



ZEITREIHEN

ausgewählter Sparten der Schaden-/Unfallversicherung

DEUTSCHLAND 2010 – 2024

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

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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

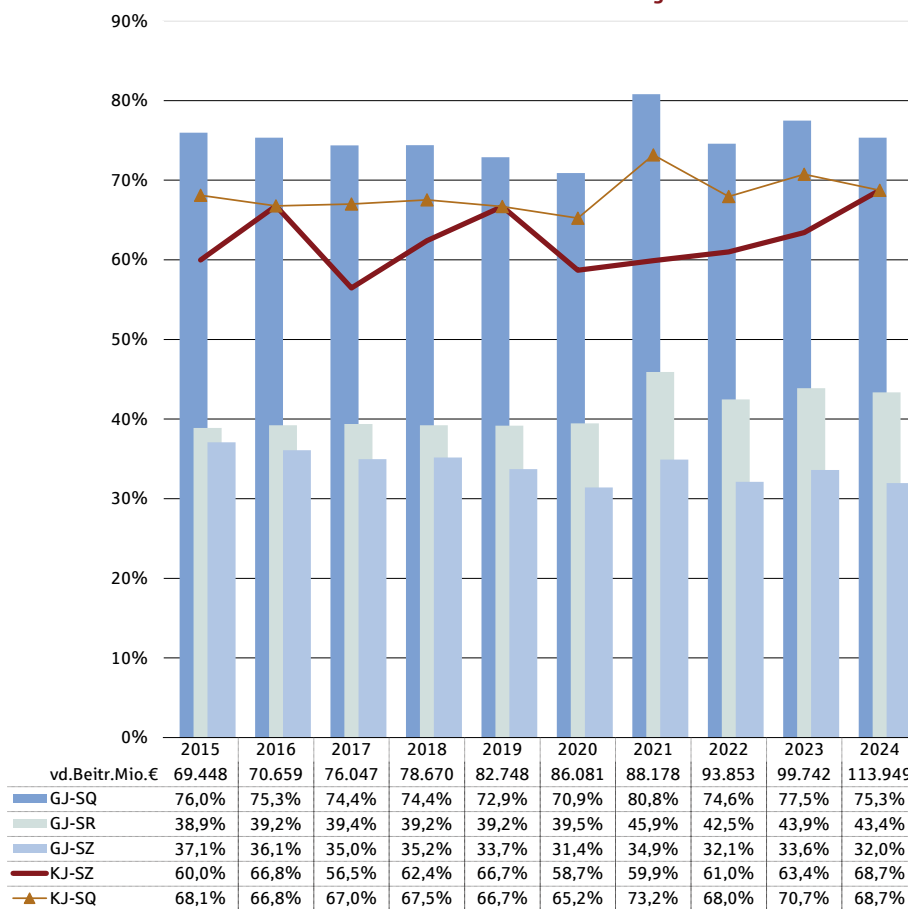


1. Schaden und Unfall

Teil 1

				Geschäftsjahr								
Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	+/- %	SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
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%
2024	-	113.948.867	14,24%	68,16%	27,83%	4,14%	31,97%	40,41%	2,96%	43,36%	75,33%	9,41%
5 Jahre												
arithm. Mittel					28,53%	4,28%	32,80%	39,92%	3,10%	43,02%	75,82%	9,74%
Maximalwert					30,46%	4,44%	34,90%	42,57%	3,34%	45,90%	80,81%	10,28%
Minimalwert					27,17%	4,14%	31,42%	36,44%	2,96%	39,47%	70,89%	9,41%
10 Jahre												
arithm. Mittel					29,56%	4,55%	34,11%	37,93%	3,17%	41,10%	75,21%	10,27%
Maximalwert					32,14%	4,99%	37,08%	42,57%	3,34%	45,90%	80,81%	11,04%
Minimalwert					27,17%	4,14%	31,42%	35,66%	2,96%	38,89%	70,89%	9,41%
Standardabw.					1,59%	0,31%	1,87%	2,58%	0,13%	2,56%	2,64%	0,61%
15 Jahre												
arithm. Mittel					30,74%	4,71%	35,45%	37,14%	3,22%	40,36%	75,81%	10,46%
Maximalwert					34,84%	5,15%	39,97%	42,57%	3,40%	45,90%	81,25%	11,04%
Minimalwert					27,17%	4,14%	31,42%	34,81%	2,96%	38,11%	70,89%	9,41%
Standardabw.					2,35%	0,35%	2,67%	2,47%	0,13%	2,43%	2,76%	0,58%

Kennzahlen in Relation zu verdienten Beiträgen brutto

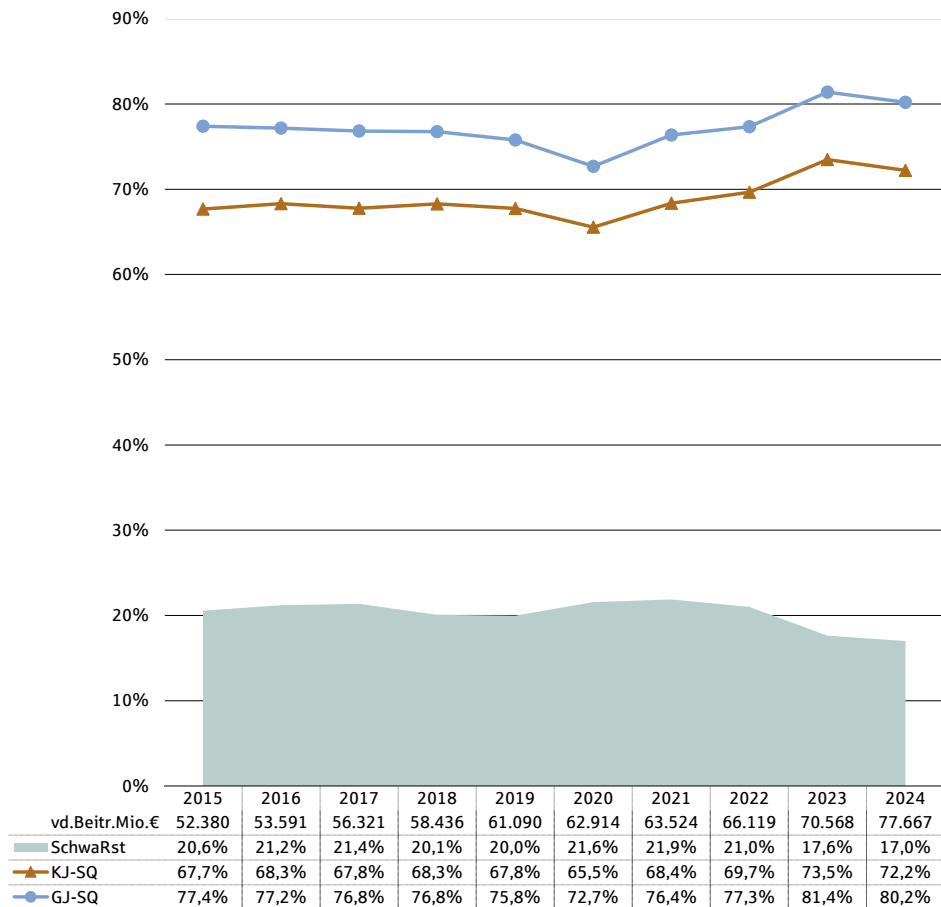


1. Schaden und Unfall

Teil 2

Vorjahr					Kalenderjahr								
Jahr	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	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
2010	29,47%	98,89%	8,91%	6,5%	68,67%	137,27%	68,67%	26,2%	2,7%	2,2%	46.925.902	-0,4%	0,9%
2011	30,48%	97,91%	7,90%	5,8%	69,14%	136,29%	69,14%	26,1%	2,7%	2,0%	47.889.283	0,6%	1,8%
2012	30,44%	96,46%	7,67%	5,7%	68,20%	134,57%	68,20%	25,8%	4,1%	3,5%	50.176.788	2,2%	1,1%
2013	34,05%	98,94%	7,22%	5,6%	74,02%	140,22%	74,02%	25,4%	-1,1%	-1,7%	51.556.360	0,1%	0,6%
2014	30,64%	101,04%	7,69%	5,6%	65,73%	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	30,66%	102,64%	8,57%	6,2%	66,76%	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	32,96%	102,98%	6,20%	4,6%	66,68%	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%
2024	36,76%	102,11%	6,60%	4,5%	68,73%	145,47%	68,73%	24,8%	6,0%	5,6%	77.667.285	2,7%	1,8%
5 Jahre													
arithm. Mittel			6,65%	4,7%			69,17%	25,1%	4,9%	4,3%		4,1%	3,8%
Maximalwert			7,63%	5,5%			73,18%	25,4%	8,0%	7,3%		7,8%	5,6%
Minimalwert			5,66%	4,1%			65,24%	24,8%	0,8%	0,3%		-0,4%	1,6%
10 Jahre													
arithm. Mittel			7,02%	5,1%			68,19%	25,3%	5,4%	4,9%		4,4%	4,0%
Maximalwert			8,57%	6,2%			73,18%	25,6%	8,0%	7,3%		7,8%	5,6%
Minimalwert			5,66%	4,1%			65,24%	24,8%	0,8%	0,3%		-0,4%	1,6%
Standardabw.			0,85%	0,7%			2,28%	0,3%	2,0%	2,0%		2,1%	1,4%
15 Jahre													
arithm. Mittel			7,30%	5,3%			68,51%	25,5%	4,6%	4,1%		3,5%	3,2%
Maximalwert			8,91%	6,5%			74,02%	26,2%	8,0%	7,3%		7,8%	5,6%
Minimalwert			5,66%	4,1%			65,24%	24,8%	-1,1%	-1,7%		-0,4%	0,6%
Standardabw.			0,87%	0,7%			2,48%	0,4%	2,5%	2,5%		2,5%	1,7%

Kennzahlen in Relation zu verdienten Beiträgen netto

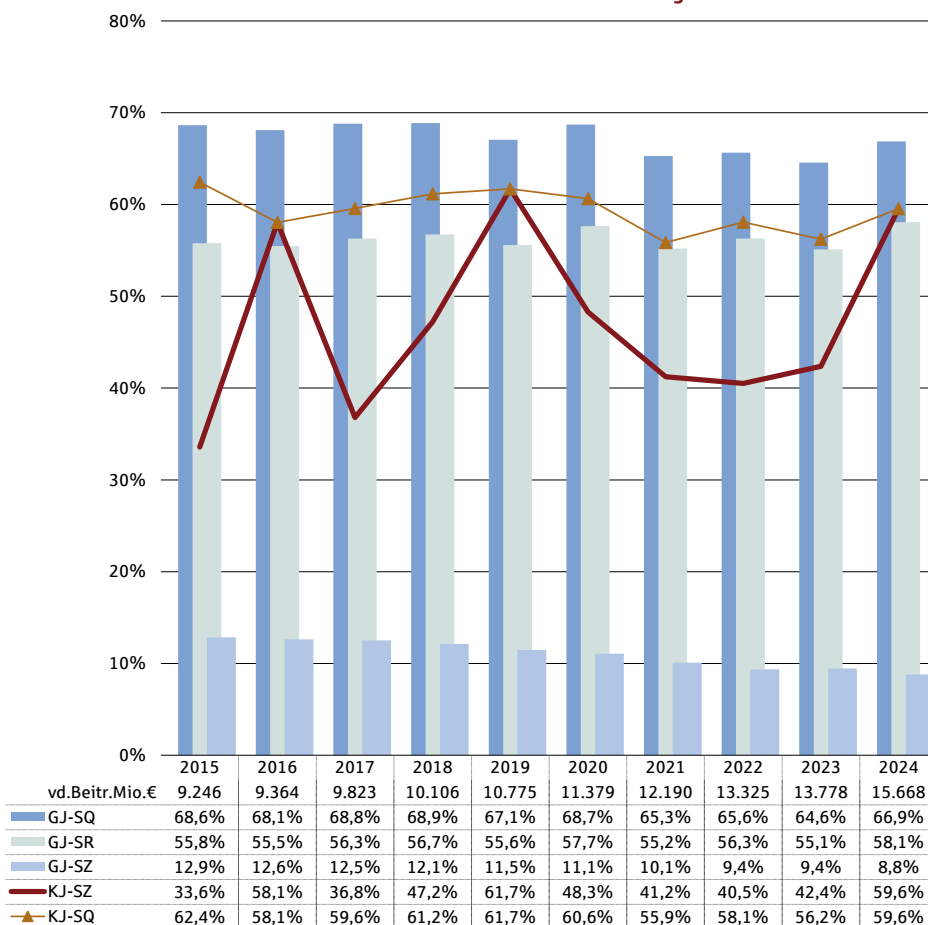


2. Allgemeine Haftpflicht

Teil 1

				Geschäftsjahr								
Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	+/- %	SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
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%	13,39%
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%	65,64%	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%
2024	-	15.668.251	13,72%	60,74%	6,22%	2,57%	8,79%	52,81%	5,28%	58,08%	66,88%	11,74%
5 Jahre												
arithm. Mittel					6,91%	2,84%	9,75%	50,75%	5,71%	56,47%	66,22%	12,92%
Maximalwert					7,95%	3,10%	11,05%	52,81%	6,10%	58,08%	68,71%	13,73%
Minimalwert					6,22%	2,57%	8,79%	49,21%	5,28%	55,11%	64,56%	11,74%
10 Jahre												
arithm. Mittel					7,81%	3,22%	11,03%	49,91%	6,31%	56,22%	67,25%	14,15%
Maximalwert					9,12%	3,79%	12,85%	52,81%	7,19%	58,08%	68,86%	15,79%
Minimalwert					6,22%	2,57%	8,79%	48,51%	5,28%	55,11%	64,56%	11,74%
Standardabw.					1,08%	0,44%	1,51%	1,37%	0,68%	1,01%	1,62%	1,42%
15 Jahre												
arithm. Mittel					8,74%	3,49%	12,22%	48,93%	6,45%	55,39%	67,61%	14,69%
Maximalwert					12,01%	4,26%	16,27%	52,81%	7,19%	58,08%	69,94%	15,87%
Minimalwert					6,22%	2,57%	8,79%	45,75%	5,28%	52,40%	64,56%	11,74%
Standardabw.					1,71%	0,54%	2,23%	1,88%	0,59%	1,57%	1,56%	1,38%

Kennzahlen in Relation zu verdienten Beiträgen brutto

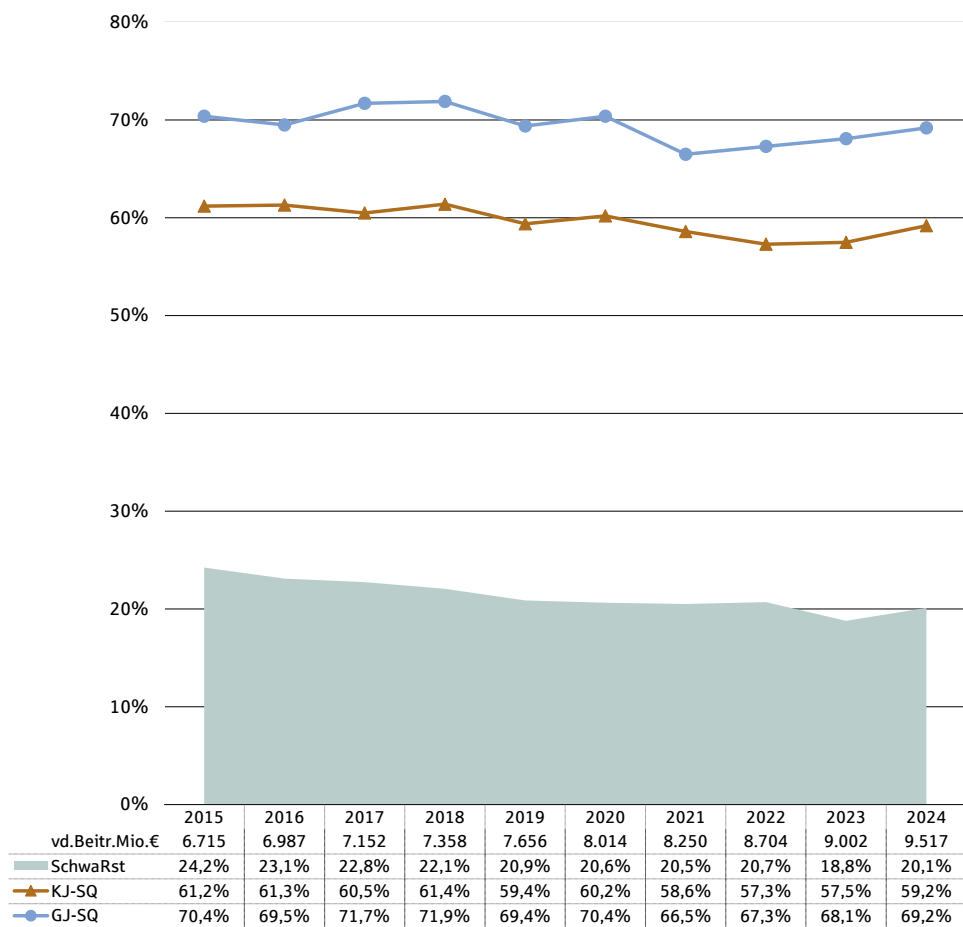


2. Allgemeine Haftpflicht

Teil 2

Jahr	Vorjahr			Kalenderjahr							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	vt Ergeb. br	vt Ergeb. br			
2010	42,13%	230,65%	11,55%	4,2%	58,40%	284,32%	58,40%	31,6%	10,2%	10,1%	5.997.089	7,6%	7,2%
2011	44,92%	236,70%	8,28%	3,0%	60,42%	289,90%	60,42%	31,8%	7,9%	7,8%	5.979.624	9,8%	11,3%
2012	43,37%	235,34%	9,03%	3,2%	57,71%	287,74%	57,71%	31,5%	10,8%	10,7%	6.437.008	9,8%	8,9%
2013	48,09%	242,88%	7,08%	2,5%	61,80%	298,05%	61,80%	30,8%	7,5%	7,5%	6.670.263	7,2%	7,4%
2014	47,02%	245,48%	7,14%	2,5%	60,24%	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	45,43%	263,88%	10,04%	3,2%	58,05%	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	50,23%	272,70%	5,36%	1,7%	61,69%	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%
2024	50,76%	264,17%	7,32%	2,4%	59,55%	322,26%	59,55%	28,5%	11,9%	11,9%	9.517.160	12,2%	9,9%
5 Jahre													
arithm. Mittel			8,15%	2,7%			58,07%	29,0%	12,8%	12,8%		12,3%	11,6%
Maximalwert			9,44%	3,1%			60,64%	29,6%	15,2%	15,1%		13,8%	14,5%
Minimalwert			7,32%	2,4%			55,86%	28,5%	9,0%	8,9%		9,8%	9,1%
10 Jahre													
arithm. Mittel			7,93%	2,6%			59,33%	29,8%	11,1%	11,0%		10,5%	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%	28,5%	7,3%	7,2%		7,5%	7,9%
Standardabw.			1,44%	0,5%			2,24%	0,9%	2,7%	2,8%		2,3%	2,2%
15 Jahre													
arithm. Mittel			8,16%	2,7%			59,45%	30,2%	10,4%	10,4%		9,9%	9,8%
Maximalwert			11,55%	4,2%			62,43%	31,8%	15,2%	15,1%		13,8%	14,5%
Minimalwert			5,36%	1,7%			55,86%	28,5%	7,3%	7,2%		7,2%	7,2%
Standardabw.			1,55%	0,6%			2,01%	1,1%	2,5%	2,5%		2,2%	2,1%

Kennzahlen in Relation zu verdienten Beiträgen netto



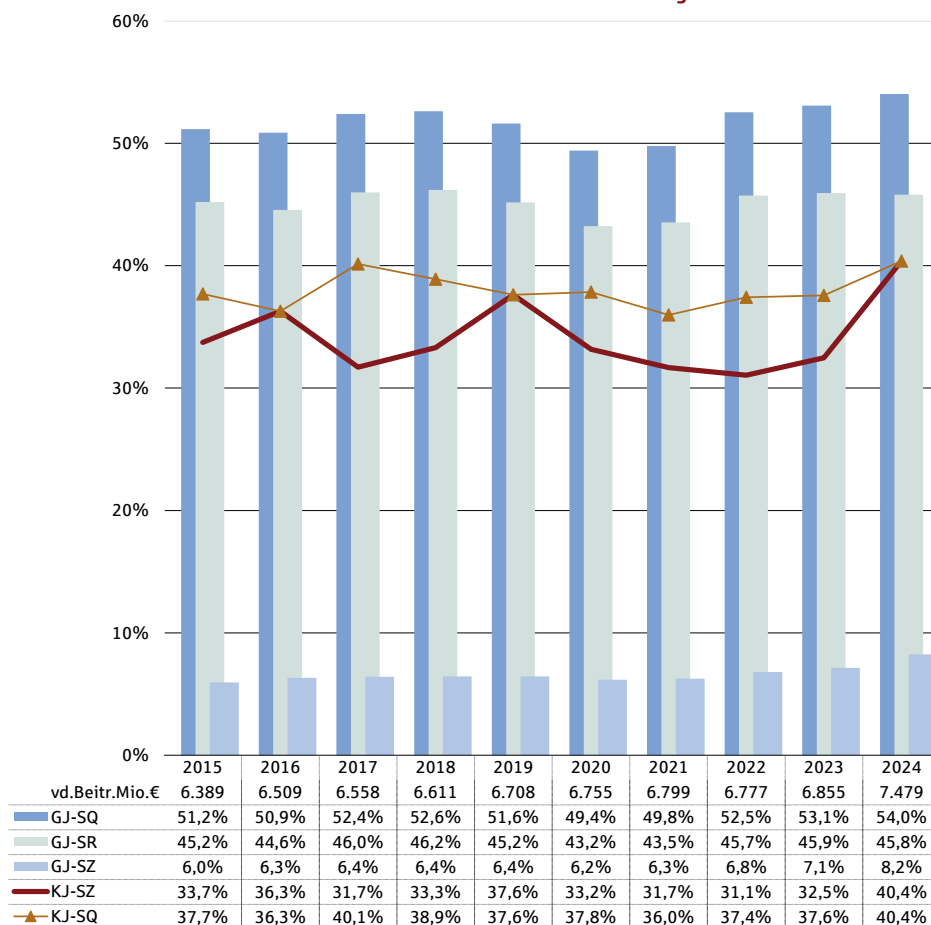
3. Allgemeine Unfall (inkl. UBR und K-Unfall)

Teil 1

Geschäftsjahr												
Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	+/- %	SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
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%
2024	-	7.479.016	9,10%	81,89%	6,69%	1,55%	8,24%	42,15%	3,65%	45,80%	54,04%	9,61%
5 Jahre												
arithm. Mittel					5,46%	1,46%	6,92%	41,19%	3,66%	44,85%	51,77%	9,89%
Maximalwert					6,69%	1,55%	8,24%	42,17%	3,92%	45,94%	54,04%	10,29%
Minimalwert					4,80%	1,38%	6,17%	39,91%	3,33%	43,24%	49,41%	9,53%
10 Jahre												
arithm. Mittel					5,21%	1,40%	6,62%	41,58%	3,56%	45,13%	51,75%	9,58%
Maximalwert					6,69%	1,55%	8,24%	42,71%	3,92%	46,19%	54,04%	10,29%
Minimalwert					4,71%	1,25%	5,95%	39,91%	3,33%	43,24%	49,41%	9,22%
Standardabw.					0,59%	0,08%	0,66%	0,98%	0,19%	1,04%	1,46%	0,39%
15 Jahre												
arithm. Mittel					4,90%	1,32%	6,22%	40,84%	3,48%	44,32%	50,54%	9,50%
Maximalwert					6,69%	1,55%	8,24%	42,71%	3,92%	46,19%	54,04%	10,29%
Minimalwert					4,14%	1,08%	5,28%	38,04%	3,29%	41,37%	46,64%	9,08%
Standardabw.					0,66%	0,15%	0,79%	1,58%	0,19%	1,69%	2,32%	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

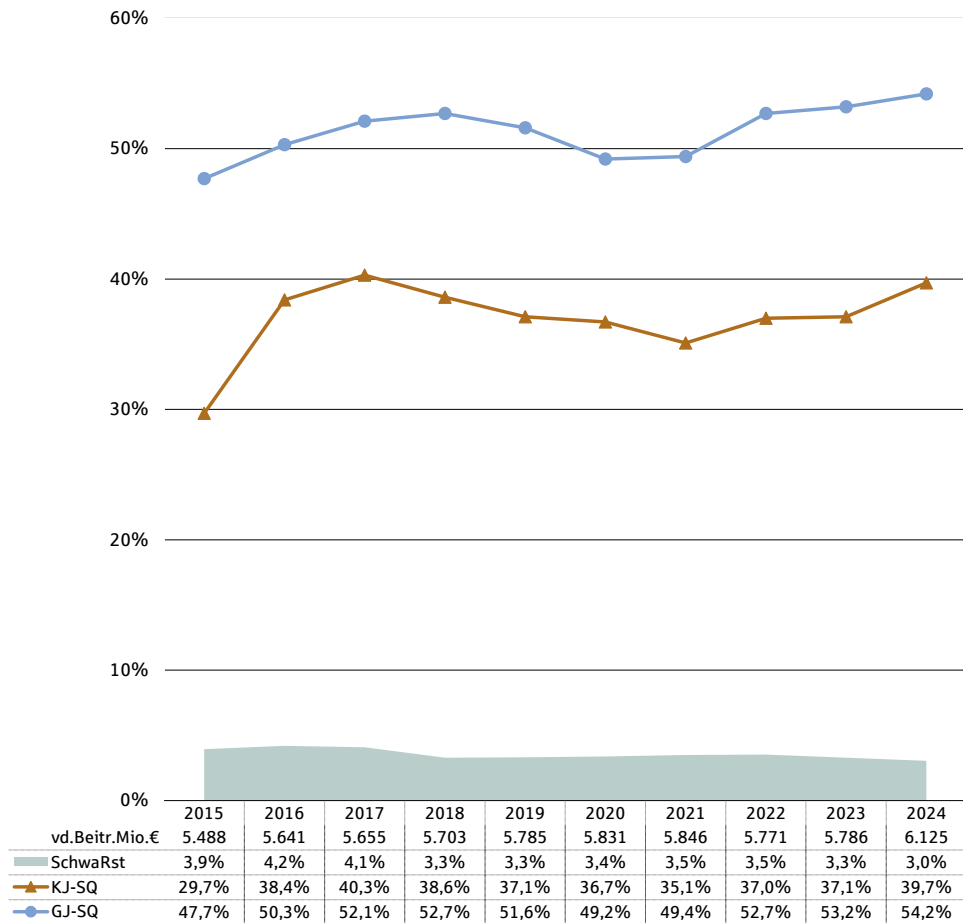


3. Allgemeine Unfall (inkl. UBR und K-Unfall)

Teil 2

Vorjahr					Kalenderjahr								
	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	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
Jahr													
2010	28,20%	67,03%	13,66%	13,2%	33,49%	108,89%	33,49%	32,5%	18,7%	15,7%	5.634.718	15,9%	16,2%
2011	28,29%	70,25%	13,91%	12,8%	33,67%	112,45%	33,67%	32,2%	19,4%	16,7%	5.587.643	17,3%	17,0%
2012	27,96%	72,63%	13,41%	12,2%	33,23%	114,00%	33,23%	31,6%	19,7%	16,5%	5.638.822	17,2%	16,7%
2013	29,44%	77,03%	13,15%	11,4%	34,96%	119,62%	34,96%	31,2%	19,8%	17,0%	5.707.299	17,1%	17,1%
2014	32,66%	82,68%	12,79%	10,3%	38,29%	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	29,97%	89,73%	14,59%	11,2%	36,29%	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	31,18%	104,08%	13,99%	9,7%	37,62%	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%
2024	32,15%	122,51%	13,65%	8,4%	40,39%	168,31%	40,39%	32,3%	23,5%	22,0%	6.124.561	23,4%	23,5%
5 Jahre													
arithm. Mittel			13,93%	8,9%			37,84%	31,9%	23,8%	22,1%		22,9%	22,9%
Maximalwert			15,49%	9,7%			40,39%	32,9%	25,3%	23,1%		24,0%	23,8%
Minimalwert			11,57%	7,8%			35,97%	31,1%	21,2%	19,9%		20,8%	20,7%
10 Jahre													
arithm. Mittel			13,77%	9,5%			37,98%	31,6%	21,9%	20,1%		20,8%	20,8%
Maximalwert			15,49%	11,2%			40,39%	32,9%	25,3%	23,1%		24,7%	24,3%
Minimalwert			11,57%	7,8%			35,97%	30,9%	17,8%	16,3%		15,3%	14,9%
Standardabw.			1,19%	1,0%			1,45%	0,6%	2,5%	2,5%		3,5%	3,5%
15 Jahre													
arithm. Mittel			13,64%	10,3%			36,90%	31,6%	21,0%	18,8%		19,4%	19,4%
Maximalwert			15,49%	13,2%			40,39%	32,9%	25,3%	23,1%		24,7%	24,3%
Minimalwert			11,57%	7,8%			33,23%	30,9%	17,8%	15,7%		15,3%	14,9%
Standardabw.			1,00%	1,6%			2,26%	0,6%	2,4%	2,7%		3,4%	3,4%

Kennzahlen in Relation zu verdienten Beiträgen netto

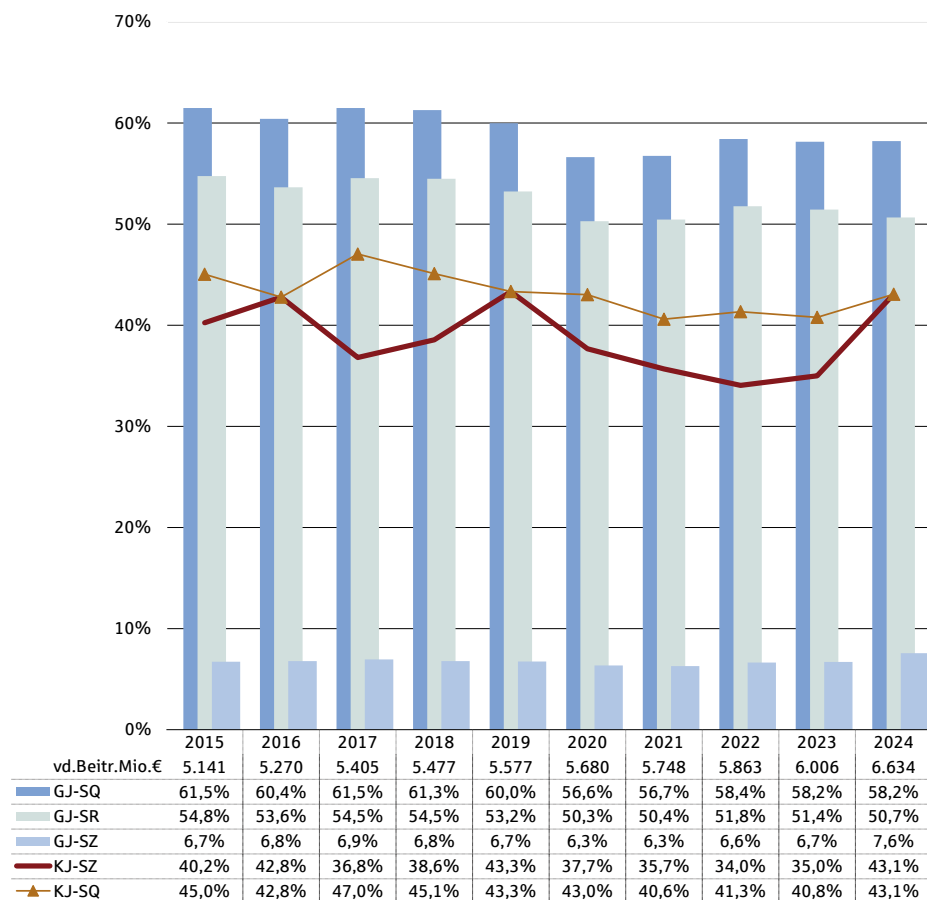


3.1 Allgemeine Unfall ohne Beitragsrückgewähr

Teil 1

Geschäftsjahr												
Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	+/- %	SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
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%
2024	-	6.634.318	10,45%		5,88%	1,68%	7,56%	46,65%	4,01%	50,66%	58,22%	9,77%
5 Jahre												
arithm. Mittel					5,10%	1,61%	6,71%	46,81%	4,11%	50,92%	57,63%	9,92%
Maximalwert					5,88%	1,68%	7,56%	47,41%	4,36%	51,77%	58,42%	10,27%
Minimalwert					4,70%	1,55%	6,29%	46,28%	3,81%	50,28%	56,62%	9,47%
10 Jahre												
arithm. Mittel					5,16%	1,59%	6,75%	48,44%	4,08%	52,52%	59,27%	9,58%
Maximalwert					5,88%	1,68%	7,56%	50,62%	4,36%	54,76%	61,48%	10,27%
Minimalwert					4,70%	1,50%	6,29%	46,28%	3,81%	50,28%	56,62%	9,17%
Standardabw.					0,32%	0,05%	0,35%	1,79%	0,15%	1,80%	1,89%	0,42%
15 Jahre												
arithm. Mittel					5,12%	1,54%	6,66%	49,12%	4,11%	53,23%	59,88%	9,44%
Maximalwert					5,88%	1,68%	7,56%	52,39%	4,36%	56,56%	63,24%	10,27%
Minimalwert					4,70%	1,37%	6,29%	46,28%	3,81%	50,28%	56,62%	8,99%
Standardabw.					0,27%	0,09%	0,32%	1,86%	0,13%	1,89%	1,89%	0,40%

