    | 2,6%  | 2,7%  |              | 3,6%         | 3,6%                        |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 13,62%                             | 10,7%                               |                                  |                                  | 36,35%                        | 31,6%                                   | 20,8% | 18,5% |              | 19,0%        | 19,0%                       |   |  |
| Maximalwert     |                               |                               | 15,49%                             | 13,2%                               |                                  |                                  | 40,14%                        | 32,9%                                   | 25,3% | 23,1% |              | 24,7%        | 24,3%                       |   |  |
| Minimalwert     |                               |                               | 11,57%                             | 7,8%                                |                                  |                                  | 32,15%                        | 30,9%                                   | 17,8% | 15,7% |              | 15,3%        | 14,9%                       |   |  |
| Standardabw.    |                               |                               | 1,00%                              | 1,6%                                |                                  |                                  | 2,36%                         | 0,6%                                    | 2,3%  | 2,6%  |              | 3,3%         | 3,3%                        |   |  |

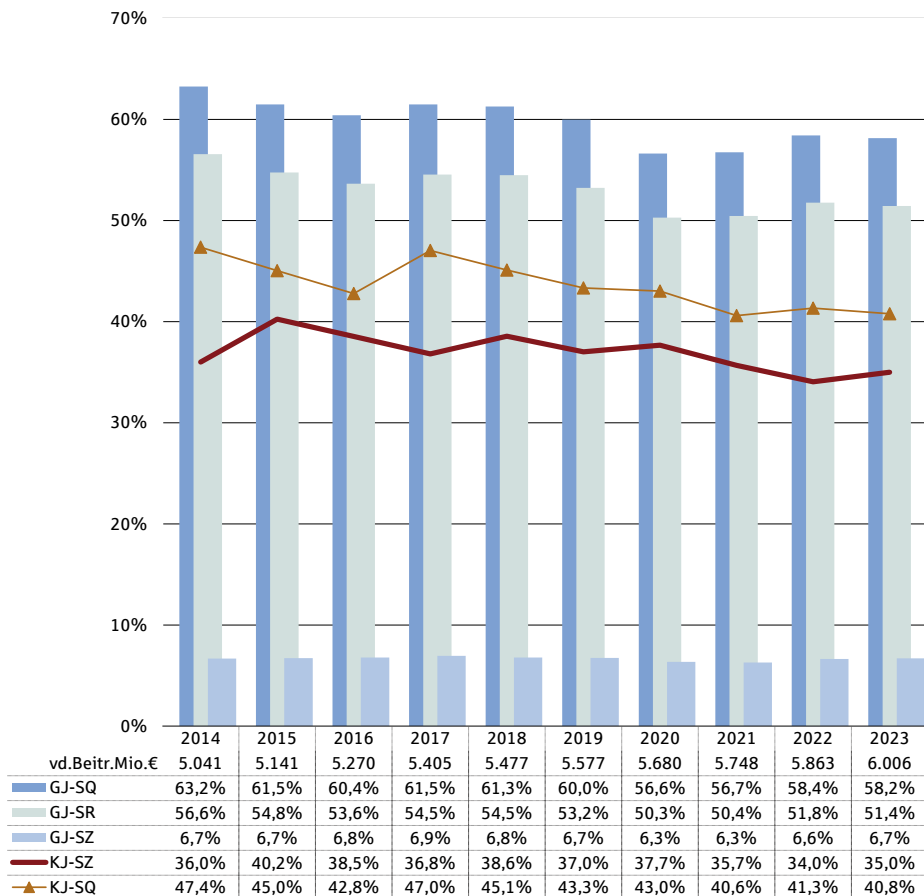
Kennzahlen in Relation zu verdienten Beiträgen netto



**3.1 Allgemeine Unfall ohne Beitragsrückgewähr** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                   |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|--------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %  | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 131     | 4.843.358                       | 0,65%  | 83,17%                                      | 4,73%                                      | 1,45%                                | 6,18%                               | 48,88%                             | 3,91%                                | 52,80%                              | 58,97%                       | 9,09%                       |
| 2010            | 103     | 4.746.015                       | -2,01% | 83,92%                                      | 5,02%                                      | 1,44%                                | 6,47%                               | 50,44%                             | 4,27%                                | 54,71%                              | 61,18%                       | 9,34%                       |
| 2011            | 103     | 4.761.668                       | 0,33%  | 83,28%                                      | 4,99%                                      | 1,37%                                | 6,36%                               | 50,51%                             | 4,15%                                | 54,66%                              | 61,03%                       | 9,05%                       |
| 2012            | 104     | 4.868.042                       | 2,23%  | 82,30%                                      | 4,92%                                      | 1,38%                                | 6,30%                               | 49,30%                             | 4,15%                                | 53,46%                              | 59,76%                       | 9,26%                       |
| 2013            | 103     | 4.943.689                       | 1,55%  | 85,65%                                      | 5,03%                                      | 1,50%                                | 6,54%                               | 49,71%                             | 4,05%                                | 53,77%                              | 60,30%                       | 9,22%                       |
| 2014            | 105     | 5.041.228                       | 1,97%  | 82,23%                                      | 5,17%                                      | 1,51%                                | 6,68%                               | 52,39%                             | 4,17%                                | 56,56%                              | 63,24%                       | 8,99%                       |
| 2015            | 105     | 5.141.058                       | 1,98%  | 82,48%                                      | 5,22%                                      | 1,50%                                | 6,72%                               | 50,62%                             | 4,14%                                | 54,76%                              | 61,48%                       | 9,17%                       |
| 2016            | 104     | 5.270.154                       | 2,51%  |   | 5,18%                                      | 1,60%                                | 6,77%                               | 49,61%                             | 4,03%                                | 53,65%                              | 60,42%                       | 9,32%                       |
| 2017            | 105     | 5.405.378                       | 2,57%  |   | 5,36%                                      | 1,58%                                | 6,94%                               | 50,41%                             | 4,12%                                | 54,53%                              | 61,47%                       | 9,28%                       |
| 2018            | 104     | 5.477.150                       | 1,33%  |   | 5,20%                                      | 1,59%                                | 6,79%                               | 50,43%                             | 4,05%                                | 54,48%                              | 61,27%                       | 9,19%                       |
| 2019            | 107     | 5.576.609                       | 1,82%  |   | 5,16%                                      | 1,58%                                | 6,74%                               | 49,28%                             | 3,95%                                | 53,23%                              | 59,97%                       | 9,22%                       |
| 2020            | 108     | 5.679.659                       | 1,85%  |   | 4,80%                                      | 1,55%                                | 6,35%                               | 46,46%                             | 3,81%                                | 50,28%                              | 56,62%                       | 9,47%                       |
| 2021            | 105     | 5.748.162                       | 1,21%  |   | 4,70%                                      | 1,59%                                | 6,29%                               | 46,28%                             | 4,16%                                | 50,45%                              | 56,74%                       | 10,15%                      |
| 2022            | 105     | 5.862.914                       | 2,00%  |   | 5,00%                                      | 1,64%                                | 6,64%                               | 47,41%                             | 4,36%                                | 51,77%                              | 58,42%                       | 10,27%                      |
| 2023            | 106     | 6.006.378                       | 2,45%  |   | 5,10%                                      | 1,60%                                | 6,71%                               | 47,25%                             | 4,19%                                | 51,44%                              | 58,15%                       | 9,97%                       |
| <b>5 Jahre</b>  |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 4,95%                                      | 1,59%                                | 6,55%                               | 47,34%                             | 4,09%                                | 51,43%                              | 57,98%                       | 9,82%                       |
| Maximalwert     |         |                                 |        |   | 5,16%                                      | 1,64%                                | 6,74%                               | 49,28%                             | 4,36%                                | 53,23%                              | 59,97%                       | 10,27%                      |
| Minimalwert     |         |                                 |        |   | 4,70%                                      | 1,55%                                | 6,29%                               | 46,28%                             | 3,81%                                | 50,28%                              | 56,62%                       | 9,22%                       |
| <b>10 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 5,09%                                      | 1,57%                                | 6,66%                               | 49,02%                             | 4,10%                                | 53,11%                              | 59,78%                       | 9,50%                       |
| Maximalwert     |         |                                 |        |   | 5,36%                                      | 1,64%                                | 6,94%                               | 52,39%                             | 4,36%                                | 56,56%                              | 63,24%                       | 10,27%                      |
| Minimalwert     |         |                                 |        |   | 4,70%                                      | 1,50%                                | 6,29%                               | 46,28%                             | 3,81%                                | 50,28%                              | 56,62%                       | 8,99%                       |
| Standardabw.    |         |                                 |        |   | 0,20%                                      | 0,04%                                | 0,20%                               | 2,05%                              | 0,15%                                | 2,07%                               | 2,21%                        | 0,45%                       |
| <b>15 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 5,04%                                      | 1,53%                                | 6,57%                               | 49,27%                             | 4,10%                                | 53,37%                              | 59,93%                       | 9,40%                       |
| Maximalwert     |         |                                 |        |   | 5,36%                                      | 1,64%                                | 6,94%                               | 52,39%                             | 4,36%                                | 56,56%                              | 63,24%                       | 10,27%                      |
| Minimalwert     |         |                                 |        |   | 4,70%                                      | 1,37%                                | 6,18%                               | 46,28%                             | 3,81%                                | 50,28%                              | 56,62%                       | 8,99%                       |
| Standardabw.    |         |                                 |        |   | 0,19%                                      | 0,08%                                | 0,23%                               | 1,73%                              | 0,14%                                | 1,76%                               | 1,86%                        | 0,40%                       |

**Kennzahlen in Relation zu verdienten Beiträgen brutto**





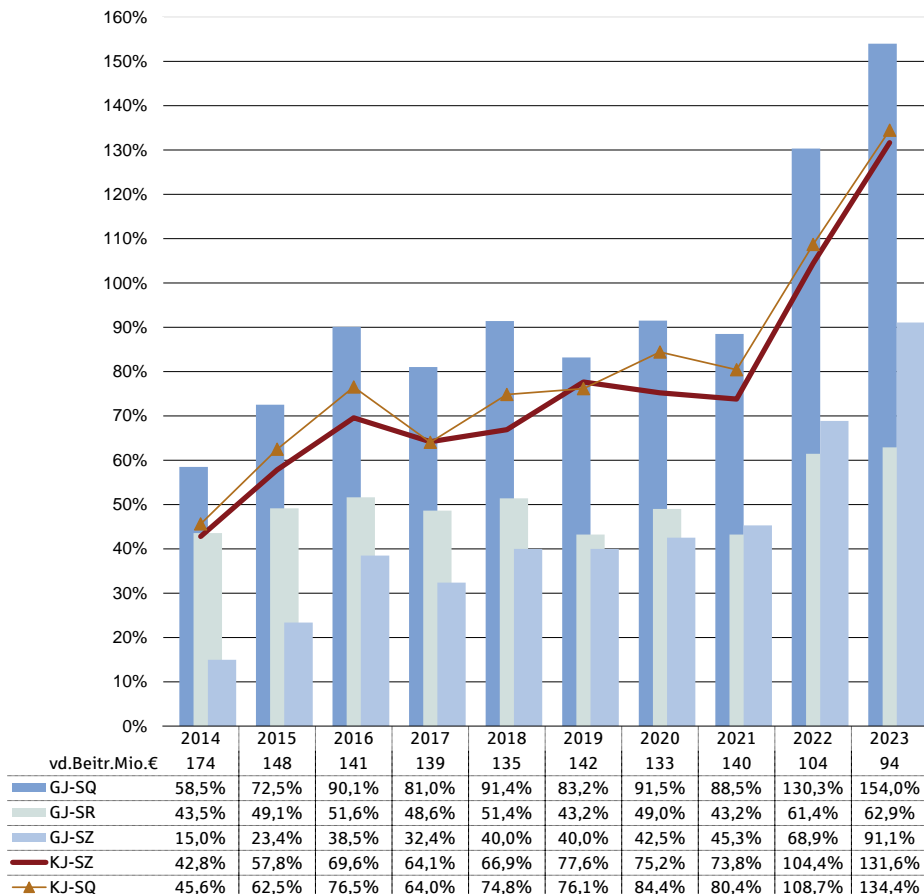
### 3.2 Unfall mit Beitragsrückgewähr

Teil 1

| Jahr            | Anz. VU | vd. Beitrag brutto |         | vd. Ris Br in % vd. Btr br. | GJ-SZ-VF br (inkl. RPT) % vd. Btr br | GJ-Zlg-SRK brutto % vd. Ris Btr br | GJ-SZ-ges brutto % vd. Ris Btr br | Geschäftsjahr                    |                                    |                                   |         | GJ-SQ brutto % vd. Ris Btr br | GJ-SRK brutto % GJ-SA |
|-----------------|---------|--------------------|---------|-----------------------------|--------------------------------------|------------------------------------|-----------------------------------|----------------------------------|------------------------------------|-----------------------------------|---------|-------------------------------|-----------------------|
|                 |         | Tsd. Euro *        | +/- %   |                             |                                      |                                    |                                   | GJ-SR-VF brutto % vd. Ris Btr br | GJ-Rst-SRK brutto % vd. Ris Btr br | GJ-SR-ges brutto % vd. Ris Btr br |         |                               |                       |
| 2009            | 26      | 207.205            | -6,74%  | 12,57%                      | 7,12%                                | 3,44%                              | 10,57%                            | 33,51%                           | 4,62%                              | 38,13%                            | 48,70%  | 16,55%                        |                       |
| 2010            | 25      | 227.231            | 9,66%   | 13,75%                      | 11,76%                               | 2,25%                              | 14,01%                            | 30,99%                           | 4,80%                              | 35,79%                            | 49,80%  | 14,16%                        |                       |
| 2011            | 25      | 213.384            | -6,09%  | 13,16%                      | 17,13%                               | 1,63%                              | 18,76%                            | 35,90%                           | 6,74%                              | 42,64%                            | 61,40%  | 13,63%                        |                       |
| 2012            | 25      | 214.867            | 0,69%   | 13,16%                      | 15,47%                               | 1,47%                              | 16,94%                            | 33,98%                           | 6,38%                              | 40,36%                            | 57,30%  | 13,70%                        |                       |
| 2013            | 25      | 181.623            | -15,47% | 12,33%                      | 15,50%                               | 1,57%                              | 17,08%                            | 35,40%                           | 5,83%                              | 41,22%                            | 58,30%  | 12,69%                        |                       |
| 2014            | 23      | 174.079            | -4,15%  | 12,44%                      | 13,50%                               | 1,46%                              | 14,95%                            | 38,12%                           | 5,43%                              | 43,55%                            | 58,50%  | 11,77%                        |                       |
| 2015            | 23      | 148.379            | -14,76% | 11,89%                      | 21,71%                               | 1,67%                              | 23,37%                            | 43,04%                           | 6,08%                              | 49,13%                            | 72,50%  | 10,69%                        |                       |
| 2016            | 24      | 140.973            | -4,99%  | 11,38%                      | 35,12%                               | 3,36%                              | 38,48%                            | 44,85%                           | 6,77%                              | 51,62%                            | 90,10%  | 11,24%                        |                       |
| 2017            | 24      | 139.438            | -1,09%  | 12,10%                      | 29,51%                               | 2,87%                              | 32,38%                            | 42,78%                           | 5,85%                              | 48,62%                            | 81,00%  | 10,76%                        |                       |
| 2018            | 23      | 135.453            | -2,86%  | 11,94%                      | 36,68%                               | 3,32%                              | 40,00%                            | 45,16%                           | 6,24%                              | 51,40%                            | 91,40%  | 10,46%                        |                       |
| 2019            | 22      | 141.927            | 4,78%   | 12,54%                      | 37,05%                               | 2,90%                              | 39,96%                            | 38,34%                           | 4,90%                              | 43,24%                            | 83,20%  | 9,38%                         |                       |
| 2020            | 22      | 133.202            | -6,15%  | 12,39%                      | 38,64%                               | 3,87%                              | 42,51%                            | 42,69%                           | 6,30%                              | 48,99%                            | 91,50%  | 11,12%                        |                       |
| 2021            | 23      | 139.998            | 5,10%   | 13,32%                      | 42,04%                               | 3,26%                              | 45,30%                            | 37,94%                           | 5,27%                              | 43,20%                            | 88,50%  | 9,63%                         |                       |
| 2022            | 23      | 103.512            | -26,06% | 11,32%                      | 64,34%                               | 4,53%                              | 68,86%                            | 51,87%                           | 9,57%                              | 61,44%                            | 130,30% | 10,82%                        |                       |
| 2023            | 23      | 94.470             | -8,74%  | 11,13%                      | 86,50%                               | 4,59%                              | 91,09%                            | 55,51%                           | 7,40%                              | 62,91%                            | 154,00% | 7,79%                         |                       |
| <b>5 Jahre</b>  |         |                    |         |                             |                                      |                                    |                                   |                                  |                                    |                                   |         |                               |                       |
| arithm. Mittel  |         |                    |         |                             | 53,71%                               | 3,83%                              | 57,54%                            | 45,27%                           | 6,69%                              | 51,96%                            | 109,50% | 9,75%                         |                       |
| Maximalwert     |         |                    |         |                             | 86,50%                               | 4,59%                              | 91,09%                            | 55,51%                           | 9,57%                              | 62,91%                            | 154,00% | 11,12%                        |                       |
| Minimalwert     |         |                    |         |                             | 37,05%                               | 2,90%                              | 39,96%                            | 37,94%                           | 4,90%                              | 43,20%                            | 83,20%  | 7,79%                         |                       |
| <b>10 Jahre</b> |         |                    |         |                             |                                      |                                    |                                   |                                  |                                    |                                   |         |                               |                       |
| arithm. Mittel  |         |                    |         |                             | 40,51%                               | 3,18%                              | 43,69%                            | 44,03%                           | 6,38%                              | 50,41%                            | 94,10%  | 10,37%                        |                       |
| Maximalwert     |         |                    |         |                             | 86,50%                               | 4,59%                              | 91,09%                            | 55,51%                           | 9,57%                              | 62,91%                            | 154,00% | 11,77%                        |                       |
| Minimalwert     |         |                    |         |                             | 13,50%                               | 1,46%                              | 14,95%                            | 37,94%                           | 4,90%                              | 43,20%                            | 58,50%  | 7,79%                         |                       |
| Standardabw.    |         |                    |         |                             | 20,95%                               | 1,04%                              | 21,87%                            | 5,81%                            | 1,34%                              | 6,97%                             | 27,86%  | 1,15%                         |                       |
| <b>15 Jahre</b> |         |                    |         |                             |                                      |                                    |                                   |                                  |                                    |                                   |         |                               |                       |
| arithm. Mittel  |         |                    |         |                             | 31,47%                               | 2,81%                              | 34,28%                            | 40,67%                           | 6,15%                              | 46,82%                            | 81,10%  | 11,63%                        |                       |
| Maximalwert     |         |                    |         |                             | 86,50%                               | 4,59%                              | 91,09%                            | 55,51%                           | 9,57%                              | 62,91%                            | 154,00% | 16,55%                        |                       |
| Minimalwert     |         |                    |         |                             | 7,12%                                | 1,46%                              | 10,57%                            | 30,99%                           | 4,62%                              | 35,79%                            | 48,70%  | 7,79%                         |                       |
| Standardabw.    |         |                    |         |                             | 21,49%                               | 1,09%                              | 22,36%                            | 6,85%                            | 1,23%                              | 7,81%                             | 29,49%  | 2,20%                         |                       |

\* verdiente Risikoprämie brutto - zurückgerechnet aus GJ-Schadenquote brutto

Kennzahlen in Relation zu verdienten Risikobeiträgen brutto

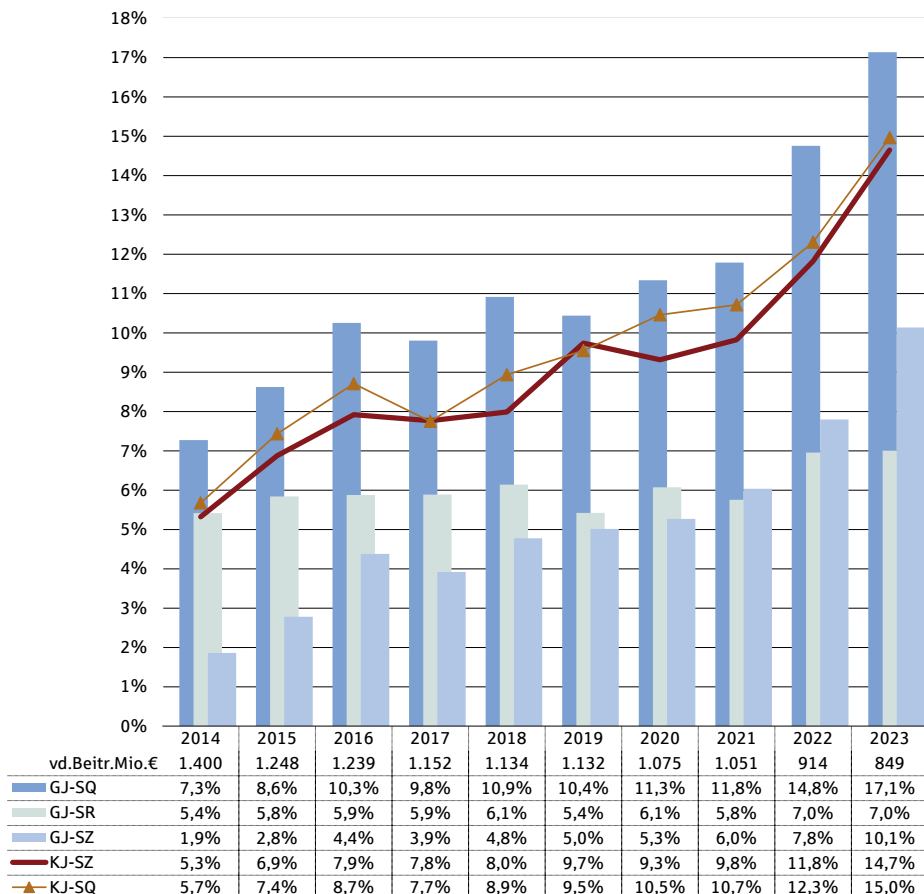




**3.3 Unfall mit Beitragsrückgewähr** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                   |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|---------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %   | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 26      | 1.648.755                       | 0,66%   |   | 0,90%                                      | 0,43%                                | 1,33%                               | 4,21%                              | 0,58%                                | 4,79%                               | 6,12%                        | 16,55%                      |
| 2010            | 25      | 1.652.048                       | 0,20%   |   | 1,62%                                      | 0,31%                                | 1,93%                               | 4,26%                              | 0,66%                                | 4,92%                               | 6,85%                        | 14,16%                      |
| 2011            | 25      | 1.622.046                       | -1,82%  |   | 2,25%                                      | 0,21%                                | 2,47%                               | 4,72%                              | 0,89%                                | 5,61%                               | 8,08%                        | 13,63%                      |
| 2012            | 25      | 1.632.586                       | 0,65%   |   | 2,04%                                      | 0,19%                                | 2,23%                               | 4,47%                              | 0,84%                                | 5,31%                               | 7,54%                        | 13,70%                      |
| 2013            | 25      | 1.473.206                       | -9,76%  |   | 1,91%                                      | 0,19%                                | 2,11%                               | 4,36%                              | 0,72%                                | 5,08%                               | 7,19%                        | 12,69%                      |
| 2014            | 23      | 1.399.734                       | -4,99%  |   | 1,68%                                      | 0,18%                                | 1,86%                               | 4,74%                              | 0,68%                                | 5,42%                               | 7,28%                        | 11,77%                      |
| 2015            | 23      | 1.247.796                       | -10,85% |   | 2,58%                                      | 0,20%                                | 2,78%                               | 5,12%                              | 0,72%                                | 5,84%                               | 8,62%                        | 10,69%                      |
| 2016            | 24      | 1.238.685                       | -0,73%  |   | 4,00%                                      | 0,38%                                | 4,38%                               | 5,10%                              | 0,77%                                | 5,88%                               | 10,25%                       | 11,24%                      |
| 2017            | 24      | 1.152.166                       | -6,98%  |   | 3,57%                                      | 0,35%                                | 3,92%                               | 5,18%                              | 0,71%                                | 5,88%                               | 9,80%                        | 10,76%                      |
| 2018            | 23      | 1.134.262                       | -1,55%  |   | 4,38%                                      | 0,40%                                | 4,78%                               | 5,39%                              | 0,75%                                | 6,14%                               | 10,91%                       | 10,46%                      |
| 2019            | 22      | 1.131.552                       | -0,24%  |   | 4,65%                                      | 0,36%                                | 5,01%                               | 4,81%                              | 0,61%                                | 5,42%                               | 10,44%                       | 9,38%                       |
| 2020            | 22      | 1.075.044                       | -4,99%  |   | 4,79%                                      | 0,48%                                | 5,27%                               | 5,29%                              | 0,78%                                | 6,07%                               | 11,34%                       | 11,12%                      |
| 2021            | 23      | 1.051.252                       | -2,21%  |   | 5,60%                                      | 0,43%                                | 6,03%                               | 5,05%                              | 0,70%                                | 5,75%                               | 11,79%                       | 9,63%                       |
| 2022            | 23      | 914.124                         | -13,04% |   | 7,29%                                      | 0,51%                                | 7,80%                               | 5,87%                              | 1,08%                                | 6,96%                               | 14,75%                       | 10,82%                      |
| 2023            | 23      | 848.909                         | -7,13%  |   | 9,63%                                      | 0,51%                                | 10,14%                              | 6,18%                              | 0,82%                                | 7,00%                               | 17,14%                       | 7,79%                       |
| <b>5 Jahre</b>  |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 6,39%                                      | 0,46%                                | 6,85%                               | 5,44%                              | 0,80%                                | 6,24%                               | 13,09%                       | 9,75%                       |
| Maximalwert     |         |                                 |         |   | 9,63%                                      | 0,51%                                | 10,14%                              | 6,18%                              | 1,08%                                | 7,00%                               | 17,14%                       | 11,12%                      |
| Minimalwert     |         |                                 |         |   | 4,65%                                      | 0,36%                                | 5,01%                               | 4,81%                              | 0,61%                                | 5,42%                               | 10,44%                       | 7,79%                       |
| <b>10 Jahre</b> |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 4,82%                                      | 0,38%                                | 5,20%                               | 5,27%                              | 0,76%                                | 6,04%                               | 11,23%                       | 10,37%                      |
| Maximalwert     |         |                                 |         |   | 9,63%                                      | 0,51%                                | 10,14%                              | 6,18%                              | 1,08%                                | 7,00%                               | 17,14%                       | 11,77%                      |
| Minimalwert     |         |                                 |         |   | 1,68%                                      | 0,18%                                | 1,86%                               | 4,74%                              | 0,61%                                | 5,42%                               | 7,28%                        | 7,79%                       |
| Standardabw.    |         |                                 |         |   | 2,29%                                      | 0,12%                                | 2,39%                               | 0,45%                              | 0,13%                                | 0,55%                               | 2,86%                        | 1,15%                       |
| <b>15 Jahre</b> |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 3,79%                                      | 0,34%                                | 4,13%                               | 4,98%                              | 0,75%                                | 5,74%                               | 9,87%                        | 11,63%                      |
| Maximalwert     |         |                                 |         |   | 9,63%                                      | 0,51%                                | 10,14%                              | 6,18%                              | 1,08%                                | 7,00%                               | 17,14%                       | 16,55%                      |
| Minimalwert     |         |                                 |         |   | 0,90%                                      | 0,18%                                | 1,33%                               | 4,21%                              | 0,58%                                | 4,79%                               | 6,12%                        | 7,79%                       |
| Standardabw.    |         |                                 |         |   | 2,39%                                      | 0,12%                                | 2,48%                               | 0,57%                              | 0,12%                                | 0,64%                               | 3,06%                        | 2,20%                       |

**Kennzahlen in Relation zu verdienten Beiträgen brutto**



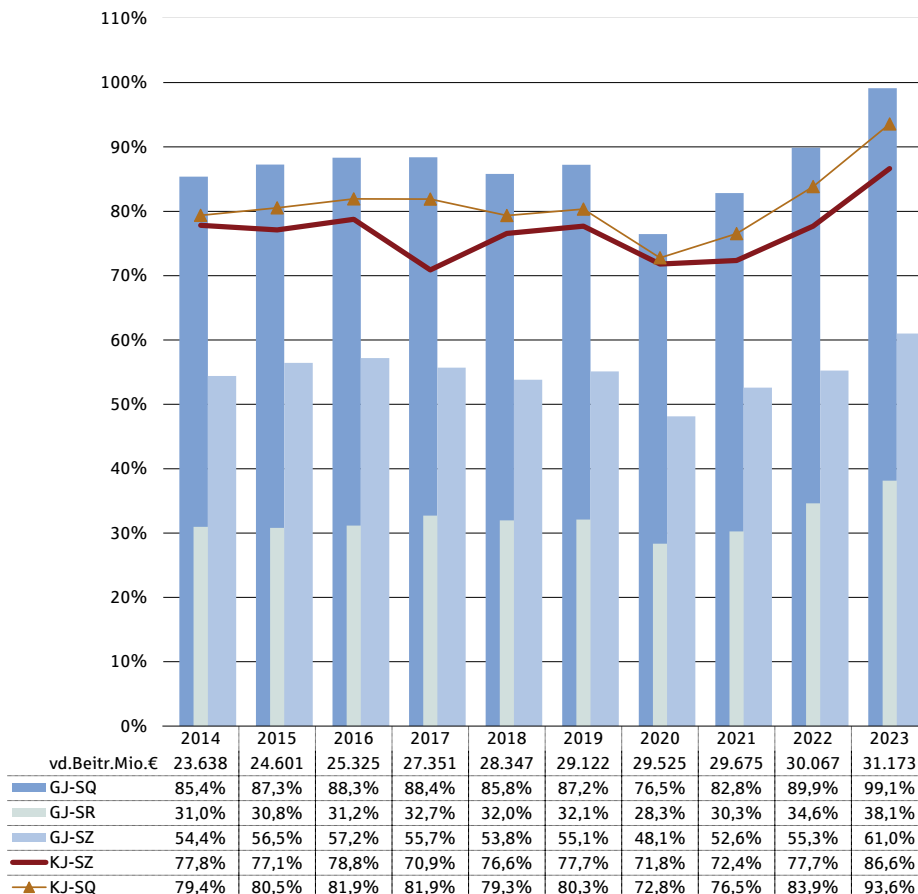




**4. Kraftfahrt (K-Haftpflicht + K-Vollkasko + K-Teilkasko)** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                   |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|--------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %  | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 99      | 19.804.349                      | -1,76% | 79,83%                                      | 54,46%                                     | 7,97%                                | 62,44%                              | 31,18%                             | 3,78%                                | 34,97%                              | 97,40%                       | 12,07%                      |
| 2010            | 95      | 19.414.676                      | -1,97% | 81,57%                                      | 56,19%                                     | 7,97%                                | 64,16%                              | 32,21%                             | 3,80%                                | 36,01%                              | 100,17%                      | 11,75%                      |
| 2011            | 95      | 20.113.638                      | 3,60%  | 81,55%                                      | 56,04%                                     | 7,88%                                | 63,92%                              | 31,01%                             | 3,59%                                | 34,60%                              | 98,52%                       | 11,65%                      |
| 2012            | 95      | 21.234.566                      | 5,57%  | 81,55%                                      | 52,16%                                     | 7,48%                                | 59,64%                              | 29,36%                             | 3,44%                                | 32,80%                              | 92,44%                       | 11,81%                      |
| 2013            | 94      | 22.503.977                      | 5,98%  | 81,55%                                      | 53,47%                                     | 7,61%                                | 61,07%                              | 29,94%                             | 3,30%                                | 33,24%                              | 94,31%                       | 11,56%                      |
| 2014            | 95      | 23.637.844                      | 5,04%  | 77,47%                                      | 47,44%                                     | 6,97%                                | 54,41%                              | 27,69%                             | 3,29%                                | 30,98%                              | 85,39%                       | 12,02%                      |
| 2015            | 98      | 24.601.179                      | 4,08%  | 77,83%                                      | 49,31%                                     | 7,14%                                | 56,46%                              | 27,59%                             | 3,22%                                | 30,81%                              | 87,27%                       | 11,87%                      |
| 2016            | 94      | 25.325.299                      | 2,94%  | 78,39%                                      | 49,88%                                     | 7,30%                                | 57,18%                              | 27,91%                             | 3,25%                                | 31,16%                              | 88,34%                       | 11,94%                      |
| 2017            | 93      | 27.351.234                      | 8,00%  | 76,01%                                      | 48,67%                                     | 7,02%                                | 55,69%                              | 29,54%                             | 3,15%                                | 32,70%                              | 88,39%                       | 11,51%                      |
| 2018            | 93      | 28.347.188                      | 3,64%  | 76,13%                                      | 47,02%                                     | 6,82%                                | 53,84%                              | 29,02%                             | 2,94%                                | 31,96%                              | 85,80%                       | 11,37%                      |
| 2019            | 94      | 29.122.263                      | 2,73%  | 76,32%                                      | 48,17%                                     | 6,96%                                | 55,13%                              | 29,19%                             | 2,92%                                | 32,11%                              | 87,24%                       | 11,32%                      |
| 2020            | 96      | 29.525.262                      | 1,38%  | 76,28%                                      | 41,77%                                     | 6,36%                                | 48,12%                              | 25,61%                             | 2,72%                                | 28,33%                              | 76,46%                       | 11,87%                      |
| 2021            | 95      | 29.674.686                      | 0,51%  | 76,35%                                      | 45,80%                                     | 6,79%                                | 52,59%                              | 27,34%                             | 2,91%                                | 30,25%                              | 82,84%                       | 11,71%                      |
| 2022            | 96      | 30.067.218                      | 1,32%  | 76,41%                                      | 48,50%                                     | 6,76%                                | 55,25%                              | 31,66%                             | 2,97%                                | 34,63%                              | 89,88%                       | 10,82%                      |
| 2023            | 100     | 31.173.113                      | 3,68%  | 76,95%                                      | 53,80%                                     | 7,20%                                | 61,00%                              | 35,00%                             | 3,13%                                | 38,13%                              | 99,13%                       | 10,42%                      |
| <b>5 Jahre</b>  |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 47,61%                                     | 6,81%                                | 54,42%                              | 29,76%                             | 2,93%                                | 32,69%                              | 87,11%                       | 11,23%                      |
| Maximalwert     |         |                                 |        |   | 53,80%                                     | 7,20%                                | 61,00%                              | 35,00%                             | 3,13%                                | 38,13%                              | 99,13%                       | 11,87%                      |
| Minimalwert     |         |                                 |        |   | 41,77%                                     | 6,36%                                | 48,12%                              | 25,61%                             | 2,72%                                | 28,33%                              | 76,46%                       | 10,42%                      |
| <b>10 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 48,04%                                     | 6,93%                                | 54,97%                              | 29,05%                             | 3,05%                                | 32,10%                              | 87,07%                       | 11,48%                      |
| Maximalwert     |         |                                 |        |   | 53,80%                                     | 7,30%                                | 61,00%                              | 35,00%                             | 3,29%                                | 38,13%                              | 99,13%                       | 12,02%                      |
| Minimalwert     |         |                                 |        |   | 41,77%                                     | 6,36%                                | 48,12%                              | 25,61%                             | 2,72%                                | 28,33%                              | 76,46%                       | 10,42%                      |
| Standardabw.    |         |                                 |        |   | 3,07%                                      | 0,27%                                | 3,30%                               | 2,63%                              | 0,19%                                | 2,68%                               | 5,69%                        | 0,52%                       |
| <b>15 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 50,18%                                     | 7,21%                                | 57,39%                              | 29,62%                             | 3,23%                                | 32,84%                              | 90,24%                       | 11,58%                      |
| Maximalwert     |         |                                 |        |   | 56,19%                                     | 7,97%                                | 64,16%                              | 35,00%                             | 3,80%                                | 38,13%                              | 100,17%                      | 12,07%                      |
| Minimalwert     |         |                                 |        |   | 41,77%                                     | 6,36%                                | 48,12%                              | 25,61%                             | 2,72%                                | 28,33%                              | 76,46%                       | 10,42%                      |
| Standardabw.    |         |                                 |        |   | 4,09%                                      | 0,48%                                | 4,55%                               | 2,34%                              | 0,32%                                | 2,50%                               | 6,72%                        | 0,45%                       |

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

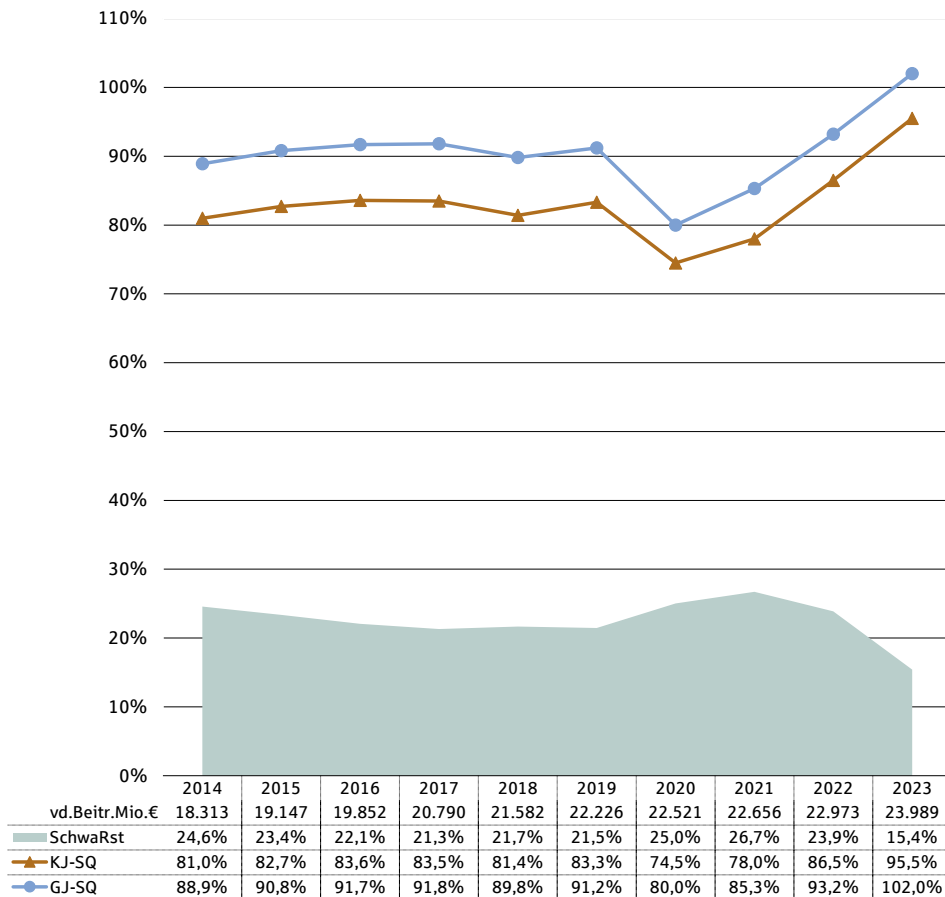


**4. Kraftfahrt (K-Haftpflicht + K-Vollkasko + K-Teilkasko)**

Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |              |              |                             |   |  |
| 2009            | 25,54%                        | 131,17%                       | 12,54%                             | 7,4%                                | 87,98%                           | 166,14%                          | 84,86%                        | 18,8%                                   | -3,5%        | -3,6%        | 15.809.576                  | -4,7%                                     | 0,7%                                       |
| 2010            | 28,98%                        | 129,88%                       | 10,61%                             | 6,4%                                | 93,15%                           | 165,89%                          | 89,56%                        | 18,4%                                   | -7,7%        | -7,7%        | 15.837.376                  | -8,9%                                     | -4,4%                                      |
| 2011            | 25,98%                        | 125,39%                       | 8,75%                              | 5,5%                                | 89,90%                           | 159,99%                          | 89,77%                        | 18,1%                                   | -7,6%        | -7,6%        | 16.402.766                  | -8,1%                                     | -5,7%                                      |
| 2012            | 23,49%                        | 120,12%                       | 7,93%                              | 5,2%                                | 83,14%                           | 152,92%                          | 84,51%                        | 18,0%                                   | -2,4%        | -2,4%        | 17.317.716                  | -3,3%                                     | -4,5%                                      |
| 2013            | 22,16%                        | 114,87%                       | 7,26%                              | 5,0%                                | 83,23%                           | 148,11%                          | 87,05%                        | 17,6%                                   | -4,5%        | -4,5%        | 18.352.347                  | -2,8%                                     | -4,7%                                      |
| 2014            | 23,42%                        | 111,56%                       | 6,03%                              | 4,3%                                | 77,83%                           | 142,54%                          | 79,36%                        | 17,3%                                   | 3,5%         | 3,5%         | 18.312.796                  | 3,7%                                      | 2,5%                                       |
| 2015            | 20,66%                        | 109,58%                       | 6,72%                              | 4,9%                                | 77,11%                           | 140,39%                          | 80,54%                        | 17,1%                                   | 2,5%         | 2,5%         | 19.146.675                  | 2,0%                                      | 2,1%                                       |
| 2016            | 21,60%                        | 108,37%                       | 6,40%                              | 4,7%                                | 78,77%                           | 139,53%                          | 81,93%                        | 16,9%                                   | 1,3%         | 1,3%         | 19.851.793                  | 1,3%                                      | 1,8%                                       |
| 2017            | 15,20%                        | 107,51%                       | 6,49%                              | 4,8%                                | 70,89%                           | 140,21%                          | 81,90%                        | 17,5%                                   | 0,7%         | 0,7%         | 20.789.716                  | 1,5%                                      | 1,2%                                       |
| 2018            | 22,74%                        | 106,09%                       | 6,46%                              | 4,8%                                | 76,57%                           | 138,05%                          | 79,34%                        | 17,4%                                   | 3,3%         | 3,3%         | 21.581.747                  | 3,3%                                      | 2,2%                                       |
| 2019            | 22,55%                        | 104,93%                       | 6,89%                              | 5,1%                                | 77,68%                           | 137,04%                          | 80,35%                        | 17,6%                                   | 2,0%         | 2,0%         | 22.226.448                  | 1,3%                                      | 0,8%                                       |
| 2020            | 23,67%                        | 107,81%                       | 3,69%                              | 2,7%                                | 71,80%                           | 136,14%                          | 72,77%                        | 17,7%                                   | 8,8%         | 8,8%         | 22.521.197                  | 9,4%                                      | 5,5%                                       |
| 2021            | 19,78%                        | 109,37%                       | 6,31%                              | 4,7%                                | 72,37%                           | 139,62%                          | 76,53%                        | 18,0%                                   | 5,5%         | 5,5%         | 22.656.364                  | 7,0%                                      | 5,2%                                       |
| 2022            | 22,43%                        | 109,33%                       | 6,03%                              | 4,3%                                | 77,69%                           | 143,96%                          | 83,85%                        | 17,9%                                   | -1,6%        | -1,6%        | 22.973.295                  | -2,1%                                     | 0,4%                                       |
| 2023            | 25,64%                        | 107,65%                       | 5,56%                              | 4,0%                                | 86,64%                           | 145,78%                          | 93,57%                        | 17,5%                                   | -11,2%       | -11,2%       | 23.988.926                  | -12,0%                                    | -4,6%                                      |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 5,69%                              | 4,2%                                |                                  |                                  | 81,41%                        | 17,7%                                   | 0,7%         | 0,7%         |                             | 0,7%                                      | 1,5%                                       |
| Maximalwert     |                               |                               | 6,89%                              | 5,1%                                |                                  |                                  | 93,57%                        | 18,0%                                   | 8,8%         | 8,8%         |                             | 9,4%                                      | 5,5%                                       |
| Minimalwert     |                               |                               | 3,69%                              | 2,7%                                |                                  |                                  | 72,77%                        | 17,5%                                   | -11,2%       | -11,2%       |                             | -12,0%                                    | -4,6%                                      |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 6,06%                              | 4,4%                                |                                  |                                  | 81,01%                        | 17,5%                                   | 1,5%         | 1,5%         |                             | 1,5%                                      | 1,7%                                       |
| Maximalwert     |                               |                               | 6,89%                              | 5,1%                                |                                  |                                  | 93,57%                        | 18,0%                                   | 8,8%         | 8,8%         |                             | 9,4%                                      | 5,5%                                       |
| Minimalwert     |                               |                               | 3,69%                              | 2,7%                                |                                  |                                  | 72,77%                        | 16,9%                                   | -11,2%       | -11,2%       |                             | -12,0%                                    | -4,6%                                      |
| Standardabw.    |                               |                               | 0,91%                              | 0,7%                                |                                  |                                  | 5,39%                         | 0,3%                                    | 5,3%         | 5,3%         |                             | 5,7%                                      | 2,8%                                       |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 7,18%                              | 4,9%                                |                                  |                                  | 83,06%                        | 17,7%                                   | -0,7%        | -0,7%        |                             | -0,8%                                     | -0,1%                                      |
| Maximalwert     |                               |                               | 12,54%                             | 7,4%                                |                                  |                                  | 93,57%                        | 18,8%                                   | 8,8%         | 8,8%         |                             | 9,4%                                      | 5,5%                                       |
| Minimalwert     |                               |                               | 3,69%                              | 2,7%                                |                                  |                                  | 72,77%                        | 16,9%                                   | -11,2%       | -11,2%       |                             | -12,0%                                    | -5,7%                                      |
| Standardabw.    |                               |                               | 2,13%                              | 1,1%                                |                                  |                                  | 5,43%                         | 0,5%                                    | 5,5%         | 5,5%         |                             | 5,9%                                      | 3,7%                                       |

