



ZEITREIHEN

ausgewählter Sparten der Schaden-/Unfallversicherung

DEUTSCHLAND 2005 – 2019

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.

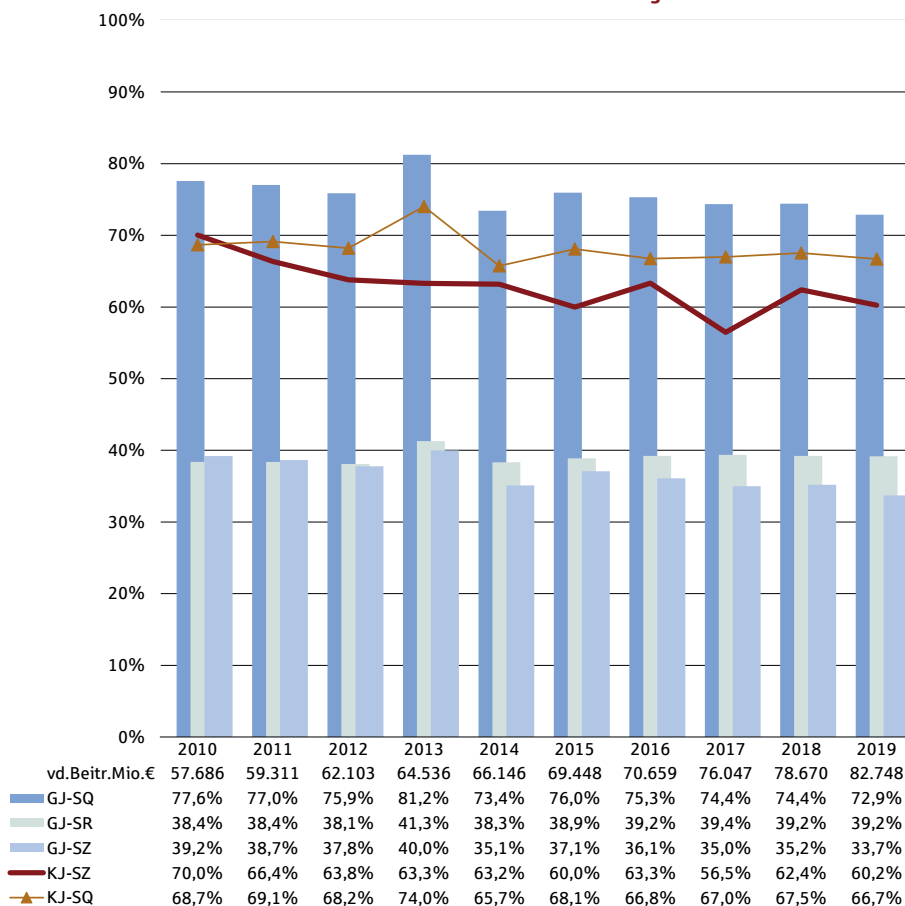
Tabellen zu den Versicherungszweigen

1. Schaden und Unfall

Teil 1

				Geschäftsjahr								
		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		+/- %									
2005	-	59.054.643	0,19%	78,36%	31,45%	4,95%	36,41%	31,98%	3,36%	35,34%	71,75%	11,59%
2006	-	58.375.307	-1,15%	78,92%	30,67%	4,92%	35,58%	33,22%	3,48%	36,70%	72,29%	11,62%
2007	-	58.544.205	0,29%	78,43%	34,63%	5,09%	39,72%	33,49%	3,41%	36,90%	76,62%	11,09%
2008	-	58.061.082	-0,83%	79,83%	33,49%	5,12%	38,61%	34,44%	3,39%	37,83%	76,44%	11,13%
2009	-	60.136.811	3,58%	80,73%	32,80%	5,02%	37,82%	35,94%	3,33%	39,27%	77,09%	10,83%
2010	-	57.685.949	-4,08%	81,35%	34,05%	5,15%	39,20%	34,99%	3,40%	38,38%	77,58%	11,02%
2011	-	59.310.518	2,82%	80,74%	33,60%	5,06%	38,66%	35,05%	3,33%	38,38%	77,03%	10,89%
2012	-	62.102.602	4,71%	80,80%	32,82%	4,94%	37,76%	34,81%	3,30%	38,11%	75,87%	10,86%
2013	-	64.535.515	3,92%	79,89%	34,84%	5,13%	39,97%	37,91%	3,37%	41,28%	81,25%	10,46%
2014	-	66.146.202	2,50%	76,13%	30,27%	4,83%	35,10%	35,05%	3,27%	38,32%	73,42%	11,04%
2015	-	69.448.394	4,99%	75,42%	32,14%	4,93%	37,08%	35,66%	3,23%	38,89%	75,97%	10,74%
2016	-	70.659.490	1,74%	75,84%	31,11%	4,99%	36,10%	35,91%	3,33%	39,23%	75,33%	11,04%
2017	-	76.046.538	7,62%	74,06%	30,19%	4,78%	34,98%	36,08%	3,31%	39,38%	74,36%	10,88%
2018	-	78.669.772	3,45%	74,28%	30,42%	4,76%	35,18%	36,04%	3,19%	39,23%	74,41%	10,68%
2019	-	82.748.459	5,18%	73,83%	29,10%	4,62%	33,72%	36,02%	3,14%	39,16%	72,88%	10,65%
5 Jahre												
arithm. Mittel					30,59%	4,82%	35,41%	35,94%	3,24%	39,18%	74,59%	10,80%
Maximalwert					32,14%	4,99%	37,08%	36,08%	3,33%	39,38%	75,97%	11,04%
Minimalwert					29,10%	4,62%	33,72%	35,66%	3,14%	38,89%	72,88%	10,65%
10 Jahre												
arithm. Mittel					31,85%	4,92%	36,77%	35,75%	3,29%	39,04%	75,81%	10,83%
Maximalwert					34,84%	5,15%	39,97%	37,91%	3,40%	41,28%	81,25%	11,04%
Minimalwert					29,10%	4,62%	33,72%	34,81%	3,14%	38,11%	72,88%	10,46%
Standardabw.					1,92%	0,17%	2,08%	0,91%	0,08%	0,91%	2,42%	0,19%
15 Jahre												
arithm. Mittel					32,11%	4,95%	37,06%	35,11%	3,32%	38,43%	75,49%	10,97%
Maximalwert					34,84%	5,15%	39,97%	37,91%	3,48%	41,28%	81,25%	11,62%
Minimalwert					29,10%	4,62%	33,72%	31,98%	3,14%	35,34%	71,75%	10,46%
Standardabw.					1,80%	0,15%	1,94%	1,43%	0,09%	1,39%	2,43%	0,32%

Kennzahlen in Relation zu verdienten Beiträgen brutto

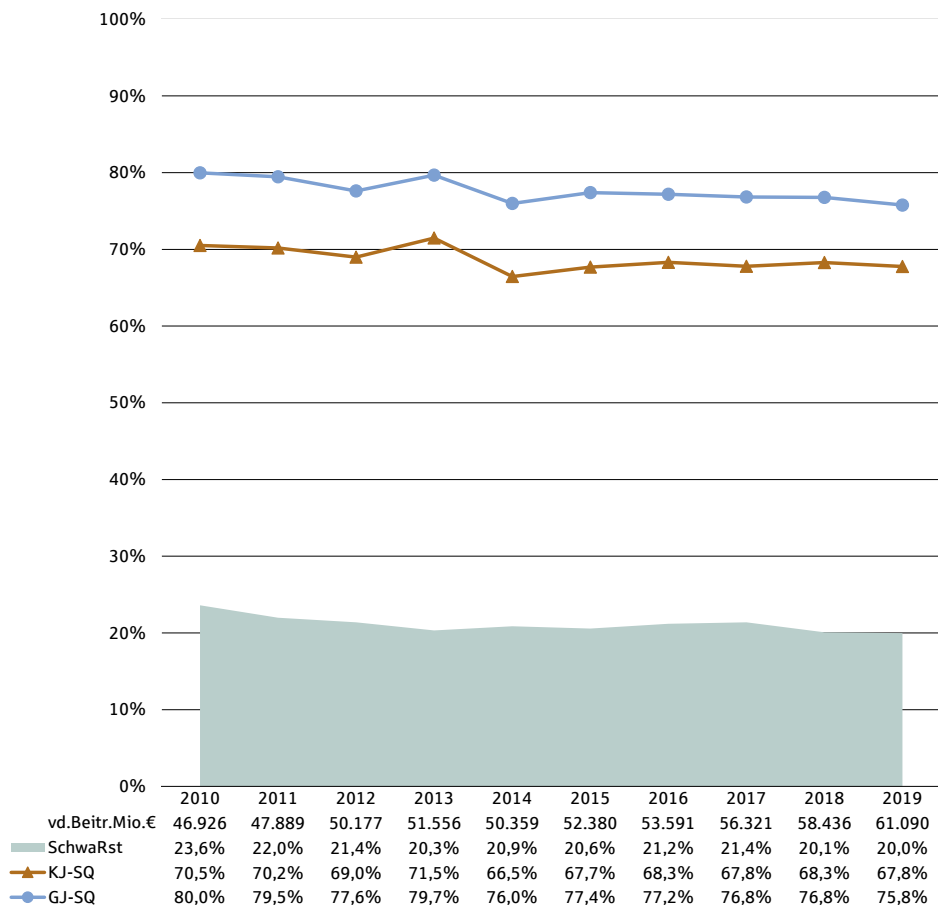


1. Schaden und Unfall

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					
2005	23,90%	87,89%	8,35%	7,0%	60,31%	123,24%	63,40%	25,3%	9,1%	8,4%	46.274.504	5,3%	1,9%		
2006	24,28%	91,34%	9,05%	7,3%	59,87%	128,04%	63,24%	25,7%	8,8%	8,2%	46.072.553	5,8%	4,4%		
2007	25,04%	93,48%	9,15%	7,2%	64,76%	130,38%	67,47%	25,5%	4,9%	4,0%	45.915.304	4,3%	5,0%		
2008	25,75%	95,20%	10,51%	8,0%	64,36%	133,03%	65,93%	25,9%	6,2%	5,3%	46.351.332	4,5%	5,8%		
2009	25,50%	93,71%	9,22%	7,2%	63,32%	132,99%	67,87%	25,7%	4,4%	3,8%	48.549.613	1,5%	3,5%		
2010	30,84%	98,89%	8,91%	6,4%	70,04%	137,27%	68,67%	26,2%	2,7%	2,2%	46.925.902	-0,4%	0,9%		
2011	27,70%	97,91%	7,90%	5,9%	66,36%	136,29%	69,14%	26,1%	2,7%	2,0%	47.889.283	0,6%	1,8%		
2012	26,03%	96,46%	7,67%	5,9%	63,80%	134,57%	68,20%	25,8%	4,1%	3,5%	50.176.788	2,2%	1,1%		
2013	23,33%	98,94%	7,22%	5,6%	63,30%	140,22%	74,02%	25,4%	-1,1%	-1,7%	51.556.360	0,1%	0,6%		
2014	28,07%	101,04%	7,69%	5,6%	63,17%	139,37%	65,73%	25,5%	6,7%	6,3%	50.358.599	5,1%	4,1%		
2015	22,90%	101,96%	7,88%	5,9%	59,98%	140,85%	68,09%	25,3%	5,1%	4,5%	52.379.532	4,6%	4,1%		
2016	27,22%	102,64%	8,57%	6,2%	63,32%	141,88%	66,76%	25,5%	6,5%	6,2%	53.590.662	4,6%	3,5%		
2017	21,49%	102,97%	7,37%	5,6%	56,46%	142,35%	66,99%	25,5%	5,7%	5,5%	56.321.023	4,9%	3,7%		
2018	27,22%	103,51%	6,87%	5,0%	62,40%	142,74%	67,54%	25,4%	5,3%	5,1%	58.436.459	4,5%	5,0%		
2019	26,53%	102,98%	6,20%	4,6%	60,25%	142,14%	66,68%	25,6%	6,6%	6,2%	61.090.233	5,5%	4,7%		
5 Jahre															
arithm. Mittel			7,38%	5,5%			67,21%	25,5%	5,9%	5,5%			4,8%	4,2%	
Maximalwert			8,57%	6,2%			68,09%	25,6%	6,6%	6,2%			5,5%	5,0%	
Minimalwert			6,20%	4,6%			66,68%	25,3%	5,1%	4,5%			4,5%	3,5%	
10 Jahre															
arithm. Mittel			7,63%	5,7%			68,18%	25,6%	4,4%	4,0%			3,2%	2,9%	
Maximalwert			8,91%	6,4%			74,02%	26,2%	6,7%	6,3%			5,5%	5,0%	
Minimalwert			6,20%	4,6%			65,73%	25,3%	-1,1%	-1,7%			-0,4%	0,6%	
Standardabw.			0,78%	0,5%			2,29%	0,3%	2,5%	2,6%			2,3%	1,7%	
15 Jahre															
arithm. Mittel			8,17%	6,2%			67,32%	25,6%	5,2%	4,6%			3,5%	3,3%	
Maximalwert			10,51%	8,0%			74,02%	26,2%	9,1%	8,4%			5,8%	5,8%	
Minimalwert			6,20%	4,6%			63,24%	25,3%	-1,1%	-1,7%			-0,4%	0,6%	
Standardabw.			1,10%	0,9%			2,52%	0,3%	2,5%	2,6%			2,1%	1,7%	

Kennzahlen in Relation zu verdienten Beiträgen netto

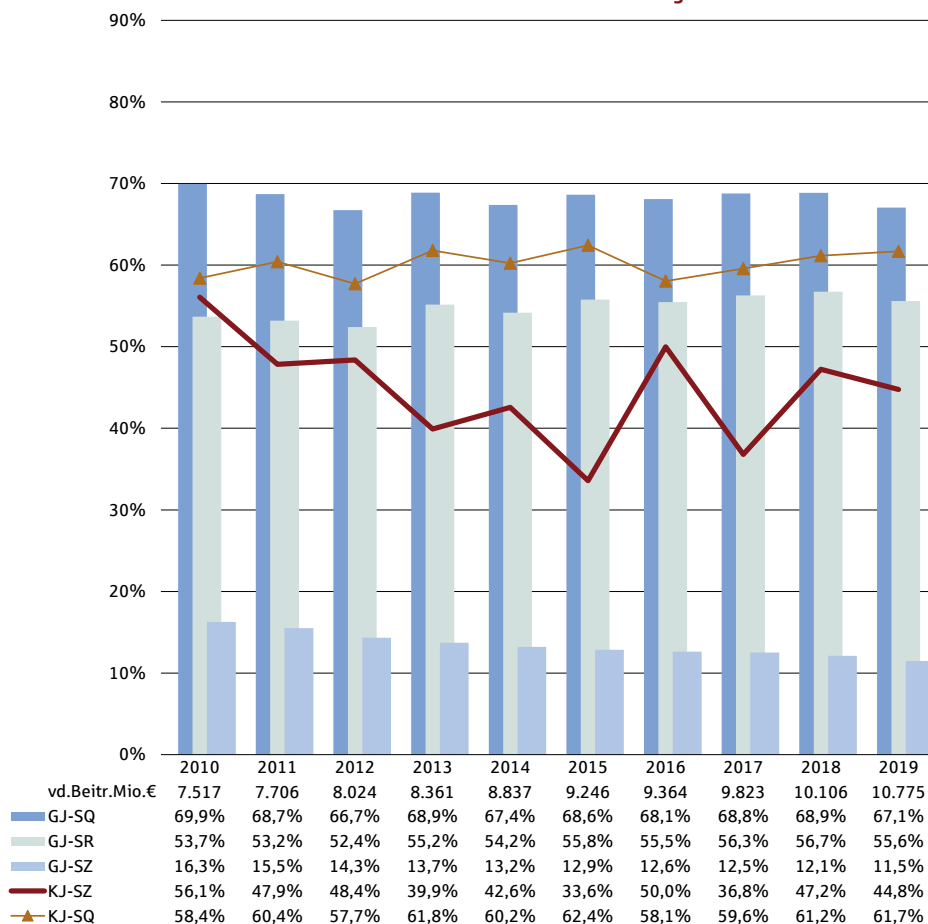


2. Allgemeine Haftpflicht

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		+/- %												
2005	127	7.594.987	4,50%	73,85%	12,69%	4,51%	17,21%	41,85%	6,85%	48,70%	65,91%	17,24%			
2006	128	7.719.679	1,64%	71,99%	11,90%	4,33%	16,23%	42,89%	6,79%	49,68%	65,91%	16,87%			
2007	126	7.853.759	1,74%	73,25%	12,00%	4,12%	16,12%	42,77%	6,68%	49,45%	65,57%	16,47%			
2008	125	7.709.206	-1,84%	77,94%	12,01%	4,33%	16,34%	45,44%	6,62%	52,06%	68,40%	16,01%			
2009	122	7.786.703	1,01%	78,93%	12,04%	4,38%	16,43%	45,67%	7,18%	52,85%	69,28%	16,69%			
2010	123	7.516.605	-3,47%	79,78%	12,01%	4,26%	16,27%	46,89%	6,79%	53,67%	69,94%	15,79%			
2011	122	7.706.079	2,52%	77,60%	11,37%	4,13%	15,50%	46,43%	6,77%	53,20%	68,70%	15,87%			
2012	125	8.023.858	4,12%	80,22%	10,44%	3,90%	14,34%	45,75%	6,66%	52,40%	66,74%	15,81%			
2013	124	8.360.776	4,20%	79,78%	9,78%	3,93%	13,71%	48,41%	6,75%	55,17%	68,88%	15,51%			
2014	126	8.837.457	5,70%	73,97%	9,32%	3,90%	13,22%	47,41%	6,75%	54,16%	67,38%	15,81%			
2015	130	9.246.435	4,63%	72,62%	9,12%	3,73%	12,85%	49,11%	6,67%	55,78%	68,64%	15,16%			
2016	125	9.363.771	1,27%	74,62%	8,83%	3,79%	12,62%	48,51%	6,96%	55,47%	68,09%	15,79%			
2017	127	9.823.193	4,91%	72,81%	8,87%	3,65%	12,51%	49,08%	7,19%	56,28%	68,79%	15,76%			
2018	126	10.106.164	2,88%	72,81%	8,58%	3,54%	12,12%	49,76%	6,97%	56,74%	68,86%	15,27%			
2019	128	10.775.316	6,62%	71,05%	8,16%	3,31%	11,47%	48,88%	6,71%	55,59%	67,06%	14,94%			
5 Jahre															
arithm. Mittel						8,71%	3,60%	12,31%	49,07%	6,90%	55,97%	68,29%	15,38%		
Maximalwert						9,12%	3,79%	12,85%	49,76%	7,19%	56,74%	68,86%	15,79%		
Minimalwert								8,16%	3,31%	11,47%	48,51%	6,67%	55,47%	67,06%	14,94%
10 Jahre															
arithm. Mittel						9,65%	3,81%	13,46%	48,02%	6,82%	54,85%	68,31%	15,57%		
Maximalwert						12,01%	4,26%	16,27%	49,76%	7,19%	56,74%	69,94%	15,87%		
Minimalwert						8,16%	3,31%	11,47%	45,75%	6,66%	52,40%	66,74%	14,94%		
Standardabw.						1,26%	0,28%	1,52%	1,33%	0,17%	1,42%	0,98%	0,33%		
15 Jahre															
arithm. Mittel						10,48%	3,99%	14,46%	46,59%	6,82%	53,41%	67,88%	15,93%		
Maximalwert						12,69%	4,51%	17,21%	49,76%	7,19%	56,74%	69,94%	17,24%		
Minimalwert						8,16%	3,31%	11,47%	41,85%	6,62%	48,70%	65,57%	14,94%		
Standardabw.						1,58%	0,35%	1,92%	2,53%	0,18%	2,57%	1,36%	0,64%		

Kennzahlen in Relation zu verdienten Beiträgen brutto

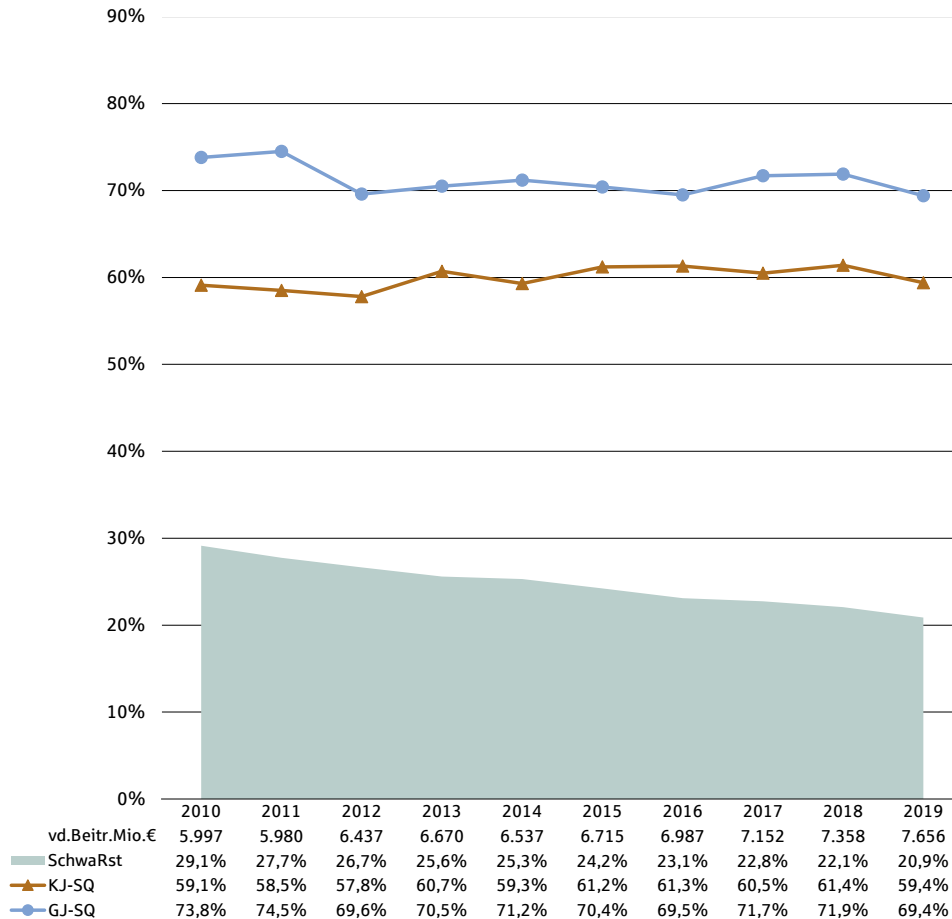


2. Allgemeine Haftpflicht

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				
2005	30,28%	191,31%	9,00%	3,9%	47,49%	240,01%	56,90%	30,9%	12,3%	12,0%	5.608.602	6,0%	4,2%	
2006	31,43%	195,43%	9,27%	3,9%	47,66%	245,11%	56,64%	30,7%	12,9%	12,4%	5.557.185	7,9%	5,2%	
2007	34,11%	202,13%	4,69%	2,0%	50,23%	251,58%	60,88%	30,2%	9,0%	8,6%	5.752.553	7,6%	7,6%	
2008	33,51%	213,24%	9,55%	3,8%	49,85%	265,30%	58,85%	30,8%	10,5%	10,4%	6.008.619	8,7%	7,7%	
2009	32,63%	219,36%	10,66%	4,1%	49,06%	272,21%	58,61%	31,3%	10,0%	9,9%	6.146.025	6,0%	5,2%	
2010	39,79%	230,65%	11,55%	4,2%	56,06%	284,32%	58,40%	31,6%	10,2%	10,1%	5.997.089	7,6%	7,2%	
2011	32,35%	236,70%	8,28%	3,0%	47,85%	289,90%	60,42%	31,8%	7,9%	7,8%	5.979.624	9,8%	11,3%	
2012	34,04%	235,34%	9,03%	3,2%	48,38%	287,74%	57,71%	31,5%	10,8%	10,7%	6.437.008	9,8%	8,9%	
2013	26,19%	242,88%	7,08%	2,5%	39,90%	298,05%	61,80%	30,8%	7,5%	7,5%	6.670.263	7,2%	7,4%	
2014	29,35%	245,48%	7,14%	2,5%	42,57%	299,64%	60,24%	30,5%	9,3%	9,2%	6.536.798	9,0%	10,0%	
2015	20,72%	259,45%	6,21%	2,1%	33,58%	315,23%	62,43%	30,4%	7,3%	7,2%	6.714.540	7,5%	7,9%	
2016	37,37%	263,88%	10,04%	3,2%	49,99%	319,35%	58,05%	30,4%	11,7%	11,6%	6.986.860	8,4%	8,6%	
2017	24,28%	270,91%	9,22%	2,9%	36,79%	327,19%	59,57%	30,3%	10,2%	10,1%	7.152.016	8,9%	8,8%	
2018	35,10%	275,24%	7,69%	2,4%	47,22%	331,97%	61,16%	30,4%	8,5%	8,3%	7.357.880	8,0%	7,9%	
2019	33,29%	272,70%	5,36%	1,7%	44,76%	328,29%	61,69%	31,0%	9,1%	9,0%	7.655.565	10,4%	10,8%	
5 Jahre														
arithm. Mittel			7,70%	2,5%			60,58%	30,5%	9,4%	9,2%		8,6%	8,8%	
Maximalwert			10,04%	3,2%			62,43%	31,0%	11,7%	11,6%		10,4%	10,8%	
Minimalwert			5,36%	1,7%			58,05%	30,3%	7,3%	7,2%		7,5%	7,9%	
10 Jahre														
arithm. Mittel			8,16%	2,8%			60,15%	30,9%	9,3%	9,2%		8,7%	8,9%	
Maximalwert			11,55%	4,2%			62,43%	31,8%	11,7%	11,6%		10,4%	11,3%	
Minimalwert			5,36%	1,7%			57,71%	30,3%	7,3%	7,2%		7,2%	7,2%	
Standardabw.			1,85%	0,7%			1,67%	0,6%	1,5%	1,5%		1,1%	1,4%	
15 Jahre														
arithm. Mittel			8,32%	3,0%			59,56%	30,8%	9,8%	9,7%		8,2%	7,9%	
Maximalwert			11,55%	4,2%			62,43%	31,8%	12,9%	12,4%		10,4%	11,3%	
Minimalwert			4,69%	1,7%			56,64%	30,2%	7,3%	7,2%		6,0%	4,2%	
Standardabw.			1,94%	0,8%			1,84%	0,5%	1,7%	1,6%		1,3%	2,0%	

Kennzahlen in Relation zu verdienten Beiträgen netto



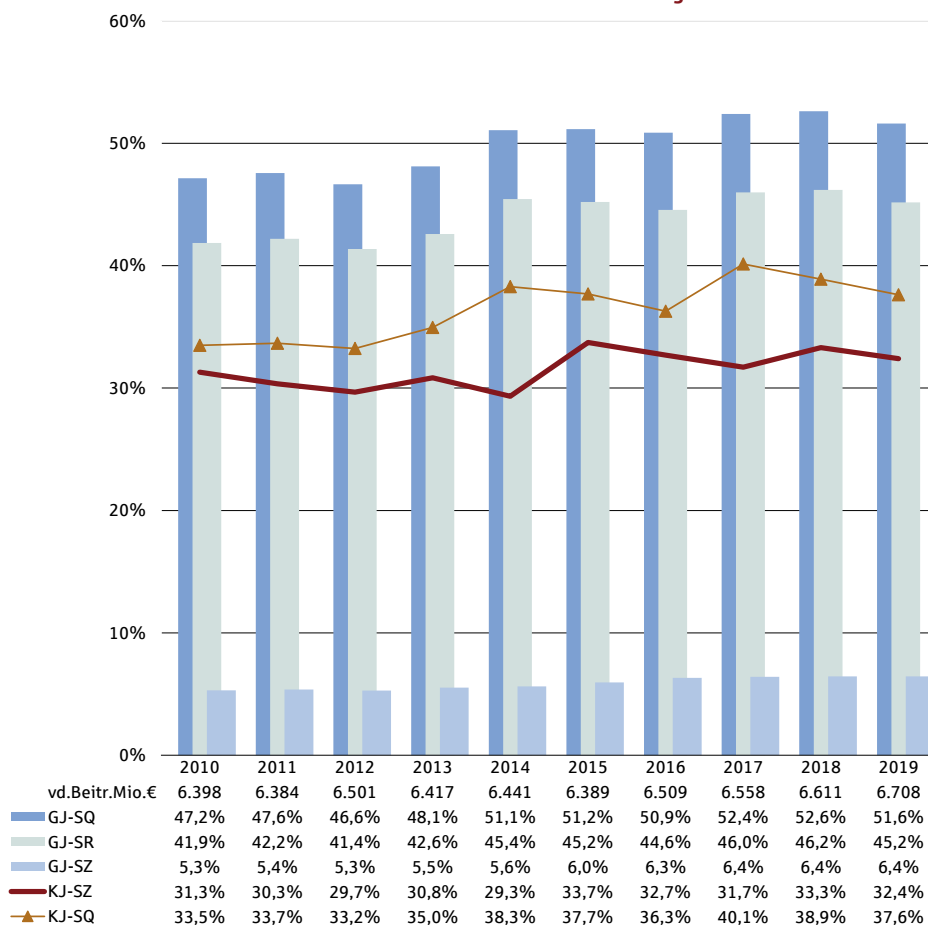
3. Allgemeine Unfall (inkl. UBR und K-Unfall)