Kennzahlen in Relation zu verdienten Beiträgen brutto

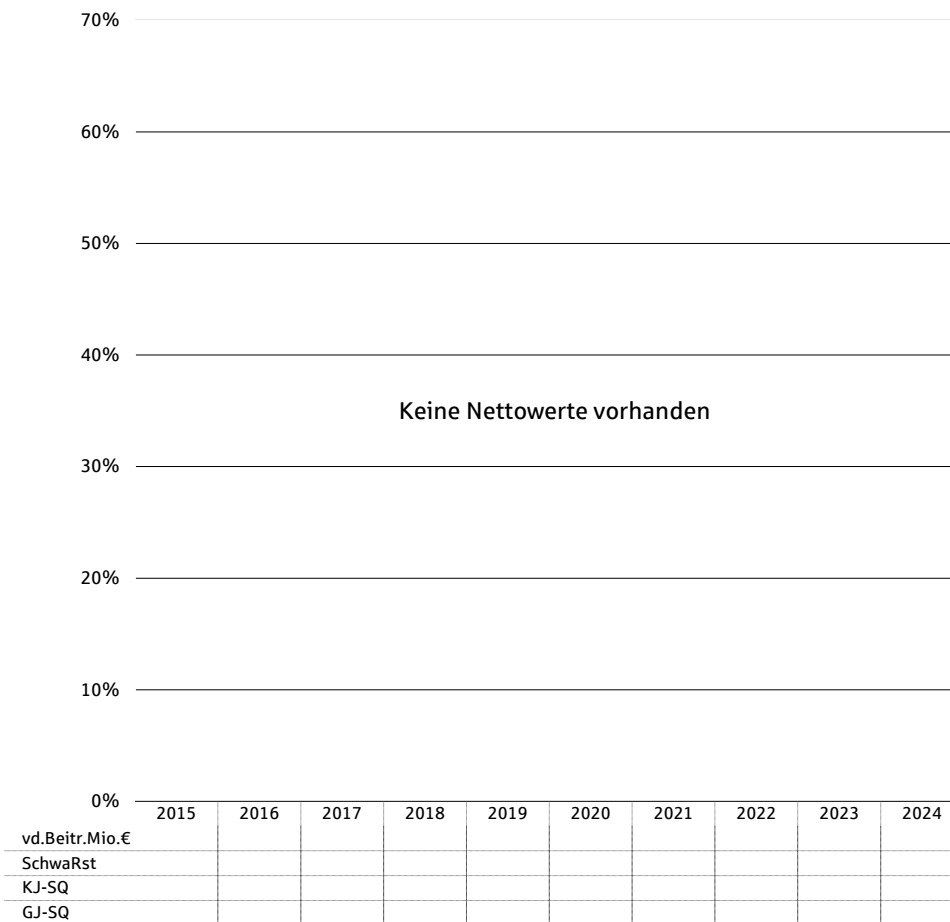


3.1 Allgemeine Unfall ohne Beitragsrückgewähr

Teil 2

Vorjahr					Kalenderjahr									
	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	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	
Jahr														
2010	36,42%	87,25%	18,30%	13,5%	42,88%	141,96%	42,88%	38,4%	19,9%	19,4%				
2011	36,07%	90,77%	18,60%	13,1%	42,43%	145,43%	42,43%	37,8%	21,0%	20,7%				
2012	36,00%	93,43%	17,45%	12,2%	42,31%	146,89%	42,31%	37,6%	21,2%	20,6%				
2013	37,45%	96,66%	16,32%	11,3%	43,99%	150,43%	43,99%	36,3%	20,8%	20,3%				
2014	40,67%	102,31%	15,89%	10,3%	47,35%	158,87%	47,35%	36,0%	18,6%	18,0%				
2015	33,52%	105,84%	16,43%	10,6%	40,24%	160,59%	45,05%	35,7%	20,1%	19,7%				
2016	36,00%	107,25%	17,65%	11,3%	42,77%	160,90%	42,77%	35,7%	21,0%	20,6%				
2017	29,87%	112,57%	14,43%	9,2%	36,81%	167,10%	47,04%	35,3%	18,4%	18,0%				
2018	31,77%	116,98%	16,17%	9,9%	38,56%	171,46%	45,10%	34,8%	20,7%	20,2%				
2019	36,58%	121,48%	16,65%	9,9%	43,32%	174,71%	43,32%	35,5%	21,8%	21,5%				
2020	31,33%	126,61%	13,59%	7,9%	37,68%	176,89%	43,03%	35,0%	22,6%	22,2%				
2021	29,38%	129,26%	16,14%	9,2%	35,67%	179,71%	40,59%	34,6%	25,5%	25,1%				
2022	27,41%	131,70%	17,08%	9,7%	34,05%	183,47%	41,33%	34,9%	24,4%	24,0%				
2023	28,29%	133,43%	17,37%	9,7%	34,99%	184,87%	40,78%	35,7%	24,4%	24,0%				
2024	35,50%	134,46%	15,16%	8,5%	43,06%	185,12%	43,06%	34,7%	23,1%	22,7%				
5 Jahre														
arithm. Mittel			15,87%	9,0%			41,76%	35,0%	24,0%	23,6%				
Maximalwert			17,37%	9,7%			43,06%	35,7%	25,5%	25,1%				
Minimalwert			13,59%	7,9%			40,59%	34,6%	22,6%	22,2%				
10 Jahre														
arithm. Mittel			16,07%	9,6%			43,21%	35,2%	22,2%	21,8%				
Maximalwert			17,65%	11,3%			47,04%	35,7%	25,5%	25,1%				
Minimalwert			13,59%	7,9%			40,59%	34,6%	18,4%	18,0%				
Standardabw.			1,31%	1,0%			2,06%	0,4%	2,2%	2,2%				
15 Jahre														
arithm. Mittel			16,48%	10,4%			43,40%	35,9%	21,6%	21,1%				
Maximalwert			18,60%	13,5%			47,35%	38,4%	25,5%	25,1%				
Minimalwert			13,59%	7,9%			40,59%	34,6%	18,4%	18,0%				
Standardabw.			1,37%	1,6%			2,02%	1,2%	2,1%	2,1%				

Kennzahlen in Relation zu verdienten Beiträgen netto



3.2 Unfall mit Beitragsrückgewähr (Basis: reine Risikoprämie)

Teil 1

Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro *	+/ - %	vd. Ris Btr 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	GJ-SR-VF brutto % vd. Ris Btr br	GJ-Rst-SRK brutto % vd. Ris Btr br	GJ-SR-ges brutto % vd. Ris Btr br	GJ-SQ brutto % vd. Ris Btr br	GJ-SRK brutto % GJ-SA
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%
2024	-	98.285	4,04%	11,64%	112,44%	4,35%	116,79%	58,53%	7,18%	65,71%	182,50%	6,32%

5 Jahre

arithm. Mittel	68,79%	4,12%	72,91%	49,31%	7,15%	56,45%	129,36%	9,13%
Maximalwert	112,44%	4,59%	116,79%	58,53%	9,57%	65,71%	182,50%	11,24%
Minimalwert	38,64%	3,26%	42,51%	37,94%	5,27%	43,20%	88,50%	6,32%

10 Jahre

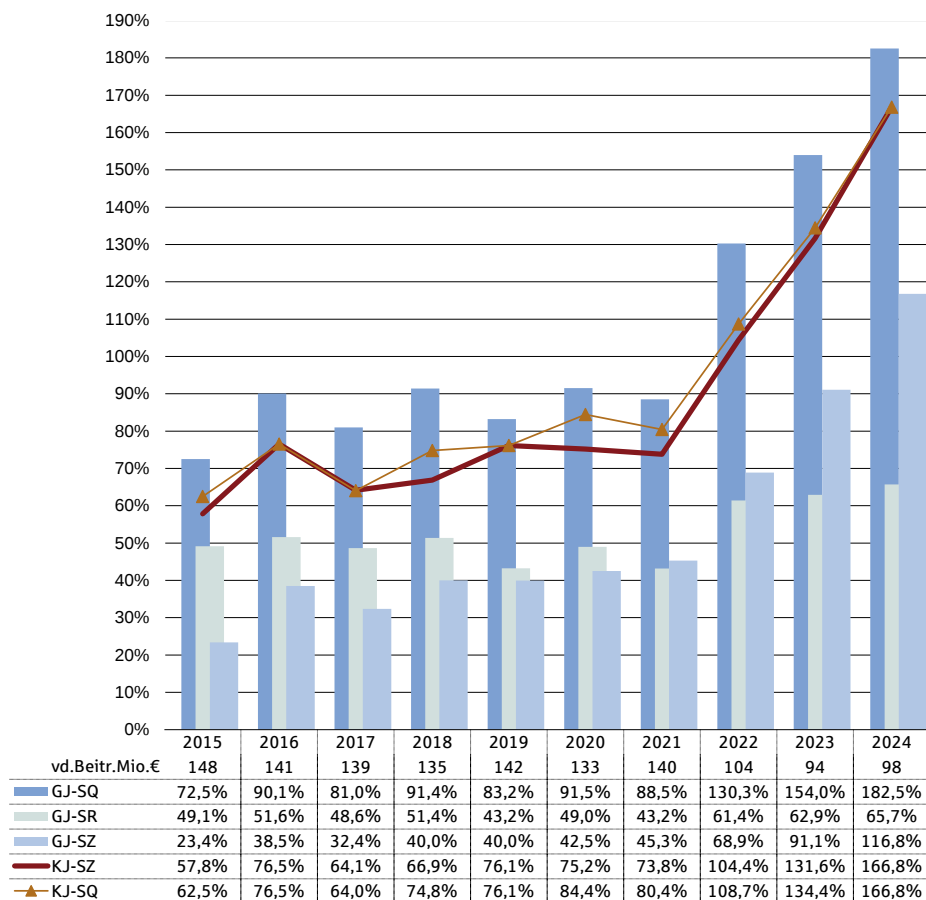
arithm. Mittel	50,40%	3,47%	53,87%	46,07%	6,56%	52,63%	106,50%	9,82%
Maximalwert	112,44%	4,59%	116,79%	58,53%	9,57%	65,71%	182,50%	11,24%
Minimalwert	21,71%	1,67%	23,37%	37,94%	4,90%	43,20%	72,50%	6,32%
Standardabw.	28,70%	0,90%	29,41%	6,97%	1,31%	8,00%	36,51%	1,61%

15 Jahre

arithm. Mittel	38,49%	2,87%	41,36%	42,34%	6,32%	48,66%	90,02%	10,94%
Maximalwert	112,44%	4,59%	116,79%	58,53%	9,57%	65,71%	182,50%	14,16%
Minimalwert	11,76%	1,46%	14,01%	30,99%	4,80%	35,79%	49,80%	6,32%
Standardabw.	28,89%	1,15%	29,87%	7,94%	1,18%	8,80%	38,00%	2,15%

* verdiente Risikoprämie brutto - zurückgerechnet aus GJ-Schadenquote brutto

Kennzahlen in Relation zu verdienten Risikobeiträgen brutto

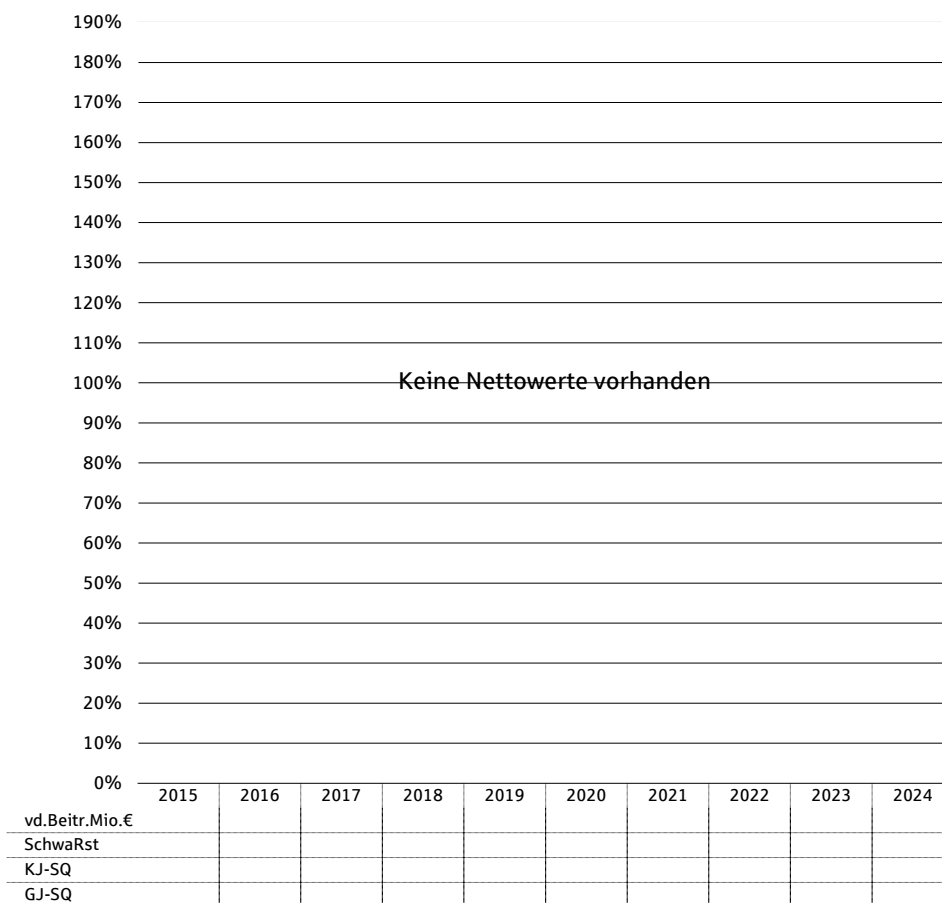


3.2 Unfall mit Beitragsrückgewähr (Basis: reine Risikoprämie)

Teil 2

Jahr	Vorjahr				Kalenderjahr							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.Ris Btr br	VJ-SR-ges brutto % vd.Ris Btr br	AE (inkl. SRK) brutto % vd. Ris. Btr br	AE (incl. SRK) brutto % VJ-SR- Eing.	GJ+VJ-SZ- ges brutto % vd.Ris Btr br	GJ+VJ-SR- ges brutto % vd.Ris Btr br	KJ-SQ-ges brutto % vd.Ris Btr br	Aufw.Vers. Betrieb brutto % vd. Btr br	vt Ergeb. br	vt Ergeb. br				
2010	33,34%	65,13%	2,45%	2,9%	47,35%	100,92%	47,35%	15,6%	15,3%	5,1%				
2011	41,61%	76,15%	1,03%	1,0%	60,37%	118,79%	60,37%	15,7%	14,6%	4,8%				
2012	30,06%	80,70%	10,30%	9,5%	47,00%	121,06%	47,00%	13,9%	15,1%	4,4%				
2013	20,82%	90,24%	20,41%	15,4%	37,89%	131,47%	37,89%	14,0%	16,4%	5,9%				
2014	30,66%	96,45%	12,88%	10,1%	45,62%	140,00%	45,62%	13,5%	19,6%	7,2%				
2015	34,46%	119,76%	10,02%	6,6%	57,84%	168,89%	62,48%	12,6%	17,6%	9,3%				
2016	38,04%	133,07%	13,58%	8,2%	76,52%	184,70%	76,52%	12,7%	14,4%	8,2%				
2017	31,77%	137,98%	16,98%	10,0%	64,15%	186,61%	64,02%	11,9%	15,2%	8,1%				
2018	26,90%	148,61%	16,59%	9,4%	66,89%	200,01%	74,81%	11,9%	21,8%	11,2%				
2019	36,17%	146,13%	7,08%	4,4%	76,12%	189,37%	76,12%	11,7%	22,4%	7,7%				
2020	32,69%	162,01%	7,08%	4,0%	75,20%	211,00%	84,42%	12,1%	13,5%	7,8%				
2021	28,47%	164,22%	8,07%	4,6%	73,77%	207,42%	80,43%	11,8%	24,1%	12,2%				
2022	35,55%	223,36%	21,63%	8,8%	104,41%	284,79%	108,67%	13,6%	24,3%	14,0%				
2023	40,56%	251,93%	19,56%	7,2%	131,65%	314,85%	134,44%	13,5%	24,9%	15,7%				
2024	50,04%	246,53%	15,68%	6,0%	166,82%	312,24%	166,82%	13,6%	27,1%	16,2%				
5 Jahre														
arithm. Mittel			14,40%	6,1%			114,96%	12,9%	22,8%	13,2%				
Maximalwert			21,63%	8,8%			166,82%	13,6%	27,1%	16,2%				
Minimalwert			7,08%	4,0%			80,43%	11,8%	13,5%	7,8%				
10 Jahre														
arithm. Mittel			13,63%	6,9%			92,87%	12,5%	20,5%	11,0%				
Maximalwert			21,63%	10,0%			166,82%	13,6%	27,1%	16,2%				
Minimalwert			7,08%	4,0%			62,48%	11,7%	13,5%	7,7%				
Standardabw.			5,30%	2,2%			33,83%	0,8%	4,9%	3,3%				
15 Jahre														
arithm. Mittel			12,22%	7,2%			77,80%	13,2%	19,1%	9,2%				
Maximalwert			21,63%	15,4%			166,82%	15,7%	27,1%	16,2%				
Minimalwert			1,03%	1,0%			37,89%	11,7%	13,5%	4,4%				
Standardabw.			6,35%	3,6%			35,24%	1,3%	4,6%	3,9%				

Kennzahlen in Relation zu verdienten Beiträgen netto

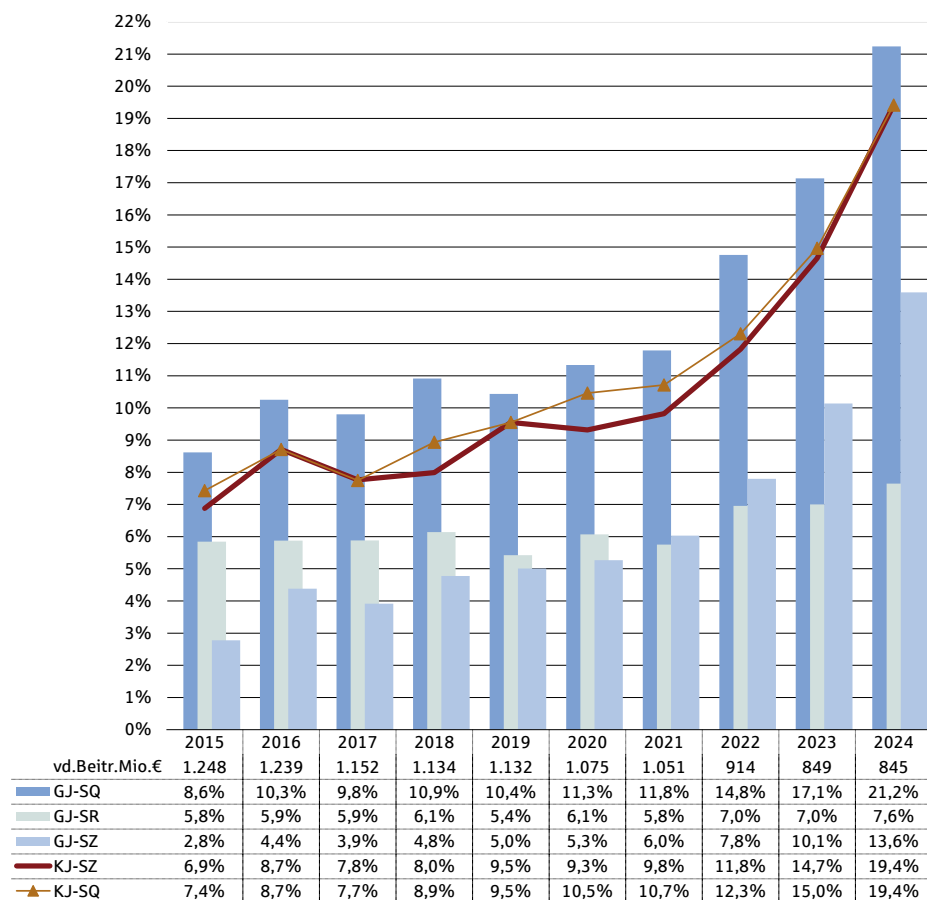


3.3 Unfall mit Beitragsrückgewähr (Basis: Prämie inklusive Sparanteil)

Teil 1

Geschäftsjahr												
		vd. Beitrag brutto Tsd. Euro		SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
Jahr	Anz. VU		+/- %									
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%
2024	-	844.698	-0,50%		13,08%	0,51%	13,59%	6,81%	0,84%	7,65%	21,23%	6,32%
5 Jahre												
arithm. Mittel					8,08%	0,49%	8,56%	5,84%	0,85%	6,69%	15,25%	9,13%
Maximalwert					13,08%	0,51%	13,59%	6,81%	1,08%	7,65%	21,23%	11,12%
Minimalwert					4,79%	0,43%	5,27%	5,05%	0,70%	5,75%	11,34%	6,32%
10 Jahre												
arithm. Mittel					5,96%	0,41%	6,37%	5,48%	0,78%	6,26%	12,63%	9,82%
Maximalwert					13,08%	0,51%	13,59%	6,81%	1,08%	7,65%	21,23%	11,12%
Minimalwert					2,58%	0,20%	2,78%	4,81%	0,61%	5,42%	8,62%	6,32%
Standardabw.					3,21%	0,10%	3,28%	0,62%	0,12%	0,70%	3,93%	1,61%
15 Jahre												
arithm. Mittel					4,60%	0,35%	4,95%	5,16%	0,77%	5,93%	10,88%	10,94%
Maximalwert					13,08%	0,51%	13,59%	6,81%	1,08%	7,65%	21,23%	14,16%
Minimalwert					1,62%	0,18%	1,86%	4,26%	0,61%	4,92%	6,85%	6,32%
Standardabw.					3,25%	0,13%	3,35%	0,69%	0,11%	0,76%	4,06%	2,15%

Kennzahlen in Relation zu verdienten Beiträgen brutto

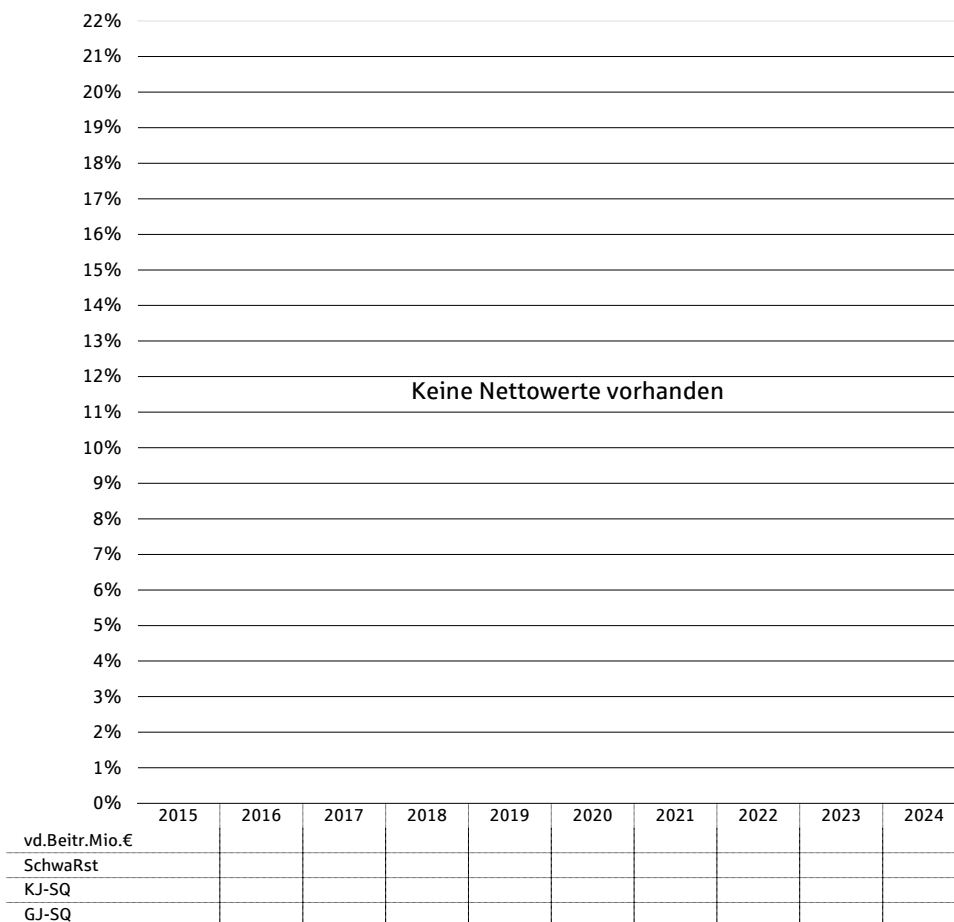


3.3 Unfall mit Beitragsrückgewähr (Basis: Prämie inklusive Sparanteil)

Teil 2

Jahr	Vorjahr				Kalenderjahr				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			
2010	4,59%	8,96%	0,34%	2,9%	6,51%	13,88%	6,51%	15,6%	15,3%	5,1%	
2011	5,47%	10,02%	0,14%	1,0%	7,94%	15,63%	7,94%	15,7%	14,6%	4,8%	
2012	3,96%	10,62%	1,36%	9,5%	6,19%	15,93%	6,19%	13,9%	15,1%	4,4%	
2013	2,57%	11,13%	2,52%	15,4%	4,67%	16,21%	4,67%	14,0%	16,4%	5,9%	
2014	3,81%	12,00%	1,60%	10,1%	5,67%	17,41%	5,67%	13,5%	19,6%	7,2%	
2015	4,10%	14,24%	1,19%	6,6%	6,88%	20,08%	7,43%	12,6%	17,6%	9,3%	
2016	4,33%	15,15%	1,55%	8,2%	8,71%	21,02%	8,71%	12,7%	14,4%	8,2%	
2017	3,84%	16,70%	2,05%	10,0%	7,76%	22,58%	7,75%	11,9%	15,2%	8,1%	
2018	3,21%	17,75%	1,98%	9,4%	7,99%	23,89%	8,93%	11,9%	21,8%	11,2%	
2019	4,54%	18,33%	0,89%	4,4%	9,55%	23,75%	9,55%	11,7%	22,4%	7,7%	
2020	4,05%	20,07%	0,88%	4,0%	9,32%	26,14%	10,46%	12,1%	13,5%	7,8%	
2021	3,79%	21,87%	1,08%	4,6%	9,82%	27,62%	10,71%	11,8%	24,1%	12,2%	
2022	4,03%	25,29%	2,45%	8,8%	11,82%	32,25%	12,31%	13,6%	24,3%	14,0%	
2023	4,51%	28,04%	2,18%	7,2%	14,65%	35,04%	14,96%	13,5%	24,9%	15,7%	
2024	5,82%	28,68%	1,82%	6,0%	19,41%	36,33%	19,41%	13,6%	27,1%	16,2%	
5 Jahre											
arithm. Mittel			1,68%	6,1%			13,57%	12,9%	22,8%	13,2%	
Maximalwert			2,45%	8,8%			19,41%	13,6%	27,1%	16,2%	
Minimalwert			0,88%	4,0%			10,46%	11,8%	13,5%	7,8%	
10 Jahre											
arithm. Mittel			1,61%	6,9%			11,02%	12,5%	20,5%	11,0%	
Maximalwert			2,45%	10,0%			19,41%	13,6%	27,1%	16,2%	
Minimalwert			0,88%	4,0%			7,43%	11,7%	13,5%	7,7%	
Standardabw.			0,57%	2,2%			3,70%	0,8%	4,9%	3,3%	
15 Jahre											
arithm. Mittel			1,47%	7,2%			9,41%	13,2%	19,1%	9,2%	
Maximalwert			2,52%	15,4%			19,41%	15,7%	27,1%	16,2%	
Minimalwert			0,14%	1,0%			4,67%	11,7%	13,5%	4,4%	
Standardabw.			0,72%	3,6%			3,84%	1,3%	4,6%	3,9%	

Kennzahlen in Relation zu verdienten Beiträgen netto

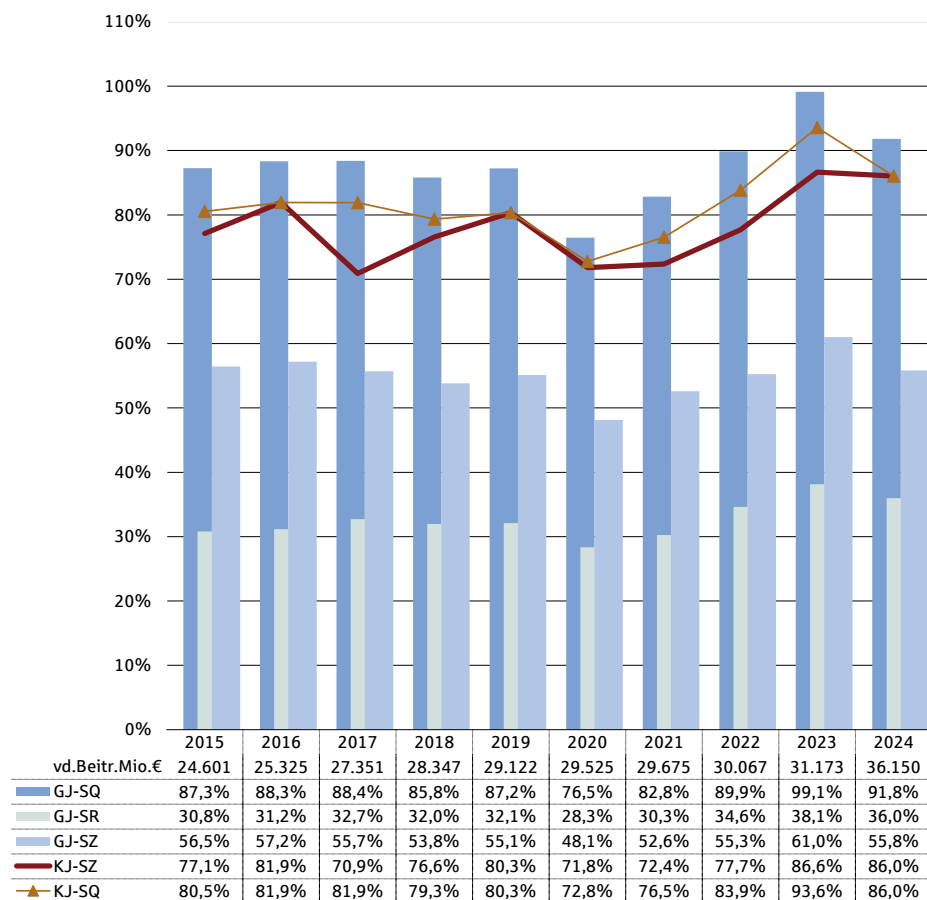


4. Kraftfahrt (K-Haftpflicht + K-Vollkasko + K-Teilkasko)

Teil 1

				Geschäftsjahr								
		vd. Beitrag brutto Tsd. Euro		SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
Jahr	Anz. VU		+/- %									
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%
2024	-	36.150.460	15,97%	75,67%	49,17%	6,68%	55,84%	33,02%	2,96%	35,98%	91,82%	10,49%
5 Jahre												
arithm. Mittel					47,81%	6,75%	54,56%	30,53%	2,94%	33,46%	88,03%	11,06%
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%
10 Jahre												
arithm. Mittel					48,21%	6,90%	55,11%	29,59%	3,02%	32,61%	87,72%	11,33%
Maximalwert					53,80%	7,30%	61,00%	35,00%	3,25%	38,13%	99,13%	11,94%
Minimalwert					41,77%	6,36%	48,12%	25,61%	2,72%	28,33%	76,46%	10,42%
Standardabw.					3,08%	0,28%	3,31%	2,86%	0,17%	2,90%	5,84%	0,57%
15 Jahre												
arithm. Mittel					49,83%	7,13%	56,95%	29,74%	3,17%	32,91%	89,87%	11,47%
Maximalwert					56,19%	7,97%	64,16%	35,00%	3,80%	38,13%	100,17%	12,02%
Minimalwert					41,77%	6,36%	48,12%	25,61%	2,72%	28,33%	76,46%	10,42%
Standardabw.					3,92%	0,45%	4,34%	2,48%	0,29%	2,58%	6,44%	0,51%