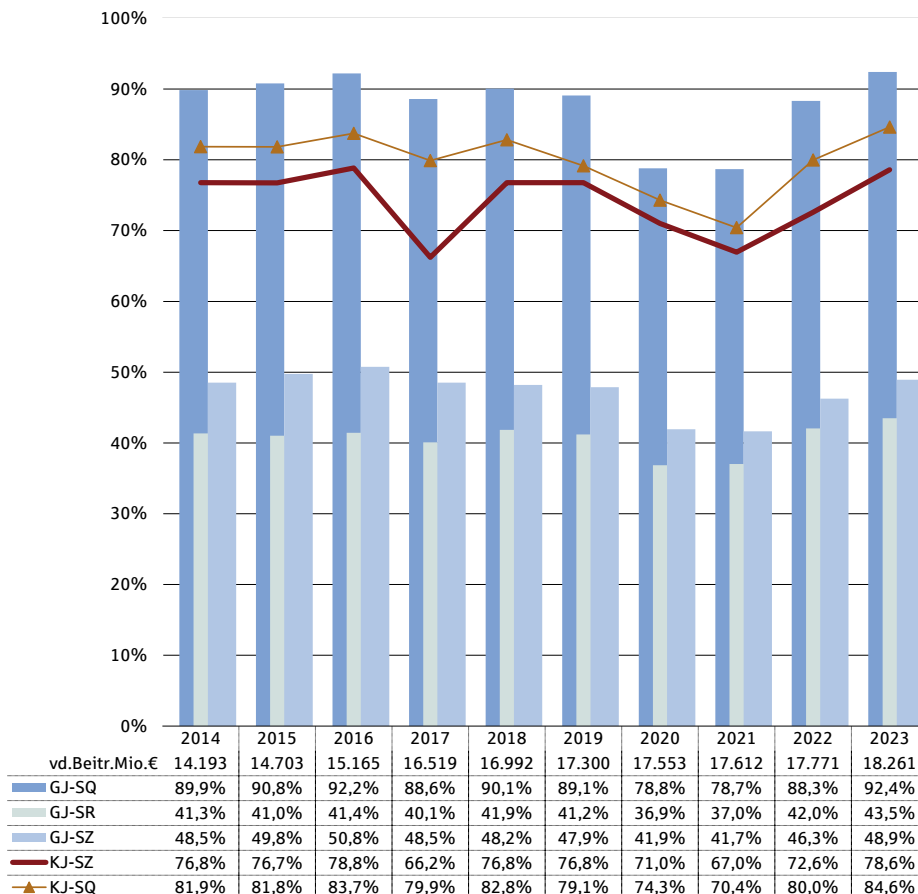
**Kennzahlen in Relation zu verdienten Beiträgen netto**



**4.1 Kraftfahrt-Haftpflicht** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                   |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|--------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %  | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 98      | 12.064.843                      | -2,97% | 78,53%                                      | 47,33%                                     | 6,92%                                | 54,25%                              | 40,84%                             | 5,53%                                | 46,37%                              | 100,62%                      | 12,37%                      |
| 2010            | 94      | 11.741.040                      | -2,68% | 80,11%                                      | 49,09%                                     | 7,02%                                | 56,11%                              | 42,22%                             | 5,54%                                | 47,76%                              | 103,87%                      | 12,09%                      |
| 2011            | 94      | 12.136.838                      | 3,37%  | 80,30%                                      | 47,42%                                     | 6,70%                                | 54,12%                              | 40,25%                             | 5,23%                                | 45,48%                              | 99,60%                       | 11,97%                      |
| 2012            | 94      | 12.816.184                      | 5,60%  | 80,38%                                      | 45,26%                                     | 6,50%                                | 51,76%                              | 38,58%                             | 5,04%                                | 43,62%                              | 95,38%                       | 12,10%                      |
| 2013            | 93      | 13.524.686                      | 5,53%  | 80,57%                                      | 43,07%                                     | 6,30%                                | 49,38%                              | 37,12%                             | 4,66%                                | 41,77%                              | 91,15%                       | 12,02%                      |
| 2014            | 94      | 14.192.896                      | 4,94%  | 76,42%                                      | 42,24%                                     | 6,29%                                | 48,53%                              | 36,50%                             | 4,84%                                | 41,33%                              | 89,86%                       | 12,38%                      |
| 2015            | 95      | 14.703.087                      | 3,59%  | 76,62%                                      | 43,31%                                     | 6,45%                                | 49,76%                              | 36,28%                             | 4,75%                                | 41,03%                              | 90,79%                       | 12,33%                      |
| 2016            | 91      | 15.165.311                      | 3,14%  | 77,12%                                      | 44,01%                                     | 6,76%                                | 50,77%                              | 36,64%                             | 4,80%                                | 41,43%                              | 92,20%                       | 12,54%                      |
| 2017            | 91      | 16.518.746                      | 8,92%  | 73,96%                                      | 42,16%                                     | 6,37%                                | 48,52%                              | 35,52%                             | 4,56%                                | 40,07%                              | 88,60%                       | 12,33%                      |
| 2018            | 91      | 16.991.608                      | 2,86%  | 74,10%                                      | 41,82%                                     | 6,39%                                | 48,21%                              | 37,63%                             | 4,23%                                | 41,86%                              | 90,07%                       | 11,79%                      |
| 2019            | 92      | 17.299.881                      | 1,81%  | 74,64%                                      | 41,45%                                     | 6,42%                                | 47,86%                              | 37,04%                             | 4,18%                                | 41,21%                              | 89,08%                       | 11,89%                      |
| 2020            | 94      | 17.552.925                      | 1,46%  | 74,35%                                      | 36,02%                                     | 5,91%                                | 41,93%                              | 32,93%                             | 3,93%                                | 36,86%                              | 78,79%                       | 12,50%                      |
| 2021            | 93      | 17.611.613                      | 0,33%  | 74,54%                                      | 35,58%                                     | 6,07%                                | 41,65%                              | 32,91%                             | 4,12%                                | 37,03%                              | 78,68%                       | 12,95%                      |
| 2022            | 93      | 17.770.831                      | 0,90%  | 74,80%                                      | 40,02%                                     | 6,25%                                | 46,27%                              | 37,90%                             | 4,15%                                | 42,04%                              | 88,31%                       | 11,77%                      |
| 2023            | 94      | 18.261.086                      | 2,76%  | 76,14%                                      | 42,36%                                     | 6,58%                                | 48,94%                              | 39,22%                             | 4,26%                                | 43,48%                              | 92,42%                       | 11,72%                      |
| <b>5 Jahre</b>  |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 39,09%                                     | 6,25%                                | 45,33%                              | 36,00%                             | 4,13%                                | 40,12%                              | 85,46%                       | 12,17%                      |
| Maximalwert     |         |                                 |        |   | 42,36%                                     | 6,58%                                | 48,94%                              | 39,22%                             | 4,26%                                | 43,48%                              | 92,42%                       | 12,95%                      |
| Minimalwert     |         |                                 |        |   | 35,58%                                     | 5,91%                                | 41,65%                              | 32,91%                             | 3,93%                                | 36,86%                              | 78,68%                       | 11,72%                      |
| <b>10 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 40,90%                                     | 6,35%                                | 47,24%                              | 36,26%                             | 4,38%                                | 40,64%                              | 87,88%                       | 12,22%                      |
| Maximalwert     |         |                                 |        |   | 44,01%                                     | 6,76%                                | 50,77%                              | 39,22%                             | 4,84%                                | 43,48%                              | 92,42%                       | 12,95%                      |
| Minimalwert     |         |                                 |        |   | 35,58%                                     | 5,91%                                | 41,65%                              | 32,91%                             | 3,93%                                | 36,86%                              | 78,68%                       | 11,72%                      |
| Standardabw.    |         |                                 |        |   | 2,89%                                      | 0,24%                                | 3,10%                               | 2,03%                              | 0,32%                                | 2,13%                               | 5,01%                        | 0,41%                       |
| <b>15 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 42,74%                                     | 6,46%                                | 49,20%                              | 37,44%                             | 4,65%                                | 42,09%                              | 91,29%                       | 12,18%                      |
| Maximalwert     |         |                                 |        |   | 49,09%                                     | 7,02%                                | 56,11%                              | 42,22%                             | 5,54%                                | 47,76%                              | 103,87%                      | 12,95%                      |
| Minimalwert     |         |                                 |        |   | 35,58%                                     | 5,91%                                | 41,65%                              | 32,91%                             | 3,93%                                | 36,86%                              | 78,68%                       | 11,72%                      |
| Standardabw.    |         |                                 |        |   | 3,77%                                      | 0,30%                                | 4,04%                               | 2,60%                              | 0,52%                                | 3,00%                               | 6,93%                        | 0,34%                       |

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

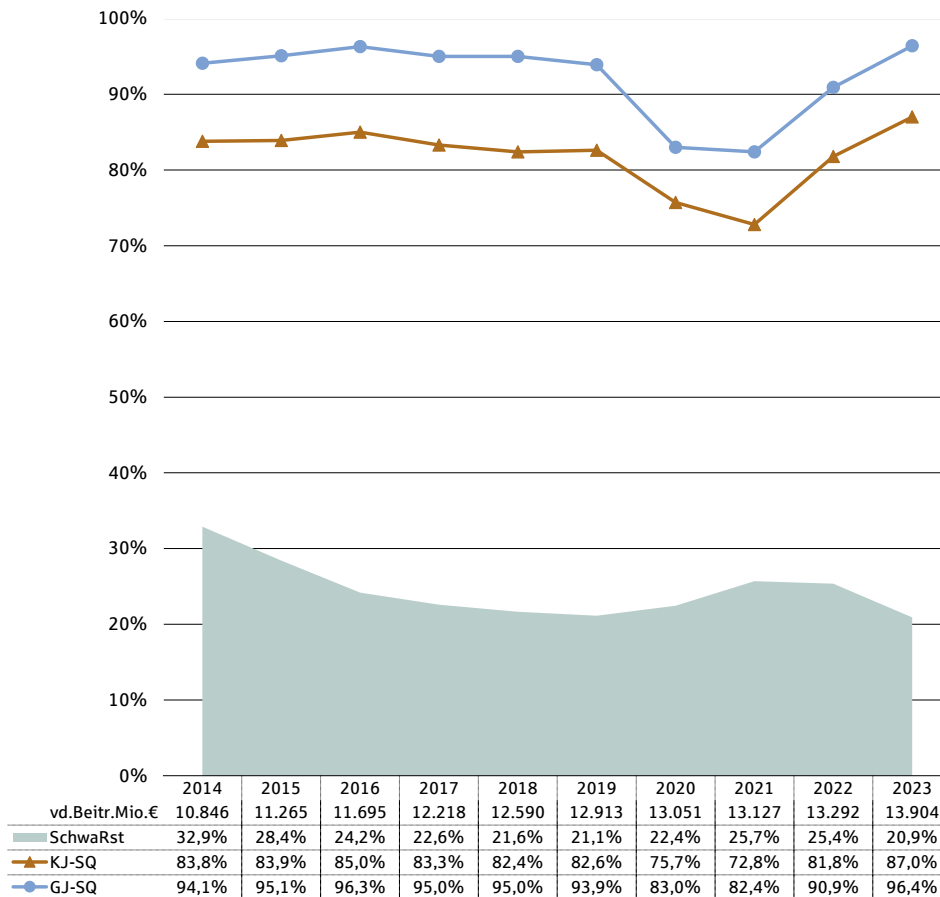


4.1 Kraftfahrt-Haftpflicht

Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |       |       | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|-------|-------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |       |       |              |              |                             |   |  |
| 2009            | 33,37%                        | 214,16%                       | 17,98%                             | 6,8%                                | 87,62%                           | 260,53%                          | 82,64%                        | 18,0%                                   | -0,3% | -0,4% | 9.474.913    | -1,1%        | 0,0%                        |   |  |
| 2010            | 38,84%                        | 213,46%                       | 15,41%                             | 5,9%                                | 94,95%                           | 261,22%                          | 88,46%                        | 17,8%                                   | -5,9% | -5,9% | 9.406.046    | -6,8%        | -3,7%                       |   |  |
| 2011            | 33,82%                        | 206,57%                       | 12,31%                             | 4,9%                                | 87,94%                           | 252,05%                          | 87,29%                        | 17,5%                                   | -4,4% | -4,4% | 9.745.425    | -5,4%        | -4,3%                       |   |  |
| 2012            | 30,22%                        | 197,57%                       | 10,89%                             | 4,6%                                | 81,98%                           | 241,19%                          | 84,49%                        | 17,4%                                   | -1,6% | -1,6% | 10.301.824   | -1,9%        | -4,0%                       |   |  |
| 2013            | 28,77%                        | 189,66%                       | 10,13%                             | 4,4%                                | 78,14%                           | 231,43%                          | 81,01%                        | 17,0%                                   | 2,3%  | 2,3%  | 10.896.482   | 2,0%         | -1,8%                       |   |  |
| 2014            | 28,26%                        | 184,29%                       | 7,99%                              | 3,6%                                | 76,79%                           | 225,62%                          | 81,87%                        | 16,7%                                   | 1,7%  | 1,7%  | 10.846.085   | 2,0%         | 5,6%                        |   |  |
| 2015            | 26,98%                        | 181,84%                       | 8,97%                              | 4,1%                                | 76,74%                           | 222,87%                          | 81,82%                        | 16,7%                                   | 1,8%  | 1,8%  | 11.265.055   | 1,6%         | 4,9%                        |   |  |
| 2016            | 28,07%                        | 179,54%                       | 8,46%                              | 3,9%                                | 78,84%                           | 220,98%                          | 83,74%                        | 16,6%                                   | -0,1% | -0,1% | 11.694.759   | 0,5%         | 3,7%                        |   |  |
| 2017            | 17,70%                        | 176,47%                       | 8,70%                              | 4,1%                                | 66,22%                           | 216,54%                          | 79,90%                        | 17,3%                                   | 2,9%  | 2,9%  | 12.217.894   | 2,1%         | 2,7%                        |   |  |
| 2018            | 28,55%                        | 174,72%                       | 7,24%                              | 3,4%                                | 76,76%                           | 216,58%                          | 82,83%                        | 17,3%                                   |       |       | 12.590.310   | 2,9%         | 3,1%                        |   |  |
| 2019            | 28,91%                        | 173,89%                       | 9,93%                              | 4,7%                                | 76,77%                           | 215,10%                          | 79,15%                        | 17,5%                                   | 3,4%  | 3,4%  | 12.912.700   | 2,4%         | 2,4%                        |   |  |
| 2020            | 29,08%                        | 178,43%                       | 4,48%                              | 2,1%                                | 71,01%                           | 215,29%                          | 74,31%                        | 17,4%                                   | 7,5%  | 7,5%  | 13.051.316   | 8,8%         | 7,2%                        |   |  |
| 2021            | 25,30%                        | 181,01%                       | 8,27%                              | 3,9%                                | 66,96%                           | 218,03%                          | 70,41%                        | 18,0%                                   | 11,6% | 11,6% | 13.126.991   | 13,2%        | 9,9%                        |   |  |
| 2022            | 26,33%                        | 181,41%                       | 8,34%                              | 3,8%                                | 72,59%                           | 223,45%                          | 79,97%                        | 17,8%                                   | 2,4%  | 2,4%  | 13.292.247   | 3,4%         | 3,4%                        |   |  |
| 2023            | 29,67%                        | 180,00%                       | 7,79%                              | 3,6%                                | 78,61%                           | 223,48%                          | 84,63%                        | 17,5%                                   | -2,1% | -2,1% | 13.904.137   | -2,4%        | 0,9%                        |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 7,76%                              | 3,6%                                |                                  |                                  | 77,69%                        | 17,6%                                   | 4,6%  | 4,6%  |              | 5,1%         | 4,8%                        |   |  |
| Maximalwert     |                               |                               | 9,93%                              | 4,7%                                |                                  |                                  | 84,63%                        | 18,0%                                   | 11,6% | 11,6% |              | 13,2%        | 9,9%                        |   |  |
| Minimalwert     |                               |                               | 4,48%                              | 2,1%                                |                                  |                                  | 70,41%                        | 17,4%                                   | -2,1% | -2,1% |              | -2,4%        | 0,9%                        |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 8,02%                              | 3,7%                                |                                  |                                  | 79,86%                        | 17,3%                                   | 2,9%  | 2,9%  |              | 3,5%         | 4,4%                        |   |  |
| Maximalwert     |                               |                               | 9,93%                              | 4,7%                                |                                  |                                  | 84,63%                        | 18,0%                                   | 11,6% | 11,6% |              | 13,2%        | 9,9%                        |   |  |
| Minimalwert     |                               |                               | 4,48%                              | 2,1%                                |                                  |                                  | 70,41%                        | 16,6%                                   | -2,1% | -2,1% |              | -2,4%        | 0,9%                        |   |  |
| Standardabw.    |                               |                               | 1,44%                              | 0,7%                                |                                  |                                  | 4,41%                         | 0,5%                                    | 4,0%  | 4,0%  |              | 4,4%         | 2,6%                        |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 9,79%                              | 4,3%                                |                                  |                                  | 81,50%                        | 17,4%                                   | 1,3%  | 1,3%  |              | 1,4%         | 2,0%                        |   |  |
| Maximalwert     |                               |                               | 17,98%                             | 6,8%                                |                                  |                                  | 88,46%                        | 18,0%                                   | 11,6% | 11,6% |              | 13,2%        | 9,9%                        |   |  |
| Minimalwert     |                               |                               | 4,48%                              | 2,1%                                |                                  |                                  | 70,41%                        | 16,6%                                   | -5,9% | -5,9% |              | -6,8%        | -4,3%                       |   |  |
| Standardabw.    |                               |                               | 3,34%                              | 1,1%                                |                                  |                                  | 4,59%                         | 0,5%                                    | 4,3%  | 4,4%  |              | 5,0%         | 4,2%                        |   |  |

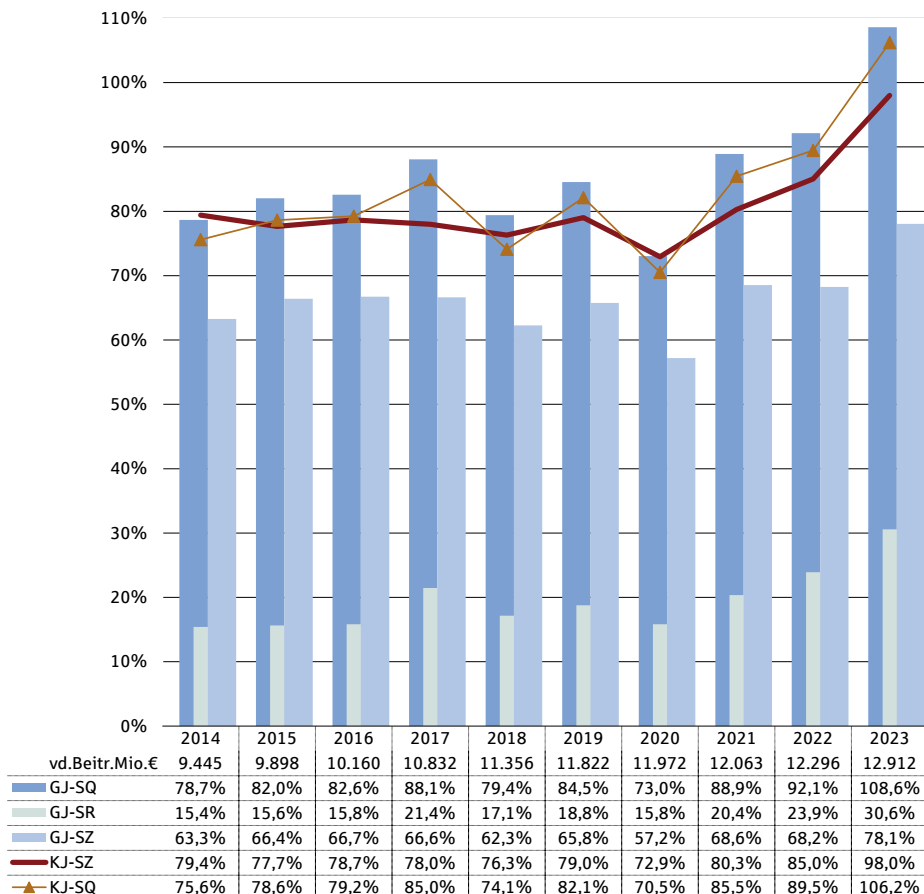
Kennzahlen in Relation zu verdienten Beiträgen netto



**4.2 Kraftfahrt-Sonstige (K-Vollkasko + K-Teilkasko) Teil 1**

| Jahr            | Anz. VU | Geschäftsjahr                   |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|--------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %  | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 96      | 7.739.506                       | 0,18%  | 81,85%                                      | 65,58%                                     | 9,62%                                | 75,20%                              | 16,13%                             | 1,07%                                | 17,19%                              | 92,39%                       | 11,57%                      |
| 2010            | 93      | 7.673.636                       | -0,85% | 83,81%                                      | 67,05%                                     | 9,44%                                | 76,49%                              | 16,91%                             | 1,12%                                | 18,03%                              | 94,53%                       | 11,17%                      |
| 2011            | 93      | 7.976.800                       | 3,95%  | 83,46%                                      | 69,14%                                     | 9,69%                                | 78,83%                              | 16,95%                             | 1,11%                                | 18,06%                              | 96,88%                       | 11,14%                      |
| 2012            | 93      | 8.418.383                       | 5,54%  | 83,34%                                      | 62,67%                                     | 8,97%                                | 71,65%                              | 15,33%                             | 1,00%                                | 16,33%                              | 87,97%                       | 11,33%                      |
| 2013            | 92      | 8.979.290                       | 6,66%  | 83,03%                                      | 69,12%                                     | 9,57%                                | 78,70%                              | 19,14%                             | 1,25%                                | 20,39%                              | 99,08%                       | 10,92%                      |
| 2014            | 93      | 9.444.948                       | 5,19%  | 79,06%                                      | 55,26%                                     | 7,99%                                | 63,25%                              | 14,45%                             | 0,96%                                | 15,42%                              | 78,67%                       | 11,38%                      |
| 2015            | 96      | 9.898.092                       | 4,80%  | 79,63%                                      | 58,23%                                     | 8,18%                                | 66,41%                              | 14,67%                             | 0,95%                                | 15,62%                              | 82,03%                       | 11,13%                      |
| 2016            | 94      | 10.159.989                      | 2,65%  | 80,29%                                      | 58,65%                                     | 8,09%                                | 66,74%                              | 14,87%                             | 0,95%                                | 15,82%                              | 82,57%                       | 10,95%                      |
| 2017            | 93      | 10.832.488                      | 6,62%  | 79,13%                                      | 58,61%                                     | 8,01%                                | 66,62%                              | 20,44%                             | 1,01%                                | 21,45%                              | 88,07%                       | 10,24%                      |
| 2018            | 93      | 11.355.580                      | 4,83%  | 79,18%                                      | 54,79%                                     | 7,46%                                | 62,25%                              | 16,13%                             | 1,01%                                | 17,14%                              | 79,40%                       | 10,67%                      |
| 2019            | 93      | 11.822.382                      | 4,11%  | 78,78%                                      | 58,01%                                     | 7,75%                                | 65,76%                              | 17,70%                             | 1,08%                                | 18,78%                              | 84,54%                       | 10,45%                      |
| 2020            | 95      | 11.972.337                      | 1,27%  | 79,10%                                      | 50,20%                                     | 7,00%                                | 57,20%                              | 14,90%                             | 0,93%                                | 15,83%                              | 73,03%                       | 10,86%                      |
| 2021            | 94      | 12.063.073                      | 0,76%  | 79,00%                                      | 60,72%                                     | 7,83%                                | 68,55%                              | 19,21%                             | 1,15%                                | 20,36%                              | 88,91%                       | 10,10%                      |
| 2022            | 95      | 12.296.387                      | 1,93%  | 78,73%                                      | 60,75%                                     | 7,49%                                | 68,24%                              | 22,65%                             | 1,26%                                | 23,91%                              | 92,15%                       | 9,49%                       |
| 2023            | 99      | 12.912.027                      | 5,01%  | 78,10%                                      | 69,98%                                     | 8,07%                                | 78,05%                              | 29,02%                             | 1,54%                                | 30,56%                              | 108,62%                      | 8,85%                       |
| <b>5 Jahre</b>  |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 59,93%                                     | 7,63%                                | 67,56%                              | 20,69%                             | 1,19%                                | 21,89%                              | 89,45%                       | 9,95%                       |
| Maximalwert     |         |                                 |        |   | 69,98%                                     | 8,07%                                | 78,05%                              | 29,02%                             | 1,54%                                | 30,56%                              | 108,62%                      | 10,86%                      |
| Minimalwert     |         |                                 |        |   | 50,20%                                     | 7,00%                                | 57,20%                              | 14,90%                             | 0,93%                                | 15,83%                              | 73,03%                       | 8,85%                       |
| <b>10 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 58,52%                                     | 7,79%                                | 66,31%                              | 18,40%                             | 1,09%                                | 19,49%                              | 85,80%                       | 10,41%                      |
| Maximalwert     |         |                                 |        |   | 69,98%                                     | 8,18%                                | 78,05%                              | 29,02%                             | 1,54%                                | 30,56%                              | 108,62%                      | 11,38%                      |
| Minimalwert     |         |                                 |        |   | 50,20%                                     | 7,00%                                | 57,20%                              | 14,45%                             | 0,93%                                | 15,42%                              | 73,03%                       | 8,85%                       |
| Standardabw.    |         |                                 |        |   | 5,11%                                      | 0,37%                                | 5,33%                               | 4,66%                              | 0,19%                                | 4,84%                               | 9,76%                        | 0,78%                       |
| <b>15 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 61,25%                                     | 8,34%                                | 69,60%                              | 17,90%                             | 1,09%                                | 18,99%                              | 88,59%                       | 10,68%                      |
| Maximalwert     |         |                                 |        |   | 69,98%                                     | 9,69%                                | 78,83%                              | 29,02%                             | 1,54%                                | 30,56%                              | 108,62%                      | 11,57%                      |
| Minimalwert     |         |                                 |        |   | 50,20%                                     | 7,00%                                | 57,20%                              | 14,45%                             | 0,93%                                | 15,42%                              | 73,03%                       | 8,85%                       |
| Standardabw.    |         |                                 |        |   | 5,91%                                      | 0,88%                                | 6,63%                               | 3,88%                              | 0,16%                                | 4,03%                               | 9,12%                        | 0,75%                       |

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

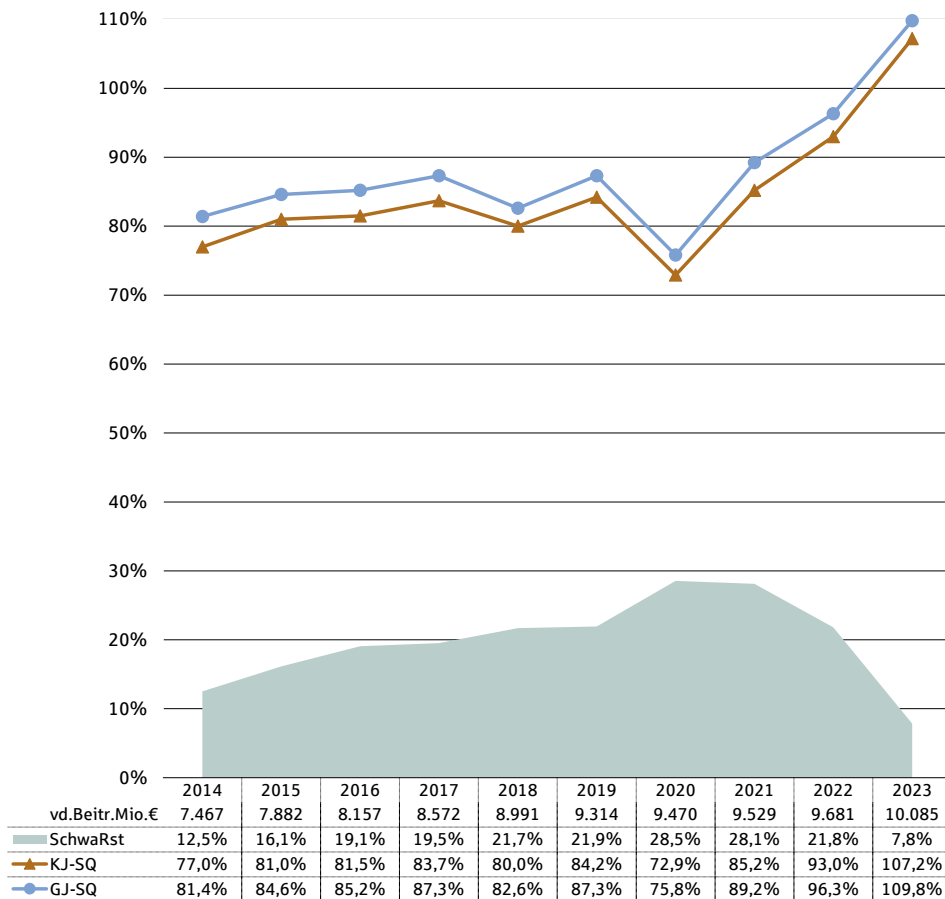


4.2 Kraftfahrt-Sonstige (K-Vollkasko + K-Teilkasko)

Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |        |        | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|--------|--------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (incl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |        |        |              |              |                             |   |  |
| 2009            | 13,35%                        | 1,80%                         | 4,06%                              | 21,1%                               | 88,54%                           | 18,99%                           | 88,33%                        | 20,1%                                   | -8,5%  | -8,5%  | 6.334.662    | -10,1%       | 1,6%                        |   |  |
| 2010            | 13,89%                        | 1,99%                         | 3,27%                              | 17,5%                               | 90,39%                           | 20,03%                           | 91,26%                        | 19,3%                                   | -10,5% | -10,5% | 6.431.330    | -12,0%       | -5,3%                       |   |  |
| 2011            | 14,06%                        | 1,87%                         | 3,33%                              | 17,3%                               | 92,88%                           | 19,93%                           | 93,55%                        | 19,0%                                   | -12,5% | -12,5% | 6.657.342    | -12,1%       | -7,8%                       |   |  |
| 2012            | 13,25%                        | 2,20%                         | 3,43%                              | 17,9%                               | 84,90%                           | 18,53%                           | 84,55%                        | 19,0%                                   | -3,6%  | -3,6%  | 7.015.893    | -5,3%        | -5,4%                       |   |  |
| 2013            | 12,21%                        | 2,22%                         | 2,94%                              | 16,9%                               | 90,90%                           | 22,61%                           | 96,14%                        | 18,5%                                   | -14,6% | -14,6% | 7.455.865    | -9,8%        | -8,9%                       |   |  |
| 2014            | 16,14%                        | 2,28%                         | 3,08%                              | 14,3%                               | 79,40%                           | 17,69%                           | 75,59%                        | 18,1%                                   | 6,3%   | 6,2%   | 7.466.711    | 6,3%         | -1,9%                       |   |  |
| 2015            | 11,26%                        | 2,23%                         | 3,39%                              | 18,9%                               | 77,67%                           | 17,86%                           | 78,64%                        | 17,8%                                   | 3,5%   | 3,5%   | 7.881.619    | 2,4%         | -1,8%                       |   |  |
| 2016            | 11,93%                        | 2,14%                         | 3,32%                              | 19,1%                               | 78,67%                           | 17,97%                           | 79,24%                        | 17,3%                                   | 3,4%   | 3,4%   | 8.157.034    | 2,5%         | -1,0%                       |   |  |
| 2017            | 11,38%                        | 2,36%                         | 3,12%                              | 18,0%                               | 78,00%                           | 23,81%                           | 84,95%                        | 17,6%                                   | -2,7%  | -2,7%  | 8.571.822    | 0,7%         | -0,8%                       |   |  |
| 2018            | 14,04%                        | 3,39%                         | 5,28%                              | 23,3%                               | 76,29%                           | 20,53%                           | 74,11%                        | 17,6%                                   | 8,2%   | 8,2%   | 8.991.437    | 4,0%         | 0,9%                        |   |  |
| 2019            | 13,25%                        | 4,03%                         | 2,44%                              | 12,1%                               | 79,01%                           | 22,81%                           | 82,11%                        | 17,8%                                   | -0,1%  | -0,1%  | 9.313.748    | -0,3%        | -1,3%                       |   |  |
| 2020            | 15,73%                        | 4,27%                         | 2,52%                              | 11,2%                               | 72,94%                           | 20,10%                           | 70,51%                        | 18,1%                                   | 10,7%  | 10,7%  | 9.469.881    | 10,2%        | 3,2%                        |   |  |
| 2021            | 11,71%                        | 4,78%                         | 3,45%                              | 17,4%                               | 80,27%                           | 25,14%                           | 85,46%                        | 17,9%                                   | -3,5%  | -3,5%  | 9.529.373    | -1,5%        | -1,3%                       |   |  |
| 2022            | 16,81%                        | 5,17%                         | 2,69%                              | 10,8%                               | 85,05%                           | 29,08%                           | 89,46%                        | 18,0%                                   | -7,4%  | -7,4%  | 9.681.049    | -9,6%        | -3,8%                       |   |  |
| 2023            | 19,95%                        | 5,34%                         | 2,40%                              | 8,6%                                | 98,01%                           | 35,90%                           | 106,22%                       | 17,5%                                   | -24,0% | -24,0% | 10.084.788   | -25,3%       | -12,1%                      |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 2,70%                              | 12,0%                               |                                  |                                  | 86,75%                        | 17,9%                                   | -4,9%  | -4,9%  |              | -5,3%        | -3,1%                       |   |  |
| Maximalwert     |                               |                               | 3,45%                              | 17,4%                               |                                  |                                  | 106,22%                       | 18,1%                                   | 10,7%  | 10,7%  |              | 10,2%        | 3,2%                        |   |  |
| Minimalwert     |                               |                               | 2,40%                              | 8,6%                                |                                  |                                  | 70,51%                        | 17,5%                                   | -24,0% | -24,0% |              | -25,3%       | -12,1%                      |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 3,17%                              | 15,4%                               |                                  |                                  | 82,63%                        | 17,8%                                   | -0,6%  | -0,6%  |              | -1,1%        | -2,0%                       |   |  |
| Maximalwert     |                               |                               | 5,28%                              | 23,3%                               |                                  |                                  | 106,22%                       | 18,1%                                   | 10,7%  | 10,7%  |              | 10,2%        | 3,2%                        |   |  |
| Minimalwert     |                               |                               | 2,40%                              | 8,6%                                |                                  |                                  | 70,51%                        | 17,3%                                   | -24,0% | -24,0% |              | -25,3%       | -12,1%                      |   |  |
| Standardabw.    |                               |                               | 0,84%                              | 4,7%                                |                                  |                                  | 10,07%                        | 0,3%                                    | 10,0%  | 10,0%  |              | 10,0%        | 4,0%                        |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 3,25%                              | 16,3%                               |                                  |                                  | 85,34%                        | 18,2%                                   | -3,7%  | -3,7%  |              | -4,0%        | -3,0%                       |   |  |
| Maximalwert     |                               |                               | 5,28%                              | 23,3%                               |                                  |                                  | 106,22%                       | 20,1%                                   | 10,7%  | 10,7%  |              | 10,2%        | 3,2%                        |   |  |
| Minimalwert     |                               |                               | 2,40%                              | 8,6%                                |                                  |                                  | 70,51%                        | 17,3%                                   | -24,0% | -24,0% |              | -25,3%       | -12,1%                      |   |  |
| Standardabw.    |                               |                               | 0,72%                              | 4,1%                                |                                  |                                  | 9,32%                         | 0,8%                                    | 9,5%   | 9,5%   |              | 9,2%         | 4,2%                        |   |  |

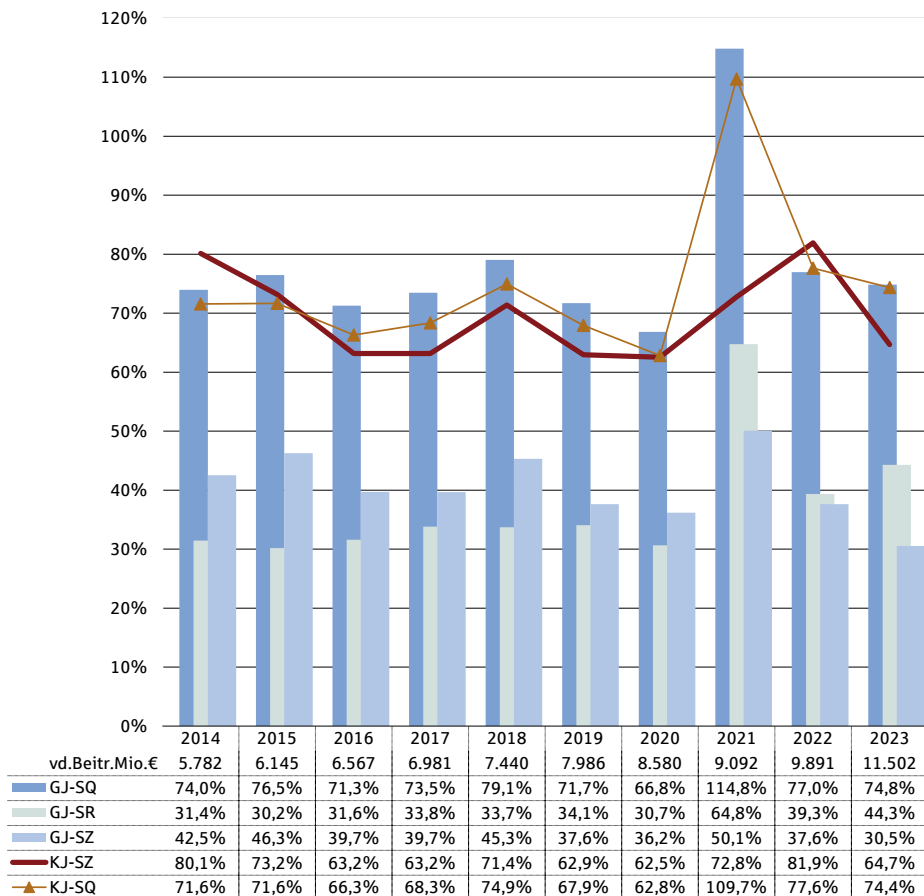
Kennzahlen in Relation zu verdienten Beiträgen netto



**5. Verbundene Wohngebäude** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                      |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|------------------------------------|--------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag<br>brutto<br>Tsd. Euro | +/- %  | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 112     | 4.587.364                          | 5,28%  | 79,62%                                      | 42,23%                                     | 6,52%                                | 48,75%                              | 27,28%                             | 1,84%                                | 29,12%                              | 77,87%                       | 10,75%                      |
| 2010            | 110     | 4.619.409                          | 0,70%  | 80,60%                                      | 47,64%                                     | 6,98%                                | 54,61%                              | 29,59%                             | 1,95%                                | 31,54%                              | 86,16%                       | 10,37%                      |
| 2011            | 108     | 4.764.973                          | 3,15%  | 80,47%                                      | 42,02%                                     | 6,43%                                | 48,45%                              | 31,34%                             | 2,11%                                | 33,45%                              | 81,90%                       | 10,42%                      |
| 2012            | 107     | 5.033.876                          | 5,64%  | 80,75%                                      | 42,81%                                     | 6,52%                                | 49,33%                              | 28,04%                             | 1,82%                                | 29,86%                              | 79,19%                       | 10,53%                      |
| 2013            | 109     | 5.388.303                          | 7,04%  | 80,35%                                      | 53,21%                                     | 7,00%                                | 60,21%                              | 46,92%                             | 2,70%                                | 49,62%                              | 109,83%                      | 8,83%                       |
| 2014            | 109     | 5.782.479                          | 7,32%  | 76,53%                                      | 36,90%                                     | 5,64%                                | 42,54%                              | 29,62%                             | 1,82%                                | 31,44%                              | 73,98%                       | 10,08%                      |
| 2015            | 107     | 6.144.732                          | 6,26%  | 76,53%                                      | 39,93%                                     | 6,35%                                | 46,28%                              | 28,30%                             | 1,87%                                | 30,17%                              | 76,45%                       | 10,76%                      |
| 2016            | 104     | 6.567.041                          | 6,87%  | 76,73%                                      | 33,95%                                     | 5,74%                                | 39,69%                              | 29,54%                             | 2,04%                                | 31,59%                              | 71,28%                       | 10,92%                      |
| 2017            | 105     | 6.981.154                          | 6,31%  | 76,92%                                      | 33,77%                                     | 5,89%                                | 39,66%                              | 31,52%                             | 2,28%                                | 33,80%                              | 73,46%                       | 11,13%                      |
| 2018            | 101     | 7.440.445                          | 6,58%  | 77,35%                                      | 39,27%                                     | 6,06%                                | 45,33%                              | 31,51%                             | 2,21%                                | 33,72%                              | 79,05%                       | 10,46%                      |
| 2019            | 102     | 7.986.176                          | 7,33%  | 77,48%                                      | 32,16%                                     | 5,47%                                | 37,63%                              | 31,72%                             | 2,33%                                | 34,06%                              | 71,68%                       | 10,88%                      |
| 2020            | 102     | 8.580.391                          | 7,44%  | 77,23%                                      | 30,90%                                     | 5,26%                                | 36,17%                              | 28,51%                             | 2,14%                                | 30,65%                              | 66,82%                       | 11,08%                      |
| 2021            | 102     | 9.091.838                          | 5,96%  | 77,60%                                      | 44,58%                                     | 5,49%                                | 50,07%                              | 61,23%                             | 3,53%                                | 64,76%                              | 114,83%                      | 7,85%                       |
| 2022            | 102     | 9.891.290                          | 8,79%  | 73,84%                                      | 32,67%                                     | 4,96%                                | 37,63%                              | 37,03%                             | 2,31%                                | 39,34%                              | 76,97%                       | 9,45%                       |
| 2023            | 104     | 11.501.764                         | 16,28% | 73,75%                                      | 26,27%                                     | 4,27%                                | 30,53%                              | 41,71%                             | 2,58%                                | 44,30%                              | 74,83%                       | 9,15%                       |
| <b>5 Jahre</b>  |         |                                    |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |        |   | 33,32%                                     | 5,09%                                | 38,41%                              | 40,04%                             | 2,58%                                | 42,62%                              | 81,03%                       | 9,68%                       |
| Maximalwert     |         |                                    |        |   | 44,58%                                     | 5,49%                                | 50,07%                              | 61,23%                             | 3,53%                                | 64,76%                              | 114,83%                      | 11,08%                      |
| Minimalwert     |         |                                    |        |   | 26,27%                                     | 4,27%                                | 30,53%                              | 28,51%                             | 2,14%                                | 30,65%                              | 66,82%                       | 7,85%                       |
| <b>10 Jahre</b> |         |                                    |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |        |   | 35,04%                                     | 5,51%                                | 40,55%                              | 35,07%                             | 2,31%                                | 37,38%                              | 77,94%                       | 10,18%                      |
| Maximalwert     |         |                                    |        |   | 44,58%                                     | 6,35%                                | 50,07%                              | 61,23%                             | 3,53%                                | 64,76%                              | 114,83%                      | 11,13%                      |
| Minimalwert     |         |                                    |        |   | 26,27%                                     | 4,27%                                | 30,53%                              | 28,30%                             | 1,82%                                | 30,17%                              | 66,82%                       | 7,85%                       |
| Standardabw.    |         |                                    |        |   | 5,24%                                      | 0,59%                                | 5,66%                               | 10,10%                             | 0,48%                                | 10,57%                              | 13,41%                       | 1,06%                       |
| <b>15 Jahre</b> |         |                                    |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |        |   | 38,55%                                     | 5,91%                                | 44,46%                              | 34,26%                             | 2,24%                                | 36,49%                              | 80,95%                       | 10,18%                      |
| Maximalwert     |         |                                    |        |   | 53,21%                                     | 7,00%                                | 60,21%                              | 61,23%                             | 3,53%                                | 64,76%                              | 114,83%                      | 11,13%                      |
| Minimalwert     |         |                                    |        |   | 26,27%                                     | 4,27%                                | 30,53%                              | 27,28%                             | 1,82%                                | 29,12%                              | 66,82%                       | 7,85%                       |
| Standardabw.    |         |                                    |        |   | 7,13%                                      | 0,76%                                | 7,79%                               | 9,27%                              | 0,45%                                | 9,70%                               | 13,58%                       | 0,95%                       |