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		+/- %									
2005	136	6.152.904	0,84%	83,53%	3,90%	1,17%	5,07%	35,74%	2,91%	38,65%	43,72%	9,33%
2006	134	6.352.786	3,25%	85,47%	3,76%	1,06%	4,82%	37,11%	3,07%	40,19%	45,01%	9,18%
2007	132	6.402.080	0,78%	86,40%	3,71%	1,03%	4,73%	36,59%	3,01%	39,61%	44,34%	9,11%
2008	136	6.449.836	0,75%	87,15%	3,59%	1,15%	4,74%	36,96%	3,08%	40,04%	44,78%	9,45%
2009	131	6.492.113	0,66%	87,45%	3,75%	1,19%	4,95%	37,54%	3,07%	40,60%	45,55%	9,35%
2010	128	6.398.063	-1,45%	88,07%	4,14%	1,15%	5,30%	38,52%	3,34%	41,86%	47,15%	9,52%
2011	128	6.383.714	-0,22%	87,53%	4,29%	1,08%	5,37%	38,88%	3,32%	42,20%	47,57%	9,25%
2012	129	6.500.627	1,83%	86,74%	4,20%	1,08%	5,28%	38,04%	3,32%	41,37%	46,64%	9,44%
2013	128	6.416.895	-1,29%	88,94%	4,32%	1,20%	5,52%	39,30%	3,29%	42,59%	48,11%	9,34%
2014	128	6.440.961	0,38%	86,09%	4,41%	1,22%	5,63%	42,04%	3,41%	45,45%	51,08%	9,08%
2015	128	6.388.854	-0,81%	85,90%	4,71%	1,25%	5,95%	41,73%	3,47%	45,20%	51,16%	9,22%
2016	128	6.508.840	1,88%	86,66%	4,95%	1,36%	6,32%	41,14%	3,41%	44,55%	50,87%	9,39%
2017	129	6.557.543	0,75%	86,24%	5,04%	1,36%	6,41%	42,46%	3,52%	45,99%	52,39%	9,32%
2018	127	6.611.413	0,82%	86,26%	5,06%	1,38%	6,44%	42,71%	3,48%	46,19%	52,63%	9,24%
2019	129	6.708.161	1,46%	86,24%	5,07%	1,38%	6,45%	41,78%	3,38%	45,16%	51,61%	9,23%
5 Jahre												
arithm. Mittel					4,97%	1,35%	6,31%	41,96%	3,45%	45,42%	51,73%	9,28%
Maximalwert					5,07%	1,38%	6,45%	42,71%	3,52%	46,19%	52,63%	9,39%
Minimalwert					4,71%	1,25%	5,95%	41,14%	3,38%	44,55%	50,87%	9,22%
10 Jahre												
arithm. Mittel					4,62%	1,25%	5,87%	40,66%	3,40%	44,06%	49,92%	9,30%
Maximalwert					5,07%	1,38%	6,45%	42,71%	3,52%	46,19%	52,63%	9,52%
Minimalwert					4,14%	1,08%	5,28%	38,04%	3,29%	41,37%	46,64%	9,08%
Standardabw.					0,39%	0,12%	0,50%	1,78%	0,08%	1,85%	2,29%	0,13%
15 Jahre												
arithm. Mittel					4,33%	1,20%	5,53%	39,37%	3,27%	42,64%	48,17%	9,30%
Maximalwert					5,07%	1,38%	6,45%	42,71%	3,52%	46,19%	52,63%	9,52%
Minimalwert					3,59%	1,03%	4,73%	35,74%	2,91%	38,65%	43,72%	9,08%
Standardabw.					0,53%	0,12%	0,64%	2,39%	0,19%	2,57%	3,17%	0,13%

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

Kennzahlen in Relation zu verdienten Beiträgen brutto

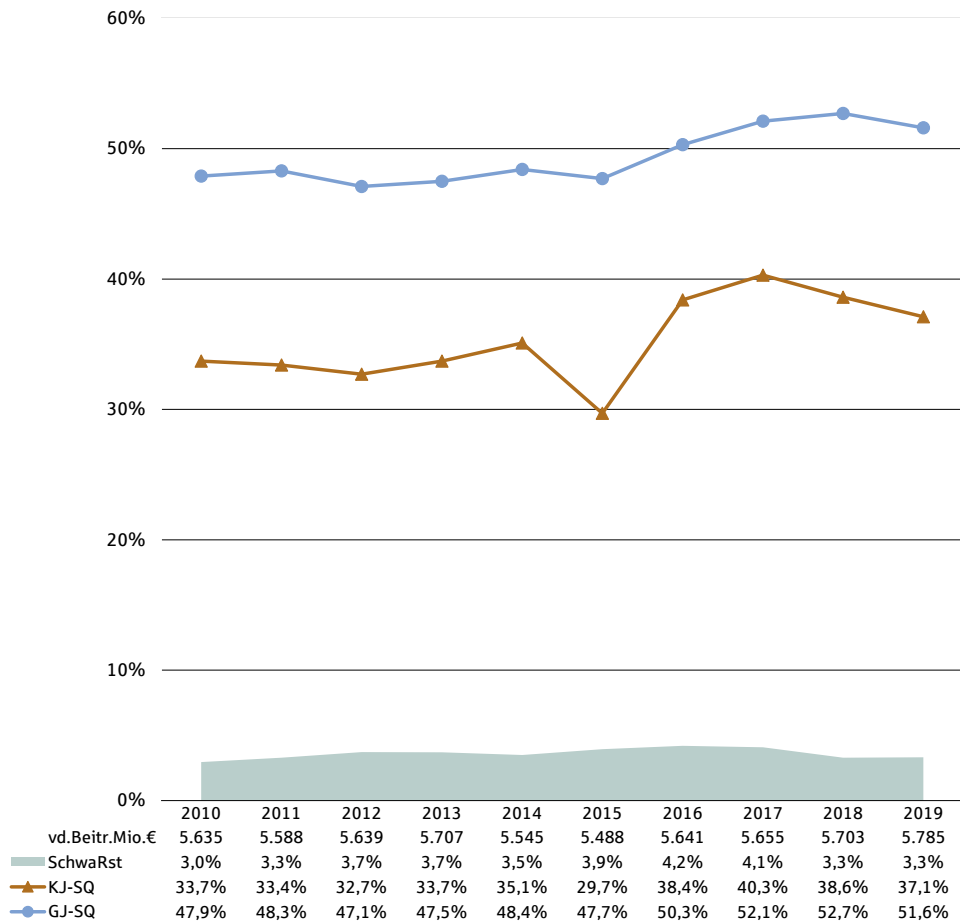


3. Allgemeine Unfall (inkl. UBR und K-Unfall)

Teil 2

Jahr	Vorjahr				Kalenderjahr								
	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.	vt Ergeb. netto vor SchwaRst	vt Ergeb. netto nach SchwaRst
	% vd. Btr br	% vd. Btr br	% vd. Btr br		% vd. Btr br	% vd. Btr br	% vd. Btr br	% vd. Btr br			Euro	% vd. Btr ne	% vd. Btr ne
2005	23,73%	52,62%	8,65%	10,2%	28,79%	91,27%	35,07%	35,1%	15,8%	11,6%	5.139.361	11,7%	11,6%
2006	23,29%	55,98%	9,13%	10,3%	28,11%	96,16%	35,88%	33,8%	14,6%	11,0%	5.429.538	11,0%	10,8%
2007	23,46%	59,94%	12,02%	12,6%	28,19%	99,54%	32,31%	32,8%	19,5%	15,8%	5.531.215	15,8%	15,2%
2008	23,49%	62,43%	12,88%	13,1%	28,23%	102,47%	31,89%	32,5%	20,3%	17,4%	5.620.853	17,8%	17,2%
2009	23,85%	64,55%	13,41%	13,2%	28,80%	105,15%	32,15%	32,6%	20,5%	16,8%	5.677.060	16,6%	16,8%
2010	26,01%	67,03%	13,66%	13,2%	31,30%	108,89%	33,49%	32,5%	18,7%	15,7%	5.634.718	15,9%	16,2%
2011	24,98%	70,25%	13,91%	12,8%	30,35%	112,45%	33,67%	32,2%	19,4%	16,7%	5.587.643	17,3%	17,0%
2012	24,38%	72,63%	13,41%	12,2%	29,66%	114,00%	33,23%	31,6%	19,7%	16,5%	5.638.822	17,2%	16,7%
2013	25,31%	77,03%	13,15%	11,4%	30,83%	119,62%	34,96%	31,2%	19,8%	17,0%	5.707.299	17,1%	17,1%
2014	23,70%	82,68%	12,79%	10,3%	29,33%	128,13%	38,29%	31,1%	18,8%	15,7%	5.545.237	16,6%	16,9%
2015	27,77%	87,95%	13,46%	10,5%	33,73%	133,15%	37,70%	31,2%	19,6%	17,6%	5.487.886	24,7%	24,3%
2016	26,38%	89,73%	14,59%	11,2%	32,70%	134,28%	36,29%	31,3%	19,7%	18,3%	5.640.566	15,3%	14,9%
2017	25,30%	95,73%	12,26%	9,2%	31,71%	141,71%	40,14%	31,2%	17,8%	16,3%	5.655.426	15,3%	15,4%
2018	26,87%	99,95%	13,73%	9,9%	33,31%	146,14%	38,89%	30,9%	20,9%	18,7%	5.703.157	18,6%	19,2%
2019	25,96%	104,08%	13,99%	9,7%	32,41%	149,25%	37,62%	31,5%	21,9%	19,2%	5.785.368	19,1%	19,1%
5 Jahre													
arithm. Mittel			13,60%	10,1%			38,13%	31,2%	20,0%	18,0%		18,6%	18,6%
Maximalwert			14,59%	11,2%			40,14%	31,5%	21,9%	19,2%		24,7%	24,3%
Minimalwert			12,26%	9,2%			36,29%	30,9%	17,8%	16,3%		15,3%	14,9%
10 Jahre													
arithm. Mittel			13,49%	11,0%			36,43%	31,5%	19,6%	17,2%		17,7%	17,7%
Maximalwert			14,59%	13,2%			40,14%	32,5%	21,9%	19,2%		24,7%	24,3%
Minimalwert			12,26%	9,2%			33,23%	30,9%	17,8%	15,7%		15,3%	14,9%
Standardabw.			0,65%	1,4%			2,47%	0,5%	1,1%	1,2%		2,8%	2,7%
15 Jahre													
arithm. Mittel			12,74%	11,3%			35,44%	32,1%	19,1%	16,3%		16,7%	16,6%
Maximalwert			14,59%	13,2%			40,14%	35,1%	21,9%	19,2%		24,7%	24,3%
Minimalwert			8,65%	9,2%			31,89%	30,9%	14,6%	11,0%		11,0%	10,8%
Standardabw.			1,70%	1,4%			2,65%	1,2%	1,9%	2,3%		3,1%	3,1%

Kennzahlen in Relation zu verdienten Beiträgen netto

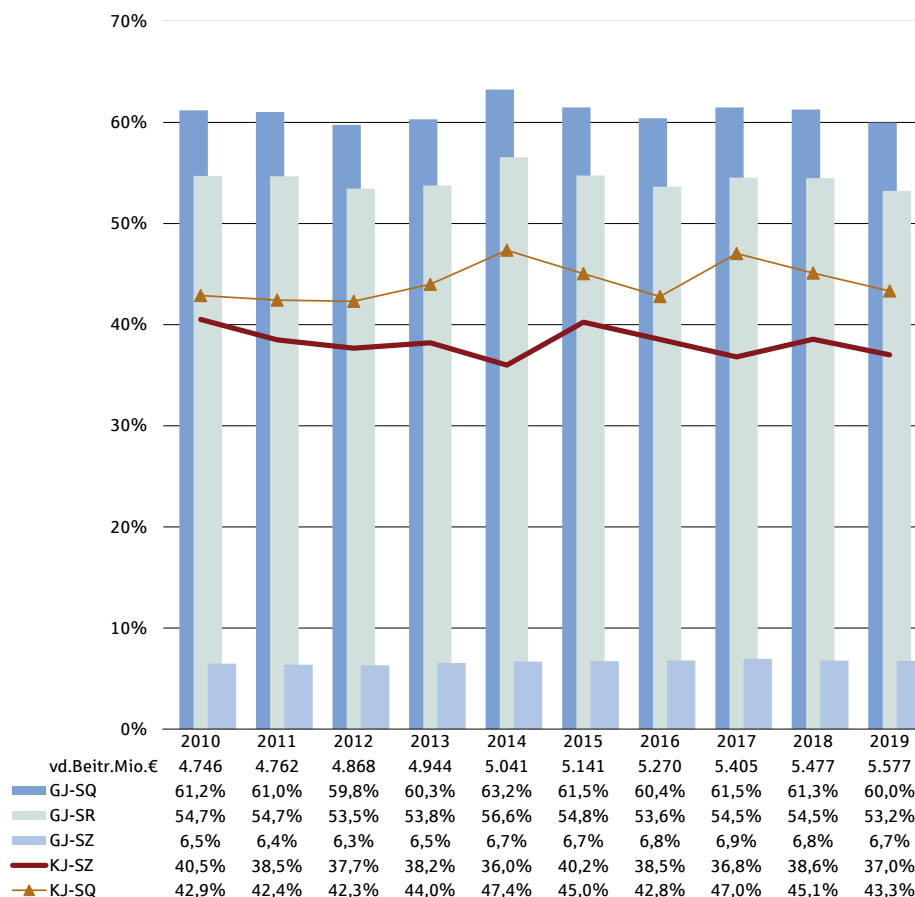


3.1 Allgemeine Unfall ohne Beitragsrückgewähr

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		+/- %									
2005	136	4.629.708	4,32%	78,11%	4,86%	1,46%	6,32%	45,95%	3,69%	49,65%	55,97%	9,20%
2006	134	4.689.821	1,30%	80,31%	4,88%	1,39%	6,28%	48,76%	4,00%	52,76%	59,03%	9,13%
2007	132	4.748.997	1,26%	81,66%	4,76%	1,34%	6,11%	47,86%	3,92%	51,78%	57,89%	9,10%
2008	136	4.811.897	1,32%	82,77%	4,57%	1,48%	6,05%	48,13%	3,96%	52,09%	58,13%	9,35%
2009	131	4.843.358	0,65%	83,17%	4,73%	1,45%	6,18%	48,88%	3,91%	52,80%	58,97%	9,09%
2010	103	4.746.015	-2,01%	83,92%	5,02%	1,44%	6,47%	50,44%	4,27%	54,71%	61,18%	9,34%
2011	103	4.761.668	0,33%	83,28%	4,99%	1,37%	6,36%	50,51%	4,15%	54,66%	61,03%	9,05%
2012	104	4.868.042	2,23%	82,30%	4,92%	1,38%	6,30%	49,30%	4,15%	53,46%	59,76%	9,26%
2013	103	4.943.689	1,55%	85,65%	5,03%	1,50%	6,54%	49,71%	4,05%	53,77%	60,30%	9,22%
2014	105	5.041.228	1,97%	82,23%	5,17%	1,51%	6,68%	52,39%	4,17%	56,56%	63,24%	8,99%
2015	105	5.141.058	1,98%	82,48%	5,22%	1,50%	6,72%	50,62%	4,14%	54,76%	61,48%	9,17%
2016	104	5.270.154	2,51%		5,18%	1,60%	6,77%	49,61%	4,03%	53,65%	60,42%	9,32%
2017	105	5.405.378	2,57%		5,36%	1,58%	6,94%	50,41%	4,12%	54,53%	61,47%	9,28%
2018	104	5.477.150	1,33%		5,20%	1,59%	6,79%	50,43%	4,05%	54,48%	61,27%	9,19%
2019	107	5.576.609	1,82%		5,16%	1,58%	6,74%	49,28%	3,95%	53,23%	59,97%	9,22%
5 Jahre												
arithm. Mittel					5,22%	1,57%	6,79%	50,07%	4,06%	54,13%	60,92%	9,24%
Maximalwert					5,36%	1,60%	6,94%	50,62%	4,14%	54,76%	61,48%	9,32%
Minimalwert					5,16%	1,50%	6,72%	49,28%	3,95%	53,23%	59,97%	9,17%
10 Jahre												
arithm. Mittel					5,12%	1,51%	6,63%	50,27%	4,11%	54,38%	61,01%	9,20%
Maximalwert					5,36%	1,60%	6,94%	52,39%	4,27%	56,56%	63,24%	9,34%
Minimalwert					4,92%	1,37%	6,30%	49,28%	3,95%	53,23%	59,76%	8,99%
Standardabw.					0,13%	0,08%	0,20%	0,91%	0,09%	0,96%	1,00%	0,11%
15 Jahre												
arithm. Mittel					5,00%	1,48%	6,48%	49,49%	4,04%	53,53%	60,01%	9,19%
Maximalwert					5,36%	1,60%	6,94%	52,39%	4,27%	56,56%	63,24%	9,35%
Minimalwert					4,57%	1,34%	6,05%	45,95%	3,69%	49,65%	55,97%	8,99%
Standardabw.					0,22%	0,08%	0,28%	1,50%	0,14%	1,62%	1,80%	0,11%

Kennzahlen in Relation zu verdienten Beiträgen brutto

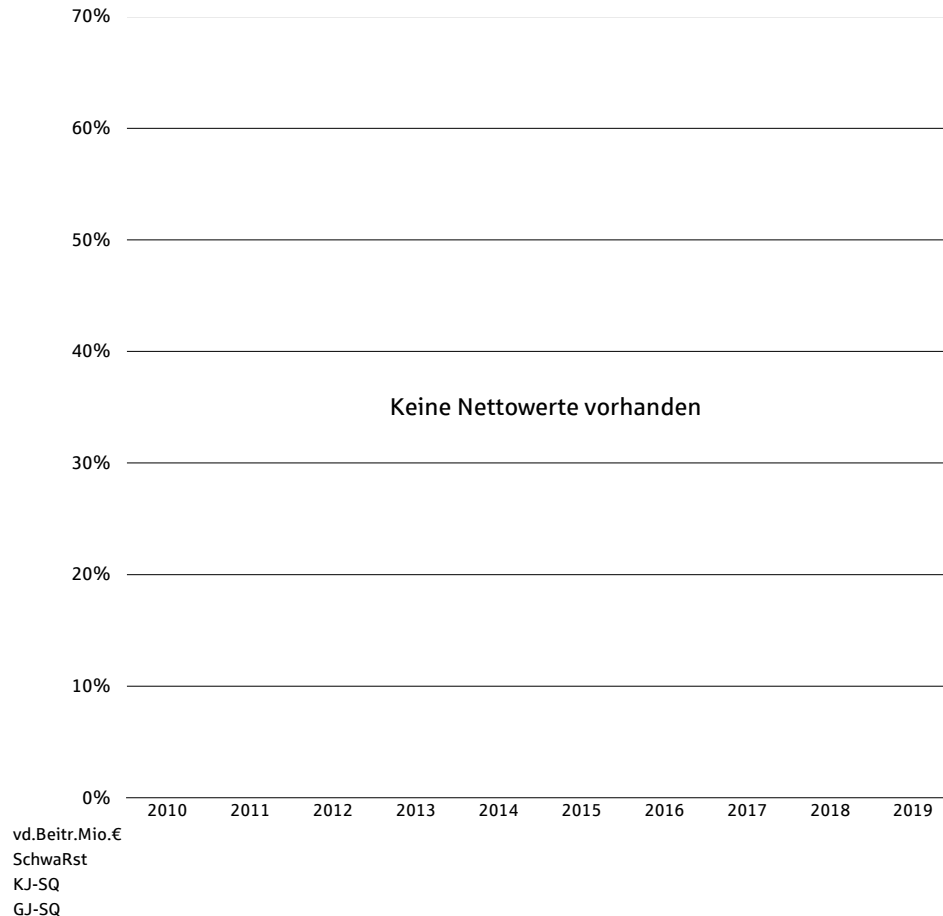


3.1 Allgemeine Unfall ohne Beitragsrückgewähr

Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br Euro	vt Ergeb. br Euro	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							
2005	29,42%	68,15%	10,94%	10,0%	35,74%	117,80%	45,03%	41,1%	14,2%	13,8%					
2006	30,48%	73,86%	11,95%	10,3%	36,76%	126,61%	47,08%	39,6%	14,0%	13,4%					
2007	30,53%	78,59%	15,92%	12,7%	36,63%	130,37%	41,97%	38,9%	20,1%	19,5%					
2008	30,38%	81,28%	17,00%	13,2%	36,43%	133,36%	41,13%	38,1%	22,0%	21,4%					
2009	30,88%	83,99%	17,63%	13,4%	37,06%	136,78%	41,34%	38,4%	21,2%	20,7%					
2010	34,04%	87,25%	18,30%	13,5%	40,51%	141,96%	42,88%	38,4%	19,9%	19,4%					
2011	32,13%	90,77%	18,60%	13,1%	38,49%	145,43%	42,43%	37,8%	21,0%	20,7%					
2012	31,37%	93,43%	17,45%	12,2%	37,67%	146,89%	42,31%	37,6%	21,2%	20,6%					
2013	31,66%	96,66%	16,32%	11,3%	38,20%	150,43%	43,99%	36,3%	20,8%	20,3%					
2014	29,32%	102,31%	15,89%	10,3%	36,00%	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	31,75%	107,25%	17,65%	11,3%	38,52%	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	30,27%	121,48%	16,65%	9,9%	37,01%	174,71%	43,32%	35,5%	21,8%	21,5%					
5 Jahre															
arithm. Mittel			16,27%	10,2%			44,65%	35,4%	20,4%	20,0%					
Maximalwert			17,65%	11,3%			47,04%	35,7%	21,8%	21,5%					
Minimalwert			14,43%	9,2%			42,77%	34,8%	18,4%	18,0%					
10 Jahre															
arithm. Mittel			16,79%	11,1%			44,22%	36,3%	20,4%	19,9%					
Maximalwert			18,60%	13,5%			47,35%	38,4%	21,8%	21,5%					
Minimalwert			14,43%	9,2%			42,31%	34,8%	18,4%	18,0%					
Standardabw.			1,24%	1,4%			1,85%	1,2%	1,1%	1,2%					
15 Jahre															
arithm. Mittel			16,09%	11,4%			43,92%	37,3%	19,7%	19,2%					
Maximalwert			18,60%	13,5%			47,35%	41,1%	22,0%	21,5%					
Minimalwert			10,94%	9,2%			41,13%	34,8%	14,0%	13,4%					
Standardabw.			2,17%	1,5%			2,09%	1,8%	2,5%	2,5%					

Kennzahlen in Relation zu verdienten Beiträgen netto



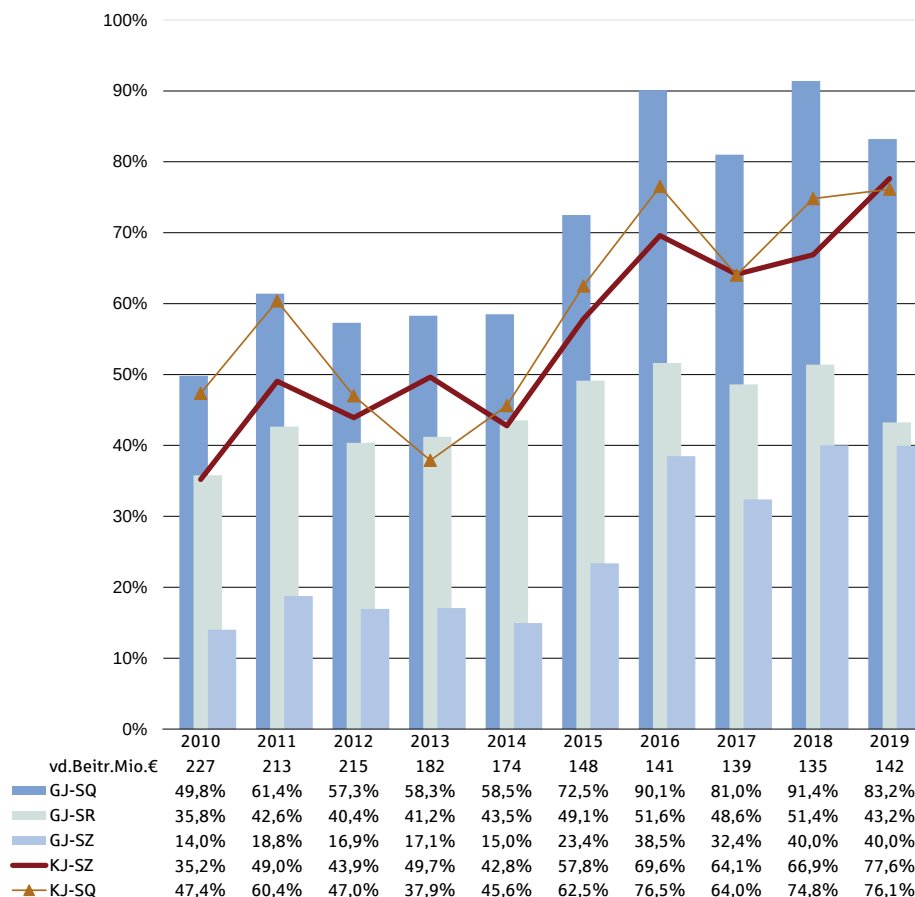
3.2 Unfall mit Beitragsrückgewähr

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
2005	24	269.743	1,10%	17,71%	5,39%	1,72%	7,11%	26,56%	2,94%	29,49%	36,60%	12,72%
2006	26	240.432	-10,87%	14,46%	4,14%	0,84%	4,98%	29,53%	3,19%	32,72%	37,70%	10,67%
2007	27	234.856	-2,32%	14,21%	4,73%	0,82%	5,55%	29,68%	2,87%	32,55%	38,10%	9,69%
2008	27	222.183	-5,40%	13,56%	5,33%	1,31%	6,64%	30,44%	3,81%	34,26%	40,90%	12,54%
2009	26	207.205	-6,74%	12,57%	7,12%	3,44%	10,57%	33,51%	4,62%	38,13%	48,70%	16,55%
2010	25	227.231	9,66%	13,75%	11,76%	2,25%	14,01%	30,99%	4,80%	35,79%	49,80%	14,16%
2011	25	213.384	-6,09%	13,16%	17,13%	1,63%	18,76%	35,90%	6,74%	42,64%	61,40%	13,63%
2012	25	214.867	0,69%	13,16%	15,47%	1,47%	16,94%	33,98%	6,38%	40,36%	57,30%	13,70%
2013	25	181.623	-15,47%	12,33%	15,50%	1,57%	17,08%	35,40%	5,83%	41,22%	58,30%	12,69%
2014	23	174.079	-4,15%	12,44%	13,50%	1,46%	14,95%	38,12%	5,43%	43,55%	58,50%	11,77%
2015	23	148.379	-14,76%	11,89%	21,71%	1,67%	23,37%	43,04%	6,08%	49,13%	72,50%	10,69%
2016	24	140.973	-4,99%	11,38%	35,12%	3,36%	38,48%	44,85%	6,77%	51,62%	90,10%	11,24%
2017	24	139.438	-1,09%	12,10%	29,51%	2,87%	32,38%	42,78%	5,85%	48,62%	81,00%	10,76%
2018	23	135.453	-2,86%	11,94%	36,68%	3,32%	40,00%	45,16%	6,24%	51,40%	91,40%	10,46%
2019	22	141.927	4,78%	12,54%	37,05%	2,90%	39,96%	38,34%	4,90%	43,24%	83,20%	9,38%
5 Jahre												
arithm. Mittel					32,01%	2,82%	34,84%	42,83%	5,97%	48,80%	83,64%	10,51%
Maximalwert					37,05%	3,36%	40,00%	45,16%	6,77%	51,62%	91,40%	11,24%
Minimalwert					21,71%	1,67%	23,37%	38,34%	4,90%	43,24%	72,50%	9,38%
10 Jahre												
arithm. Mittel					23,34%	2,25%	25,59%	38,86%	5,90%	44,76%	70,35%	11,85%
Maximalwert					37,05%	3,36%	40,00%	45,16%	6,77%	51,62%	91,40%	14,16%
Minimalwert					11,76%	1,46%	14,01%	30,99%	4,80%	35,79%	49,80%	9,38%
Standardabw.					10,21%	0,79%	10,91%	4,90%	0,69%	5,23%	15,18%	1,62%
15 Jahre												
arithm. Mittel					17,34%	2,04%	19,38%	35,89%	5,10%	40,98%	60,37%	12,04%
Maximalwert					37,05%	3,44%	40,00%	45,16%	6,77%	51,62%	91,40%	16,55%
Minimalwert					4,14%	0,82%	4,98%	26,56%	2,87%	29,49%	36,60%	9,38%
Standardabw.					12,02%	0,91%	12,67%	6,01%	1,36%	7,14%	19,20%	1,93%