Kennzahlen in Relation zu verdienten Beiträgen brutto

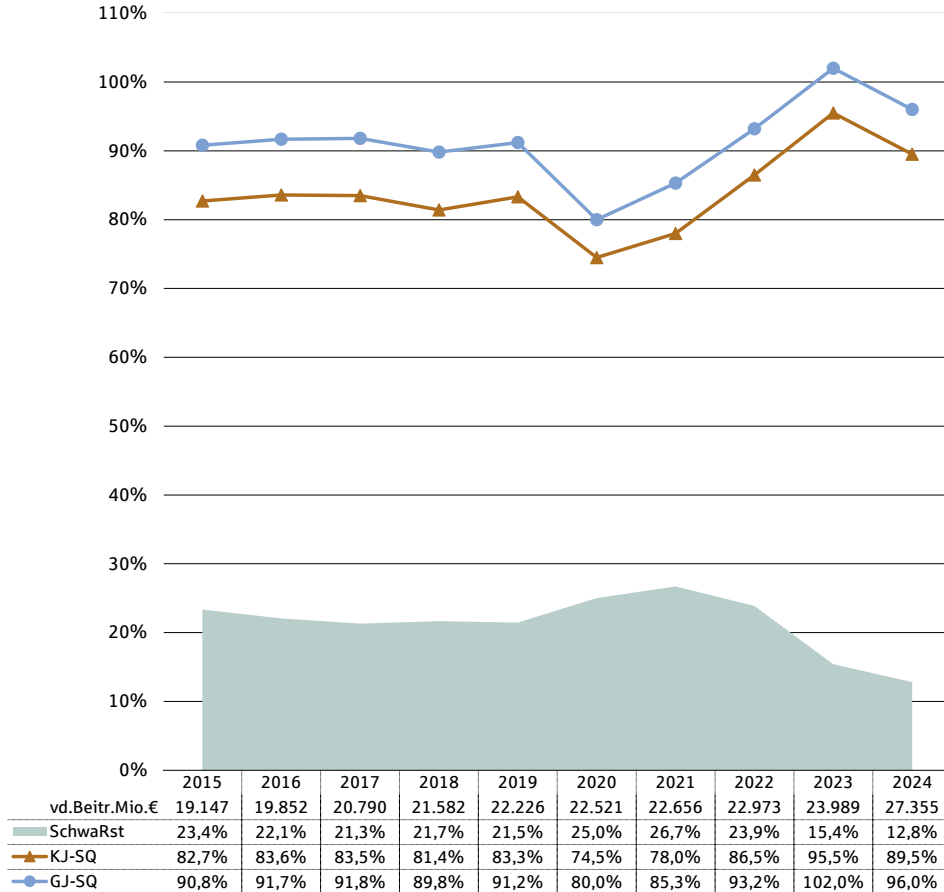


4. Kraftfahrt (K-Haftpflicht + K-Vollkasko + K-Teilkasko)

Teil 2

Vorjahr					Kalenderjahr									
Jahr	VJ-SZ-ges brutto	VJ-SR-ges brutto	AE (inkl. SRK) brutto	AE (incl. SRK) brutto % VJ-SR- Eing.	GJ+VJ-SZ-ges brutto	GJ+VJ-SR-ges brutto	KJ-SQ-ges brutto	Aufw.Vers. Betrieb brutto	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	
	% vd. Btr br	% vd. Btr br	% vd. Btr br		% vd. Btr br	% vd. Btr br	% vd. Btr br	% vd. Btr br						
2010	25,40%	129,88%	10,61%	6,4%	89,56%	165,89%	89,56%	18,4%	-7,7%	-7,7%	15.837.376	-8,9%	-4,4%	
2011	25,85%	125,39%	8,75%	5,5%	89,77%	159,99%	89,77%	18,1%	-7,6%	-7,6%	16.402.766	-8,1%	-5,7%	
2012	24,87%	120,12%	7,93%	5,2%	84,51%	152,92%	84,51%	18,0%	-2,4%	-2,4%	17.317.716	-3,3%	-4,5%	
2013	25,98%	114,87%	7,26%	5,0%	87,05%	148,11%	87,05%	17,6%	-4,5%	-4,5%	18.352.347	-2,8%	-4,7%	
2014	24,95%	111,56%	6,03%	4,3%	79,36%	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	24,76%	108,37%	6,40%	4,7%	81,93%	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	25,22%	104,93%	6,89%	5,1%	80,35%	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%	
2024	30,20%	96,47%	5,78%	4,4%	86,05%	132,45%	86,05%	17,4%	-3,6%	-3,6%	27.355.316	-4,3%	-3,6%	
5 Jahre														
arithm. Mittel			5,47%	4,0%			82,55%	17,7%	-0,4%	-0,4%		-0,4%	0,6%	
Maximalwert			6,31%	4,7%			93,57%	18,0%	8,8%	8,8%		9,4%	5,5%	
Minimalwert			3,69%	2,7%			72,77%	17,4%	-11,2%	-11,2%		-12,0%	-4,6%	
10 Jahre														
arithm. Mittel			6,03%	4,4%			81,68%	17,5%	0,8%	0,8%		0,7%	1,1%	
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.			0,92%	0,7%			5,58%	0,3%	5,4%	5,4%		6,0%	3,2%	
15 Jahre														
arithm. Mittel			6,73%	4,7%			83,14%	17,6%	-0,7%	-0,7%		-0,8%	-0,4%	
Maximalwert			10,61%	6,4%			93,57%	18,4%	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.			1,55%	0,8%			5,46%	0,4%	5,5%	5,5%		5,9%	3,8%	

Kennzahlen in Relation zu verdienten Beiträgen netto

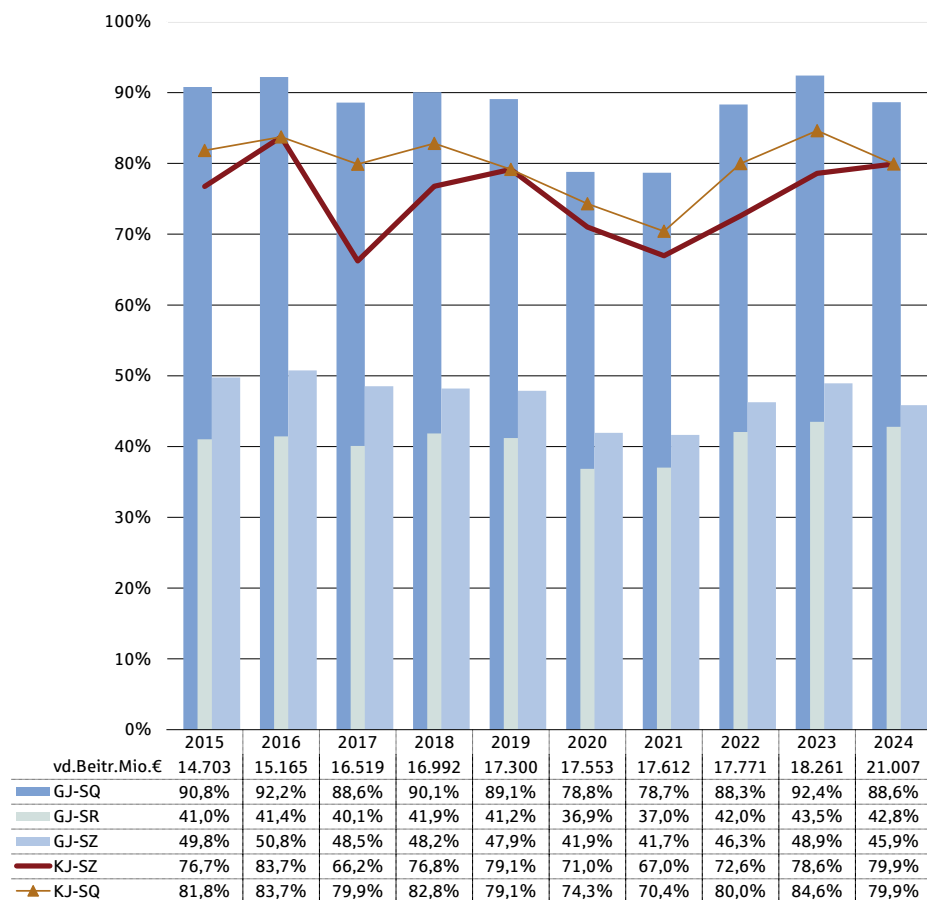


4.1 Kraftfahrt-Haftpflicht

Teil 1

				Geschäftsjahr								
		vd. Beitrag brutto Tsd. Euro		SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
Jahr	Anz. VU		+/- %									
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%
2024	-	21.007.288	15,04%	75,66%	39,58%	6,28%	45,86%	38,65%	4,14%	42,79%	88,65%	11,75%
5 Jahre												
arithm. Mittel					38,71%	6,22%	44,93%	36,32%	4,12%	40,44%	85,37%	12,14%
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%
10 Jahre												
arithm. Mittel					40,63%	6,35%	46,98%	36,47%	4,31%	40,78%	87,76%	12,16%
Maximalwert					44,01%	6,76%	50,77%	39,22%	4,80%	43,48%	92,42%	12,95%
Minimalwert					35,58%	5,91%	41,65%	32,91%	3,93%	36,86%	78,68%	11,72%
Standardabw.					2,87%	0,24%	3,10%	2,17%	0,29%	2,23%	4,97%	0,43%
15 Jahre												
arithm. Mittel					42,23%	6,42%	48,64%	37,29%	4,56%	41,85%	90,50%	12,14%
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.					3,62%	0,27%	3,87%	2,45%	0,47%	2,77%	6,46%	0,36%

Kennzahlen in Relation zu verdienten Beiträgen brutto

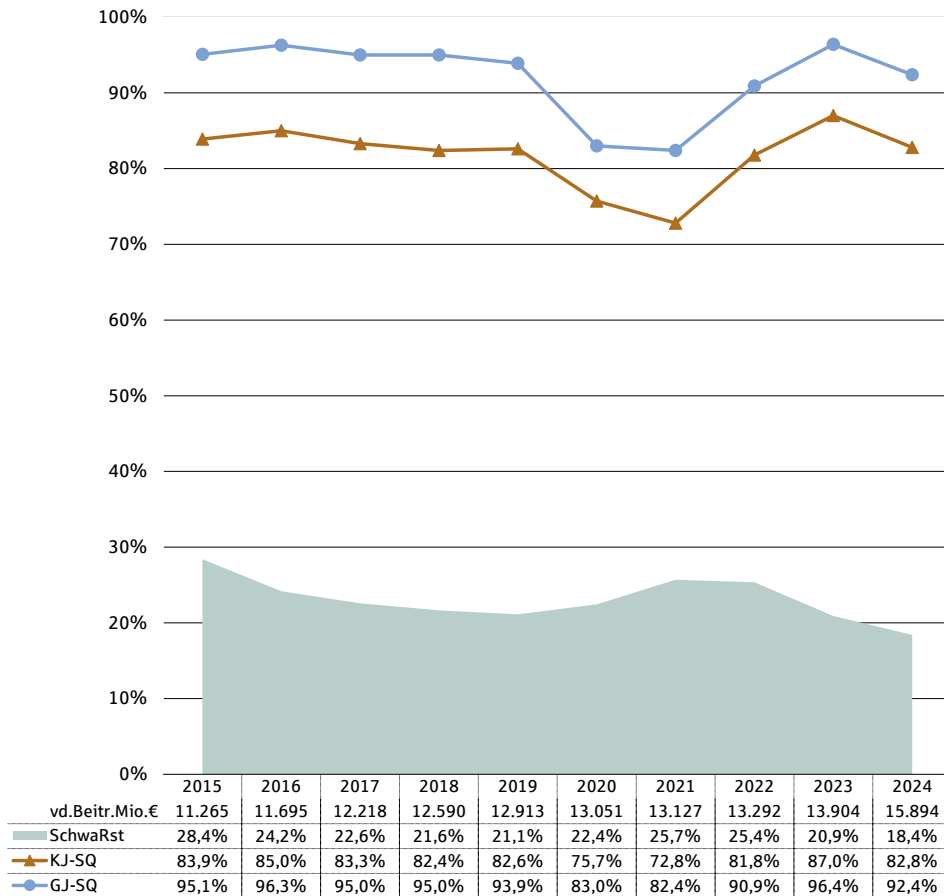


4.1 Kraftfahrt-Haftpflicht

Teil 2

Vorjahr					Kalenderjahr								
Jahr	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	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
2010	32,35%	213,46%	15,41%	5,9%	88,46%	261,22%	88,46%	17,8%	-5,9%	-5,9%	9.406.046	-6,8%	-3,7%
2011	33,17%	206,57%	12,31%	4,9%	87,29%	252,05%	87,29%	17,5%	-4,4%	-4,4%	9.745.425	-5,4%	-4,3%
2012	32,73%	197,57%	10,89%	4,6%	84,49%	241,19%	84,49%	17,4%	-1,6%	-1,6%	10.301.824	-1,9%	-4,0%
2013	31,64%	189,66%	10,13%	4,4%	81,01%	231,43%	81,01%	17,0%	2,3%	2,3%	10.896.482	2,0%	-1,8%
2014	33,35%	184,29%	7,99%	3,6%	81,87%	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	32,97%	179,54%	8,46%	3,9%	83,74%	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	31,28%	173,89%	9,93%	4,7%	79,15%	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%
2024	34,07%	162,03%	8,71%	4,3%	79,93%	204,82%	79,93%	17,9%	2,0%	2,0%	15.893.769	1,7%	1,6%
5 Jahre													
arithm. Mittel			7,52%	3,5%			77,85%	17,7%	4,3%	4,3%		4,9%	4,6%
Maximalwert			8,71%	4,3%			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%
10 Jahre													
arithm. Mittel			8,09%	3,8%			79,67%	17,4%	2,9%	2,9%		3,4%	4,0%
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.			1,45%	0,7%			4,36%	0,5%	4,0%	4,0%		4,4%	2,7%
15 Jahre													
arithm. Mittel			9,18%	4,1%			81,32%	17,4%	1,4%	1,4%		1,6%	2,1%
Maximalwert			15,41%	5,9%			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.			2,46%	0,8%			4,59%	0,4%	4,3%	4,3%		4,9%	4,2%

Kennzahlen in Relation zu verdienten Beiträgen netto

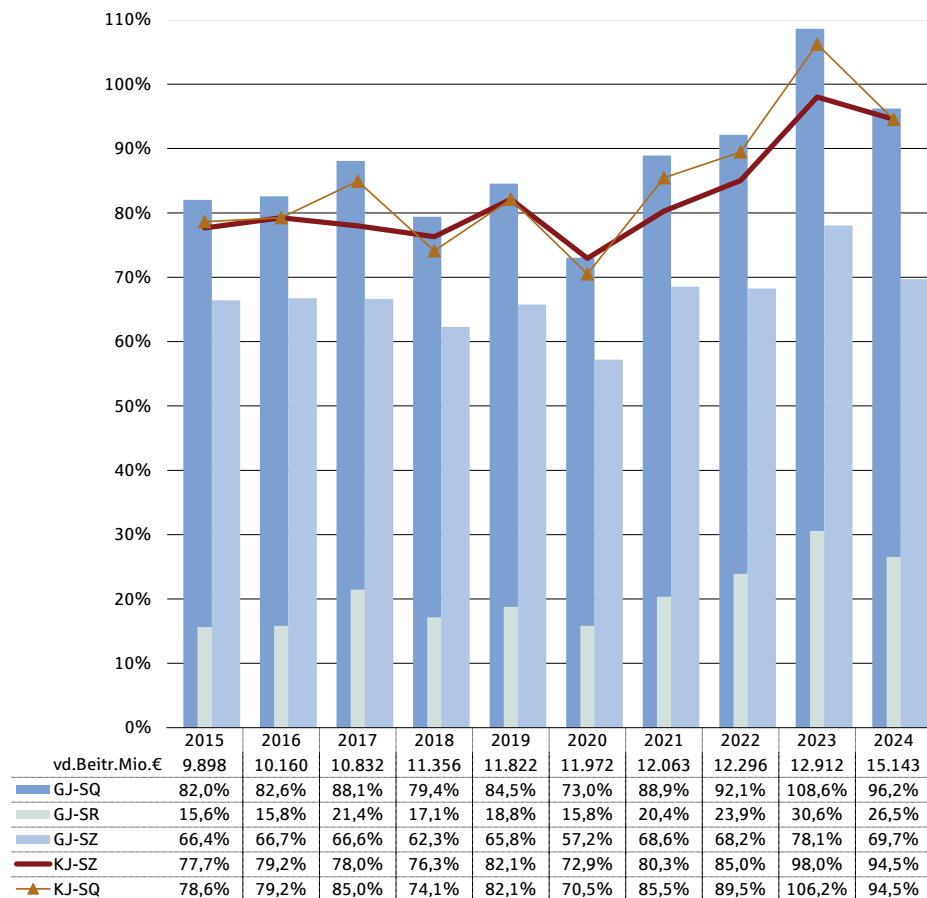


4.2 Kraftfahrt-Sonstige (K-Vollkasko + K-Teilkasko)

Teil 1

				Geschäftsjahr								
Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	+/- %	SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
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%
2024	-	15.143.173	17,28%	75,69%	62,47%	7,23%	69,70%	25,22%	1,32%	26,54%	96,23%	8,88%
5 Jahre												
arithm. Mittel					60,82%	7,52%	68,35%	22,20%	1,24%	23,44%	91,79%	9,64%
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%
10 Jahre												
arithm. Mittel					59,24%	7,71%	66,95%	19,48%	1,12%	20,60%	87,56%	10,16%
Maximalwert					69,98%	8,18%	78,05%	29,02%	1,54%	30,56%	108,62%	11,13%
Minimalwert					50,20%	7,00%	57,20%	14,67%	0,93%	15,62%	73,03%	8,85%
Standardabw.					5,11%	0,40%	5,31%	4,88%	0,20%	5,08%	9,91%	0,83%
15 Jahre												
arithm. Mittel					61,05%	8,19%	69,23%	18,51%	1,11%	19,62%	88,85%	10,51%
Maximalwert					69,98%	9,69%	78,83%	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.					5,80%	0,85%	6,45%	4,28%	0,17%	4,44%	9,28%	0,84%

Kennzahlen in Relation zu verdienten Beiträgen brutto

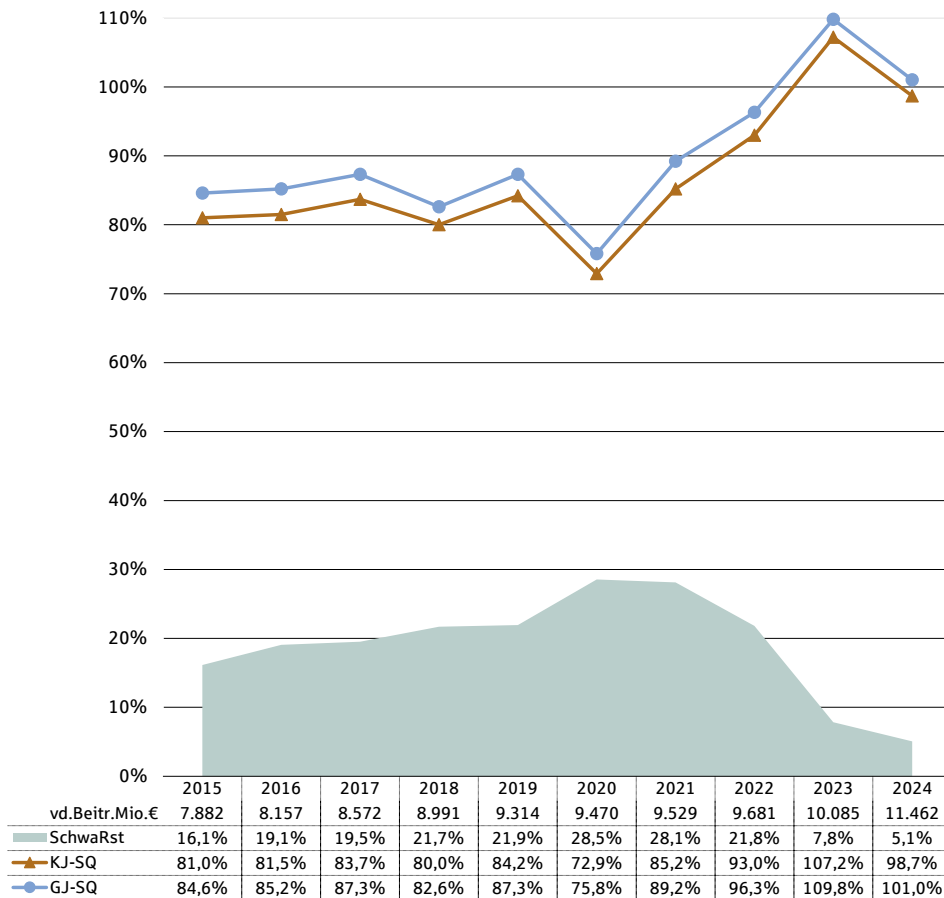


4.2 Kraftfahrt-Sonstige (K-Vollkasko + K-Teilkasko)

Teil 2

Vorjahr				Kalenderjahr									
Jahr	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	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
2010	14,76%	1,99%	3,27%	17,5%	91,26%	20,03%	91,26%	19,3%	-10,5%	-10,5%	6.431.330	-12,0%	-5,3%
2011	14,72%	1,87%	3,33%	17,3%	93,55%	19,93%	93,55%	19,0%	-12,5%	-12,5%	6.657.342	-12,1%	-7,8%
2012	12,90%	2,20%	3,43%	17,9%	84,55%	18,53%	84,55%	19,0%	-3,6%	-3,6%	7.015.893	-5,3%	-5,4%
2013	17,45%	2,22%	2,94%	16,9%	96,14%	22,61%	96,14%	18,5%	-14,6%	-14,6%	7.455.865	-9,8%	-8,9%
2014	12,34%	2,28%	3,08%	14,3%	75,59%	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	12,50%	2,14%	3,32%	19,1%	79,24%	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	16,34%	4,03%	2,44%	12,1%	82,11%	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%
2024	24,83%	5,51%	1,70%	5,3%	94,53%	32,05%	94,53%	16,6%	-11,4%	-11,4%	11.461.546	-12,6%	-10,8%
5 Jahre													
arithm. Mittel			2,55%	10,7%			89,24%	17,6%	-7,1%	-7,1%		-7,8%	-5,0%
Maximalwert			3,45%	17,4%			106,22%	18,1%	10,7%	10,7%		10,2%	3,2%
Minimalwert			1,70%	5,3%			70,51%	16,6%	-24,0%	-24,0%		-25,3%	-12,1%
10 Jahre													
arithm. Mittel			3,03%	14,5%			84,52%	17,6%	-2,3%	-2,3%		-3,0%	-2,9%
Maximalwert			5,28%	23,3%			106,22%	18,1%	10,7%	10,7%		10,2%	3,2%
Minimalwert			1,70%	5,3%			70,51%	16,6%	-24,0%	-24,0%		-25,3%	-12,1%
Standardabw.			0,96%	5,7%			10,38%	0,4%	10,2%	10,2%		10,2%	4,9%
15 Jahre													
arithm. Mittel			3,09%	15,2%			85,76%	18,0%	-3,9%	-3,9%		-4,2%	-3,9%
Maximalwert			5,28%	23,3%			106,22%	19,3%	10,7%	10,7%		10,2%	3,2%
Minimalwert			1,70%	5,3%			70,51%	16,6%	-24,0%	-24,0%		-25,3%	-12,1%
Standardabw.			0,79%	4,7%			9,59%	0,7%	9,6%	9,6%		9,3%	4,4%

Kennzahlen in Relation zu verdienten Beiträgen netto

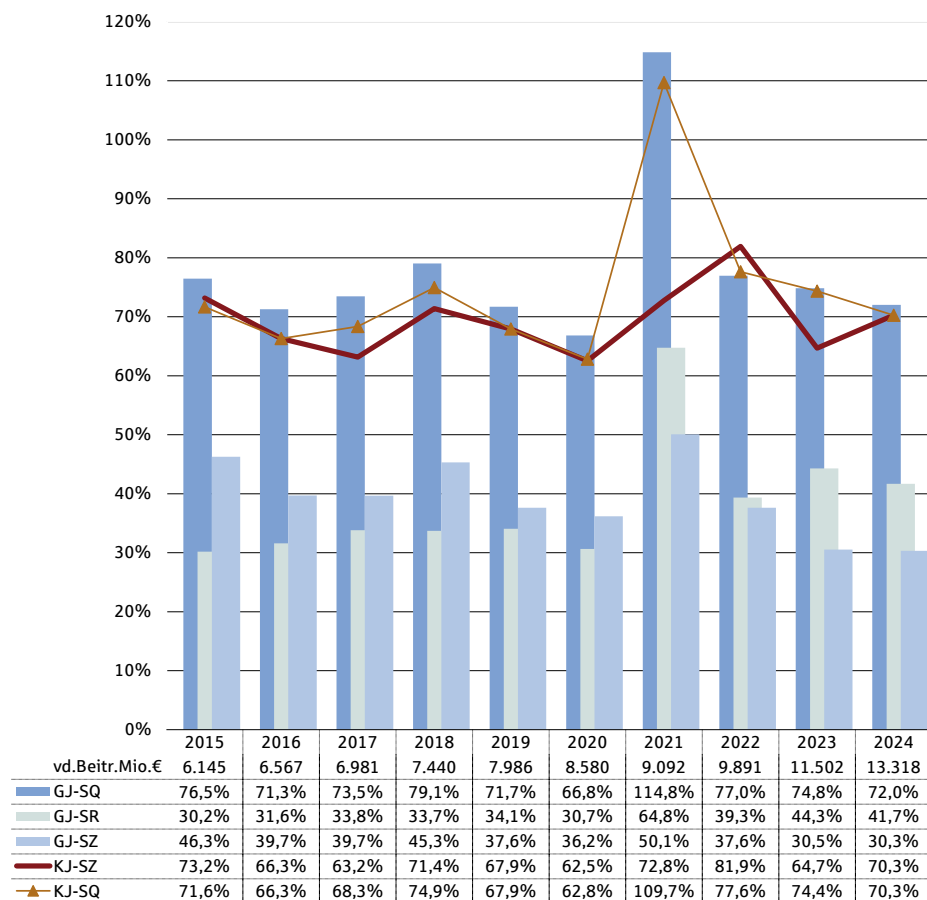


5. Verbundene Wohngebäude

Teil 1

				Geschäftsjahr								
		vd. Beitrag brutto Tsd. Euro		SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
Jahr	Anz. VU		+/- %									
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%
2024	-	13.317.734	15,79%	71,66%	26,30%	4,02%	30,32%	39,36%	2,34%	41,69%	72,01%	8,82%
5 Jahre												
arithm. Mittel					32,14%	4,80%	36,94%	41,57%	2,58%	44,15%	81,09%	9,27%
Maximalwert					44,58%	5,49%	50,07%	61,23%	3,53%	64,76%	114,83%	11,08%
Minimalwert					26,27%	4,02%	30,32%	28,51%	2,14%	30,65%	66,82%	7,85%
10 Jahre												
arithm. Mittel					33,98%	5,35%	39,33%	36,04%	2,36%	38,41%	77,74%	10,05%
Maximalwert					44,58%	6,35%	50,07%	61,23%	3,53%	64,76%	114,83%	11,13%
Minimalwert					26,27%	4,02%	30,32%	28,30%	1,87%	30,17%	66,82%	7,85%
Standardabw.					5,86%	0,75%	6,45%	9,98%	0,45%	10,42%	13,49%	1,15%
15 Jahre												
arithm. Mittel					37,49%	5,74%	43,23%	35,06%	2,27%	37,33%	80,56%	10,05%
Maximalwert					53,21%	7,00%	60,21%	61,23%	3,53%	64,76%	114,83%	11,13%
Minimalwert					26,27%	4,02%	30,32%	28,04%	1,82%	29,86%	66,82%	7,85%
Standardabw.					7,70%	0,88%	8,49%	9,14%	0,43%	9,56%	13,76%	0,99%

Kennzahlen in Relation zu verdienten Beiträgen brutto

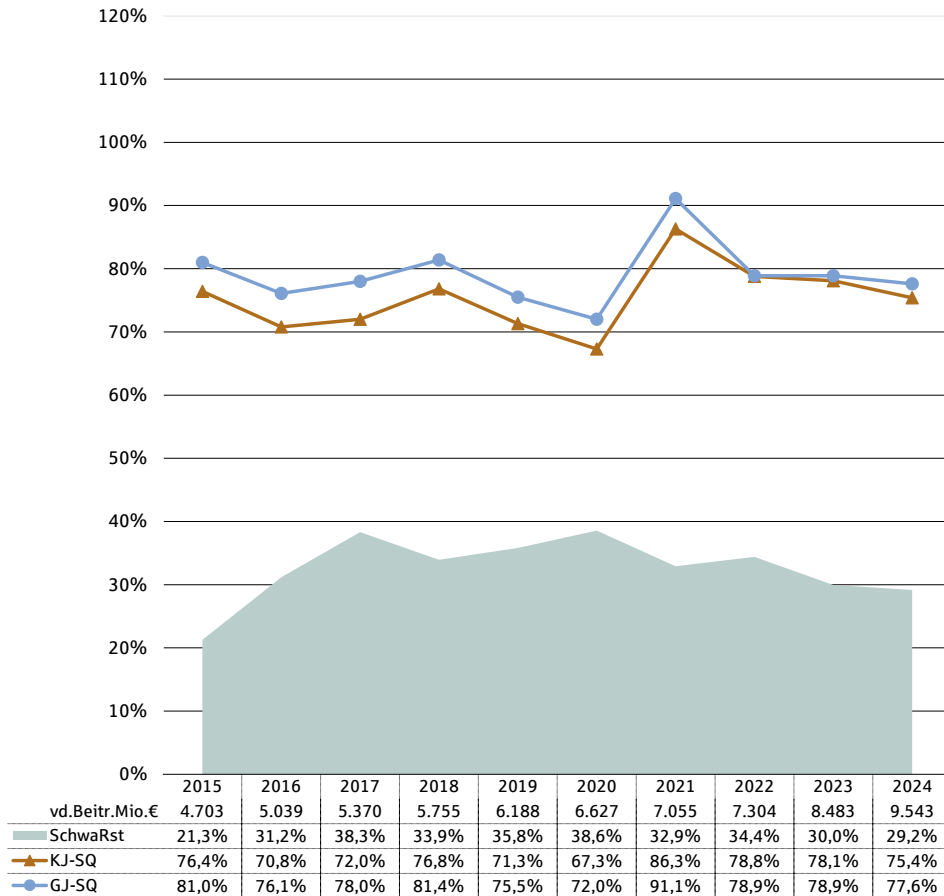


5. Verbundene Wohngebäude

Teil 2

Vorjahr					Kalenderjahr								
Jahr	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	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
2010	28,47%	12,59%	3,07%	7,8%	83,09%	44,14%	83,09%	28,4%	-14,3%	-14,3%	3.723.137	-21,2%	-18,3%
2011	28,55%	12,93%	4,89%	11,4%	77,00%	46,37%	77,00%	28,6%	-8,1%	-8,1%	3.834.273	-14,4%	-14,2%
2012	24,43%	12,34%	5,43%	12,4%	73,76%	42,19%	73,76%	28,3%	-4,8%	-4,9%	4.064.797	-12,5%	-15,2%
2013	44,96%	12,27%	4,66%	11,8%	105,17%	61,89%	105,17%	28,4%	-35,8%	-35,8%	4.329.537	-22,2%	-20,0%
2014	29,03%	17,66%	2,41%	4,2%	71,56%	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	26,62%	13,35%	4,96%	11,9%	66,32%	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	30,30%	15,71%	3,75%	8,4%	67,93%	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%
2024	39,95%	24,72%	1,75%	2,9%	70,27%	66,41%	70,27%	26,4%	0,5%	0,5%	9.543.271	-7,2%	-9,8%
5 Jahre													
arithm. Mittel			2,14%	4,6%			78,95%	26,6%	-8,3%	-8,3%		-8,5%	-9,9%
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%
10 Jahre													
arithm. Mittel			3,34%	7,5%			74,40%	27,1%	-4,1%	-4,1%		-6,9%	-10,7%
Maximalwert			5,13%	12,1%			109,70%	28,0%	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.			2,08%	4,8%			13,16%	0,6%	13,2%	13,2%		5,6%	4,2%
15 Jahre													
arithm. Mittel			3,59%	8,2%			76,97%	27,5%	-7,1%	-7,1%		-9,9%	-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.			1,84%	4,4%			13,36%	0,8%	13,6%	13,5%		7,0%	4,7%