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

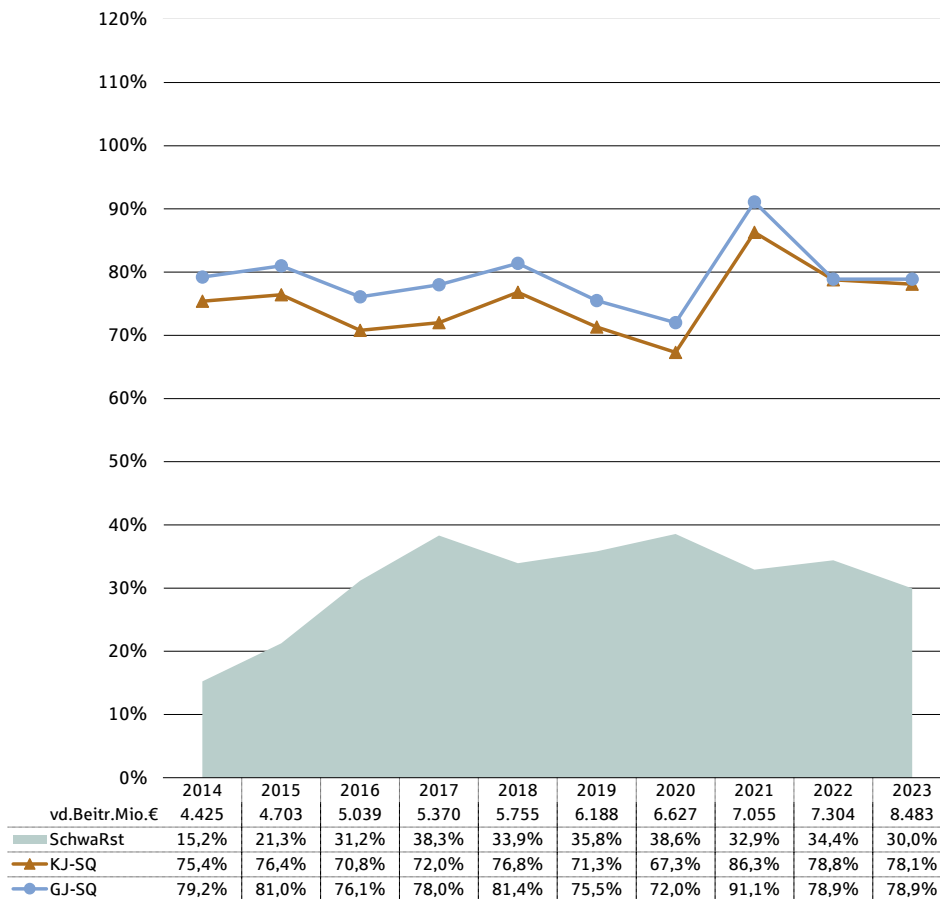




**5. Verbundene Wohngebäude** Teil 2

| Jahr            | Vorjahr                             |                                     |  | Kalenderjahr                                  |  |  |                                     |  |              |              |                                   |  |   |
|-----------------|-------------------------------------|-------------------------------------|--|---|--|--|-------------------------------------|--|--------------|--------------|-----------------------------------|--|---|
|                 | VJ-SZ-ges<br>brutto<br>% vd. Btr br | VJ-SR-ges<br>brutto<br>% vd. Btr br | AE (inkl. SRK)<br>brutto<br>% vd. Btr br | AE (inkl.<br>SRK) brutto<br>% VJ-SR-<br>Eing. | GJ+VJ-SZ-<br>ges<br>brutto<br>% vd. Btr br | GJ+VJ-SR-<br>ges<br>brutto<br>% vd. Btr br | KJ-SQ-ges<br>brutto<br>% vd. Btr br | Aufw. Vers.<br>Betrieb<br>brutto<br>% vd. Btr br | vt Ergeb. br | vt Ergeb. br | vd. Beitrag<br>netto Tsd.<br>Euro | vt Ergeb.<br>netto vor<br>SchwaRst<br>% vd. Btr ne | vt Ergeb.<br>netto nach<br>SchwaRst<br>% vd. Btr ne |
| 2009            | 22,05%                              | 11,26%                              | 4,67%                                    | 12,4%   | 70,80%                                     | 40,38%                                     | 73,20%                              | 28,4%  | -3,8%        | -3,9%        | 3.652.479                         | -11,3%   | -10,7%  |
| 2010            | 24,44%                              | 12,59%                              | 3,07%                                    | 7,8%  | 79,05%                                     | 44,14%                                     | 83,09%                              | 28,4%  | -14,3%       | -14,3%       | 3.723.137                         | -21,2%   | -18,3%  |
| 2011            | 24,97%                              | 12,93%                              | 4,89%                                    | 11,4%   | 73,42%                                     | 46,37%                                     | 77,00%                              | 28,6%  | -8,1%        | -8,1%        | 3.834.273                         | -14,4%   | -14,2%  |
| 2012            | 26,13%                              | 12,34%                              | 5,43%                                    | 12,4%   | 75,46%                                     | 42,19%                                     | 73,76%                              | 28,3%  | -4,8%        | -4,9%        | 4.064.797                         | -12,5%   | -15,2%  |
| 2013            | 22,49%                              | 12,27%                              | 4,66%                                    | 11,8%   | 82,70%                                     | 61,89%                                     | 105,17%                             | 28,4%  | -35,8%       | -35,8%       | 4.329.537                         | -22,2%   | -20,0%  |
| 2014            | 37,61%                              | 17,66%                              | 2,41%                                    | 4,2%  | 80,15%                                     | 49,09%                                     | 71,56%                              | 28,1%  | -2,4%        | -2,5%        | 4.425.298                         | -8,3%  | -15,8%  |
| 2015            | 26,90%                              | 14,50%                              | 4,80%                                    | 10,4%   | 73,18%                                     | 44,67%                                     | 71,65%                              | 28,0%  | -2,4%        | -2,4%        | 4.702.787                         | -9,4%  | -16,0%  |
| 2016            | 23,49%                              | 13,35%                              | 4,96%                                    | 11,9%   | 63,18%                                     | 44,93%                                     | 66,32%                              | 27,8%  | 3,1%         | 3,0%         | 5.039.123                         | -3,3%  | -14,6%  |
| 2017            | 23,52%                              | 13,64%                              | 5,11%                                    | 12,1%   | 63,18%                                     | 47,44%                                     | 68,35%                              | 27,3%  | 1,8%         | 1,8%         | 5.370.251                         | -3,6%  | -13,0%  |
| 2018            | 26,06%                              | 14,34%                              | 4,12%                                    | 9,3%  | 71,39%                                     | 48,06%                                     | 74,94%                              | 27,3%  | -4,9%        | -4,9%        | 5.755.058                         | -8,6%  | -6,8%   |
| 2019            | 25,31%                              | 15,71%                              | 3,75%                                    | 8,4%  | 62,94%                                     | 49,77%                                     | 67,93%                              | 27,0%  | 2,9%         | 2,9%         | 6.187.533                         | -2,2%  | -6,4%   |
| 2020            | 26,36%                              | 15,96%                              | 4,00%                                    | 8,7%  | 62,53%                                     | 46,61%                                     | 62,82%                              | 26,4%  | 8,1%         | 8,1%         | 6.626.535                         | 2,0%   | -3,2%   |
| 2021            | 22,70%                              | 16,15%                              | 5,13%                                    | 11,7%   | 72,77%                                     | 80,91%                                     | 109,70%                             | 27,0%  | -39,6%       | -39,6%       | 7.055.337                         | -18,6%   | -15,3%  |
| 2022            | 44,30%                              | 30,74%                              | -0,66%                                   | -0,9%   | 81,93%                                     | 70,08%                                     | 77,63%                              | 26,9%  | -6,7%        | -6,7%        | 7.303.812                         | -9,0%  | -11,6%  |
| 2023            | 34,15%                              | 25,64%                              | 0,48%                                    | 0,8%  | 64,68%                                     | 69,94%                                     | 74,35%                              | 26,5%  | -3,7%        | -3,7%        | 8.483.052                         | -9,5%  | -9,8%   |
| <b>5 Jahre</b>  |                                     |                                     |  |   |  |  |                                     |  |              |              |                                   |  |   |
| arithm. Mittel  |                                     |                                     | 2,54%                                    | 5,7%  |  |  | 78,49%                              | 26,8%  | -7,8%        | -7,8%        |                                   | -7,5%  | -9,3%   |
| Maximalwert     |                                     |                                     | 5,13%                                    | 11,7%   |  |  | 109,70%                             | 27,0%  | 8,1%         | 8,1%         |                                   | 2,0%   | -3,2%   |
| Minimalwert     |                                     |                                     | -0,66%                                   | -0,9%   |  |  | 62,82%                              | 26,4%  | -39,6%       | -39,6%       |                                   | -18,6%   | -15,3%  |
| <b>10 Jahre</b> |                                     |                                     |  |   |  |  |                                     |  |              |              |                                   |  |   |
| arithm. Mittel  |                                     |                                     | 3,41%                                    | 7,7%  |  |  | 74,52%                              | 27,2%  | -4,4%        | -4,4%        |                                   | -7,1%  | -11,3%  |
| Maximalwert     |                                     |                                     | 5,13%                                    | 12,1%   |  |  | 109,70%                             | 28,1%  | 8,1%         | 8,1%         |                                   | 2,0%   | -3,2%   |
| Minimalwert     |                                     |                                     | -0,66%                                   | -0,9%   |  |  | 62,82%                              | 26,4%  | -39,6%       | -39,6%       |                                   | -18,6%   | -16,0%  |
| Standardabw.    |                                     |                                     | 2,04%                                    | 4,7%  |  |  | 13,12%                              | 0,6%   | 13,2%        | 13,1%        |                                   | 5,6%   | 4,5%  |
| <b>15 Jahre</b> |                                     |                                     |  |   |  |  |                                     |  |              |              |                                   |  |   |
| arithm. Mittel  |                                     |                                     | 3,79%                                    | 8,8%  |  |  | 77,16%                              | 27,6%  | -7,4%        | -7,4%        |                                   | -10,1%   | -12,7%  |
| Maximalwert     |                                     |                                     | 5,43%                                    | 12,4%   |  |  | 109,70%                             | 28,6%  | 8,1%         | 8,1%         |                                   | 2,0%   | -3,2%   |
| Minimalwert     |                                     |                                     | -0,66%                                   | -0,9%   |  |  | 62,82%                              | 26,4%  | -39,6%       | -39,6%       |                                   | -22,2%   | -20,0%  |
| Standardabw.    |                                     |                                     | 1,79%                                    | 4,3%  |  |  | 13,27%                              | 0,8%   | 13,4%        | 13,4%        |                                   | 6,9%   | 4,6%  |

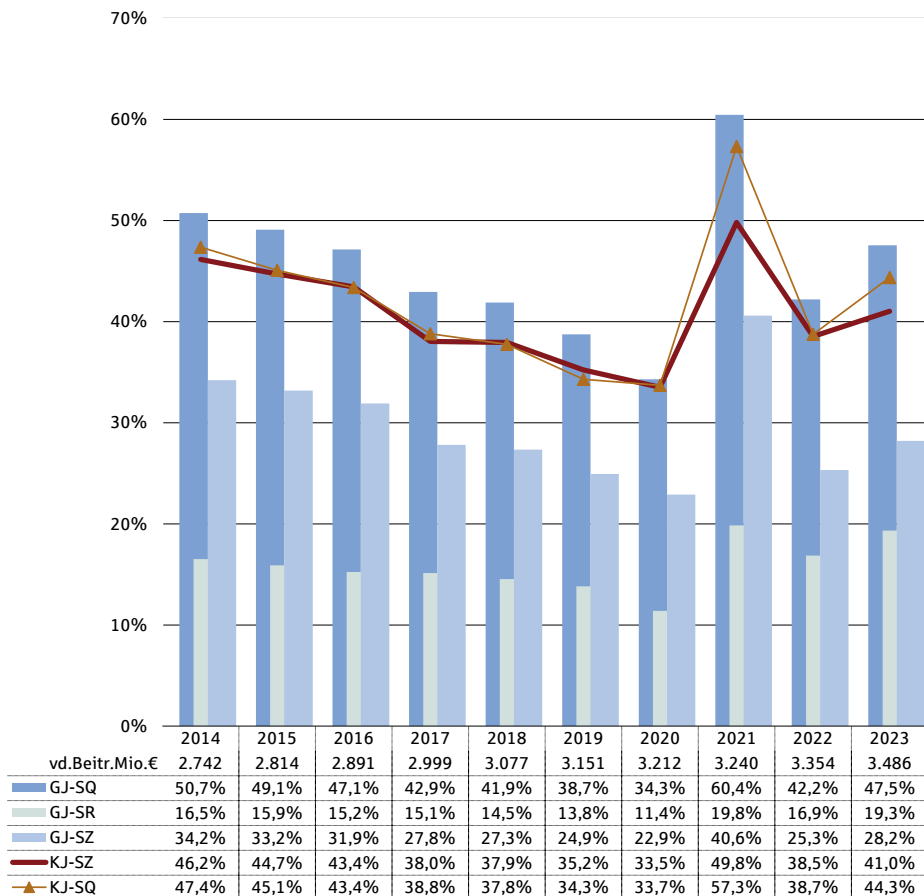
**Kennzahlen in Relation zu verdienten Beiträgen netto**



**6. Verbundene Hausrat** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                      |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|------------------------------------|--------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag<br>brutto<br>Tsd. Euro | +/- %  | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 120     | 2.604.591                          | 0,32%  | 90,90%                                      | 27,28%                                     | 5,89%                                | 33,17%                              | 12,62%                             | 1,25%                                | 13,87%                              | 47,04%                       | 15,17%                      |
| 2010            | 117     | 2.552.749                          | -1,99% | 91,29%                                      | 26,47%                                     | 5,43%                                | 31,90%                              | 13,02%                             | 1,20%                                | 14,21%                              | 46,12%                       | 14,38%                      |
| 2011            | 116     | 2.578.722                          | 1,02%  | 90,39%                                      | 27,50%                                     | 5,57%                                | 33,07%                              | 13,58%                             | 1,20%                                | 14,79%                              | 47,85%                       | 14,15%                      |
| 2012            | 117     | 2.622.915                          | 1,71%  | 90,57%                                      | 28,12%                                     | 5,65%                                | 33,77%                              | 13,88%                             | 1,20%                                | 15,07%                              | 48,84%                       | 14,01%                      |
| 2013            | 116     | 2.683.368                          | 2,30%  | 90,73%                                      | 28,93%                                     | 5,61%                                | 34,54%                              | 14,99%                             | 1,27%                                | 16,26%                              | 50,81%                       | 13,55%                      |
| 2014            | 116     | 2.742.306                          | 2,20%  | 86,44%                                      | 28,58%                                     | 5,63%                                | 34,22%                              | 15,22%                             | 1,30%                                | 16,52%                              | 50,73%                       | 13,66%                      |
| 2015            | 117     | 2.814.327                          | 2,63%  | 86,23%                                      | 27,55%                                     | 5,63%                                | 33,18%                              | 14,60%                             | 1,30%                                | 15,91%                              | 49,08%                       | 14,13%                      |
| 2016            | 114     | 2.891.018                          | 2,73%  | 87,30%                                      | 26,48%                                     | 5,43%                                | 31,91%                              | 13,96%                             | 1,27%                                | 15,23%                              | 47,14%                       | 14,22%                      |
| 2017            | 115     | 2.998.597                          | 3,72%  | 85,93%                                      | 22,66%                                     | 5,15%                                | 27,81%                              | 13,84%                             | 1,30%                                | 15,14%                              | 42,94%                       | 15,01%                      |
| 2018            | 114     | 3.077.241                          | 2,62%  | 86,42%                                      | 22,44%                                     | 4,90%                                | 27,34%                              | 13,31%                             | 1,24%                                | 14,55%                              | 41,88%                       | 14,65%                      |
| 2019            | 115     | 3.150.893                          | 2,39%  | 86,46%                                      | 20,20%                                     | 4,73%                                | 24,93%                              | 12,48%                             | 1,33%                                | 13,81%                              | 38,74%                       | 15,64%                      |
| 2020            | 114     | 3.211.686                          | 1,93%  | 85,75%                                      | 18,43%                                     | 4,46%                                | 22,89%                              | 10,17%                             | 1,23%                                | 11,40%                              | 34,29%                       | 16,58%                      |
| 2021            | 114     | 3.240.031                          | 0,88%  | 85,13%                                      | 35,46%                                     | 5,14%                                | 40,59%                              | 18,41%                             | 1,44%                                | 19,85%                              | 60,44%                       | 10,87%                      |
| 2022            | 115     | 3.353.942                          | 3,52%  | 82,88%                                      | 20,74%                                     | 4,59%                                | 25,33%                              | 15,45%                             | 1,42%                                | 16,87%                              | 42,20%                       | 14,25%                      |
| 2023            | 115     | 3.486.159                          | 3,94%  | 82,73%                                      | 23,40%                                     | 4,81%                                | 28,21%                              | 17,76%                             | 1,57%                                | 19,34%                              | 47,55%                       | 13,43%                      |
| <b>5 Jahre</b>  |         |                                    |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |        |   | 23,64%                                     | 4,75%                                | 28,39%                              | 14,86%                             | 1,40%                                | 16,25%                              | 44,64%                       | 14,15%                      |
| Maximalwert     |         |                                    |        |   | 35,46%                                     | 5,14%                                | 40,59%                              | 18,41%                             | 1,57%                                | 19,85%                              | 60,44%                       | 16,58%                      |
| Minimalwert     |         |                                    |        |   | 18,43%                                     | 4,46%                                | 22,89%                              | 10,17%                             | 1,23%                                | 11,40%                              | 34,29%                       | 10,87%                      |
| <b>10 Jahre</b> |         |                                    |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |        |   | 24,59%                                     | 5,05%                                | 29,64%                              | 14,52%                             | 1,34%                                | 15,86%                              | 45,50%                       | 14,25%                      |
| Maximalwert     |         |                                    |        |   | 35,46%                                     | 5,63%                                | 40,59%                              | 18,41%                             | 1,57%                                | 19,85%                              | 60,44%                       | 16,58%                      |
| Minimalwert     |         |                                    |        |   | 18,43%                                     | 4,46%                                | 22,89%                              | 10,17%                             | 1,23%                                | 11,40%                              | 34,29%                       | 10,87%                      |
| Standardabw.    |         |                                    |        |   | 5,03%                                      | 0,42%                                | 5,33%                               | 2,41%                              | 0,11%                                | 2,50%                               | 7,24%                        | 1,51%                       |
| <b>15 Jahre</b> |         |                                    |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |        |   | 25,61%                                     | 5,24%                                | 30,86%                              | 14,22%                             | 1,30%                                | 15,52%                              | 46,38%                       | 14,25%                      |
| Maximalwert     |         |                                    |        |   | 35,46%                                     | 5,89%                                | 40,59%                              | 18,41%                             | 1,57%                                | 19,85%                              | 60,44%                       | 16,58%                      |
| Minimalwert     |         |                                    |        |   | 18,43%                                     | 4,46%                                | 22,89%                              | 10,17%                             | 1,20%                                | 11,40%                              | 34,29%                       | 10,87%                      |
| Standardabw.    |         |                                    |        |   | 4,33%                                      | 0,45%                                | 4,66%                               | 2,04%                              | 0,10%                                | 2,12%                               | 6,03%                        | 1,25%                       |

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

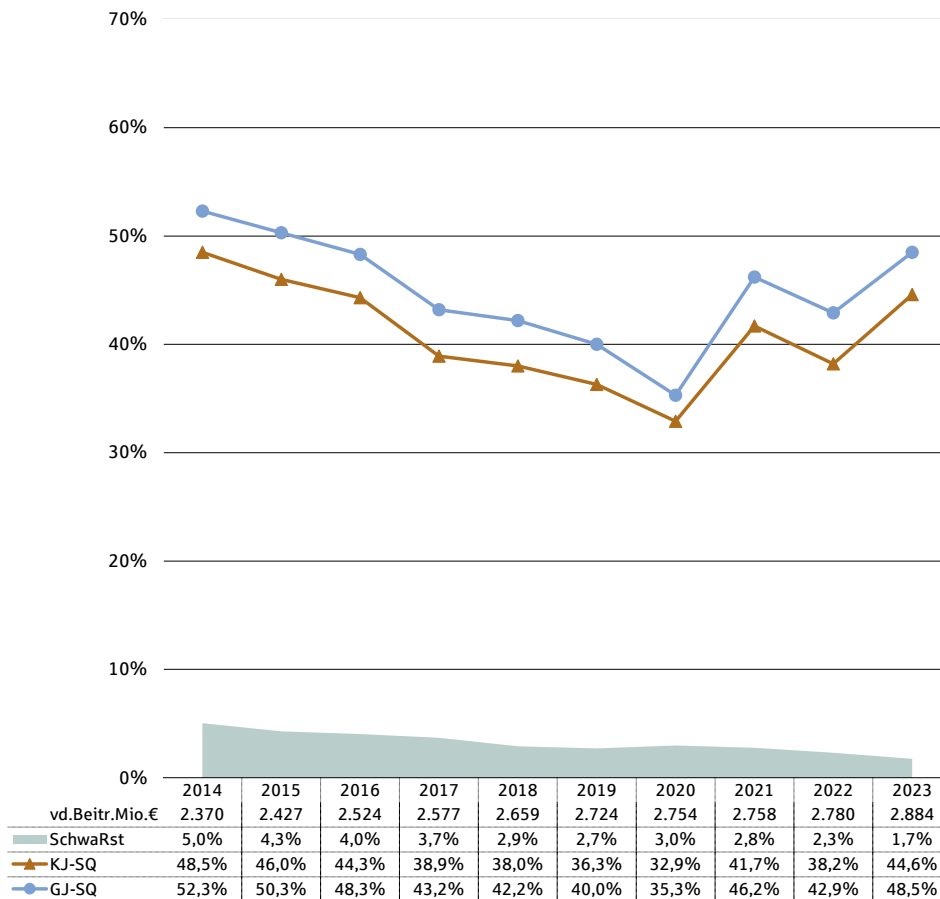


6. Verbundene Hausrat

Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |       |       | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|-------|-------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |       |       |              |              |                             |   |  |
| 2009            | 9,10%                         | 3,31%                         | 3,57%                              | 22,4%                               | 42,27%                           | 17,17%                           | 43,46%                        | 34,5%                                   | 20,0% | 19,2% | 2.367.495    | 17,8%        | 18,3%                       |   |  |
| 2010            | 10,60%                        | 3,69%                         | 3,23%                              | 18,9%                               | 42,50%                           | 17,91%                           | 42,88%                        | 35,2%                                   | 20,0% | 19,4% | 2.330.293    | 18,0%        | 18,9%                       |   |  |
| 2011            | 10,06%                        | 3,89%                         | 3,78%                              | 21,3%                               | 43,13%                           | 18,68%                           | 44,08%                        | 35,0%                                   | 18,5% | 17,7% | 2.330.813    | 16,3%        | 17,0%                       |   |  |
| 2012            | 10,62%                        | 3,74%                         | 4,01%                              | 21,8%                               | 44,39%                           | 18,81%                           | 44,84%                        | 35,3%                                   | 17,0% | 16,3% | 2.375.543    | 14,7%        | 15,2%                       |   |  |
| 2013            | 11,11%                        | 4,01%                         | 3,27%                              | 17,8%                               | 45,65%                           | 20,27%                           | 47,54%                        | 34,9%                                   | 15,0% | 14,4% | 2.434.656    | 14,4%        | 15,4%                       |   |  |
| 2014            | 11,94%                        | 4,53%                         | 3,37%                              | 17,0%                               | 46,15%                           | 21,05%                           | 47,37%                        | 35,0%                                   | 14,4% | 13,8% | 2.370.466    | 12,3%        | 13,1%                       |   |  |
| 2015            | 11,52%                        | 4,98%                         | 4,01%                              | 19,2%                               | 44,70%                           | 20,89%                           | 45,07%                        | 34,9%                                   | 17,2% | 16,7% | 2.426.927    | 15,3%        | 16,0%                       |   |  |
| 2016            | 11,52%                        | 5,03%                         | 3,78%                              | 18,6%                               | 43,43%                           | 20,26%                           | 43,36%                        | 34,9%                                   | 18,7% | 18,1% | 2.523.729    | 16,8%        | 16,8%                       |   |  |
| 2017            | 10,23%                        | 5,16%                         | 4,14%                              | 21,0%                               | 38,04%                           | 20,30%                           | 38,80%                        | 35,2%                                   | 22,8% | 22,2% | 2.576.788    | 22,1%        | 22,2%                       |   |  |
| 2018            | 10,60%                        | 5,05%                         | 4,13%                              | 21,4%                               | 37,93%                           | 19,60%                           | 37,75%                        | 35,5%                                   | 23,5% | 22,9% | 2.659.337    | 22,8%        | 23,5%                       |   |  |
| 2019            | 10,29%                        | 4,40%                         | 4,45%                              | 23,1%                               | 35,22%                           | 18,21%                           | 34,29%                        | 35,1%                                   | 27,2% | 26,4% | 2.724.289    | 24,3%        | 24,4%                       |   |  |
| 2020            | 10,62%                        | 6,66%                         | 0,59%                              | 3,3%                                | 33,51%                           | 18,06%                           | 33,70%                        | 35,3%                                   | 27,7% | 27,2% | 2.753.952    | 28,6%        | 28,2%                       |   |  |
| 2021            | 9,22%                         | 5,57%                         | 3,11%                              | 17,3%                               | 49,81%                           | 25,42%                           | 57,33%                        | 33,7%                                   | 6,5%  | 6,0%  | 2.758.267    | 19,9%        | 20,1%                       |   |  |
| 2022            | 13,22%                        | 7,88%                         | 3,46%                              | 14,0%                               | 38,54%                           | 24,75%                           | 38,73%                        | 35,0%                                   | 23,9% | 23,4% | 2.779.895    | 23,8%        | 24,3%                       |   |  |
| 2023            | 12,82%                        | 7,79%                         | 3,20%                              | 13,4%                               | 41,03%                           | 27,13%                           | 44,35%                        | 34,9%                                   | 17,9% | 17,2% | 2.883.950    | 15,9%        | 16,4%                       |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 2,96%                              | 14,2%                               |                                  |                                  | 41,68%                        | 34,8%                                   | 20,6% | 20,0% |              | 22,5%        | 22,7%                       |   |  |
| Maximalwert     |                               |                               | 4,45%                              | 23,1%                               |                                  |                                  | 57,33%                        | 35,3%                                   | 27,7% | 27,2% |              | 28,6%        | 28,2%                       |   |  |
| Minimalwert     |                               |                               | 0,59%                              | 3,3%                                |                                  |                                  | 33,70%                        | 33,7%                                   | 6,5%  | 6,0%  |              | 15,9%        | 16,4%                       |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 3,42%                              | 16,8%                               |                                  |                                  | 42,08%                        | 35,0%                                   | 20,0% | 19,4% |              | 20,2%        | 20,5%                       |   |  |
| Maximalwert     |                               |                               | 4,45%                              | 23,1%                               |                                  |                                  | 57,33%                        | 35,5%                                   | 27,7% | 27,2% |              | 28,6%        | 28,2%                       |   |  |
| Minimalwert     |                               |                               | 0,59%                              | 3,3%                                |                                  |                                  | 33,70%                        | 33,7%                                   | 6,5%  | 6,0%  |              | 12,3%        | 13,1%                       |   |  |
| Standardabw.    |                               |                               | 1,09%                              | 5,7%                                |                                  |                                  | 7,05%                         | 0,5%                                    | 6,4%  | 6,4%  |              | 5,0%         | 4,8%                        |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 3,47%                              | 18,0%                               |                                  |                                  | 42,90%                        | 35,0%                                   | 19,4% | 18,7% |              | 18,9%        | 19,3%                       |   |  |
| Maximalwert     |                               |                               | 4,45%                              | 23,1%                               |                                  |                                  | 57,33%                        | 35,5%                                   | 27,7% | 27,2% |              | 28,6%        | 28,2%                       |   |  |
| Minimalwert     |                               |                               | 0,59%                              | 3,3%                                |                                  |                                  | 33,70%                        | 33,7%                                   | 6,5%  | 6,0%  |              | 12,3%        | 13,1%                       |   |  |
| Standardabw.    |                               |                               | 0,90%                              | 5,0%                                |                                  |                                  | 5,86%                         | 0,4%                                    | 5,4%  | 5,4%  |              | 4,6%         | 4,3%                        |   |  |

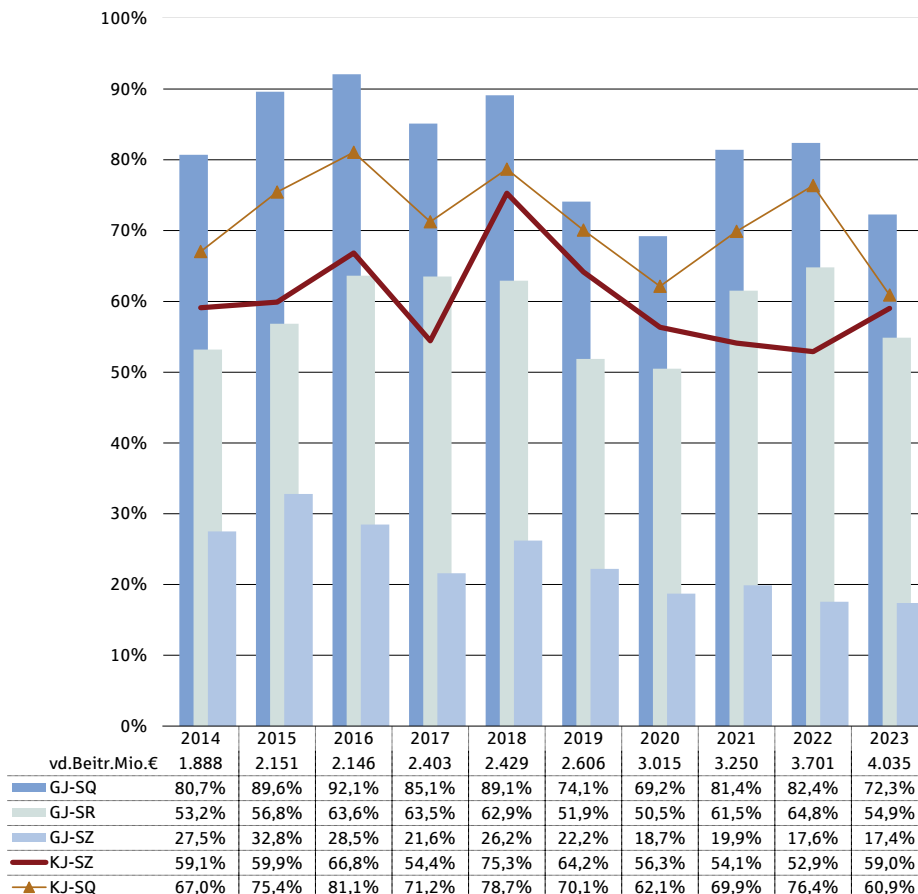
Kennzahlen in Relation zu verdienten Beiträgen netto



**7. Feuer** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                      |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|------------------------------------|--------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag<br>brutto<br>Tsd. Euro | +/- %  | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 88      | 1.799.699                          | 0,76%  | 59,05%                                      | 28,06%                                     | 2,58%                                | 30,64%                              | 37,90%                             | 1,66%                                | 39,56%                              | 70,20%                       | 6,03%                       |
| 2010            | 90      | 1.767.496                          | -1,79% | 60,29%                                      | 24,52%                                     | 2,29%                                | 26,81%                              | 38,41%                             | 1,64%                                | 40,05%                              | 66,85%                       | 5,87%                       |
| 2011            | 92      | 1.763.792                          | -0,21% | 60,37%                                      | 28,65%                                     | 2,62%                                | 31,27%                              | 46,26%                             | 1,96%                                | 48,22%                              | 79,49%                       | 5,76%                       |
| 2012            | 93      | 1.736.250                          | -1,56% | 60,36%                                      | 29,94%                                     | 2,74%                                | 32,68%                              | 48,62%                             | 2,01%                                | 50,63%                              | 83,31%                       | 5,70%                       |
| 2013            | 93      | 1.840.158                          | 5,98%  | 57,07%                                      | 25,01%                                     | 2,54%                                | 27,55%                              | 45,89%                             | 1,80%                                | 47,69%                              | 75,24%                       | 5,76%                       |
| 2014            | 93      | 1.888.463                          | 2,63%  | 57,80%                                      | 24,86%                                     | 2,65%                                | 27,51%                              | 51,44%                             | 1,76%                                | 53,20%                              | 80,70%                       | 5,46%                       |
| 2015            | 92      | 2.150.739                          | 13,89% | 52,60%                                      | 30,33%                                     | 2,46%                                | 32,80%                              | 55,01%                             | 1,82%                                | 56,83%                              | 89,63%                       | 4,78%                       |
| 2016            | 89      | 2.145.874                          | -0,23% | 52,65%                                      | 26,00%                                     | 2,47%                                | 28,47%                              | 61,54%                             | 2,08%                                | 63,62%                              | 92,10%                       | 4,94%                       |
| 2017            | 90      | 2.402.631                          | 11,97% | 50,13%                                      | 19,55%                                     | 2,06%                                | 21,61%                              | 61,45%                             | 2,06%                                | 63,51%                              | 85,12%                       | 4,84%                       |
| 2018            | 89      | 2.428.589                          | 1,08%  | 49,87%                                      | 24,17%                                     | 2,03%                                | 26,21%                              | 60,71%                             | 2,22%                                | 62,92%                              | 89,13%                       | 4,77%                       |
| 2019            | 89      | 2.605.813                          | 7,30%  | 48,91%                                      | 20,28%                                     | 1,94%                                | 22,22%                              | 49,89%                             | 1,97%                                | 51,87%                              | 74,09%                       | 5,28%                       |
| 2020            | 90      | 3.014.805                          | 15,70% | 48,96%                                      | 17,12%                                     | 1,58%                                | 18,71%                              | 48,81%                             | 1,70%                                | 50,50%                              | 69,21%                       | 4,74%                       |
| 2021            | 88      | 3.249.855                          | 7,80%  | 52,38%                                      | 18,09%                                     | 1,80%                                | 19,89%                              | 59,62%                             | 1,91%                                | 61,53%                              | 81,42%                       | 4,55%                       |
| 2022            | 87      | 3.700.582                          | 13,87% | 52,08%                                      | 16,01%                                     | 1,56%                                | 17,57%                              | 62,92%                             | 1,89%                                | 64,81%                              | 82,38%                       | 4,18%                       |
| 2023            | 87      | 4.034.956                          | 9,04%  | 54,23%                                      | 15,85%                                     | 1,55%                                | 17,40%                              | 53,10%                             | 1,76%                                | 54,86%                              | 72,27%                       | 4,58%                       |
| <b>5 Jahre</b>  |         |                                    |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |        |   | 17,47%                                     | 1,69%                                | 19,16%                              | 54,87%                             | 1,85%                                | 56,71%                              | 75,87%                       | 4,67%                       |
| Maximalwert     |         |                                    |        |   | 20,28%                                     | 1,94%                                | 22,22%                              | 62,92%                             | 1,97%                                | 64,81%                              | 82,38%                       | 5,28%                       |
| Minimalwert     |         |                                    |        |   | 15,85%                                     | 1,55%                                | 17,40%                              | 48,81%                             | 1,70%                                | 50,50%                              | 69,21%                       | 4,18%                       |
| <b>10 Jahre</b> |         |                                    |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |        |   | 21,23%                                     | 2,01%                                | 23,24%                              | 56,45%                             | 1,92%                                | 58,37%                              | 81,60%                       | 4,81%                       |
| Maximalwert     |         |                                    |        |   | 30,33%                                     | 2,65%                                | 32,80%                              | 62,92%                             | 2,22%                                | 64,81%                              | 92,10%                       | 5,46%                       |
| Minimalwert     |         |                                    |        |   | 15,85%                                     | 1,55%                                | 17,40%                              | 48,81%                             | 1,70%                                | 50,50%                              | 69,21%                       | 4,18%                       |
| Standardabw.    |         |                                    |        |   | 4,88%                                      | 0,41%                                | 5,24%                               | 5,38%                              | 0,17%                                | 5,50%                               | 7,76%                        | 0,36%                       |
| <b>15 Jahre</b> |         |                                    |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |        |   | 23,23%                                     | 2,19%                                | 25,42%                              | 52,10%                             | 1,88%                                | 53,99%                              | 79,41%                       | 5,15%                       |
| Maximalwert     |         |                                    |        |   | 30,33%                                     | 2,74%                                | 32,80%                              | 62,92%                             | 2,22%                                | 64,81%                              | 92,10%                       | 6,03%                       |
| Minimalwert     |         |                                    |        |   | 15,85%                                     | 1,55%                                | 17,40%                              | 37,90%                             | 1,64%                                | 39,56%                              | 66,85%                       | 4,18%                       |
| Standardabw.    |         |                                    |        |   | 5,05%                                      | 0,43%                                | 5,45%                               | 8,12%                              | 0,17%                                | 8,24%                               | 7,86%                        | 0,58%                       |

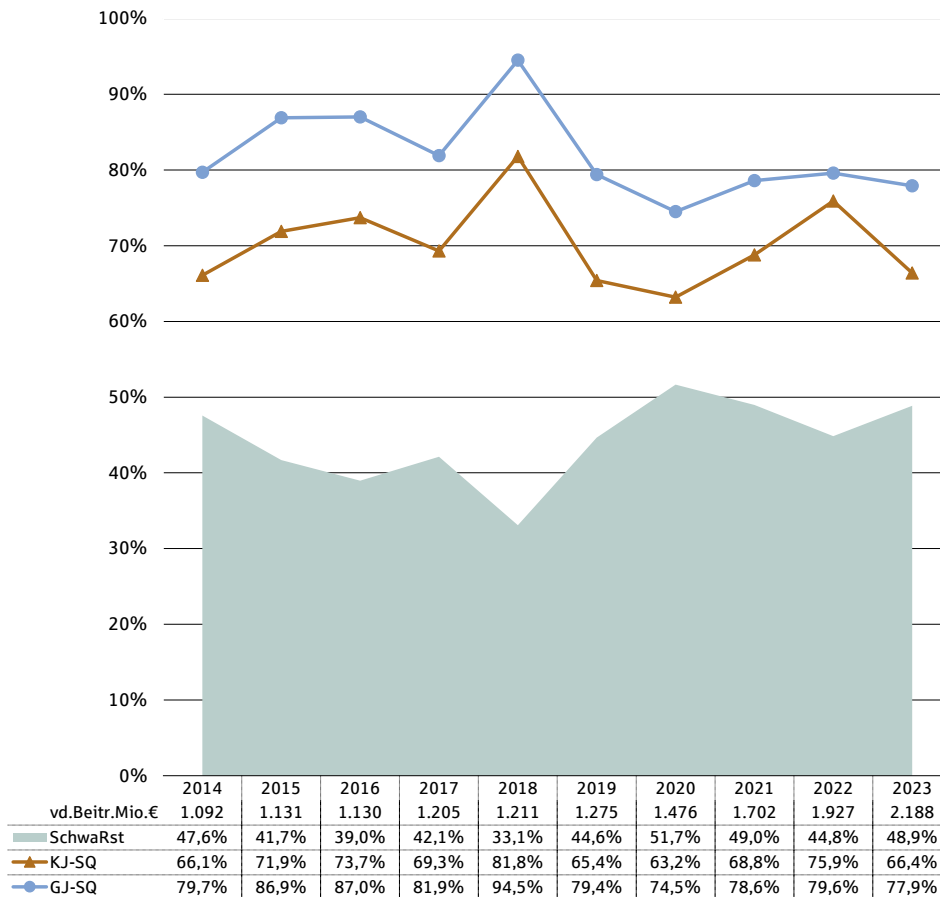
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