* verdiente Risikoprämie brutto - zurückgerechnet aus GJ-Schadenquote brutto

Kennzahlen in Relation zu verdienten Risikobeiträgen brutto

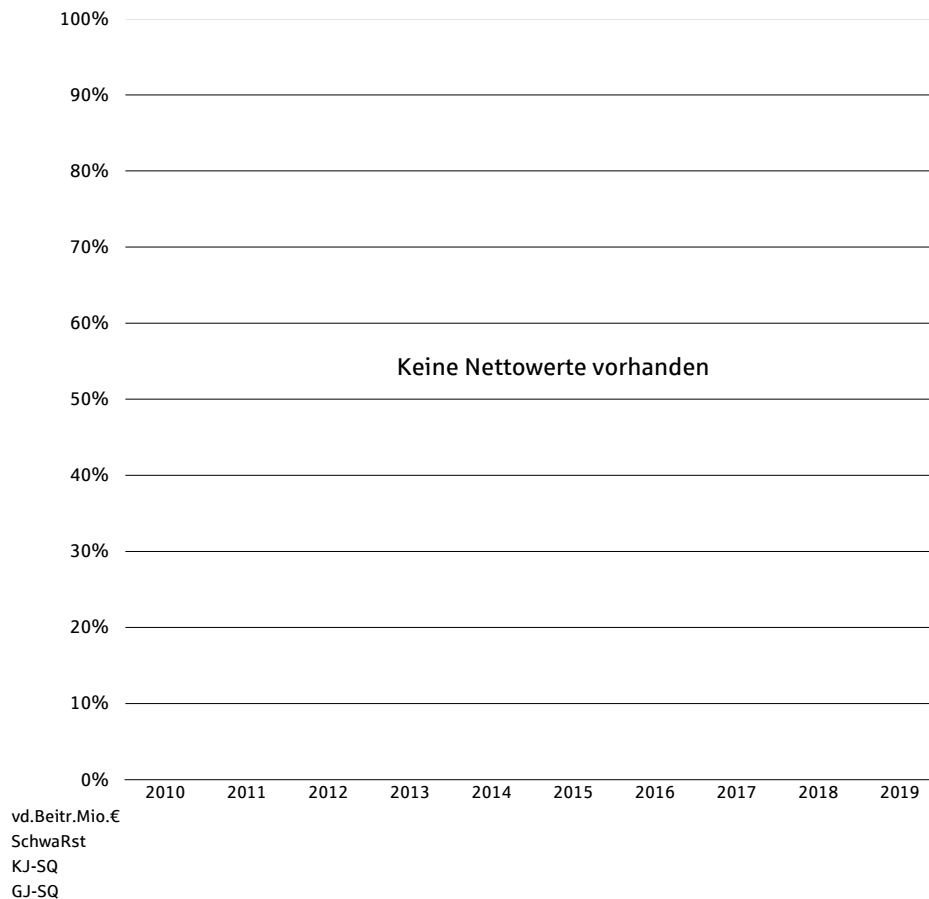


3.2 Unfall mit Beitragsrückgewähr

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 (inkl. 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			
2005	18,74%	30,66%	9,62%	17,1%	25,85%	60,15%	26,98%	16,8%	20,7%	4,8%			
2006	20,88%	38,43%	8,18%	12,7%	25,86%	71,15%	29,52%	17,1%	16,4%	4,5%			
2007	22,26%	44,79%	5,79%	8,6%	27,81%	77,34%	32,31%	15,3%	17,7%	5,2%			
2008	23,81%	52,16%	5,78%	7,6%	30,45%	86,42%	35,12%	16,0%	15,4%	5,4%			
2009	25,55%	59,22%	7,90%	9,2%	36,12%	97,35%	40,80%	15,4%	18,4%	5,4%			
2010	21,19%	65,13%	2,45%	2,9%	35,20%	100,92%	47,35%	15,6%	15,3%	5,1%			
2011	30,28%	76,15%	1,03%	1,0%	49,04%	118,79%	60,37%	15,7%	14,6%	4,8%			
2012	26,97%	80,70%	10,30%	9,5%	43,91%	121,06%	47,00%	13,9%	15,1%	4,4%			
2013	32,58%	90,24%	20,41%	15,4%	49,65%	131,47%	37,89%	14,0%	16,4%	5,9%			
2014	27,83%	96,45%	12,88%	10,1%	42,78%	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	31,10%	133,07%	13,58%	8,2%	69,58%	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	37,68%	146,13%	7,08%	4,4%	77,64%	189,37%	76,12%	11,7%	22,4%	7,7%			
5 Jahre													
arithm. Mittel			12,85%	7,7%			70,79%	12,2%	18,3%	8,9%			
Maximalwert			16,98%	10,0%			76,52%	12,7%	22,4%	11,2%			
Minimalwert			7,08%	4,4%			62,48%	11,7%	14,4%	7,7%			
10 Jahre													
arithm. Mittel			11,13%	7,8%			59,22%	13,4%	17,2%	7,2%			
Maximalwert			20,41%	15,4%			76,52%	15,7%	22,4%	11,2%			
Minimalwert			1,03%	1,0%			37,89%	11,7%	14,4%	4,4%			
Standardabw.			6,28%	4,2%			14,12%	1,5%	3,0%	2,2%			
15 Jahre													
arithm. Mittel			9,91%	8,8%			50,46%	14,3%	17,4%	6,5%			
Maximalwert			20,41%	17,1%			76,52%	17,1%	22,4%	11,2%			
Minimalwert			1,03%	1,0%			26,98%	11,7%	14,4%	4,4%			
Standardabw.			5,42%	4,3%			17,34%	1,8%	2,7%	2,0%			

Kennzahlen in Relation zu verdienten Beiträgen netto

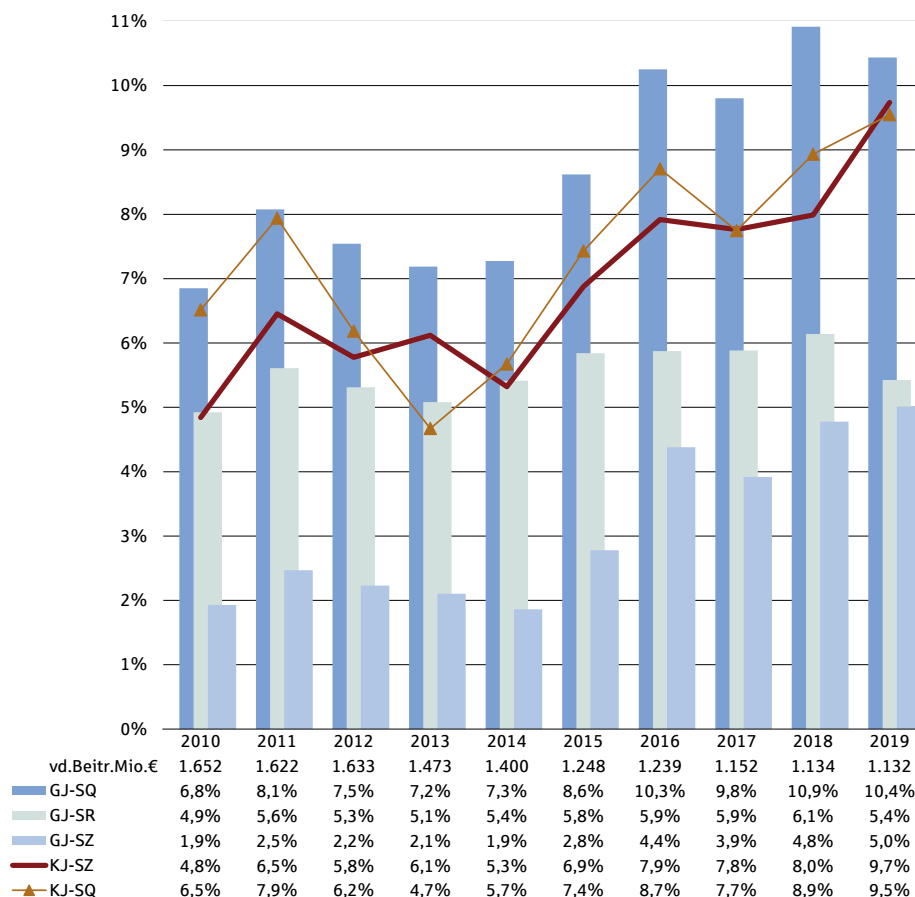


3.3 Unfall mit Beitragsrückgewähr

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		+/- %									
2005	24	1.523.196	1,64%		0,95%	0,30%	1,26%	4,70%	0,52%	5,22%	6,48%	12,72%
2006	26	1.662.965	9,18%		0,60%	0,12%	0,72%	4,27%	0,46%	4,73%	5,45%	10,67%
2007	27	1.653.082	-0,59%		0,67%	0,12%	0,79%	4,22%	0,41%	4,62%	5,41%	9,69%
2008	27	1.637.939	-0,92%		0,72%	0,18%	0,90%	4,13%	0,52%	4,65%	5,55%	12,54%
2009	26	1.648.755	0,66%		0,90%	0,43%	1,33%	4,21%	0,58%	4,79%	6,12%	16,55%
2010	25	1.652.048	0,20%		1,62%	0,31%	1,93%	4,26%	0,66%	4,92%	6,85%	14,16%
2011	25	1.622.046	-1,82%		2,25%	0,21%	2,47%	4,72%	0,89%	5,61%	8,08%	13,63%
2012	25	1.632.586	0,65%		2,04%	0,19%	2,23%	4,47%	0,84%	5,31%	7,54%	13,70%
2013	25	1.473.206	-9,76%		1,91%	0,19%	2,11%	4,36%	0,72%	5,08%	7,19%	12,69%
2014	23	1.399.734	-4,99%		1,68%	0,18%	1,86%	4,74%	0,68%	5,42%	7,28%	11,77%
2015	23	1.247.796	-10,85%		2,58%	0,20%	2,78%	5,12%	0,72%	5,84%	8,62%	10,69%
2016	24	1.238.685	-0,73%		4,00%	0,38%	4,38%	5,10%	0,77%	5,88%	10,25%	11,24%
2017	24	1.152.166	-6,98%		3,57%	0,35%	3,92%	5,18%	0,71%	5,88%	9,80%	10,76%
2018	23	1.134.262	-1,55%		4,38%	0,40%	4,78%	5,39%	0,75%	6,14%	10,91%	10,46%
2019	22	1.131.552	-0,24%		4,65%	0,36%	5,01%	4,81%	0,61%	5,42%	10,44%	9,38%
5 Jahre												
arithm. Mittel					3,84%	0,34%	4,17%	5,12%	0,71%	5,83%	10,01%	10,51%
Maximalwert					4,65%	0,40%	5,01%	5,39%	0,77%	6,14%	10,91%	11,24%
Minimalwert					2,58%	0,20%	2,78%	4,81%	0,61%	5,42%	8,62%	9,38%
10 Jahre												
arithm. Mittel					2,87%	0,28%	3,15%	4,82%	0,73%	5,55%	8,70%	11,85%
Maximalwert					4,65%	0,40%	5,01%	5,39%	0,89%	6,14%	10,91%	14,16%
Minimalwert					1,62%	0,18%	1,86%	4,26%	0,61%	4,92%	6,85%	9,38%
Standardabw.					1,17%	0,09%	1,24%	0,38%	0,08%	0,39%	1,53%	1,62%
15 Jahre												
arithm. Mittel					2,17%	0,26%	2,43%	4,65%	0,66%	5,30%	7,73%	12,04%
Maximalwert					4,65%	0,43%	5,01%	5,39%	0,89%	6,14%	10,91%	16,55%
Minimalwert					0,60%	0,12%	0,72%	4,13%	0,41%	4,62%	5,41%	9,38%
Standardabw.					1,39%	0,10%	1,45%	0,41%	0,14%	0,50%	1,89%	1,93%

Kennzahlen in Relation zu verdienten Beiträgen brutto

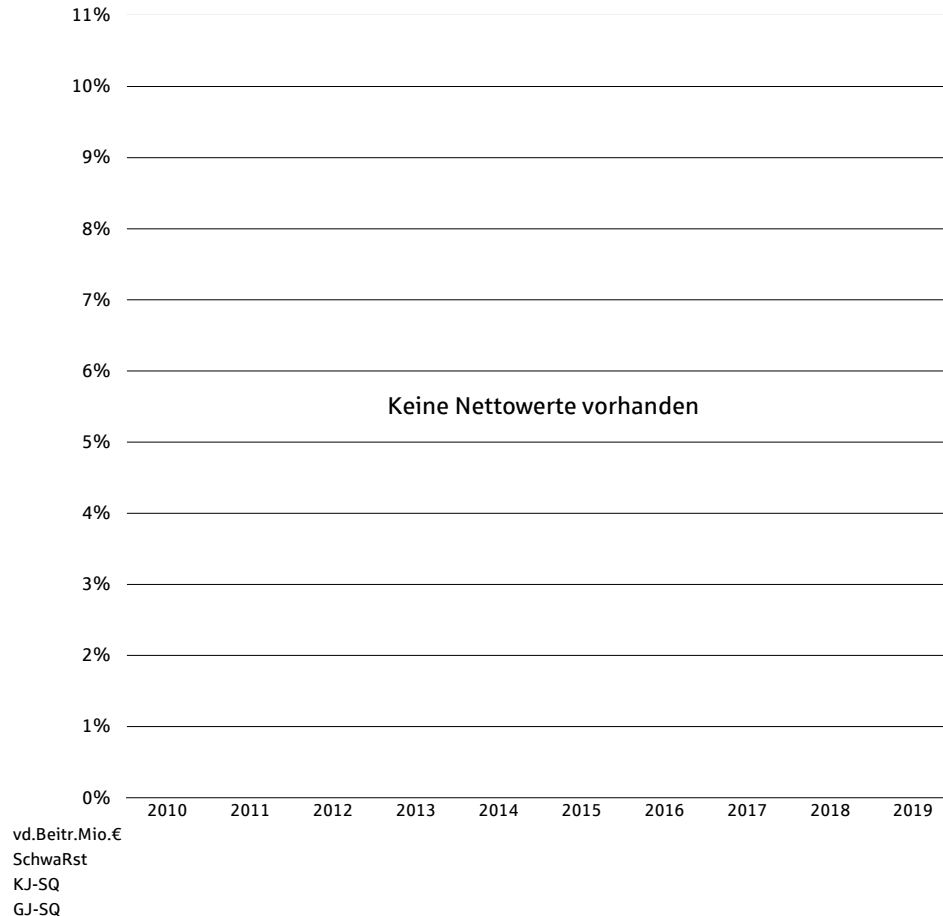


3.3 Unfall mit Beitragsrückgewähr

Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br Euro	vt Ergeb. br Euro	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							
2005	3,32%	5,43%	1,70%	17,1%	4,58%	10,65%	4,78%	16,8%	20,7%	4,8%					
2006	3,02%	5,56%	1,18%	12,7%	3,74%	10,29%	4,27%	17,1%	16,4%	4,5%					
2007	3,16%	6,36%	0,82%	8,6%	3,95%	10,99%	4,59%	15,3%	17,7%	5,2%					
2008	3,23%	7,08%	0,78%	7,6%	4,13%	11,72%	4,76%	16,0%	15,4%	5,4%					
2009	3,21%	7,44%	0,99%	9,2%	4,54%	12,23%	5,13%	15,4%	18,4%	5,4%					
2010	2,91%	8,96%	0,34%	2,9%	4,84%	13,88%	6,51%	15,6%	15,3%	5,1%					
2011	3,98%	10,02%	0,14%	1,0%	6,45%	15,63%	7,94%	15,7%	14,6%	4,8%					
2012	3,55%	10,62%	1,36%	9,5%	5,78%	15,93%	6,19%	13,9%	15,1%	4,4%					
2013	4,02%	11,13%	2,52%	15,4%	6,12%	16,21%	4,67%	14,0%	16,4%	5,9%					
2014	3,46%	12,00%	1,60%	10,1%	5,32%	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	3,54%	15,15%	1,55%	8,2%	7,92%	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	4,73%	18,33%	0,89%	4,4%	9,74%	23,75%	9,55%	11,7%	22,4%	7,7%					
5 Jahre															
arithm. Mittel			1,53%	7,7%			8,47%	12,2%	18,3%	8,9%					
Maximalwert			2,05%	10,0%			9,55%	12,7%	22,4%	11,2%					
Minimalwert			0,89%	4,4%			7,43%	11,7%	14,4%	7,7%					
10 Jahre															
arithm. Mittel			1,36%	7,8%			7,34%	13,4%	17,2%	7,2%					
Maximalwert			2,52%	15,4%			9,55%	15,7%	22,4%	11,2%					
Minimalwert			0,14%	1,0%			4,67%	11,7%	14,4%	4,4%					
Standardabw.			0,75%	4,2%			1,55%	1,5%	3,0%	2,2%					
15 Jahre															
arithm. Mittel			1,27%	8,8%			6,46%	14,3%	17,4%	6,5%					
Maximalwert			2,52%	17,1%			9,55%	17,1%	22,4%	11,2%					
Minimalwert			0,14%	1,0%			4,27%	11,7%	14,4%	4,4%					
Standardabw.			0,65%	4,3%			1,80%	1,8%	2,7%	2,0%					

Kennzahlen in Relation zu verdienten Beiträgen netto

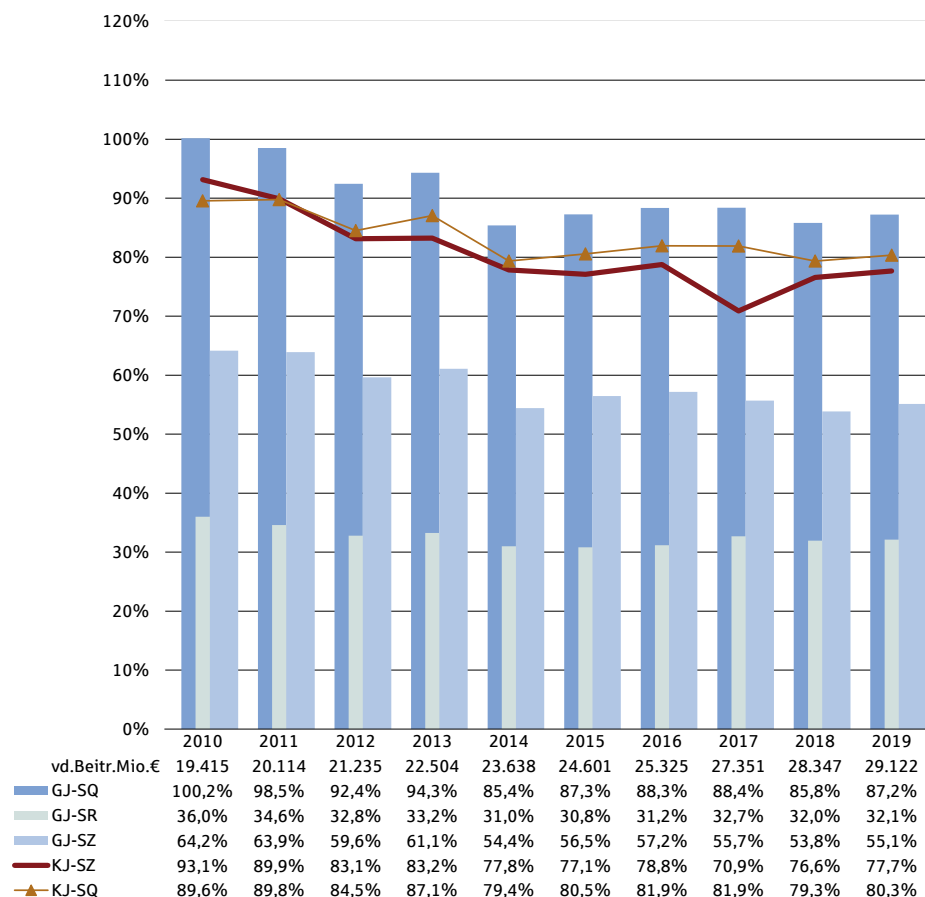


4. Kraftfahrt (K-Haftpflicht + K-Vollkasko + K-Teilkasko)

Teil 1

Jahr	Anz. VU	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
2005	102	21.822.350	-2,35%	81,08%	46,23%	7,25%	53,48%	29,38%	3,78%	33,16%	86,64%	12,73%
2006	98	21.051.347	-3,53%	81,54%	47,40%	7,26%	54,66%	30,27%	4,00%	34,26%	88,93%	12,66%
2007	100	20.612.295	-2,09%	78,60%	50,06%	7,36%	57,42%	30,86%	3,95%	34,81%	92,23%	12,26%
2008	102	20.159.703	-2,20%	79,90%	53,29%	7,72%	61,01%	31,42%	3,95%	35,37%	96,39%	12,12%
2009	99	19.804.349	-1,76%	79,83%	54,46%	7,97%	62,44%	31,18%	3,78%	34,97%	97,40%	12,07%
2010	95	19.414.676	-1,97%	81,57%	56,19%	7,97%	64,16%	32,21%	3,80%	36,01%	100,17%	11,75%
2011	95	20.113.638	3,60%	81,55%	56,04%	7,88%	63,92%	31,01%	3,59%	34,60%	98,52%	11,65%
2012	95	21.234.566	5,57%	81,55%	52,16%	7,48%	59,64%	29,36%	3,44%	32,80%	92,44%	11,81%
2013	94	22.503.977	5,98%	81,55%	53,47%	7,61%	61,07%	29,94%	3,30%	33,24%	94,31%	11,56%
2014	95	23.637.844	5,04%	77,47%	47,44%	6,97%	54,41%	27,69%	3,29%	30,98%	85,39%	12,02%
2015	98	24.601.179	4,08%	77,83%	49,31%	7,14%	56,46%	27,59%	3,22%	30,81%	87,27%	11,87%
2016	94	25.325.299	2,94%	78,39%	49,88%	7,30%	57,18%	27,91%	3,25%	31,16%	88,34%	11,94%
2017	93	27.351.234	8,00%	76,01%	48,67%	7,02%	55,69%	29,54%	3,15%	32,70%	88,39%	11,51%
2018	93	28.347.188	3,64%	76,13%	47,02%	6,82%	53,84%	29,02%	2,94%	31,96%	85,80%	11,37%
2019	94	29.122.263	2,73%	76,32%	48,17%	6,96%	55,13%	29,19%	2,92%	32,11%	87,24%	11,32%
5 Jahre												
arithm. Mittel					48,61%	7,05%	55,66%	28,65%	3,10%	31,75%	87,40%	11,60%
Maximalwert					49,88%	7,30%	57,18%	29,54%	3,25%	32,70%	88,39%	11,94%
Minimalwert					47,02%	6,82%	53,84%	27,59%	2,92%	30,81%	85,80%	11,32%
10 Jahre												
arithm. Mittel					50,84%	7,31%	58,15%	29,35%	3,29%	32,64%	90,79%	11,68%
Maximalwert					56,19%	7,97%	64,16%	32,21%	3,80%	36,01%	100,17%	12,02%
Minimalwert					47,02%	6,82%	53,84%	27,59%	2,92%	30,81%	85,39%	11,32%
Standardabw.					3,42%	0,41%	3,83%	1,47%	0,27%	1,66%	5,31%	0,24%
15 Jahre												
arithm. Mittel					50,65%	7,38%	58,03%	29,77%	3,49%	33,26%	91,30%	11,91%
Maximalwert					56,19%	7,97%	64,16%	32,21%	4,00%	36,01%	100,17%	12,73%
Minimalwert					46,23%	6,82%	53,48%	27,59%	2,92%	30,81%	85,39%	11,32%
Standardabw.					3,36%	0,38%	3,71%	1,40%	0,37%	1,68%	4,98%	0,42%

Kennzahlen in Relation zu verdienten Beiträgen brutto

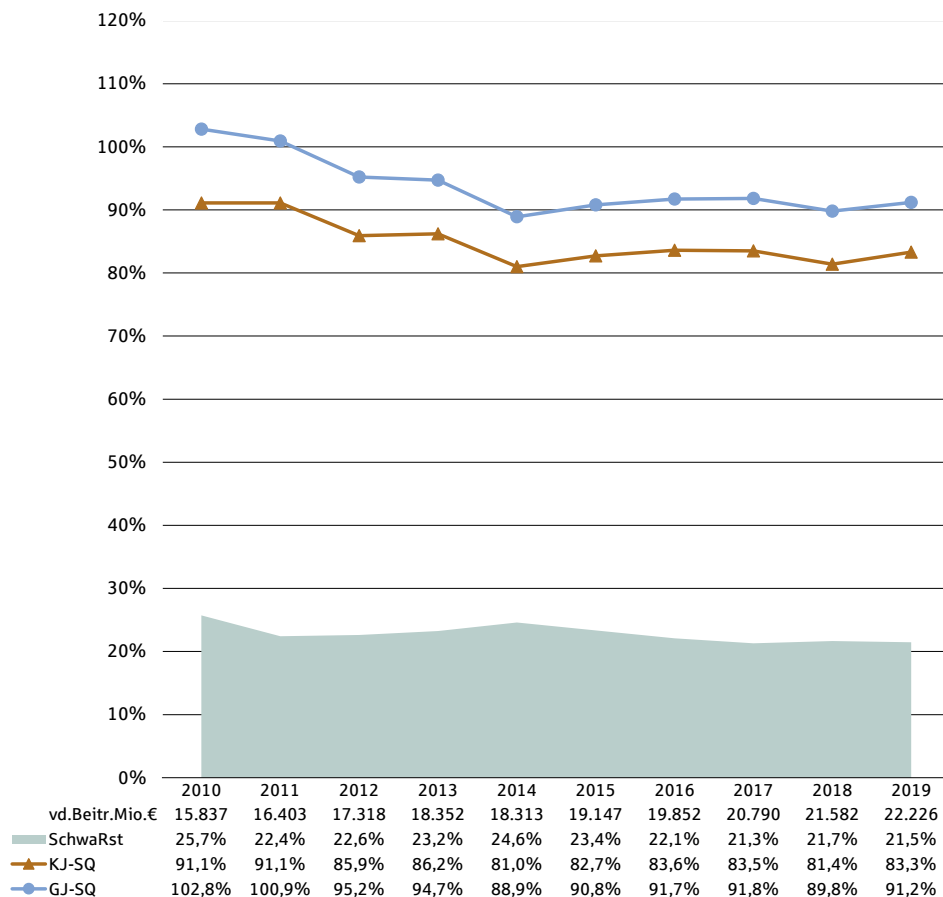


4. Kraftfahrt (K-Haftpflicht + K-Vollkasko + K-Teilkasko)

Teil 2

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	
Jahr	% vd. Btr br	% vd. Btr br	% vd. Btr br		% vd. Btr br	% vd. Btr br	% vd. Btr br	% vd. Btr br						
2005	21,70%	120,74%	8,25%	5,5%	75,18%	153,91%	78,39%	17,1%	4,7%	4,7%	17.692.861	4,0%	0,1%	
2006	22,27%	126,39%	10,88%	6,8%	76,94%	160,65%	78,05%	17,7%	4,5%	4,5%	17.165.424	3,8%	2,2%	
2007	23,15%	129,40%	11,52%	7,0%	80,58%	164,20%	80,71%	17,7%	1,8%	1,7%	16.201.792	1,5%	4,0%	
2008	24,50%	130,90%	12,50%	7,4%	85,51%	166,27%	83,89%	18,0%	-1,6%	-1,7%	16.107.771	-0,9%	3,2%	
2009	25,54%	131,17%	12,54%	7,4%	87,98%	166,14%	84,86%	18,8%	-3,5%	-3,6%	15.809.576	-4,7%	0,7%	
2010	28,98%	129,88%	10,61%	6,4%	93,15%	165,89%	89,56%	18,4%	-7,7%	-7,7%	15.837.376	-8,9%	-4,4%	
2011	25,98%	125,39%	8,75%	5,5%	89,90%	159,99%	89,77%	18,1%	-7,6%	-7,6%	16.402.766	-8,1%	-5,7%	
2012	23,49%	120,12%	7,93%	5,2%	83,14%	152,92%	84,51%	18,0%	-2,4%	-2,4%	17.317.716	-3,3%	-4,5%	
2013	22,16%	114,87%	7,26%	5,0%	83,23%	148,11%	87,05%	17,6%	-4,5%	-4,5%	18.352.347	-2,8%	-4,7%	
2014	23,42%	111,56%	6,03%	4,3%	77,83%	142,54%	79,36%	17,3%	3,5%	3,5%	18.312.796	3,7%	2,5%	
2015	20,66%	109,58%	6,72%	4,9%	77,11%	140,39%	80,54%	17,1%	2,5%	2,5%	19.146.675	2,0%	2,1%	
2016	21,60%	108,37%	6,40%	4,7%	78,77%	139,53%	81,93%	16,9%	1,3%	1,3%	19.851.793	1,3%	1,8%	
2017	15,20%	107,51%	6,49%	4,8%	70,89%	140,21%	81,90%	17,5%	0,7%	0,7%	20.789.716	1,5%	1,2%	
2018	22,74%	106,09%	6,46%	4,8%	76,57%	138,05%	79,34%	17,4%	3,3%	3,3%	21.581.747	3,3%	2,2%	
2019	22,55%	104,93%	6,89%	5,1%	77,68%	137,04%	80,35%	17,6%	2,0%	2,0%	22.226.448	1,3%	0,8%	
5 Jahre														
arithm. Mittel			6,59%	4,9%			80,81%	17,3%	2,0%	2,0%		1,9%	1,6%	
Maximalwert			6,89%	5,1%			81,93%	17,6%	3,3%	3,3%		3,3%	2,2%	
Minimalwert			6,40%	4,7%			79,34%	16,9%	0,7%	0,7%		1,3%	0,8%	
10 Jahre														
arithm. Mittel			7,35%	5,1%			83,43%	17,6%	-0,9%	-0,9%		-1,0%	-0,9%	
Maximalwert			10,61%	6,4%			89,77%	18,4%	3,5%	3,5%		3,7%	2,5%	
Minimalwert			6,03%	4,3%			79,34%	16,9%	-7,7%	-7,7%		-8,9%	-5,7%	
Standardabw.			1,40%	0,6%			4,05%	0,5%	4,4%	4,4%		4,6%	3,5%	
15 Jahre														
arithm. Mittel			8,62%	5,7%			82,68%	17,7%	-0,2%	-0,2%		-0,4%	0,1%	
Maximalwert			12,54%	7,4%			89,77%	18,8%	4,7%	4,7%		4,0%	4,0%	
Minimalwert			6,03%	4,3%			78,05%	16,9%	-7,7%	-7,7%		-8,9%	-5,7%	
Standardabw.			2,36%	1,1%			3,81%	0,5%	4,1%	4,1%		4,2%	3,2%	