Kennzahlen in Relation zu verdienten Beiträgen netto

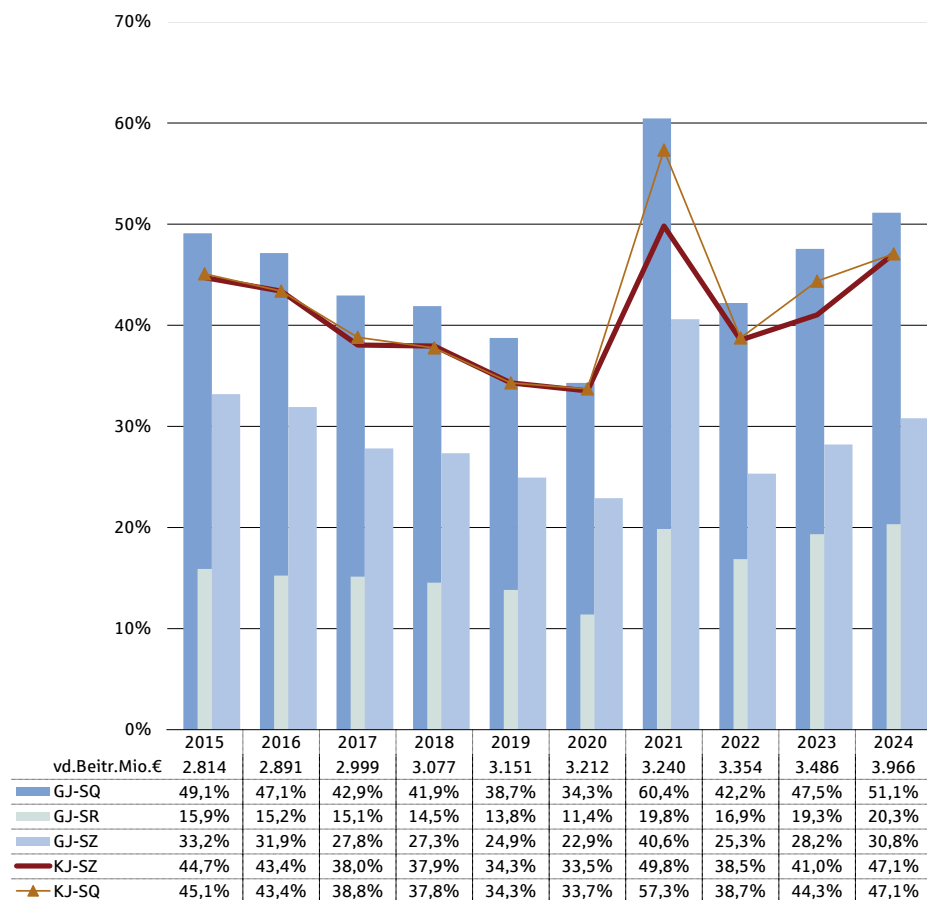


6. Verbundene Hausrat

Teil 1

				Geschäftsjahr								
Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	+/- %	SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
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%
2024	-	3.966.485	13,78%	80,34%	25,83%	4,96%	30,79%	18,72%	1,61%	20,33%	51,12%	12,86%
5 Jahre												
arithm. Mittel					24,77%	4,79%	29,56%	16,10%	1,45%	17,56%	47,12%	13,60%
Maximalwert					35,46%	5,14%	40,59%	18,72%	1,61%	20,33%	60,44%	16,58%
Minimalwert					18,43%	4,46%	22,89%	10,17%	1,23%	11,40%	34,29%	10,87%
10 Jahre												
arithm. Mittel					24,32%	4,98%	29,30%	14,87%	1,37%	16,24%	45,54%	14,16%
Maximalwert					35,46%	5,63%	40,59%	18,72%	1,61%	20,33%	60,44%	16,58%
Minimalwert					18,43%	4,46%	22,89%	10,17%	1,23%	11,40%	34,29%	10,87%
Standardabw.					4,86%	0,37%	5,11%	2,75%	0,13%	2,87%	7,28%	1,57%
15 Jahre												
arithm. Mittel					25,52%	5,18%	30,70%	14,63%	1,32%	15,95%	46,65%	14,09%
Maximalwert					35,46%	5,65%	40,59%	18,72%	1,61%	20,33%	60,44%	16,58%
Minimalwert					18,43%	4,46%	22,89%	10,17%	1,20%	11,40%	34,29%	10,87%
Standardabw.					4,31%	0,42%	4,61%	2,29%	0,13%	2,40%	6,15%	1,27%

Kennzahlen in Relation zu verdienten Beiträgen brutto

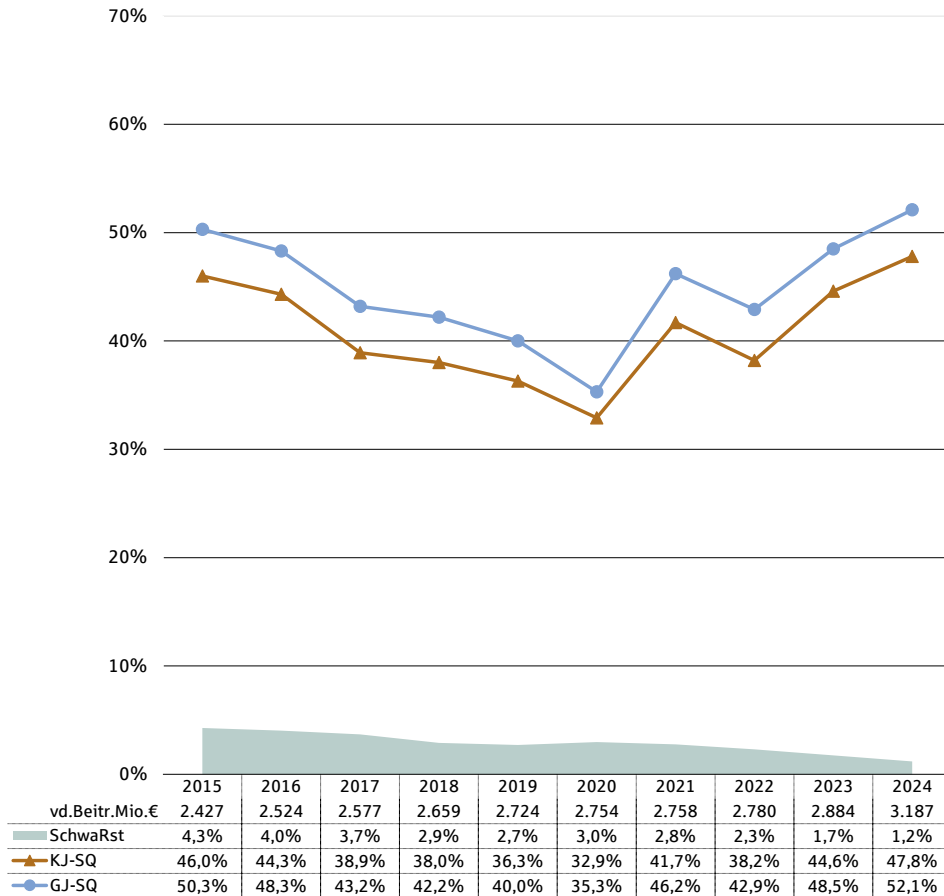


6. Verbundene Hausrat

Teil 2

Vorjahr				Kalenderjahr									
	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	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
Jahr													
2010	10,98%	3,69%	3,23%	18,9%	42,88%	17,91%	42,88%	35,2%	20,0%	19,4%	2.330.293	18,0%	18,9%
2011	11,01%	3,89%	3,78%	21,3%	44,08%	18,68%	44,08%	35,0%	18,5%	17,7%	2.330.813	16,3%	17,0%
2012	11,07%	3,74%	4,01%	21,8%	44,84%	18,81%	44,84%	35,3%	17,0%	16,3%	2.375.543	14,7%	15,2%
2013	12,99%	4,01%	3,27%	17,8%	47,54%	20,27%	47,54%	34,9%	15,0%	14,4%	2.434.656	14,4%	15,4%
2014	13,15%	4,53%	3,37%	17,0%	47,37%	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	11,45%	5,03%	3,78%	18,6%	43,36%	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	9,36%	4,40%	4,45%	23,1%	34,29%	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%
2024	16,26%	7,80%	4,06%	15,4%	47,05%	28,12%	47,05%	34,5%	15,8%	15,3%	3.186.523	13,7%	14,1%
5 Jahre													
arithm. Mittel			2,89%	12,7%			44,23%	34,7%	18,4%	17,8%		20,4%	20,6%
Maximalwert			4,06%	17,3%			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%		13,7%	14,1%
10 Jahre													
arithm. Mittel			3,49%	16,7%			42,04%	34,9%	20,1%	19,5%		20,3%	20,6%
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%		13,7%	14,1%
Standardabw.			1,11%	5,7%			7,03%	0,5%	6,3%	6,3%		4,8%	4,6%
15 Jahre													
arithm. Mittel			3,51%	17,6%			43,14%	35,0%	19,1%	18,5%		18,6%	19,0%
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.			0,91%	4,9%			5,96%	0,4%	5,4%	5,4%		4,7%	4,5%

Kennzahlen in Relation zu verdienten Beiträgen netto

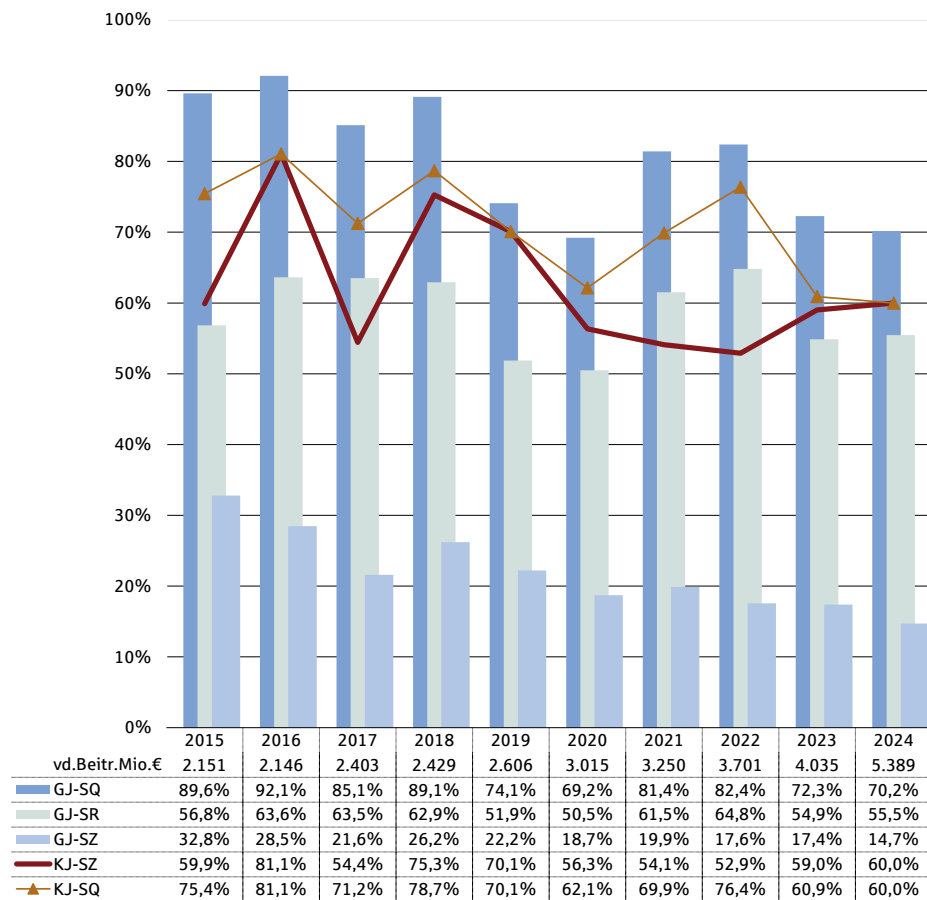


7. Feuer

Teil 1

Geschäftsjahr												
Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	+/- %	SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
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%
2024	-	5.388.627	33,55%	47,10%	13,17%	1,54%	14,71%	53,71%	1,75%	55,46%	70,17%	4,68%
5 Jahre												
arithm. Mittel					16,05%	1,60%	17,66%	55,63%	1,80%	57,43%	75,09%	4,55%
Maximalwert					18,09%	1,80%	19,89%	62,92%	1,91%	64,81%	82,38%	4,74%
Minimalwert					13,17%	1,54%	14,71%	48,81%	1,70%	50,50%	69,21%	4,18%
10 Jahre												
arithm. Mittel					20,06%	1,90%	21,96%	56,68%	1,92%	58,59%	80,55%	4,74%
Maximalwert					30,33%	2,47%	32,80%	62,92%	2,22%	64,81%	92,10%	5,28%
Minimalwert					13,17%	1,54%	14,71%	48,81%	1,70%	50,50%	69,21%	4,18%
Standardabw.					5,29%	0,36%	5,63%	5,19%	0,17%	5,30%	8,57%	0,28%
15 Jahre												
arithm. Mittel					22,24%	2,12%	24,36%	53,16%	1,89%	55,05%	79,41%	5,06%
Maximalwert					30,33%	2,74%	32,80%	62,92%	2,22%	64,81%	92,10%	5,87%
Minimalwert					13,17%	1,54%	14,71%	38,41%	1,64%	40,05%	66,85%	4,18%
Standardabw.					5,48%	0,45%	5,89%	7,11%	0,16%	7,21%	7,86%	0,53%

Kennzahlen in Relation zu verdienten Beiträgen brutto

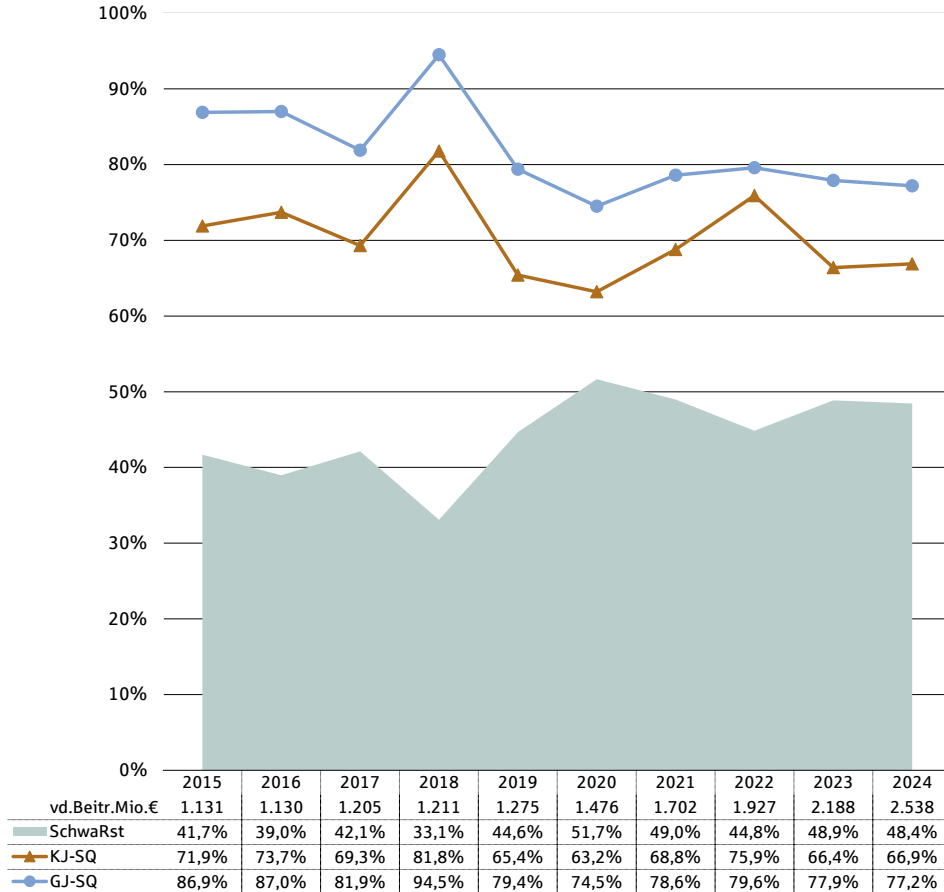


7. Feuer

Teil 2

Jahr	Vorjahr				Kalenderjahr							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	vt Ergeb. br	vt Ergeb. br				
2010	27,17%	26,69%	12,87%	19,6%	53,98%	66,74%	53,98%	27,7%	11,6%	11,1%	1.065.682	-0,2%	2,4%	
2011	34,59%	27,89%	13,63%	20,1%	65,86%	76,11%	65,86%	28,5%	-0,9%	-1,4%	1.064.826	-7,5%	0,9%	
2012	36,41%	32,78%	14,22%	18,0%	69,09%	83,41%	69,09%	29,0%	-4,8%	-5,4%	1.048.086	-10,2%	-3,0%	
2013	35,41%	36,55%	12,28%	14,8%	62,96%	84,24%	62,96%	27,5%	3,2%	2,9%	1.050.167	-4,2%	-5,2%	
2014	39,53%	36,82%	13,67%	16,4%	67,03%	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	52,59%	45,42%	11,03%	11,7%	81,06%	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	47,85%	62,49%	4,02%	3,8%	70,07%	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%	
2024	45,28%	54,88%	10,19%	9,7%	59,99%	110,34%	59,99%	24,7%	11,6%	11,4%	2.537.926	-0,4%	-6,7%	
5 Jahre														
arithm. Mittel			9,23%	9,0%			65,85%	26,6%	3,1%	2,9%		-4,6%	-11,5%	
Maximalwert			11,51%	11,8%			76,36%	28,1%	11,6%	11,4%		-0,4%	-6,7%	
Minimalwert			6,02%	6,0%			59,99%	24,7%	-7,8%	-7,9%		-11,9%	-15,1%	
10 Jahre														
arithm. Mittel			9,97%	9,8%			70,58%	27,5%	-2,9%	-3,2%		-8,6%	-12,4%	
Maximalwert			14,19%	16,2%			81,06%	29,0%	11,6%	11,4%		-0,4%	-6,7%	
Minimalwert			4,02%	3,8%			59,99%	24,7%	-14,9%	-15,3%		-21,4%	-16,7%	
Standardabw.			3,30%	3,5%			7,53%	1,3%	8,9%	8,9%		7,0%	3,1%	
15 Jahre														
arithm. Mittel			11,09%	12,5%			68,31%	27,7%	-1,4%	-1,8%		-7,7%	-9,2%	
Maximalwert			14,22%	20,1%			81,06%	29,0%	11,6%	11,4%		-0,2%	2,4%	
Minimalwert			4,02%	3,8%			53,98%	24,7%	-14,9%	-15,3%		-21,4%	-16,7%	
Standardabw.			3,14%	4,9%			7,58%	1,1%	8,2%	8,2%		6,1%	5,9%	

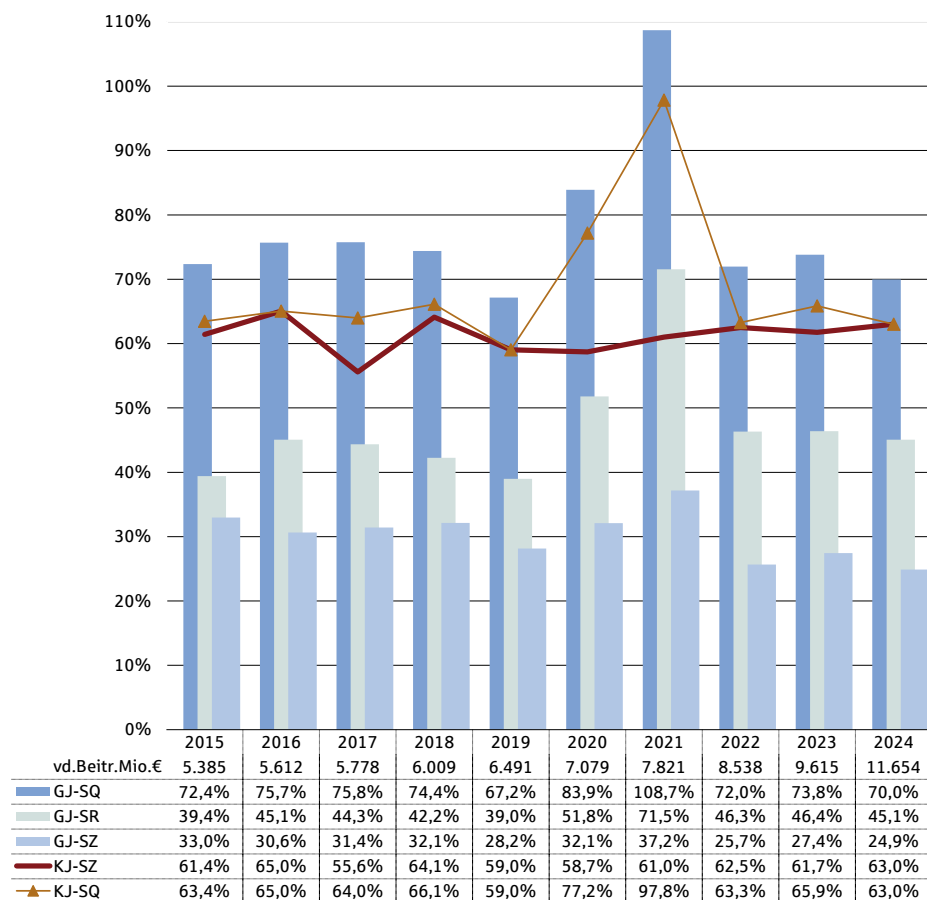
Kennzahlen in Relation zu verdienten Beiträgen netto



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

Teil 1

				Geschäftsjahr									
		vd. Beitrag brutto Tsd. Euro		SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA	
Jahr	Anz. VU		+/- %										
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%	
2024	-	11.654.432	21,21%	54,99%	22,04%	2,83%	24,88%	43,06%	2,01%	45,07%	69,95%	6,92%	
5 Jahre													
arithm. Mittel						26,38%	3,06%	29,44%	49,78%	2,45%	52,23%	81,66%	6,82%
Maximalwert						33,91%	3,27%	37,16%	68,46%	3,07%	71,53%	108,69%	7,24%
Minimalwert						22,04%	2,83%	24,88%	43,06%	2,01%	45,07%	69,95%	5,82%
10 Jahre													
arithm. Mittel						26,84%	3,41%	30,25%	44,80%	2,32%	47,12%	77,37%	7,49%
Maximalwert						33,91%	3,94%	37,16%	68,46%	3,07%	71,53%	108,69%	8,47%
Minimalwert						22,04%	2,83%	24,88%	36,87%	1,93%	39,00%	67,16%	5,82%
Standardabw.						3,53%	0,41%	3,74%	9,03%	0,36%	9,34%	11,85%	0,82%
15 Jahre													
arithm. Mittel						28,01%	3,62%	31,63%	43,42%	2,24%	45,65%	77,28%	7,64%
Maximalwert						35,05%	4,15%	39,13%	68,46%	3,07%	71,53%	108,69%	8,51%
Minimalwert						22,04%	2,83%	24,88%	35,54%	1,91%	37,53%	67,16%	5,82%
Standardabw.						3,71%	0,45%	4,01%	7,88%	0,33%	8,16%	10,20%	0,73%

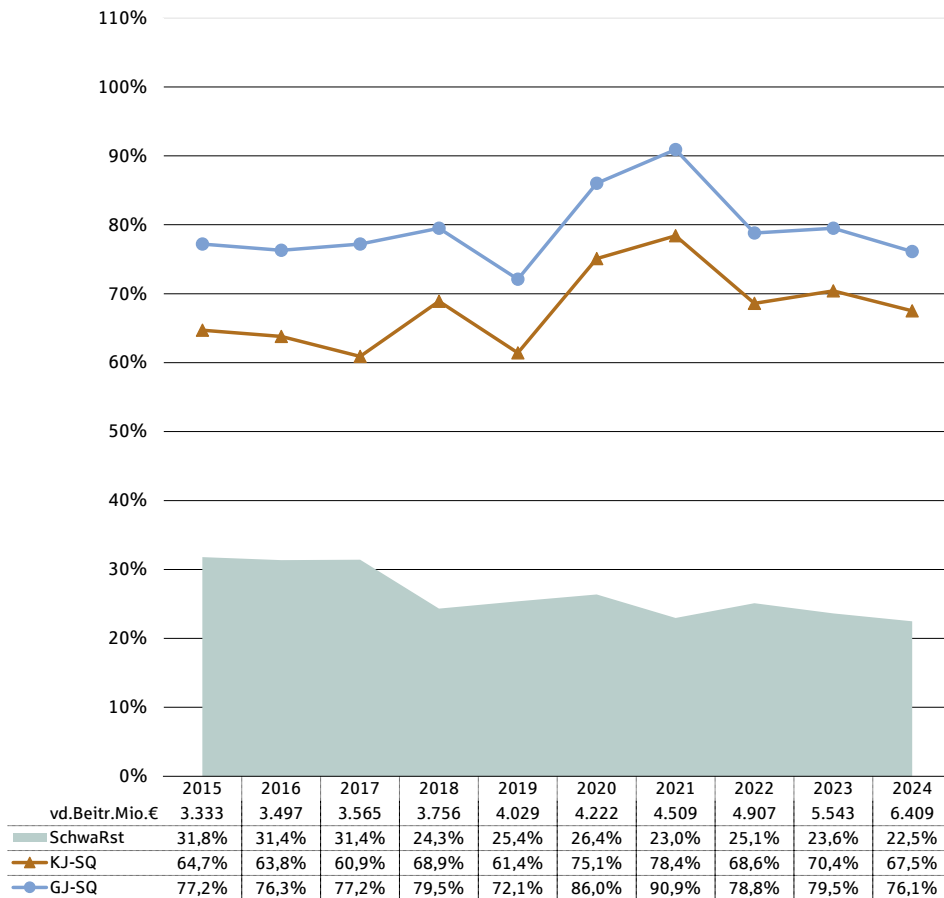
Kennzahlen in Relation zu verdienten Beiträgen brutto

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

Teil 2

Jahr	Vorjahr				Kalenderjahr								
	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	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
2010	27,94%	26,42%	9,59%	16,1%	62,55%	63,95%	62,55%	30,1%	6,6%	6,5%	3.261.182	1,1%	0,7%
2011	28,22%	26,13%	12,19%	19,5%	62,79%	66,55%	62,79%	30,6%	5,9%	5,7%	3.258.952	0,6%	-0,3%
2012	33,82%	28,75%	9,39%	14,7%	67,41%	71,95%	67,41%	30,6%	1,3%	1,1%	3.317.888	-2,3%	-5,6%
2013	39,66%	35,14%	10,25%	14,8%	78,79%	85,05%	78,79%	29,8%	-9,5%	-9,6%	3.344.657	-6,4%	0,1%
2014	32,57%	38,14%	10,01%	12,1%	62,59%	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	34,41%	36,84%	10,65%	14,0%	65,05%	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	30,87%	42,76%	8,12%	10,1%	59,04%	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%
2024	38,12%	54,66%	6,95%	7,4%	63,00%	99,73%	63,00%	27,0%	9,2%	9,1%	6.409.146	2,7%	0,6%
5 Jahre													
arithm. Mittel			8,24%	9,0%			73,43%	27,8%	-2,1%	-2,2%		-2,9%	-4,5%
Maximalwert			10,85%	12,8%			97,84%	28,6%	9,2%	9,1%		2,7%	0,6%
Minimalwert			6,72%	7,4%			63,00%	27,0%	-26,3%	-26,4%		-9,7%	-9,2%
10 Jahre													
arithm. Mittel			8,89%	10,4%			68,48%	28,7%	2,1%	2,0%		0,2%	-0,6%
Maximalwert			11,77%	14,0%			97,84%	29,8%	10,6%	10,5%		6,0%	5,1%
Minimalwert			6,72%	7,4%			59,04%	27,0%	-26,3%	-26,4%		-9,7%	-9,2%
Standardabw.			1,69%	2,5%			11,32%	1,0%	11,1%	11,1%		5,2%	5,0%
15 Jahre													
arithm. Mittel			9,35%	12,1%			67,93%	29,2%	2,1%	2,0%		-0,1%	-0,8%
Maximalwert			12,19%	19,5%			97,84%	30,6%	10,6%	10,5%		6,0%	5,1%
Minimalwert			6,72%	7,4%			59,04%	27,0%	-26,3%	-26,4%		-9,7%	-9,2%
Standardabw.			1,63%	3,5%			9,85%	1,1%	9,6%	9,6%		4,6%	4,3%

Kennzahlen in Relation zu verdienten Beiträgen netto

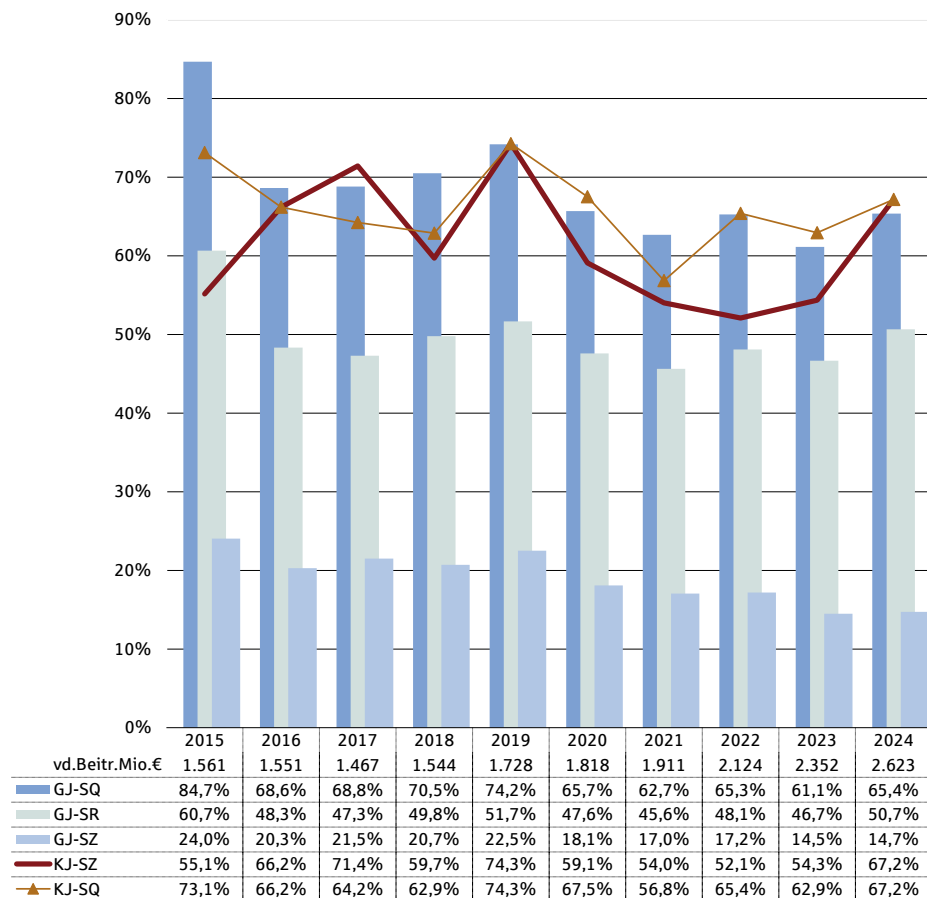


9. Transport

Teil 1

				Geschäftsjahr								
Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	+/- %	SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
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%
2024	-	2.623.442	11,55%	45,90%	12,83%	1,88%	14,71%	48,33%	2,33%	50,65%	65,37%	6,44%
5 Jahre												
arithm. Mittel					14,36%	1,94%	16,30%	45,53%	2,20%	47,72%	64,03%	6,46%
Maximalwert					16,06%	2,03%	18,09%	48,33%	2,33%	50,65%	65,69%	6,72%
Minimalwert					12,65%	1,84%	14,48%	43,41%	2,06%	45,62%	61,14%	6,32%
10 Jahre												
arithm. Mittel					16,83%	2,23%	19,06%	47,33%	2,31%	49,63%	68,69%	6,61%
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%	2,06%	45,62%	61,14%	6,09%
Standardabw.					2,98%	0,31%	3,25%	4,14%	0,17%	4,29%	6,79%	0,34%
15 Jahre												
arithm. Mittel					18,55%	2,33%	20,88%	47,33%	2,23%	49,56%	70,44%	6,49%
Maximalwert					24,39%	2,73%	26,78%	57,99%	2,67%	60,65%	84,69%	7,09%
Minimalwert					12,65%	1,84%	14,48%	43,41%	1,97%	45,62%	61,14%	5,92%
Standardabw.					3,63%	0,30%	3,88%	3,34%	0,18%	3,46%	6,12%	0,36%

Kennzahlen in Relation zu verdienten Beiträgen brutto

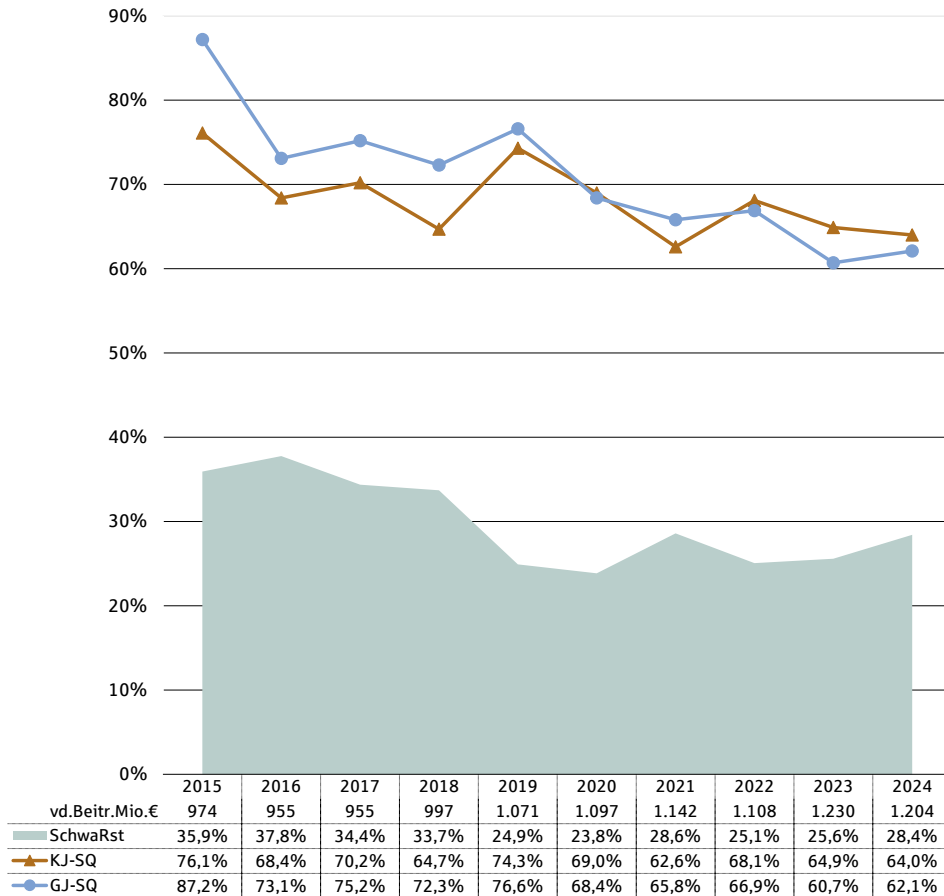


9. Transport

Teil 2

Jahr	Vorjahr				Kalenderjahr								
	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	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
2010	44,82%	60,61%	5,35%	4,8%	69,01%	110,78%	69,01%	29,3%	0,9%	0,9%	972.387	-3,0%	-0,9%
2011	47,36%	59,69%	1,16%	1,1%	73,21%	108,21%	73,21%	28,7%	-2,7%	-2,7%	1.023.759	-7,2%	-3,7%
2012	46,73%	57,70%	3,34%	3,2%	70,90%	107,78%	70,90%	29,0%	-0,9%	-0,9%	1.070.370	-2,9%	-4,2%
2013	46,30%	59,85%	3,16%	2,9%	73,08%	109,31%	73,08%	27,3%	-0,7%	-0,7%	1.099.885	-4,1%	4,1%
2014	39,58%	58,77%	9,22%	8,2%	61,29%	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	45,89%	67,36%	2,44%	2,0%	66,19%	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	51,76%	56,50%	-0,09%	-0,1%	74,27%	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%
2024	52,46%	64,21%	-1,81%	-1,7%	67,18%	114,86%	67,18%	26,8%	5,0%	5,0%	1.204.130	6,5%	4,2%
5 Jahre													
arithm. Mittel			0,06%	0,0%			63,97%	27,7%	7,2%	7,2%		3,8%	2,6%
Maximalwert			5,83%	5,5%			67,51%	28,6%	14,6%	14,6%		7,4%	6,1%
Minimalwert			-1,82%	-1,8%			56,84%	26,8%	2,2%	2,2%		-1,0%	-0,5%
10 Jahre													
arithm. Mittel			2,64%	2,3%			66,05%	28,4%	4,6%	4,6%		0,6%	1,4%
Maximalwert			11,57%	10,3%			74,27%	29,7%	14,6%	14,6%		7,4%	6,1%
Minimalwert			-1,82%	-1,8%			56,84%	26,8%	-3,6%	-3,6%		-7,1%	-1,0%
Standardabw.			4,63%	4,2%			5,05%	1,0%	5,2%	5,2%		5,0%	2,3%
15 Jahre													
arithm. Mittel			3,24%	2,9%			67,20%	28,5%	3,5%	3,5%		-0,5%	0,7%
Maximalwert			11,57%	10,3%			74,27%	29,7%	14,6%	14,6%		7,4%	6,1%
Minimalwert			-1,82%	-1,8%			56,84%	26,8%	-3,6%	-3,6%		-7,2%	-4,2%
Standardabw.			4,15%	3,7%			5,11%	0,9%	5,2%	5,2%		4,8%	2,8%