**7. Feuer** Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |        |        | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|--------|--------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |        |        |              |              |                             |   |  |
| 2009            | 25,94%                        | 26,92%                        | 10,90%                             | 17,2%                               | 56,57%                           | 66,48%                           | 59,30%                        | 27,5%                                   | 6,4%   | 5,8%   | 1.062.809    | -1,5%        | 3,8%                        |   |  |
| 2010            | 28,13%                        | 26,69%                        | 12,87%                             | 19,6%                               | 54,93%                           | 66,74%                           | 53,98%                        | 27,7%                                   | 11,6%  | 11,1%  | 1.065.682    | -0,2%        | 2,4%                        |   |  |
| 2011            | 25,35%                        | 27,89%                        | 13,63%                             | 20,1%                               | 56,63%                           | 76,11%                           | 65,86%                        | 28,5%                                   | -0,9%  | -1,4%  | 1.064.826    | -7,5%        | 0,9%                        |   |  |
| 2012            | 30,32%                        | 32,78%                        | 14,22%                             | 18,0%                               | 63,00%                           | 83,41%                           | 69,09%                        | 29,0%                                   | -4,8%  | -5,4%  | 1.048.086    | -10,2%       | -3,0%                       |   |  |
| 2013            | 29,86%                        | 36,55%                        | 12,28%                             | 14,8%                               | 57,42%                           | 84,24%                           | 62,96%                        | 27,5%                                   | 3,2%   | 2,9%   | 1.050.167    | -4,2%        | -5,2%                       |   |  |
| 2014            | 31,59%                        | 36,82%                        | 13,67%                             | 16,4%                               | 59,10%                           | 90,02%                           | 67,03%                        | 27,7%                                   | -1,0%  | -1,5%  | 1.091.608    | -7,5%        | -9,0%                       |   |  |
| 2015            | 27,09%                        | 37,76%                        | 14,19%                             | 16,2%                               | 59,89%                           | 94,60%                           | 75,44%                        | 28,6%                                   | -9,5%  | -9,8%  | 1.131.264    | -13,3%       | -9,3%                       |   |  |
| 2016            | 38,36%                        | 45,42%                        | 11,03%                             | 11,7%                               | 66,84%                           | 109,04%                          | 81,06%                        | 28,1%                                   | -14,9% | -15,3% | 1.129.774    | -14,6%       | -11,8%                      |   |  |
| 2017            | 32,82%                        | 50,69%                        | 13,88%                             | 12,4%                               | 54,42%                           | 114,20%                          | 71,24%                        | 29,0%                                   | -5,5%  | -5,9%  | 1.204.522    | -11,1%       | -16,7%                      |   |  |
| 2018            | 49,08%                        | 53,44%                        | 10,46%                             | 9,4%                                | 75,28%                           | 116,37%                          | 78,67%                        | 28,2%                                   | -11,8% | -12,2% | 1.211.228    | -21,4%       | -12,9%                      |   |  |
| 2019            | 41,95%                        | 62,49%                        | 4,02%                              | 3,8%                                | 64,17%                           | 114,35%                          | 70,07%                        | 28,0%                                   | -3,2%  | -3,6%  | 1.274.591    | -2,6%        | -15,9%                      |   |  |
| 2020            | 37,63%                        | 54,14%                        | 7,07%                              | 7,2%                                | 56,34%                           | 104,64%                          | 62,14%                        | 28,1%                                   | 5,2%   | 4,9%   | 1.475.976    | -2,0%        | -15,1%                      |   |  |
| 2021            | 34,23%                        | 51,33%                        | 11,51%                             | 11,8%                               | 54,12%                           | 112,86%                          | 69,90%                        | 27,1%                                   | -2,1%  | -2,3%  | 1.702.116    | -7,0%        | -11,2%                      |   |  |
| 2022            | 35,33%                        | 57,76%                        | 6,02%                              | 6,0%                                | 52,90%                           | 122,57%                          | 76,36%                        | 27,2%                                   | -7,8%  | -7,9%  | 1.927.423    | -11,9%       | -13,5%                      |   |  |
| 2023            | 41,62%                        | 59,41%                        | 11,38%                             | 10,1%                               | 59,03%                           | 114,27%                          | 60,89%                        | 26,0%                                   | 8,6%   | 8,3%   | 2.188.117    | -1,7%        | -11,1%                      |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 8,00%                              | 7,8%                                |                                  |                                  | 67,87%                        | 27,3%                                   | 0,1%   | -0,1%  |              | -5,0%        | -13,4%                      |   |  |
| Maximalwert     |                               |                               | 11,51%                             | 11,8%                               |                                  |                                  | 76,36%                        | 28,1%                                   | 8,6%   | 8,3%   |              | -1,7%        | -11,1%                      |   |  |
| Minimalwert     |                               |                               | 4,02%                              | 3,8%                                |                                  |                                  | 60,89%                        | 26,0%                                   | -7,8%  | -7,9%  |              | -11,9%       | -15,9%                      |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 10,32%                             | 10,5%                               |                                  |                                  | 71,28%                        | 27,8%                                   | -4,2%  | -4,5%  |              | -9,3%        | -12,7%                      |   |  |
| Maximalwert     |                               |                               | 14,19%                             | 16,4%                               |                                  |                                  | 81,06%                        | 29,0%                                   | 8,6%   | 8,3%   |              | -1,7%        | -9,0%                       |   |  |
| Minimalwert     |                               |                               | 4,02%                              | 3,8%                                |                                  |                                  | 60,89%                        | 26,0%                                   | -14,9% | -15,3% |              | -21,4%       | -16,7%                      |   |  |
| Standardabw.    |                               |                               | 3,51%                              | 4,1%                                |                                  |                                  | 6,72%                         | 0,9%                                    | 7,3%   | 7,3%   |              | 6,4%         | 2,7%                        |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 11,14%                             | 13,0%                               |                                  |                                  | 68,27%                        | 27,9%                                   | -1,8%  | -2,2%  |              | -7,8%        | -8,5%                       |   |  |
| Maximalwert     |                               |                               | 14,22%                             | 20,1%                               |                                  |                                  | 81,06%                        | 29,0%                                   | 11,6%  | 11,1%  |              | -0,2%        | 3,8%                        |   |  |
| Minimalwert     |                               |                               | 4,02%                              | 3,8%                                |                                  |                                  | 53,98%                        | 26,0%                                   | -14,9% | -15,3% |              | -21,4%       | -16,7%                      |   |  |
| Standardabw.    |                               |                               | 3,13%                              | 5,0%                                |                                  |                                  | 7,64%                         | 0,8%                                    | 7,7%   | 7,6%   |              | 6,0%         | 6,7%                        |   |  |

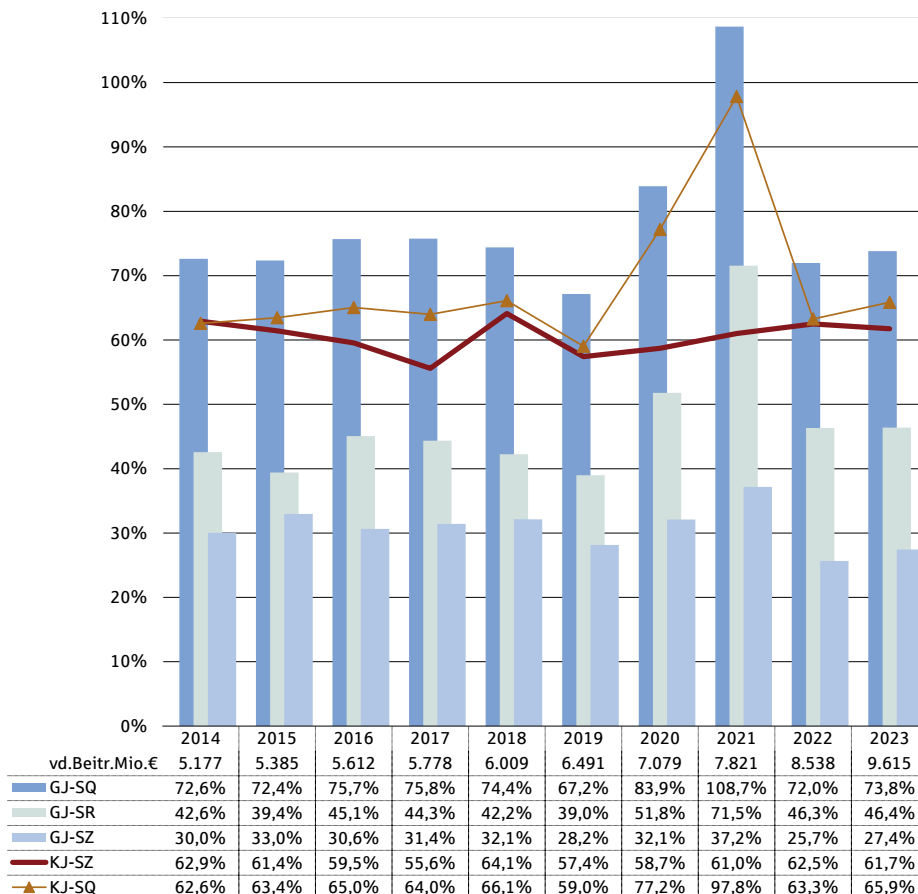
**Kennzahlen in Relation zu verdienten Beiträgen netto**



**8. Sonstige Sach (BU, EC, ED, Lw, Sturm, Glas, TV, Einheit, Hagel, Tier)** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                   |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|--------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %  | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 131     | 4.481.667                       | 0,42%  | 72,62%                                      | 28,36%                                     | 3,88%                                | 32,24%                              | 32,85%                             | 1,85%                                | 34,70%                              | 66,94%                       | 8,56%                       |
| 2010            | 131     | 4.355.379                       | -2,82% | 74,88%                                      | 30,45%                                     | 4,15%                                | 34,60%                              | 35,54%                             | 1,99%                                | 37,53%                              | 72,14%                       | 8,51%                       |
| 2011            | 133     | 4.429.881                       | 1,71%  | 73,57%                                      | 30,52%                                     | 4,04%                                | 34,57%                              | 38,38%                             | 2,03%                                | 40,41%                              | 74,98%                       | 8,11%                       |
| 2012            | 133     | 4.623.157                       | 4,36%  | 71,77%                                      | 29,49%                                     | 4,10%                                | 33,59%                              | 41,19%                             | 2,02%                                | 43,21%                              | 76,80%                       | 7,97%                       |
| 2013            | 135     | 4.934.703                       | 6,74%  | 67,78%                                      | 35,05%                                     | 4,08%                                | 39,13%                              | 47,48%                             | 2,42%                                | 49,90%                              | 89,04%                       | 7,31%                       |
| 2014            | 137     | 5.177.406                       | 4,92%  | 63,94%                                      | 26,27%                                     | 3,74%                                | 30,02%                              | 40,67%                             | 1,91%                                | 42,58%                              | 72,60%                       | 7,79%                       |
| 2015            | 136     | 5.384.979                       | 4,01%  | 61,89%                                      | 29,03%                                     | 3,94%                                | 32,96%                              | 37,46%                             | 1,93%                                | 39,39%                              | 72,35%                       | 8,11%                       |
| 2016            | 130     | 5.612.218                       | 4,22%  | 62,31%                                      | 26,95%                                     | 3,69%                                | 30,64%                              | 42,79%                             | 2,27%                                | 45,06%                              | 75,70%                       | 7,88%                       |
| 2017            | 132     | 5.777.965                       | 2,95%  | 61,70%                                      | 27,68%                                     | 3,73%                                | 31,41%                              | 41,98%                             | 2,37%                                | 44,35%                              | 75,76%                       | 8,05%                       |
| 2018            | 131     | 6.009.198                       | 4,00%  | 62,50%                                      | 28,23%                                     | 3,91%                                | 32,13%                              | 40,00%                             | 2,25%                                | 42,25%                              | 74,38%                       | 8,27%                       |
| 2019            | 132     | 6.490.879                       | 8,02%  | 62,07%                                      | 24,60%                                     | 3,56%                                | 28,16%                              | 36,87%                             | 2,12%                                | 39,00%                              | 67,16%                       | 8,47%                       |
| 2020            | 134     | 7.079.478                       | 9,07%  | 59,63%                                      | 28,81%                                     | 3,27%                                | 32,08%                              | 49,00%                             | 2,80%                                | 51,80%                              | 83,89%                       | 7,24%                       |
| 2021            | 133     | 7.821.387                       | 10,48% | 57,65%                                      | 33,91%                                     | 3,25%                                | 37,16%                              | 68,46%                             | 3,07%                                | 71,53%                              | 108,69%                      | 5,82%                       |
| 2022            | 131     | 8.537.614                       | 9,16%  | 57,47%                                      | 22,64%                                     | 3,01%                                | 25,65%                              | 44,21%                             | 2,12%                                | 46,33%                              | 71,98%                       | 7,12%                       |
| 2023            | 132     | 9.615.076                       | 12,62% | 57,65%                                      | 24,49%                                     | 2,93%                                | 27,42%                              | 44,16%                             | 2,23%                                | 46,39%                              | 73,81%                       | 6,99%                       |
| <b>5 Jahre</b>  |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 26,89%                                     | 3,21%                                | 30,10%                              | 48,54%                             | 2,47%                                | 51,01%                              | 81,11%                       | 7,13%                       |
| Maximalwert     |         |                                 |        |   | 33,91%                                     | 3,56%                                | 37,16%                              | 68,46%                             | 3,07%                                | 71,53%                              | 108,69%                      | 8,47%                       |
| Minimalwert     |         |                                 |        |   | 22,64%                                     | 2,93%                                | 25,65%                              | 36,87%                             | 2,12%                                | 39,00%                              | 67,16%                       | 5,82%                       |
| <b>10 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 27,26%                                     | 3,50%                                | 30,76%                              | 44,56%                             | 2,31%                                | 46,87%                              | 77,63%                       | 7,57%                       |
| Maximalwert     |         |                                 |        |   | 33,91%                                     | 3,94%                                | 37,16%                              | 68,46%                             | 3,07%                                | 71,53%                              | 108,69%                      | 8,47%                       |
| Minimalwert     |         |                                 |        |   | 22,64%                                     | 2,93%                                | 25,65%                              | 36,87%                             | 1,91%                                | 39,00%                              | 67,16%                       | 5,82%                       |
| Standardabw.    |         |                                 |        |   | 3,13%                                      | 0,36%                                | 3,24%                               | 9,11%                              | 0,37%                                | 9,43%                               | 11,70%                       | 0,79%                       |
| <b>15 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 28,43%                                     | 3,69%                                | 32,12%                              | 42,74%                             | 2,23%                                | 44,96%                              | 77,08%                       | 7,75%                       |
| Maximalwert     |         |                                 |        |   | 35,05%                                     | 4,15%                                | 39,13%                              | 68,46%                             | 3,07%                                | 71,53%                              | 108,69%                      | 8,56%                       |
| Minimalwert     |         |                                 |        |   | 22,64%                                     | 2,93%                                | 25,65%                              | 32,85%                             | 1,85%                                | 34,70%                              | 66,94%                       | 5,82%                       |
| Standardabw.    |         |                                 |        |   | 3,33%                                      | 0,40%                                | 3,55%                               | 8,34%                              | 0,34%                                | 8,64%                               | 10,38%                       | 0,74%                       |

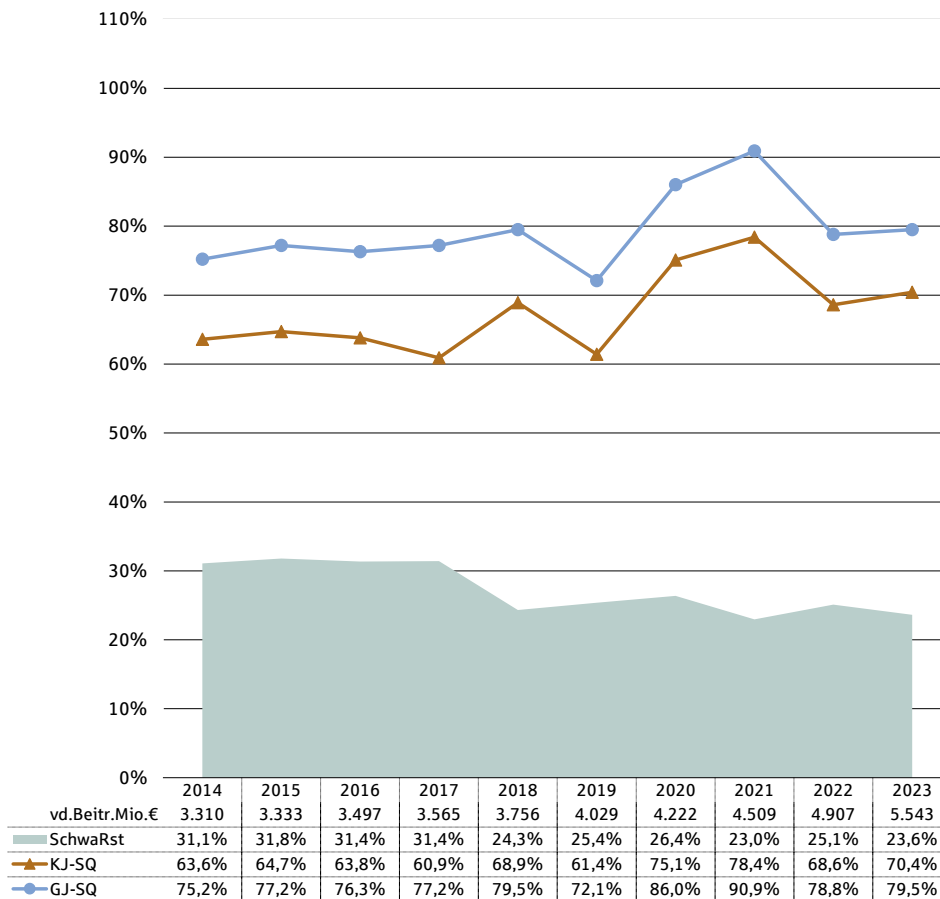
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



**8. Sonstige Sach (BU, EC, ED, Lw, Sturm, Glas, TV, Einheit, Hagel, Tier)** Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |  |        |        | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|--|--------|--------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw.Vers. Betrieb brutto % vd. Btr br |        |        |              |              |                             |   |  |
| 2009            | 22,91%                        | 23,77%                        | 12,52%                             | 21,4%                               | 55,15%                           | 58,47%                           | 54,43%                        | 30,2%                                  | 14,1%  | 13,9%  | 3.254.460    | 6,2%         | 4,8%                        |   |  |
| 2010            | 24,16%                        | 26,42%                        | 9,59%                              | 16,1%                               | 58,76%                           | 63,95%                           | 62,55%                        | 30,1%                                  | 6,6%   | 6,5%   | 3.261.182    | 1,1%         | 0,7%                        |   |  |
| 2011            | 24,55%                        | 26,13%                        | 12,19%                             | 19,5%                               | 59,11%                           | 66,55%                           | 62,79%                        | 30,6%                                  | 5,9%   | 5,7%   | 3.258.952    | 0,6%         | -0,3%                       |   |  |
| 2012            | 25,63%                        | 28,75%                        | 9,39%                              | 14,7%                               | 59,23%                           | 71,95%                           | 67,41%                        | 30,6%                                  | 1,3%   | 1,1%   | 3.317.888    | -2,3%        | -5,6%                       |   |  |
| 2013            | 22,02%                        | 35,14%                        | 10,25%                             | 14,8%                               | 61,15%                           | 85,05%                           | 78,79%                        | 29,8%                                  | -9,5%  | -9,6%  | 3.344.657    | -6,4%        | 0,1%                        |   |  |
| 2014            | 32,91%                        | 38,14%                        | 10,01%                             | 12,1%                               | 62,93%                           | 80,72%                           | 62,59%                        | 29,7%                                  | 7,2%   | 7,0%   | 3.310.405    | 3,7%         |                             |   |  |
| 2015            | 28,48%                        | 40,23%                        | 8,90%                              | 11,3%                               | 61,44%                           | 79,62%                           | 63,45%                        | 29,8%                                  | 6,1%   | 6,0%   | 3.332.820    | 2,1%         | 1,2%                        |   |  |
| 2016            | 28,91%                        | 36,84%                        | 10,65%                             | 14,0%                               | 59,55%                           | 81,89%                           | 65,05%                        | 29,4%                                  | 4,9%   | 4,9%   | 3.496.734    | 3,6%         | 2,5%                        |   |  |
| 2017            | 24,18%                        | 43,60%                        | 11,77%                             | 13,8%                               | 55,59%                           | 87,94%                           | 63,99%                        | 29,5%                                  | 5,7%   | 5,6%   | 3.565.087    | 5,9%         | 5,1%                        |   |  |
| 2018            | 31,98%                        | 44,31%                        | 8,27%                              | 9,8%                                | 64,11%                           | 86,56%                           | 66,11%                        | 29,6%                                  | 3,7%   | 3,6%   | 3.755.542    | -0,9%        | 4,3%                        |   |  |
| 2019            | 29,25%                        | 42,76%                        | 8,12%                              | 10,1%                               | 57,42%                           | 81,76%                           | 59,04%                        | 29,4%                                  | 10,6%  | 10,5%  | 4.028.900    | 6,0%         | 3,3%                        |   |  |
| 2020            | 26,63%                        | 41,61%                        | 6,72%                              | 9,0%                                | 58,71%                           | 93,41%                           | 77,16%                        | 28,6%                                  | -7,0%  | -7,1%  | 4.221.687    | -7,0%        | -9,2%                       |   |  |
| 2021            | 23,84%                        | 49,86%                        | 10,85%                             | 12,8%                               | 61,00%                           | 121,40%                          | 97,84%                        | 28,0%                                  | -26,3% | -26,4% | 4.508.754    | -9,7%        | -7,9%                       |   |  |
| 2022            | 36,85%                        | 65,65%                        | 8,71%                              | 7,8%                                | 62,50%                           | 111,98%                          | 63,27%                        | 27,9%                                  | 8,2%   | 8,1%   | 4.906.928    | 0,3%         | -3,7%                       |   |  |
| 2023            | 34,32%                        | 57,16%                        | 7,95%                              | 8,0%                                | 61,74%                           | 103,55%                          | 65,86%                        | 27,6%                                  | 5,6%   | 5,5%   | 5.543.312    | -1,0%        | -2,4%                       |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |  |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 8,47%                              | 9,5%                                |                                  |                                  | 72,63%                        | 28,3%                                  | -1,8%  | -1,9%  |              | -2,3%        | -4,0%                       |   |  |
| Maximalwert     |                               |                               | 10,85%                             | 12,8%                               |                                  |                                  | 97,84%                        | 29,4%                                  | 10,6%  | 10,5%  |              | 6,0%         | 3,3%                        |   |  |
| Minimalwert     |                               |                               | 6,72%                              | 7,8%                                |                                  |                                  | 59,04%                        | 27,6%                                  | -26,3% | -26,4% |              | -9,7%        | -9,2%                       |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |  |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 9,20%                              | 10,9%                               |                                  |                                  | 68,44%                        | 29,0%                                  | 1,9%   | 1,8%   |              | 0,3%         |                             |   |  |
| Maximalwert     |                               |                               | 11,77%                             | 14,0%                               |                                  |                                  | 97,84%                        | 29,8%                                  | 10,6%  | 10,5%  |              | 6,0%         |                             |   |  |
| Minimalwert     |                               |                               | 6,72%                              | 7,8%                                |                                  |                                  | 59,04%                        | 27,6%                                  | -26,3% | -26,4% |              | -9,7%        |                             |   |  |
| Standardabw.    |                               |                               | 1,57%                              | 2,3%                                |                                  |                                  | 11,34%                        | 0,8%                                   | 10,9%  | 10,9%  |              | 5,2%         |                             |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |  |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 9,73%                              | 13,0%                               |                                  |                                  | 67,35%                        | 29,4%                                  | 2,5%   | 2,4%   |              | 0,1%         | -0,5%                       |   |  |
| Maximalwert     |                               |                               | 12,52%                             | 21,4%                               |                                  |                                  | 97,84%                        | 30,6%                                  | 14,1%  | 13,9%  |              | 6,2%         | 5,1%                        |   |  |
| Minimalwert     |                               |                               | 6,72%                              | 7,8%                                |                                  |                                  | 54,43%                        | 27,6%                                  | -26,3% | -26,4% |              | -9,7%        | -9,2%                       |   |  |
| Standardabw.    |                               |                               | 1,67%                              | 4,0%                                |                                  |                                  | 10,39%                        | 0,9%                                   | 10,0%  | 9,9%   |              | 4,9%         | 4,5%                        |   |  |

**Kennzahlen in Relation zu verdienten Beiträgen netto**

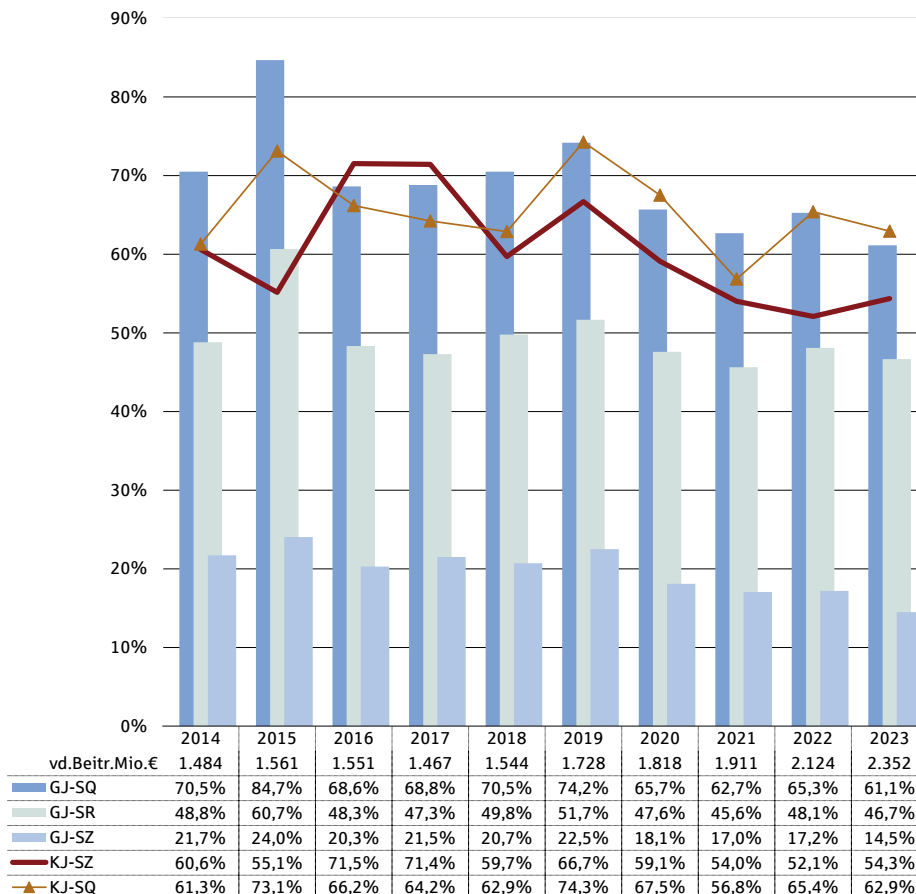


## 9. Transport

Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                   |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|---------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %   | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 49      | 1.327.306                       | -4,24%  | 80,01%                                      | 19,21%                                     | 2,58%                                | 21,79%                              | 41,70%                             | 1,97%                                | 43,66%                              | 65,46%                       | 6,96%                       |
| 2010            | 47      | 1.185.701                       | -10,67% | 82,01%                                      | 21,46%                                     | 2,73%                                | 24,19%                              | 47,99%                             | 2,18%                                | 50,17%                              | 74,36%                       | 6,60%                       |
| 2011            | 50      | 1.251.810                       | 5,58%   | 81,78%                                      | 23,23%                                     | 2,62%                                | 25,85%                              | 46,55%                             | 1,97%                                | 48,52%                              | 74,37%                       | 6,17%                       |
| 2012            | 50      | 1.311.821                       | 4,79%   | 81,59%                                      | 21,76%                                     | 2,41%                                | 24,17%                              | 48,03%                             | 2,05%                                | 50,08%                              | 74,25%                       | 6,00%                       |
| 2013            | 52      | 1.451.445                       | 10,64%  | 75,78%                                      | 24,39%                                     | 2,39%                                | 26,78%                              | 47,33%                             | 2,12%                                | 49,46%                              | 76,24%                       | 5,92%                       |
| 2014            | 51      | 1.484.310                       | 2,26%   | 72,70%                                      | 19,14%                                     | 2,57%                                | 21,71%                              | 46,75%                             | 2,05%                                | 48,80%                              | 70,51%                       | 6,56%                       |
| 2015            | 51      | 1.560.754                       | 5,15%   | 62,40%                                      | 21,54%                                     | 2,49%                                | 24,03%                              | 57,99%                             | 2,67%                                | 60,65%                              | 84,69%                       | 6,09%                       |
| 2016            | 51      | 1.551.029                       | -0,62%  | 61,59%                                      | 17,70%                                     | 2,59%                                | 20,29%                              | 46,05%                             | 2,28%                                | 48,33%                              | 68,62%                       | 7,09%                       |
| 2017            | 49      | 1.466.685                       | -5,44%  | 65,10%                                      | 19,03%                                     | 2,47%                                | 21,50%                              | 44,98%                             | 2,33%                                | 47,30%                              | 68,80%                       | 6,97%                       |
| 2018            | 50      | 1.544.377                       | 5,30%   | 64,53%                                      | 18,12%                                     | 2,60%                                | 20,72%                              | 47,40%                             | 2,38%                                | 49,78%                              | 70,50%                       | 7,05%                       |
| 2019            | 50      | 1.727.762                       | 11,87%  | 61,99%                                      | 20,07%                                     | 2,44%                                | 22,51%                              | 49,21%                             | 2,46%                                | 51,67%                              | 74,18%                       | 6,61%                       |
| 2020            | 48      | 1.817.929                       | 5,22%   | 60,35%                                      | 16,06%                                     | 2,03%                                | 18,09%                              | 45,39%                             | 2,20%                                | 47,59%                              | 65,69%                       | 6,45%                       |
| 2021            | 49      | 1.910.764                       | 5,11%   | 59,75%                                      | 15,05%                                     | 1,99%                                | 17,05%                              | 43,41%                             | 2,22%                                | 45,62%                              | 62,67%                       | 6,72%                       |
| 2022            | 49      | 2.123.715                       | 11,14%  | 52,16%                                      | 15,23%                                     | 1,95%                                | 17,18%                              | 45,91%                             | 2,18%                                | 48,08%                              | 65,27%                       | 6,32%                       |
| 2023            | 49      | 2.351.843                       | 10,74%  | 52,30%                                      | 12,65%                                     | 1,84%                                | 14,48%                              | 44,59%                             | 2,06%                                | 46,65%                              | 61,14%                       | 6,37%                       |
| <b>5 Jahre</b>  |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 15,81%                                     | 2,05%                                | 17,86%                              | 45,70%                             | 2,22%                                | 47,93%                              | 65,79%                       | 6,49%                       |
| Maximalwert     |         |                                 |         |   | 20,07%                                     | 2,44%                                | 22,51%                              | 49,21%                             | 2,46%                                | 51,67%                              | 74,18%                       | 6,72%                       |
| Minimalwert     |         |                                 |         |   | 12,65%                                     | 1,84%                                | 14,48%                              | 43,41%                             | 2,06%                                | 45,62%                              | 61,14%                       | 6,32%                       |
| <b>10 Jahre</b> |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 17,46%                                     | 2,30%                                | 19,76%                              | 47,17%                             | 2,28%                                | 49,45%                              | 69,21%                       | 6,62%                       |
| Maximalwert     |         |                                 |         |   | 21,54%                                     | 2,60%                                | 24,03%                              | 57,99%                             | 2,67%                                | 60,65%                              | 84,69%                       | 7,09%                       |
| Minimalwert     |         |                                 |         |   | 12,65%                                     | 1,84%                                | 14,48%                              | 43,41%                             | 2,05%                                | 45,62%                              | 61,14%                       | 6,09%                       |
| Standardabw.    |         |                                 |         |   | 2,69%                                      | 0,30%                                | 2,95%                               | 4,12%                              | 0,19%                                | 4,28%                               | 6,70%                        | 0,33%                       |
| <b>15 Jahre</b> |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 18,98%                                     | 2,38%                                | 21,36%                              | 46,89%                             | 2,21%                                | 49,09%                              | 70,45%                       | 6,53%                       |
| Maximalwert     |         |                                 |         |   | 24,39%                                     | 2,73%                                | 26,78%                              | 57,99%                             | 2,67%                                | 60,65%                              | 84,69%                       | 7,09%                       |
| Minimalwert     |         |                                 |         |   | 12,65%                                     | 1,84%                                | 14,48%                              | 41,70%                             | 1,97%                                | 43,66%                              | 61,14%                       | 5,92%                       |
| Standardabw.    |         |                                 |         |   | 3,27%                                      | 0,28%                                | 3,48%                               | 3,62%                              | 0,19%                                | 3,76%                               | 6,11%                        | 0,38%                       |

Kennzahlen in Relation zu verdienten Beiträgen brutto



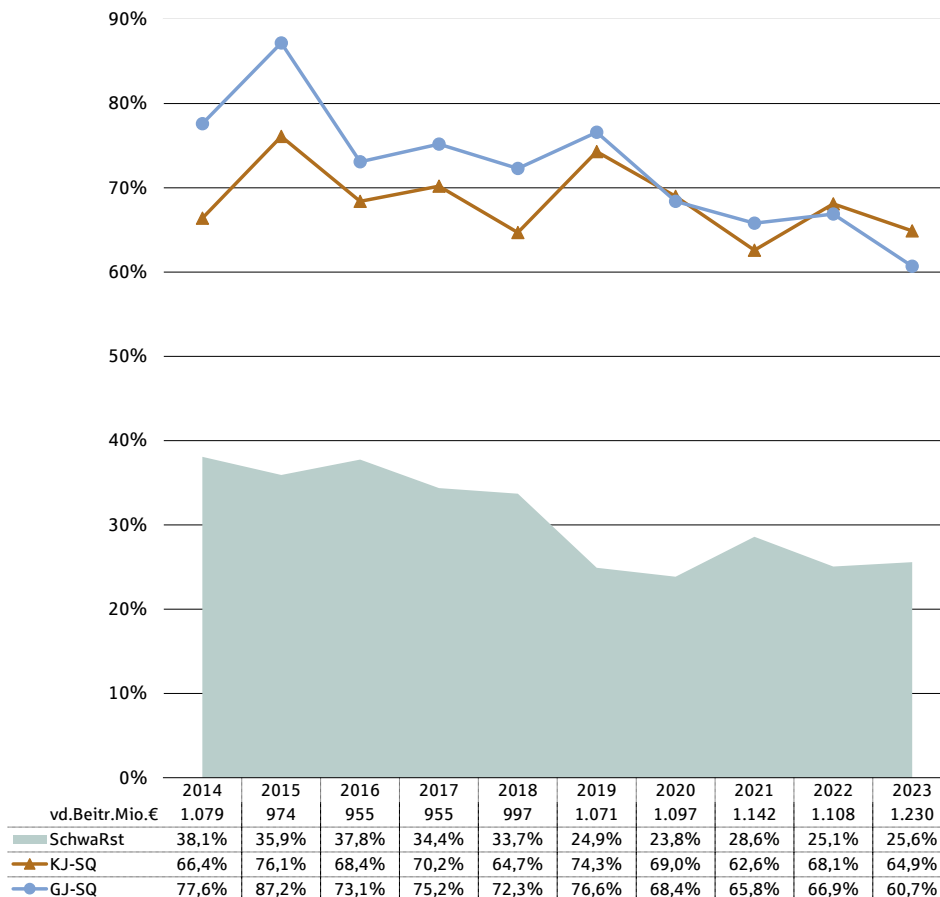


9. Transport

Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |       |       | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|-------|-------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |       |       |              |              |                             |   |  |
| 2009            | 49,99%                        | 59,04%                        | -3,34%                             | -3,3%                               | 71,78%                           | 102,70%                          | 68,79%                        | 28,2%                                   | 1,9%  | 1,9%  | 1.061.971    | -2,3%        | -1,9%                       |   |  |
| 2010            | 49,01%                        | 60,61%                        | 5,35%                              | 4,8%                                | 73,21%                           | 110,78%                          | 69,01%                        | 29,3%                                   | 0,9%  | 0,9%  | 972.387      | -3,0%        | -0,9%                       |   |  |
| 2011            | 44,07%                        | 59,69%                        | 1,16%                              | 1,1%                                | 69,92%                           | 108,21%                          | 73,21%                        | 28,7%                                   | -2,7% | -2,7% | 1.023.759    | -7,2%        | -3,7%                       |   |  |
| 2012            | 42,22%                        | 57,70%                        | 3,34%                              | 3,2%                                | 66,39%                           | 107,78%                          | 70,90%                        | 29,0%                                   | -0,9% | -0,9% | 1.070.370    | -2,9%        | -4,2%                       |   |  |
| 2013            | 34,40%                        | 59,85%                        | 3,16%                              | 2,9%                                | 61,18%                           | 109,31%                          | 73,08%                        | 27,3%                                   | -0,7% | -0,7% | 1.099.885    | -4,1%        | 4,1%                        |   |  |
| 2014            | 38,89%                        | 58,77%                        | 9,22%                              | 8,2%                                | 60,60%                           | 107,57%                          | 61,29%                        | 28,8%                                   | 9,4%  | 9,4%  | 1.079.046    | 3,3%         | 1,5%                        |   |  |
| 2015            | 31,11%                        | 59,62%                        | 11,57%                             | 10,3%                               | 55,15%                           | 120,27%                          | 73,12%                        | 28,8%                                   | -2,6% | -2,6% | 973.922      | -7,1%        | -0,9%                       |   |  |
| 2016            | 51,23%                        | 67,36%                        | 2,44%                              | 2,0%                                | 71,52%                           | 115,69%                          | 66,19%                        | 28,6%                                   | 4,4%  | 4,3%  | 955.219      | 0,1%         | -1,0%                       |   |  |
| 2017            | 49,92%                        | 67,85%                        | 4,58%                              | 3,8%                                | 71,42%                           | 115,15%                          | 64,22%                        | 29,7%                                   | 5,3%  | 5,3%  | 954.877      | -2,8%        | 0,6%                        |   |  |
| 2018            | 38,98%                        | 62,76%                        | 7,63%                              | 6,8%                                | 59,69%                           | 112,54%                          | 62,87%                        | 29,2%                                   | 6,9%  | 6,9%  | 996.588      | 3,0%         | 2,2%                        |   |  |
| 2019            | 44,18%                        | 56,50%                        | -0,09%                             | -0,1%                               | 66,68%                           | 108,17%                          | 74,27%                        | 29,6%                                   | -3,6% | -3,6% | 1.071.089    | -6,6%        | -0,1%                       |   |  |
| 2020            | 41,00%                        | 63,63%                        | -1,82%                             | -1,8%                               | 59,09%                           | 111,23%                          | 67,51%                        | 28,6%                                   | 2,2%  | 2,2%  | 1.097.072    | -1,0%        | -0,5%                       |   |  |
| 2021            | 36,97%                        | 63,02%                        | 5,83%                              | 5,5%                                | 54,02%                           | 108,65%                          | 56,84%                        | 28,2%                                   | 14,6% | 14,6% | 1.141.692    | 7,4%         | 1,8%                        |   |  |
| 2022            | 34,90%                        | 62,97%                        | -0,12%                             | -0,1%                               | 52,09%                           | 111,05%                          | 65,38%                        | 27,6%                                   | 5,7%  | 5,7%  | 1.107.727    | 1,7%         | 6,1%                        |   |  |
| 2023            | 39,86%                        | 62,20%                        | -1,79%                             | -1,8%                               | 54,35%                           | 108,86%                          | 62,93%                        | 27,3%                                   | 8,4%  | 8,4%  | 1.229.946    | 4,5%         | 1,5%                        |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 0,40%                              | 0,3%                                |                                  |                                  | 65,38%                        | 28,3%                                   | 5,5%  | 5,5%  |              | 1,2%         | 1,8%                        |   |  |
| Maximalwert     |                               |                               | 5,83%                              | 5,5%                                |                                  |                                  | 74,27%                        | 29,6%                                   | 14,6% | 14,6% |              | 7,4%         | 6,1%                        |   |  |
| Minimalwert     |                               |                               | -1,82%                             | -1,8%                               |                                  |                                  | 56,84%                        | 27,3%                                   | -3,6% | -3,6% |              | -6,6%        | -0,5%                       |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 3,74%                              | 3,3%                                |                                  |                                  | 65,46%                        | 28,6%                                   | 5,1%  | 5,1%  |              | 0,3%         | 1,1%                        |   |  |
| Maximalwert     |                               |                               | 11,57%                             | 10,3%                               |                                  |                                  | 74,27%                        | 29,7%                                   | 14,6% | 14,6% |              | 7,4%         | 6,1%                        |   |  |
| Minimalwert     |                               |                               | -1,82%                             | -1,8%                               |                                  |                                  | 56,84%                        | 27,3%                                   | -3,6% | -3,6% |              | -7,1%        | -1,0%                       |   |  |
| Standardabw.    |                               |                               | 4,76%                              | 4,3%                                |                                  |                                  | 5,24%                         | 0,8%                                    | 5,4%  | 5,4%  |              | 4,7%         | 2,1%                        |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 3,14%                              | 2,8%                                |                                  |                                  | 67,31%                        | 28,6%                                   | 3,3%  | 3,3%  |              | -1,1%        | 0,3%                        |   |  |
| Maximalwert     |                               |                               | 11,57%                             | 10,3%                               |                                  |                                  | 74,27%                        | 29,7%                                   | 14,6% | 14,6% |              | 7,4%         | 6,1%                        |   |  |
| Minimalwert     |                               |                               | -3,34%                             | -3,3%                               |                                  |                                  | 56,84%                        | 27,3%                                   | -3,6% | -3,6% |              | -7,2%        | -4,2%                       |   |  |
| Standardabw.    |                               |                               | 4,30%                              | 3,9%                                |                                  |                                  | 5,12%                         | 0,8%                                    | 5,2%  | 5,2%  |              | 4,4%         | 2,7%                        |   |  |

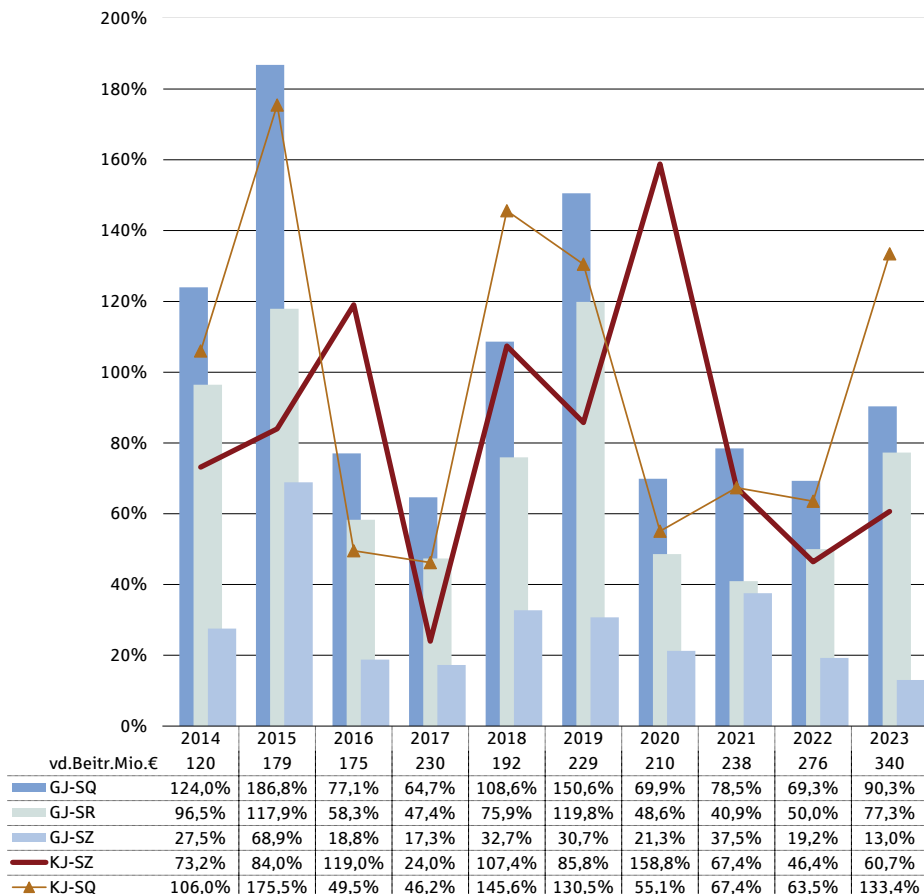
Kennzahlen in Relation zu verdienten Beiträgen netto