Kennzahlen in Relation zu verdienten Beiträgen netto

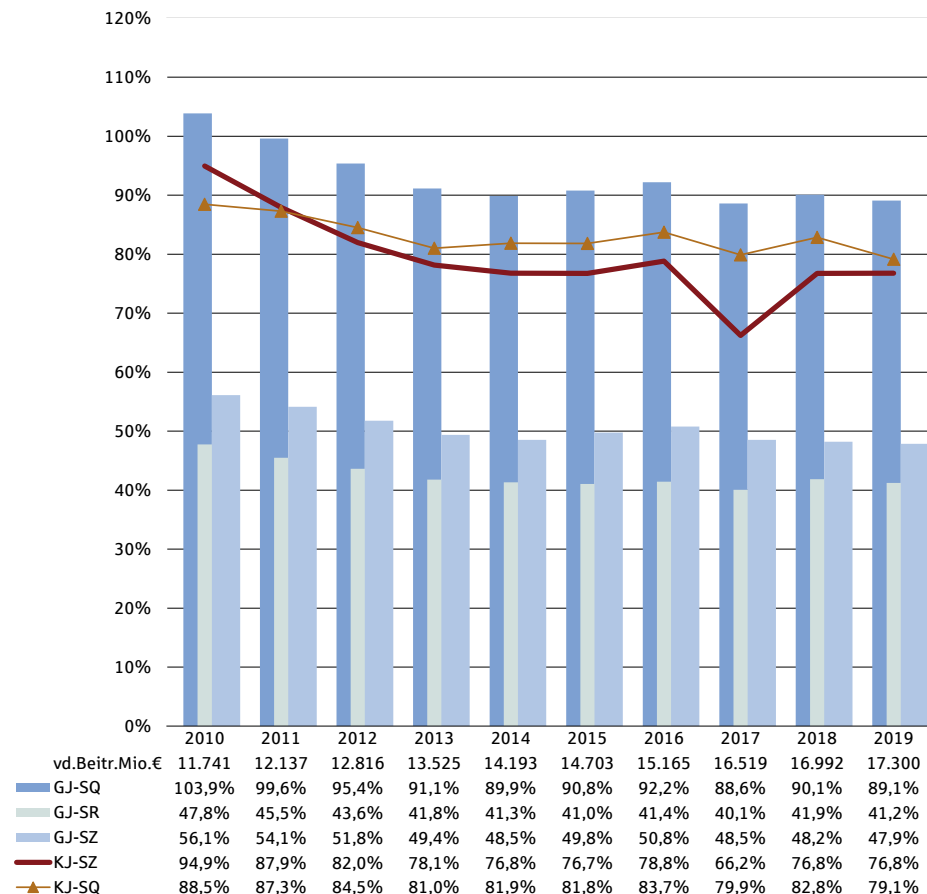


4.1 Kraftfahrt-Haftpflicht

Teil 1

Jahr	Anz. VU	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
2005	101	13.565.863	-2,47%	79,89%	41,78%	6,61%	48,38%	38,87%	5,40%	44,27%	92,66%	12,96%
2006	97	13.082.219	-3,57%	80,47%	41,99%	6,41%	48,41%	39,90%	5,75%	45,65%	94,06%	12,94%
2007	99	12.770.393	-2,38%	77,42%	43,89%	6,50%	50,39%	40,77%	5,72%	46,49%	96,88%	12,61%
2008	101	12.434.409	-2,63%	78,74%	44,10%	6,68%	50,79%	40,77%	5,74%	46,51%	97,30%	12,77%
2009	98	12.064.843	-2,97%	78,53%	47,33%	6,92%	54,25%	40,84%	5,53%	46,37%	100,62%	12,37%
2010	94	11.741.040	-2,68%	80,11%	49,09%	7,02%	56,11%	42,22%	5,54%	47,76%	103,87%	12,09%
2011	94	12.136.838	3,37%	80,30%	47,42%	6,70%	54,12%	40,25%	5,23%	45,48%	99,60%	11,97%
2012	94	12.816.184	5,60%	80,38%	45,26%	6,50%	51,76%	38,58%	5,04%	43,62%	95,38%	12,10%
2013	93	13.524.686	5,53%	80,57%	43,07%	6,30%	49,38%	37,12%	4,66%	41,77%	91,15%	12,02%
2014	94	14.192.896	4,94%	76,42%	42,24%	6,29%	48,53%	36,50%	4,84%	41,33%	89,86%	12,38%
2015	95	14.703.087	3,59%	76,62%	43,31%	6,45%	49,76%	36,28%	4,75%	41,03%	90,79%	12,33%
2016	91	15.165.311	3,14%	77,12%	44,01%	6,76%	50,77%	36,64%	4,80%	41,43%	92,20%	12,54%
2017	91	16.518.746	8,92%	73,96%	42,16%	6,37%	48,52%	35,52%	4,56%	40,07%	88,60%	12,33%
2018	91	16.991.608	2,86%	74,10%	41,82%	6,39%	48,21%	37,63%	4,23%	41,86%	90,07%	11,79%
2019	92	17.299.881	1,81%	74,64%	41,45%	6,42%	47,86%	37,04%	4,18%	41,21%	89,08%	11,89%
5 Jahre												
arithm. Mittel					42,55%	6,48%	49,02%	36,62%	4,50%	41,12%	90,15%	12,17%
Maximalwert					44,01%	6,76%	50,77%	37,63%	4,80%	41,86%	92,20%	12,54%
Minimalwert					41,45%	6,37%	47,86%	35,52%	4,18%	40,07%	88,60%	11,79%
10 Jahre												
arithm. Mittel					43,98%	6,52%	50,50%	37,78%	4,78%	42,56%	93,06%	12,14%
Maximalwert					49,09%	7,02%	56,11%	42,22%	5,54%	47,76%	103,87%	12,54%
Minimalwert					41,45%	6,29%	47,86%	35,52%	4,18%	40,07%	88,60%	11,79%
Standardabw.					2,55%	0,23%	2,75%	2,05%	0,42%	2,38%	5,05%	0,24%
15 Jahre												
arithm. Mittel					43,93%	6,55%	50,48%	38,59%	5,06%	43,66%	94,14%	12,34%
Maximalwert					49,09%	7,02%	56,11%	42,22%	5,75%	47,76%	103,87%	12,96%
Minimalwert					41,45%	6,29%	47,86%	35,52%	4,18%	40,07%	88,60%	11,79%
Standardabw.					2,37%	0,22%	2,55%	2,08%	0,54%	2,55%	4,65%	0,37%

Kennzahlen in Relation zu verdienten Beiträgen brutto

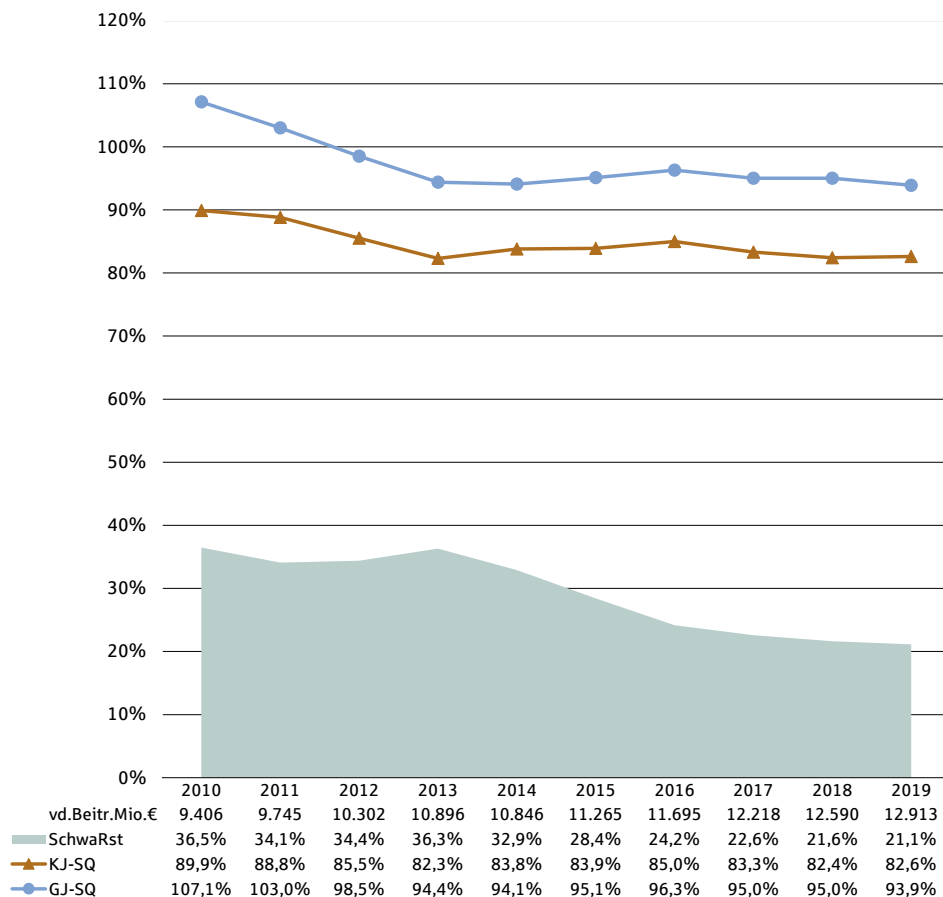


4.1 Kraftfahrt-Haftpflicht

Teil 2

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
Jahr	% vd. Btr br	% vd. Btr br	% vd. Btr br		% vd. Btr br	% vd. Btr br	% vd. Btr br	% vd. Btr br					
2005	28,58%	193,15%	10,44%	4,5%	76,97%	237,42%	82,21%	15,4%	2,7%	2,6%	10.837.258	2,1%	-2,3%
2006	29,32%	202,29%	14,59%	5,9%	77,73%	247,94%	79,47%	16,1%	4,8%	4,8%	10.526.835	4,1%	0,9%
2007	30,55%	207,68%	15,76%	6,2%	80,94%	254,17%	81,12%	16,5%	2,7%	2,7%	9.886.494	2,5%	2,3%
2008	32,16%	211,10%	17,78%	6,8%	82,95%	257,61%	79,52%	16,8%	4,0%	3,9%	9.790.637	3,9%	3,1%
2009	33,37%	214,16%	17,98%	6,8%	87,62%	260,53%	82,64%	18,0%	-0,3%	-0,4%	9.474.913	-1,1%	0,0%
2010	38,84%	213,46%	15,41%	5,9%	94,95%	261,22%	88,46%	17,8%	-5,9%	-5,9%	9.406.046	-6,8%	-3,7%
2011	33,82%	206,57%	12,31%	4,9%	87,94%	252,05%	87,29%	17,5%	-4,4%	-4,4%	9.745.425	-5,4%	-4,3%
2012	30,22%	197,57%	10,89%	4,6%	81,98%	241,19%	84,49%	17,4%	-1,6%	-1,6%	10.301.824	-1,9%	-4,0%
2013	28,77%	189,66%	10,13%	4,4%	78,14%	231,43%	81,01%	17,0%	2,3%	2,3%	10.896.482	2,0%	-1,8%
2014	28,26%	184,29%	7,99%	3,6%	76,79%	225,62%	81,87%	16,7%	1,7%	1,7%	10.846.085	2,0%	5,6%
2015	26,98%	181,84%	8,97%	4,1%	76,74%	222,87%	81,82%	16,7%	1,8%	1,8%	11.265.055	1,6%	4,9%
2016	28,07%	179,54%	8,46%	3,9%	78,84%	220,98%	83,74%	16,6%	-0,1%	-0,1%	11.694.759	0,5%	3,7%
2017	17,70%	176,47%	8,70%	4,1%	66,22%	216,54%	79,90%	17,3%	2,9%	2,9%	12.217.894	2,1%	2,7%
2018	28,55%	174,72%	7,24%	3,4%	76,76%	216,58%	82,83%	17,3%			12.590.310	2,9%	3,1%
2019	28,91%	173,89%	9,93%	4,7%	76,77%	215,10%	79,15%	17,5%	3,4%	3,4%	12.912.700	2,4%	2,4%
5 Jahre													
arithm. Mittel			8,66%	4,0%			81,49%	17,1%	1,6%	1,6%		1,9%	3,4%
Maximalwert			9,93%	4,7%			83,74%	17,5%	3,4%	3,4%		2,9%	4,9%
Minimalwert			7,24%	3,4%			79,15%	16,6%	-0,1%	-0,1%		0,5%	2,4%
10 Jahre													
arithm. Mittel			10,00%	4,4%			83,06%	17,2%	0,0%	0,0%		-0,1%	0,9%
Maximalwert			15,41%	5,9%			88,46%	17,8%	3,4%	3,4%		2,9%	5,6%
Minimalwert			7,24%	3,4%			79,15%	16,6%	-5,9%	-5,9%		-6,8%	-4,3%
Standardabw.			2,41%	0,7%			3,02%	0,4%	3,1%	3,1%		3,5%	3,9%
15 Jahre													
arithm. Mittel			11,77%	4,9%			82,37%	17,0%	0,9%	0,9%		0,7%	0,8%
Maximalwert			17,98%	6,8%			88,46%	18,0%	4,8%	4,8%		4,1%	5,6%
Minimalwert			7,24%	3,4%			79,15%	15,4%	-5,9%	-5,9%		-6,8%	-4,3%
Standardabw.			3,62%	1,1%			2,74%	0,7%	3,0%	3,0%		3,2%	3,3%

Kennzahlen in Relation zu verdienten Beiträgen netto

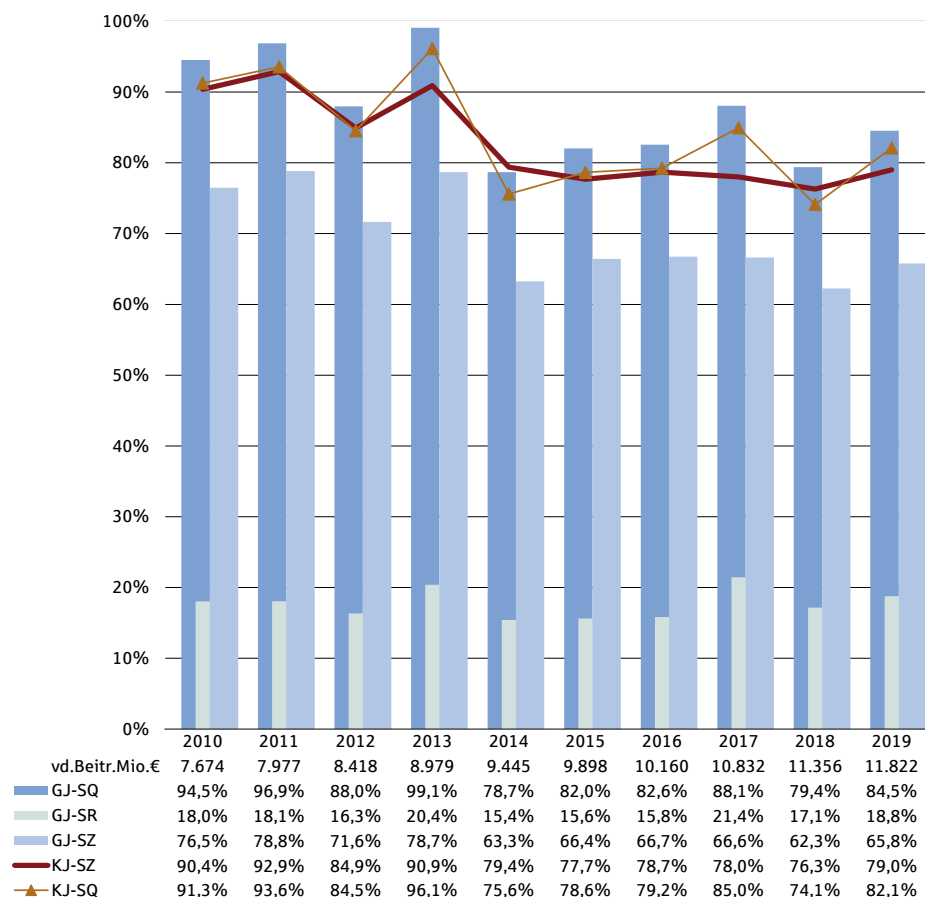


4.2 Kraftfahrt-Sonstige (K-Vollkasko + K-Teilkasko)

Teil 1

Jahr	Anz. VU	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
2005	99	8.256.487	-2,14%	83,03%	53,54%	8,31%	61,85%	13,79%	1,12%	14,91%	76,76%	12,29%
2006	95	7.969.128	-3,48%	83,30%	56,28%	8,65%	64,94%	14,46%	1,11%	15,57%	80,50%	12,12%
2007	97	7.841.902	-1,60%	80,53%	60,12%	8,76%	68,88%	14,72%	1,06%	15,78%	84,66%	11,60%
2008	99	7.725.294	-1,49%	81,77%	68,08%	9,40%	77,48%	16,37%	1,08%	17,44%	94,92%	11,03%
2009	96	7.739.506	0,18%	81,85%	65,58%	9,62%	75,20%	16,13%	1,07%	17,19%	92,39%	11,57%
2010	93	7.673.636	-0,85%	83,81%	67,05%	9,44%	76,49%	16,91%	1,12%	18,03%	94,53%	11,17%
2011	93	7.976.800	3,95%	83,46%	69,14%	9,69%	78,83%	16,95%	1,11%	18,06%	96,88%	11,14%
2012	93	8.418.383	5,54%	83,34%	62,67%	8,97%	71,65%	15,33%	1,00%	16,33%	87,97%	11,33%
2013	92	8.979.290	6,66%	83,03%	69,12%	9,57%	78,70%	19,14%	1,25%	20,39%	99,08%	10,92%
2014	93	9.444.948	5,19%	79,06%	55,26%	7,99%	63,25%	14,45%	0,96%	15,42%	78,67%	11,38%
2015	96	9.898.092	4,80%	79,63%	58,23%	8,18%	66,41%	14,67%	0,95%	15,62%	82,03%	11,13%
2016	94	10.159.989	2,65%	80,29%	58,65%	8,09%	66,74%	14,87%	0,95%	15,82%	82,57%	10,95%
2017	93	10.832.488	6,62%	79,13%	58,61%	8,01%	66,62%	20,44%	1,01%	21,45%	88,07%	12,29%
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%
5 Jahre												
arithm. Mittel					57,66%	7,90%	65,56%	16,76%	1,00%	17,76%	83,32%	10,69%
Maximalwert					58,65%	8,18%	66,74%	20,44%	1,08%	21,45%	88,07%	11,13%
Minimalwert					54,79%	7,46%	62,25%	14,67%	0,95%	15,62%	79,40%	10,24%
10 Jahre												
arithm. Mittel					61,16%	8,52%	69,67%	16,66%	1,04%	17,70%	87,37%	10,94%
Maximalwert					69,14%	9,69%	78,83%	20,44%	1,25%	21,45%	99,08%	11,38%
Minimalwert					54,79%	7,46%	62,25%	14,45%	0,95%	15,42%	78,67%	10,24%
Standardabw.					5,48%	0,82%	6,29%	1,99%	0,10%	2,05%	7,29%	0,38%
15 Jahre												
arithm. Mittel					61,01%	8,66%	69,67%	16,14%	1,06%	17,20%	86,87%	11,20%
Maximalwert					69,14%	9,69%	78,83%	20,44%	1,25%	21,45%	99,08%	12,29%
Minimalwert					53,54%	7,46%	61,85%	13,79%	0,95%	14,91%	76,76%	10,24%
Standardabw.					5,48%	0,75%	6,16%	1,87%	0,08%	1,90%	7,19%	0,56%

Kennzahlen in Relation zu verdienten Beiträgen brutto

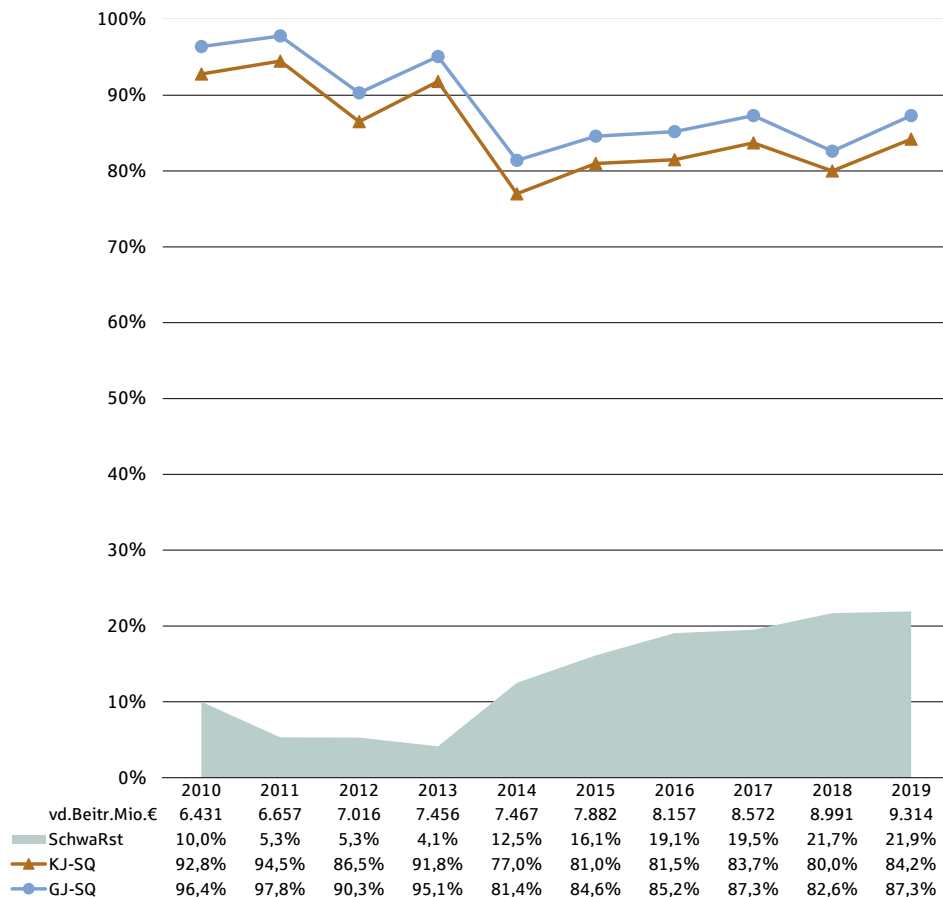


4.2 Kraftfahrt-Sonstige (K-Vollkasko + K-Teilkasko)

Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (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							
2005	9,73%	1,78%	4,65%	27,6%	71,58%	16,68%	72,11%	19,9%	8,1%	8,0%			6.855.603	7,0%	3,9%
2006	10,70%	1,79%	4,79%	27,7%	75,63%	17,36%	75,71%	20,3%	4,0%	4,0%			6.638.589	3,4%	4,2%
2007	11,12%	1,91%	4,62%	26,2%	79,99%	17,70%	80,04%	19,7%	0,2%	0,2%			6.315.297	-0,1%	6,7%
2008	12,16%	1,80%	4,00%	22,3%	89,64%	19,24%	90,92%	19,8%	-10,7%	-10,7%			6.317.135	-8,5%	3,5%
2009	13,35%	1,80%	4,06%	21,1%	88,54%	18,99%	88,33%	20,1%	-8,5%	-8,5%			6.334.662	-10,1%	1,6%
2010	13,89%	1,99%	3,27%	17,5%	90,39%	20,03%	91,26%	19,3%	-10,5%	-10,5%			6.431.330	-12,0%	-5,3%
2011	14,06%	1,87%	3,33%	17,3%	92,88%	19,93%	93,55%	19,0%	-12,5%	-12,5%			6.657.342	-12,1%	-7,8%
2012	13,25%	2,20%	3,43%	17,9%	84,90%	18,53%	84,55%	19,0%	-3,6%	-3,6%			7.015.893	-5,3%	-5,4%
2013	12,21%	2,22%	2,94%	16,9%	90,90%	22,61%	96,14%	18,5%	-14,6%	-14,6%			7.455.865	-9,8%	-8,9%
2014	16,14%	2,28%	3,08%	14,3%	79,40%	17,69%	75,59%	18,1%	6,3%	6,2%			7.466.711	6,3%	-1,9%
2015	11,26%	2,23%	3,39%	18,9%	77,67%	17,86%	78,64%	17,8%	3,5%	3,5%			7.881.619	2,4%	-1,8%
2016	11,93%	2,14%	3,32%	19,1%	78,67%	17,97%	79,24%	17,3%	3,4%	3,4%			8.157.034	2,5%	-1,0%
2017	11,38%	2,36%	3,12%	18,0%	78,00%	23,81%	84,95%	17,6%	-2,7%	-2,7%			8.571.822	0,7%	-0,8%
2018	14,04%	3,39%	5,28%	23,3%	76,29%	20,53%	74,11%	17,6%	8,2%	8,2%			8.991.437	4,0%	0,9%
2019	13,25%	4,03%	2,44%	12,1%	79,01%	22,81%	82,11%	17,8%	-0,1%	-0,1%			9.313.748	-0,3%	-1,3%
5 Jahre															
arithm. Mittel			3,51%	18,3%			79,81%	17,6%	2,5%	2,5%				1,9%	-0,8%
Maximalwert			5,28%	23,3%			84,95%	17,8%	8,2%	8,2%				4,0%	0,9%
Minimalwert			2,44%	12,1%			74,11%	17,3%	-2,7%	-2,7%				-0,3%	-1,8%
10 Jahre															
arithm. Mittel			3,36%	17,5%			84,02%	18,2%	-2,3%	-2,3%				-2,4%	-3,3%
Maximalwert			5,28%	23,3%			96,14%	19,3%	8,2%	8,2%				6,3%	0,9%
Minimalwert			2,44%	12,1%			74,11%	17,3%	-14,6%	-14,6%				-12,1%	-8,9%
Standardabw.			0,74%	3,0%			7,57%	0,7%	8,0%	8,0%				6,9%	3,3%
15 Jahre															
arithm. Mittel			3,71%	20,0%			83,15%	18,8%	-2,0%	-2,0%				-2,1%	-0,9%
Maximalwert			5,28%	27,7%			96,14%	20,3%	8,2%	8,2%				7,0%	6,7%
Minimalwert			2,44%	12,1%			72,11%	17,3%	-14,6%	-14,6%				-12,1%	-8,9%
Standardabw.			0,81%	4,6%			7,55%	1,0%	7,8%	7,7%				6,8%	4,5%