Kennzahlen in Relation zu verdienten Beiträgen netto

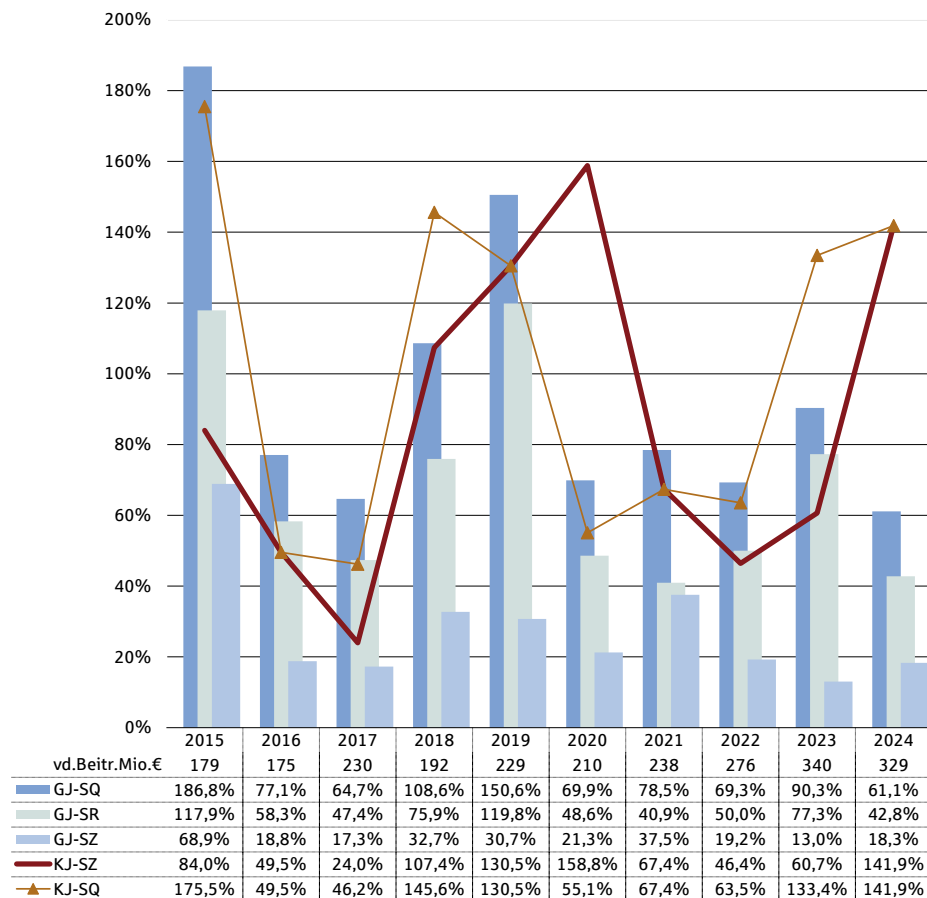


10. Luft- und Raumfahrt

Teil 1

				Geschäftsjahr								
Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	+/- %	SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
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%
2024	-	328.749	-3,29%	19,34%	17,20%	1,13%	18,33%	41,58%	1,20%	42,77%	61,10%	3,81%
5 Jahre												
arithm. Mittel					20,86%	1,03%	21,88%	50,84%	1,09%	51,93%	73,81%	2,93%
Maximalwert					36,55%	1,13%	37,55%	76,26%	1,20%	77,29%	90,33%	3,81%
Minimalwert					12,07%	0,97%	13,04%	39,98%	0,95%	40,94%	61,10%	2,21%
10 Jahre												
arithm. Mittel					26,73%	1,05%	27,78%	66,74%	1,16%	67,90%	95,68%	2,56%
Maximalwert					67,50%	1,38%	68,88%	119,00%	1,85%	119,84%	186,81%	3,81%
Minimalwert					12,07%	0,76%	13,04%	39,98%	0,84%	40,94%	61,10%	1,29%
Standardabw.					16,33%	0,16%	16,44%	29,58%	0,27%	29,66%	41,73%	0,78%
15 Jahre												
arithm. Mittel					29,02%	1,49%	30,51%	65,52%	1,22%	66,74%	97,25%	2,95%
Maximalwert					67,50%	2,76%	68,88%	119,00%	2,30%	119,84%	186,81%	4,35%
Minimalwert					12,07%	0,76%	13,04%	39,98%	0,84%	40,94%	61,10%	1,29%
Standardabw.					14,38%	0,69%	14,64%	25,75%	0,39%	25,90%	34,90%	0,88%

Kennzahlen in Relation zu verdienten Beiträgen brutto

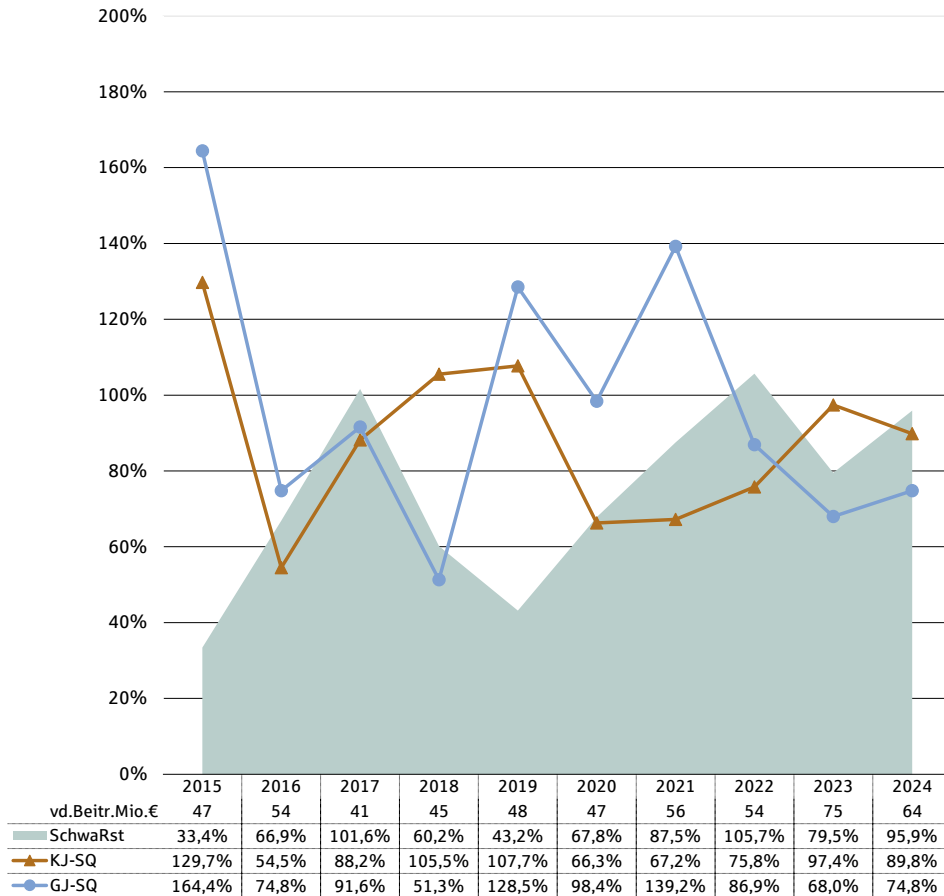


10. Luft- und Raumfahrt

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							
2010	42,58%	52,76%	15,02%	13,2%	93,03%	110,35%	93,03%	18,4%			-11,5%	-11,5%	66.169	-18,6%	-18,7%
2011	50,49%	50,78%	15,56%	14,6%	89,38%	116,84%	89,38%	17,2%			-6,6%	-6,6%	54.893	-30,7%	-27,4%
2012	37,52%	51,35%	12,78%	11,0%	66,25%	101,64%	66,25%	17,5%			16,1%	16,1%	65.616	4,2%	-18,2%
2013	42,74%	50,89%	8,92%	9,1%	77,02%	102,55%	77,02%	14,2%			8,8%	8,8%	64.843	-5,6%	-9,1%
2014	78,47%	61,39%	17,99%	13,6%	105,99%	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	30,79%	74,35%	27,53%	13,7%	49,55%	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	99,80%	80,45%	20,03%	12,4%	130,52%	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%
2024	123,54%	119,91%	-80,77%	-48,7%	141,87%	162,68%	141,87%	22,5%			-64,5%	-64,5%	63.582	-17,7%	-19,3%
5 Jahre															
arithm. Mittel			-18,44%	-14,7%			92,25%	22,0%			-14,6%	-14,6%		-2,0%	-17,0%
Maximalwert			14,83%	10,8%			141,87%	23,9%			20,6%	20,6%		16,8%	-10,9%
Minimalwert			-80,77%	-51,7%			55,05%	20,2%			-64,5%	-64,5%		-19,0%	-22,5%
10 Jahre															
arithm. Mittel			-5,18%	-5,1%			100,86%	18,9%			-20,0%	-20,0%		-3,6%	-9,1%
Maximalwert			27,53%	14,9%			175,50%	23,9%			40,6%	40,6%		39,2%	15,0%
Minimalwert			-80,77%	-51,7%			46,20%	13,2%			-89,9%	-89,9%		-35,6%	-22,5%
Standardabw.			35,72%	26,4%			48,79%	3,7%			47,9%	47,9%		21,9%	11,2%
15 Jahre															
arithm. Mittel			1,23%	0,7%			96,02%	18,4%			-14,6%	-14,6%		-7,1%	-12,6%
Maximalwert			27,53%	14,9%			175,50%	23,9%			40,6%	40,6%		39,2%	15,0%
Minimalwert			-80,77%	-51,7%			46,20%	13,2%			-89,9%	-89,9%		-35,6%	-27,4%
Standardabw.			30,19%	22,8%			40,59%	3,2%			40,2%	40,2%		19,7%	11,0%

Kennzahlen in Relation zu verdienten Beiträgen netto

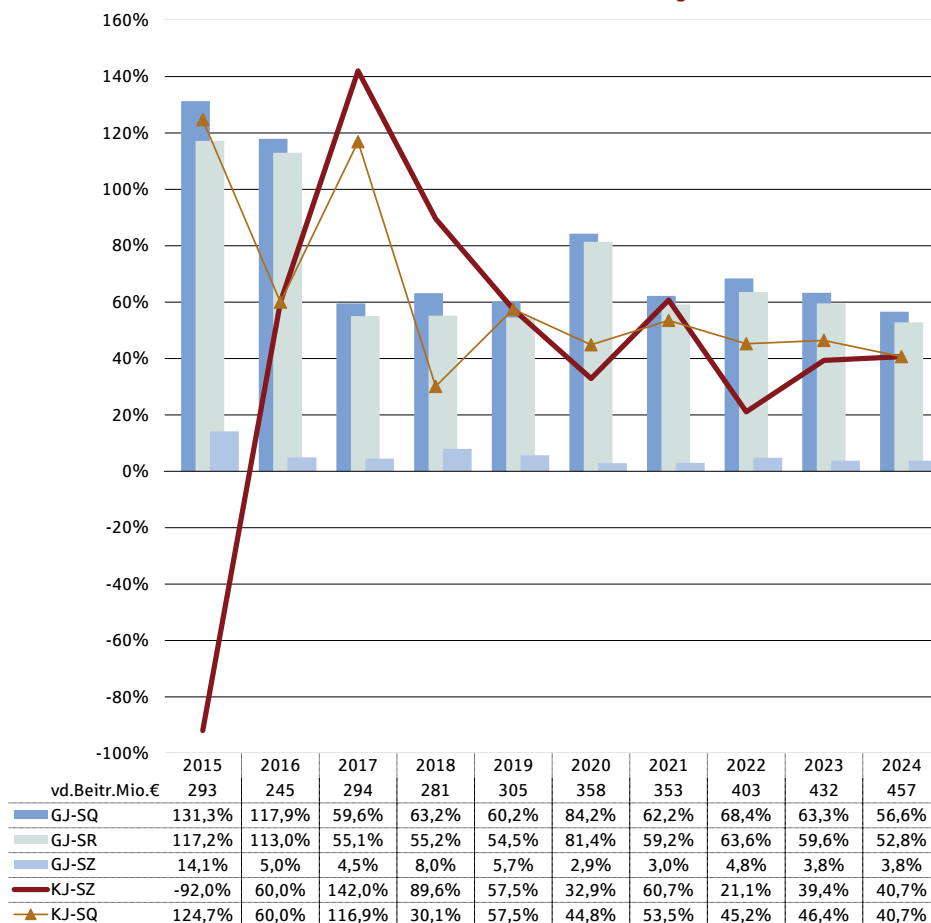


11. Luft- und Raumfahrt-Haftpflicht

Teil 1

				Geschäftsjahr								
Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	+/- %	SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
2010	15	188.716	11,73%	57,39%	3,03%	0,47%	3,50%	47,72%	0,93%	48,65%	52,15%	2,67%
2011	15	205.221	8,75%	42,24%	3,51%	0,39%	3,90%	50,62%	1,84%	52,46%	56,36%	3,96%
2012	12	216.807	5,65%	45,62%	3,26%	1,20%	4,45%	80,63%	3,42%	84,04%	88,50%	5,21%
2013	14	206.011	-4,98%	29,83%	3,77%	1,70%	5,47%	53,95%	2,21%	56,16%	61,63%	6,34%
2014	13	226.833	10,11%	31,56%	2,55%	1,37%	3,92%	24,97%	1,13%	26,10%	30,02%	8,33%
2015	15	293.207	29,26%	20,64%	13,13%	1,02%	14,15%	114,21%	2,96%	117,17%	131,32%	3,03%
2016	13	245.011	-16,44%	16,86%	3,46%	1,51%	4,97%	110,01%	2,95%	112,96%	117,93%	3,78%
2017	15	294.345	20,14%	14,97%	3,70%	0,81%	4,51%	53,02%	2,07%	55,08%	59,59%	4,82%
2018	15	281.455	-4,38%	15,02%	7,14%	0,83%	7,97%	54,66%	0,52%	55,18%	63,15%	2,14%
2019	15	304.689	8,25%	19,82%	4,74%	0,93%	5,67%	53,07%	1,46%	54,53%	60,20%	3,98%
2020	16	357.762	17,42%	13,27%	2,14%	0,74%	2,87%	80,22%	1,15%	81,38%	84,25%	2,25%
2021	18	352.907	-1,36%	11,27%	2,38%	0,64%	3,02%	57,77%	1,39%	59,15%	62,17%	3,26%
2022	19	402.591	14,08%	12,48%	3,47%	1,32%	4,79%	61,95%	1,64%	63,58%	68,37%	4,32%
2023	21	431.820	7,26%	12,83%	2,89%	0,87%	3,76%	57,60%	1,95%	59,55%	63,31%	4,46%
2024	-	456.955	5,82%	10,91%	2,85%	0,90%	3,75%	50,79%	2,03%	52,82%	56,58%	5,18%
5 Jahre												
arithm. Mittel					2,75%	0,89%	3,64%	61,67%	1,63%	63,30%	66,94%	3,89%
Maximalwert					3,47%	1,32%	4,79%	80,22%	2,03%	81,38%	84,25%	5,18%
Minimalwert					2,14%	0,64%	2,87%	50,79%	1,15%	52,82%	56,58%	2,25%
10 Jahre												
arithm. Mittel					4,59%	0,96%	5,55%	69,33%	1,81%	71,14%	76,69%	3,72%
Maximalwert					13,13%	1,51%	14,15%	114,21%	2,96%	117,17%	131,32%	5,18%
Minimalwert					2,14%	0,64%	2,87%	50,79%	0,52%	52,82%	56,58%	2,14%
Standardabw.					3,33%	0,27%	3,36%	24,04%	0,76%	24,57%	26,57%	1,04%
15 Jahre												
arithm. Mittel					4,13%	0,98%	5,11%	63,41%	1,84%	65,26%	70,37%	4,25%
Maximalwert					13,13%	1,70%	14,15%	114,21%	3,42%	117,17%	131,32%	8,33%
Minimalwert					2,14%	0,39%	2,87%	24,97%	0,52%	26,10%	30,02%	2,14%
Standardabw.					2,76%	0,38%	2,80%	23,64%	0,81%	24,18%	25,79%	1,62%

Kennzahlen in Relation zu verdienten Beiträgen brutto

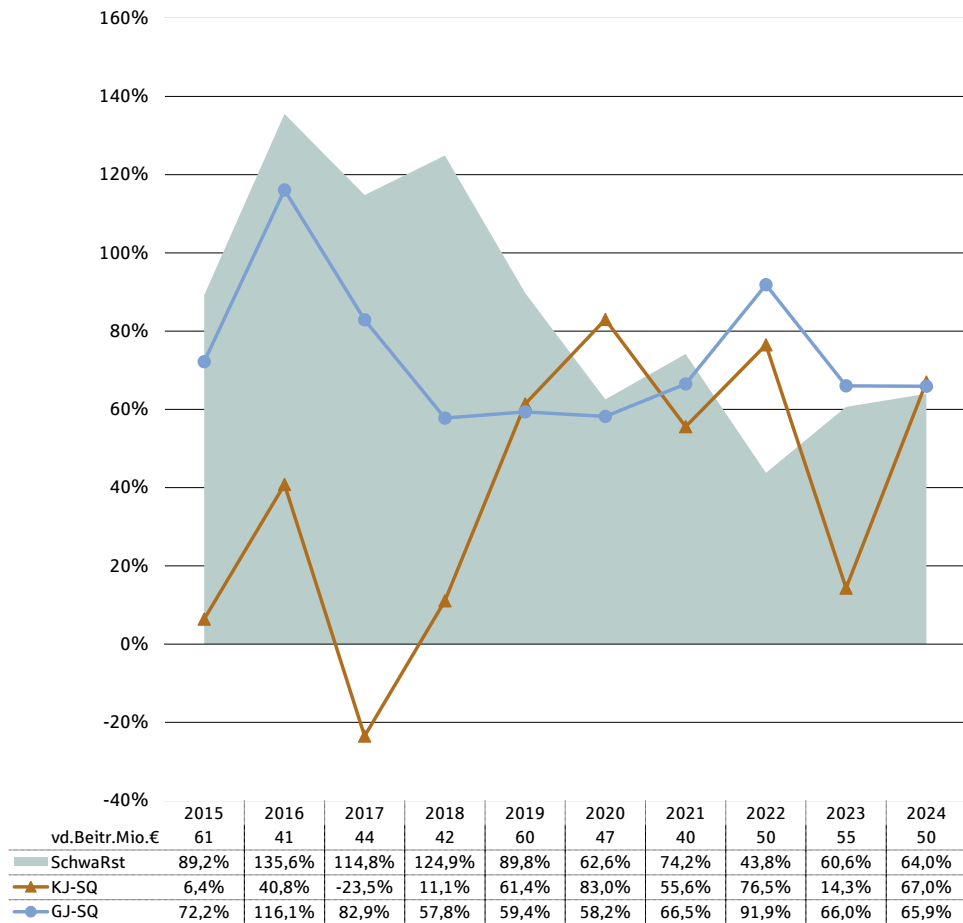


11. Luft- und Raumfahrt-Haftpflicht

Teil 2

Jahr	Vorjahr				Kalenderjahr								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	vt Ergeb. br	vt Ergeb. br					
2010	31,29%	195,21%	17,36%	6,3%	34,79%	243,87%	34,79%	19,5%	45,6%	45,6%		108.300		21,3%	3,9%
2011	64,42%	200,17%	-11,96%	-5,3%	68,32%	252,63%	68,32%	16,3%	15,8%	15,8%		86.691		-10,0%	-4,1%
2012	51,71%	170,94%	32,33%	13,6%	56,17%	254,98%	56,17%	16,0%	28,0%	28,0%		98.909		53,0%	20,9%
2013	23,00%	302,41%	33,16%	8,9%	28,47%	358,57%	28,47%	16,7%	55,0%	55,0%		61.451		38,4%	83,5%
2014	4,09%	290,87%	22,01%	10,6%	8,01%	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	55,00%	365,17%	57,96%	10,5%	59,97%	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	51,79%	260,89%	2,74%	0,9%	57,46%	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%
2024	36,93%	183,80%	15,89%	6,5%	40,69%	236,63%	40,69%	17,2%	42,0%	42,0%		49.851		-11,3%	-7,9%
5 Jahre															
arithm. Mittel			20,80%	7,7%			46,14%	16,3%	37,5%	37,5%			-1,3%	8,7%	
Maximalwert			39,41%	13,3%			53,54%	17,2%	42,0%	42,0%			40,4%	35,6%	
Minimalwert			8,64%	3,0%			40,69%	15,5%	30,9%	30,9%			-17,4%	-7,9%	
10 Jahre															
arithm. Mittel			14,71%	4,7%			61,98%	16,4%	21,7%	21,7%			25,0%	32,5%	
Maximalwert			57,96%	13,3%			124,70%	18,1%	53,4%	53,4%			87,6%	103,5%	
Minimalwert			-57,28%	-13,4%			30,10%	15,1%	-39,7%	-39,7%			-17,4%	-7,9%	
Standardabw.			30,41%	7,5%			32,20%	0,9%	31,6%	31,6%			38,9%	40,6%	
15 Jahre															
arithm. Mittel			16,00%	5,4%			54,37%	16,5%	27,2%	27,2%			25,9%	30,5%	
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%	-7,9%	
Standardabw.			26,35%	7,2%			30,83%	1,1%	28,0%	28,0%			33,7%	37,5%	

Kennzahlen in Relation zu verdienten Beiträgen netto

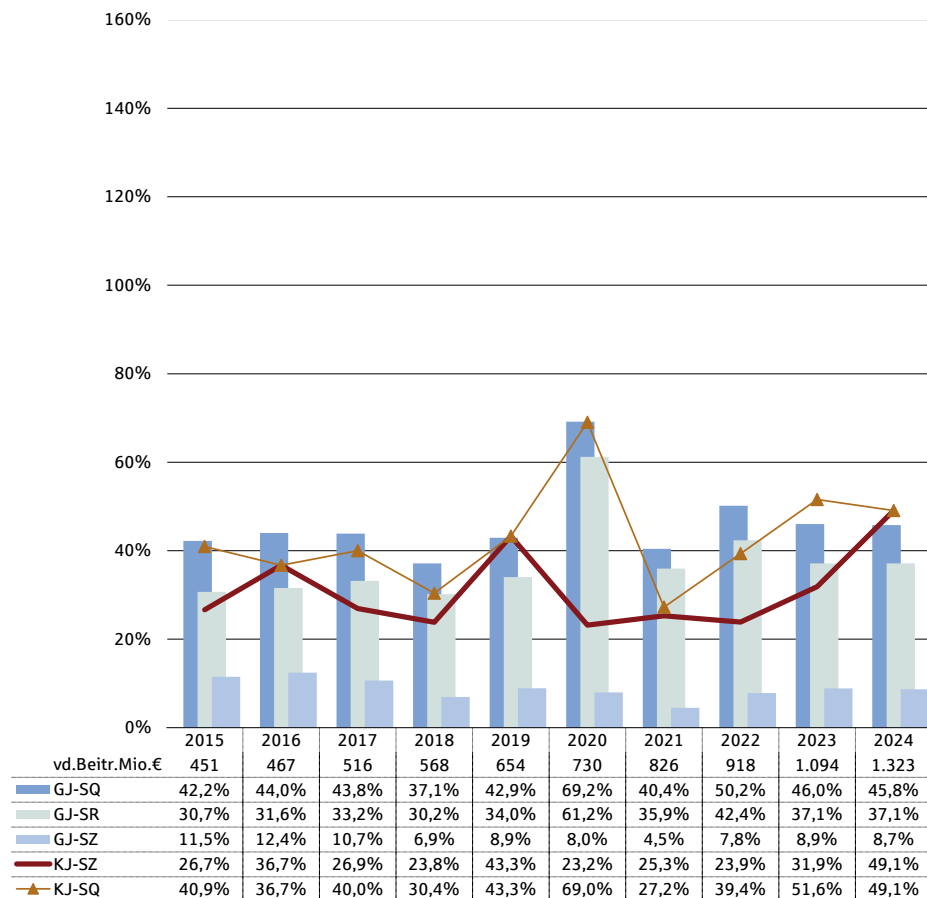


12. Kredit

Teil 1

				Geschäftsjahr								
Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	+/- %	SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
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%
2024	-	1.322.573	20,94%	66,90%	7,09%	1,56%	8,66%	35,48%	1,63%	37,11%	45,77%	6,97%
5 Jahre												
arithm. Mittel					6,26%	1,30%	7,56%	39,89%	2,86%	42,75%	50,31%	8,30%
Maximalwert					7,75%	1,63%	8,86%	57,09%	4,12%	61,20%	69,18%	10,54%
Minimalwert					3,43%	1,04%	4,47%	32,72%	1,63%	35,94%	40,41%	6,82%
10 Jahre												
arithm. Mittel					7,45%	1,38%	8,82%	34,31%	3,03%	37,34%	46,16%	9,72%
Maximalwert					10,96%	1,63%	12,45%	57,09%	4,12%	61,20%	69,18%	12,40%
Minimalwert					3,43%	1,04%	4,47%	27,10%	1,63%	30,17%	37,12%	6,82%
Standardabw.					2,23%	0,22%	2,31%	8,89%	0,72%	9,15%	8,80%	1,92%
15 Jahre												
arithm. Mittel					9,83%	1,63%	11,46%	32,06%	2,84%	34,89%	46,35%	9,84%
Maximalwert					31,74%	3,17%	33,78%	57,09%	4,56%	61,20%	69,18%	13,73%
Minimalwert					3,43%	1,04%	4,47%	21,80%	1,40%	23,95%	37,12%	6,82%
Standardabw.					6,66%	0,55%	6,89%	8,15%	0,92%	8,54%	8,16%	2,09%

Kennzahlen in Relation zu verdienten Beiträgen brutto

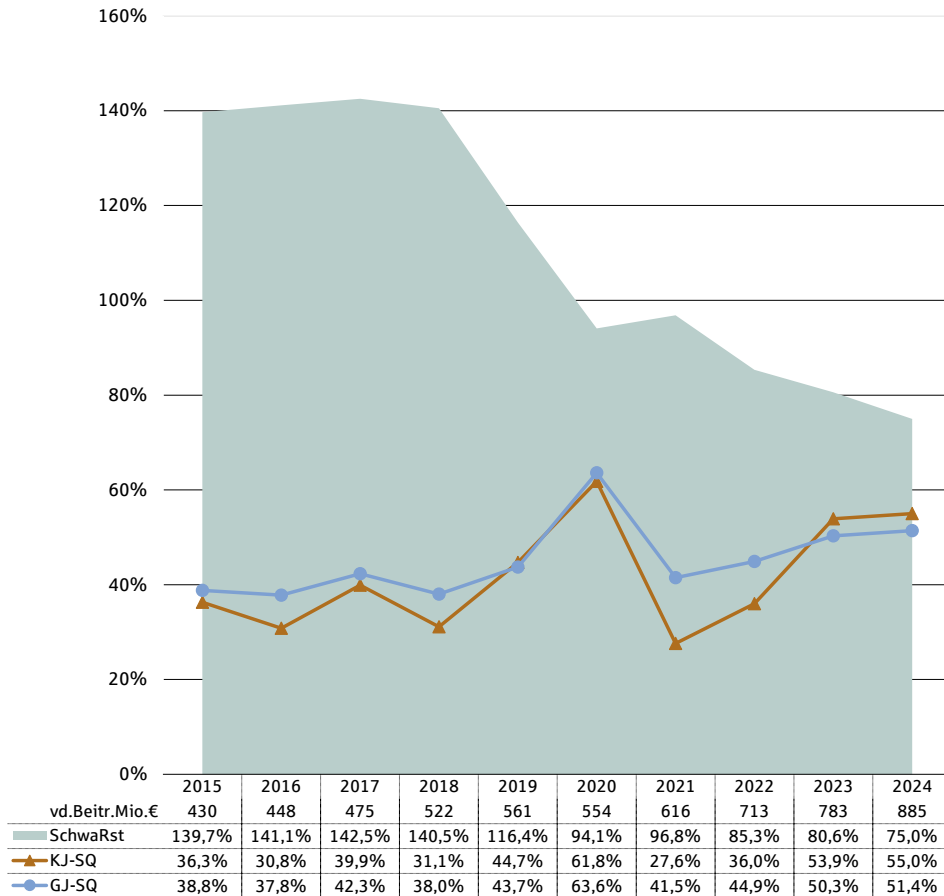


12. Kredit

Teil 2

Jahr	Vorjahr				Kalenderjahr								
	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	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
2010	3,66%	58,28%	22,56%	21,4%	16,13%	84,49%	16,13%	29,3%	47,2%	47,2%	807.671	37,4%	-5,7%
2011	17,92%	51,59%	13,66%	16,7%	29,88%	83,17%	29,88%	29,1%	33,3%	33,3%	845.929	29,2%	25,9%
2012	15,83%	54,56%	8,12%	10,3%	49,61%	78,52%	49,61%	28,4%	15,7%	15,7%	560.561	23,0%	30,3%
2013	28,26%	54,02%	5,49%	7,2%	45,66%	87,76%	45,66%	27,7%	20,9%	20,9%	585.225	20,2%	27,0%
2014	30,72%	105,79%	3,80%	2,9%	38,74%	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	24,28%	113,04%	7,28%	5,3%	36,73%	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	34,37%	104,27%	-0,36%	-0,3%	43,29%	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%
2024	40,42%	118,85%	-3,30%	-2,4%	49,07%	155,96%	49,07%	24,0%	24,8%	24,8%	884.804	13,3%	12,4%
5 Jahre													
arithm. Mittel			3,06%	2,0%			47,25%	24,2%	26,0%	26,0%		21,5%	22,8%
Maximalwert			13,16%	8,9%			69,03%	25,2%	47,4%	47,4%		42,4%	32,1%
Minimalwert			-5,55%	-4,4%			27,24%	22,6%	2,5%	2,5%		4,8%	10,5%
10 Jahre													
arithm. Mittel			3,40%	2,4%			42,76%	26,3%	28,5%	28,5%		27,0%	25,6%
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.			6,06%	4,4%			11,83%	2,4%	11,8%	11,8%		12,5%	9,2%
15 Jahre													
arithm. Mittel			5,84%	5,5%			40,51%	27,1%	28,8%	28,8%		27,2%	24,0%
Maximalwert			22,56%	21,4%			69,03%	29,3%	47,4%	47,4%		42,4%	40,1%
Minimalwert			-5,55%	-4,4%			16,13%	22,6%	2,5%	2,5%		4,8%	-5,7%
Standardabw.			7,27%	7,0%			12,34%	2,3%	11,5%	11,5%		10,7%	11,1%