**10. Luft- und Raumfahrt** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                   |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|---------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %   | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 15      | 102.462                         | 17,14%  | 53,61%                                      | 71,37%                                     | 2,21%                                | 73,58%                              | 49,69%                             | 0,60%                                | 50,29%                              | 123,88%                      | 2,28%                       |
| 2010            | 13      | 106.715                         | 4,15%   | 62,01%                                      | 48,02%                                     | 2,43%                                | 50,46%                              | 56,69%                             | 0,91%                                | 57,60%                              | 108,05%                      | 3,09%                       |
| 2011            | 12      | 107.320                         | 0,57%   | 51,15%                                      | 36,13%                                     | 2,76%                                | 38,89%                              | 64,92%                             | 1,14%                                | 66,06%                              | 104,94%                      | 3,72%                       |
| 2012            | 14      | 112.956                         | 5,25%   | 58,09%                                      | 26,93%                                     | 1,80%                                | 28,73%                              | 49,37%                             | 0,92%                                | 50,29%                              | 79,03%                       | 3,44%                       |
| 2013            | 14      | 146.381                         | 29,59%  | 44,30%                                      | 32,02%                                     | 2,26%                                | 34,28%                              | 50,18%                             | 1,48%                                | 51,66%                              | 85,93%                       | 4,35%                       |
| 2014            | 14      | 120.047                         | -17,99% | 46,85%                                      | 24,86%                                     | 2,66%                                | 27,53%                              | 94,16%                             | 2,30%                                | 96,46%                              | 123,99%                      | 4,01%                       |
| 2015            | 15      | 178.788                         | 48,93%  | 26,47%                                      | 67,50%                                     | 1,38%                                | 68,88%                              | 116,08%                            | 1,85%                                | 117,93%                             | 186,81%                      | 1,73%                       |
| 2016            | 13      | 174.712                         | -2,28%  | 30,98%                                      | 17,61%                                     | 1,14%                                | 18,76%                              | 57,05%                             | 1,27%                                | 58,32%                              | 77,08%                       | 3,13%                       |
| 2017            | 14      | 230.198                         | 31,76%  | 17,65%                                      | 16,53%                                     | 0,76%                                | 17,28%                              | 46,23%                             | 1,14%                                | 47,37%                              | 64,65%                       | 2,94%                       |
| 2018            | 14      | 191.922                         | -16,63% | 23,47%                                      | 31,76%                                     | 0,96%                                | 32,73%                              | 74,85%                             | 1,07%                                | 75,92%                              | 108,64%                      | 1,87%                       |
| 2019            | 13      | 229.078                         | 19,36%  | 21,02%                                      | 29,61%                                     | 1,10%                                | 30,72%                              | 119,00%                            | 0,84%                                | 119,84%                             | 150,55%                      | 1,29%                       |
| 2020            | 15      | 210.352                         | -8,17%  | 22,15%                                      | 20,25%                                     | 1,02%                                | 21,27%                              | 47,56%                             | 1,05%                                | 48,61%                              | 69,88%                       | 2,96%                       |
| 2021            | 14      | 237.573                         | 12,94%  | 23,52%                                      | 36,55%                                     | 1,00%                                | 37,55%                              | 39,98%                             | 0,95%                                | 40,94%                              | 78,48%                       | 2,48%                       |
| 2022            | 12      | 276.200                         | 16,26%  | 19,40%                                      | 18,22%                                     | 1,02%                                | 19,23%                              | 48,83%                             | 1,20%                                | 50,03%                              | 69,26%                       | 3,20%                       |
| 2023            | 15      | 339.947                         | 23,08%  | 22,20%                                      | 12,07%                                     | 0,97%                                | 13,04%                              | 76,26%                             | 1,03%                                | 77,29%                              | 90,33%                       | 2,21%                       |
| <b>5 Jahre</b>  |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 23,34%                                     | 1,02%                                | 24,36%                              | 66,33%                             | 1,01%                                | 67,34%                              | 91,70%                       | 2,43%                       |
| Maximalwert     |         |                                 |         |   | 36,55%                                     | 1,10%                                | 37,55%                              | 119,00%                            | 1,20%                                | 119,84%                             | 150,55%                      | 3,20%                       |
| Minimalwert     |         |                                 |         |   | 12,07%                                     | 0,97%                                | 13,04%                              | 39,98%                             | 0,84%                                | 40,94%                              | 69,26%                       | 1,29%                       |
| <b>10 Jahre</b> |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 27,50%                                     | 1,20%                                | 28,70%                              | 72,00%                             | 1,27%                                | 73,27%                              | 101,97%                      | 2,58%                       |
| Maximalwert     |         |                                 |         |   | 67,50%                                     | 2,66%                                | 68,88%                              | 119,00%                            | 2,30%                                | 119,84%                             | 186,81%                      | 4,01%                       |
| Minimalwert     |         |                                 |         |   | 12,07%                                     | 0,76%                                | 13,04%                              | 39,98%                             | 0,84%                                | 40,94%                              | 64,65%                       | 1,29%                       |
| Standardabw.    |         |                                 |         |   | 16,01%                                     | 0,54%                                | 16,10%                              | 29,28%                             | 0,45%                                | 29,46%                              | 40,67%                       | 0,82%                       |
| <b>15 Jahre</b> |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 32,63%                                     | 1,56%                                | 34,19%                              | 66,06%                             | 1,18%                                | 67,24%                              | 101,43%                      | 2,85%                       |
| Maximalwert     |         |                                 |         |   | 71,37%                                     | 2,76%                                | 73,58%                              | 119,00%                            | 2,30%                                | 119,84%                             | 186,81%                      | 4,35%                       |
| Minimalwert     |         |                                 |         |   | 12,07%                                     | 0,76%                                | 13,04%                              | 39,98%                             | 0,60%                                | 40,94%                              | 64,65%                       | 1,29%                       |
| Standardabw.    |         |                                 |         |   | 17,63%                                     | 0,71%                                | 17,94%                              | 25,29%                             | 0,42%                                | 25,48%                              | 34,01%                       | 0,87%                       |

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

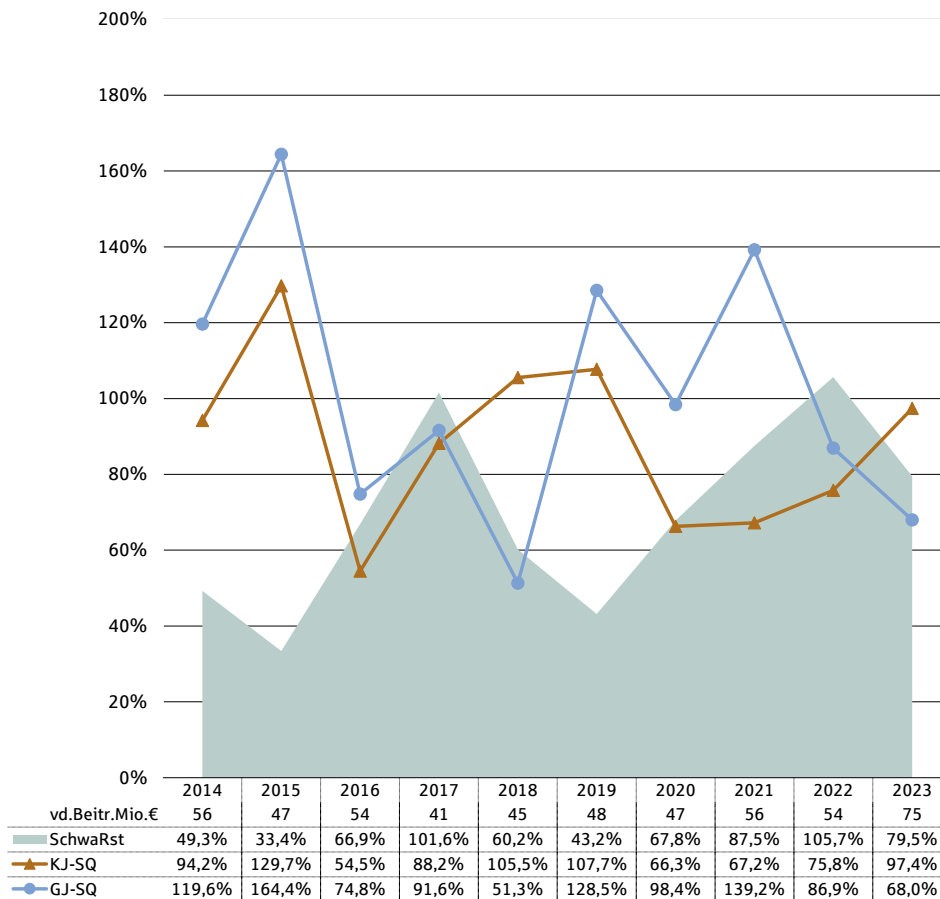


10. Luft- und Raumfahrt

Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |        |        | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|--------|--------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |        |        |              |              |                             |   |  |
| 2009            | 48,28%                        | 63,15%                        | -1,48%                             | -1,4%                               | 121,86%                          | 113,44%                          | 125,36%                       | 18,2%                                   | -44,0% | -44,0% | 54.925       | -27,3%       | -20,5%                      |   |  |
| 2010            | 41,14%                        | 52,76%                        | 15,02%                             | 13,2%                               | 91,60%                           | 110,35%                          | 93,03%                        | 18,4%                                   | -11,5% | -11,5% | 66.169       | -18,6%       | -18,7%                      |   |  |
| 2011            | 43,38%                        | 50,78%                        | 15,56%                             | 14,6%                               | 82,27%                           | 116,84%                          | 89,38%                        | 17,2%                                   | -6,6%  | -6,6%  | 54.893       | -30,7%       | -27,4%                      |   |  |
| 2012            | 46,88%                        | 51,35%                        | 12,78%                             | 11,0%                               | 75,62%                           | 101,64%                          | 66,25%                        | 17,5%                                   | 16,1%  | 16,1%  | 65.616       | 4,2%         | -18,2%                      |   |  |
| 2013            | 18,62%                        | 50,89%                        | 8,92%                              | 9,1%                                | 52,90%                           | 102,55%                          | 77,02%                        | 14,2%                                   | 8,8%   | 8,8%   | 64.843       | -5,6%        | -9,1%                       |   |  |
| 2014            | 45,66%                        | 61,39%                        | 17,99%                             | 13,6%                               | 73,19%                           | 157,85%                          | 105,99%                       | 20,2%                                   | -26,2% | -26,2% | 56.242       | -20,2%       | -24,2%                      |   |  |
| 2015            | 15,09%                        | 79,59%                        | 11,31%                             | 6,3%                                | 83,97%                           | 197,52%                          | 175,50%                       | 14,3%                                   | -89,9% | -89,9% | 47.329       | -35,6%       | -10,7%                      |   |  |
| 2016            | 100,25%                       | 74,35%                        | 27,53%                             | 13,7%                               | 119,00%                          | 132,67%                          | 49,55%                        | 18,4%                                   | 32,1%  | 32,1%  | 54.124       | 39,2%        | 1,2%                        |   |  |
| 2017            | 6,70%                         | 75,54%                        | 18,45%                             | 14,9%                               | 23,98%                           | 122,91%                          | 46,20%                        | 13,2%                                   | 40,6%  | 40,6%  | 40.639       | 2,8%         | -9,7%                       |   |  |
| 2018            | 74,64%                        | 109,73%                       | -36,95%                            | -25,2%                              | 107,36%                          | 185,65%                          | 145,59%                       | 15,7%                                   | -61,5% | -61,5% | 45.037       | -16,6%       | 15,0%                       |   |  |
| 2019            | 55,05%                        | 80,45%                        | 20,03%                             | 12,4%                               | 85,77%                           | 200,29%                          | 130,52%                       | 17,3%                                   | -48,0% | -48,0% | 48.151       | -15,3%       | -2,4%                       |   |  |
| 2020            | 137,55%                       | 65,75%                        | 14,83%                             | 9,6%                                | 158,82%                          | 114,36%                          | 55,05%                        | 23,9%                                   | 20,6%  | 20,6%  | 46.590       | 12,3%        | -10,9%                      |   |  |
| 2021            | 29,87%                        | 60,28%                        | 11,11%                             | 10,8%                               | 67,41%                           | 101,21%                          | 67,37%                        | 21,7%                                   | 10,4%  | 10,4%  | 55.866       | 16,8%        | -14,1%                      |   |  |
| 2022            | 27,19%                        | 54,13%                        | 5,74%                              | 6,5%                                | 46,42%                           | 104,16%                          | 63,52%                        | 21,7%                                   | 14,3%  | 14,3%  | 53.569       | -2,6%        | -18,0%                      |   |  |
| 2023            | 47,62%                        | 80,10%                        | -43,10%                            | -51,7%                              | 60,67%                           | 157,39%                          | 133,43%                       | 20,2%                                   | -54,0% | -54,0% | 75.477       | -19,0%       | -22,5%                      |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 1,72%                              | -2,5%                               |                                  |                                  | 89,98%                        | 21,0%                                   | -11,3% | -11,3% |              | -1,6%        | -13,6%                      |   |  |
| Maximalwert     |                               |                               | 20,03%                             | 12,4%                               |                                  |                                  | 133,43%                       | 23,9%                                   | 20,6%  | 20,6%  |              | 16,8%        | -2,4%                       |   |  |
| Minimalwert     |                               |                               | -43,10%                            | -51,7%                              |                                  |                                  | 55,05%                        | 17,3%                                   | -54,0% | -54,0% |              | -19,0%       | -22,5%                      |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 4,70%                              | 1,1%                                |                                  |                                  | 97,27%                        | 18,7%                                   | -16,2% | -16,2% |              | -3,8%        | -9,6%                       |   |  |
| Maximalwert     |                               |                               | 27,53%                             | 14,9%                               |                                  |                                  | 175,50%                       | 23,9%                                   | 40,6%  | 40,6%  |              | 39,2%        | 15,0%                       |   |  |
| Minimalwert     |                               |                               | -43,10%                            | -51,7%                              |                                  |                                  | 46,20%                        | 13,2%                                   | -89,9% | -89,9% |              | -35,6%       | -24,2%                      |   |  |
| Standardabw.    |                               |                               | 24,33%                             | 21,9%                               |                                  |                                  | 46,72%                        | 3,5%                                    | 45,4%  | 45,4%  |              | 22,1%        | 11,8%                       |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 6,52%                              | 3,8%                                |                                  |                                  | 94,92%                        | 18,1%                                   | -13,3% | -13,3% |              | -7,7%        | -12,7%                      |   |  |
| Maximalwert     |                               |                               | 27,53%                             | 14,9%                               |                                  |                                  | 175,50%                       | 23,9%                                   | 40,6%  | 40,6%  |              | 39,2%        | 15,0%                       |   |  |
| Minimalwert     |                               |                               | -43,10%                            | -51,7%                              |                                  |                                  | 46,20%                        | 13,2%                                   | -89,9% | -89,9% |              | -35,6%       | -27,4%                      |   |  |
| Standardabw.    |                               |                               | 20,05%                             | 18,4%                               |                                  |                                  | 39,46%                        | 3,0%                                    | 38,7%  | 38,7%  |              | 20,2%        | 11,0%                       |   |  |

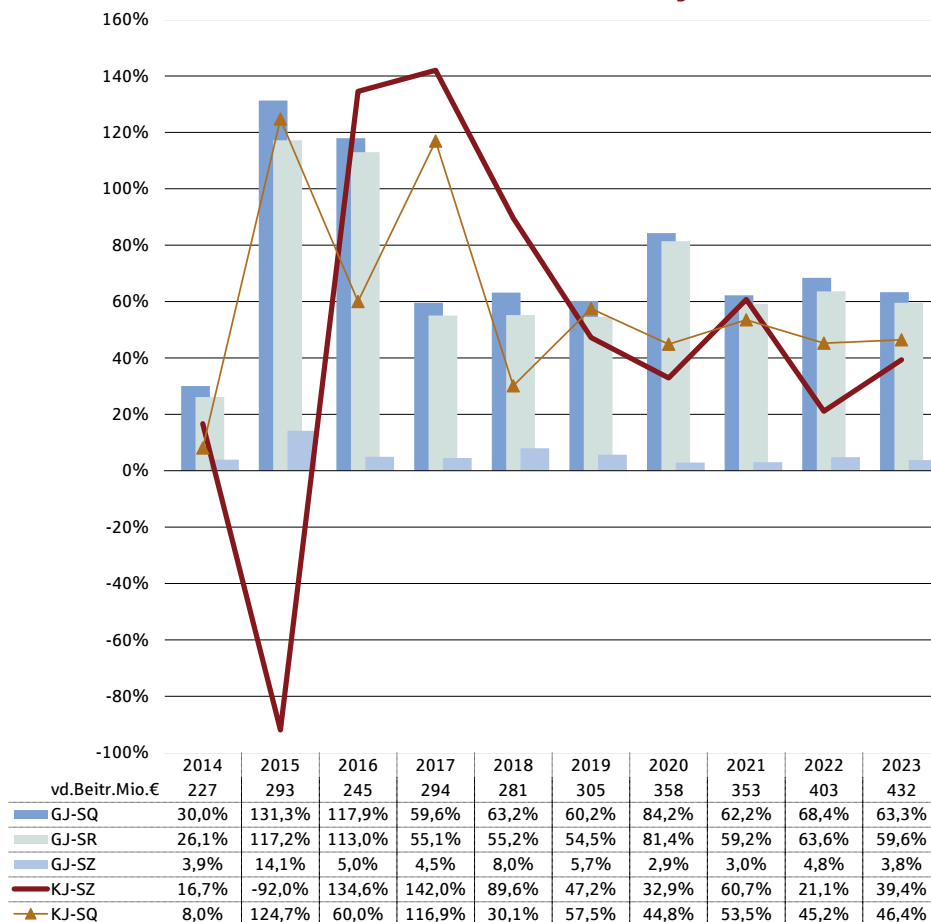
Kennzahlen in Relation zu verdienten Beiträgen netto



**11. Luft- und Raumfahrt-Haftpflicht** Teil 1

| Jahr            | Anz. VU | vd. Beitrag brutto |         | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
|-----------------|---------|--------------------|---------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | Tsd. Euro          | +/- %   |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| 2009            | 17      | 168.897            | 7,34%   | 60,65%                                      | 6,96%                                      | 0,77%                                | 7,73%                               | 77,21%                             | 2,46%                                | 79,67%                              | <b>87,40%</b>                | 3,69%                       |
| 2010            | 15      | 188.716            | 11,73%  | 57,39%                                      | 3,03%                                      | 0,47%                                | 3,50%                               | 47,72%                             | 0,93%                                | 48,65%                              | <b>52,15%</b>                | 2,67%                       |
| 2011            | 15      | 205.221            | 8,75%   | 42,24%                                      | 3,51%                                      | 0,39%                                | 3,90%                               | 50,62%                             | 1,84%                                | 52,46%                              | <b>56,36%</b>                | 3,96%                       |
| 2012            | 12      | 216.807            | 5,65%   | 45,62%                                      | 3,26%                                      | 1,20%                                | 4,45%                               | 80,63%                             | 3,42%                                | 84,04%                              | <b>88,50%</b>                | 5,21%                       |
| 2013            | 14      | 206.011            | -4,98%  | 29,83%                                      | 3,77%                                      | 1,70%                                | 5,47%                               | 53,95%                             | 2,21%                                | 56,16%                              | <b>61,63%</b>                | 6,34%                       |
| 2014            | 13      | 226.833            | 10,11%  | 31,56%                                      | 2,55%                                      | 1,37%                                | 3,92%                               | 24,97%                             | 1,13%                                | 26,10%                              | <b>30,02%</b>                | 8,33%                       |
| 2015            | 15      | 293.207            | 29,26%  | 20,64%                                      | 13,13%                                     | 1,02%                                | 14,15%                              | 114,21%                            | 2,96%                                | 117,17%                             | <b>131,32%</b>               | 3,03%                       |
| 2016            | 13      | 245.011            | -16,44% | 16,86%                                      | 3,46%                                      | 1,51%                                | 4,97%                               | 110,01%                            | 2,95%                                | 112,96%                             | <b>117,93%</b>               | 3,78%                       |
| 2017            | 15      | 294.345            | 20,14%  | 14,97%                                      | 3,70%                                      | 0,81%                                | 4,51%                               | 53,02%                             | 2,07%                                | 55,08%                              | <b>59,59%</b>                | 4,82%                       |
| 2018            | 15      | 281.455            | -4,38%  | 15,02%                                      | 7,14%                                      | 0,83%                                | 7,97%                               | 54,66%                             | 0,52%                                | 55,18%                              | <b>63,15%</b>                | 2,14%                       |
| 2019            | 15      | 304.689            | 8,25%   | 19,82%                                      | 4,74%                                      | 0,93%                                | 5,67%                               | 53,07%                             | 1,46%                                | 54,53%                              | <b>60,20%</b>                | 3,98%                       |
| 2020            | 16      | 357.762            | 17,42%  | 13,27%                                      | 2,14%                                      | 0,74%                                | 2,87%                               | 80,22%                             | 1,15%                                | 81,38%                              | <b>84,25%</b>                | 2,25%                       |
| 2021            | 18      | 352.907            | -1,36%  | 11,27%                                      | 2,38%                                      | 0,64%                                | 3,02%                               | 57,77%                             | 1,39%                                | 59,15%                              | <b>62,17%</b>                | 3,26%                       |
| 2022            | 19      | 402.591            | 14,08%  | 12,48%                                      | 3,47%                                      | 1,32%                                | 4,79%                               | 61,95%                             | 1,64%                                | 63,58%                              | <b>68,37%</b>                | 4,32%                       |
| 2023            | 21      | 431.820            | 7,26%   | 12,83%                                      | 2,89%                                      | 0,87%                                | 3,76%                               | 57,60%                             | 1,95%                                | 59,55%                              | <b>63,31%</b>                | 4,46%                       |
| <b>5 Jahre</b>  |         |                    |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                    |         |   | 3,12%                                      | 0,90%                                | 4,02%                               | 62,12%                             | 1,52%                                | 63,64%                              | <b>67,66%</b>                | 3,65%                       |
| Maximalwert     |         |                    |         |   | 4,74%                                      | 1,32%                                | 5,67%                               | 80,22%                             | 1,95%                                | 81,38%                              | <b>84,25%</b>                | 4,46%                       |
| Minimalwert     |         |                    |         |   | 2,14%                                      | 0,64%                                | 2,87%                               | 53,07%                             | 1,15%                                | 54,53%                              | <b>60,20%</b>                | 2,25%                       |
| <b>10 Jahre</b> |         |                    |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                    |         |   | 4,56%                                      | 1,00%                                | 5,56%                               | 66,75%                             | 1,72%                                | 68,47%                              | <b>74,03%</b>                | 4,04%                       |
| Maximalwert     |         |                    |         |   | 13,13%                                     | 1,51%                                | 14,15%                              | 114,21%                            | 2,96%                                | 117,17%                             | <b>131,32%</b>               | 8,33%                       |
| Minimalwert     |         |                    |         |   | 2,14%                                      | 0,64%                                | 2,87%                               | 24,97%                             | 0,52%                                | 26,10%                              | <b>30,02%</b>                | 2,14%                       |
| Standardabw.    |         |                    |         |   | 3,34%                                      | 0,29%                                | 3,35%                               | 27,41%                             | 0,78%                                | 27,99%                              | <b>29,92%</b>                | 1,76%                       |
| <b>15 Jahre</b> |         |                    |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                    |         |   | 4,41%                                      | 0,97%                                | 5,38%                               | 65,17%                             | 1,87%                                | 67,04%                              | <b>72,42%</b>                | 4,15%                       |
| Maximalwert     |         |                    |         |   | 13,13%                                     | 1,70%                                | 14,15%                              | 114,21%                            | 3,42%                                | 117,17%                             | <b>131,32%</b>               | 8,33%                       |
| Minimalwert     |         |                    |         |   | 2,14%                                      | 0,39%                                | 2,87%                               | 24,97%                             | 0,52%                                | 26,10%                              | <b>30,02%</b>                | 2,14%                       |
| Standardabw.    |         |                    |         |   | 2,83%                                      | 0,38%                                | 2,85%                               | 23,62%                             | 0,82%                                | 24,19%                              | <b>25,84%</b>                | 1,61%                       |

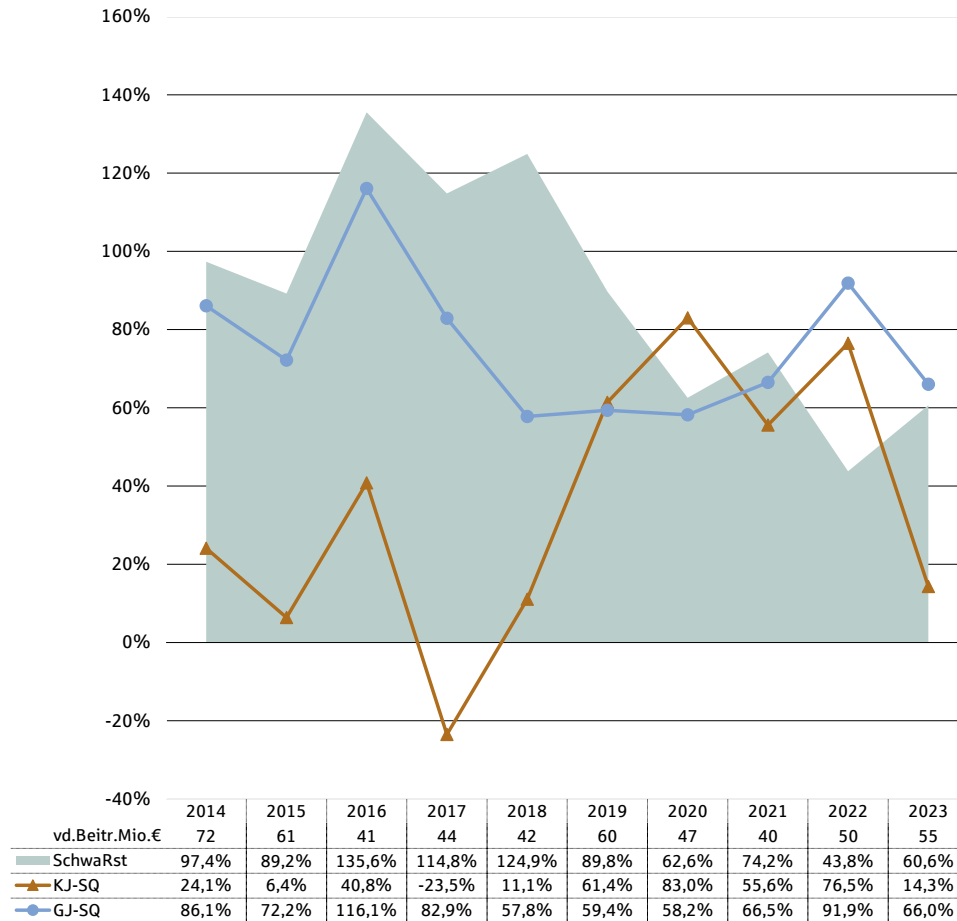
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



**11. Luft- und Raumfahrt-Haftpflicht** Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |        |        | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|--------|--------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |        |        |              |              |                             |   |  |
| 2009            | 39,19%                        | 218,83%                       | -0,62%                             | -0,2%                               | 46,92%                           | 298,50%                          | 88,02%                        | 17,8%                                   | -6,1%  | -6,1%  | 102.431      | 16,4%        | 3,0%                        |   |  |
| 2010            | 54,58%                        | 195,21%                       | 17,36%                             | 6,3%                                | 58,08%                           | 243,87%                          | 34,79%                        | 19,5%                                   | 45,6%  | 45,6%  | 108.300      | 21,3%        | 3,9%                        |   |  |
| 2011            | 36,04%                        | 200,17%                       | -11,96%                            | -5,3%                               | 39,94%                           | 252,63%                          | 68,32%                        | 16,3%                                   | 15,8%  | 15,8%  | 86.691       | -10,0%       | -4,1%                       |   |  |
| 2012            | 35,87%                        | 170,94%                       | 32,33%                             | 13,6%                               | 40,32%                           | 254,98%                          | 56,17%                        | 16,0%                                   | 28,0%  | 28,0%  | 98.909       | 53,0%        | 20,9%                       |   |  |
| 2013            | -67,23%                       | 302,41%                       | 33,16%                             | 8,9%                                | -61,76%                          | 358,57%                          | 28,47%                        | 16,7%                                   | 55,0%  | 55,0%  | 61.451       | 38,4%        | 83,5%                       |   |  |
| 2014            | 12,77%                        | 290,87%                       | 22,01%                             | 10,6%                               | 16,69%                           | 316,98%                          | 8,01%                         | 15,6%                                   | 47,2%  | 47,2%  | 71.580       | 36,9%        | 27,5%                       |   |  |
| 2015            | -106,10%                      | 344,71%                       | 6,62%                              | 1,7%                                | -91,96%                          | 461,88%                          | 124,70%                       | 15,1%                                   | -39,7% | -39,7% | 60.532       | 77,7%        | 103,5%                      |   |  |
| 2016            | 129,60%                       | 365,17%                       | 57,96%                             | 10,5%                               | 134,57%                          | 478,13%                          | 59,97%                        | 18,1%                                   | 22,6%  | 22,6%  | 41.313       | 21,8%        | 17,2%                       |   |  |
| 2017            | 137,52%                       | 317,76%                       | -57,28%                            | -13,4%                              | 142,02%                          | 372,84%                          | 116,87%                       | 15,4%                                   | -32,2% | -32,2% | 44.075       | 87,6%        | 99,7%                       |   |  |
| 2018            | 81,65%                        | 275,21%                       | 33,05%                             | 8,5%                                | 89,62%                           | 330,39%                          | 30,10%                        | 16,4%                                   | 53,4%  | 53,4%  | 42.262       | 56,1%        | 51,1%                       |   |  |
| 2019            | 41,57%                        | 260,89%                       | 2,74%                              | 0,9%                                | 47,24%                           | 315,42%                          | 57,46%                        | 17,1%                                   | 25,4%  | 25,4%  | 60.377       | 12,9%        | 10,6%                       |   |  |
| 2020            | 30,06%                        | 199,15%                       | 39,41%                             | 13,3%                               | 32,93%                           | 280,53%                          | 44,84%                        | 16,0%                                   | 39,1%  | 39,1%  | 47.475       | -16,1%       | 35,6%                       |   |  |
| 2021            | 57,71%                        | 218,05%                       | 8,64%                              | 3,0%                                | 60,72%                           | 277,20%                          | 53,54%                        | 15,5%                                   | 30,9%  | 30,9%  | 39.774       | -2,2%        | -1,7%                       |   |  |
| 2022            | 16,31%                        | 203,51%                       | 23,17%                             | 9,1%                                | 21,11%                           | 267,09%                          | 45,20%                        | 16,1%                                   | 38,5%  | 38,5%  | 50.238       | -17,4%       | -2,6%                       |   |  |
| 2023            | 35,60%                        | 196,52%                       | 16,89%                             | 6,8%                                | 39,36%                           | 256,07%                          | 46,42%                        | 16,7%                                   | 36,8%  | 36,8%  | 55.419       | 40,4%        | 19,9%                       |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 18,17%                             | 6,6%                                |                                  |                                  | 49,49%                        | 16,3%                                   | 34,1%  | 34,1%  |              | 3,5%         | 12,4%                       |   |  |
| Maximalwert     |                               |                               | 39,41%                             | 13,3%                               |                                  |                                  | 57,46%                        | 17,1%                                   | 39,1%  | 39,1%  |              | 40,4%        | 35,6%                       |   |  |
| Minimalwert     |                               |                               | 2,74%                              | 0,9%                                |                                  |                                  | 44,84%                        | 15,5%                                   | 25,4%  | 25,4%  |              | -17,4%       | -2,6%                       |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 15,32%                             | 5,1%                                |                                  |                                  | 58,71%                        | 16,2%                                   | 22,2%  | 22,2%  |              | 29,8%        | 36,1%                       |   |  |
| Maximalwert     |                               |                               | 57,96%                             | 13,3%                               |                                  |                                  | 124,70%                       | 18,1%                                   | 53,4%  | 53,4%  |              | 87,6%        | 103,5%                      |   |  |
| Minimalwert     |                               |                               | -57,28%                            | -13,4%                              |                                  |                                  | 8,01%                         | 15,1%                                   | -39,7% | -39,7% |              | -17,4%       | -2,6%                       |   |  |
| Standardabw.    |                               |                               | 30,50%                             | 7,7%                                |                                  |                                  | 36,03%                        | 0,9%                                    | 32,0%  | 32,0%  |              | 36,8%        | 38,1%                       |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |        |        |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 14,90%                             | 5,0%                                |                                  |                                  | 57,52%                        | 16,6%                                   | 24,0%  | 24,0%  |              | 27,8%        | 31,2%                       |   |  |
| Maximalwert     |                               |                               | 57,96%                             | 13,6%                               |                                  |                                  | 124,70%                       | 19,5%                                   | 55,0%  | 55,0%  |              | 87,6%        | 103,5%                      |   |  |
| Minimalwert     |                               |                               | -57,28%                            | -13,4%                              |                                  |                                  | 8,01%                         | 15,1%                                   | -39,7% | -39,7% |              | -17,4%       | -4,1%                       |   |  |
| Standardabw.    |                               |                               | 26,70%                             | 7,4%                                |                                  |                                  | 31,74%                        | 1,2%                                    | 28,9%  | 28,9%  |              | 32,3%        | 36,8%                       |   |  |

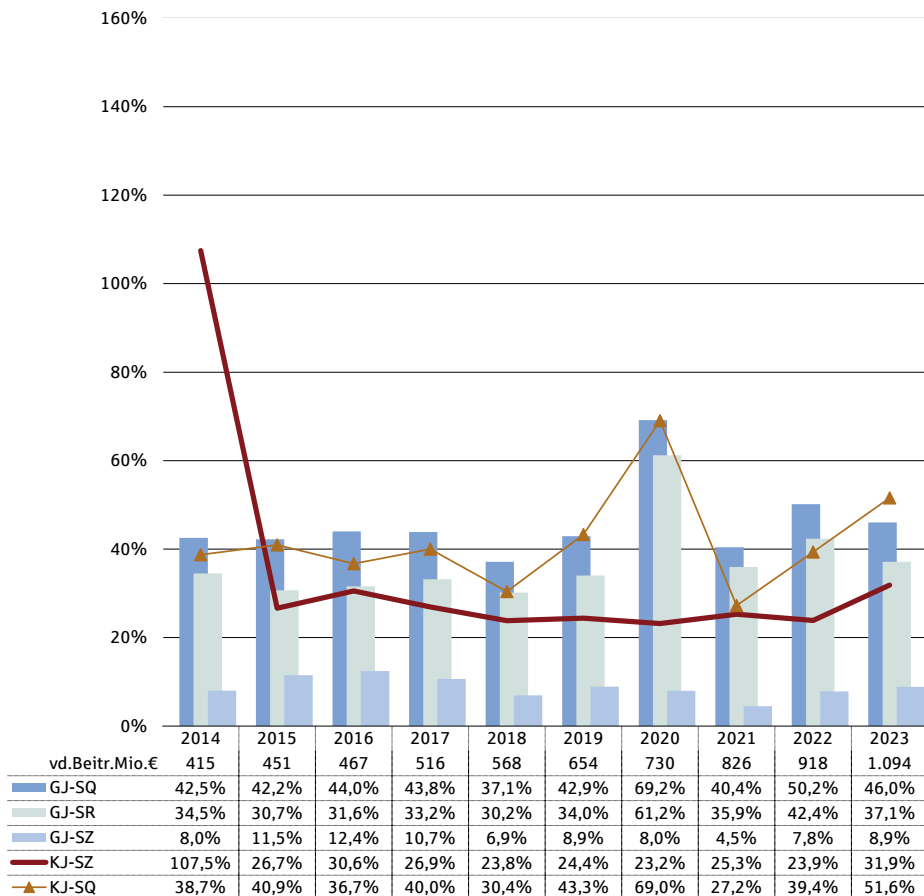
**Kennzahlen in Relation zu verdienten Beiträgen netto**



**12. Kredit** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                   |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|---------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %   | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 17      | 1.152.155                       | 3,40%   | 69,13%                                      | 27,50%                                     | 2,41%                                | 29,90%                              | 53,66%                             | 1,71%                                | 55,37%                              | 85,27%                       | 4,83%                       |
| 2010            | 17      | 1.193.479                       | 3,59%   | 67,67%                                      | 9,30%                                      | 3,17%                                | 12,47%                              | 24,81%                             | 1,40%                                | 26,22%                              | 38,69%                       | 11,82%                      |
| 2011            | 18      | 1.235.832                       | 3,55%   | 68,45%                                      | 9,85%                                      | 2,11%                                | 11,96%                              | 29,87%                             | 1,71%                                | 31,58%                              | 43,54%                       | 8,77%                       |
| 2012            | 16      | 958.490                         | -22,44% | 58,48%                                      | 31,74%                                     | 2,04%                                | 33,78%                              | 21,80%                             | 2,15%                                | 23,95%                              | 57,74%                       | 7,26%                       |
| 2013            | 16      | 988.984                         | 3,18%   | 59,17%                                      | 15,27%                                     | 2,13%                                | 17,40%                              | 31,33%                             | 2,41%                                | 33,74%                              | 51,15%                       | 8,89%                       |
| 2014            | 17      | 415.173                         | -58,02% | 97,31%                                      | 6,74%                                      | 1,28%                                | 8,02%                               | 29,96%                             | 4,56%                                | 34,52%                              | 42,54%                       | 13,73%                      |
| 2015            | 19      | 450.905                         | 8,61%   | 95,26%                                      | 10,18%                                     | 1,31%                                | 11,49%                              | 27,34%                             | 3,36%                                | 30,70%                              | 42,19%                       | 11,07%                      |
| 2016            | 21      | 467.268                         | 3,63%   | 95,78%                                      | 10,96%                                     | 1,49%                                | 12,45%                              | 28,67%                             | 2,90%                                | 31,56%                              | 44,01%                       | 9,96%                       |
| 2017            | 21      | 516.007                         | 10,43%  | 91,96%                                      | 9,05%                                      | 1,61%                                | 10,66%                              | 29,66%                             | 3,53%                                | 33,19%                              | 43,84%                       | 11,72%                      |
| 2018            | 21      | 567.754                         | 10,03%  | 91,87%                                      | 5,41%                                      | 1,53%                                | 6,94%                               | 27,10%                             | 3,07%                                | 30,17%                              | 37,12%                       | 12,40%                      |
| 2019            | 21      | 653.710                         | 15,14%  | 85,83%                                      | 7,58%                                      | 1,34%                                | 8,92%                               | 30,84%                             | 3,17%                                | 34,01%                              | 42,93%                       | 10,50%                      |
| 2020            | 21      | 729.803                         | 11,64%  | 75,86%                                      | 6,35%                                      | 1,63%                                | 7,98%                               | 57,09%                             | 4,12%                                | 61,20%                              | 69,18%                       | 8,31%                       |
| 2021            | 23      | 825.542                         | 13,12%  | 74,61%                                      | 3,43%                                      | 1,04%                                | 4,47%                               | 32,72%                             | 3,22%                                | 35,94%                              | 40,41%                       | 10,54%                      |
| 2022            | 22      | 917.988                         | 11,20%  | 77,69%                                      | 6,67%                                      | 1,15%                                | 7,83%                               | 39,05%                             | 3,30%                                | 42,35%                              | 50,18%                       | 8,87%                       |
| 2023            | 23      | 1.093.591                       | 19,13%  | 71,64%                                      | 7,75%                                      | 1,11%                                | 8,86%                               | 35,12%                             | 2,03%                                | 37,15%                              | 46,00%                       | 6,82%                       |
| <b>5 Jahre</b>  |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 6,36%                                      | 1,25%                                | 7,61%                               | 38,96%                             | 3,17%                                | 42,13%                              | 49,74%                       | 9,01%                       |
| Maximalwert     |         |                                 |         |   | 7,75%                                      | 1,63%                                | 8,92%                               | 57,09%                             | 4,12%                                | 61,20%                              | 69,18%                       | 10,54%                      |
| Minimalwert     |         |                                 |         |   | 3,43%                                      | 1,04%                                | 4,47%                               | 30,84%                             | 2,03%                                | 34,01%                              | 40,41%                       | 6,82%                       |
| <b>10 Jahre</b> |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 7,41%                                      | 1,35%                                | 8,76%                               | 33,75%                             | 3,33%                                | 37,08%                              | 45,84%                       | 10,39%                      |
| Maximalwert     |         |                                 |         |   | 10,96%                                     | 1,63%                                | 12,45%                              | 57,09%                             | 4,56%                                | 61,20%                              | 69,18%                       | 13,73%                      |
| Minimalwert     |         |                                 |         |   | 3,43%                                      | 1,04%                                | 4,47%                               | 27,10%                             | 2,03%                                | 30,17%                              | 37,12%                       | 6,82%                       |
| Standardabw.    |         |                                 |         |   | 2,24%                                      | 0,21%                                | 2,32%                               | 8,98%                              | 0,68%                                | 9,19%                               | 8,88%                        | 2,03%                       |
| <b>15 Jahre</b> |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 11,19%                                     | 1,69%                                | 12,88%                              | 33,27%                             | 2,84%                                | 36,11%                              | 48,99%                       | 9,70%                       |
| Maximalwert     |         |                                 |         |   | 31,74%                                     | 3,17%                                | 33,78%                              | 57,09%                             | 4,56%                                | 61,20%                              | 85,27%                       | 13,73%                      |
| Minimalwert     |         |                                 |         |   | 3,43%                                      | 1,04%                                | 4,47%                               | 21,80%                             | 1,40%                                | 23,95%                              | 37,12%                       | 4,83%                       |
| Standardabw.    |         |                                 |         |   | 8,01%                                      | 0,58%                                | 8,31%                               | 9,87%                              | 0,92%                                | 10,05%                              | 12,93%                       | 2,35%                       |

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

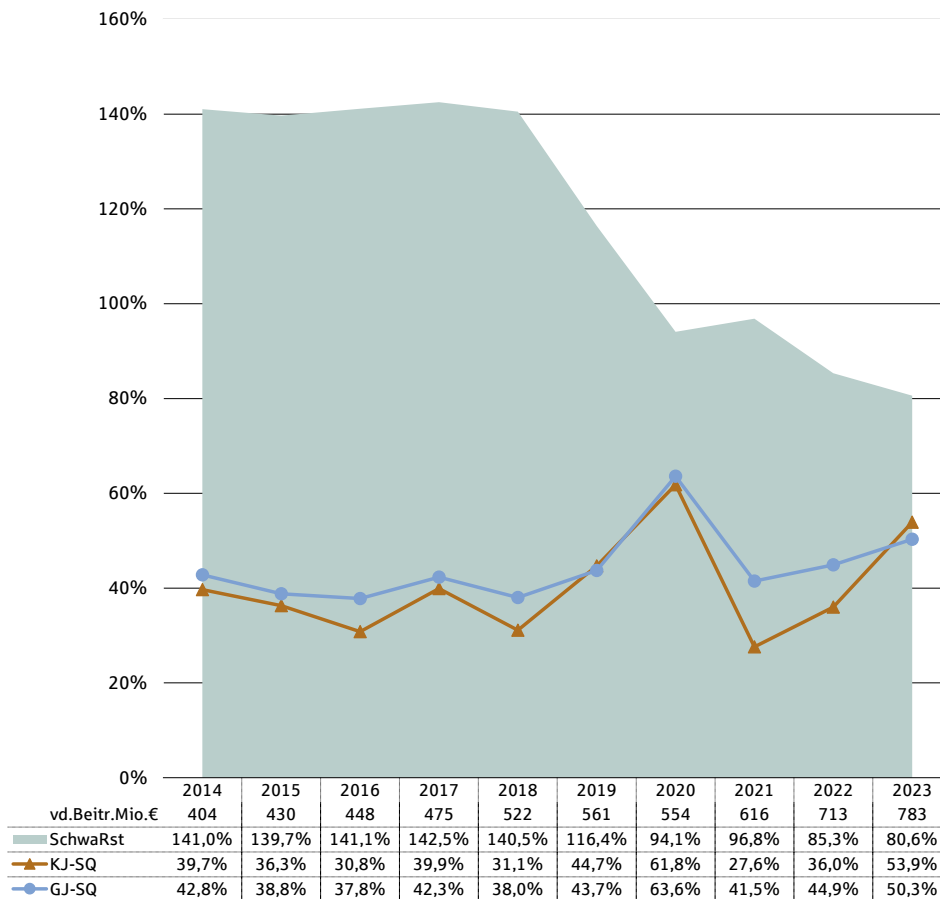


12. Kredit

Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |       |       | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|-------|-------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (incl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |       |       |              |              |                             |   |  |
| 2009            | 31,17%                        | 60,80%                        | 15,26%                             | 14,1%                               | 61,07%                           | 116,17%                          | 70,01%                        | 29,9%                                   | -4,8% | -4,8% | 796.538      | -7,7%        | -2,2%                       |   |  |
| 2010            | 31,31%                        | 58,28%                        | 22,56%                             | 21,4%                               | 43,78%                           | 84,49%                           | 16,13%                        | 29,3%                                   | 47,2% | 47,2% | 807.671      | 37,4%        | -5,7%                       |   |  |
| 2011            | 16,35%                        | 51,59%                        | 13,66%                             | 16,7%                               | 28,31%                           | 83,17%                           | 29,88%                        | 29,1%                                   | 33,3% | 33,3% | 845.929      | 29,2%        | 25,9%                       |   |  |
| 2012            | 44,55%                        | 54,56%                        | 8,12%                              | 10,3%                               | 78,34%                           | 78,52%                           | 49,61%                        | 28,4%                                   | 15,7% | 15,7% | 560.561      | 23,0%        | 30,3%                       |   |  |
| 2013            | 16,60%                        | 54,02%                        | 5,49%                              | 7,2%                                | 34,00%                           | 87,76%                           | 45,66%                        | 27,7%                                   | 20,9% | 20,9% | 585.225      | 20,2%        | 27,0%                       |   |  |
| 2014            | 99,46%                        | 105,79%                       | 3,80%                              | 2,9%                                | 107,48%                          | 140,31%                          | 38,74%                        | 28,7%                                   | 30,4% | 30,4% | 403.996      | 29,1%        | 26,6%                       |   |  |
| 2015            | 15,17%                        | 112,75%                       | 1,26%                              | 1,0%                                | 26,66%                           | 143,45%                          | 40,93%                        | 29,3%                                   | 27,6% | 27,6% | 429.550      | 32,4%        | 25,3%                       |   |  |
| 2016            | 18,11%                        | 113,04%                       | 7,28%                              | 5,3%                                | 30,56%                           | 144,60%                          | 36,73%                        | 29,0%                                   | 31,6% | 31,6% | 447.552      | 37,4%        | 30,4%                       |   |  |
| 2017            | 16,27%                        | 110,85%                       | 3,83%                              | 2,7%                                | 26,93%                           | 144,04%                          | 40,02%                        | 28,4%                                   | 29,0% | 29,0% | 474.531      | 28,3%        | 18,9%                       |   |  |
| 2018            | 16,89%                        | 107,30%                       | 6,72%                              | 5,1%                                | 23,83%                           | 137,47%                          | 30,40%                        | 28,7%                                   | 38,6% | 38,6% | 521.615      | 38,1%        | 27,3%                       |   |  |
| 2019            | 15,49%                        | 104,27%                       | -0,36%                             | -0,3%                               | 24,41%                           | 138,28%                          | 43,29%                        | 27,1%                                   | 28,0% | 28,0% | 561.095      | 25,9%        | 40,1%                       |   |  |
| 2020            | 15,20%                        | 108,51%                       | 0,15%                              | 0,1%                                | 23,18%                           | 169,71%                          | 69,03%                        | 25,2%                                   | 2,5%  | 2,5%  | 553.647      | 4,8%         | 28,6%                       |   |  |
| 2021            | 20,83%                        | 116,03%                       | 13,16%                             | 8,9%                                | 25,30%                           | 151,97%                          | 27,24%                        | 22,6%                                   | 47,4% | 47,4% | 615.910      | 42,4%        | 30,2%                       |   |  |
| 2022            | 16,06%                        | 109,79%                       | 10,81%                             | 7,9%                                | 23,88%                           | 152,15%                          | 39,36%                        | 24,2%                                   | 34,3% | 34,3% | 713.214      | 33,8%        | 32,1%                       |   |  |
| 2023            | 23,02%                        | 110,25%                       | -5,55%                             | -4,4%                               | 31,87%                           | 147,40%                          | 51,56%                        | 24,8%                                   | 20,9% | 20,9% | 783.482      | 13,4%        | 10,5%                       |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 3,64%                              | 2,4%                                |                                  |                                  | 46,10%                        | 24,8%                                   | 26,6% | 26,6% |              | 24,1%        | 28,3%                       |   |  |
| Maximalwert     |                               |                               | 13,16%                             | 8,9%                                |                                  |                                  | 69,03%                        | 27,1%                                   | 47,4% | 47,4% |              | 42,4%        | 40,1%                       |   |  |
| Minimalwert     |                               |                               | -5,55%                             | -4,4%                               |                                  |                                  | 27,24%                        | 22,6%                                   | 2,5%  | 2,5%  |              | 4,8%         | 10,5%                       |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 4,11%                              | 2,9%                                |                                  |                                  | 41,73%                        | 26,8%                                   | 29,0% | 29,0% |              | 28,6%        | 27,0%                       |   |  |
| Maximalwert     |                               |                               | 13,16%                             | 8,9%                                |                                  |                                  | 69,03%                        | 29,3%                                   | 47,4% | 47,4% |              | 42,4%        | 40,1%                       |   |  |
| Minimalwert     |                               |                               | -5,55%                             | -4,4%                               |                                  |                                  | 27,24%                        | 22,6%                                   | 2,5%  | 2,5%  |              | 4,8%         | 10,5%                       |   |  |
| Standardabw.    |                               |                               | 5,59%                              | 4,0%                                |                                  |                                  | 11,67%                        | 2,4%                                    | 11,7% | 11,7% |              | 11,6%        | 7,9%                        |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 7,08%                              | 6,6%                                |                                  |                                  | 41,91%                        | 27,5%                                   | 26,8% | 26,8% |              | 25,8%        | 23,0%                       |   |  |
| Maximalwert     |                               |                               | 22,56%                             | 21,4%                               |                                  |                                  | 70,01%                        | 29,9%                                   | 47,4% | 47,4% |              | 42,4%        | 40,1%                       |   |  |
| Minimalwert     |                               |                               | -5,55%                             | -4,4%                               |                                  |                                  | 16,13%                        | 22,6%                                   | -4,8% | -4,8% |              | -7,7%        | -5,7%                       |   |  |
| Standardabw.    |                               |                               | 7,18%                              | 6,9%                                |                                  |                                  | 14,39%                        | 2,2%                                    | 14,4% | 14,4% |              | 13,6%        | 12,7%                       |   |  |