Kennzahlen in Relation zu verdienten Beiträgen netto

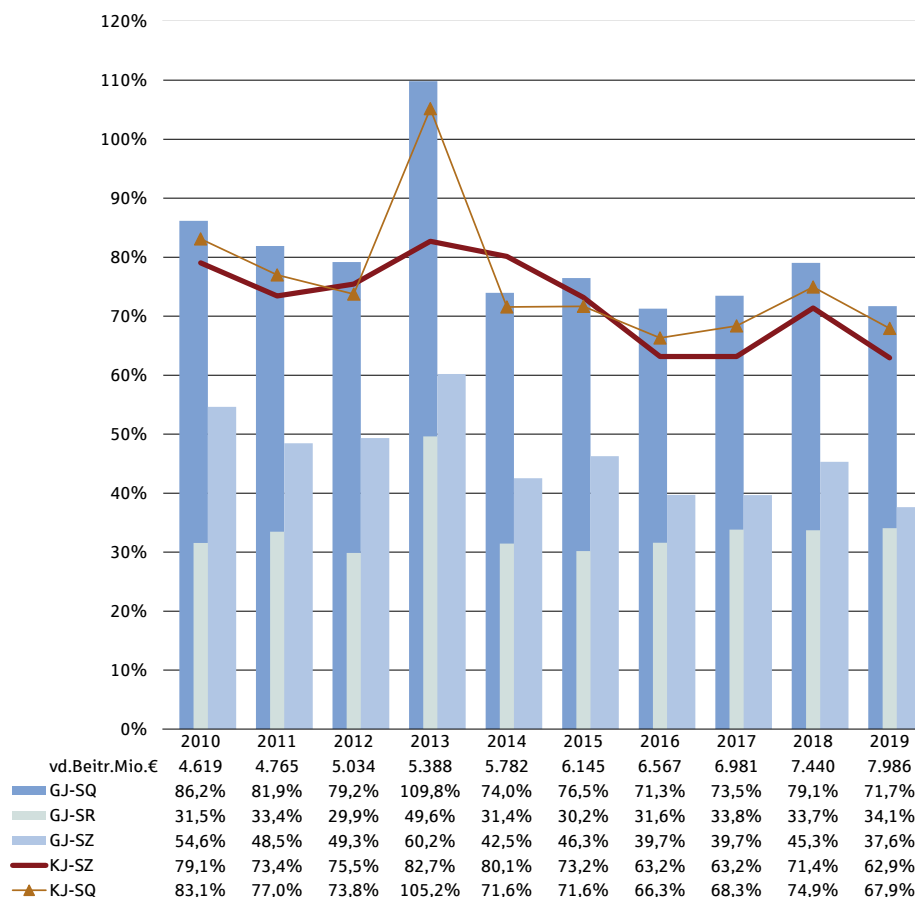


5. Verbundene Wohngebäude

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		+/- %									
2005	115	3.949.706	3,66%	79,94%	41,40%	6,50%	47,90%	25,86%	1,94%	27,80%	75,70%	11,16%
2006	115	4.039.687	2,28%	80,47%	42,13%	6,37%	48,50%	27,98%	1,99%	29,97%	78,47%	10,65%
2007	115	4.119.818	1,98%	78,85%	71,50%	9,03%	80,53%	27,98%	1,67%	29,65%	110,19%	9,71%
2008	114	4.357.396	5,77%	79,85%	49,10%	7,27%	56,37%	27,12%	1,83%	28,95%	85,32%	10,67%
2009	112	4.587.364	5,28%	79,62%	42,23%	6,52%	48,75%	27,28%	1,84%	29,12%	77,87%	10,75%
2010	110	4.619.409	0,70%	80,60%	47,64%	6,98%	54,61%	29,59%	1,95%	31,54%	86,16%	10,37%
2011	108	4.764.973	3,15%	80,47%	42,02%	6,43%	48,45%	31,34%	2,11%	33,45%	81,90%	10,42%
2012	107	5.033.876	5,64%	80,75%	42,81%	6,52%	49,33%	28,04%	1,82%	29,86%	79,19%	10,53%
2013	109	5.388.303	7,04%	80,35%	53,21%	7,00%	60,21%	46,92%	2,70%	49,62%	109,83%	8,83%
2014	109	5.782.479	7,32%	76,53%	36,90%	5,64%	42,54%	29,62%	1,82%	31,44%	73,98%	10,08%
2015	107	6.144.732	6,26%	76,53%	39,93%	6,35%	46,28%	28,30%	1,87%	30,17%	76,45%	10,76%
2016	104	6.567.041	6,87%	76,73%	33,95%	5,74%	39,69%	29,54%	2,04%	31,59%	71,28%	10,92%
2017	105	6.981.154	6,31%	76,92%	33,77%	5,89%	39,66%	31,52%	2,28%	33,80%	73,46%	11,13%
2018	101	7.440.445	6,58%	77,35%	39,27%	6,06%	45,33%	31,51%	2,21%	33,72%	79,05%	10,46%
2019	102	7.986.176	7,33%	77,48%	32,16%	5,47%	37,63%	31,72%	2,33%	34,06%	71,68%	10,88%
5 Jahre												
arithm. Mittel					35,82%	5,90%	41,72%	30,52%	2,15%	32,67%	74,39%	10,83%
Maximalwert					39,93%	6,35%	46,28%	31,72%	2,33%	34,06%	79,05%	11,13%
Minimalwert					32,16%	5,47%	37,63%	28,30%	1,87%	30,17%	71,28%	10,46%
10 Jahre												
arithm. Mittel					40,17%	6,21%	46,37%	31,81%	2,12%	33,92%	80,30%	10,44%
Maximalwert					53,21%	7,00%	60,21%	46,92%	2,70%	49,62%	109,83%	11,13%
Minimalwert					32,16%	5,47%	37,63%	28,04%	1,82%	29,86%	71,28%	8,83%
Standardabw.					6,60%	0,54%	7,11%	5,48%	0,28%	5,72%	11,40%	0,64%
15 Jahre												
arithm. Mittel					43,20%	6,52%	49,72%	30,29%	2,03%	32,32%	82,04%	10,49%
Maximalwert					71,50%	9,03%	80,53%	46,92%	2,70%	49,62%	110,19%	11,16%
Minimalwert					32,16%	5,47%	37,63%	25,86%	1,67%	27,80%	71,28%	8,83%
Standardabw.					9,73%	0,86%	10,58%	4,95%	0,26%	5,18%	12,17%	0,59%

Kennzahlen in Relation zu verdienten Beiträgen brutto

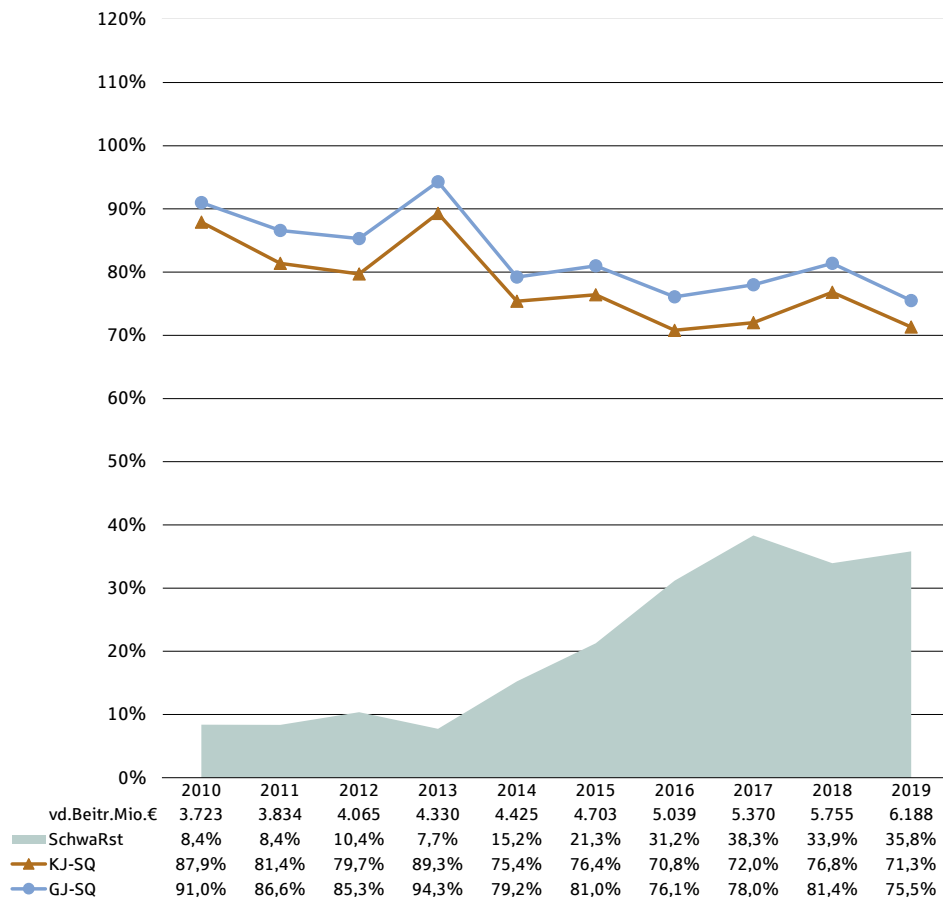


5. Verbundene Wohngebäude

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 (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	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
2005	19,09%	10,97%	7,19%	19,4%	66,99%	38,77%	68,52%	29,8%	-1,0%	-1,0%	3.157.420	-7,1%	-12,6%
2006	20,84%	10,79%	6,27%	16,6%	69,34%	40,76%	72,20%	29,1%	-4,2%	-4,3%	3.250.880	-9,3%	-7,7%
2007	22,10%	10,97%	6,90%	17,3%	102,63%	40,62%	103,28%	28,9%	-34,2%	-34,2%	3.248.672	-21,2%	-14,8%
2008	21,89%	11,04%	5,48%	14,3%	78,26%	39,99%	79,84%	28,8%	-10,9%	-11,0%	3.479.201	-15,6%	-12,6%
2009	22,05%	11,26%	4,67%	12,4%	70,80%	40,38%	73,20%	28,4%	-3,8%	-3,9%	3.652.479	-11,3%	-10,7%
2010	24,44%	12,59%	3,07%	7,8%	79,05%	44,14%	83,09%	28,4%	-14,3%	-14,3%	3.723.137	-21,2%	-18,3%
2011	24,97%	12,93%	4,89%	11,4%	73,42%	46,37%	77,00%	28,6%	-8,1%	-8,1%	3.834.273	-14,4%	-14,2%
2012	26,13%	12,34%	5,43%	12,4%	75,46%	42,19%	73,76%	28,3%	-4,8%	-4,9%	4.064.797	-12,5%	-15,2%
2013	22,49%	12,27%	4,66%	11,8%	82,70%	61,89%	105,17%	28,4%	-35,8%	-35,8%	4.329.537	-22,2%	-20,0%
2014	37,61%	17,66%	2,41%	4,2%	80,15%	49,09%	71,56%	28,1%	-2,4%	-2,5%	4.425.298	-8,3%	-15,8%
2015	26,90%	14,50%	4,80%	10,4%	73,18%	44,67%	71,65%	28,0%	-2,4%	-2,4%	4.702.787	-9,4%	-16,0%
2016	23,49%	13,35%	4,96%	11,9%	63,18%	44,93%	66,32%	27,8%	3,1%	3,0%	5.039.123	-3,3%	-14,6%
2017	23,52%	13,64%	5,11%	12,1%	63,18%	47,44%	68,35%	27,3%	1,8%	1,8%	5.370.251	-3,6%	-13,0%
2018	26,06%	14,34%	4,12%	9,3%	71,39%	48,06%	74,94%	27,3%	-4,9%	-4,9%	5.755.058	-8,6%	-6,8%
2019	25,31%	15,71%	3,75%	8,4%	62,94%	49,77%	67,93%	27,0%	2,9%	2,9%	6.187.533	-2,2%	-6,4%
5 Jahre													
arithm. Mittel			4,55%	10,4%			69,84%	27,5%	0,1%	0,1%		-5,4%	-11,4%
Maximalwert			5,11%	12,1%			74,94%	28,0%	3,1%	3,0%		-2,2%	-6,4%
Minimalwert			3,75%	8,4%			66,32%	27,0%	-4,9%	-4,9%		-9,4%	-16,0%
10 Jahre													
arithm. Mittel			4,32%	10,0%			75,98%	27,9%	-6,5%	-6,5%		-10,6%	-14,0%
Maximalwert			5,43%	12,4%			105,17%	28,6%	3,1%	3,0%		-2,2%	-6,4%
Minimalwert			2,41%	4,2%			66,32%	27,0%	-35,8%	-35,8%		-22,2%	-20,0%
Standardabw.			0,97%	2,6%			11,37%	0,6%	11,6%	11,6%		7,1%	4,4%
15 Jahre													
arithm. Mittel			4,92%	12,0%			77,12%	28,3%	-7,9%	-8,0%		-11,3%	-13,2%
Maximalwert			7,19%	19,4%			105,17%	29,8%	3,1%	3,0%		-2,2%	-6,4%
Minimalwert			2,41%	4,2%			66,32%	27,0%	-35,8%	-35,8%		-22,2%	-20,0%
Standardabw.			1,29%	3,9%			11,90%	0,7%	12,0%	12,0%		6,5%	4,0%

Kennzahlen in Relation zu verdienten Beiträgen netto

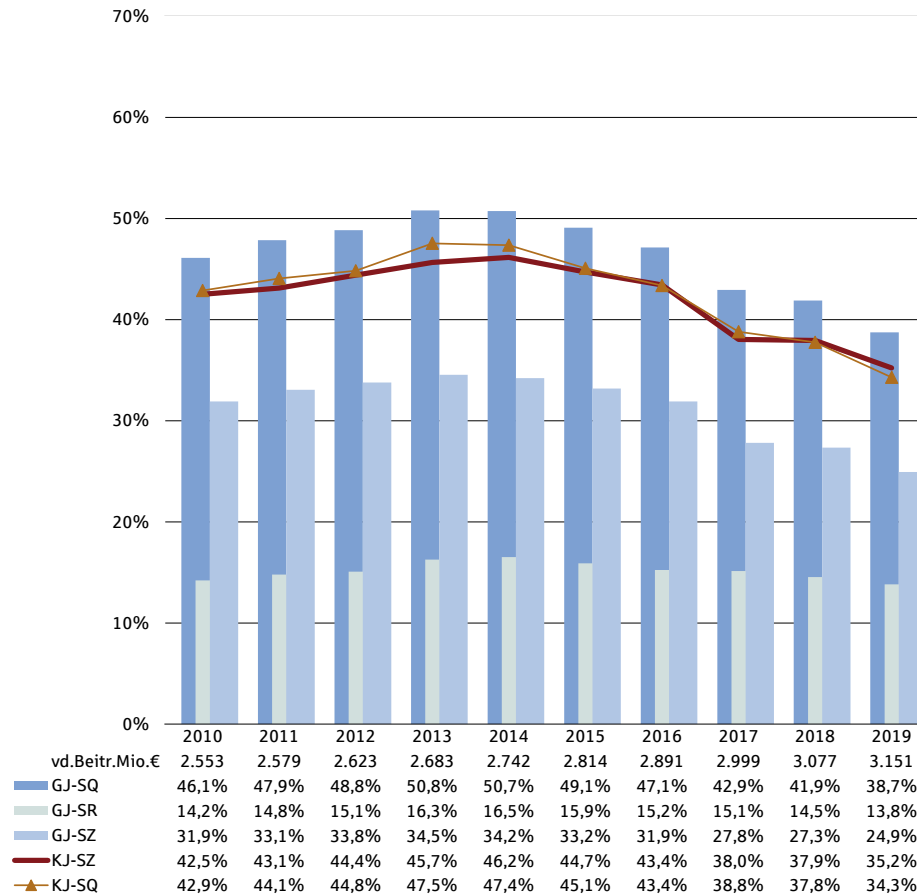


6. Verbundene Hausrat

Teil 1

Jahr	Anz. VU	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
2005	124	2.537.940	2,01%	88,46%	26,72%	5,80%	32,52%	8,42%	1,39%	9,80%	42,33%	16,98%
2006	124	2.584.827	1,85%	89,86%	25,56%	5,81%	31,37%	11,92%	1,32%	13,24%	44,61%	15,98%
2007	124	2.590.291	0,21%	89,60%	26,11%	5,32%	31,43%	11,69%	1,14%	12,83%	44,26%	14,61%
2008	122	2.596.277	0,23%	90,70%	26,07%	5,42%	31,49%	11,72%	1,07%	12,80%	44,29%	14,66%
2009	120	2.604.591	0,32%	90,90%	27,28%	5,89%	33,17%	12,62%	1,25%	13,87%	47,04%	15,17%
2010	117	2.552.749	-1,99%	91,29%	26,47%	5,43%	31,90%	13,02%	1,20%	14,21%	46,12%	14,38%
2011	116	2.578.722	1,02%	90,39%	27,50%	5,57%	33,07%	13,58%	1,20%	14,79%	47,85%	14,15%
2012	117	2.622.915	1,71%	90,57%	28,12%	5,65%	33,77%	13,88%	1,20%	15,07%	48,84%	14,01%
2013	116	2.683.368	2,30%	90,73%	28,93%	5,61%	34,54%	14,99%	1,27%	16,26%	50,81%	13,55%
2014	116	2.742.306	2,20%	86,44%	28,58%	5,63%	34,22%	15,22%	1,30%	16,52%	50,73%	13,66%
2015	117	2.814.327	2,63%	86,23%	27,55%	5,63%	33,18%	14,60%	1,30%	15,91%	49,08%	14,13%
2016	114	2.891.018	2,73%	87,30%	26,48%	5,43%	31,91%	13,96%	1,27%	15,23%	47,14%	14,22%
2017	115	2.998.597	3,72%	85,93%	22,66%	5,15%	27,81%	13,84%	1,30%	15,14%	42,94%	15,01%
2018	114	3.077.241	2,62%	86,42%	22,44%	4,90%	27,34%	13,31%	1,24%	14,55%	41,88%	14,65%
2019	115	3.150.893	2,39%	86,46%	20,20%	4,73%	24,93%	12,48%	1,33%	13,81%	38,74%	15,64%
5 Jahre												
arithm. Mittel					23,86%	5,17%	29,03%	13,64%	1,29%	14,93%	43,96%	14,73%
Maximalwert					27,55%	5,63%	33,18%	14,60%	1,33%	15,91%	49,08%	15,64%
Minimalwert					20,20%	4,73%	24,93%	12,48%	1,24%	13,81%	38,74%	14,13%
10 Jahre												
arithm. Mittel					25,89%	5,37%	31,27%	13,89%	1,26%	15,15%	46,41%	14,34%
Maximalwert					28,93%	5,65%	34,54%	15,22%	1,33%	16,52%	50,81%	15,64%
Minimalwert					20,20%	4,73%	24,93%	12,48%	1,20%	13,81%	38,74%	13,55%
Standardabw.					3,02%	0,33%	3,35%	0,86%	0,05%	0,87%	4,02%	0,63%
15 Jahre												
arithm. Mittel					26,04%	5,47%	31,51%	13,02%	1,25%	14,27%	45,78%	14,72%
Maximalwert					28,93%	5,89%	34,54%	15,22%	1,39%	16,52%	50,81%	16,98%
Minimalwert					20,20%	4,73%	24,93%	12,48%	1,07%	9,80%	38,74%	13,55%
Standardabw.					2,46%	0,33%	2,74%	1,69%	0,08%	1,69%	3,47%	0,92%

Kennzahlen in Relation zu verdienten Beiträgen brutto

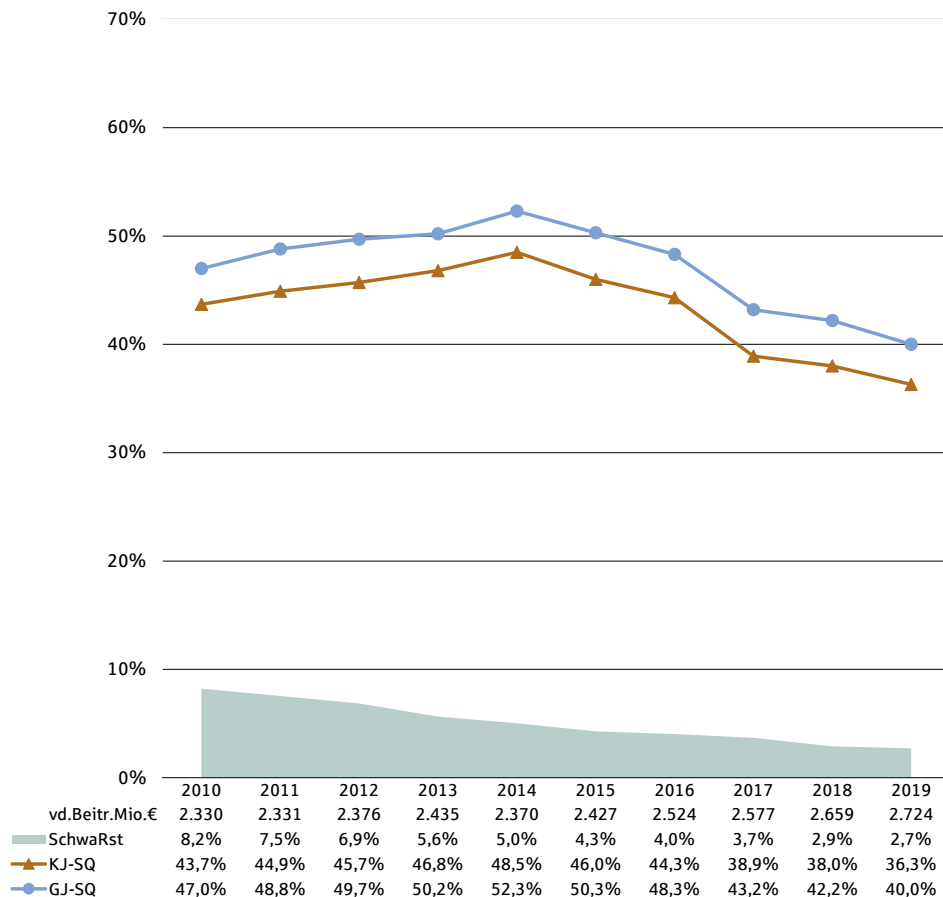


6. Verbundene Hausrat

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														
2005	8,66%	3,64%	4,82%	28,3%	41,18%	13,44%	37,51%	34,8%	22,3%	20,9%	2.245.072	19,3%	18,1%	
2006	4,62%	3,60%	4,98%	29,3%	35,99%	16,84%	39,63%	34,2%	24,9%	23,1%	2.322.833	21,7%	20,1%	
2007	8,36%	3,51%	4,94%	29,4%	39,79%	16,34%	39,32%	34,2%	25,0%	23,2%	2.320.779	22,0%	21,3%	
2008	8,95%	3,24%	4,12%	25,3%	40,44%	16,03%	40,17%	34,5%	24,0%	23,5%	2.354.780	23,6%	24,4%	
2009	9,10%	3,31%	3,57%	22,4%	42,27%	17,17%	43,46%	34,5%	20,0%	19,2%	2.367.495	17,8%	18,3%	
2010	10,60%	3,69%	3,23%	18,9%	42,50%	17,91%	42,88%	35,2%	20,0%	19,4%	2.330.293	18,0%	18,9%	
2011	10,06%	3,89%	3,78%	21,3%	43,13%	18,68%	44,08%	35,0%	18,5%	17,7%	2.330.813	16,3%	17,0%	
2012	10,62%	3,74%	4,01%	21,8%	44,39%	18,81%	44,84%	35,3%	17,0%	16,3%	2.375.543	14,7%	15,2%	
2013	11,11%	4,01%	3,27%	17,8%	45,65%	20,27%	47,54%	34,9%	15,0%	14,4%	2.434.656	14,4%	15,4%	
2014	11,94%	4,53%	3,37%	17,0%	46,15%	21,05%	47,37%	35,0%	14,4%	13,8%	2.370.466	12,3%	13,1%	
2015	11,52%	4,98%	4,01%	19,2%	44,70%	20,89%	45,07%	34,9%	17,2%	16,7%	2.426.927	15,3%	16,0%	
2016	11,52%	5,03%	3,78%	18,6%	43,43%	20,26%	43,36%	34,9%	18,7%	18,1%	2.523.729	16,8%	16,8%	
2017	10,23%	5,16%	4,14%	21,0%	38,04%	20,30%	38,80%	35,2%	22,8%	22,2%	2.576.788	22,1%	22,2%	
2018	10,60%	5,05%	4,13%	21,4%	37,93%	19,60%	37,75%	35,5%	23,5%	22,9%	2.659.337	22,8%	23,5%	
2019	10,29%	4,40%	4,45%	23,1%	35,22%	18,21%	34,29%	35,1%	27,2%	26,4%	2.724.289	24,3%	24,4%	
5 Jahre														
arithm. Mittel			4,10%	20,7%			39,86%	35,1%	21,9%	21,3%		20,3%	20,6%	
Maximalwert			4,45%	23,1%			45,07%	35,5%	27,2%	26,4%		24,3%	24,4%	
Minimalwert			3,78%	18,6%			34,29%	34,9%	17,2%	16,7%		15,3%	16,0%	
10 Jahre														
arithm. Mittel			3,82%	20,0%			42,60%	35,1%	19,4%	18,8%		17,7%	18,3%	
Maximalwert			4,45%	23,1%			47,54%	35,5%	27,2%	26,4%		24,3%	24,4%	
Minimalwert			3,23%	17,0%			34,29%	34,9%	14,4%	13,8%		12,3%	13,1%	
Standardabw.			0,41%	2,0%			4,32%	0,2%	4,0%	4,0%		4,0%	3,9%	
15 Jahre														
arithm. Mittel			4,04%	22,3%			41,74%	34,9%	20,7%	19,9%		18,8%	19,0%	
Maximalwert			4,98%	29,4%			47,54%	35,5%	27,2%	26,4%		24,3%	24,4%	
Minimalwert			3,23%	17,0%			34,29%	34,2%	14,4%	13,8%		12,3%	13,1%	
Standardabw.			0,57%	4,1%			3,86%	0,4%	3,9%	3,7%		3,8%	3,6%	