Kennzahlen in Relation zu verdienten Beiträgen netto

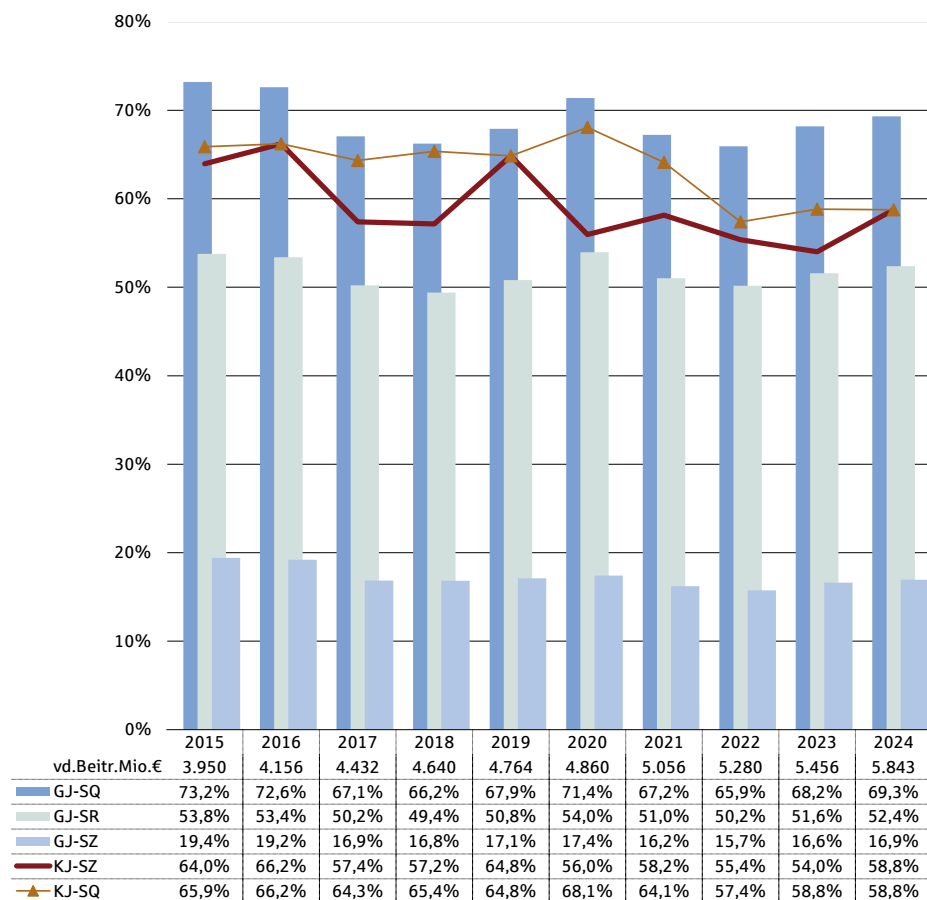


13. Rechtsschutz

Teil 1

Geschäftsjahr												
		vd. Beitrag brutto Tsd. Euro		SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
Jahr	Anz. VU		+/- %									
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%
2024	-	5.842.510	7,08%	85,52%	13,35%	3,59%	16,93%	47,98%	4,41%	52,39%	69,33%	11,54%
5 Jahre												
arithm. Mittel					13,08%	3,50%	16,58%	47,35%	4,48%	51,83%	68,42%	11,66%
Maximalwert					13,81%	3,61%	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%
10 Jahre												
arithm. Mittel					13,66%	3,57%	17,23%	47,34%	4,33%	51,68%	68,91%	11,48%
Maximalwert					15,63%	3,79%	19,42%	49,50%	4,84%	53,97%	73,19%	11,85%
Minimalwert					12,35%	3,33%	15,75%	45,30%	4,03%	49,40%	65,94%	10,89%
Standardabw.					1,07%	0,15%	1,19%	1,53%	0,23%	1,63%	2,62%	0,35%
15 Jahre												
arithm. Mittel					13,97%	3,56%	17,52%	47,78%	4,46%	52,24%	69,76%	11,49%
Maximalwert					15,63%	3,79%	19,42%	50,40%	5,19%	54,86%	73,66%	12,78%
Minimalwert					12,35%	3,17%	15,75%	45,30%	4,03%	49,40%	65,94%	10,69%
Standardabw.					1,02%	0,20%	1,08%	1,60%	0,31%	1,69%	2,62%	0,53%

Kennzahlen in Relation zu verdienten Beiträgen brutto

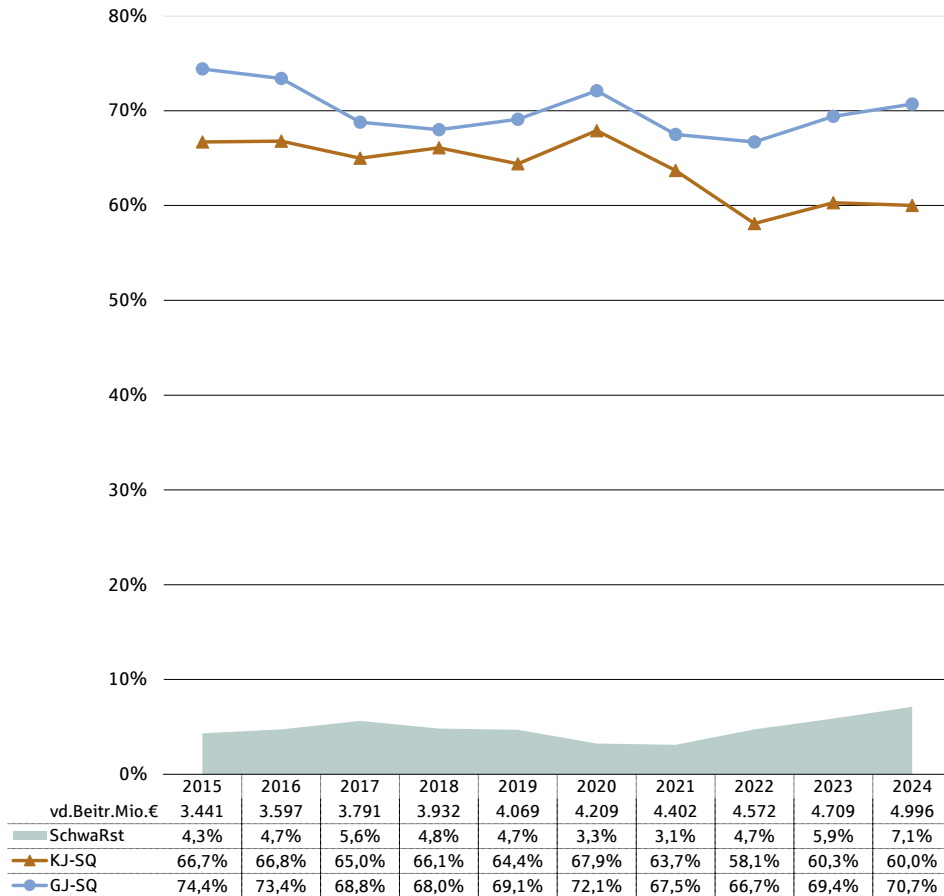


13. Rechtsschutz

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					
2010	47,97%	98,60%	5,65%	3,8%	66,44%	152,22%	66,44%	32,4%	1,3%	1,3%	2.995.603	1,5%	0,8%
2011	46,85%	100,35%	6,15%	4,1%	64,73%	153,35%	64,73%	32,1%	3,3%	3,3%	3.048.240	3,4%	3,9%
2012	45,10%	101,58%	6,33%	4,2%	62,62%	153,01%	62,62%	33,8%	3,7%	3,7%	3.306.620	3,5%	3,7%
2013	49,35%	103,98%	4,56%	3,0%	67,21%	157,88%	67,21%	32,7%	0,2%	0,2%	3.367.084	0,5%	1,3%
2014	48,66%	104,46%	6,20%	4,0%	67,46%	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	47,01%	98,80%	6,39%	4,3%	66,21%	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	47,75%	103,88%	3,07%	2,1%	64,85%	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%
2024	41,83%	102,78%	10,56%	7,0%	58,77%	155,17%	58,77%	32,2%	9,0%	9,0%	4.996.336	8,7%	7,3%
5 Jahre													
arithm. Mittel			6,98%	4,6%			61,44%	32,0%	6,5%	6,5%		6,8%	6,2%
Maximalwert			10,56%	7,0%			68,07%	32,4%	10,8%	10,8%		10,9%	9,2%
Minimalwert			3,10%	2,0%			57,40%	31,7%	-0,2%	-0,3%		0,8%	2,1%
10 Jahre													
arithm. Mittel			5,52%	3,6%			63,39%	32,5%	4,2%	4,2%		4,5%	4,0%
Maximalwert			10,56%	7,0%			68,07%	33,4%	10,8%	10,8%		10,9%	9,2%
Minimalwert			0,85%	0,6%			57,40%	31,7%	-0,2%	-0,3%		0,5%	-0,1%
Standardabw.			3,33%	2,2%			3,68%	0,5%	4,0%	4,0%		3,7%	3,1%
15 Jahre													
arithm. Mittel			5,61%	3,7%			64,15%	32,6%	3,3%	3,3%		3,6%	3,4%
Maximalwert			10,56%	7,0%			68,07%	33,8%	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.			2,70%	1,7%			3,34%	0,6%	3,6%	3,6%		3,4%	2,8%

Kennzahlen in Relation zu verdienten Beiträgen netto

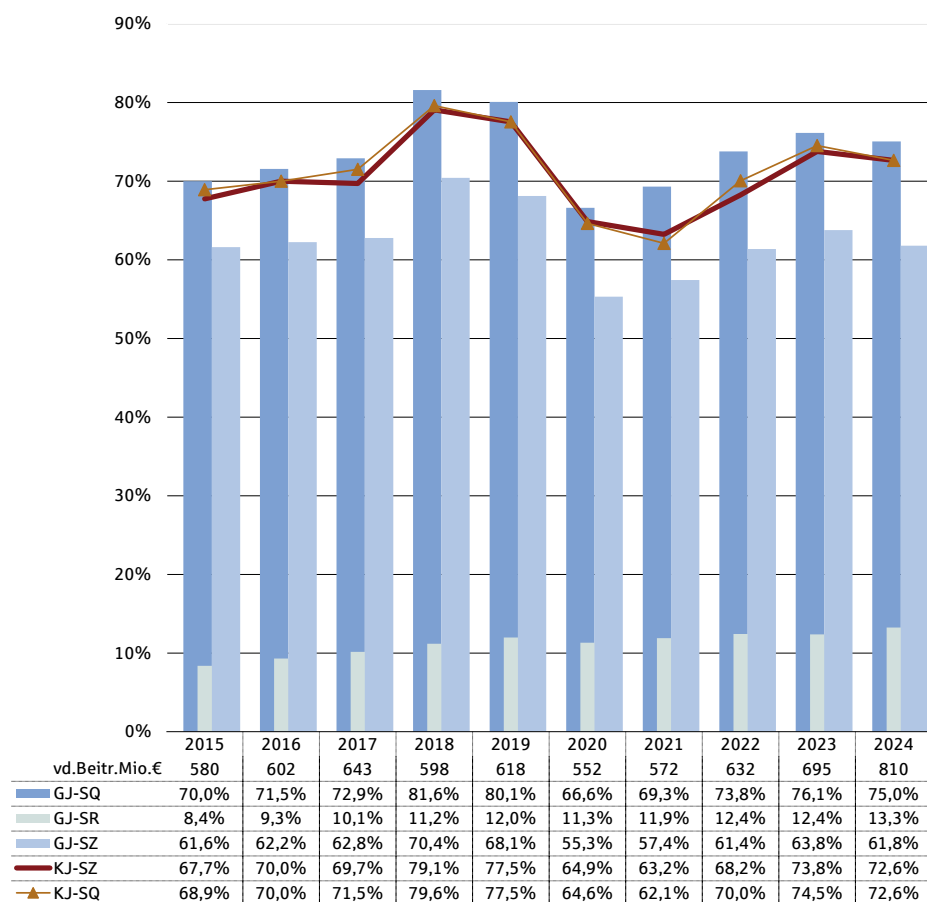


14. Beistandsleistung

Teil 1

				Geschäftsjahr								
		vd. Beitrag brutto Tsd. Euro		SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
Jahr	Anz. VU		+/- %									
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%
2024	-	810.406	16,60%	81,92%	53,76%	8,03%	61,79%	11,99%	1,27%	13,25%	75,05%	12,39%
5 Jahre												
arithm. Mittel					51,25%	8,68%	59,93%	11,05%	1,20%	12,25%	72,18%	13,73%
Maximalwert					55,45%	9,21%	63,77%	11,99%	1,35%	13,25%	76,15%	15,03%
Minimalwert					46,55%	8,03%	55,31%	10,37%	0,93%	11,30%	66,61%	12,39%
10 Jahre												
arithm. Mittel					53,20%	9,28%	62,48%	10,23%	0,99%	11,22%	73,70%	13,96%
Maximalwert					59,44%	10,99%	70,43%	11,99%	1,35%	13,25%	81,60%	15,03%
Minimalwert					46,55%	8,03%	55,31%	7,65%	0,73%	8,38%	66,61%	12,39%
Standardabw.					4,02%	0,83%	4,42%	1,34%	0,24%	1,52%	4,71%	0,99%
15 Jahre												
arithm. Mittel					53,77%	9,33%	63,10%	9,53%	0,92%	10,45%	73,54%	13,96%
Maximalwert					59,44%	10,99%	70,43%	11,99%	1,35%	13,25%	81,60%	15,03%
Minimalwert					46,55%	8,03%	55,31%	7,21%	0,67%	7,89%	66,61%	12,39%
Standardabw.					3,65%	0,68%	3,96%	1,54%	0,23%	1,73%	4,22%	0,85%

Kennzahlen in Relation zu verdienten Beiträgen brutto

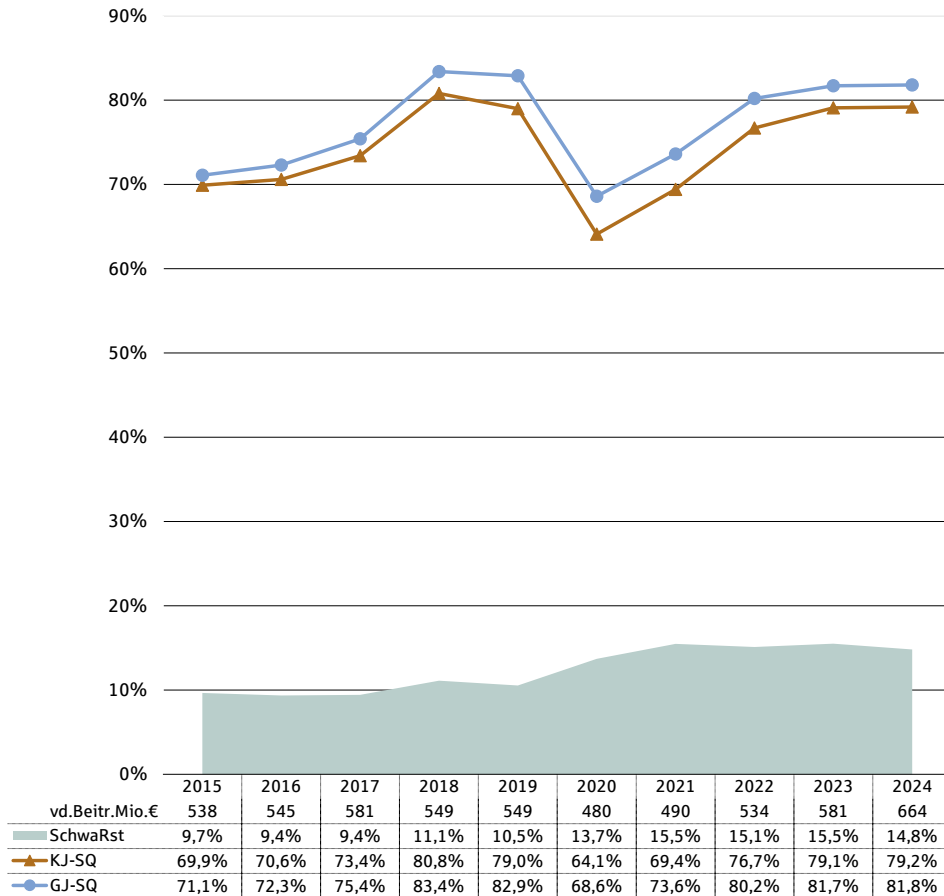


14. Beistandsleistung

Teil 2

Vorjahr				Kalenderjahr										
	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	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	
Jahr														
2010	7,60%	0,84%	2,72%	27,0%	74,10%	11,15%	74,10%	21,1%	4,9%	4,9%	348.571	2,6%	3,1%	
2011	5,63%	0,87%	3,03%	27,6%	72,16%	9,53%	72,16%	20,8%	7,1%	7,1%	354.630	3,8%	3,3%	
2012	6,44%	0,88%	2,29%	23,9%	71,27%	9,61%	71,27%	20,4%	8,4%	8,4%	389.304	6,0%	4,6%	
2013	6,43%	1,00%	2,46%	26,2%	70,60%	9,89%	70,60%	20,5%	9,0%	9,0%	397.184	6,3%	3,8%	
2014	5,02%	0,64%	2,86%	30,9%	64,65%	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	7,75%	0,95%	1,55%	17,5%	70,00%	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	9,43%	2,04%	2,55%	20,8%	77,53%	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%	
2024	10,84%	1,22%	2,42%	20,1%	72,63%	14,48%	72,63%	21,7%	5,7%	5,6%	663.894	-0,7%	-1,9%	
5 Jahre														
arithm. Mittel			3,39%	24,7%			68,79%	18,3%	12,9%	10,9%		4,5%	3,1%	
Maximalwert			7,22%	48,4%			74,53%	21,7%	21,5%	17,7%		12,0%	10,4%	
Minimalwert			1,62%	12,4%			62,09%	16,1%	5,7%	5,6%		-0,7%	-1,9%	
10 Jahre														
arithm. Mittel			2,56%	22,3%			71,15%	18,3%	10,6%	9,6%		5,3%	4,3%	
Maximalwert			7,22%	48,4%			79,60%	21,7%	21,5%	17,7%		12,0%	10,4%	
Minimalwert			1,08%	12,4%			62,09%	15,8%	4,7%	4,7%		-0,7%	-1,9%	
Standardabw.			1,80%	11,4%			5,35%	2,2%	5,6%	3,9%		3,8%	3,8%	
15 Jahre														
arithm. Mittel			2,59%	23,9%			70,95%	19,1%	10,0%	9,3%		5,6%	4,5%	
Maximalwert			7,22%	48,4%			79,60%	21,7%	21,5%	17,7%		12,0%	10,4%	
Minimalwert			1,08%	12,4%			62,09%	15,8%	4,7%	4,7%		-0,7%	-1,9%	
Standardabw.			1,45%	9,5%			4,70%	2,1%	5,0%	3,7%		3,6%	3,4%	

Kennzahlen in Relation zu verdienten Beiträgen netto

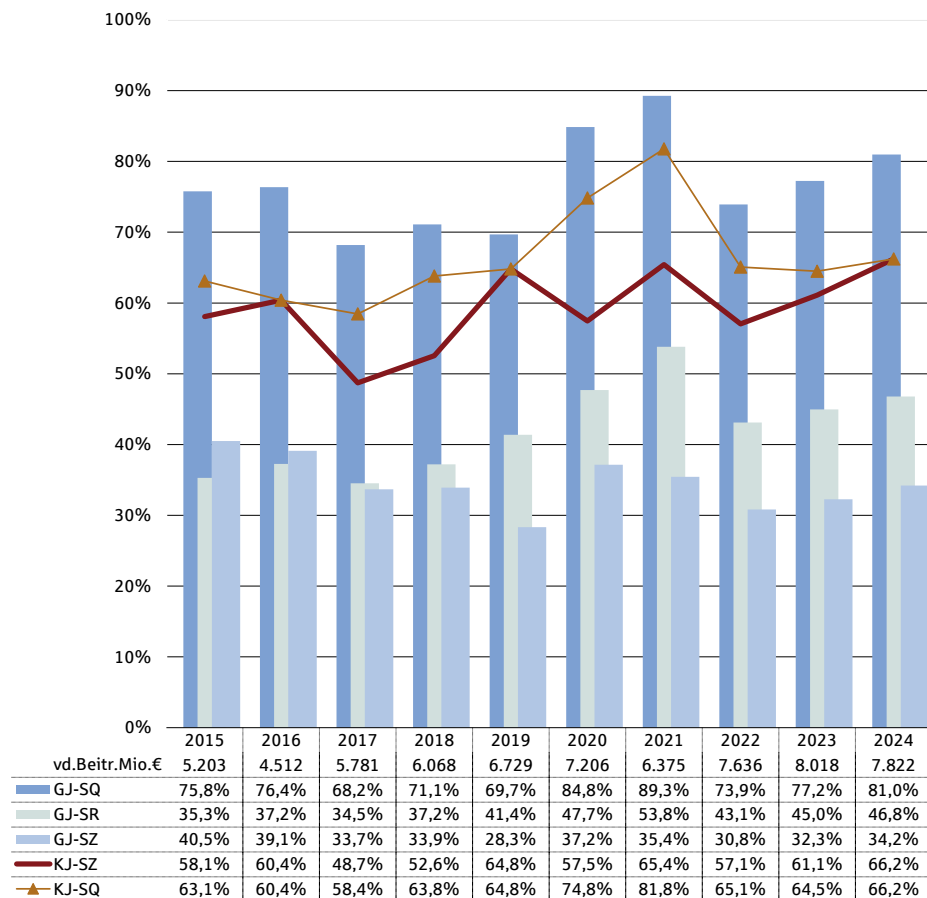


15. Sonstige Schaden

Teil 1

				Geschäftsjahr								
Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	+/- %	SB-Quote (vd. Btr ne in % vd. Btr br)	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Btr br	GJ-SZ-ges brutto % vd. Btr br	GJ-SR-VF brutto % vd. Btr br	GJ-Rst-SRK brutto % vd. Btr br	GJ-SR-ges brutto % vd. Btr br	GJ-SQ brutto % vd. Btr br	GJ-SRK brutto % GJ-SA
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%
2024	-	7.821.543	-2,46%	56,98%	31,08%	3,11%	34,19%	45,22%	1,57%	46,79%	80,98%	5,78%
5 Jahre												
arithm. Mittel					31,29%	2,69%	33,98%	45,69%	1,58%	47,27%	81,25%	5,27%
Maximalwert					34,80%	3,11%	37,16%	51,89%	1,92%	53,81%	89,26%	5,78%
Minimalwert					28,28%	2,36%	30,81%	41,60%	1,28%	43,11%	73,93%	4,28%
10 Jahre												
arithm. Mittel					31,76%	2,78%	34,54%	40,70%	1,49%	42,20%	76,74%	5,59%
Maximalwert					37,55%	3,35%	40,48%	51,89%	1,92%	53,81%	89,26%	6,38%
Minimalwert					25,82%	2,36%	28,32%	33,12%	1,28%	34,51%	68,18%	4,28%
Standardabw.					3,56%	0,30%	3,70%	6,13%	0,19%	6,25%	6,70%	0,57%
15 Jahre												
arithm. Mittel					33,41%	2,76%	36,17%	38,08%	1,44%	39,52%	75,69%	5,56%
Maximalwert					40,62%	3,35%	43,52%	51,89%	1,92%	53,81%	89,26%	6,38%
Minimalwert					25,82%	2,36%	28,32%	27,66%	1,23%	28,89%	66,16%	4,28%
Standardabw.					3,97%	0,27%	4,04%	6,66%	0,18%	6,79%	6,56%	0,52%

Kennzahlen in Relation zu verdienten Beiträgen brutto



15. Sonstige Schaden

Teil 2

Jahr	Vorjahr				Kalenderjahr								
	VJ-SZ-ges brutto	VJ-SR-ges brutto	AE (inkl. SRK) brutto	AE (incl. SRK) brutto % VJ-SR- Eing.	GJ+VJ-SZ-ges brutto	GJ+VJ-SR-ges brutto	KJ-SQ-ges brutto	Aufw.Vers. Betrieb brutto	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
	% vd. Btr br	% vd. Btr br	% vd. Btr br		% vd. Btr br	% vd. Btr br	% vd. Btr br	% vd. Btr br					
2010	33,77%	63,81%	-2,81%	-2,7%	73,96%	94,76%	73,96%	24,2%	0,3%	-1,3%	3.588.311	-4,3%	0,2%
2011	31,46%	53,95%	-2,57%	-2,8%	68,73%	82,84%	68,73%	24,6%	8,4%	3,9%	3.802.154	1,0%	0,4%
2012	37,38%	51,82%	-0,67%	-0,9%	75,85%	88,53%	75,85%	22,3%	6,1%	3,7%	4.252.929	3,1%	0,2%
2013	36,90%	71,51%	3,08%	3,3%	80,43%	111,49%	80,43%	24,2%	-0,8%	-4,8%	3.816.737	-4,9%	-2,2%
2014	18,74%	77,62%	15,54%	13,0%	56,44%	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	21,29%	82,81%	15,96%	13,1%	60,40%	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	36,49%	71,77%	4,89%	5,0%	64,81%	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%
2024	32,02%	94,49%	14,77%	10,5%	66,22%	141,28%	66,22%	28,5%	14,2%	9,9%	4.456.576	4,9%	3,4%
5 Jahre													
arithm. Mittel			10,77%	8,3%			70,48%	27,5%	7,5%	2,7%		3,6%	3,5%
Maximalwert			14,77%	10,5%			81,77%	29,4%	14,2%	9,9%		9,6%	9,7%
Minimalwert			7,49%	5,4%			64,48%	25,3%	-3,2%	-6,6%		-3,3%	-3,7%
10 Jahre													
arithm. Mittel			10,44%	9,0%			66,29%	28,1%	8,6%	5,2%		4,0%	4,1%
Maximalwert			15,96%	13,1%			81,77%	31,8%	16,8%	14,1%		9,6%	9,7%
Minimalwert			4,89%	5,0%			58,45%	25,3%	-3,2%	-6,6%		-3,3%	-3,7%
Standardabw.			3,53%	2,8%			6,93%	1,8%	6,2%	6,1%		3,8%	3,9%
15 Jahre													
arithm. Mittel			7,80%	6,7%			67,89%	26,9%	7,5%	4,3%		2,7%	3,2%
Maximalwert			15,96%	13,1%			81,77%	31,8%	16,8%	14,1%		9,6%	9,7%
Minimalwert			-2,81%	-2,8%			56,44%	22,3%	-3,2%	-6,6%		-4,9%	-3,7%
Standardabw.			6,30%	5,4%			7,78%	2,5%	6,0%	6,0%		4,3%	4,1%

Kennzahlen in Relation zu verdienten Beiträgen netto

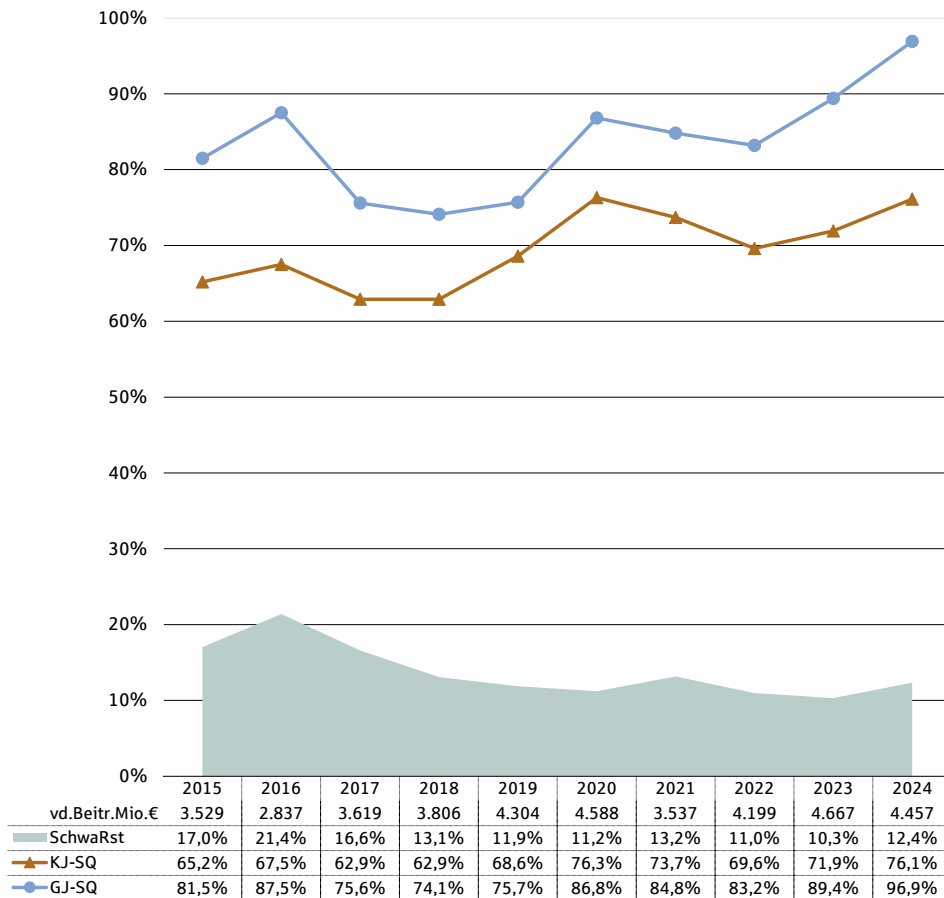


Diagramme zu einzelnen Sparten



Diagramme zu einzelnen Sparten	Seite
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5. Schaden u. Unfall, HUK, Feuer u. Sach	
a) Schadenquoten brutto	53
- Geschäftsjahr	
- Kalenderjahr	
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- 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

63

- Geschäftsjahr
- Kalenderjahr

b) Kalenderjahreswerte

64

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

11. Transport

a) Schadenquoten brutto

65

- Geschäftsjahr
- Kalenderjahr

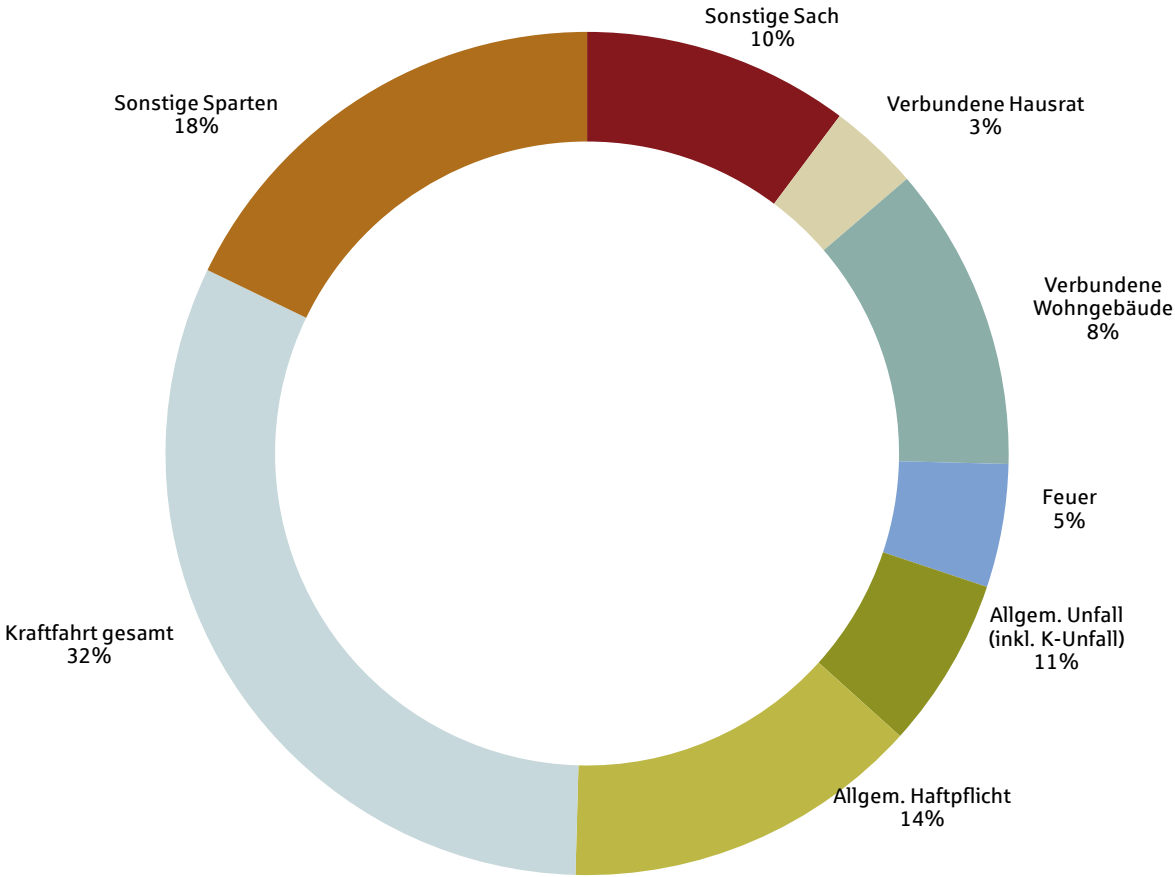
b) Kalenderjahreswerte

66

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

1. Schaden und Unfall

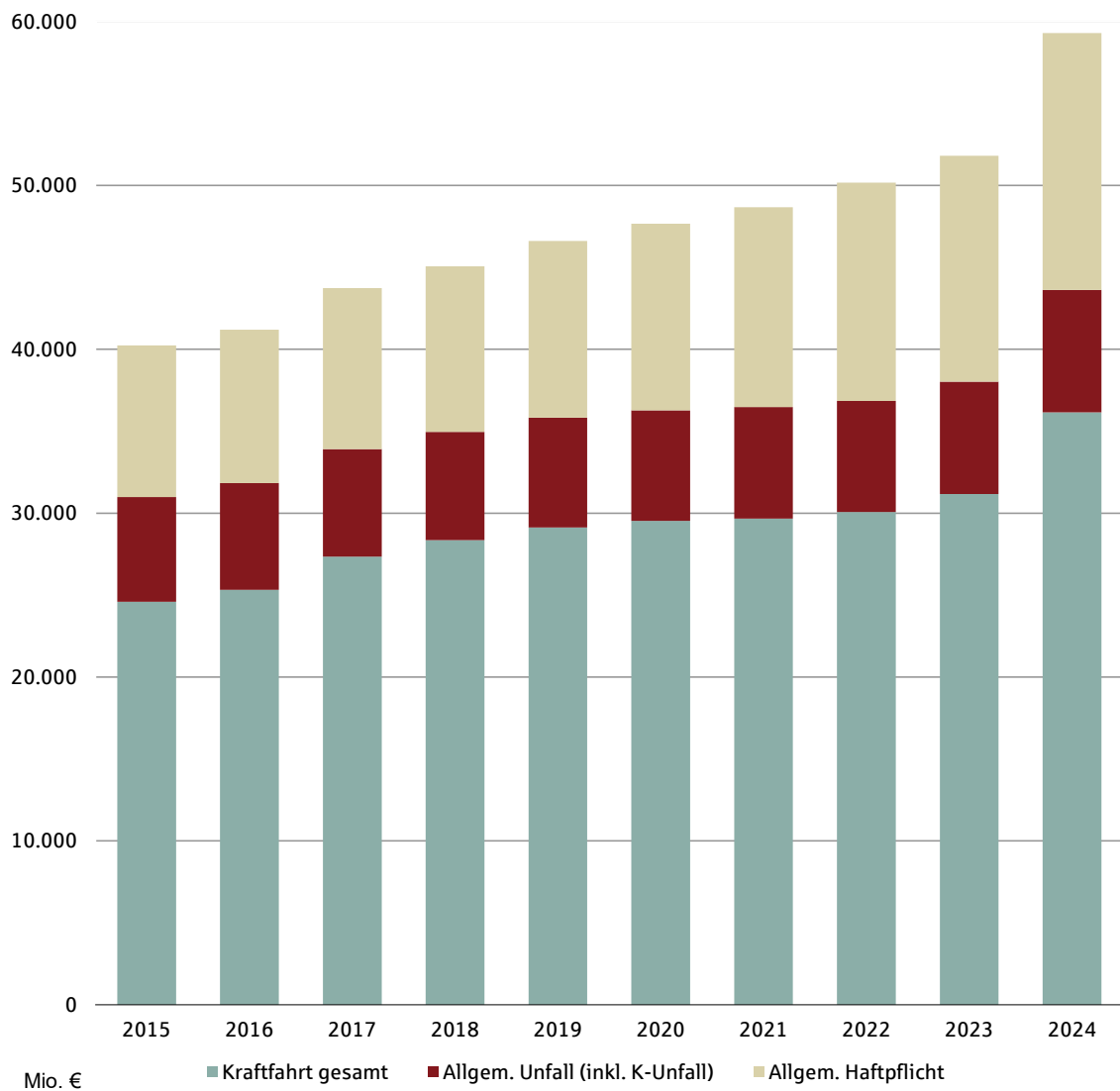
Aufteilung der verdienten Bruttobeiträge 2024 nach Sparten