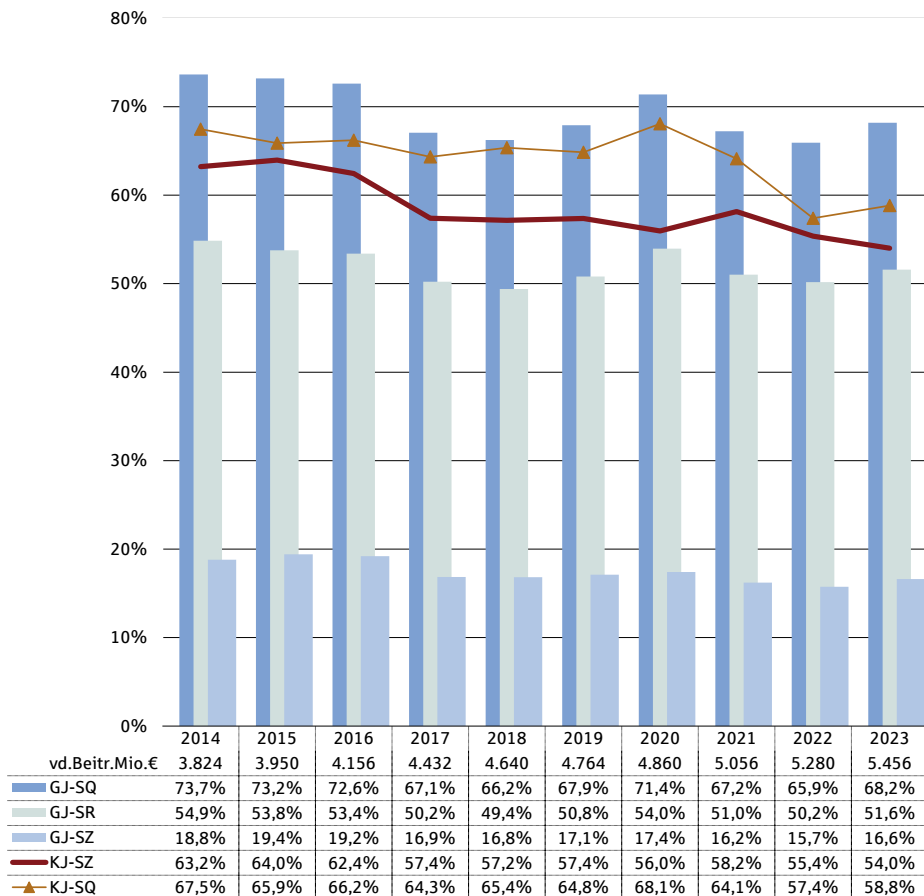
Kennzahlen in Relation zu verdienten Beiträgen netto



**13. Rechtsschutz** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                   |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|--------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %  | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 45      | 3.372.307                       | 0,52%  | 89,83%                                      | 16,94%                                     | 3,35%                                | 20,29%                              | 50,87%                             | 4,28%                                | 55,15%                              | 75,44%                       | 10,12%                      |
| 2010            | 45      | 3.336.834                       | -1,05% | 89,77%                                      | 15,29%                                     | 3,17%                                | 18,47%                              | 48,89%                             | 4,73%                                | 53,62%                              | 72,09%                       | 10,96%                      |
| 2011            | 45      | 3.401.014                       | 1,92%  | 89,63%                                      | 14,65%                                     | 3,23%                                | 17,88%                              | 48,66%                             | 4,34%                                | 53,00%                              | 70,89%                       | 10,69%                      |
| 2012            | 46      | 3.695.395                       | 8,66%  | 89,48%                                      | 13,89%                                     | 3,62%                                | 17,51%                              | 46,24%                             | 5,19%                                | 51,43%                              | 68,94%                       | 12,78%                      |
| 2013            | 45      | 3.756.450                       | 1,65%  | 89,63%                                      | 14,07%                                     | 3,79%                                | 17,86%                              | 49,12%                             | 4,78%                                | 53,90%                              | 71,76%                       | 11,95%                      |
| 2014            | 46      | 3.824.287                       | 1,81%  | 86,75%                                      | 15,03%                                     | 3,76%                                | 18,80%                              | 50,40%                             | 4,46%                                | 54,86%                              | 73,66%                       | 11,17%                      |
| 2015            | 46      | 3.949.994                       | 3,29%  | 87,10%                                      | 15,63%                                     | 3,79%                                | 19,42%                              | 49,50%                             | 4,27%                                | 53,77%                              | 73,19%                       | 11,01%                      |
| 2016            | 44      | 4.155.567                       | 5,20%  | 86,57%                                      | 15,45%                                     | 3,75%                                | 19,20%                              | 49,25%                             | 4,16%                                | 53,41%                              | 72,60%                       | 10,89%                      |
| 2017            | 47      | 4.432.229                       | 6,66%  | 85,53%                                      | 13,40%                                     | 3,46%                                | 16,86%                              | 46,19%                             | 4,03%                                | 50,22%                              | 67,07%                       | 11,16%                      |
| 2018            | 46      | 4.640.014                       | 4,69%  | 84,75%                                      | 13,23%                                     | 3,60%                                | 16,83%                              | 45,30%                             | 4,10%                                | 49,40%                              | 66,23%                       | 11,63%                      |
| 2019            | 46      | 4.763.967                       | 2,67%  | 85,40%                                      | 13,45%                                     | 3,65%                                | 17,10%                              | 46,45%                             | 4,37%                                | 50,82%                              | 67,92%                       | 11,81%                      |
| 2020            | 45      | 4.859.786                       | 2,01%  | 86,60%                                      | 13,81%                                     | 3,61%                                | 17,42%                              | 49,13%                             | 4,84%                                | 53,97%                              | 71,39%                       | 11,85%                      |
| 2021            | 45      | 5.055.526                       | 4,03%  | 87,07%                                      | 12,88%                                     | 3,33%                                | 16,20%                              | 46,68%                             | 4,35%                                | 51,03%                              | 67,24%                       | 11,42%                      |
| 2022            | 45      | 5.280.265                       | 4,45%  | 86,59%                                      | 12,35%                                     | 3,40%                                | 15,75%                              | 45,83%                             | 4,36%                                | 50,19%                              | 65,94%                       | 11,77%                      |
| 2023            | 45      | 5.456.330                       | 3,33%  | 86,30%                                      | 13,04%                                     | 3,57%                                | 16,61%                              | 47,15%                             | 4,45%                                | 51,59%                              | 68,20%                       | 11,75%                      |
| <b>5 Jahre</b>  |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 13,10%                                     | 3,51%                                | 16,62%                              | 47,05%                             | 4,47%                                | 51,52%                              | 68,14%                       | 11,72%                      |
| Maximalwert     |         |                                 |        |   | 13,81%                                     | 3,65%                                | 17,42%                              | 49,13%                             | 4,84%                                | 53,97%                              | 71,39%                       | 11,85%                      |
| Minimalwert     |         |                                 |        |   | 12,35%                                     | 3,33%                                | 15,75%                              | 45,83%                             | 4,35%                                | 50,19%                              | 65,94%                       | 11,42%                      |
| <b>10 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 13,83%                                     | 3,59%                                | 17,42%                              | 47,59%                             | 4,34%                                | 51,93%                              | 69,34%                       | 11,45%                      |
| Maximalwert     |         |                                 |        |   | 15,63%                                     | 3,79%                                | 19,42%                              | 50,40%                             | 4,84%                                | 54,86%                              | 73,66%                       | 11,85%                      |
| Minimalwert     |         |                                 |        |   | 12,35%                                     | 3,33%                                | 15,75%                              | 45,30%                             | 4,03%                                | 49,40%                              | 65,94%                       | 10,89%                      |
| Standardabw.    |         |                                 |        |   | 1,14%                                      | 0,16%                                | 1,28%                               | 1,80%                              | 0,23%                                | 1,91%                               | 3,03%                        | 0,36%                       |
| <b>15 Jahre</b> |         |                                 |        |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |        |   | 14,21%                                     | 3,54%                                | 17,75%                              | 47,98%                             | 4,45%                                | 52,42%                              | 70,17%                       | 11,40%                      |
| Maximalwert     |         |                                 |        |   | 16,94%                                     | 3,79%                                | 20,29%                              | 50,87%                             | 5,19%                                | 55,15%                              | 75,44%                       | 12,78%                      |
| Minimalwert     |         |                                 |        |   | 12,35%                                     | 3,17%                                | 15,75%                              | 45,30%                             | 4,03%                                | 49,40%                              | 65,94%                       | 10,12%                      |
| Standardabw.    |         |                                 |        |   | 1,26%                                      | 0,21%                                | 1,28%                               | 1,79%                              | 0,31%                                | 1,85%                               | 2,99%                        | 0,64%                       |

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

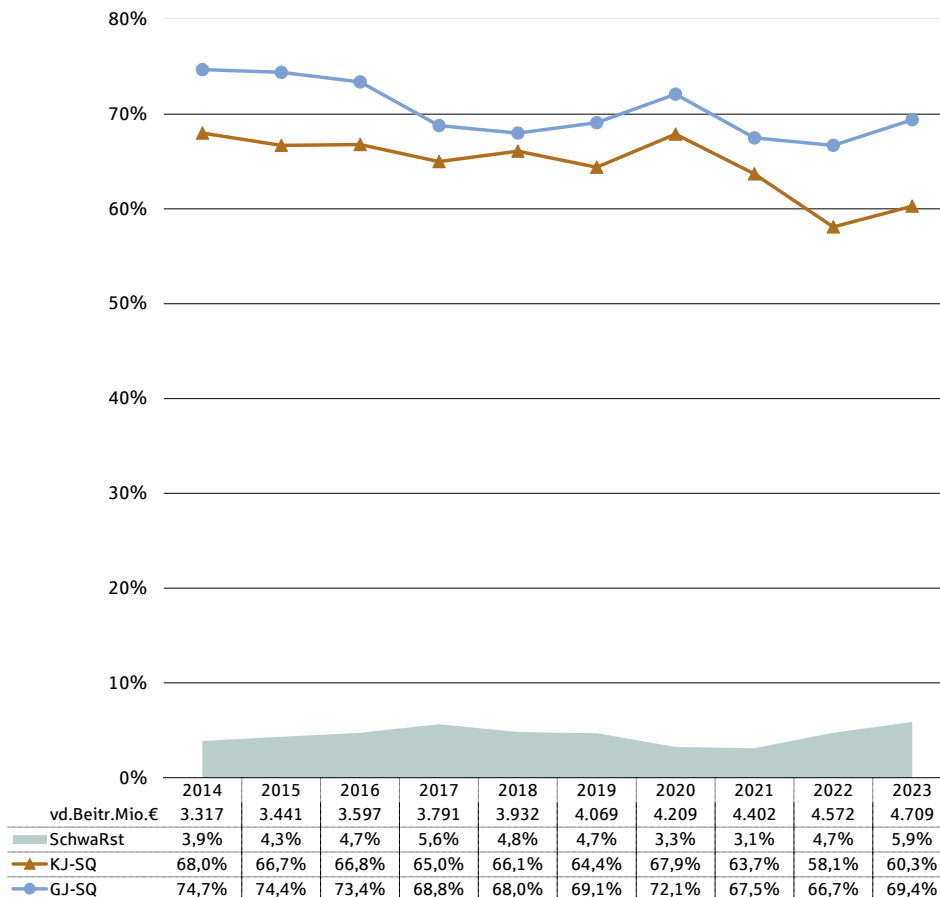




**13. Rechtsschutz** Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |       |       | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|-------|-------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |       |       |              |              |                             |   |  |
| 2009            | 42,96%                        | 94,08%                        | 7,47%                              | 5,2%                                | 63,25%                           | 149,23%                          | 67,97%                        | 31,0%                                   | 1,2%  | 1,2%  | 3.029.217    | 1,6%         | 2,4%                        |   |  |
| 2010            | 46,57%                        | 98,60%                        | 5,65%                              | 3,8%                                | 65,04%                           | 152,22%                          | 66,44%                        | 32,4%                                   | 1,3%  | 1,3%  | 2.995.603    | 1,5%         | 0,8%                        |   |  |
| 2011            | 42,85%                        | 100,35%                       | 6,15%                              | 4,1%                                | 60,73%                           | 153,35%                          | 64,73%                        | 32,1%                                   | 3,3%  | 3,3%  | 3.048.240    | 3,4%         | 3,9%                        |   |  |
| 2012            | 33,23%                        | 101,58%                       | 6,33%                              | 4,2%                                | 50,75%                           | 153,01%                          | 62,62%                        | 33,8%                                   | 3,7%  | 3,7%  | 3.306.620    | 3,5%         | 3,7%                        |   |  |
| 2013            | 41,99%                        | 103,98%                       | 4,56%                              | 3,0%                                | 59,85%                           | 157,88%                          | 67,21%                        | 32,7%                                   | 0,2%  | 0,2%  | 3.367.084    | 0,5%         | 1,3%                        |   |  |
| 2014            | 44,42%                        | 104,46%                       | 6,20%                              | 4,0%                                | 63,22%                           | 159,32%                          | 67,46%                        | 33,2%                                   | -0,6% | -0,6% | 3.317.429    | -0,4%        | 0,9%                        |   |  |
| 2015            | 44,55%                        | 102,40%                       | 7,31%                              | 4,7%                                | 63,97%                           | 156,17%                          | 65,89%                        | 33,4%                                   | 0,8%  | 0,8%  | 3.440.597    | 0,5%         | -0,1%                       |   |  |
| 2016            | 43,25%                        | 98,80%                        | 6,39%                              | 4,3%                                | 62,45%                           | 152,21%                          | 66,21%                        | 32,8%                                   | 1,0%  | 1,0%  | 3.597.449    | 1,0%         | 0,2%                        |   |  |
| 2017            | 40,54%                        | 99,44%                        | 2,73%                              | 1,9%                                | 57,39%                           | 149,65%                          | 64,34%                        | 32,6%                                   | 3,2%  | 3,2%  | 3.790.769    | 3,7%         | 2,6%                        |   |  |
| 2018            | 40,33%                        | 101,76%                       | 0,85%                              | 0,6%                                | 57,16%                           | 151,17%                          | 65,38%                        | 33,0%                                   | 1,8%  | 1,8%  | 3.932.361    | 2,2%         | 2,8%                        |   |  |
| 2019            | 40,28%                        | 103,88%                       | 3,07%                              | 2,1%                                | 57,38%                           | 154,70%                          | 64,85%                        | 32,5%                                   | 2,7%  | 2,7%  | 4.068.651    | 3,9%         | 3,8%                        |   |  |
| 2020            | 38,54%                        | 109,79%                       | 3,32%                              | 2,2%                                | 55,96%                           | 163,76%                          | 68,07%                        | 32,1%                                   | -0,2% | -0,3% | 4.208.527    | 0,8%         | 2,1%                        |   |  |
| 2021            | 41,95%                        | 112,37%                       | 3,10%                              | 2,0%                                | 58,15%                           | 163,40%                          | 64,13%                        | 32,4%                                   | 3,5%  | 3,5%  | 4.402.033    | 5,3%         | 5,3%                        |   |  |
| 2022            | 39,62%                        | 108,29%                       | 8,54%                              | 5,5%                                | 55,37%                           | 158,48%                          | 57,40%                        | 31,7%                                   | 10,8% | 10,8% | 4.571.997    | 10,9%        | 9,2%                        |   |  |
| 2023            | 37,40%                        | 106,59%                       | 9,38%                              | 6,1%                                | 54,01%                           | 158,18%                          | 58,83%                        | 31,8%                                   | 9,4%  | 9,4%  | 4.708.578    | 8,4%         | 7,0%                        |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 5,48%                              | 3,6%                                |                                  |                                  | 62,66%                        | 32,1%                                   | 5,2%  | 5,2%  |              | 5,9%         | 5,5%                        |   |  |
| Maximalwert     |                               |                               | 9,38%                              | 6,1%                                |                                  |                                  | 68,07%                        | 32,5%                                   | 10,8% | 10,8% |              | 10,9%        | 9,2%                        |   |  |
| Minimalwert     |                               |                               | 3,07%                              | 2,0%                                |                                  |                                  | 57,40%                        | 31,7%                                   | -0,2% | -0,3% |              | 0,8%         | 2,1%                        |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 5,09%                              | 3,3%                                |                                  |                                  | 64,26%                        | 32,6%                                   | 3,2%  | 3,2%  |              | 3,6%         | 3,4%                        |   |  |
| Maximalwert     |                               |                               | 9,38%                              | 6,1%                                |                                  |                                  | 68,07%                        | 33,4%                                   | 10,8% | 10,8% |              | 10,9%        | 9,2%                        |   |  |
| Minimalwert     |                               |                               | 0,85%                              | 0,6%                                |                                  |                                  | 57,40%                        | 31,7%                                   | -0,6% | -0,6% |              | -0,4%        | -0,1%                       |   |  |
| Standardabw.    |                               |                               | 2,84%                              | 1,8%                                |                                  |                                  | 3,49%                         | 0,6%                                    | 3,9%  | 3,9%  |              | 3,7%         | 3,0%                        |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 5,40%                              | 3,6%                                |                                  |                                  | 64,77%                        | 32,5%                                   | 2,8%  | 2,8%  |              | 3,1%         | 3,1%                        |   |  |
| Maximalwert     |                               |                               | 9,38%                              | 6,1%                                |                                  |                                  | 68,07%                        | 33,8%                                   | 10,8% | 10,8% |              | 10,9%        | 9,2%                        |   |  |
| Minimalwert     |                               |                               | 0,85%                              | 0,6%                                |                                  |                                  | 57,40%                        | 31,0%                                   | -0,6% | -0,6% |              | -0,4%        | -0,1%                       |   |  |
| Standardabw.    |                               |                               | 2,39%                              | 1,6%                                |                                  |                                  | 3,11%                         | 0,7%                                    | 3,3%  | 3,3%  |              | 3,1%         | 2,6%                        |   |  |

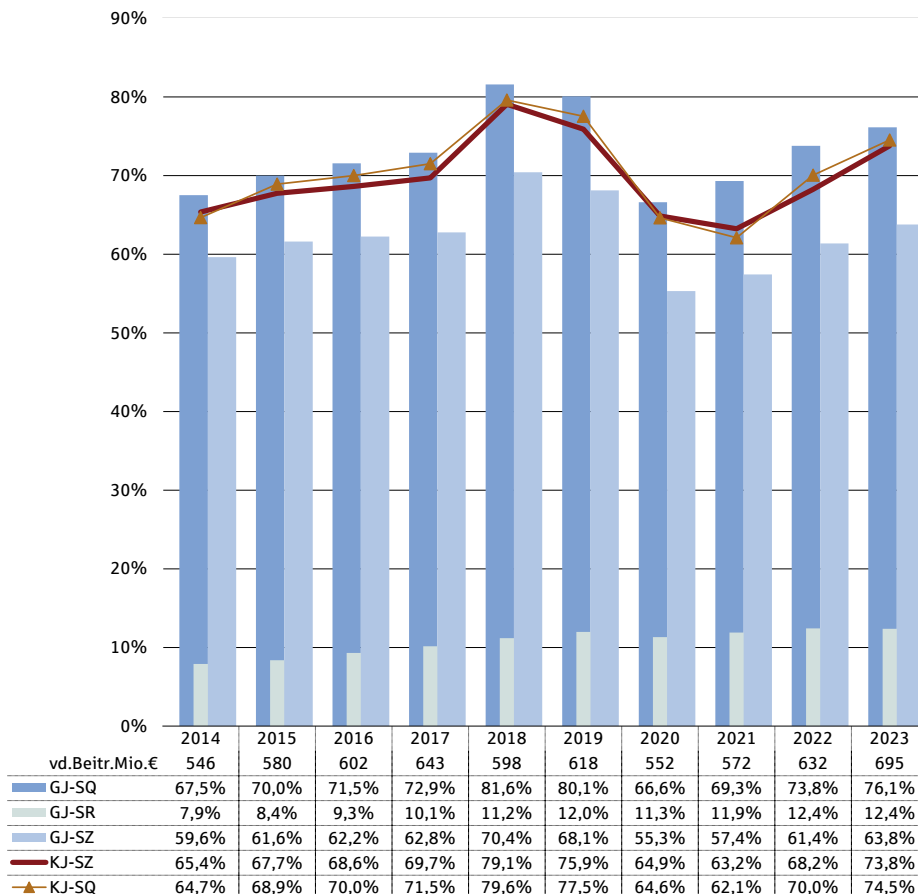
**Kennzahlen in Relation zu verdienten Beiträgen netto**



**14. Beistandsleistung** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                   |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|---------------------------------|---------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag brutto<br>Tsd. Euro | +/- %   | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 66      | 449.994                         | 3,91%   | 77,78%                                      | 53,45%                                     | 9,31%                                | 62,76%                              | 8,44%                              | 0,96%                                | 9,39%                               | 72,15%                       | 14,23%                      |
| 2010            | 66      | 451.256                         | 0,28%   | 77,24%                                      | 57,02%                                     | 9,49%                                | 66,51%                              | 9,35%                              | 0,96%                                | 10,31%                              | 76,82%                       | 13,60%                      |
| 2011            | 70      | 459.277                         | 1,78%   | 77,21%                                      | 57,06%                                     | 9,46%                                | 66,52%                              | 7,90%                              | 0,76%                                | 8,66%                               | 75,18%                       | 13,59%                      |
| 2012            | 70      | 498.732                         | 8,59%   | 78,06%                                      | 55,67%                                     | 9,16%                                | 64,83%                              | 7,98%                              | 0,75%                                | 8,73%                               | 73,56%                       | 13,47%                      |
| 2013            | 69      | 510.235                         | 2,31%   | 77,84%                                      | 54,42%                                     | 9,75%                                | 64,17%                              | 8,13%                              | 0,76%                                | 8,89%                               | 73,06%                       | 14,38%                      |
| 2014            | 69      | 546.268                         | 7,06%   | 92,28%                                      | 50,34%                                     | 9,28%                                | 59,63%                              | 7,21%                              | 0,67%                                | 7,89%                               | 67,51%                       | 14,75%                      |
| 2015            | 71      | 579.573                         | 6,10%   | 92,90%                                      | 51,96%                                     | 9,65%                                | 61,60%                              | 7,65%                              | 0,73%                                | 8,38%                               | 69,98%                       | 14,83%                      |
| 2016            | 69      | 601.722                         | 3,82%   | 90,63%                                      | 52,82%                                     | 9,43%                                | 62,24%                              | 8,51%                              | 0,79%                                | 9,30%                               | 71,55%                       | 14,29%                      |
| 2017            | 68      | 642.938                         | 6,85%   | 90,34%                                      | 52,94%                                     | 9,83%                                | 62,77%                              | 9,36%                              | 0,79%                                | 10,15%                              | 72,92%                       | 14,56%                      |
| 2018            | 72      | 597.631                         | -7,05%  | 91,79%                                      | 59,44%                                     | 10,99%                               | 70,43%                              | 10,37%                             | 0,80%                                | 11,17%                              | 81,60%                       | 14,44%                      |
| 2019            | 72      | 618.190                         | 3,44%   | 88,85%                                      | 58,64%                                     | 9,46%                                | 68,11%                              | 11,15%                             | 0,83%                                | 11,98%                              | 80,08%                       | 12,85%                      |
| 2020            | 73      | 551.749                         | -10,75% | 86,93%                                      | 46,55%                                     | 8,76%                                | 55,31%                              | 10,37%                             | 0,93%                                | 11,30%                              | 66,61%                       | 14,55%                      |
| 2021            | 71      | 572.213                         | 3,71%   | 85,60%                                      | 48,21%                                     | 9,21%                                | 57,42%                              | 10,68%                             | 1,21%                                | 11,89%                              | 69,31%                       | 15,03%                      |
| 2022            | 75      | 632.059                         | 10,46%  | 84,55%                                      | 52,28%                                     | 9,09%                                | 61,37%                              | 11,07%                             | 1,35%                                | 12,42%                              | 73,79%                       | 14,15%                      |
| 2023            | 77      | 695.002                         | 9,96%   | 83,55%                                      | 55,45%                                     | 8,31%                                | 63,77%                              | 11,17%                             | 1,21%                                | 12,38%                              | 76,15%                       | 12,51%                      |
| <b>5 Jahre</b>  |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 52,23%                                     | 8,97%                                | 61,19%                              | 10,89%                             | 1,11%                                | 11,99%                              | 73,19%                       | 13,82%                      |
| Maximalwert     |         |                                 |         |   | 58,64%                                     | 9,46%                                | 68,11%                              | 11,17%                             | 1,35%                                | 12,42%                              | 80,08%                       | 15,03%                      |
| Minimalwert     |         |                                 |         |   | 46,55%                                     | 8,31%                                | 55,31%                              | 10,37%                             | 0,83%                                | 11,30%                              | 66,61%                       | 12,51%                      |
| <b>10 Jahre</b> |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 52,86%                                     | 9,40%                                | 62,26%                              | 9,75%                              | 0,93%                                | 10,69%                              | 72,95%                       | 14,20%                      |
| Maximalwert     |         |                                 |         |   | 59,44%                                     | 10,99%                               | 70,43%                              | 11,17%                             | 1,35%                                | 12,42%                              | 81,60%                       | 15,03%                      |
| Minimalwert     |         |                                 |         |   | 46,55%                                     | 8,31%                                | 55,31%                              | 7,21%                              | 0,67%                                | 7,89%                               | 66,61%                       | 12,51%                      |
| Standardabw.    |         |                                 |         |   | 4,11%                                      | 0,71%                                | 4,51%                               | 1,49%                              | 0,24%                                | 1,67%                               | 5,06%                        | 0,84%                       |
| <b>15 Jahre</b> |         |                                 |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                 |         |   | 53,75%                                     | 9,41%                                | 63,16%                              | 9,29%                              | 0,90%                                | 10,19%                              | 73,35%                       | 14,08%                      |
| Maximalwert     |         |                                 |         |   | 59,44%                                     | 10,99%                               | 70,43%                              | 11,17%                             | 1,35%                                | 12,42%                              | 81,60%                       | 15,03%                      |
| Minimalwert     |         |                                 |         |   | 46,55%                                     | 8,31%                                | 55,31%                              | 7,21%                              | 0,67%                                | 7,89%                               | 66,61%                       | 12,51%                      |
| Standardabw.    |         |                                 |         |   | 3,65%                                      | 0,58%                                | 3,95%                               | 1,41%                              | 0,21%                                | 1,56%                               | 4,22%                        | 0,73%                       |

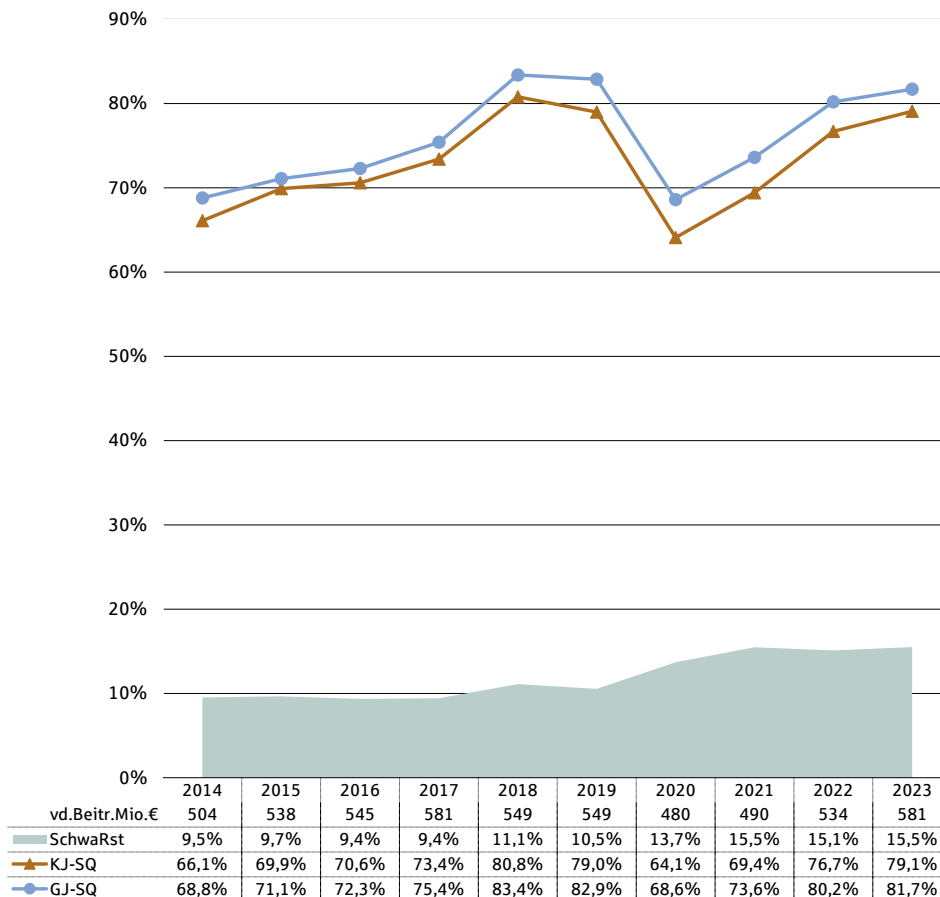
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



**14. Beistandsleistung** Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |   |       |       | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|---|-------|-------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw. Vers. Betrieb brutto % vd. Btr br |       |       |              |              |                             |   |  |
| 2009            | 6,19%                         | 0,87%                         | 2,05%                              | 22,4%                               | 68,95%                           | 10,26%                           | 70,10%                        | 21,6%                                   | 8,5%  | 8,5%  | 349.992      | 4,7%         | 5,1%                        |   |  |
| 2010            | 6,67%                         | 0,84%                         | 2,72%                              | 27,0%                               | 73,18%                           | 11,15%                           | 74,10%                        | 21,1%                                   | 4,9%  | 4,9%  | 348.571      | 2,6%         | 3,1%                        |   |  |
| 2011            | 7,06%                         | 0,87%                         | 3,03%                              | 27,6%                               | 73,59%                           | 9,53%                            | 72,16%                        | 20,8%                                   | 7,1%  | 7,1%  | 354.630      | 3,8%         | 3,3%                        |   |  |
| 2012            | 5,60%                         | 0,88%                         | 2,29%                              | 23,9%                               | 70,44%                           | 9,61%                            | 71,27%                        | 20,4%                                   | 8,4%  | 8,4%  | 389.304      | 6,0%         | 4,6%                        |   |  |
| 2013            | 5,94%                         | 1,00%                         | 2,46%                              | 26,2%                               | 70,11%                           | 9,89%                            | 70,60%                        | 20,5%                                   | 9,0%  | 9,0%  | 397.184      | 6,3%         | 3,8%                        |   |  |
| 2014            | 5,74%                         | 0,64%                         | 2,86%                              | 30,9%                               | 65,36%                           | 8,53%                            | 64,65%                        | 20,9%                                   | 14,5% | 14,5% | 504.070      | 11,7%        | 9,5%                        |   |  |
| 2015            | 6,13%                         | 0,83%                         | 1,08%                              | 13,3%                               | 67,73%                           | 9,21%                            | 68,91%                        | 20,2%                                   | 10,9% | 10,9% | 538.421      | 8,7%         | 7,9%                        |   |  |
| 2016            | 6,37%                         | 0,95%                         | 1,55%                              | 17,5%                               | 68,61%                           | 10,25%                           | 70,00%                        | 21,0%                                   | 9,1%  | 9,1%  | 545.316      | 6,7%         | 6,9%                        |   |  |
| 2017            | 6,94%                         | 1,24%                         | 1,41%                              | 31,7%                               | 69,71%                           | 11,39%                           | 71,51%                        | 18,5%                                   | 10,1% | 10,1% | 580.826      | 7,0%         | 6,3%                        |   |  |
| 2018            | 8,64%                         | 1,62%                         | 2,00%                              | 16,6%                               | 79,07%                           | 12,79%                           | 79,60%                        | 15,8%                                   | 4,7%  | 4,7%  | 548.567      | 3,5%         | 2,4%                        |   |  |
| 2019            | 7,78%                         | 2,04%                         | 2,55%                              | 20,8%                               | 75,88%                           | 14,01%                           | 77,53%                        | 15,9%                                   | 6,7%  | 6,7%  | 549.261      | 4,6%         | 4,6%                        |   |  |
| 2020            | 9,55%                         | 4,17%                         | 1,98%                              | 12,6%                               | 64,86%                           | 15,47%                           | 64,63%                        | 16,1%                                   | 19,2% | 13,1% | 479.648      | 12,0%        | 10,4%                       |   |  |
| 2021            | 5,81%                         | 1,89%                         | 7,22%                              | 48,4%                               | 63,23%                           | 13,78%                           | 62,09%                        | 16,4%                                   | 21,5% | 17,7% | 489.804      | 7,3%         | 5,2%                        |   |  |
| 2022            | 6,88%                         | 1,85%                         | 3,74%                              | 29,9%                               | 68,25%                           | 14,27%                           | 70,04%                        | 18,5%                                   | 11,4% | 11,4% | 534.416      | 2,9%         | 1,9%                        |   |  |
| 2023            | 10,03%                        | 1,34%                         | 1,62%                              | 12,4%                               | 73,79%                           | 13,72%                           | 74,53%                        | 18,8%                                   | 6,7%  | 6,7%  | 580.671      | 1,2%         | -0,3%                       |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 3,42%                              | 24,8%                               |                                  |                                  | 69,77%                        | 17,1%                                   | 13,1% | 11,1% |              | 5,6%         | 4,4%                        |   |  |
| Maximalwert     |                               |                               | 7,22%                              | 48,4%                               |                                  |                                  | 77,53%                        | 18,8%                                   | 21,5% | 17,7% |              | 12,0%        | 10,4%                       |   |  |
| Minimalwert     |                               |                               | 1,62%                              | 12,4%                               |                                  |                                  | 62,09%                        | 15,9%                                   | 6,7%  | 6,7%  |              | 1,2%         | -0,3%                       |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 2,60%                              | 23,4%                               |                                  |                                  | 70,35%                        | 18,2%                                   | 11,5% | 10,5% |              | 6,6%         | 5,5%                        |   |  |
| Maximalwert     |                               |                               | 7,22%                              | 48,4%                               |                                  |                                  | 79,60%                        | 21,0%                                   | 21,5% | 17,7% |              | 12,0%        | 10,4%                       |   |  |
| Minimalwert     |                               |                               | 1,08%                              | 12,4%                               |                                  |                                  | 62,09%                        | 15,8%                                   | 4,7%  | 4,7%  |              | 1,2%         | -0,3%                       |   |  |
| Standardabw.    |                               |                               | 1,80%                              | 11,6%                               |                                  |                                  | 5,69%                         | 2,1%                                    | 5,5%  | 3,9%  |              | 3,6%         | 3,4%                        |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |   |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 2,57%                              | 24,1%                               |                                  |                                  | 70,78%                        | 19,1%                                   | 10,2% | 9,5%  |              | 5,9%         | 5,0%                        |   |  |
| Maximalwert     |                               |                               | 7,22%                              | 48,4%                               |                                  |                                  | 79,60%                        | 21,6%                                   | 21,5% | 17,7% |              | 12,0%        | 10,4%                       |   |  |
| Minimalwert     |                               |                               | 1,08%                              | 12,4%                               |                                  |                                  | 62,09%                        | 15,8%                                   | 4,7%  | 4,7%  |              | 1,2%         | -0,3%                       |   |  |
| Standardabw.    |                               |                               | 1,46%                              | 9,5%                                |                                  |                                  | 4,68%                         | 2,1%                                    | 4,9%  | 3,6%  |              | 3,1%         | 2,9%                        |   |  |

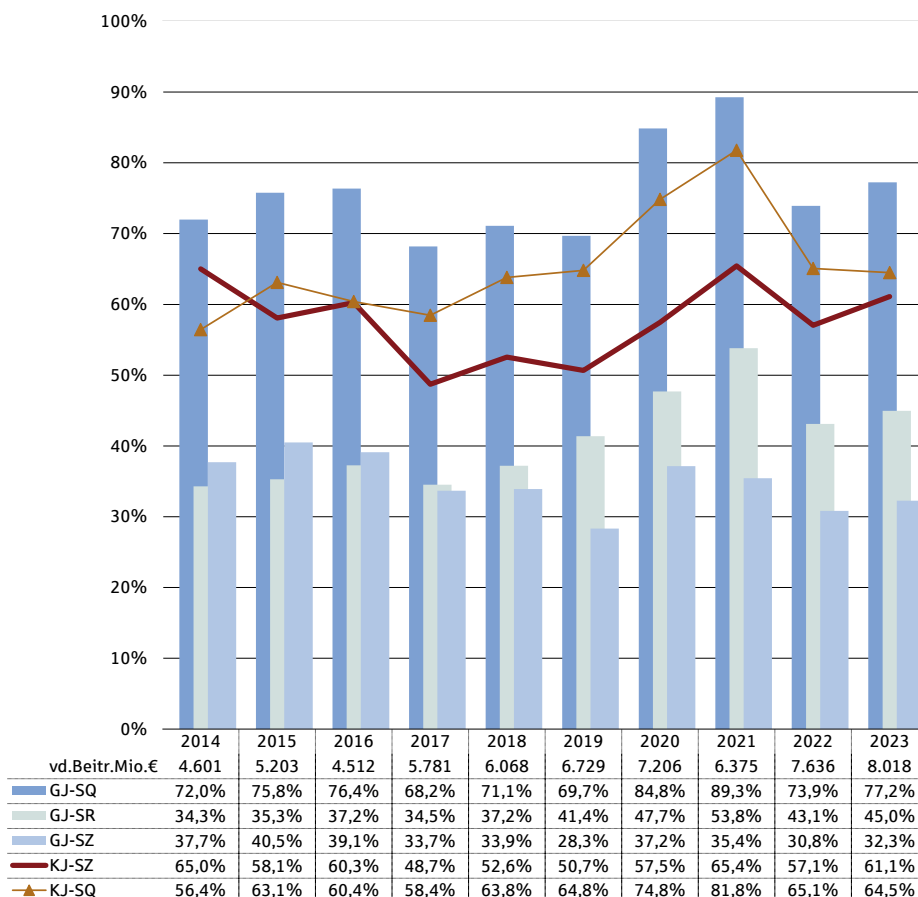
**Kennzahlen in Relation zu verdienten Beiträgen netto**