Kennzahlen in Relation zu verdienten Beiträgen netto

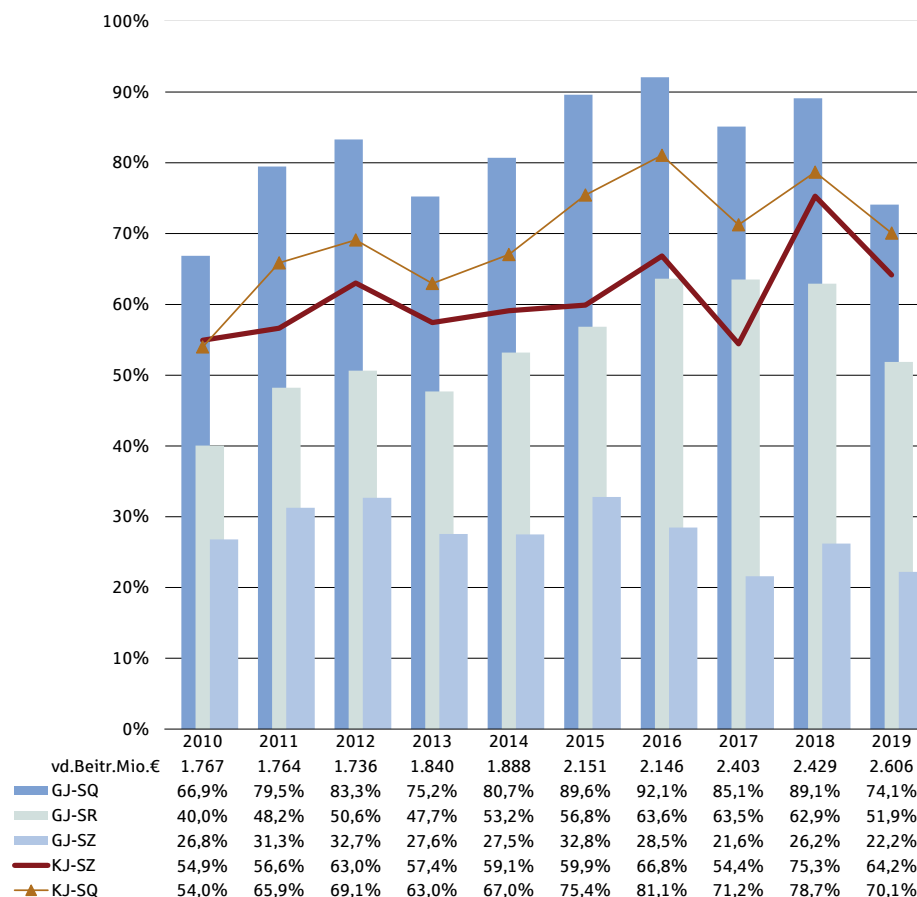


7. Feuer

Teil 1

Jahr	Anz. VU	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
2005	95	2.003.287	-2,70%	58,40%	29,32%	2,21%	31,53%	33,18%	1,27%	34,45%	65,98%	5,27%
2006	96	1.919.455	-4,18%	58,29%	29,80%	2,26%	32,06%	34,79%	1,47%	36,26%	68,32%	5,47%
2007	95	1.880.554	-2,03%	57,11%	28,52%	2,20%	30,73%	37,03%	1,41%	38,44%	69,17%	5,23%
2008	93	1.786.036	-5,03%	58,17%	26,61%	2,43%	29,04%	37,81%	1,47%	39,28%	68,32%	5,72%
2009	88	1.799.699	0,76%	59,05%	28,06%	2,58%	30,64%	37,90%	1,66%	39,56%	70,20%	6,03%
2010	90	1.767.496	-1,79%	60,29%	24,52%	2,29%	26,81%	38,41%	1,64%	40,05%	66,85%	5,87%
2011	92	1.763.792	-0,21%	60,37%	28,65%	2,62%	31,27%	46,26%	1,96%	48,22%	79,49%	5,76%
2012	93	1.736.250	-1,56%	60,36%	29,94%	2,74%	32,68%	48,62%	2,01%	50,63%	83,31%	5,70%
2013	93	1.840.158	5,98%	57,07%	25,01%	2,54%	27,55%	45,89%	1,80%	47,69%	75,24%	5,76%
2014	93	1.888.463	2,63%	57,80%	24,86%	2,65%	27,51%	51,44%	1,76%	53,20%	80,70%	5,46%
2015	92	2.150.739	13,89%	52,60%	30,33%	2,46%	32,80%	55,01%	1,82%	56,83%	89,63%	4,78%
2016	89	2.145.874	-0,23%	52,65%	26,00%	2,47%	28,47%	61,54%	2,08%	63,62%	92,10%	4,94%
2017	90	2.402.631	11,97%	50,13%	19,55%	2,06%	21,61%	61,45%	2,06%	63,51%	85,12%	4,84%
2018	89	2.428.589	1,08%	49,87%	24,17%	2,03%	26,21%	60,71%	2,22%	62,92%	89,13%	4,77%
2019	89	2.605.813	7,30%	48,91%	20,28%	1,94%	22,22%	49,89%	1,97%	51,87%	74,09%	5,28%
5 Jahre												
arithm. Mittel					24,07%	2,19%	26,26%	57,72%	2,03%	59,75%	86,01%	4,92%
Maximalwert					30,33%	2,47%	32,80%	61,54%	2,22%	63,62%	92,10%	5,28%
Minimalwert					19,55%	1,94%	21,61%	49,89%	1,82%	51,87%	74,09%	4,77%
10 Jahre												
arithm. Mittel					25,33%	2,38%	27,71%	51,92%	1,93%	53,85%	81,57%	5,32%
Maximalwert					30,33%	2,74%	32,80%	61,54%	2,22%	63,62%	92,10%	5,87%
Minimalwert					19,55%	1,94%	21,61%	38,41%	1,64%	40,05%	66,85%	4,77%
Standardabw.					3,64%	0,28%	3,86%	7,72%	0,17%	7,85%	7,93%	0,45%
15 Jahre												
arithm. Mittel					26,38%	2,37%	28,74%	46,66%	1,77%	48,44%	77,18%	5,39%
Maximalwert					30,33%	2,74%	32,80%	61,54%	2,22%	63,62%	92,10%	6,03%
Minimalwert					19,55%	1,94%	21,61%	33,18%	1,27%	34,45%	65,98%	4,77%
Standardabw.					3,36%	0,24%	3,50%	9,94%	0,28%	10,19%	9,08%	0,42%

Kennzahlen in Relation zu verdienten Beiträgen brutto

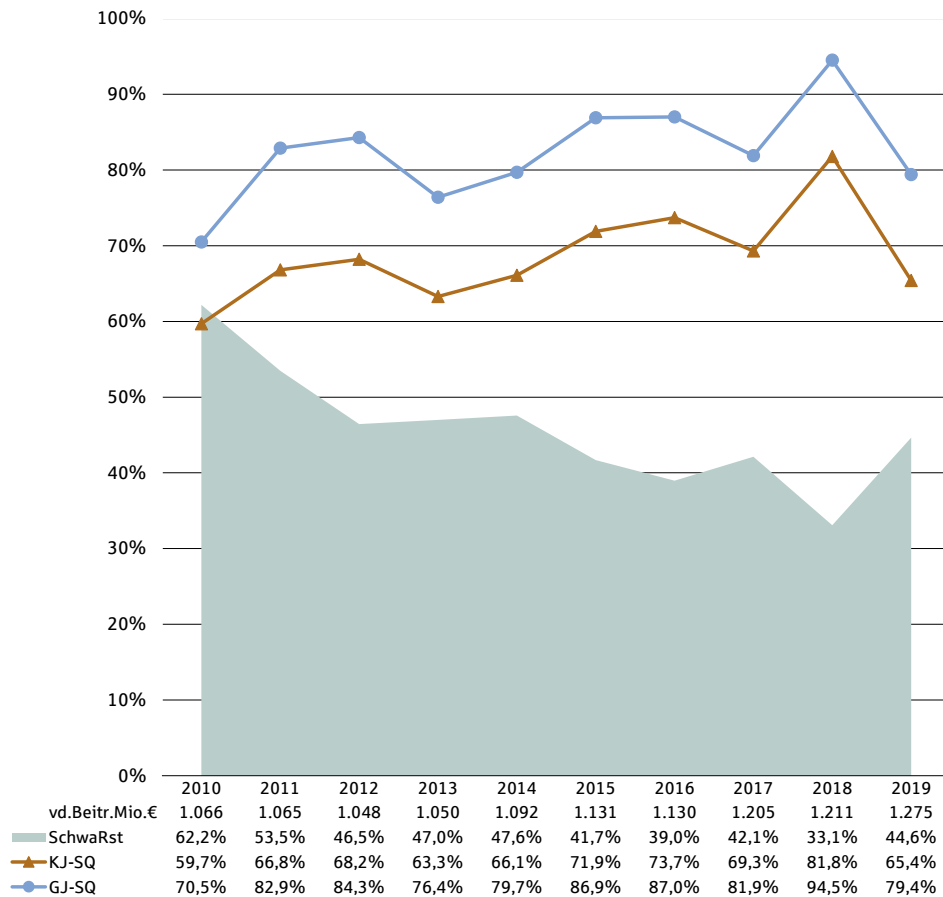


7. Feuer

Teil 2

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.	vt Ergeb. netto vor SchwaRst	vt Ergeb. netto nach SchwaRst
Jahr	% vd. Btr br	% vd. Btr br	% vd. Btr br	% vd. Btr ne	% vd. Btr br	% vd. Btr br	% vd. Btr br	% vd. Btr br			Euro	% vd. Btr ne	% vd. Btr ne
2005	18,58%	24,39%	15,49%	26,6%	50,12%	58,84%	50,49%	27,1%	15,8%	15,0%	1.169.993	10,8%	2,1%
2006	24,26%	24,59%	12,56%	20,4%	56,32%	60,85%	55,76%	27,3%	10,3%	9,5%	1.118.761	6,3%	3,3%
2007	24,29%	24,06%	13,76%	22,2%	55,02%	62,49%	55,40%	27,4%	10,7%	9,9%	1.074.006	4,7%	9,8%
2008	27,89%	24,96%	12,95%	20,0%	56,93%	64,24%	55,37%	27,9%	9,9%	9,4%	1.039.013	3,6%	7,1%
2009	25,94%	26,92%	10,90%	17,2%	56,57%	66,48%	59,30%	27,5%	6,4%	5,8%	1.062.809	-1,5%	3,8%
2010	28,13%	26,69%	12,87%	19,6%	54,93%	66,74%	53,98%	27,7%	11,6%	11,1%	1.065.682	-0,2%	2,4%
2011	25,35%	27,89%	13,63%	20,1%	56,63%	76,11%	65,86%	28,5%	-0,9%	-1,4%	1.064.826	-7,5%	0,9%
2012	30,32%	32,78%	14,22%	18,0%	63,00%	83,41%	69,09%	29,0%	-4,8%	-5,4%	1.048.086	-10,2%	-3,0%
2013	29,86%	36,55%	12,28%	14,8%	57,42%	84,24%	62,96%	27,5%	3,2%	2,9%	1.050.167	-4,2%	-5,2%
2014	31,59%	36,82%	13,67%	16,4%	59,10%	90,02%	67,03%	27,7%	-1,0%	-1,5%	1.091.608	-7,5%	-9,0%
2015	27,09%	37,76%	14,19%	16,2%	59,89%	94,60%	75,44%	28,6%	-9,5%	-9,8%	1.131.264	-13,3%	-9,3%
2016	38,36%	45,42%	11,03%	11,7%	66,84%	109,04%	81,06%	28,1%	-14,9%	-15,3%	1.129.774	-14,6%	-11,8%
2017	32,82%	50,69%	13,88%	12,4%	54,42%	114,20%	71,24%	29,0%	-5,5%	-5,9%	1.204.522	-11,1%	-16,7%
2018	49,08%	53,44%	10,46%	9,4%	75,28%	116,37%	78,67%	28,2%	-11,8%	-12,2%	1.211.228	-21,4%	-12,9%
2019	41,95%	62,49%	4,02%	3,8%	64,17%	114,35%	70,07%	28,0%	-3,2%	-3,6%	1.274.591	-2,6%	-15,9%
5 Jahre													
arithm. Mittel			10,71%	10,7%			75,30%	28,4%	-9,0%	-9,4%		-12,6%	-13,3%
Maximalwert			14,19%	16,2%			81,06%	29,0%	-3,2%	-3,6%		-2,6%	-9,3%
Minimalwert			4,02%	3,8%			70,07%	28,0%	-14,9%	-15,3%		-21,4%	-16,7%
10 Jahre													
arithm. Mittel			12,02%	14,2%			69,54%	28,2%	-3,7%	-4,1%		-9,3%	-8,1%
Maximalwert			14,22%	20,1%			81,06%	29,0%	11,6%	11,1%		-0,2%	2,4%
Minimalwert			4,02%	3,8%			53,98%	27,5%	-14,9%	-15,3%		-21,4%	-16,7%
Standardabw.			3,10%	5,0%			7,89%	0,5%	7,6%	7,6%		6,3%	6,7%
15 Jahre													
arithm. Mittel			12,39%	16,6%			64,78%	28,0%	1,1%	0,6%		-4,6%	-3,6%
Maximalwert			15,49%	26,6%			81,06%	29,0%	15,8%	15,0%		10,8%	9,8%
Minimalwert			4,02%	3,8%			50,49%	27,1%	-14,9%	-15,3%		-21,4%	-16,7%
Standardabw.			2,70%	5,6%			9,55%	0,6%	9,5%	9,3%		8,8%	8,6%

Kennzahlen in Relation zu verdienten Beiträgen netto

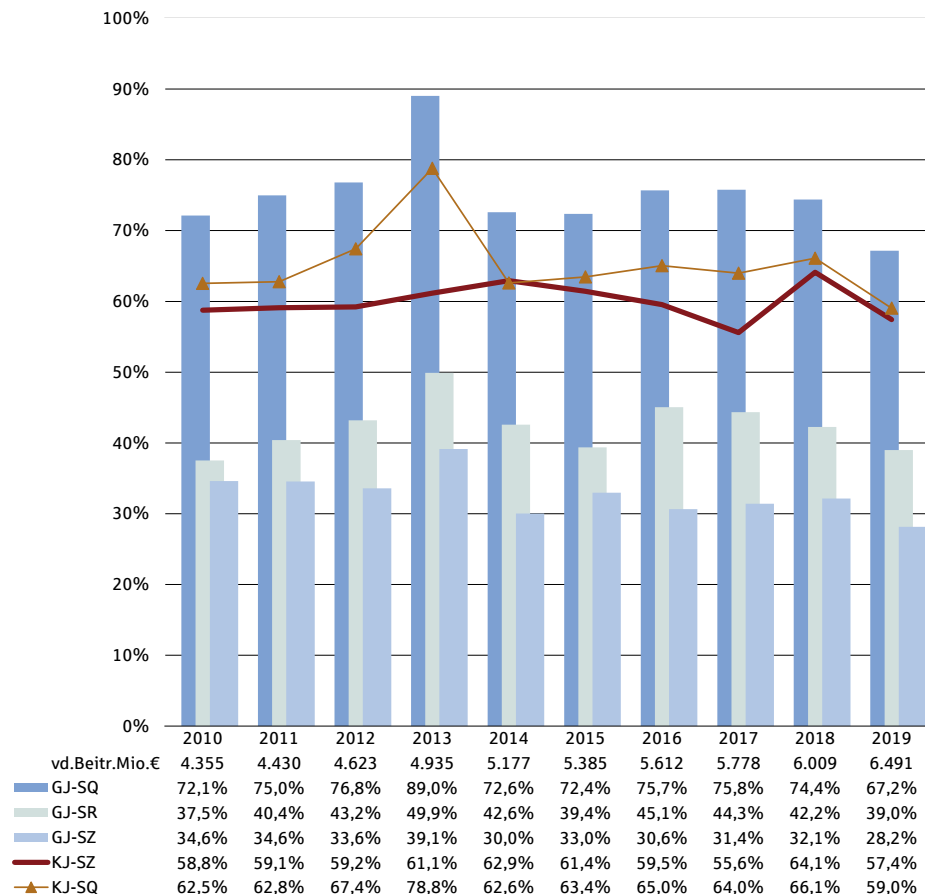


8. Sonstige Sach (BU, EC, ED, Lw, Sturm, Glas, TV, Einheit, Hagel, Tier)

Teil 1

Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	±- %	Geschäftsjahr								
				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
2005	133	4.320.626	-1,55%	67,66%	27,85%	3,89%	31,74%	31,43%	1,85%	33,28%	65,02%	8,83%
2006	134	4.269.677	-1,18%	71,58%	29,22%	3,97%	33,19%	32,32%	1,99%	34,31%	67,51%	8,84%
2007	136	4.372.839	2,42%	70,09%	36,11%	4,30%	40,41%	35,05%	1,92%	36,98%	77,38%	8,04%
2008	135	4.462.958	2,06%	72,00%	31,91%	4,08%	35,99%	34,12%	1,79%	35,91%	71,90%	8,16%
2009	131	4.481.667	0,42%	72,62%	28,36%	3,88%	32,24%	32,85%	1,85%	34,70%	66,94%	8,56%
2010	131	4.355.379	-2,82%	74,88%	30,45%	4,15%	34,60%	35,54%	1,99%	37,53%	72,14%	8,51%
2011	133	4.429.881	1,71%	73,57%	30,52%	4,04%	34,57%	38,38%	2,03%	40,41%	74,98%	8,11%
2012	133	4.623.157	4,36%	71,77%	29,49%	4,10%	33,59%	41,19%	2,02%	43,21%	76,80%	7,97%
2013	135	4.934.703	6,74%	67,78%	35,05%	4,08%	39,13%	47,48%	2,42%	49,90%	89,04%	7,31%
2014	137	5.177.406	4,92%	63,94%	26,27%	3,74%	30,02%	40,67%	1,91%	42,58%	72,60%	7,79%
2015	136	5.384.979	4,01%	61,89%	29,03%	3,94%	32,96%	37,46%	1,93%	39,39%	72,35%	8,11%
2016	130	5.612.218	4,22%	62,31%	26,95%	3,69%	30,64%	42,79%	2,27%	45,06%	75,70%	7,88%
2017	132	5.777.965	2,95%	61,70%	27,68%	3,73%	31,41%	41,98%	2,37%	44,35%	75,76%	8,05%
2018	131	6.009.198	4,00%	62,50%	28,23%	3,91%	32,13%	40,00%	2,25%	42,25%	74,38%	8,27%
2019	132	6.490.879	8,02%	62,07%	24,60%	3,56%	28,16%	36,87%	2,12%	39,00%	67,16%	8,47%
5 Jahre												
arithm. Mittel					27,30%	3,77%	31,06%	39,82%	2,19%	42,01%	73,07%	8,16%
Maximalwert					29,03%	3,94%	32,96%	42,79%	2,37%	45,06%	75,76%	8,47%
Minimalwert					24,60%	3,56%	28,16%	36,87%	1,93%	39,00%	67,16%	7,88%
10 Jahre												
arithm. Mittel					28,83%	3,90%	32,72%	40,24%	2,13%	42,37%	75,09%	8,05%
Maximalwert					35,05%	4,15%	39,13%	47,48%	2,42%	49,90%	89,04%	8,51%
Minimalwert					24,60%	3,56%	28,16%	35,54%	1,91%	37,53%	67,16%	7,31%
Standardabw.					2,87%	0,20%	3,04%	3,46%	0,18%	3,59%	5,62%	0,35%
15 Jahre												
arithm. Mittel					29,45%	3,94%	33,39%	37,88%	2,05%	39,92%	73,31%	8,19%
Maximalwert					36,11%	4,30%	40,41%	47,48%	2,42%	49,90%	89,04%	8,84%
Minimalwert					24,60%	3,56%	28,16%	31,43%	1,79%	33,28%	65,02%	7,31%
Standardabw.					3,08%	0,20%	3,25%	4,50%	0,19%	4,66%	5,84%	0,40%

Kennzahlen in Relation zu verdienten Beiträgen brutto

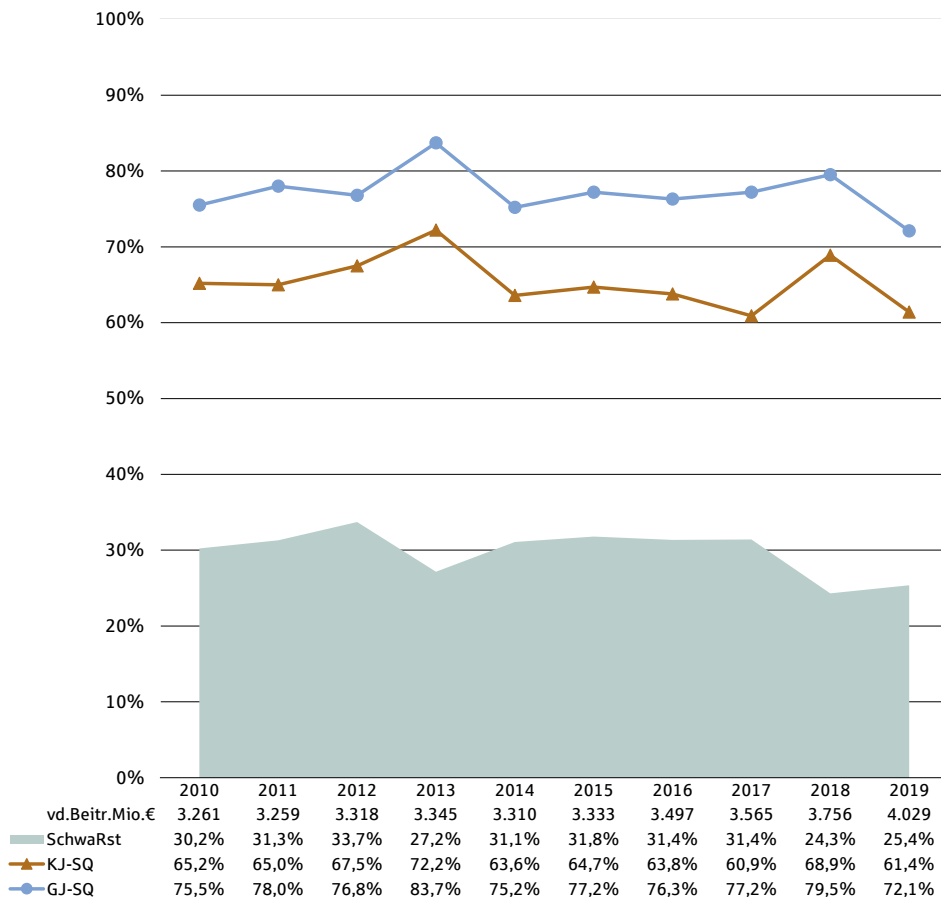


8. Sonstige Sach (BU, EC, ED, Lw, Sturm, Glas, TV, Einheit, Hagel, Tier)

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													
2005	19,21%	19,91%	12,96%	24,9%	50,95%	53,20%	52,06%	29,6%	17,1%	17,1%	2.923.241	9,3%	6,4%
2006	21,76%	21,61%	10,46%	19,4%	54,95%	55,93%	57,04%	29,8%	11,8%	11,5%	3.056.204	8,1%	16,2%
2007	21,66%	22,72%	10,23%	18,8%	62,07%	59,69%	67,15%	29,7%	2,1%	1,9%	3.065.076	1,3%	2,8%
2008	23,31%	23,53%	11,65%	20,2%	59,29%	59,44%	60,25%	29,7%	9,0%	8,8%	3.213.210	4,3%	4,7%
2009	22,91%	23,77%	12,52%	21,4%	55,15%	58,47%	54,43%	30,2%	14,1%	13,9%	3.254.460	6,2%	4,8%
2010	24,16%	26,42%	9,59%	16,1%	58,76%	63,95%	62,55%	30,1%	6,6%	6,5%	3.261.182	1,1%	0,7%
2011	24,55%	26,13%	12,19%	19,5%	59,11%	66,55%	62,79%	30,6%	5,9%	5,7%	3.258.952	0,6%	-0,3%
2012	25,63%	28,75%	9,39%	14,7%	59,23%	71,95%	67,41%	30,6%	1,3%	1,1%	3.317.888	-2,3%	-5,6%
2013	22,02%	35,14%	10,25%	14,8%	61,15%	85,05%	78,79%	29,8%	-9,5%	-9,6%	3.344.657	-6,4%	0,1%
2014	32,91%	38,14%	10,01%	12,1%	62,93%	80,72%	62,59%	29,7%	7,2%	7,0%	3.310.405	3,7%	
2015	28,48%	40,23%	8,90%	11,3%	61,44%	79,62%	63,45%	29,8%	6,1%	6,0%	3.332.820	2,1%	1,2%
2016	28,91%	36,84%	10,65%	14,0%	59,55%	81,89%	65,05%	29,4%	4,9%	4,9%	3.496.734	3,6%	2,5%
2017	24,18%	43,60%	11,77%	13,8%	55,59%	87,94%	63,99%	29,5%	5,7%	5,6%	3.565.087	5,9%	5,1%
2018	31,98%	44,31%	8,27%	9,8%	64,11%	86,56%	66,11%	29,6%	3,7%	3,6%	3.755.542	-0,9%	4,3%
2019	29,25%	42,76%	8,12%	10,1%	57,42%	81,76%	59,04%	29,4%	10,6%	10,5%	4.028.900	6,0%	3,3%
5 Jahre													
arithm. Mittel			9,54%	11,8%			63,53%	29,5%	6,2%	6,1%		3,3%	3,3%
Maximalwert			11,77%	14,0%			66,11%	29,8%	10,6%	10,5%		6,0%	5,1%
Minimalwert			8,12%	9,8%			59,04%	29,4%	3,7%	3,6%		-0,9%	1,2%
10 Jahre													
arithm. Mittel			9,91%	13,6%			65,18%	29,9%	4,3%	4,1%		1,3%	1,1%
Maximalwert			12,19%	19,5%			78,79%	30,6%	10,6%	10,5%		6,0%	5,1%
Minimalwert			8,12%	9,8%			59,04%	29,4%	-9,5%	-9,6%		-6,4%	-5,6%
Standardabw.			1,36%	2,9%			5,30%	0,4%	5,4%	5,4%		3,8%	3,0%
15 Jahre													
arithm. Mittel			10,46%	16,1%			62,85%	29,8%	6,4%	6,3%		2,8%	3,1%
Maximalwert			12,96%	24,9%			78,79%	30,6%	17,1%	17,1%		9,3%	16,2%
Minimalwert			8,12%	9,8%			52,06%	29,4%	-9,5%	-9,6%		-6,4%	-5,6%
Standardabw.			1,50%	4,5%			6,28%	0,4%	6,2%	6,2%		4,1%	4,7%

Kennzahlen in Relation zu verdienten Beiträgen netto

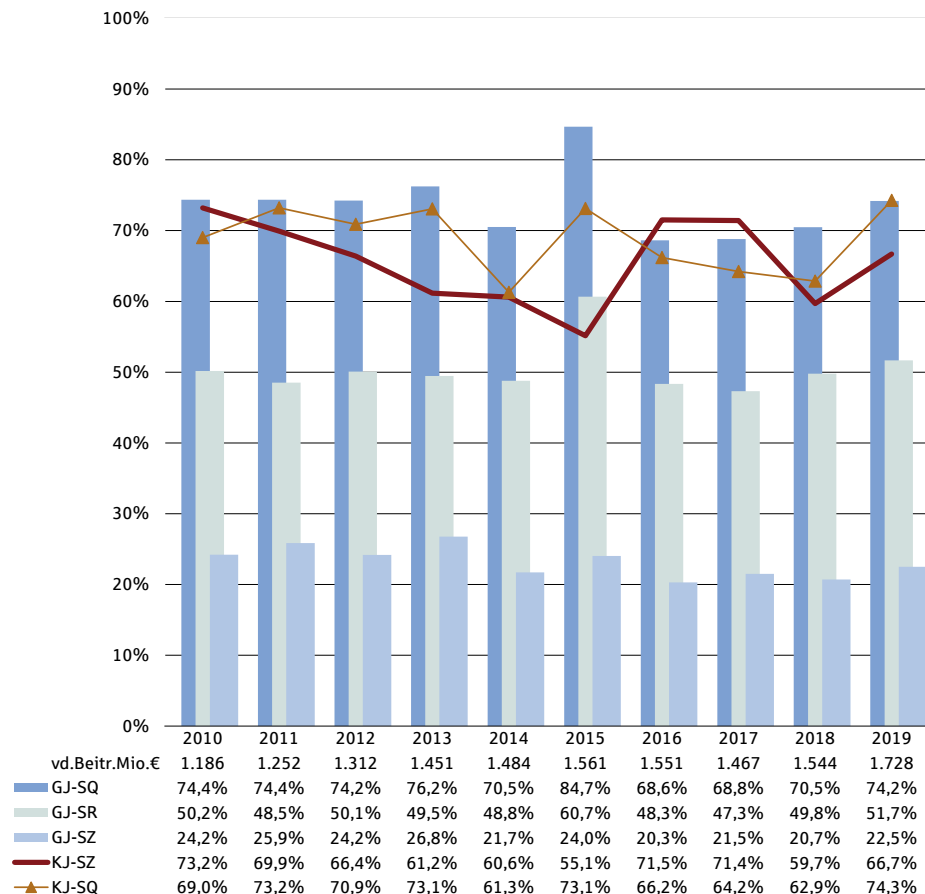


9. Transport

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
2005	57	1.481.938	1,19%	72,41%	18,03%	2,13%	20,16%	38,63%	2,12%	40,75%	60,92%	6,97%
2006	54	1.429.680	-3,53%	73,48%	18,15%	2,33%	20,48%	39,38%	2,19%	41,57%	62,05%	7,28%
2007	53	1.416.147	-0,95%	77,16%	21,72%	2,19%	23,91%	42,39%	2,27%	44,66%	68,57%	6,51%
2008	53	1.386.026	-2,13%	73,48%	21,65%	2,46%	24,11%	42,09%	1,94%	44,03%	68,14%	6,46%
2009	49	1.327.306	-4,24%	80,01%	19,21%	2,58%	21,79%	41,70%	1,97%	43,66%	65,46%	6,96%
2010	47	1.185.701	-10,67%	82,01%	21,46%	2,73%	24,19%	47,99%	2,18%	50,17%	74,36%	6,60%
2011	50	1.251.810	5,58%	81,78%	23,23%	2,62%	25,85%	46,55%	1,97%	48,52%	74,37%	6,17%
2012	50	1.311.821	4,79%	81,59%	21,76%	2,41%	24,17%	48,03%	2,05%	50,08%	74,25%	6,00%
2013	52	1.451.445	10,64%	75,78%	24,39%	2,39%	26,78%	47,33%	2,12%	49,46%	76,24%	5,92%
2014	51	1.484.310	2,26%	72,70%	19,14%	2,57%	21,71%	46,75%	2,05%	48,80%	70,51%	6,56%
2015	51	1.560.754	5,15%	62,40%	21,54%	2,49%	24,03%	57,99%	2,67%	60,65%	84,69%	6,09%
2016	51	1.551.029	-0,62%	61,59%	17,70%	2,59%	20,29%	46,05%	2,28%	48,33%	68,62%	7,09%
2017	49	1.466.685	-5,44%	65,10%	19,03%	2,47%	21,50%	44,98%	2,33%	47,30%	68,80%	6,97%
2018	50	1.544.377	5,30%	64,53%	18,12%	2,60%	20,72%	47,40%	2,38%	49,78%	70,50%	7,05%
2019	50	1.727.762	11,87%	61,99%	20,07%	2,44%	22,51%	49,21%	2,46%	51,67%	74,18%	6,61%
5 Jahre												
arithm. Mittel					19,29%	2,52%	21,81%	49,13%	2,42%	51,55%	73,36%	6,76%
Maximalwert					21,54%	2,60%	24,03%	57,99%	2,67%	60,65%	84,69%	7,09%
Minimalwert					17,70%	2,44%	20,29%	44,98%	2,28%	47,30%	68,62%	6,09%
10 Jahre												
arithm. Mittel					20,64%	2,53%	23,17%	48,23%	2,25%	50,48%	73,65%	6,51%
Maximalwert					24,39%	2,73%	26,78%	57,99%	2,67%	60,65%	84,69%	7,09%
Minimalwert					17,70%	2,39%	20,29%	44,98%	1,97%	47,30%	68,62%	5,92%
Standardabw.					2,20%	0,11%	2,18%	3,62%	0,22%	3,77%	4,70%	0,44%
15 Jahre												
arithm. Mittel					20,35%	2,47%	22,81%	45,77%	2,20%	47,96%	70,78%	6,62%
Maximalwert					24,39%	2,73%	26,78%	57,99%	2,67%	60,65%	84,69%	7,28%
Minimalwert					17,70%	2,13%	20,16%	38,63%	1,94%	40,75%	60,92%	5,92%
Standardabw.					2,06%	0,16%	2,08%	4,72%	0,20%	4,85%	5,95%	0,43%