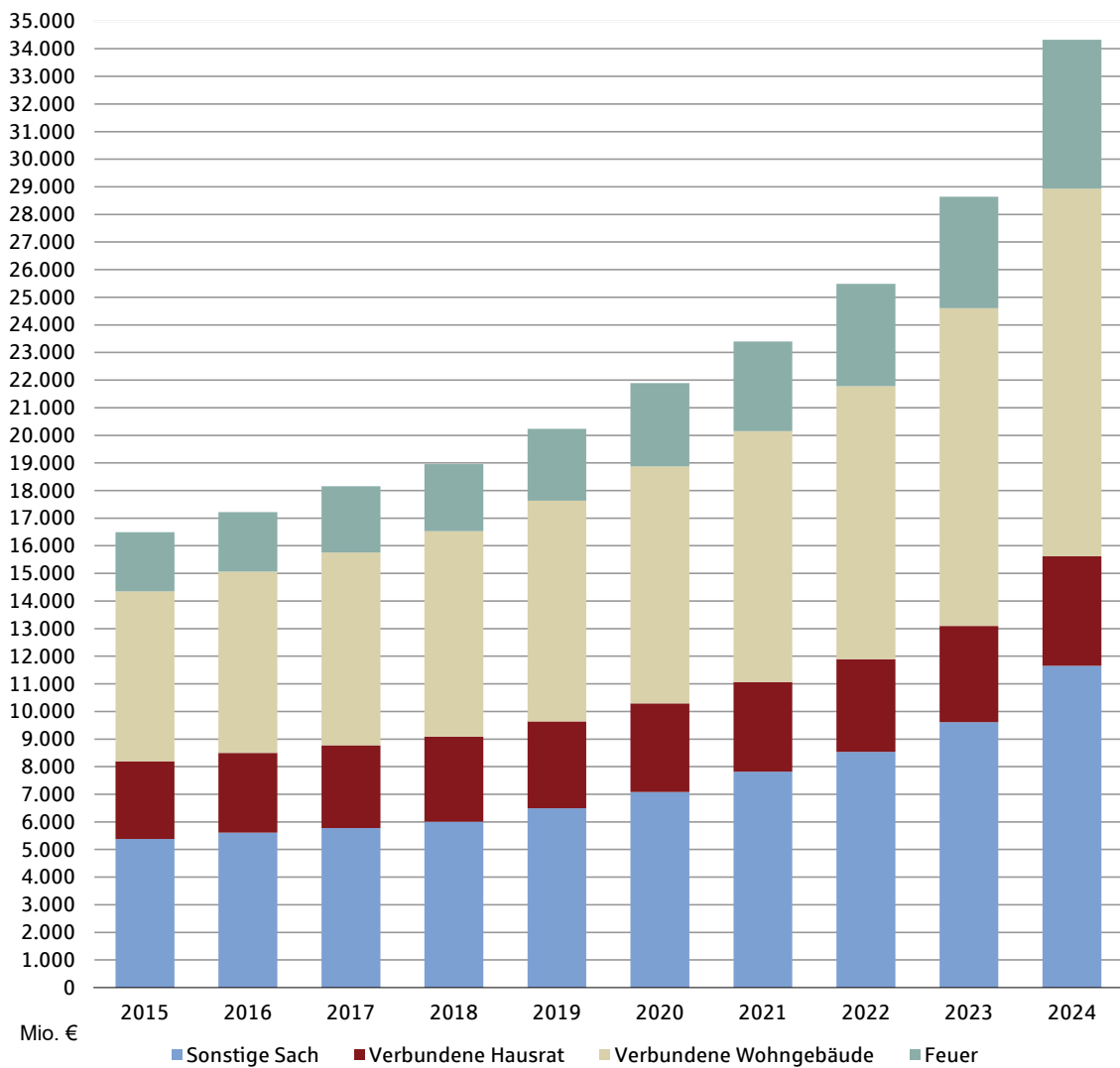
Verdiente Bruttobeiträge in Tsd. €

Schaden und Unfall	113.948.867
HUK	
Kraftfahrt gesamt	36.150.460
Allgem. Haftpflicht	15.668.251
Allgem. Unfall (inkl. K-Unfall)	7.479.016
Feuer u. Sach	
Sonstige Sach	11.654.432
Verbundene Wohngebäude	13.317.734
Verbundene Hausrat	3.966.485
Feuer	5.388.627
Sonstige Sparten	
Sonstige Schaden	7.821.543
Rechtsschutz	5.842.510
Transport	2.623.442
Kredit	1.322.573
Beistandsleistung	810.406
Kranken	1.117.684
Luft- u. Raumfahrt-Haftpflicht	456.955
Luft- u. Raumfahrt	328.749

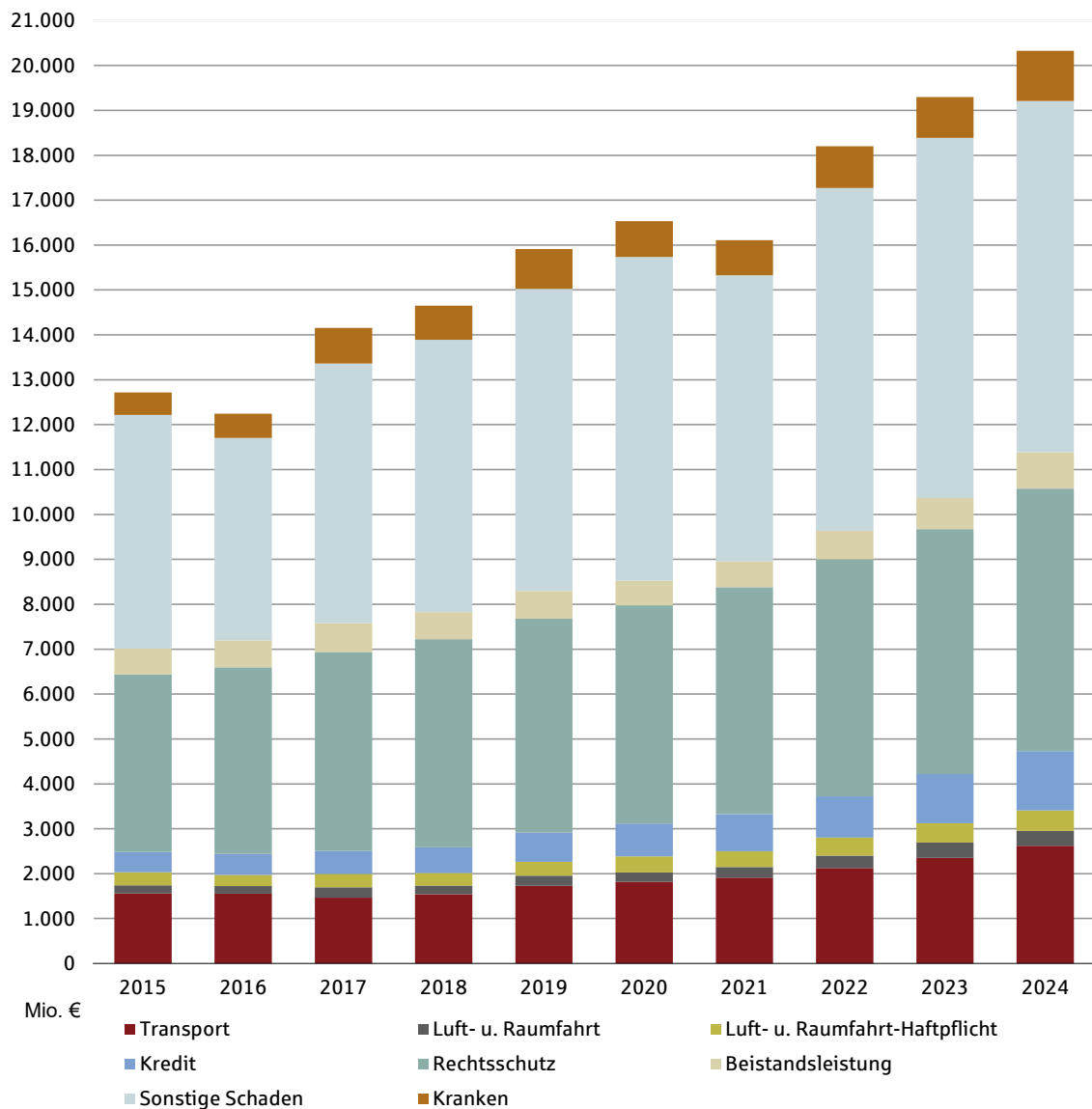
2. HUK — Entwicklung der verdienten Bruttobeiträge 2015 - 2024



3. Feuer und Sach — Entwicklung der verdienten Bruttobeiträge 2015 - 2024

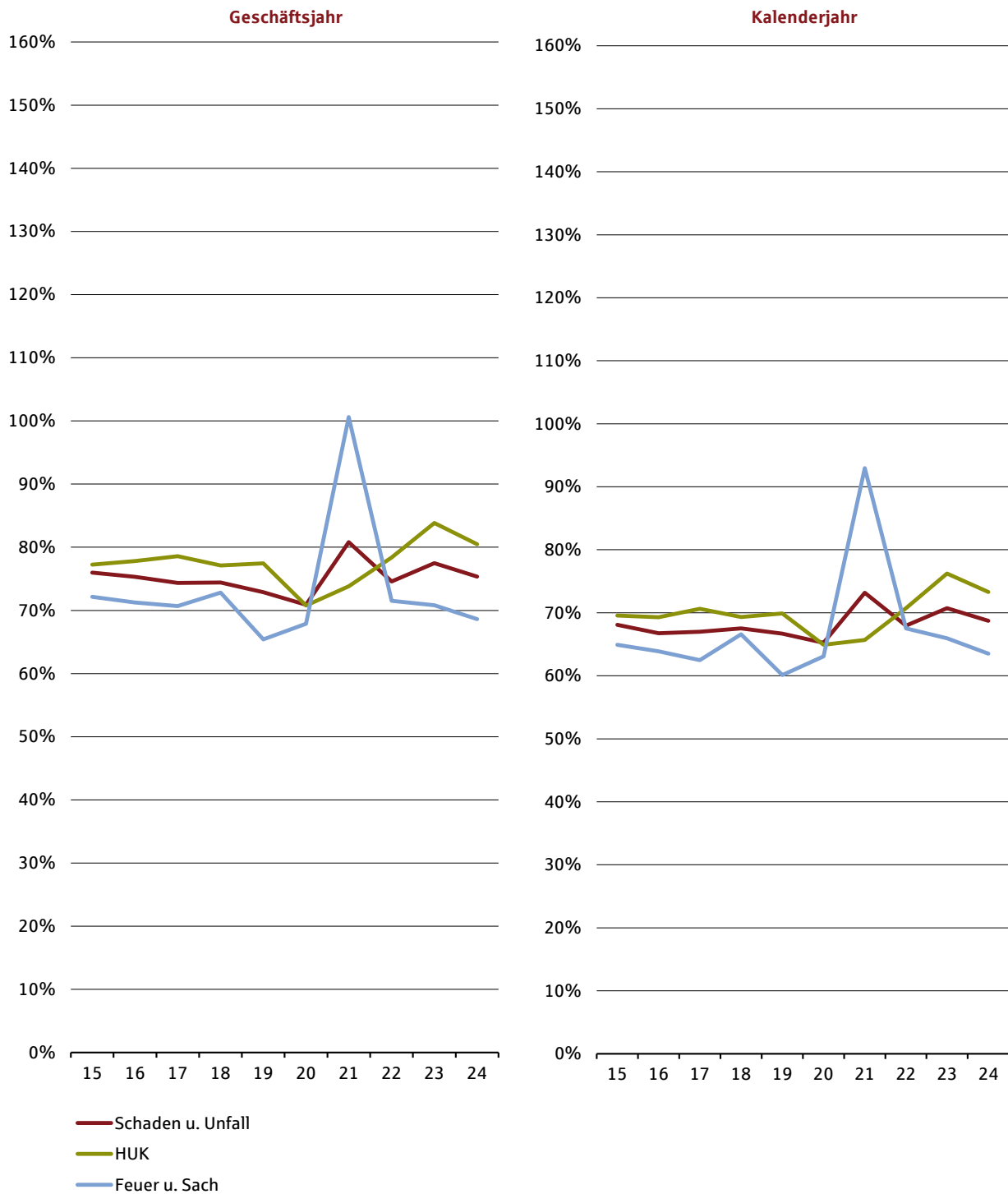


4. Sonstige Sparten — Entwicklung der verdienten Bruttobeiträge 2015 - 2024



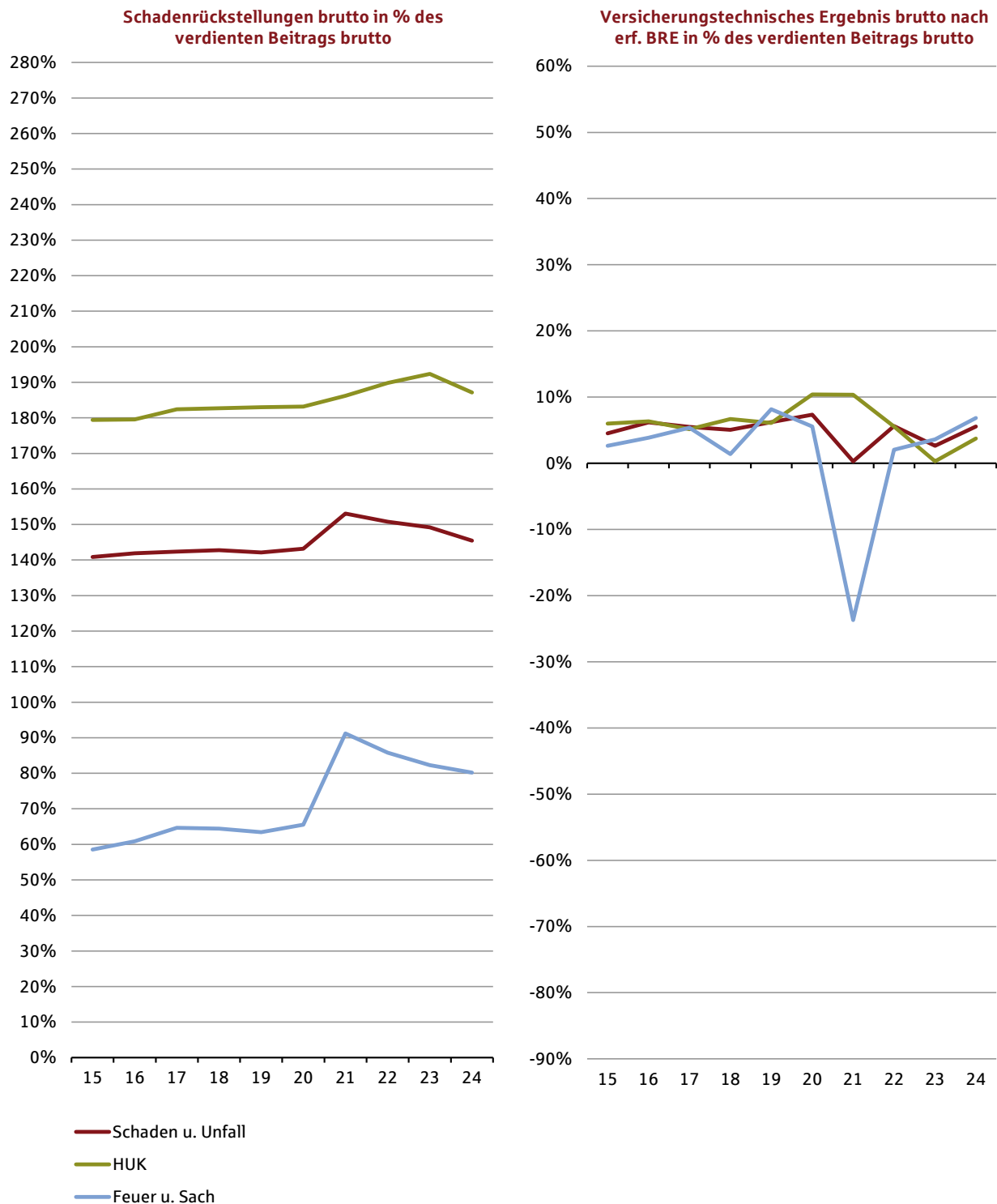
5. Schaden u. Unfall, HUK, Feuer u. Sach

a) Schadenquoten brutto



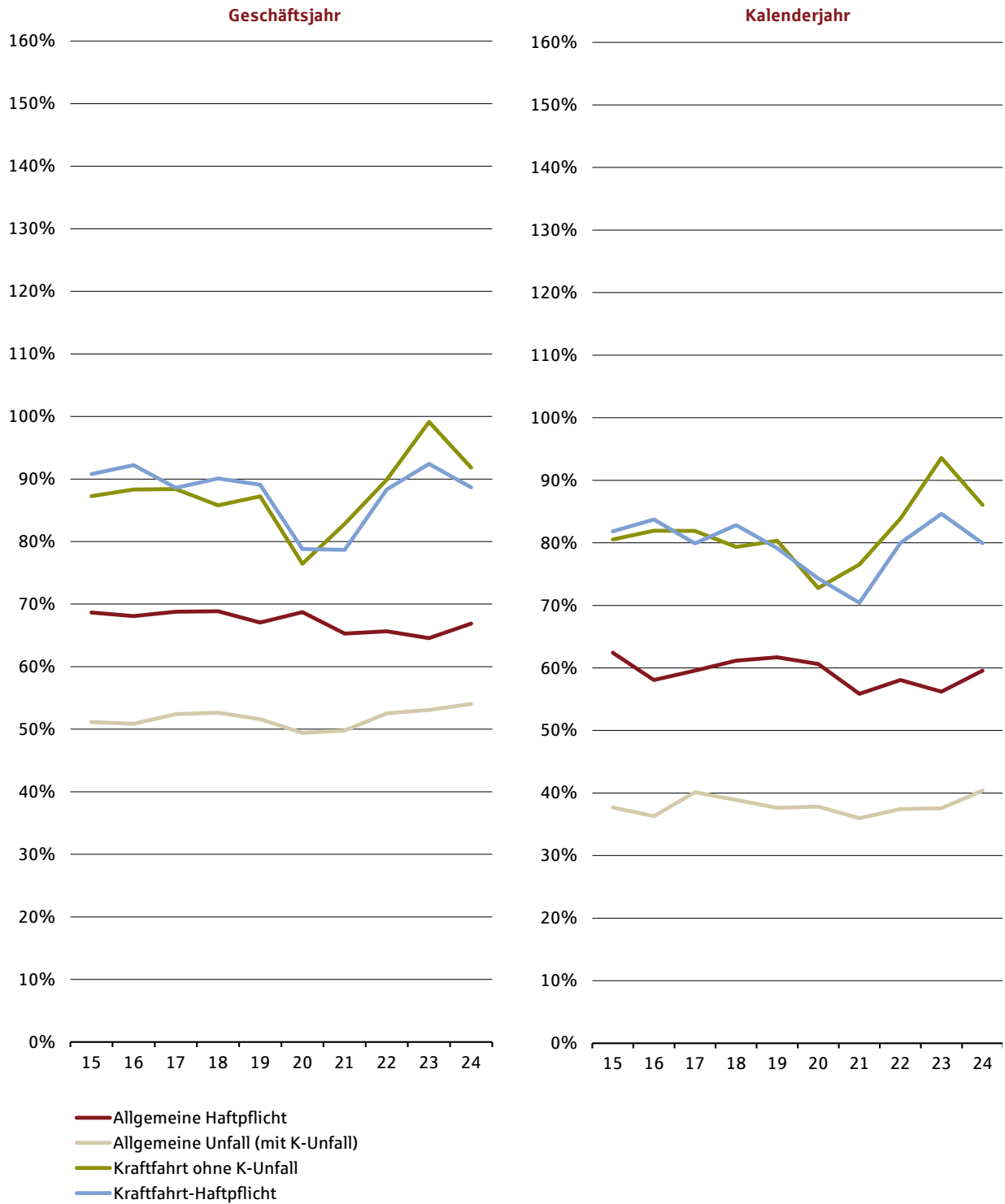
5. Schaden u. Unfall, HUK, Feuer u. Sach