**15. Sonstige Schaden** Teil 1

| Jahr            | Anz. VU | Geschäftsjahr                      |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
|-----------------|---------|------------------------------------|---------|---|--|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|------------------------------|-----------------------------|
|                 |         | vd. Beitrag<br>brutto<br>Tsd. Euro | +/- %   | SB-Quote<br>(vd. Btr ne in<br>% vd. Btr br) | GJ-SZ-VF br<br>(inkl. RPT)<br>% vd. Btr br | GJ-Zlg-SRK<br>brutto<br>% vd. Btr br | GJ-SZ-ges<br>brutto<br>% vd. Btr br | GJ-SR-VF<br>brutto<br>% vd. Btr br | GJ-Rst-SRK<br>brutto<br>% vd. Btr br | GJ-SR-ges<br>brutto<br>% vd. Btr br | GJ-SQ brutto<br>% vd. Btr br | GJ-SRK<br>brutto<br>% GJ-SA |
| 2009            | 139     | 5.772.860                          | 52,48%  | 86,64%                                      | 30,63%                                     | 1,97%                                | 32,59%                              | 44,49%                             | 1,15%                                | 45,65%                              | 78,24%                       | 3,99%                       |
| 2010            | 146     | 4.340.996                          | -24,80% | 82,66%                                      | 37,65%                                     | 2,54%                                | 40,19%                              | 29,71%                             | 1,24%                                | 30,96%                              | 71,15%                       | 5,32%                       |
| 2011            | 146     | 4.619.595                          | 6,42%   | 82,30%                                      | 34,65%                                     | 2,62%                                | 37,27%                              | 27,66%                             | 1,23%                                | 28,89%                              | 66,16%                       | 5,82%                       |
| 2012            | 143     | 5.214.001                          | 12,87%  | 81,57%                                      | 35,93%                                     | 2,53%                                | 38,46%                              | 35,48%                             | 1,23%                                | 36,71%                              | 75,18%                       | 5,01%                       |
| 2013            | 143     | 4.972.813                          | -4,63%  | 76,75%                                      | 40,62%                                     | 2,90%                                | 43,52%                              | 38,49%                             | 1,49%                                | 39,98%                              | 83,50%                       | 5,26%                       |
| 2014            | 143     | 4.601.399                          | -7,47%  | 64,86%                                      | 34,70%                                     | 3,00%                                | 37,70%                              | 32,86%                             | 1,42%                                | 34,28%                              | 71,98%                       | 6,14%                       |
| 2015            | 144     | 5.202.771                          | 13,07%  | 67,82%                                      | 37,55%                                     | 2,93%                                | 40,48%                              | 33,96%                             | 1,32%                                | 35,28%                              | 75,76%                       | 5,61%                       |
| 2016            | 144     | 4.512.302                          | -13,27% | 62,88%                                      | 35,76%                                     | 3,35%                                | 39,11%                              | 35,72%                             | 1,53%                                | 37,25%                              | 76,36%                       | 6,38%                       |
| 2017            | 143     | 5.780.608                          | 28,11%  | 62,60%                                      | 30,97%                                     | 2,70%                                | 33,66%                              | 33,12%                             | 1,39%                                | 34,51%                              | 68,18%                       | 6,00%                       |
| 2018            | 145     | 6.067.911                          | 4,97%   | 62,73%                                      | 31,06%                                     | 2,85%                                | 33,91%                              | 35,76%                             | 1,44%                                | 37,19%                              | 71,10%                       | 6,03%                       |
| 2019            | 145     | 6.729.322                          | 10,90%  | 63,96%                                      | 25,82%                                     | 2,50%                                | 28,32%                              | 40,03%                             | 1,35%                                | 41,38%                              | 69,70%                       | 5,53%                       |
| 2020            | 148     | 7.205.853                          | 7,08%   | 63,67%                                      | 34,80%                                     | 2,36%                                | 37,16%                              | 46,42%                             | 1,28%                                | 47,69%                              | 84,85%                       | 4,28%                       |
| 2021            | 148     | 6.374.973                          | -11,53% | 55,48%                                      | 32,77%                                     | 2,67%                                | 35,45%                              | 51,89%                             | 1,92%                                | 53,81%                              | 89,26%                       | 5,15%                       |
| 2022            | 149     | 7.636.105                          | 19,78%  | 54,99%                                      | 28,28%                                     | 2,54%                                | 30,81%                              | 41,60%                             | 1,51%                                | 43,11%                              | 73,93%                       | 5,48%                       |
| 2023            | 149     | 8.018.478                          | 5,01%   | 58,20%                                      | 29,53%                                     | 2,75%                                | 32,28%                              | 43,34%                             | 1,62%                                | 44,96%                              | 77,24%                       | 5,65%                       |
| <b>5 Jahre</b>  |         |                                    |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |         |   | 30,24%                                     | 2,56%                                | 32,80%                              | 44,65%                             | 1,54%                                | 46,19%                              | 78,99%                       | 5,22%                       |
| Maximalwert     |         |                                    |         |   | 34,80%                                     | 2,75%                                | 37,16%                              | 51,89%                             | 1,92%                                | 53,81%                              | 89,26%                       | 5,65%                       |
| Minimalwert     |         |                                    |         |   | 25,82%                                     | 2,36%                                | 28,32%                              | 40,03%                             | 1,28%                                | 41,38%                              | 69,70%                       | 4,28%                       |
| <b>10 Jahre</b> |         |                                    |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |         |   | 32,12%                                     | 2,76%                                | 34,89%                              | 39,47%                             | 1,48%                                | 40,95%                              | 75,83%                       | 5,63%                       |
| Maximalwert     |         |                                    |         |   | 37,55%                                     | 3,35%                                | 40,48%                              | 51,89%                             | 1,92%                                | 53,81%                              | 89,26%                       | 6,38%                       |
| Minimalwert     |         |                                    |         |   | 25,82%                                     | 2,36%                                | 28,32%                              | 32,86%                             | 1,28%                                | 34,28%                              | 68,18%                       | 4,28%                       |
| Standardabw.    |         |                                    |         |   | 3,66%                                      | 0,28%                                | 3,82%                               | 6,36%                              | 0,19%                                | 6,48%                               | 6,67%                        | 0,60%                       |
| <b>15 Jahre</b> |         |                                    |         |   |  |                                      |                                     |                                    |                                      |                                     |                              |                             |
| arithm. Mittel  |         |                                    |         |   | 33,38%                                     | 2,68%                                | 36,06%                              | 38,04%                             | 1,41%                                | 39,44%                              | 75,51%                       | 5,44%                       |
| Maximalwert     |         |                                    |         |   | 40,62%                                     | 3,35%                                | 43,52%                              | 51,89%                             | 1,92%                                | 53,81%                              | 89,26%                       | 6,38%                       |
| Minimalwert     |         |                                    |         |   | 25,82%                                     | 1,97%                                | 28,32%                              | 27,66%                             | 1,15%                                | 28,89%                              | 66,16%                       | 3,99%                       |
| Standardabw.    |         |                                    |         |   | 3,99%                                      | 0,32%                                | 4,12%                               | 6,60%                              | 0,19%                                | 6,71%                               | 6,44%                        | 0,66%                       |

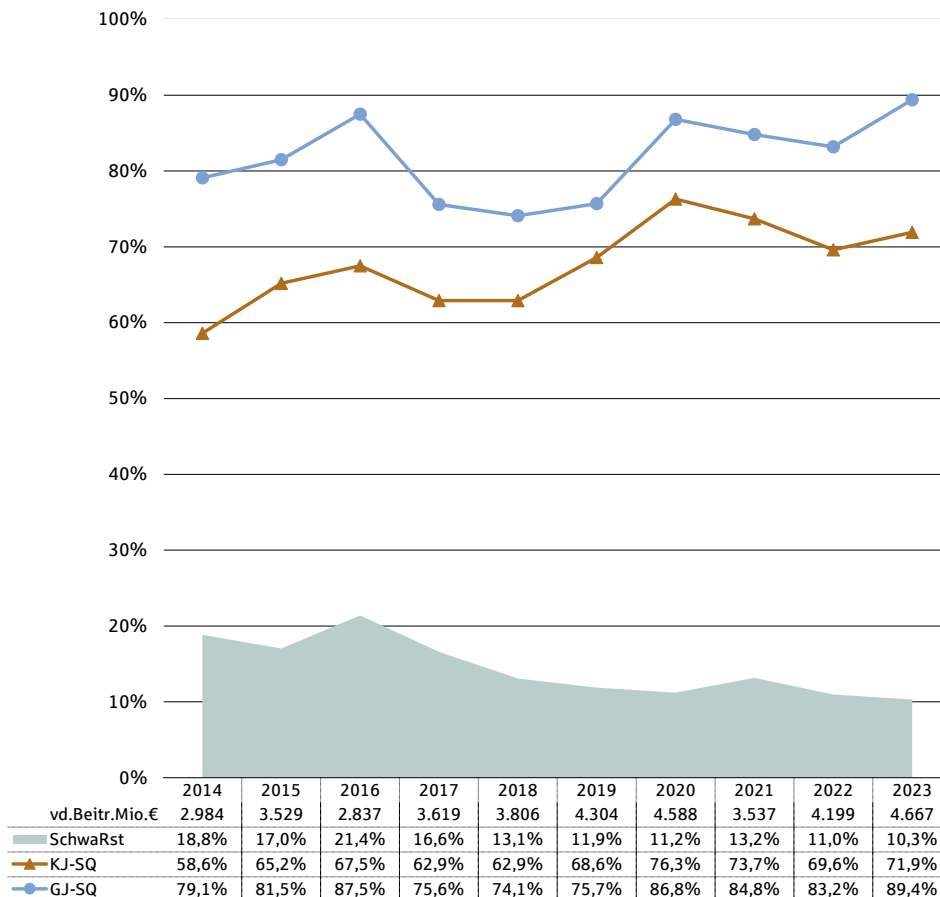
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



15. Sonstige Schaden Teil 2

| Jahr            | Vorjahr                       |                               |                                    | Kalenderjahr                        |                                  |                                  |                               |  |       |       | vt Ergeb. br | vt Ergeb. br | vd. Beitrag netto Tsd. Euro | vt Ergeb. netto vor SchwaRst % vd. Btr ne | vt Ergeb. netto nach SchwaRst % vd. Btr ne |
|-----------------|-------------------------------|-------------------------------|------------------------------------|-------------------------------------|----------------------------------|----------------------------------|-------------------------------|--|-------|-------|--------------|--------------|-----------------------------|---|--|
|                 | VJ-SZ-ges brutto % vd. Btr br | VJ-SR-ges brutto % vd. Btr br | AE (inkl. SRK) brutto % vd. Btr br | AE (inkl. SRK) brutto % VJ-SR-Eing. | GJ+VJ-SZ-ges brutto % vd. Btr br | GJ+VJ-SR-ges brutto % vd. Btr br | KJ-SQ-ges brutto % vd. Btr br | Aufw.Vers. Betrieb brutto % vd. Btr br |       |       |              |              |                             |   |  |
| 2009            | 13,91%                        | 32,18%                        | -1,76%                             | -4,0%                               | 46,50%                           | 77,83%                           | 80,00%                        | 19,1%                                  | 1,9%  | 1,8%  | 5.001.383    | 0,1%         | 0,2%                        |   |  |
| 2010            | 42,50%                        | 63,81%                        | -2,81%                             | -2,7%                               | 82,69%                           | 94,76%                           | 73,96%                        | 24,2%                                  | 0,3%  | -1,3% | 3.588.311    | -4,3%        | 0,2%                        |   |  |
| 2011            | 37,67%                        | 53,95%                        | -2,57%                             | -2,8%                               | 74,94%                           | 82,84%                           | 68,73%                        | 24,6%                                  | 8,4%  | 3,9%  | 3.802.154    | 1,0%         | 0,4%                        |   |  |
| 2012            | 22,24%                        | 51,82%                        | -0,67%                             | -0,9%                               | 60,71%                           | 88,53%                           | 75,85%                        | 22,3%                                  | 6,1%  | 3,7%  | 4.252.929    | 3,1%         | 0,2%                        |   |  |
| 2013            | 18,24%                        | 71,51%                        | 3,08%                              | 3,3%                                | 61,77%                           | 111,49%                          | 80,43%                        | 24,2%                                  | -0,8% | -4,8% | 3.816.737    | -4,9%        | -2,2%                       |   |  |
| 2014            | 27,33%                        | 77,62%                        | 15,54%                             | 13,0%                               | 65,02%                           | 111,90%                          | 56,44%                        | 27,8%                                  | 12,0% | 10,7% | 2.984.281    | 6,1%         | 8,7%                        |   |  |
| 2015            | 17,58%                        | 68,73%                        | 12,66%                             | 12,7%                               | 58,06%                           | 104,01%                          | 63,10%                        | 26,8%                                  | 12,0% | 7,2%  | 3.528.737    | 3,9%         | 2,7%                        |   |  |
| 2016            | 21,15%                        | 82,81%                        | 15,96%                             | 13,1%                               | 60,26%                           | 120,06%                          | 60,40%                        | 31,8%                                  | 16,8% | 14,1% | 2.837.370    | 8,3%         | 7,9%                        |   |  |
| 2017            | 15,05%                        | 68,94%                        | 9,73%                              | 10,2%                               | 48,72%                           | 103,45%                          | 58,45%                        | 29,1%                                  | 8,6%  | 8,2%  | 3.618.740    | 3,9%         | 4,3%                        |   |  |
| 2018            | 18,65%                        | 72,60%                        | 7,31%                              | 7,4%                                | 52,56%                           | 109,79%                          | 63,80%                        | 27,6%                                  | 3,6%  | 3,4%  | 3.806.433    | 2,2%         | 5,0%                        |   |  |
| 2019            | 22,34%                        | 71,77%                        | 4,89%                              | 5,0%                                | 50,66%                           | 113,15%                          | 64,81%                        | 27,5%                                  | 7,6%  | 5,8%  | 4.304.209    | 3,6%         | 3,3%                        |   |  |
| 2020            | 20,31%                        | 75,35%                        | 10,01%                             | 9,4%                                | 57,46%                           | 123,04%                          | 74,84%                        | 25,3%                                  | 2,1%  | -3,2% | 4.587.835    | 0,3%         | 0,2%                        |   |  |
| 2021            | 29,99%                        | 101,60%                       | 7,49%                              | 5,4%                                | 65,44%                           | 155,41%                          | 81,77%                        | 29,4%                                  | -3,2% | -6,6% | 3.536.550    | 6,4%         | 7,7%                        |   |  |
| 2022            | 26,24%                        | 94,66%                        | 8,85%                              | 6,7%                                | 57,05%                           | 137,77%                          | 65,08%                        | 28,2%                                  | 11,3% | 8,6%  | 4.199.463    | 9,6%         | 9,7%                        |   |  |
| 2023            | 28,83%                        | 89,61%                        | 12,76%                             | 9,7%                                | 61,11%                           | 134,57%                          | 64,48%                        | 26,3%                                  | 12,9% | 5,0%  | 4.666.575    | -3,3%        | -3,7%                       |   |  |
| <b>5 Jahre</b>  |                               |                               |                                    |                                     |                                  |                                  |                               |  |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 8,80%                              | 7,2%                                |                                  |                                  | 70,19%                        | 27,3%                                  | 6,1%  | 1,9%  |              | 3,3%         | 3,4%                        |   |  |
| Maximalwert     |                               |                               | 12,76%                             | 9,7%                                |                                  |                                  | 81,77%                        | 29,4%                                  | 12,9% | 8,6%  |              | 9,6%         | 9,7%                        |   |  |
| Minimalwert     |                               |                               | 4,89%                              | 5,0%                                |                                  |                                  | 64,48%                        | 25,3%                                  | -3,2% | -6,6% |              | -3,3%        | -3,7%                       |   |  |
| <b>10 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |  |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 10,52%                             | 9,3%                                |                                  |                                  | 65,32%                        | 28,0%                                  | 8,4%  | 5,3%  |              | 4,1%         | 4,6%                        |   |  |
| Maximalwert     |                               |                               | 15,96%                             | 13,1%                               |                                  |                                  | 81,77%                        | 31,8%                                  | 16,8% | 14,1% |              | 9,6%         | 9,7%                        |   |  |
| Minimalwert     |                               |                               | 4,89%                              | 5,0%                                |                                  |                                  | 56,44%                        | 25,3%                                  | -3,2% | -6,6% |              | -3,3%        | -3,7%                       |   |  |
| Standardabw.    |                               |                               | 3,64%                              | 3,1%                                |                                  |                                  | 7,60%                         | 1,8%                                   | 6,0%  | 6,2%  |              | 3,8%         | 4,2%                        |   |  |
| <b>15 Jahre</b> |                               |                               |                                    |                                     |                                  |                                  |                               |  |       |       |              |              |                             |   |  |
| arithm. Mittel  |                               |                               | 6,70%                              | 5,7%                                |                                  |                                  | 68,81%                        | 26,3%                                  | 6,6%  | 3,8%  |              | 2,4%         | 3,0%                        |   |  |
| Maximalwert     |                               |                               | 15,96%                             | 13,1%                               |                                  |                                  | 81,77%                        | 31,8%                                  | 16,8% | 14,1% |              | 9,6%         | 9,7%                        |   |  |
| Minimalwert     |                               |                               | -2,81%                             | -4,0%                               |                                  |                                  | 56,44%                        | 19,1%                                  | -3,2% | -6,6% |              | -4,9%        | -3,7%                       |   |  |
| Standardabw.    |                               |                               | 6,44%                              | 6,0%                                |                                  |                                  | 8,36%                         | 3,1%                                   | 5,8%  | 5,8%  |              | 4,4%         | 4,1%                        |   |  |

Kennzahlen in Relation zu verdienten Beiträgen netto





# Diagramme zu einzelnen Sparten



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| 5. Schaden u. Unfall, HUK, Feuer u. Sach   |              |
| a) Schadenquoten brutto  | 53           |
| - Geschäftsjahr  |              |
| - Kalenderjahr   |              |
| b) Kalenderjahreswerte   | 54           |
| - Schadenrückstellungen brutto in % des verdienten Beitrags brutto                 |              |
| - Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto             |              |
| 6. HUK   |              |
| a) Schadenquoten brutto  | 55           |
| - Geschäftsjahr  |              |
| - Kalenderjahr   |              |
| b) Kalenderjahreswerte   | 56           |
| - Schadenrückstellungen brutto in % des verdienten Beitrags brutto                 |              |
| - Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto             |              |
| 7. Unfall  |              |
| a) Schadenquoten brutto  | 57           |
| - Geschäftsjahr  |              |
| - Kalenderjahr   |              |
| b) Kalenderjahreswerte   | 58           |
| - Schadenrückstellungen brutto in % des verdienten Beitrags brutto                 |              |
| - Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto             |              |
| 8. Kraftfahrt  |              |
| a) Schadenquoten brutto  | 59           |
| - Geschäftsjahr  |              |
| - Kalenderjahr   |              |
| b) Kalenderjahreswerte   | 60           |
| - Schadenrückstellungen brutto in % des verdienten Beitrags brutto                 |              |
| - Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto             |              |
| 9. Sach – VGV, VHV   |              |
| a) Schadenquoten brutto  | 61           |
| - Geschäftsjahr  |              |
| - Kalenderjahr   |              |
| b) Kalenderjahreswerte   | 62           |
| - Schadenrückstellungen brutto in % des verdienten Beitrags brutto                 |              |
| - Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto             |              |



## Diagramme zu einzelnen Sparten

**Seite**

### 10. Sach – Feuer

#### a) Schadenquoten brutto

- Geschäftsjahr
- Kalenderjahr

63

#### b) Kalenderjahreswerte

- Schadenrückstellungen brutto in % des verdienten Beitrags brutto
- Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto

64

### 11. Transport

#### a) Schadenquoten brutto

- Geschäftsjahr
- Kalenderjahr

65

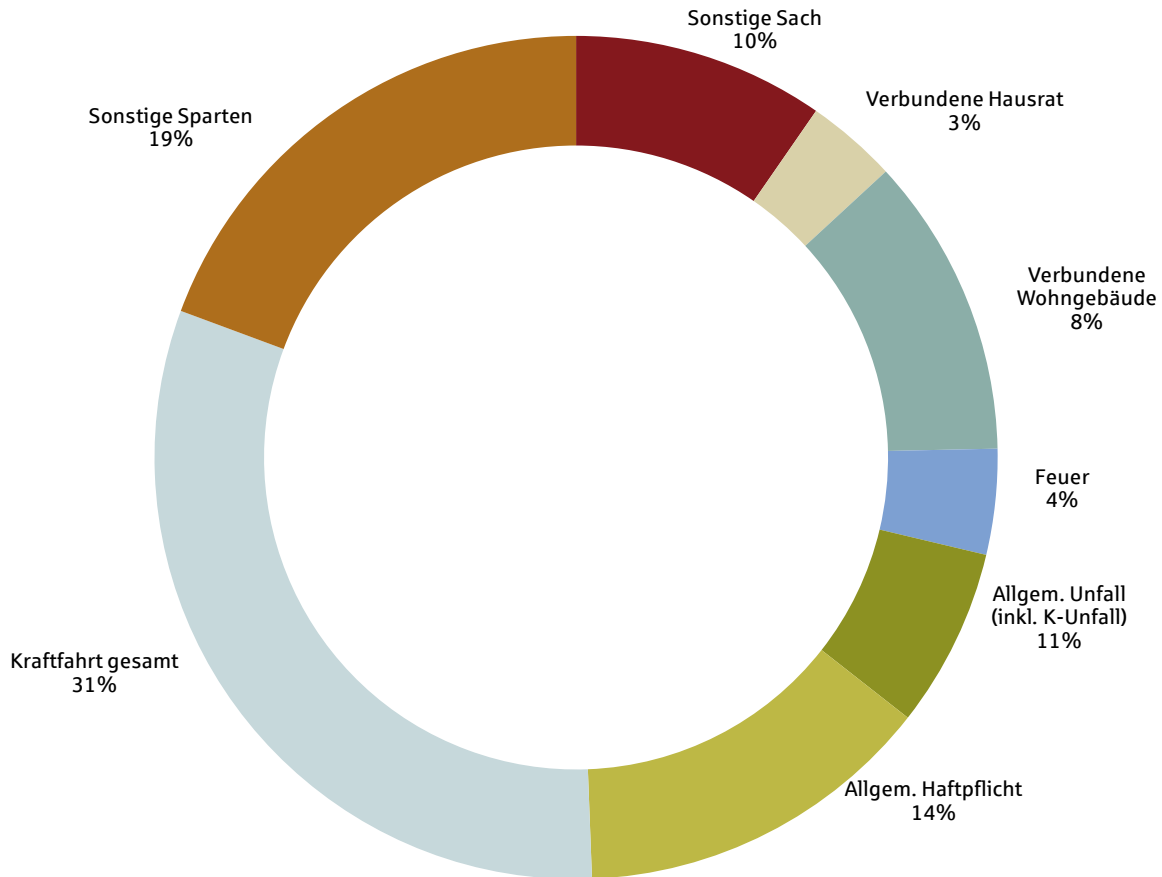
#### b) Kalenderjahreswerte

- Schadenrückstellungen brutto in % des verdienten Beitrags brutto
- Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto

66

### 1. Schaden und Unfall

#### Aufteilung der verdienten Bruttobeiträge 2023 nach Sparten



Verdiente Bruttobeiträge in Tsd. €

**Schaden und Unfall** 99.742.403

**HUK**

Kraftfahrt gesamt 31.173.113  
 Allgem. Haftpflicht 13.778.013  
 Allgem. Unfall (inkl. K-Unfall) 6.855.287

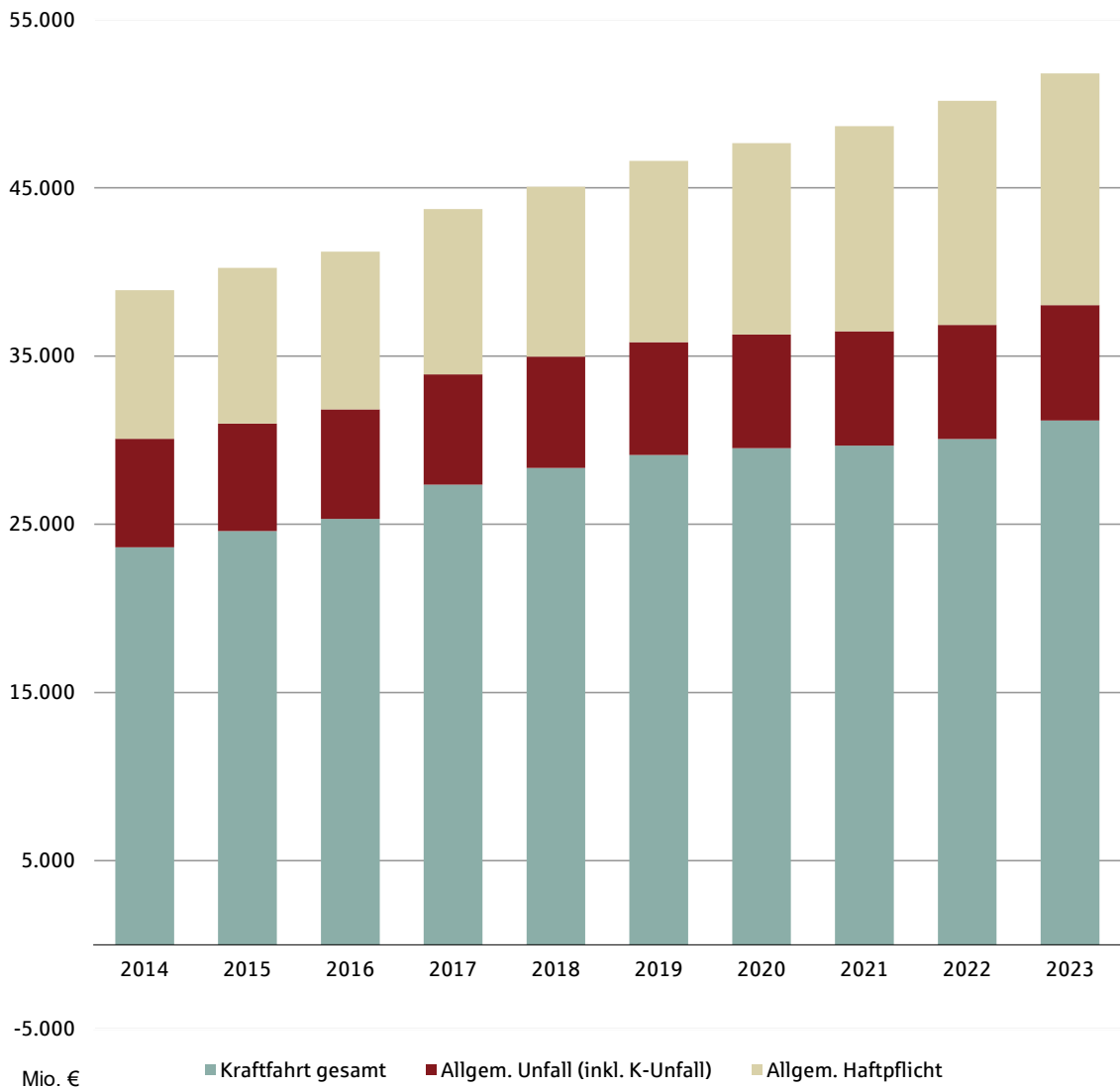
**Feuer u. Sach**

Sonstige Sach 9.615.076  
 Verbundene Wohngebäude 11.501.764  
 Verbundene Hausrat 3.486.159  
 Feuer 4.034.956

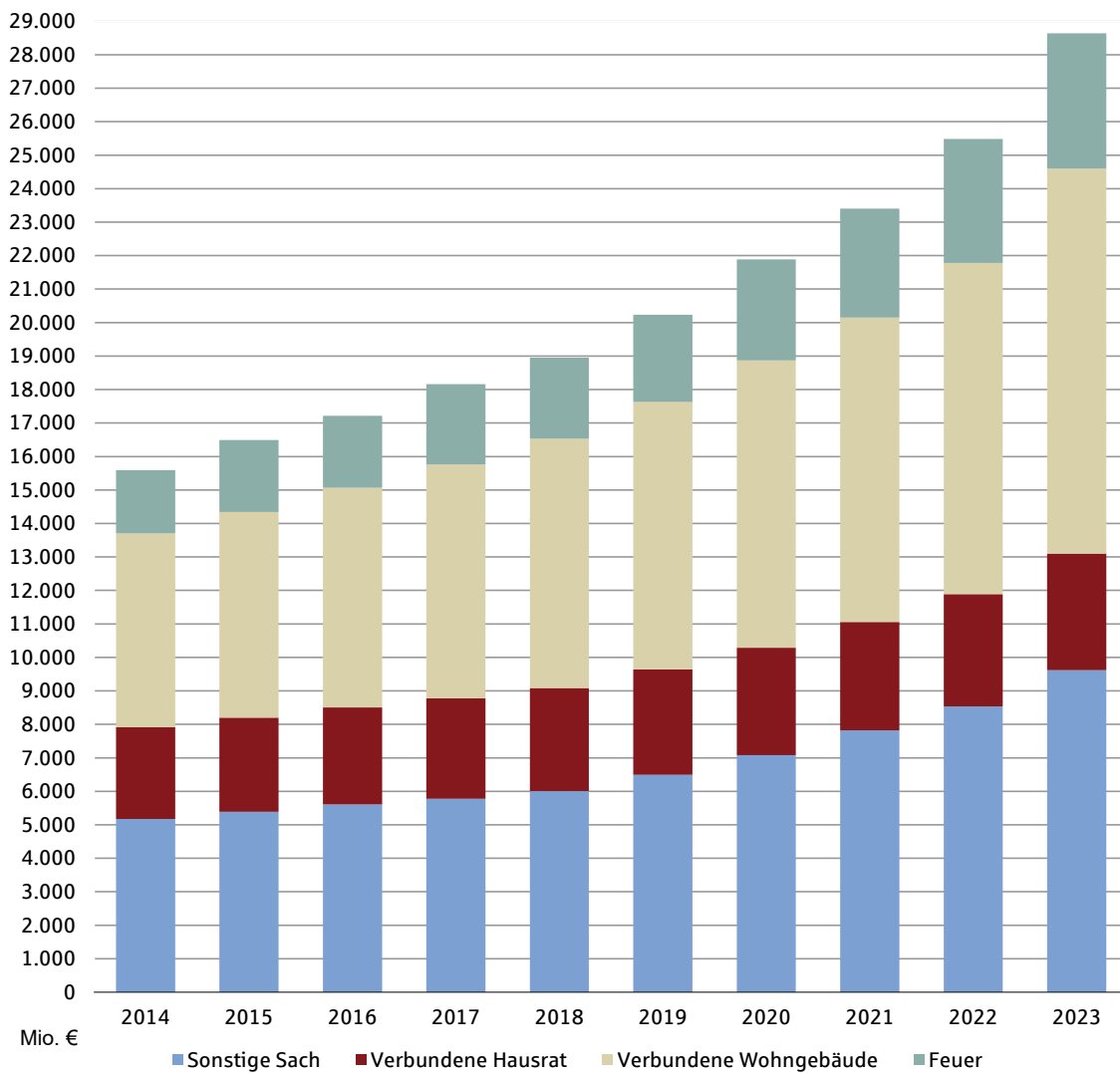
**Sonstige Sparten**

Sonstige Schaden 8.018.478  
 Rechtsschutz 5.456.330  
 Transport 2.351.843  
 Kredit 1.093.591  
 Beistandsleistung 695.002  
 Kranken 911.024  
 Luft- u. Raumfahrt-Haftpflicht 431.820  
 Luft- u. Raumfahrt 339.947

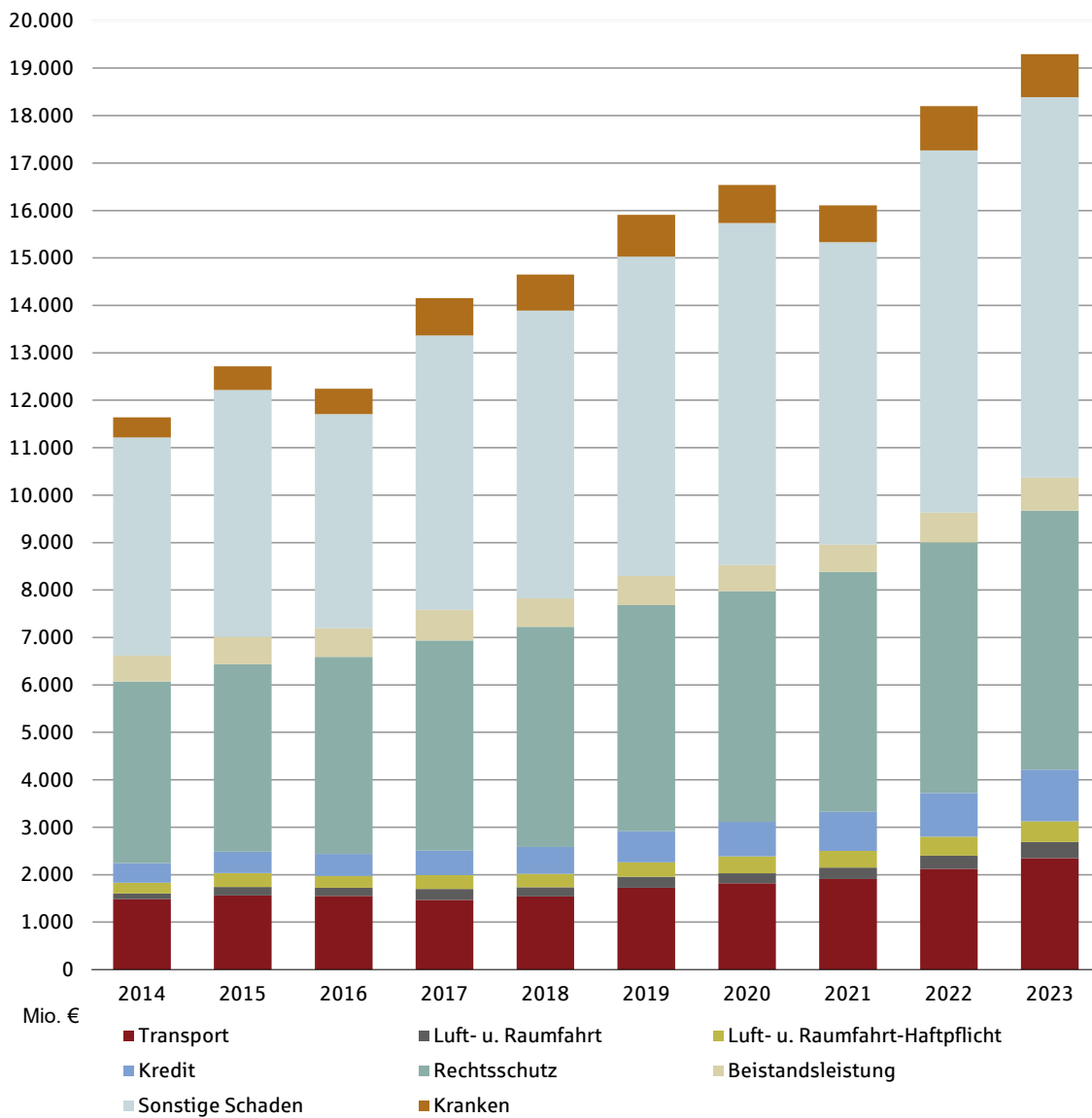
## 2. HUK — Entwicklung der verdienten Bruttobeiträge 2014 - 2023



### 3. Feuer und Sach — Entwicklung der verdienten Bruttobeiträge 2014 - 2023

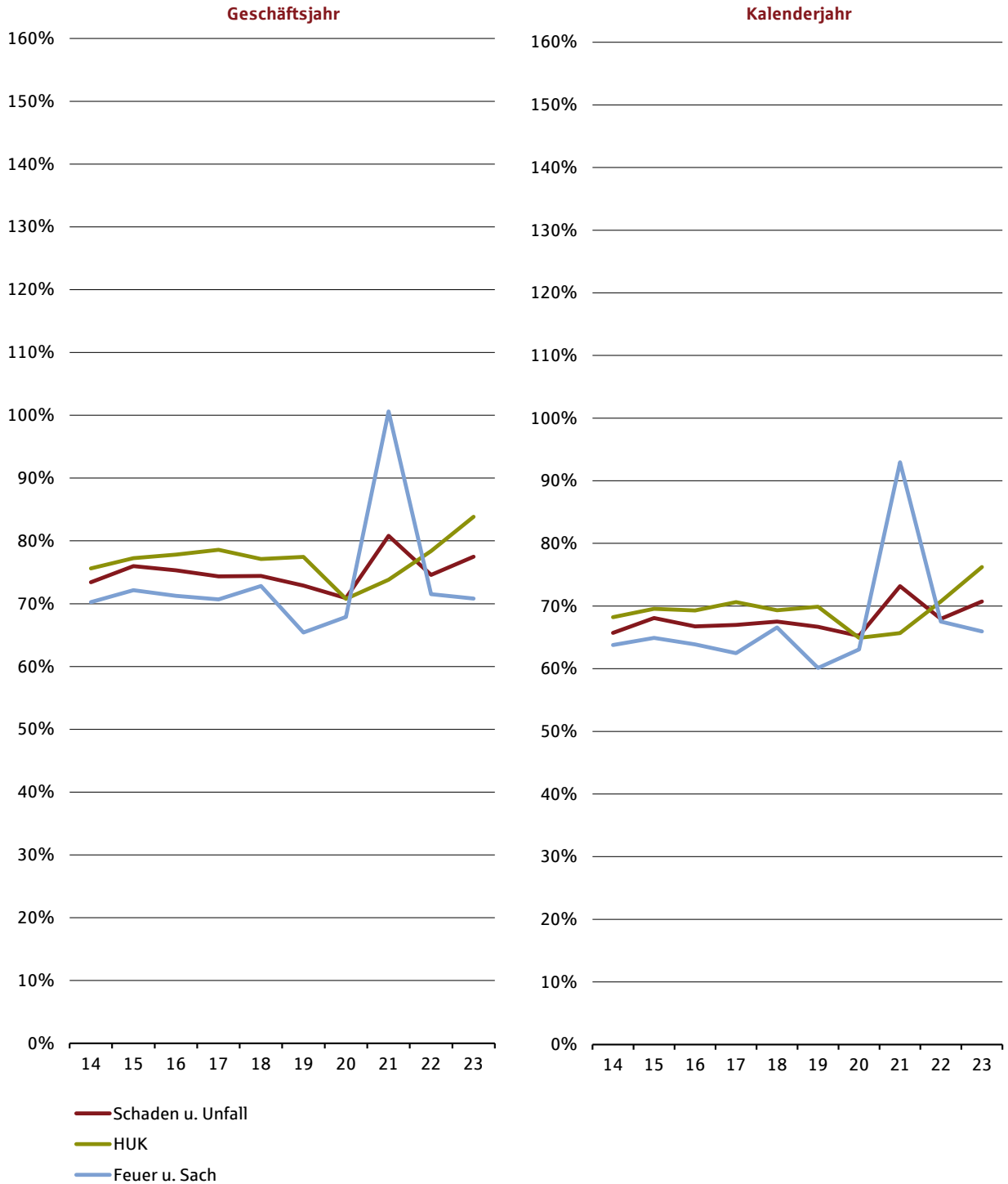


#### 4. Sonstige Sparten — Entwicklung der verdienten Bruttobeiträge 2014 - 2023



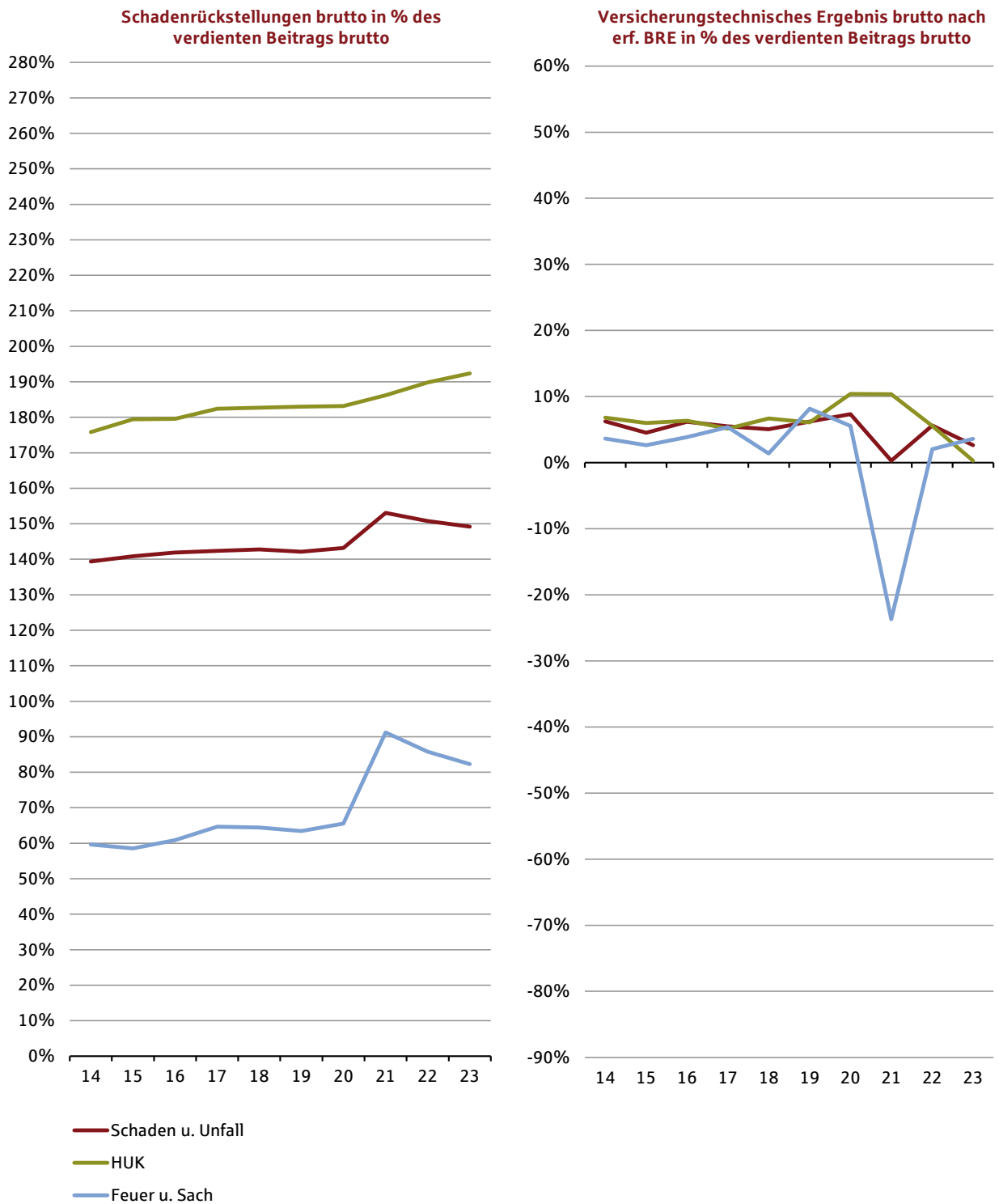
### 5. Schaden u. Unfall, HUK, Feuer u. Sach

#### a) Schadenquoten brutto



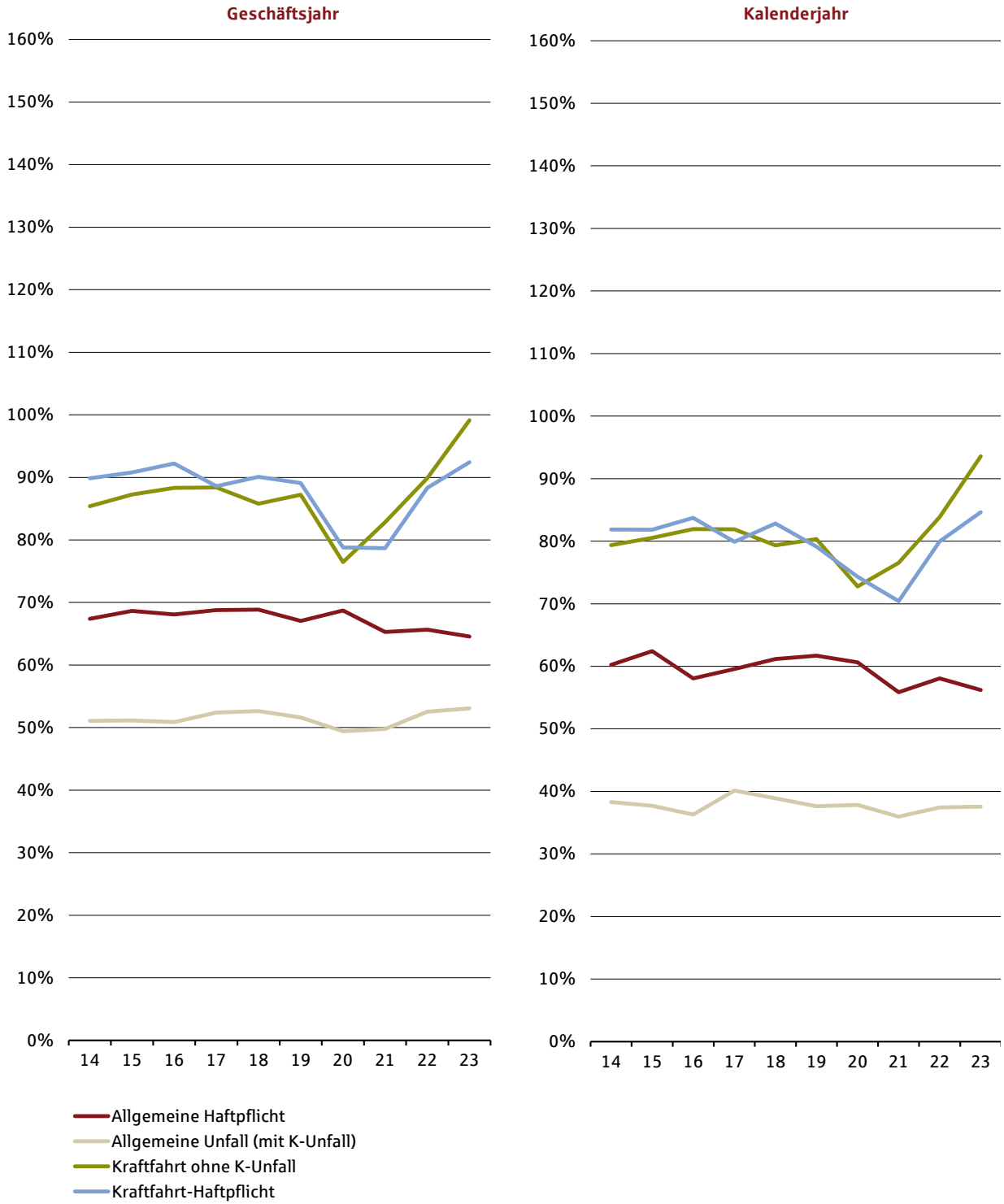
### 5. Schaden u. Unfall, HUK, Feuer u. Sach