Kennzahlen in Relation zu verdienten Beiträgen brutto

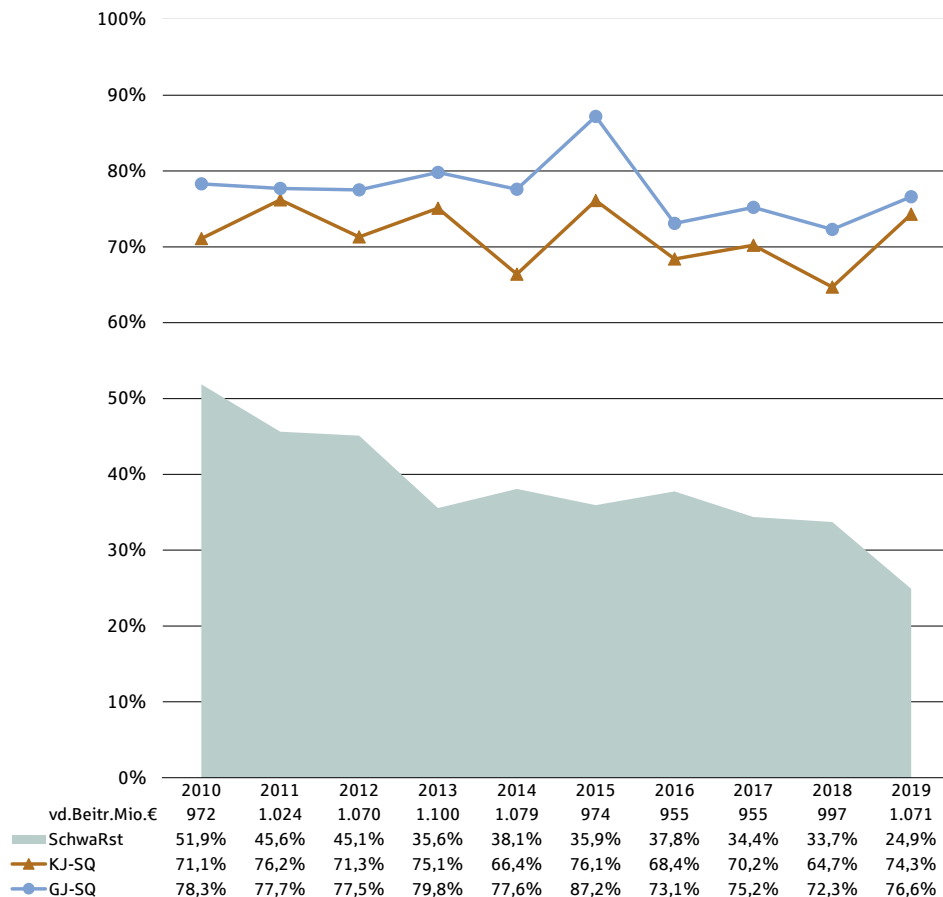


9. Transport

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					
2005	35,29%	57,84%	2,37%	2,5%	55,46%	98,60%	58,55%	28,0%	12,3%	12,3%	1.073.034	4,4%	-7,3%		
2006	40,03%	59,81%	2,36%	2,3%	60,51%	101,38%	59,69%	28,3%	10,8%	10,8%	1.050.508	2,5%	-4,9%		
2007	36,72%	57,21%	8,42%	8,2%	60,63%	101,87%	60,15%	28,2%	10,2%	10,2%	1.092.676	5,0%	5,1%		
2008	45,48%	57,18%	1,43%	1,4%	69,59%	101,21%	66,71%	28,5%	4,3%	4,3%	1.018.395	1,8%	5,4%		
2009	49,99%	59,04%	-3,34%	-3,3%	71,78%	102,70%	68,79%	28,2%	1,9%	1,9%	1.061.971	-2,3%	-1,9%		
2010	49,01%	60,61%	5,35%	4,8%	73,21%	110,78%	69,01%	29,3%	0,9%	0,9%	972.387	-3,0%	-0,9%		
2011	44,07%	59,69%	1,16%	1,1%	69,92%	108,21%	73,21%	28,7%	-2,7%	-2,7%	1.023.759	-7,2%	-3,7%		
2012	42,22%	57,70%	3,34%	3,2%	66,39%	107,78%	70,90%	29,0%	-0,9%	-0,9%	1.070.370	-2,9%	-4,2%		
2013	34,40%	59,85%	3,16%	2,9%	61,18%	109,31%	73,08%	27,3%	-0,7%	-0,7%	1.099.885	-4,1%	4,1%		
2014	38,89%	58,77%	9,22%	8,2%	60,60%	107,57%	61,29%	28,8%	9,4%	9,4%	1.079.046	3,3%	1,5%		
2015	31,11%	59,62%	11,57%	10,3%	55,15%	120,27%	73,12%	28,8%	-2,6%	-2,6%	973.922	-7,1%	-0,9%		
2016	51,23%	67,36%	2,44%	2,0%	71,52%	115,69%	66,19%	28,6%	4,4%	4,3%	955.219	0,1%	-1,0%		
2017	49,92%	67,85%	4,58%	3,8%	71,42%	115,15%	64,22%	29,7%	5,3%	5,3%	954.877	-2,8%	0,6%		
2018	38,98%	62,76%	7,63%	6,8%	59,69%	112,54%	62,87%	29,2%	6,9%	6,9%	996.588	3,0%	2,2%		
2019	44,18%	56,50%	-0,09%	-0,1%	66,68%	108,17%	74,27%	29,6%	-3,6%	-3,6%	1.071.089	-6,6%	-0,1%		
5 Jahre															
arithm. Mittel			5,22%	4,6%			68,13%	29,2%	2,1%	2,1%			-2,7%	0,2%	
Maximalwert			11,57%	10,3%			74,27%	29,7%	6,9%	6,9%			3,0%	2,2%	
Minimalwert			-0,09%	-0,1%			62,87%	28,6%	-3,6%	-3,6%			-7,1%	-1,0%	
10 Jahre															
arithm. Mittel			4,84%	4,3%			68,82%	28,9%	1,6%	1,6%			-2,7%	-0,2%	
Maximalwert			11,57%	10,3%			74,27%	29,7%	9,4%	9,4%			3,3%	4,1%	
Minimalwert			-0,09%	-0,1%			61,29%	27,3%	-3,6%	-3,6%			-7,2%	-4,2%	
Standardabw.			3,67%	3,3%			4,83%	0,7%	4,5%	4,5%			3,8%	2,5%	
15 Jahre															
arithm. Mittel			3,97%	3,6%			66,80%	28,7%	3,7%	3,7%			-1,1%	-0,4%	
Maximalwert			11,57%	10,3%			74,27%	29,7%	12,3%	12,3%			5,0%	5,4%	
Minimalwert			-3,34%	-3,3%			58,55%	27,3%	-3,6%	-3,6%			-7,2%	-7,3%	
Standardabw.			3,91%	3,6%			5,46%	0,6%	5,3%	5,3%			4,2%	3,7%	

Kennzahlen in Relation zu verdienten Beiträgen netto

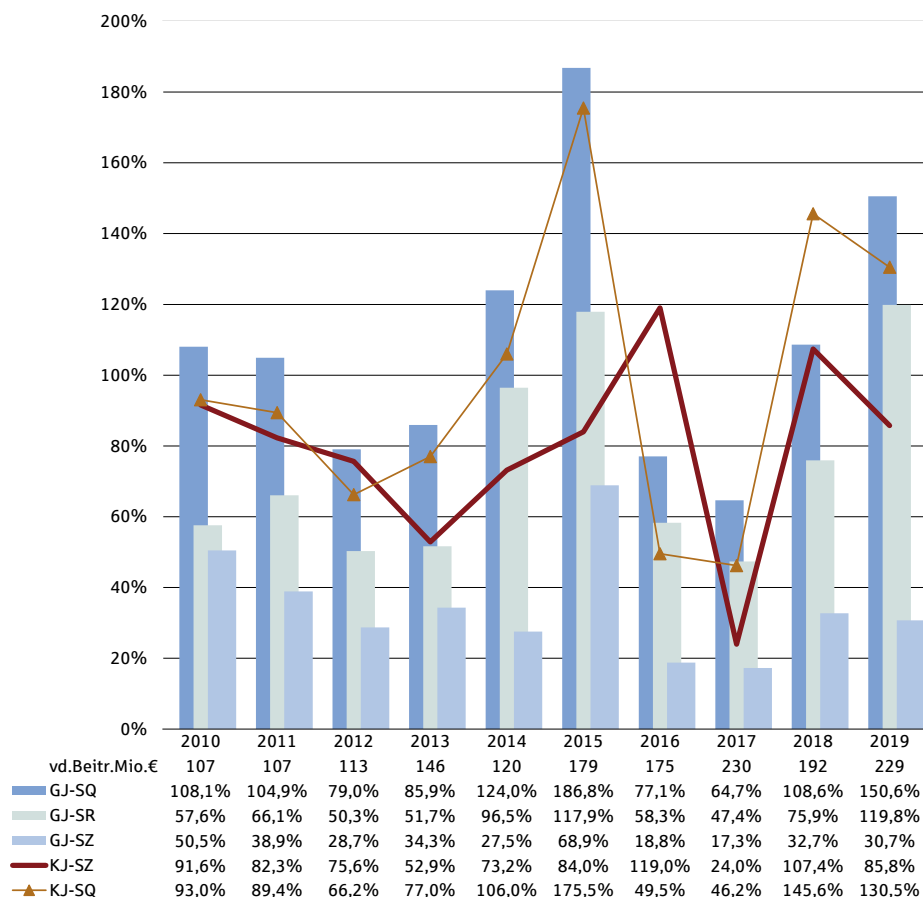


10. Luft- und Raumfahrt

Teil 1

Jahr	Anz. VU	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
2005	14	149.621	19,56%	21,12%	20,31%	0,43%	20,74%	36,18%	0,69%	36,88%	57,62%	1,95%
2006	15	154.323	3,14%	24,92%	24,28%	0,42%	24,70%	42,56%	0,58%	43,14%	67,84%	1,47%
2007	15	112.282	-27,24%	53,18%	34,06%	0,63%	34,69%	46,13%	0,72%	46,85%	81,53%	1,66%
2008	15	87.472	-22,10%	49,34%	50,25%	0,76%	51,01%	53,34%	0,91%	54,25%	105,26%	1,59%
2009	15	102.462	17,14%	53,61%	71,37%	2,21%	73,58%	49,69%	0,60%	50,29%	123,88%	2,28%
2010	13	106.715	4,15%	62,01%	48,02%	2,43%	50,46%	56,69%	0,91%	57,60%	108,05%	3,09%
2011	12	107.320	0,57%	51,15%	36,13%	2,76%	38,89%	64,92%	1,14%	66,06%	104,94%	3,72%
2012	14	112.956	5,25%	58,09%	26,93%	1,80%	28,73%	49,37%	0,92%	50,29%	79,03%	3,44%
2013	14	146.381	29,59%	44,30%	32,02%	2,26%	34,28%	50,18%	1,48%	51,66%	85,93%	4,35%
2014	14	120.047	-17,99%	46,85%	24,86%	2,66%	27,53%	94,16%	2,30%	96,46%	123,99%	4,01%
2015	15	178.788	48,93%	26,47%	67,50%	1,38%	68,88%	116,08%	1,85%	117,93%	186,81%	1,73%
2016	13	174.712	-2,28%	30,98%	17,61%	1,14%	18,76%	57,05%	1,27%	58,32%	77,08%	3,13%
2017	14	230.198	31,76%	17,65%	16,53%	0,76%	17,28%	46,23%	1,14%	47,37%	64,65%	2,94%
2018	14	191.922	-16,63%	23,47%	31,76%	0,96%	32,73%	74,85%	1,07%	75,92%	108,64%	1,87%
2019	13	229.078	19,36%	21,02%	29,61%	1,10%	30,72%	119,00%	0,84%	119,84%	150,55%	1,29%
5 Jahre												
arithm. Mittel					32,60%	1,07%	33,67%	82,64%	1,23%	83,87%	117,55%	2,19%
Maximalwert					67,50%	1,38%	68,88%	119,00%	1,85%	119,84%	186,81%	3,13%
Minimalwert					16,53%	0,76%	17,28%	46,23%	0,84%	47,37%	64,65%	1,29%
10 Jahre												
arithm. Mittel					33,10%	1,73%	34,82%	72,85%	1,29%	74,14%	108,97%	2,96%
Maximalwert					67,50%	2,76%	68,88%	119,00%	2,30%	119,84%	186,81%	4,35%
Minimalwert					16,53%	0,76%	17,28%	46,23%	0,84%	47,37%	64,65%	1,29%
Standardabw.					15,10%	0,75%	15,27%	27,50%	0,47%	27,66%	37,18%	1,02%
15 Jahre												
arithm. Mittel					35,42%	1,45%	36,86%	63,76%	1,09%	64,86%	101,72%	2,57%
Maximalwert					71,37%	2,76%	73,58%	119,00%	2,30%	119,84%	186,81%	4,35%
Minimalwert					16,53%	0,42%	17,28%	36,18%	0,58%	36,88%	57,62%	1,29%
Standardabw.					16,84%	0,83%	17,12%	25,99%	0,48%	26,26%	34,81%	1,01%

Kennzahlen in Relation zu verdienten Beiträgen brutto

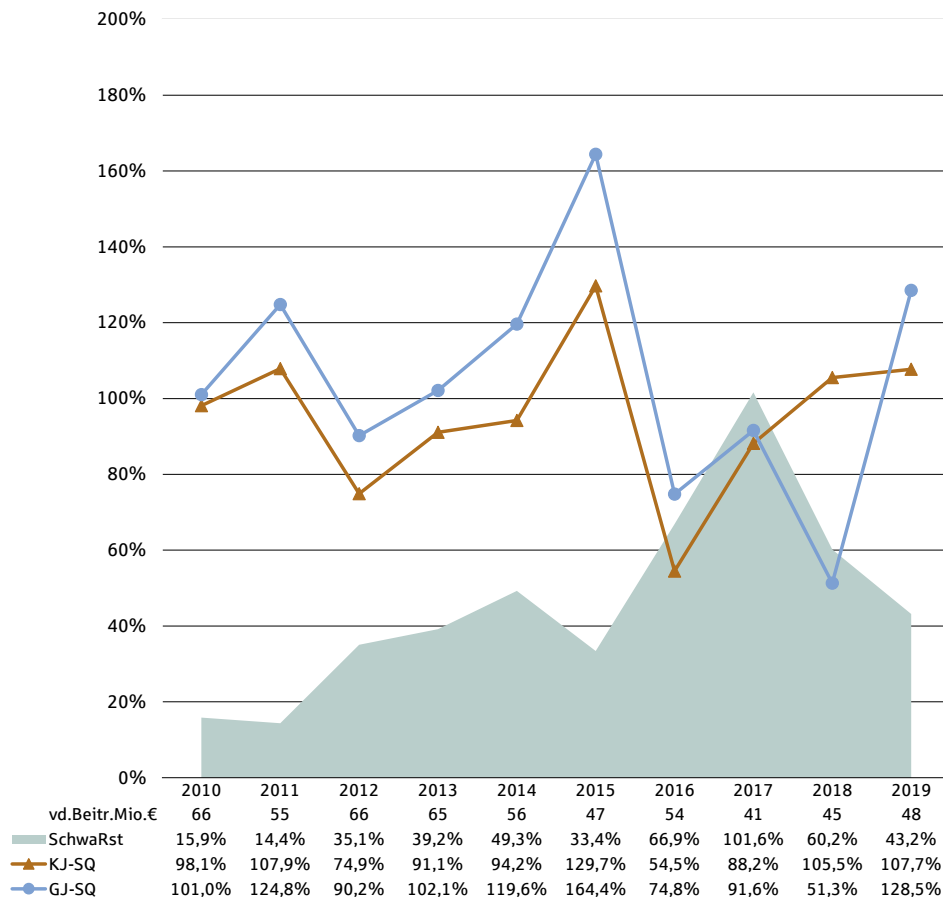


10. Luft- und Raumfahrt

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							
2005	35,25%	46,38%	-7,82%	-10,5%	55,99%	83,26%	65,43%	20,1%	14,0%	14,0%			31.600	-27,8%	-42,0%
2006	44,27%	53,14%	-16,68%	-21,5%	68,97%	96,27%	84,52%	19,0%	-3,7%	-3,7%			38.450	-15,4%	-22,9%
2007	53,70%	61,90%	16,73%	13,5%	88,38%	108,74%	64,81%	17,9%	17,8%	17,8%			59.712	4,5%	-5,4%
2008	42,08%	74,54%	22,97%	16,5%	93,09%	128,79%	82,29%	15,7%	2,0%	2,0%			43.156	-33,0%	4,1%
2009	48,28%	63,15%	-1,48%	-1,4%	121,86%	113,44%	125,36%	18,2%	-44,0%	-44,0%			54.925	-27,3%	-20,5%
2010	41,14%	52,76%	15,02%	13,2%	91,60%	110,35%	93,03%	18,4%	-11,5%	-11,5%			66.169	-18,6%	-18,7%
2011	43,38%	50,78%	15,56%	14,6%	82,27%	116,84%	89,38%	17,2%	-6,6%	-6,6%			54.893	-30,7%	-27,4%
2012	46,88%	51,35%	12,78%	11,0%	75,62%	101,64%	66,25%	17,5%	16,1%	16,1%			65.616	4,2%	-18,2%
2013	18,62%	50,89%	8,92%	9,1%	52,90%	102,55%	77,02%	14,2%	8,8%	8,8%			64.843	-5,6%	-9,1%
2014	45,66%	61,39%	17,99%	13,6%	73,19%	157,85%	105,99%	20,2%	-26,2%	-26,2%			56.242	-20,2%	-24,2%
2015	15,09%	79,59%	11,31%	6,3%	83,97%	197,52%	175,50%	14,3%	-89,9%	-89,9%			47.329	-35,6%	-10,7%
2016	100,25%	74,35%	27,53%	13,7%	119,00%	132,67%	49,55%	18,4%	32,1%	32,1%			54.124	39,2%	1,2%
2017	6,70%	75,54%	18,45%	14,9%	23,98%	122,91%	46,20%	13,2%	40,6%	40,6%			40.639	2,8%	-9,7%
2018	74,64%	109,73%	-36,95%	-25,2%	107,36%	185,65%	145,59%	15,7%	-61,5%	-61,5%			45.037	-16,6%	15,0%
2019	55,05%	80,45%	20,03%	12,4%	85,77%	200,29%	130,52%	17,3%	-48,0%	-48,0%			48.151	-15,3%	-2,4%
5 Jahre															
arithm. Mittel			8,08%	4,4%			109,47%	15,8%	-25,3%	-25,3%				-5,1%	-1,3%
Maximalwert			27,53%	14,9%			175,50%	18,4%	40,6%	40,6%				39,2%	15,0%
Minimalwert			-36,95%	-25,2%			46,20%	13,2%	-89,9%	-89,9%				-35,6%	-10,7%
10 Jahre															
arithm. Mittel			11,07%	8,4%			97,90%	16,6%	-14,6%	-14,6%				-9,6%	-10,4%
Maximalwert			27,53%	14,9%			175,50%	20,2%	40,6%	40,6%				39,2%	15,0%
Minimalwert			-36,95%	-25,2%			46,20%	13,2%	-89,9%	-89,9%				-35,6%	-27,4%
Standardabw.			17,65%	12,1%			42,12%	2,2%	42,0%	42,0%				21,4%	12,7%
15 Jahre															
arithm. Mittel			8,29%	5,3%			93,43%	17,2%	-10,7%	-10,7%				-13,0%	-12,7%
Maximalwert			27,53%	16,5%			175,50%	20,2%	40,6%	40,6%				39,2%	15,0%
Minimalwert			-36,95%	-25,2%			46,20%	13,2%	-89,9%	-89,9%				-35,6%	-42,0%
Standardabw.			17,21%	13,7%			36,84%	2,1%	36,7%	36,7%				19,6%	14,3%

Kennzahlen in Relation zu verdienten Beiträgen netto

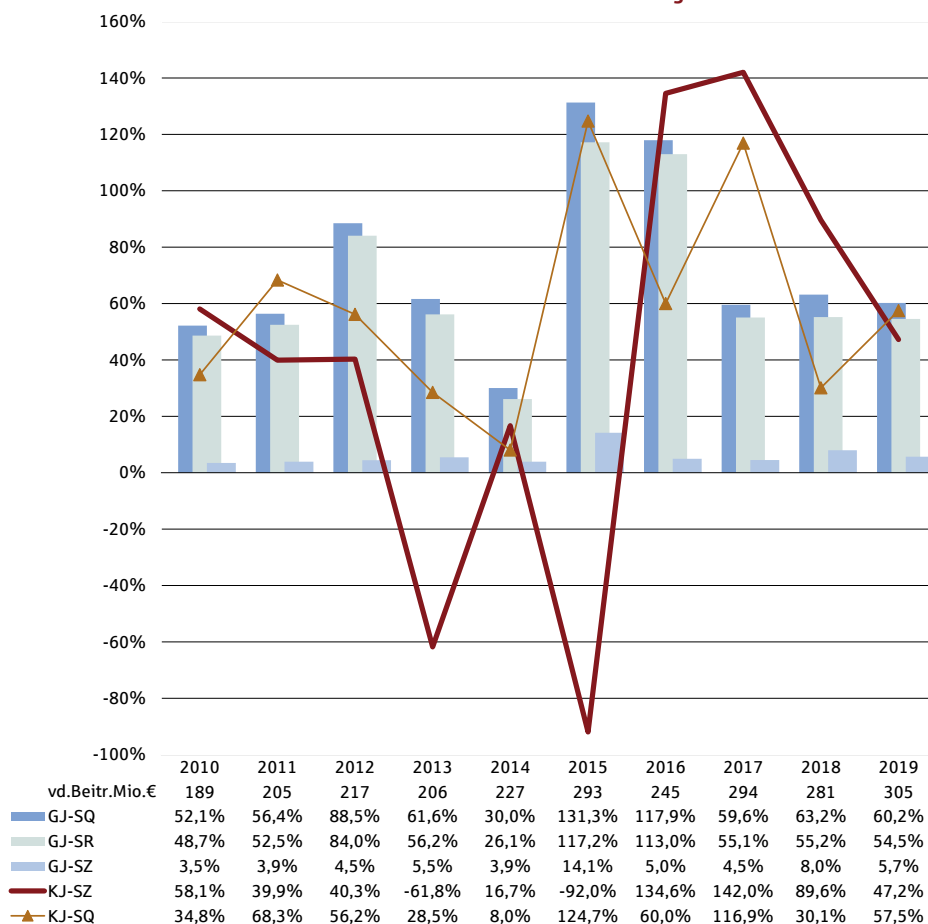


11. Luft- und Raumfahrt-Haftpflicht

Teil 1

Jahr	Anz. VU	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
2005	17	253.860	13,73%	14,90%	2,65%	0,25%	2,90%	27,26%	0,76%	28,02%	30,92%	3,26%
2006	19	251.213	-1,04%	15,89%	3,83%	0,30%	4,12%	30,91%	1,13%	32,04%	36,16%	3,95%
2007	18	194.426	-22,61%	46,16%	4,24%	0,37%	4,60%	44,04%	1,62%	45,66%	50,27%	3,95%
2008	18	157.343	-19,07%	44,86%	9,03%	0,49%	9,52%	48,46%	1,15%	49,60%	59,13%	2,77%
2009	17	168.897	7,34%	60,65%	6,96%	0,77%	7,73%	77,21%	2,46%	79,67%	87,40%	3,69%
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%
5 Jahre												
arithm. Mittel					6,43%	1,02%	7,45%	76,99%	1,99%	78,98%	86,44%	3,55%
Maximalwert					13,13%	1,51%	14,15%	114,21%	2,96%	117,17%	131,32%	4,82%
Minimalwert					3,46%	0,81%	4,51%	53,02%	0,52%	54,53%	59,59%	2,14%
10 Jahre												
arithm. Mittel					4,83%	1,02%	5,85%	64,29%	1,95%	66,23%	72,09%	4,43%
Maximalwert					13,13%	1,70%	14,15%	114,21%	3,42%	117,17%	131,32%	8,33%
Minimalwert					2,55%	0,39%	3,50%	24,97%	0,52%	26,10%	30,02%	2,14%
Standardabw.					3,18%	0,43%	3,18%	28,50%	0,96%	29,23%	31,23%	1,85%
15 Jahre												
arithm. Mittel					5,00%	0,83%	5,83%	58,05%	1,77%	59,82%	65,65%	4,12%
Maximalwert					13,13%	1,70%	14,15%	114,21%	3,42%	117,17%	131,32%	8,33%
Minimalwert					2,55%	0,25%	2,90%	24,97%	0,52%	26,10%	30,02%	2,14%
Standardabw.					2,92%	0,46%	2,94%	26,78%	0,88%	27,49%	29,30%	1,57%