b) Kalenderjahreswerte



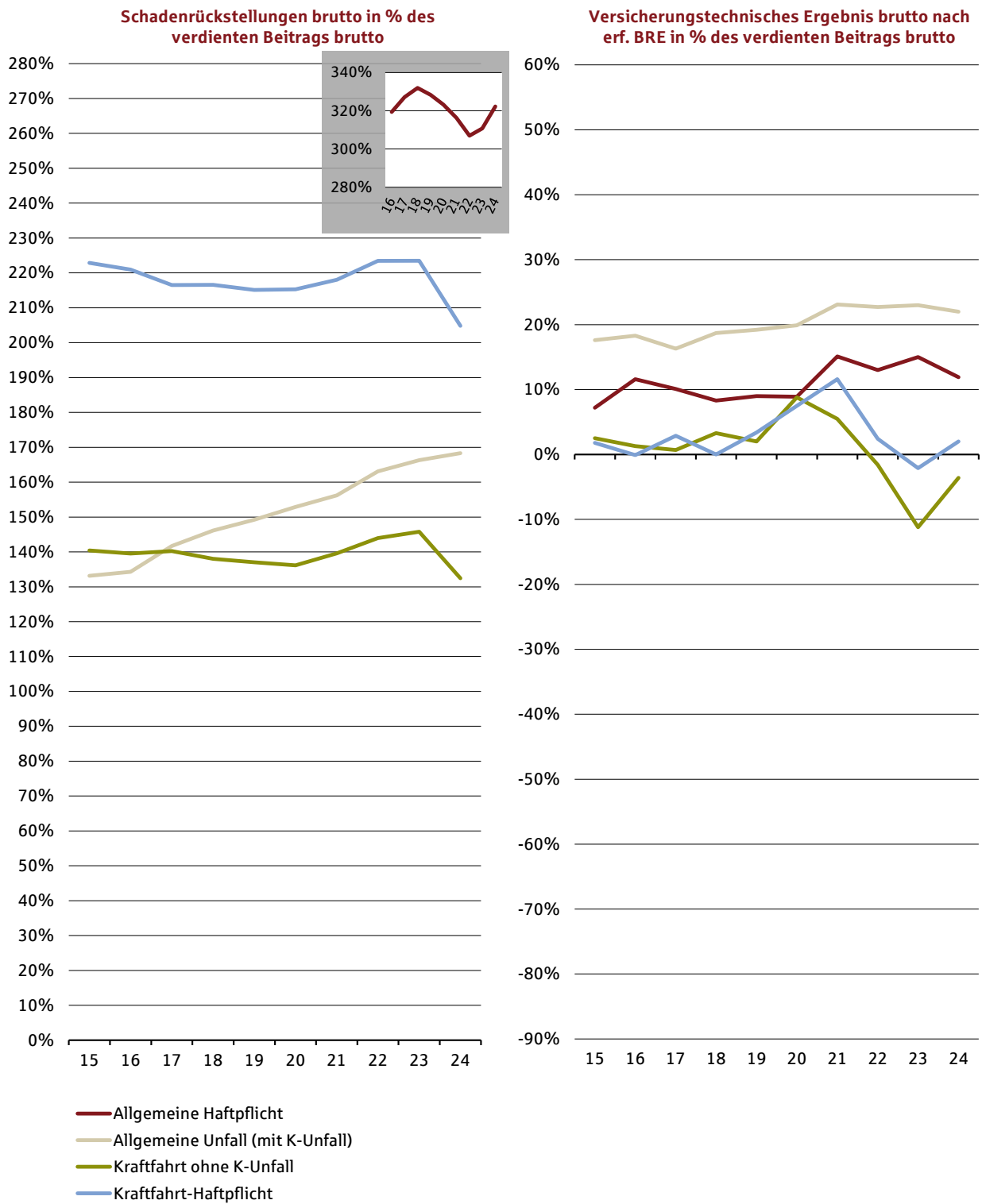
6. HUK

a) Schadenquoten brutto



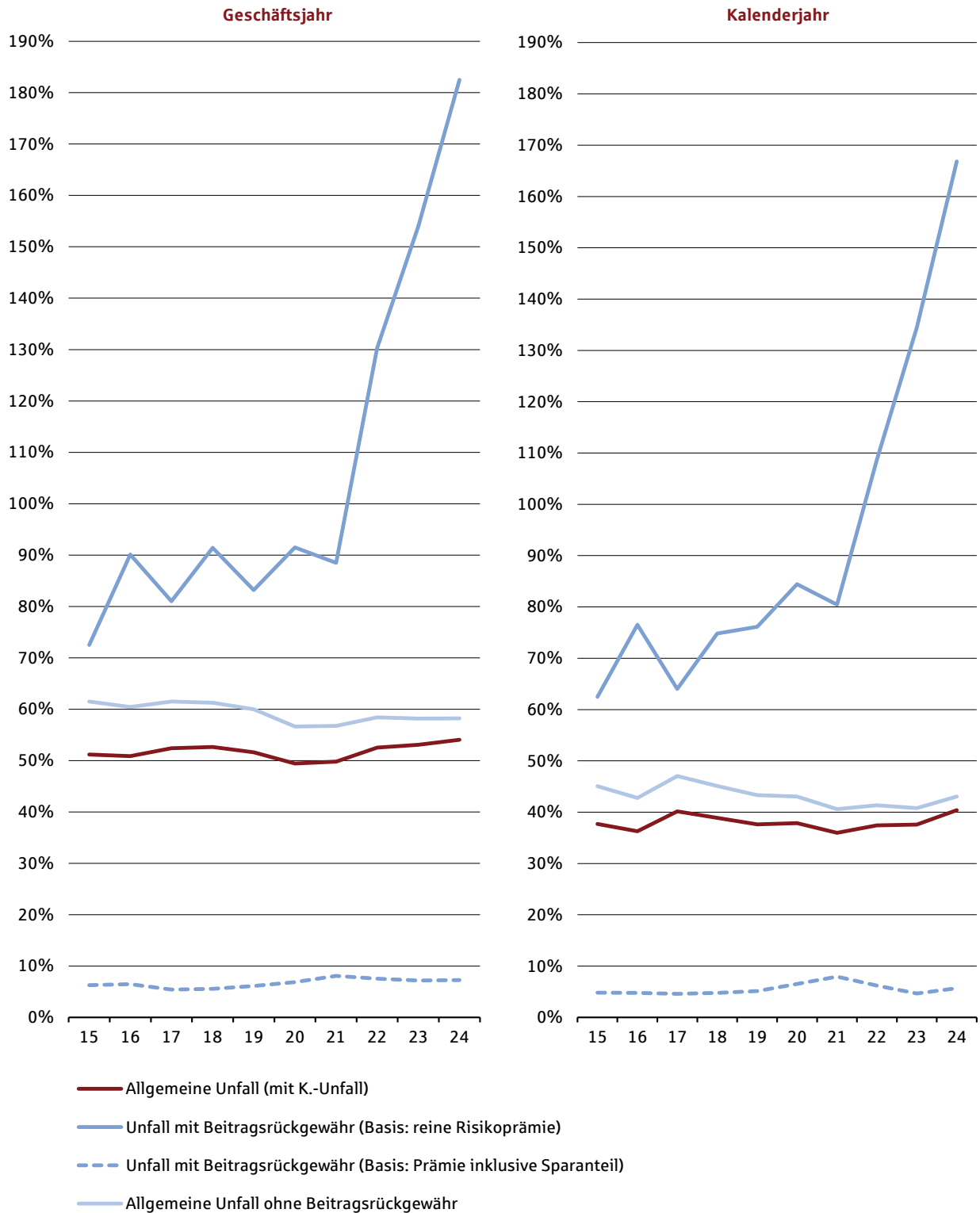
6. HUK

b) Kalenderjahreswerte



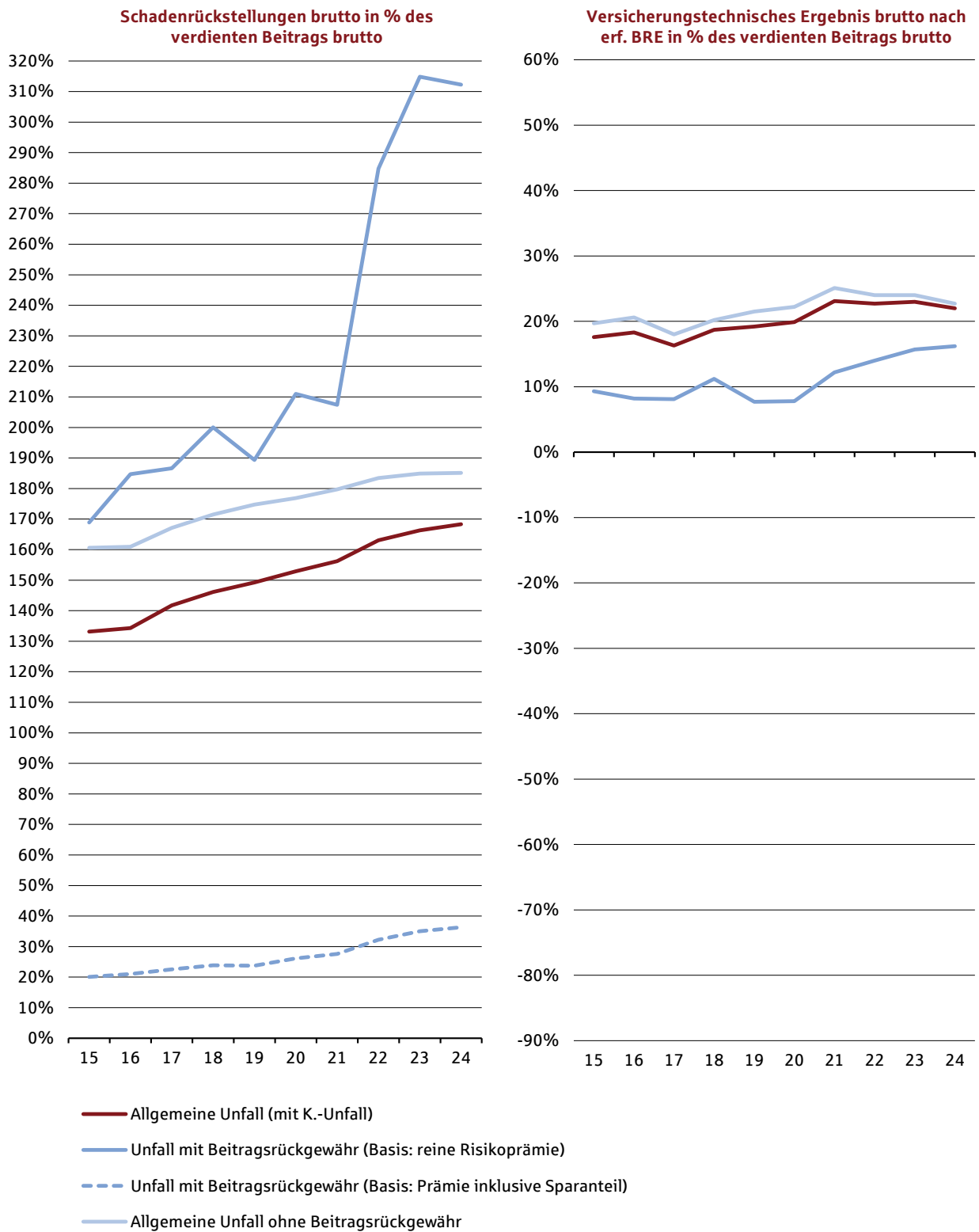
7. Unfall

a) Schadenquoten brutto



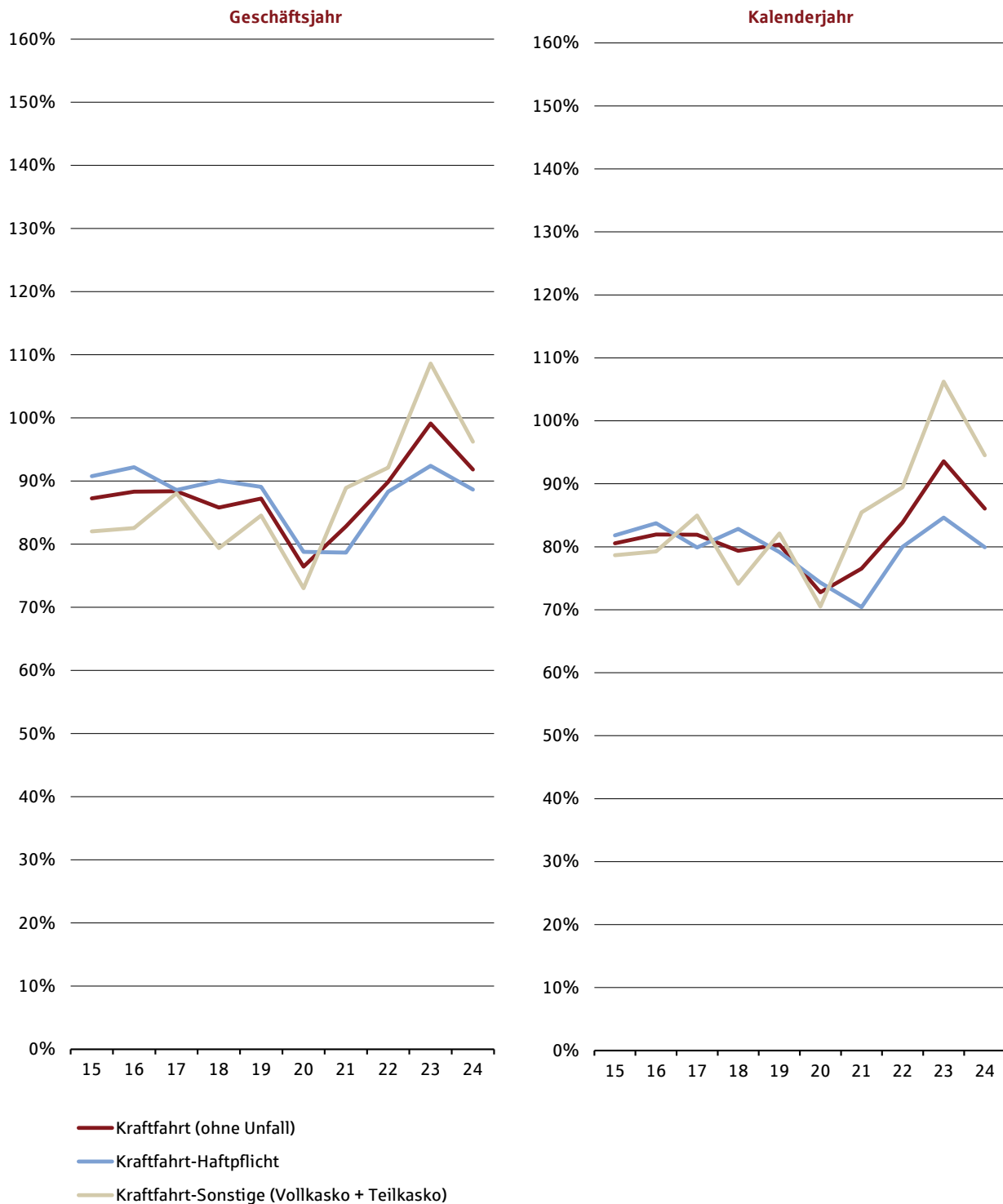
7. Unfall

b) Kalenderjahreswerte



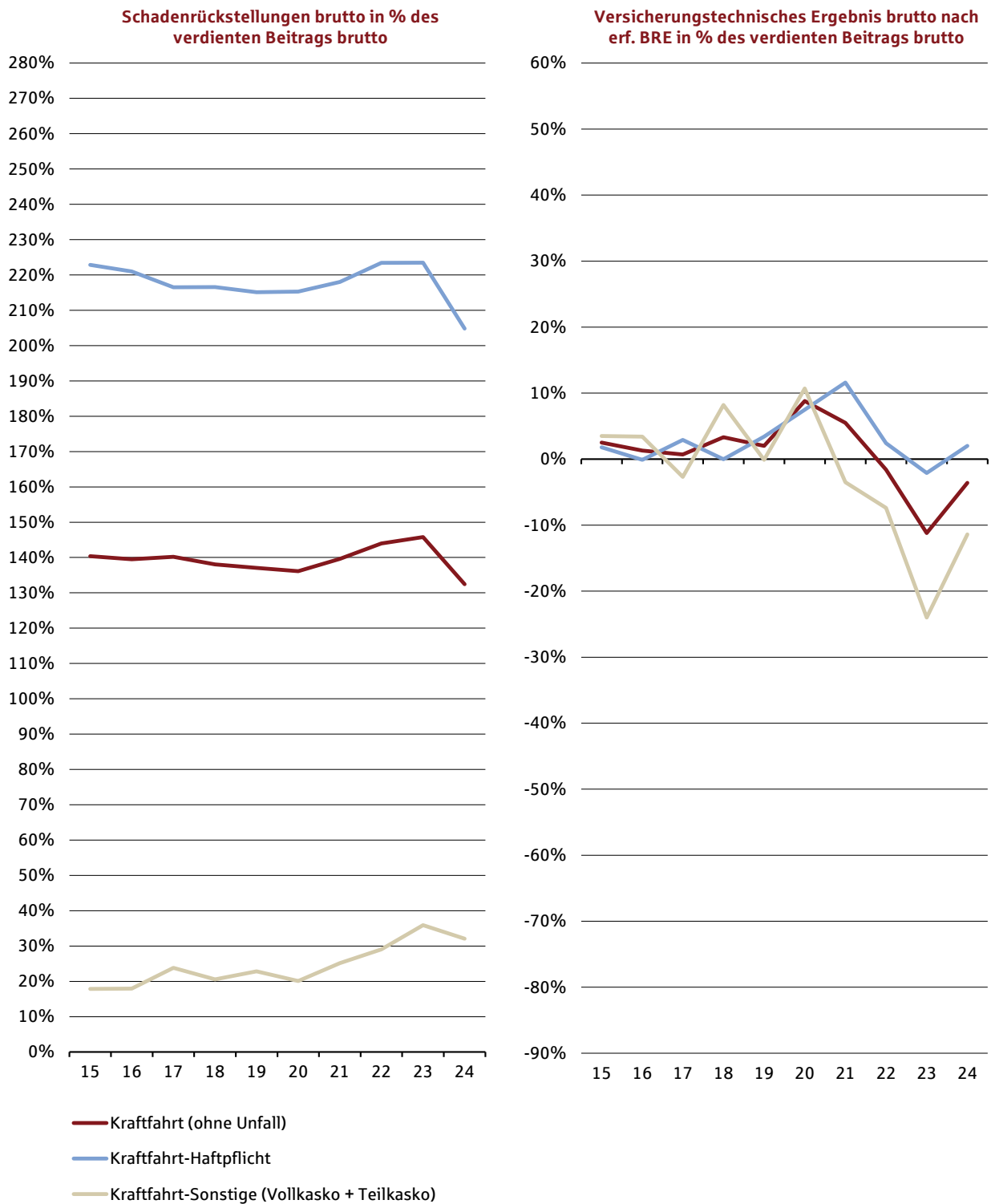
8. Kraftfahrt

a) Schadenquoten brutto



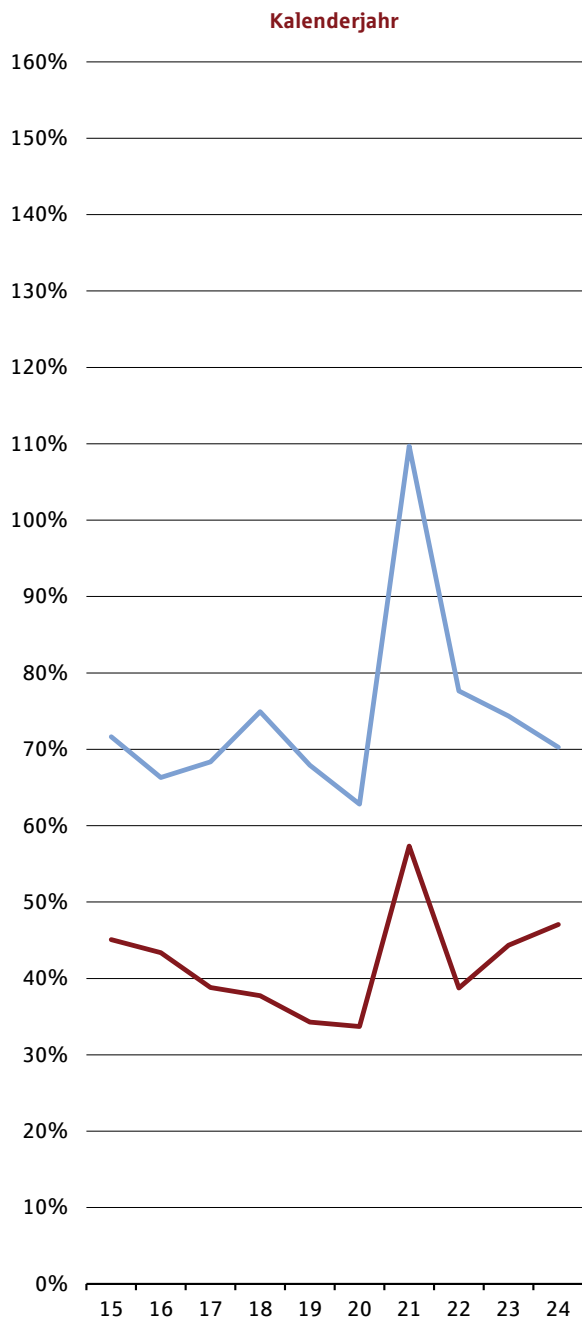
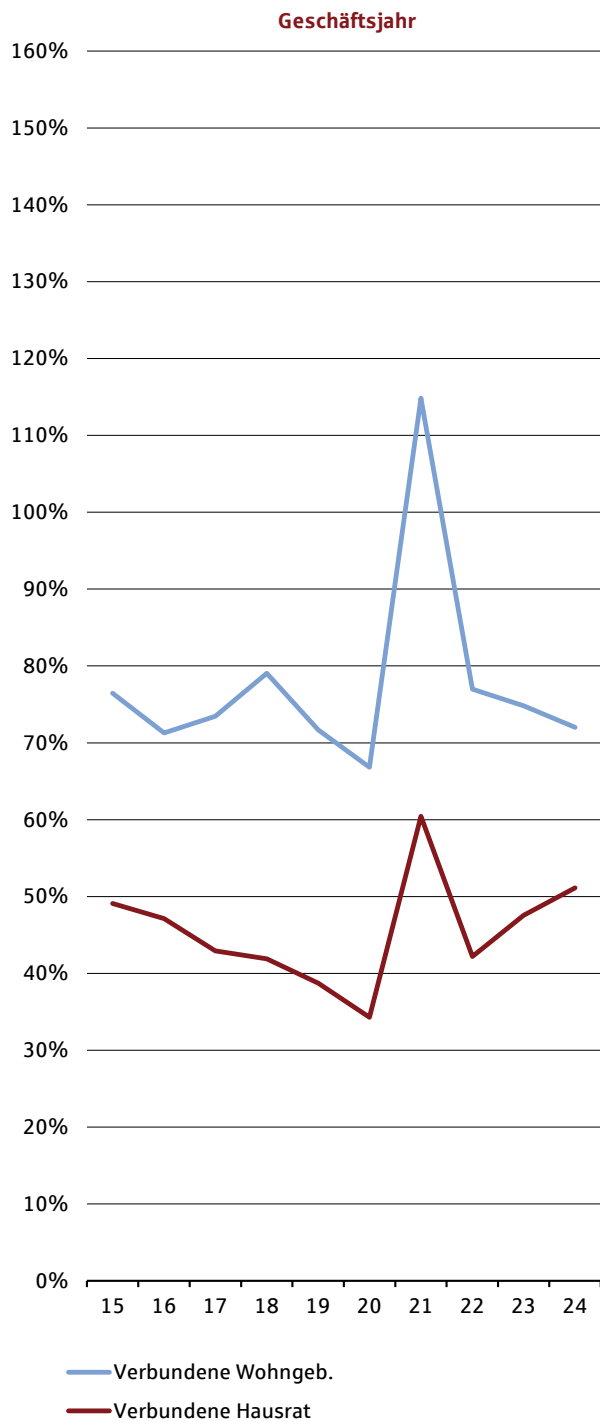
8. Kraftfahrt

b) Kalenderjahreswerte



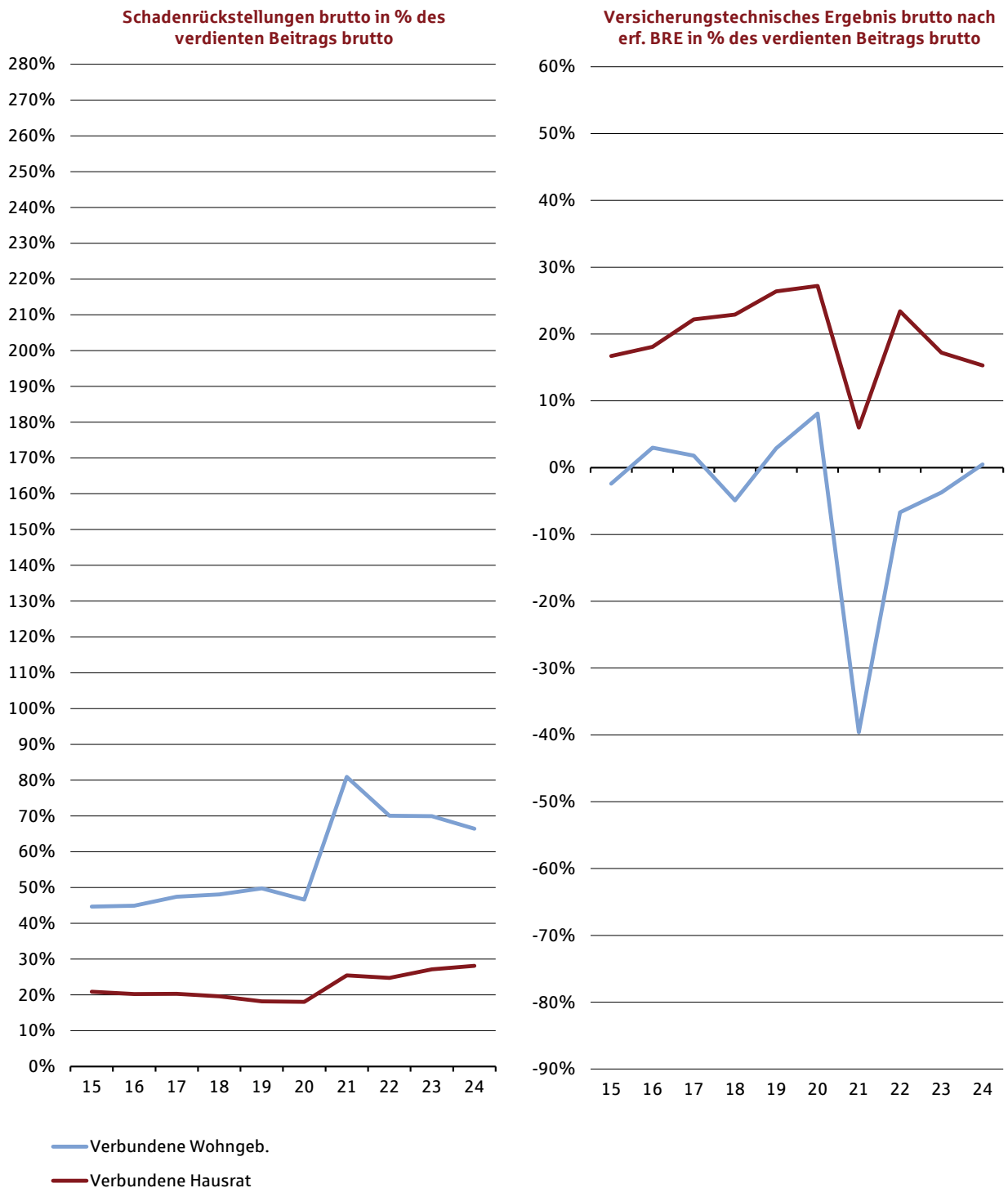
9. Sach — VGV, VHV

a) Schadenquoten brutto



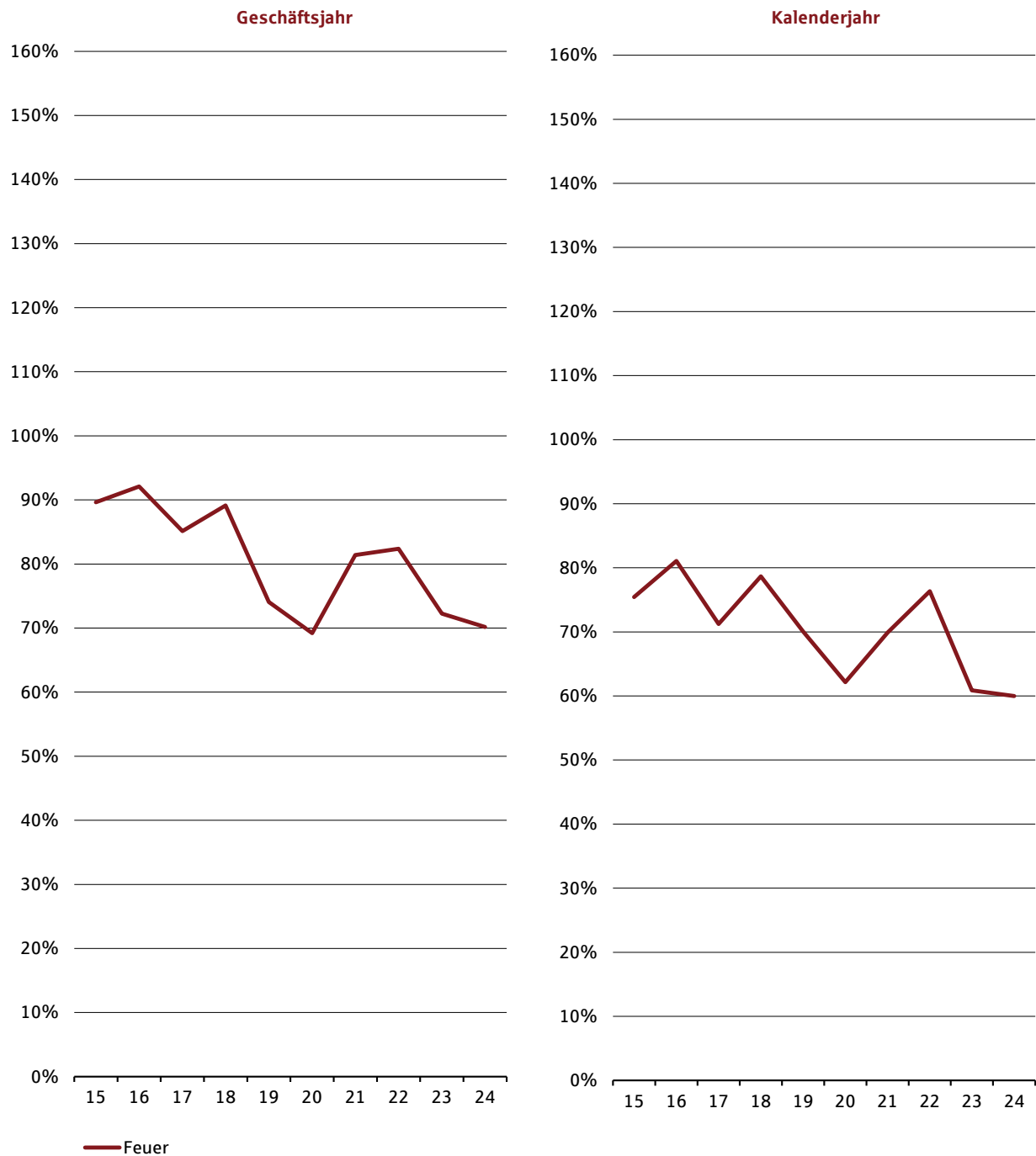
9. Sach — VGV, VHV

b) Kalenderjahreswerte



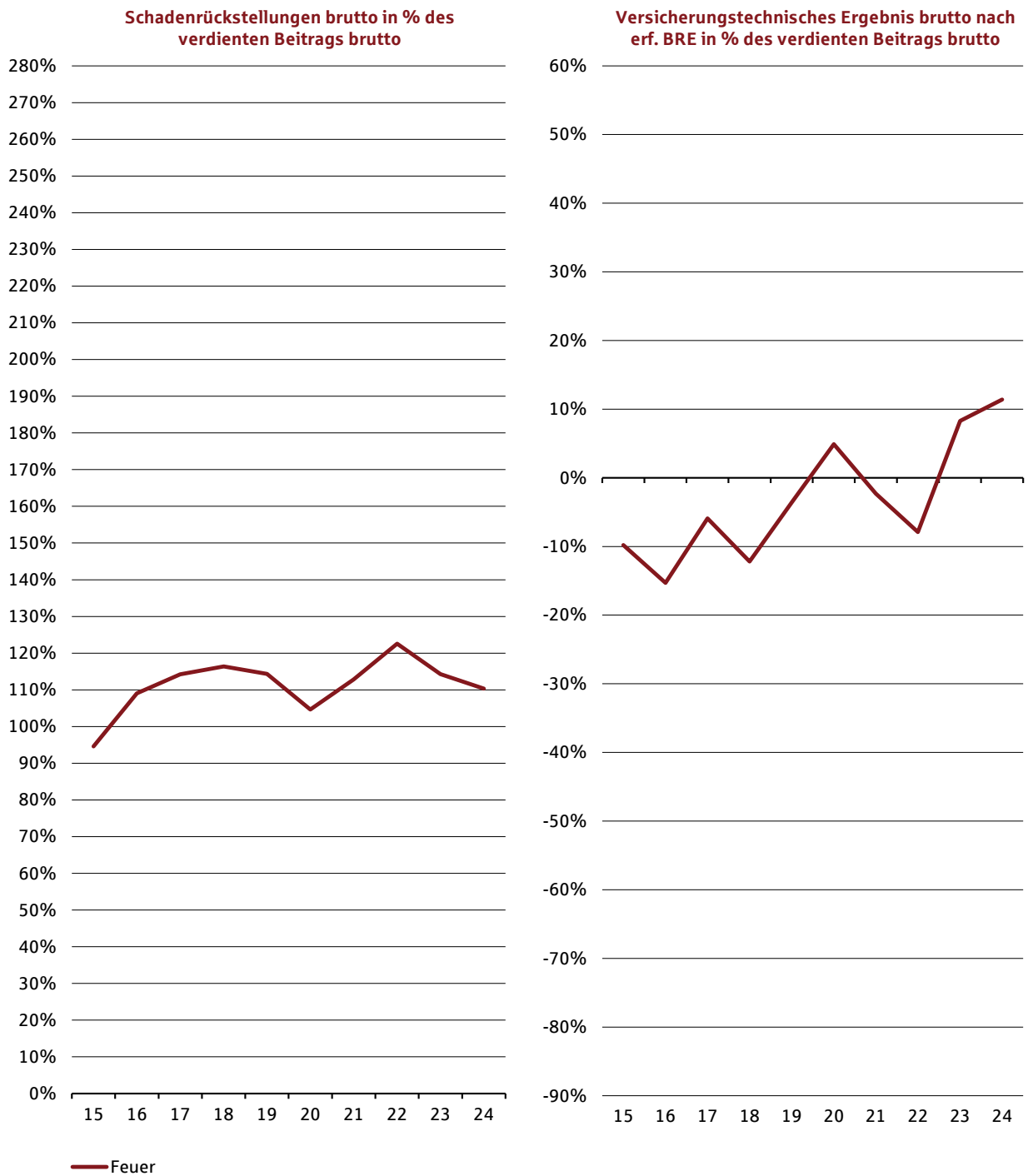
10. Sach — Feuer

a) Schadenquoten brutto



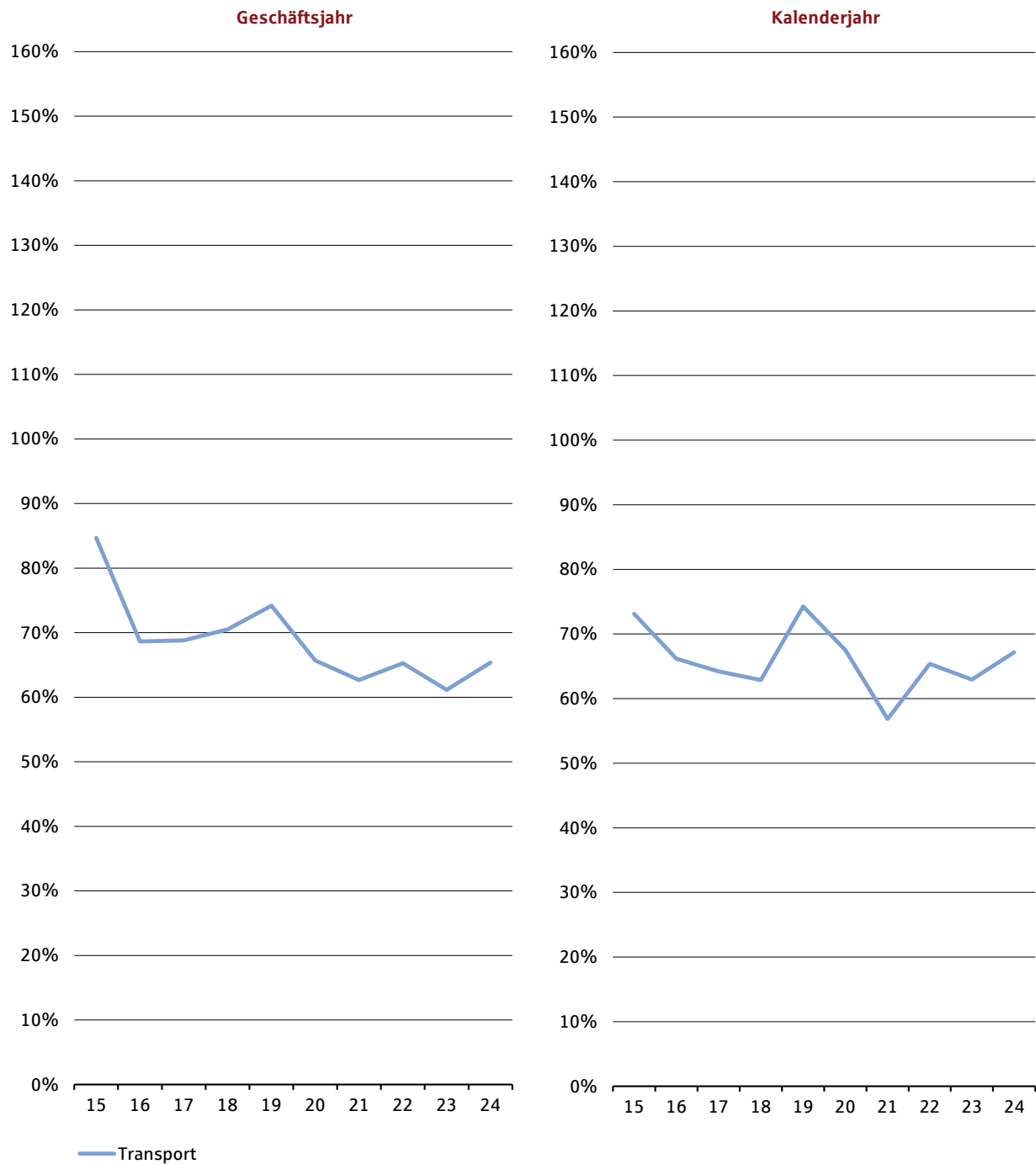
10. Sach — Feuer

b) Kalenderjahreswerte



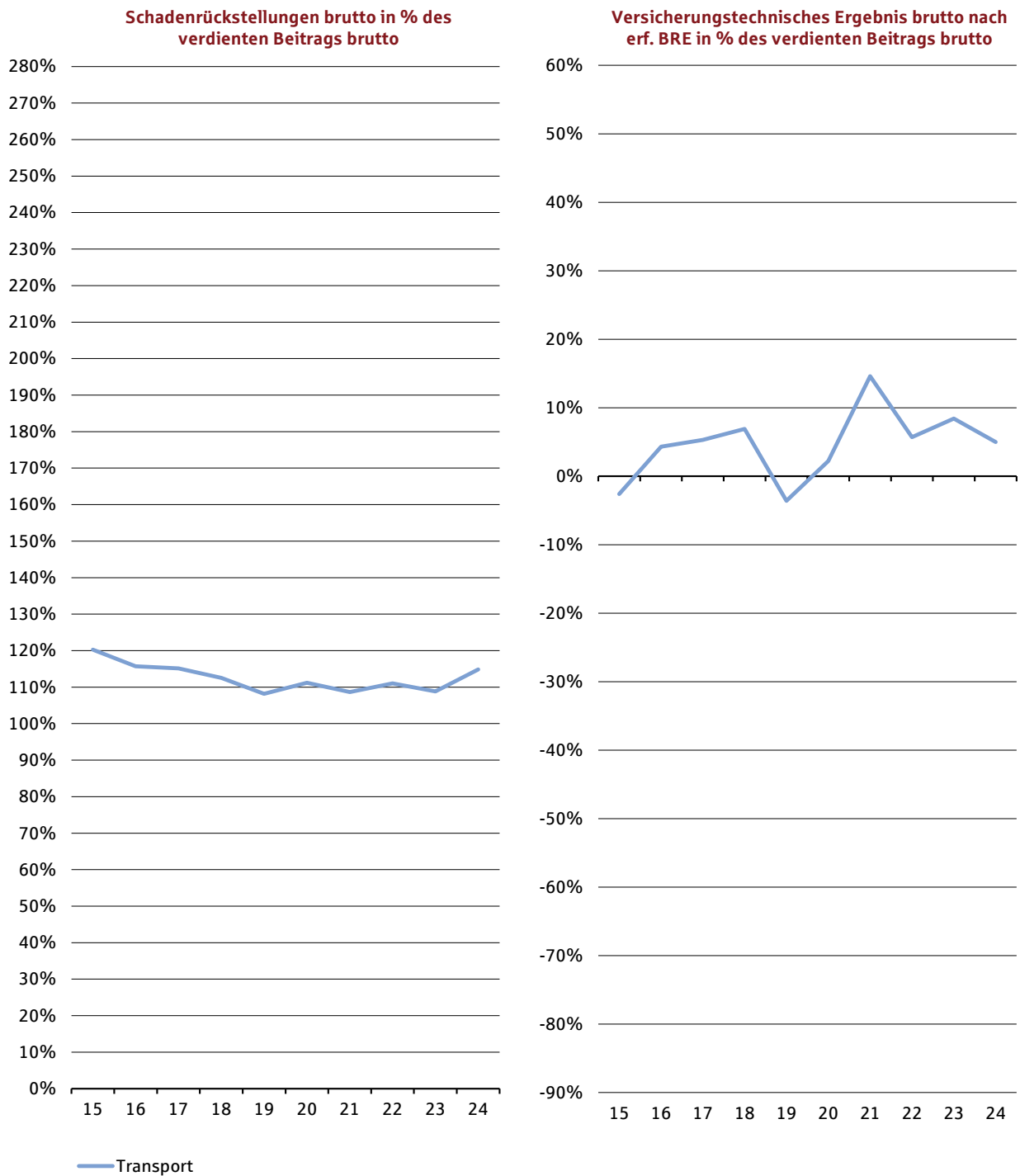
11. Transport

a) Schadenquoten brutto



11. Transport

b) Kalenderjahreswerte



Deutsche Rück. Nähe mit Weitblick.

Deutsche Rückversicherung Aktiengesellschaft

Heerdter Lohweg 53, 40549 Düsseldorf
Telefon 0211. 4554-01
info@deutscherueck.de
www.deutscherueck.de

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