#### b) Kalenderjahreswerte



## 6. HUK

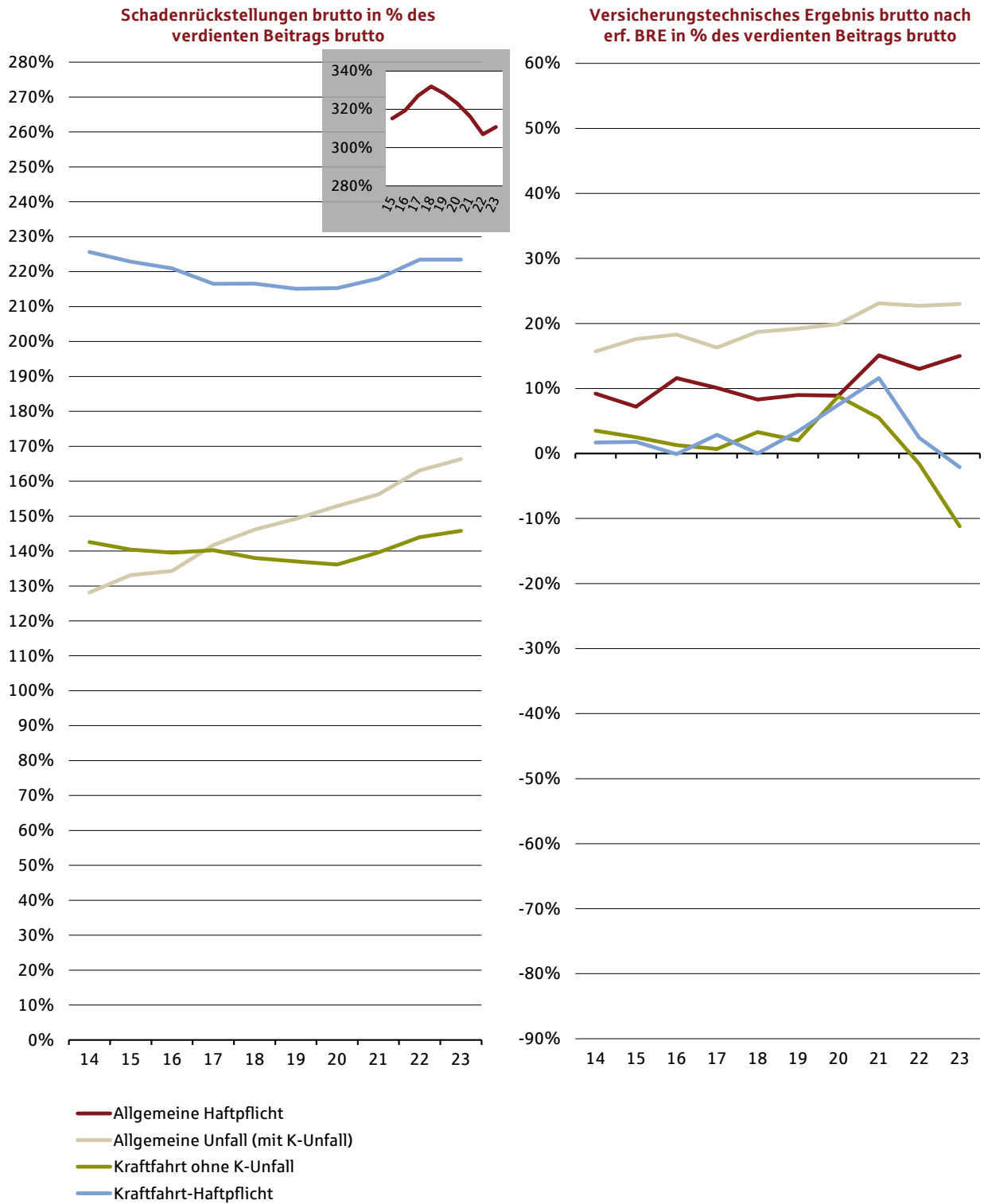
### a) Schadenquoten brutto





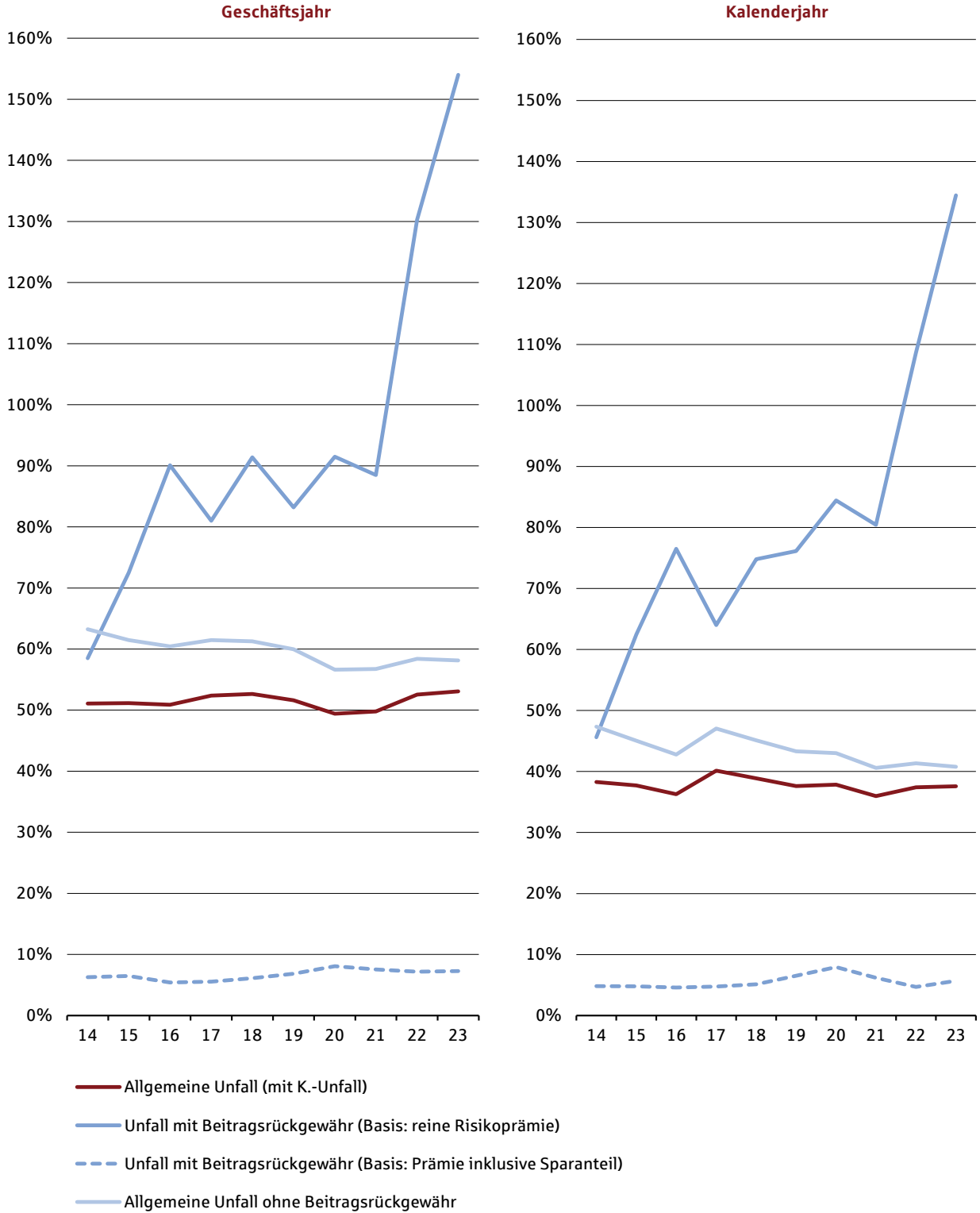
## 6. HUK

### b) Kalenderjahreswerte



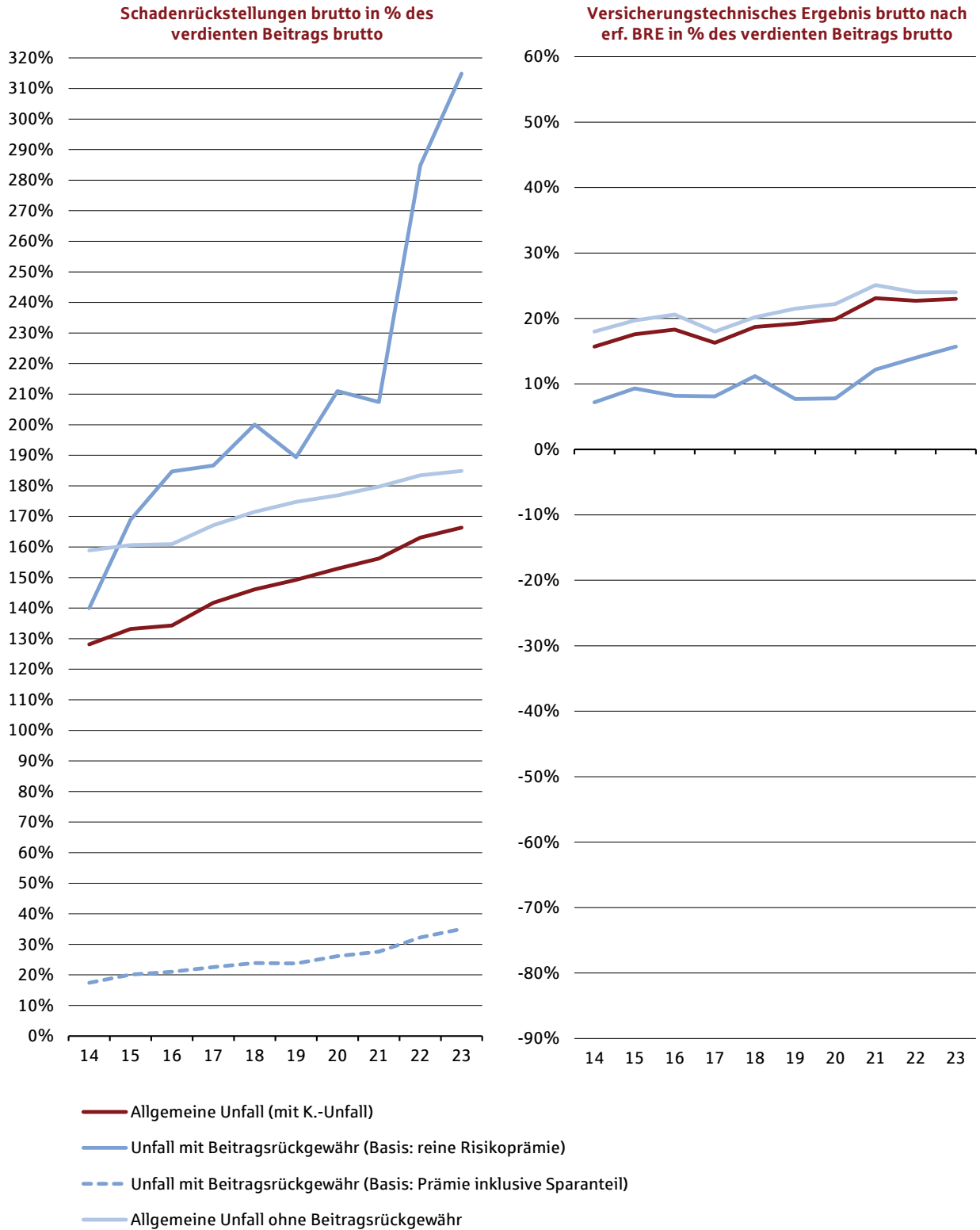
## 7. Unfall

### a) Schadenquoten brutto



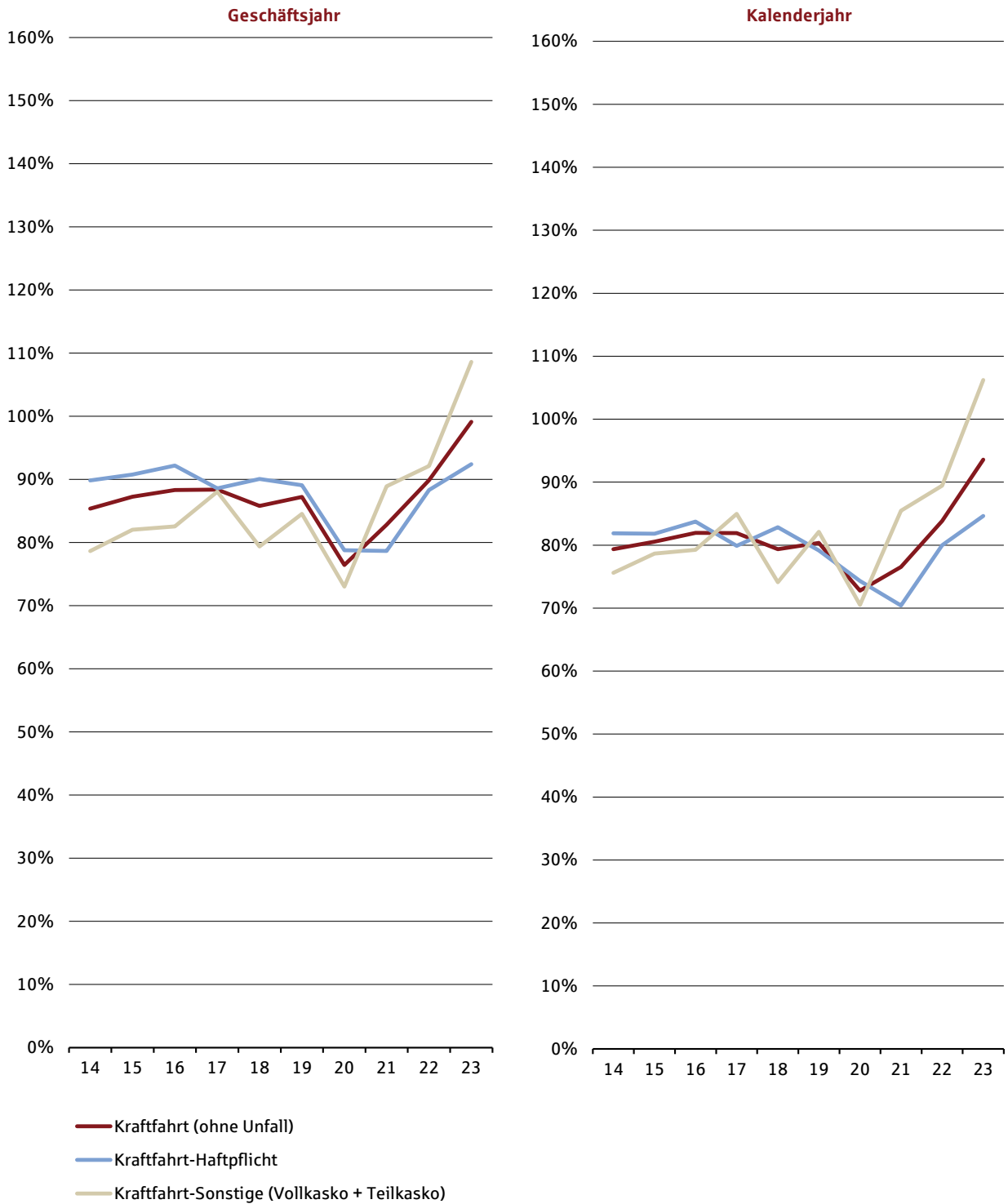
## 7. Unfall

### b) Kalenderjahreswerte



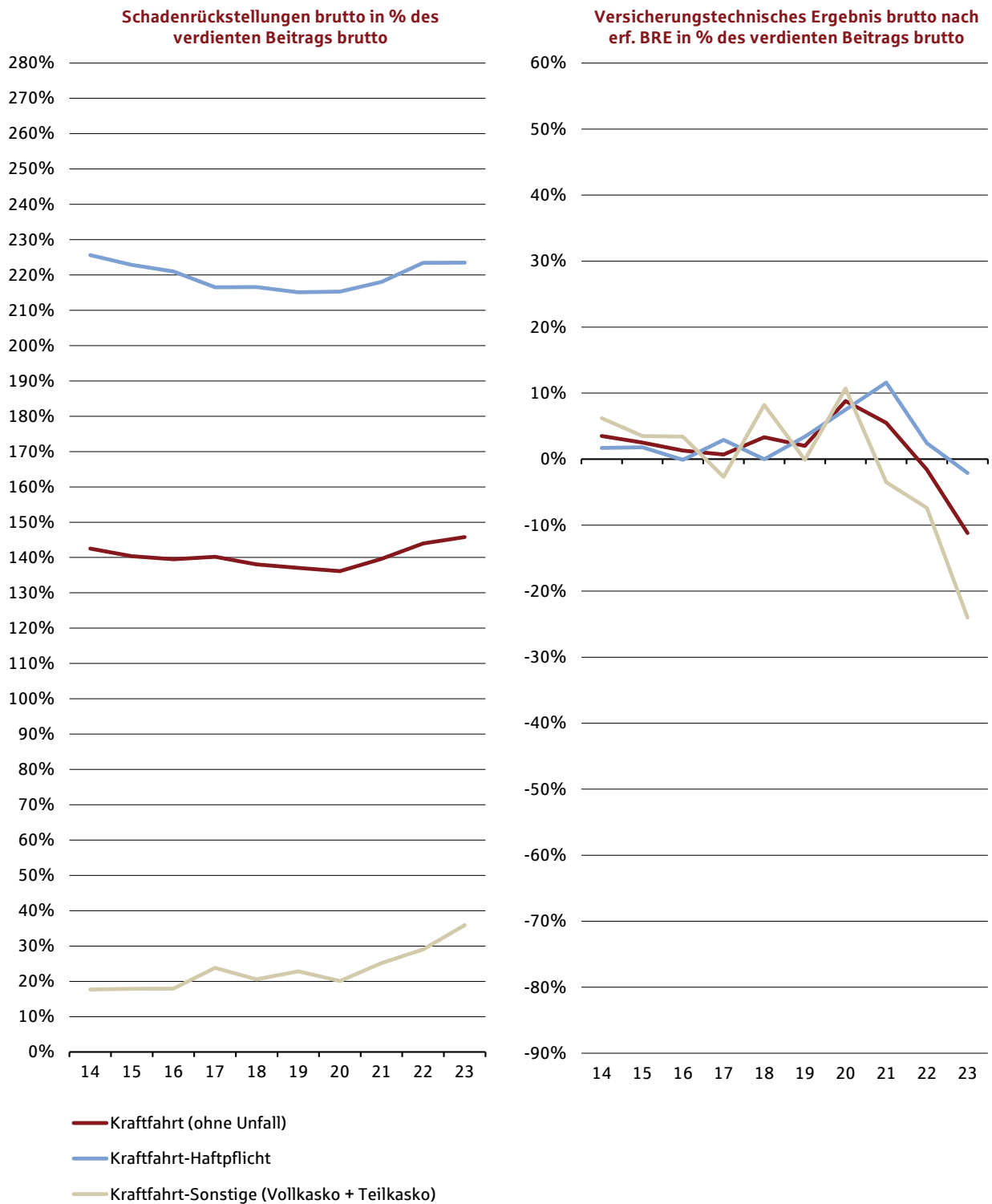
## 8. Kraftfahrt

### a) Schadenquoten brutto

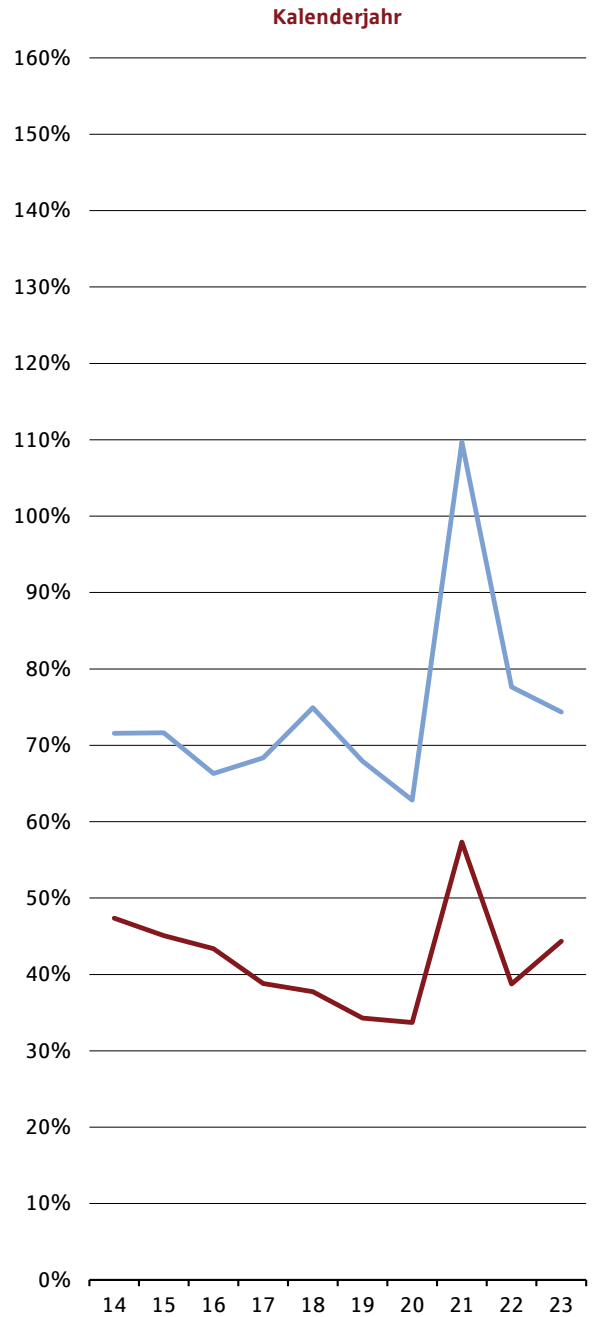
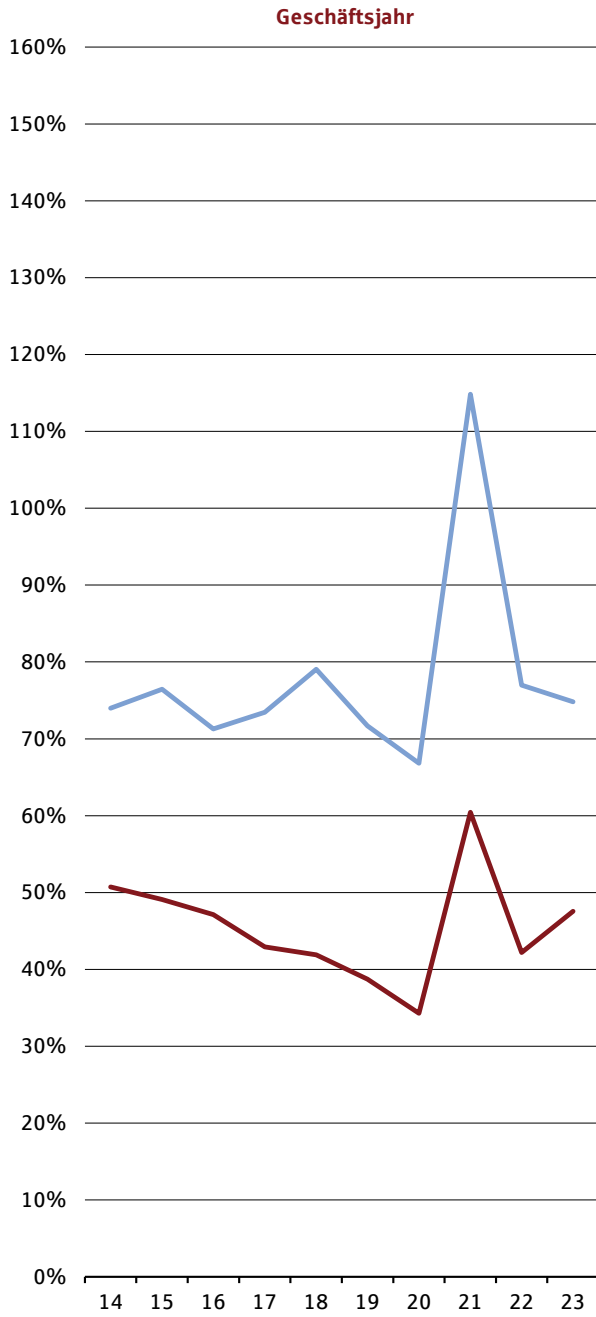


## 8. Kraftfahrt

### b) Kalenderjahreswerte

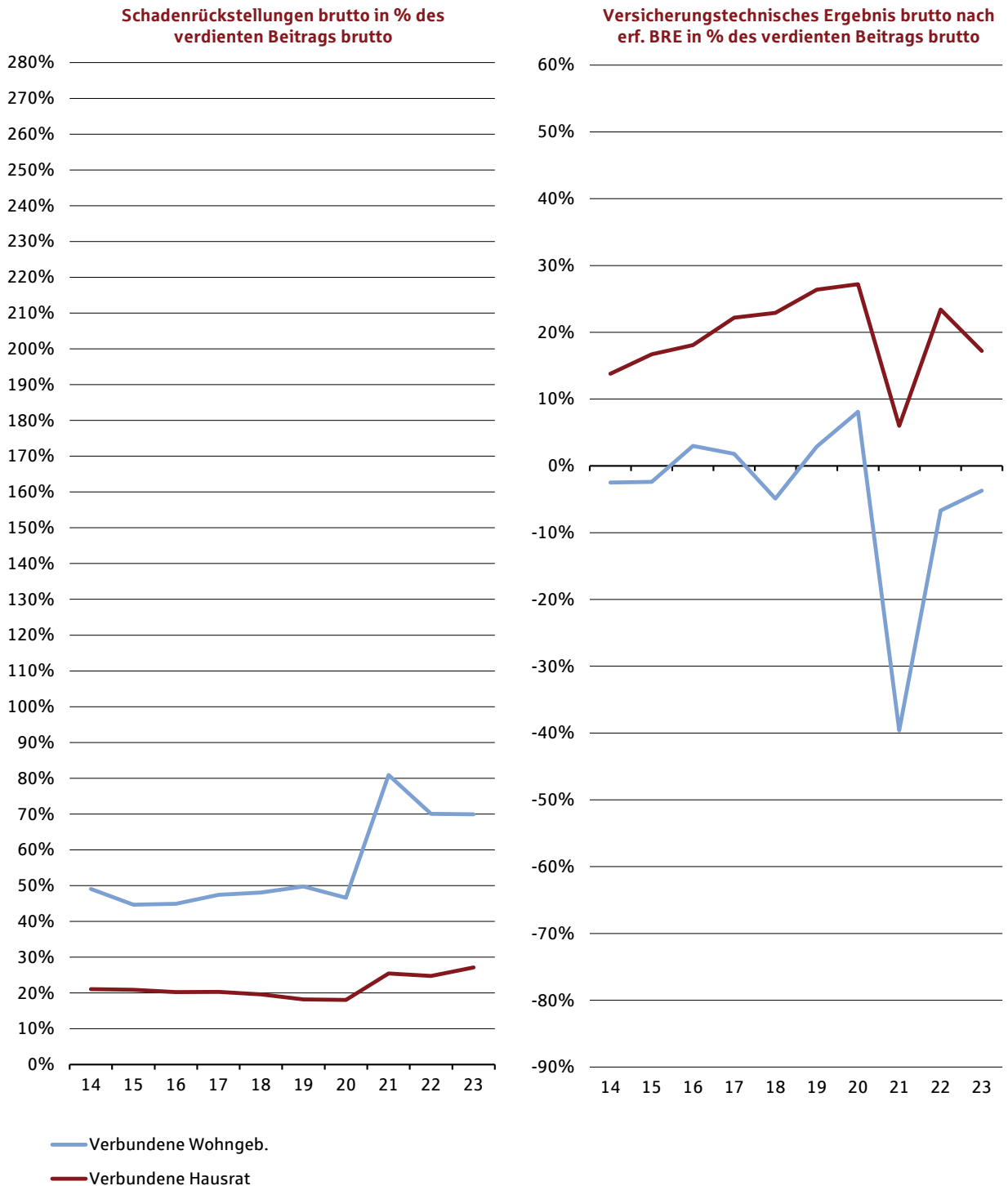


### 9. Sach — VGV, VHV a) Schadenquoten brutto

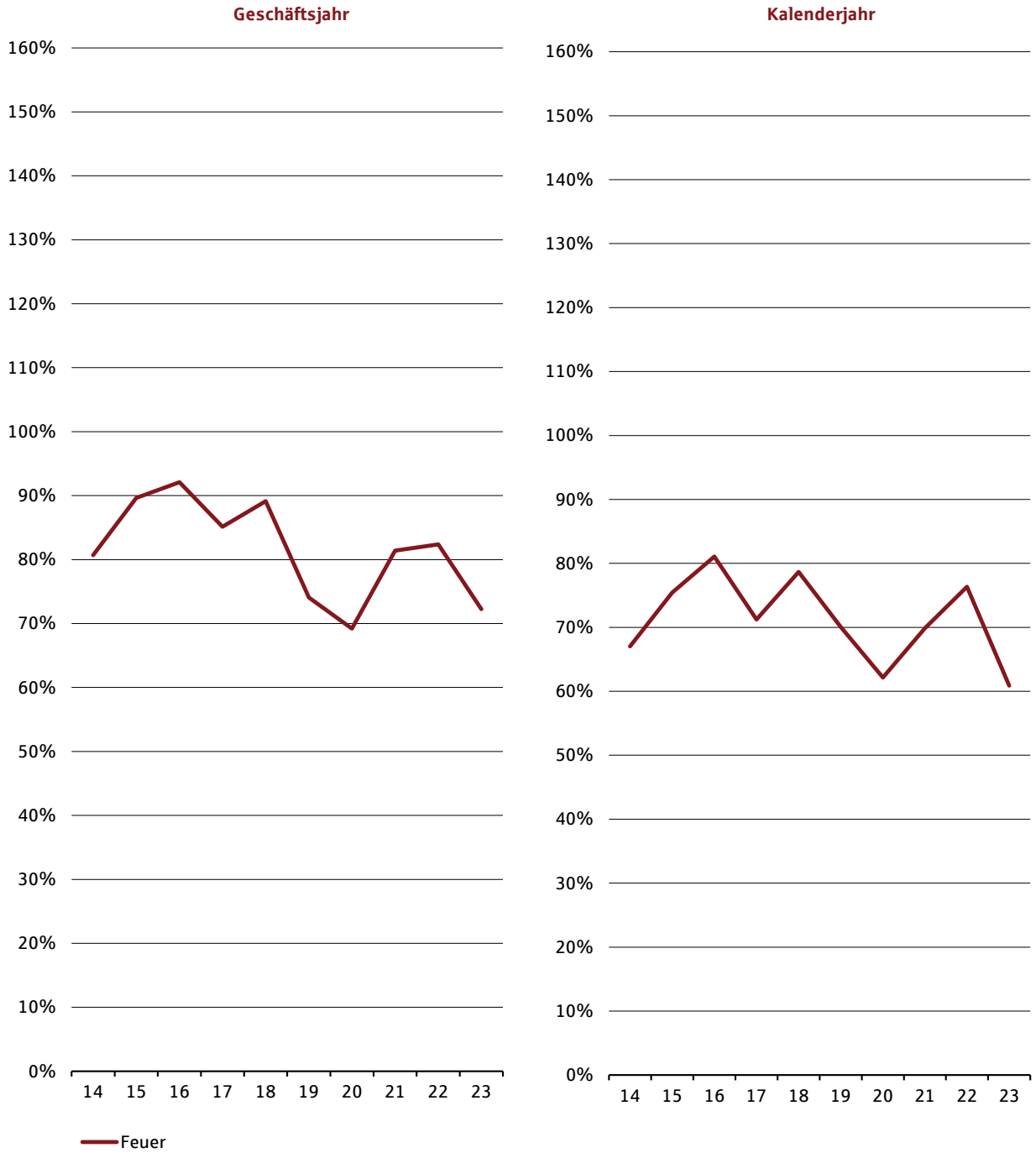


— Verbundene Wohngeb.  
— Verbundene Hausrat

### 9. Sach — VGV, VHV b) Kalenderjahreswerte



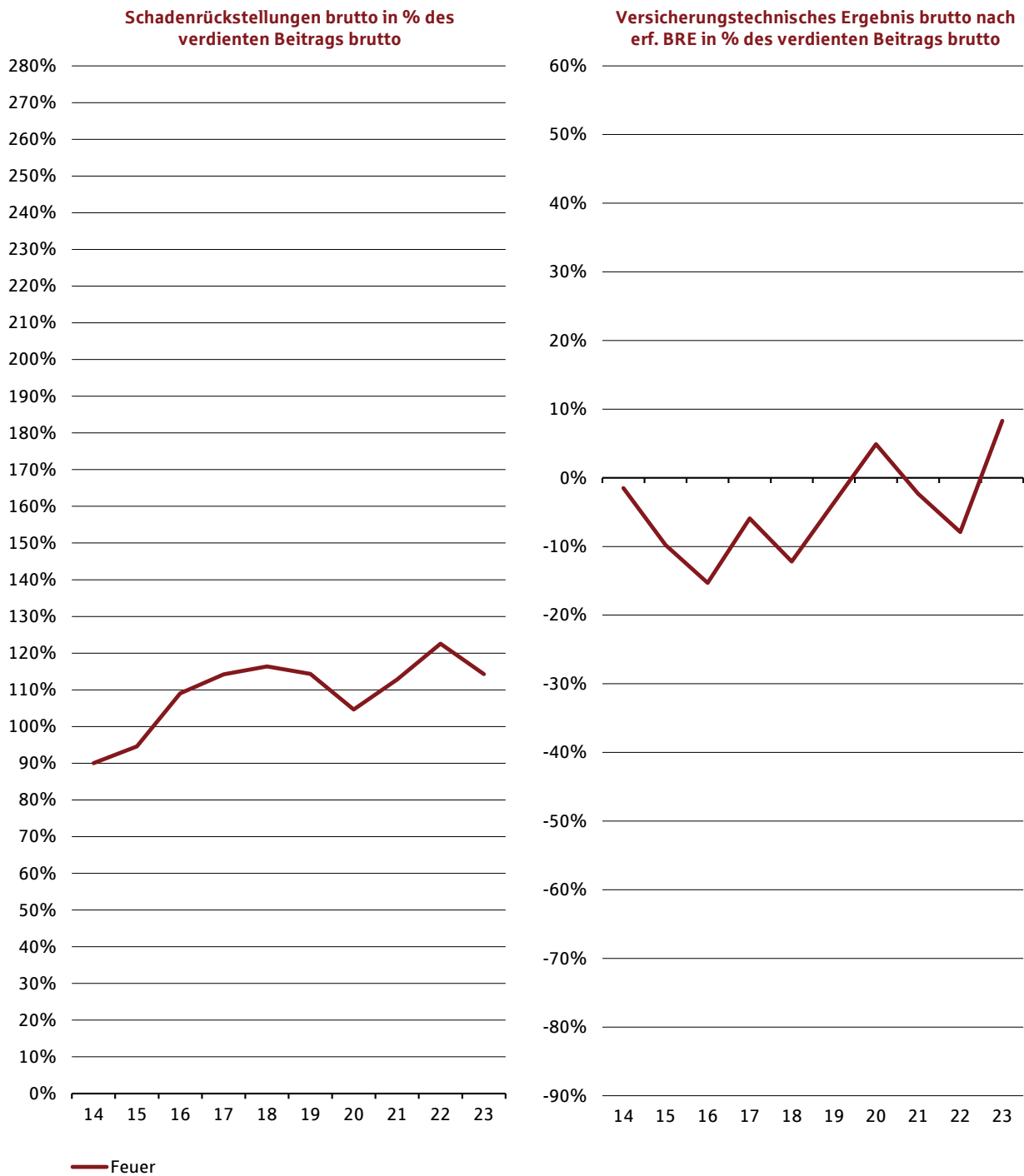
### 10. Sach — Feuer a) Schadenquoten brutto





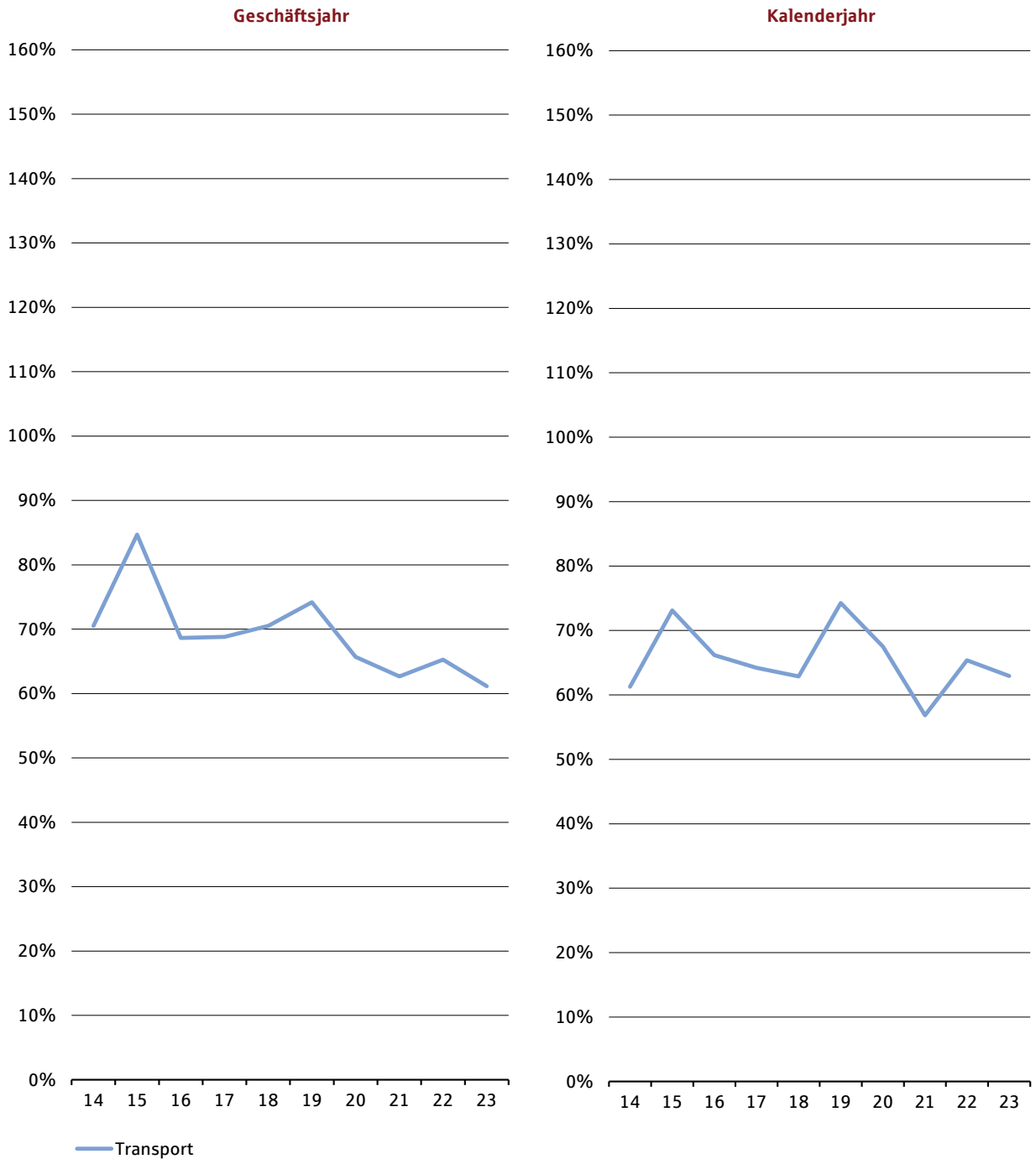
## 10. Sach — Feuer

### b) Kalenderjahreswerte



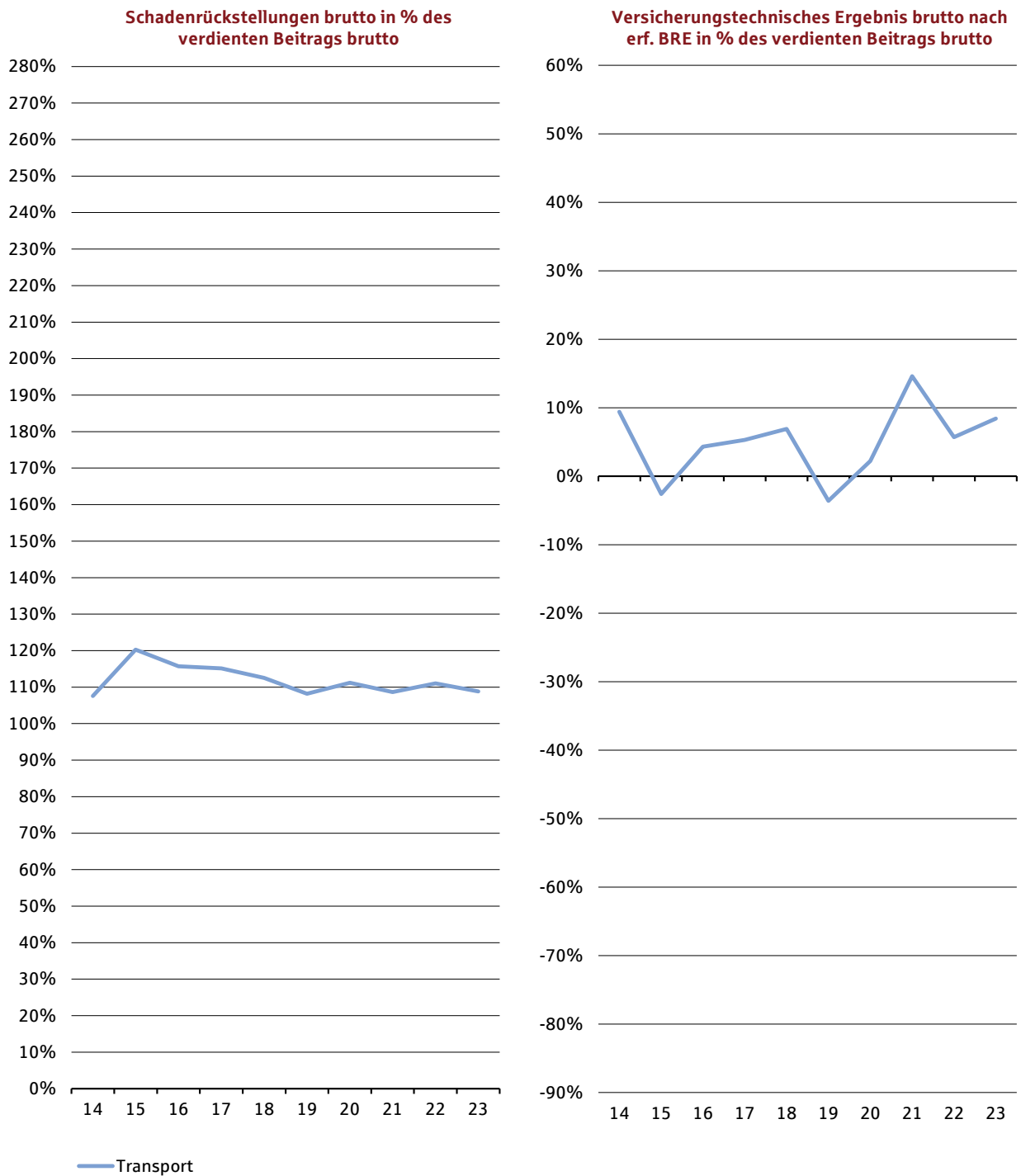
## 11. Transport

### a) Schadenquoten brutto



## 11. Transport

### b) Kalenderjahreswerte



**Deutsche Rück. Nähe mit Weitblick.**

**Deutsche Rückversicherung Aktiengesellschaft**

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