Kennzahlen in Relation zu verdienten Beiträgen brutto

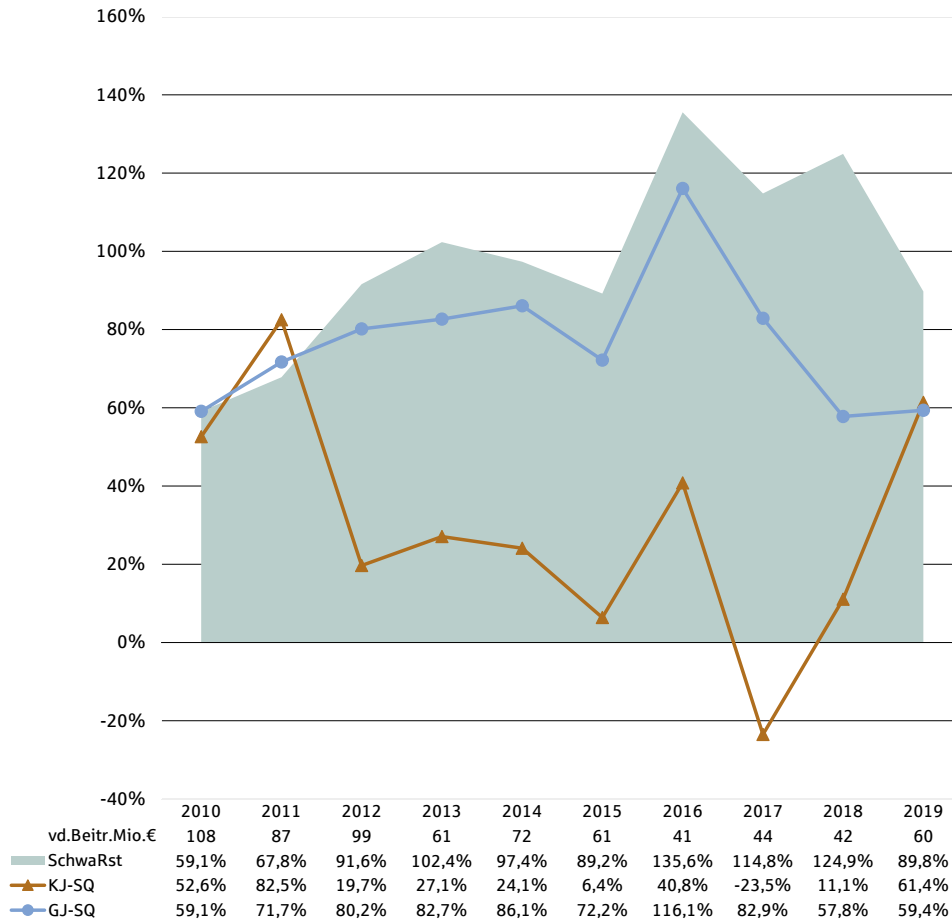


11. Luft- und Raumfahrt-Haftpflicht

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 (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					
2005	16,03%	126,01%	-3,42%	-2,3%	18,93%	154,03%	34,34%	16,6%	48,7%	48,7%	37.829	7,2%	-0,8%		
2006	30,70%	141,00%	-16,04%	-10,7%	34,82%	173,03%	52,20%	16,0%	31,8%	31,8%	39.906	-14,8%	-8,5%		
2007	44,62%	166,39%	12,56%	5,9%	49,23%	212,05%	37,71%	20,7%	42,0%	42,0%	89.756	6,7%	3,2%		
2008	33,47%	226,70%	1,86%	0,7%	42,99%	276,31%	57,27%	18,0%	25,1%	25,1%	70.587	8,1%	7,3%		
2009	39,19%	218,83%	-0,62%	-0,2%	46,92%	298,50%	88,02%	17,8%	-6,1%	-6,1%	102.431	16,4%	3,0%		
2010	54,58%	195,21%	17,36%	6,3%	58,08%	243,87%	34,79%	19,5%	45,6%	45,6%	108.300	21,3%	3,9%		
2011	36,04%	200,17%	-11,96%	-5,3%	39,94%	252,63%	68,32%	16,3%	15,8%	15,8%	86.691	-10,0%	-4,1%		
2012	35,87%	170,94%	32,33%	13,6%	40,32%	254,98%	56,17%	16,0%	28,0%	28,0%	98.909	53,0%	20,9%		
2013	-67,23%	302,41%	33,16%	8,9%	-61,76%	358,57%	28,47%	16,7%	55,0%	55,0%	61.451	38,4%	83,5%		
2014	12,77%	290,87%	22,01%	10,6%	16,69%	316,98%	8,01%	15,6%	47,2%	47,2%	71.580	36,9%	27,5%		
2015	-106,10%	344,71%	6,62%	1,7%	-91,96%	461,88%	124,70%	15,1%	-39,7%	-39,7%	60.532	77,7%	103,5%		
2016	129,60%	365,17%	57,96%	10,5%	134,57%	478,13%	59,97%	18,1%	22,6%	22,6%	41.313	21,8%	17,2%		
2017	137,52%	317,76%	-57,28%	-13,4%	142,02%	372,84%	116,87%	15,4%	-32,2%	-32,2%	44.075	87,6%	99,7%		
2018	81,65%	275,21%	33,05%	8,5%	89,62%	330,39%	30,10%	16,4%	53,4%	53,4%	42.262	56,1%	51,1%		
2019	41,57%	260,89%	2,74%	0,9%	47,24%	315,42%	57,46%	17,1%	25,4%	25,4%	60.377	12,9%	10,6%		
5 Jahre															
arithm. Mittel			8,62%	1,6%	77,82%			16,4%	5,9%	5,9%	51,2%			56,4%	
Maximalwert			57,96%	10,5%	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%	12,9%			10,6%	
10 Jahre															
arithm. Mittel			13,60%	4,2%	58,49%			16,6%	22,1%	22,1%	39,6%			41,4%	
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%	-10,0%			-4,1%	
Standardabw.			31,64%	8,4%	37,59%			1,3%	33,5%	33,5%	29,9%			40,5%	
15 Jahre															
arithm. Mittel			8,69%	2,4%	56,96%			17,0%	24,2%	24,2%	28,0%			27,9%	
Maximalwert			57,96%	13,6%	124,70%			20,7%	55,0%	55,0%	87,6%			103,5%	
Minimalwert			-57,28%	-13,4%	8,01%			15,1%	-39,7%	-39,7%	-14,8%			-8,5%	
Standardabw.			26,93%	7,9%	32,30%			1,6%	29,3%	29,3%	30,0%			38,1%	

Kennzahlen in Relation zu verdienten Beiträgen netto

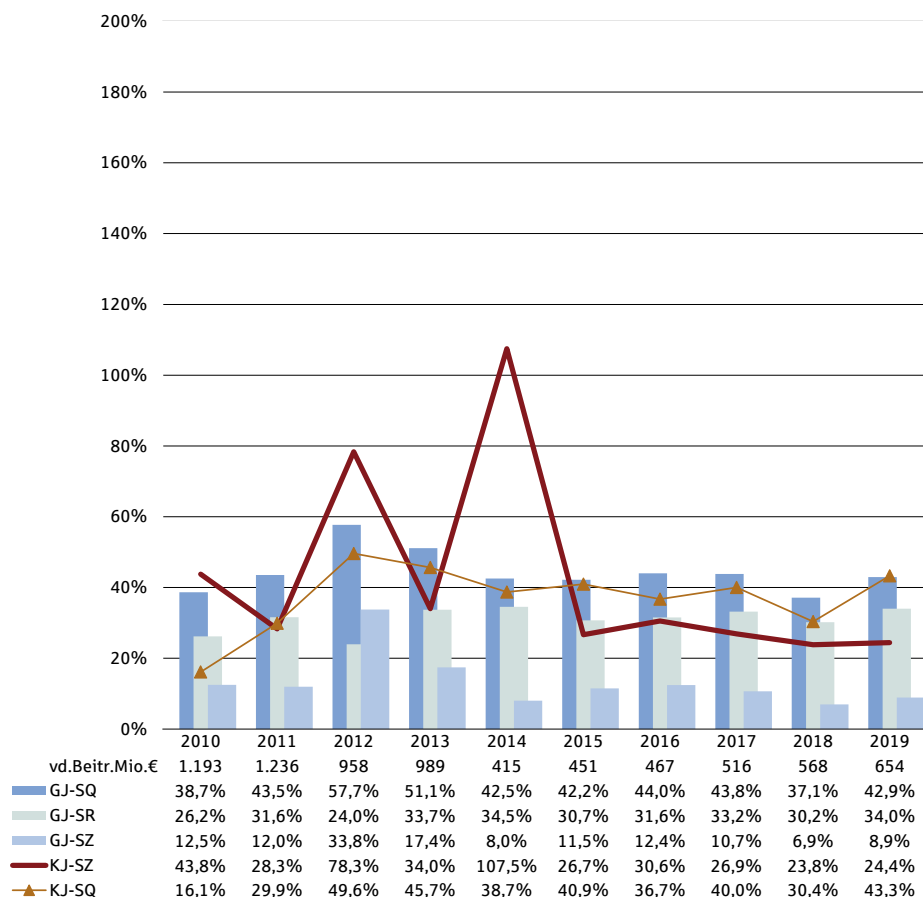


12. Kredit

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		+/- %										
2005	15	1.008.491	-15,90%	62,22%	16,42%	1,74%	18,16%	43,97%	2,14%	46,11%	64,27%	6,04%	
2006	15	1.038.073	2,93%	64,48%	16,87%	1,69%	18,56%	33,15%	1,71%	34,86%	53,42%	6,37%	
2007	16	1.077.877	3,83%	66,84%	13,80%	1,47%	15,27%	35,18%	2,26%	37,43%	52,71%	7,07%	
2008	16	1.114.253	3,37%	69,23%	16,99%	2,08%	19,07%	48,19%	2,23%	50,42%	69,49%	6,19%	
2009	17	1.152.155	3,40%	69,13%	27,50%	2,41%	29,90%	53,66%	1,71%	55,37%	85,27%	4,83%	
2010	17	1.193.479	3,59%	67,67%	9,30%	3,17%	12,47%	24,81%	1,40%	26,22%	38,69%	11,82%	
2011	18	1.235.832	3,55%	68,45%	9,85%	2,11%	11,96%	29,87%	1,71%	31,58%	43,54%	8,77%	
2012	16	958.490	-22,44%	58,48%	31,74%	2,04%	33,78%	21,80%	2,15%	23,95%	57,74%	7,26%	
2013	16	988.984	3,18%	59,17%	15,27%	2,13%	17,40%	31,33%	2,41%	33,74%	51,15%	8,89%	
2014	17	415.173	-58,02%	97,31%	6,74%	1,28%	8,02%	29,96%	4,56%	34,52%	42,54%	13,73%	
2015	19	450.905	8,61%	95,26%	10,18%	1,31%	11,49%	27,34%	3,36%	30,70%	42,19%	11,07%	
2016	21	467.268	3,63%	95,78%	10,96%	1,49%	12,45%	28,67%	2,90%	31,56%	44,01%	9,96%	
2017	21	516.007	10,43%	91,96%	9,05%	1,61%	10,66%	29,66%	3,53%	33,19%	43,84%	11,72%	
2018	21	567.754	10,03%	91,87%	5,41%	1,53%	6,94%	27,10%	3,07%	30,17%	37,12%	12,40%	
2019	21	653.710	15,14%	85,83%	7,58%	1,34%	8,92%	30,84%	3,17%	34,01%	42,93%	10,50%	
5 Jahre													
arithm. Mittel						8,64%	1,45%	10,09%	28,72%	3,21%	31,93%	42,02%	11,13%
Maximalwert						10,96%	1,61%	12,45%	30,84%	3,53%	34,01%	44,01%	12,40%
Minimalwert						5,41%	1,31%	6,94%	27,10%	2,90%	30,17%	37,12%	9,96%
10 Jahre													
arithm. Mittel						11,61%	1,80%	13,41%	28,14%	2,83%	30,97%	44,37%	10,61%
Maximalwert						31,74%	3,17%	33,78%	31,33%	4,56%	34,52%	57,74%	13,73%
Minimalwert						5,41%	1,28%	6,94%	21,80%	1,40%	23,95%	37,12%	7,26%
Standardabw.						7,56%	0,58%	7,73%	2,97%	0,93%	3,46%	5,97%	1,94%
15 Jahre													
arithm. Mittel						13,84%	1,83%	15,67%	33,04%	2,55%	35,59%	51,26%	9,11%
Maximalwert						31,74%	3,17%	33,78%	53,66%	4,56%	55,37%	85,27%	13,73%
Minimalwert						5,41%	1,28%	6,94%	21,80%	1,40%	23,95%	37,12%	4,83%
Standardabw.						7,45%	0,51%	7,64%	8,86%	0,86%	8,65%	13,26%	2,73%

Kennzahlen in Relation zu verdienten Beiträgen brutto

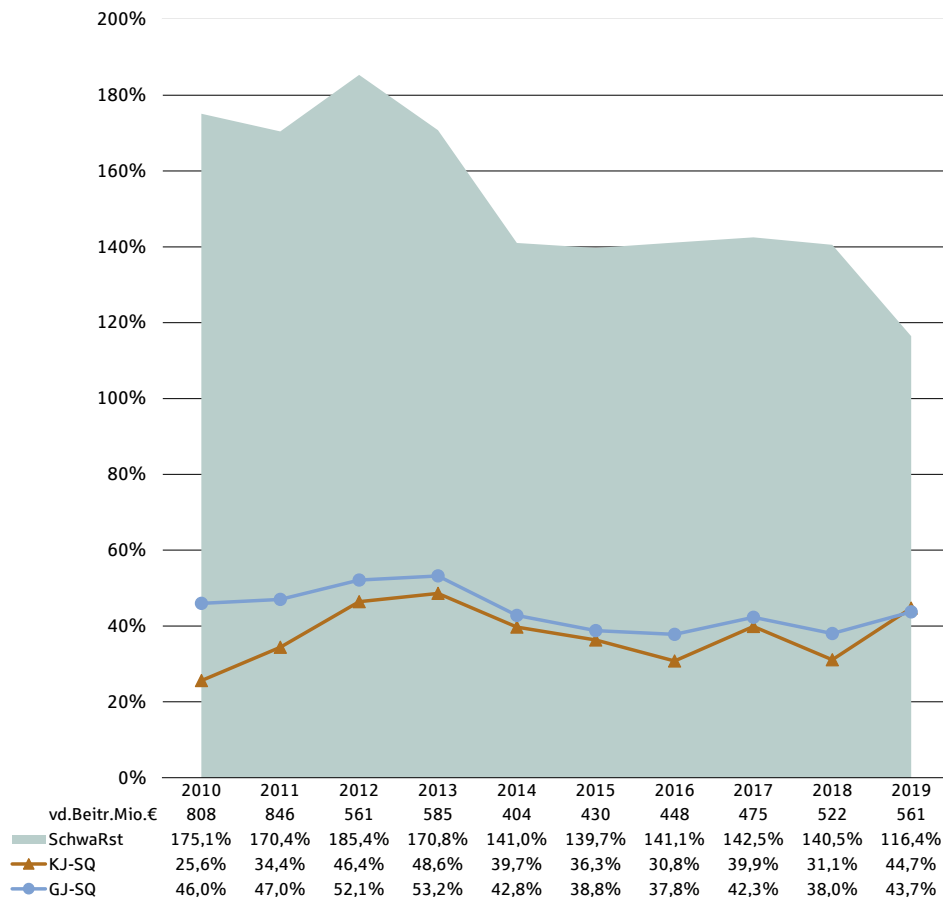


12. Kredit

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				
2005	50,43%	68,65%	21,73%	19,3%	68,59%	114,75%	42,54%	27,8%	23,3%	23,3%	627.503	16,2%	-13,3%	
2006	17,80%	73,52%	20,17%	18,1%	36,36%	108,38%	33,25%	27,9%	31,1%	31,1%	669.361	27,0%	-7,5%	
2007	16,75%	68,95%	18,68%	17,8%	32,03%	106,38%	34,03%	28,9%	29,0%	29,0%	720.407	28,8%	-2,8%	
2008	18,49%	60,45%	23,97%	23,5%	37,56%	110,87%	45,52%	28,2%	19,3%	19,3%	771.384	19,8%	-0,7%	
2009	31,17%	60,80%	15,26%	14,1%	61,07%	116,17%	70,01%	29,9%	-4,8%	-4,8%	796.538	-7,7%	-2,2%	
2010	31,31%	58,28%	22,56%	21,4%	43,78%	84,49%	16,13%	29,3%	47,2%	47,2%	807.671	37,4%	-5,7%	
2011	16,35%	51,59%	13,66%	16,7%	28,31%	83,17%	29,88%	29,1%	33,3%	33,3%	845.929	29,2%	25,9%	
2012	44,55%	54,56%	8,12%	10,3%	78,34%	78,52%	49,61%	28,4%	15,7%	15,7%	560.561	23,0%	30,3%	
2013	16,60%	54,02%	5,49%	7,2%	34,00%	87,76%	45,66%	27,7%	20,9%	20,9%	585.225	20,2%	27,0%	
2014	99,46%	105,79%	3,80%	2,9%	107,48%	140,31%	38,74%	28,7%	30,4%	30,4%	403.996	29,1%	26,6%	
2015	15,17%	112,75%	1,26%	1,0%	26,66%	143,45%	40,93%	29,3%	27,6%	27,6%	429.550	32,4%	25,3%	
2016	18,11%	113,04%	7,28%	5,3%	30,56%	144,60%	36,73%	29,0%	31,6%	31,6%	447.552	37,4%	30,4%	
2017	16,27%	110,85%	3,83%	2,7%	26,93%	144,04%	40,02%	28,4%	29,0%	29,0%	474.531	28,3%	18,9%	
2018	16,89%	107,30%	6,72%	5,1%	23,83%	137,47%	30,40%	28,7%	38,6%	38,6%	521.615	38,1%	27,3%	
2019	15,49%	104,27%	-0,36%	-0,3%	24,41%	138,28%	43,29%	27,1%	28,0%	28,0%	561.095	25,9%	40,1%	
5 Jahre														
arithm. Mittel			3,75%	2,8%			38,27%	28,5%	31,0%	31,0%		32,4%	28,4%	
Maximalwert			7,28%	5,3%			43,29%	29,3%	38,6%	38,6%		38,1%	40,1%	
Minimalwert			-0,36%	-0,3%			30,40%	27,1%	27,6%	27,6%		25,9%	18,9%	
10 Jahre														
arithm. Mittel			7,24%	7,2%			37,14%	28,6%	30,2%	30,2%		30,1%	24,6%	
Maximalwert			22,56%	21,4%			49,61%	29,3%	47,2%	47,2%		38,1%	40,1%	
Minimalwert			-0,36%	-0,3%			16,13%	27,1%	15,7%	15,7%		20,2%	-5,7%	
Standardabw.			6,64%	7,0%			9,61%	0,7%	8,7%	8,7%		6,2%	11,9%	
15 Jahre														
arithm. Mittel			11,48%	11,0%			39,78%	28,6%	26,7%	26,7%		25,7%	14,6%	
Maximalwert			23,97%	23,5%			70,01%	29,9%	47,2%	47,2%		38,1%	40,1%	
Minimalwert			-0,36%	-0,3%			16,13%	27,1%	-4,8%	-4,8%		-7,7%	-13,3%	
Standardabw.			8,36%	8,1%			11,74%	0,7%	11,6%	11,6%		11,3%	17,7%	

Kennzahlen in Relation zu verdienten Beiträgen netto

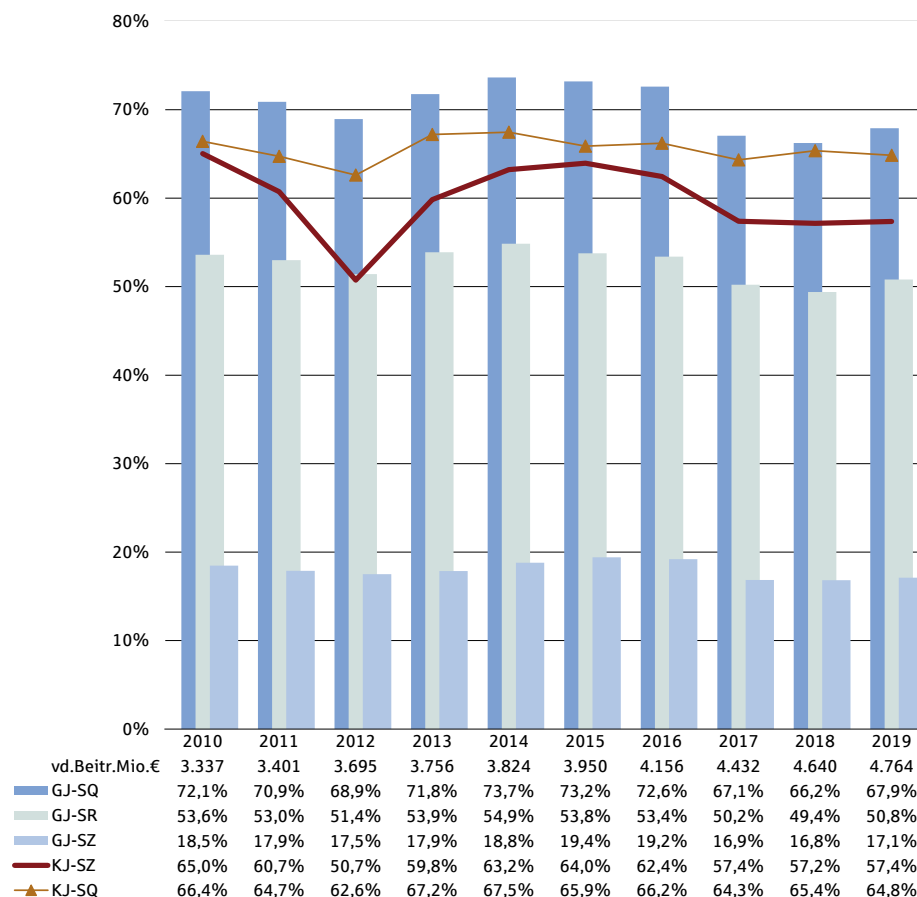


13. Rechtsschutz

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		+/- %									
2005	48	3.140.558	3,27%	90,55%	16,89%	3,40%	20,29%	50,18%	4,26%	54,44%	74,73%	10,25%
2006	47	3.199.521	1,88%	90,96%	15,57%	3,17%	18,74%	49,89%	4,29%	54,18%	72,92%	10,23%
2007	47	3.294.023	2,95%	91,13%	15,06%	3,29%	18,35%	48,41%	4,39%	52,80%	71,15%	10,79%
2008	47	3.354.895	1,85%	90,67%	15,05%	3,24%	18,29%	48,84%	4,23%	53,07%	71,36%	10,46%
2009	45	3.372.307	0,52%	89,83%	16,94%	3,35%	20,29%	50,87%	4,28%	55,15%	75,44%	10,12%
2010	45	3.336.834	-1,05%	89,77%	15,29%	3,17%	18,47%	48,89%	4,73%	53,62%	72,09%	10,96%
2011	45	3.401.014	1,92%	89,63%	14,65%	3,23%	17,88%	48,66%	4,34%	53,00%	70,89%	10,69%
2012	46	3.695.395	8,66%	89,48%	13,89%	3,62%	17,51%	46,24%	5,19%	51,43%	68,94%	12,78%
2013	45	3.756.450	1,65%	89,63%	14,07%	3,79%	17,86%	49,12%	4,78%	53,90%	71,76%	11,95%
2014	46	3.824.287	1,81%	86,75%	15,03%	3,76%	18,80%	50,40%	4,46%	54,86%	73,66%	11,17%
2015	46	3.949.994	3,29%	87,10%	15,63%	3,79%	19,42%	49,50%	4,27%	53,77%	73,19%	11,01%
2016	44	4.155.567	5,20%	86,57%	15,45%	3,75%	19,20%	49,25%	4,16%	53,41%	72,60%	10,89%
2017	47	4.432.229	6,66%	85,53%	13,40%	3,46%	16,86%	46,19%	4,03%	50,22%	67,07%	11,16%
2018	46	4.640.014	4,69%	84,75%	13,23%	3,60%	16,83%	45,30%	4,10%	49,40%	66,23%	11,63%
2019	46	4.763.967	2,67%	85,40%	13,45%	3,65%	17,10%	46,45%	4,37%	50,82%	67,92%	11,81%
5 Jahre												
arithm. Mittel					14,23%	3,65%	17,88%	47,34%	4,19%	51,52%	69,40%	11,30%
Maximalwert					15,63%	3,79%	19,42%	49,50%	4,37%	53,77%	73,19%	11,81%
Minimalwert					13,23%	3,46%	16,83%	45,30%	4,03%	49,40%	66,23%	10,89%
10 Jahre												
arithm. Mittel					14,41%	3,58%	17,99%	48,00%	4,44%	52,44%	70,44%	11,41%
Maximalwert					15,63%	3,79%	19,42%	50,40%	5,19%	54,86%	73,66%	12,78%
Minimalwert					13,23%	3,17%	16,83%	45,30%	4,03%	49,40%	66,23%	10,69%
Standardabw.					0,92%	0,23%	0,95%	1,77%	0,36%	1,83%	2,69%	0,64%
15 Jahre												
arithm. Mittel					14,91%	3,48%	18,39%	48,55%	4,39%	52,94%	71,33%	11,06%
Maximalwert					16,94%	3,79%	20,29%	50,87%	5,19%	55,15%	75,44%	12,78%
Minimalwert					13,23%	3,17%	16,83%	45,30%	4,03%	49,40%	66,23%	10,12%
Standardabw.					1,15%	0,24%	1,10%	1,71%	0,30%	1,72%	2,73%	0,73%

Kennzahlen in Relation zu verdienten Beiträgen brutto

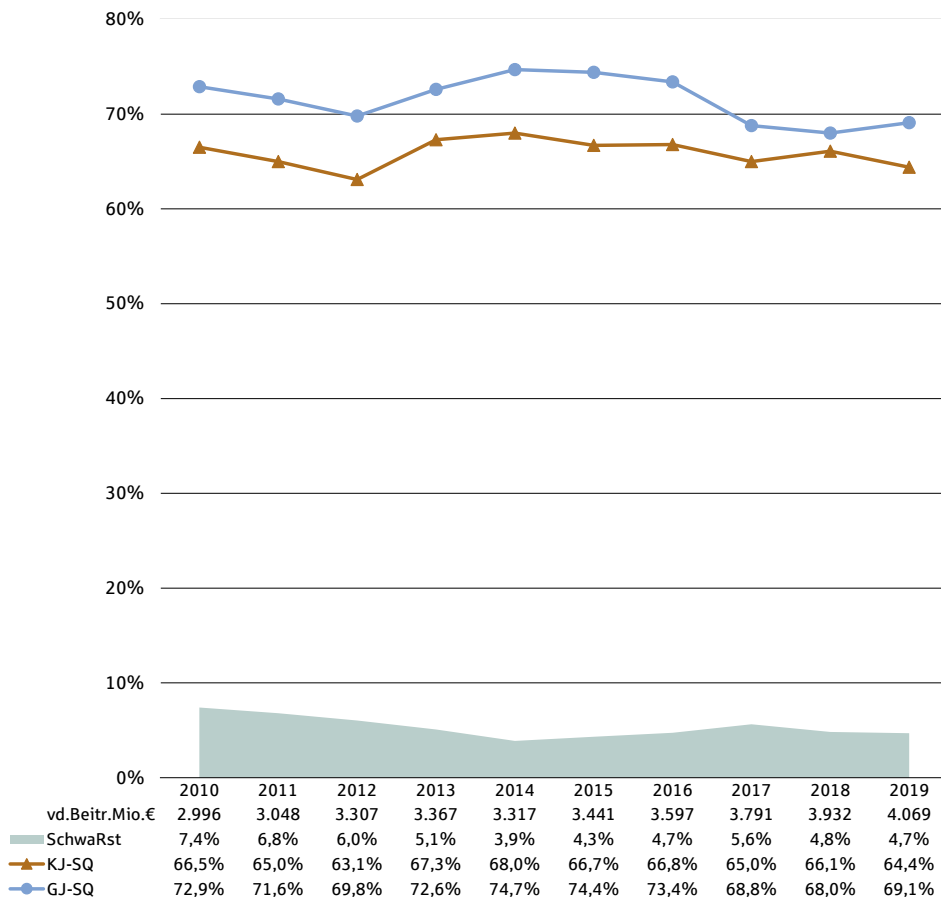


13. Rechtsschutz

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					
2005	46,12%	86,62%	5,13%	3,7%	66,41%	141,06%	69,60%	31,8%	-1,2%	-1,2%	2.843.690	-1,6%	-0,1%		
2006	44,58%	88,54%	5,34%	3,9%	63,33%	142,72%	67,59%	31,6%	1,0%	1,0%	2.910.401	0,9%	0,4%		
2007	43,17%	91,27%	4,19%	3,0%	61,52%	144,07%	66,96%	30,6%	2,6%	2,6%	3.001.885	2,3%	2,0%		
2008	42,62%	92,19%	6,65%	4,7%	60,91%	145,26%	64,72%	30,3%	5,1%	5,1%	3.042.027	5,2%	5,0%		
2009	42,96%	94,08%	7,47%	5,2%	63,25%	149,23%	67,97%	31,0%	1,2%	1,2%	3.029.217	1,6%	2,4%		
2010	46,57%	98,60%	5,65%	3,8%	65,04%	152,22%	66,44%	32,4%	1,3%	1,3%	2.995.603	1,5%	0,8%		
2011	42,85%	100,35%	6,15%	4,1%	60,73%	153,35%	64,73%	32,1%	3,3%	3,3%	3.048.240	3,4%	3,9%		
2012	33,23%	101,58%	6,33%	4,2%	50,75%	153,01%	62,62%	33,8%	3,7%	3,7%	3.306.620	3,5%	3,7%		
2013	41,99%	103,98%	4,56%	3,0%	59,85%	157,88%	67,21%	32,7%	0,2%	0,2%	3.367.084	0,5%	1,3%		
2014	44,42%	104,46%	6,20%	4,0%	63,22%	159,32%	67,46%	33,2%	-0,6%	-0,6%	3.317.429	-0,4%	0,9%		
2015	44,55%	102,40%	7,31%	4,7%	63,97%	156,17%	65,89%	33,4%	0,8%	0,8%	3.440.597	0,5%	-0,1%		
2016	43,25%	98,80%	6,39%	4,3%	62,45%	152,21%	66,21%	32,8%	1,0%	1,0%	3.597.449	1,0%	0,2%		
2017	40,54%	99,44%	2,73%	1,9%	57,39%	149,65%	64,34%	32,6%	3,2%	3,2%	3.790.769	3,7%	2,6%		
2018	40,33%	101,76%	0,85%	0,6%	57,16%	151,17%	65,38%	33,0%	1,8%	1,8%	3.932.361	2,2%	2,8%		
2019	40,28%	103,88%	3,07%	2,1%	57,38%	154,70%	64,85%	32,5%	2,7%	2,7%	4.068.651	3,9%	3,8%		
5 Jahre															
arithm. Mittel			4,07%	2,7%	65,33%			32,9%	1,9%	1,9%	2,3%			1,9%	
Maximalwert			7,31%	4,7%	66,21%			33,4%	3,2%	3,2%	3,9%			3,8%	
Minimalwert			0,85%	0,6%	64,34%			32,5%	0,8%	0,8%	0,5%			-0,1%	
10 Jahre															
arithm. Mittel			4,92%	3,3%	65,51%			32,9%	1,7%	1,7%	2,0%			2,0%	
Maximalwert			7,31%	4,7%	67,46%			33,8%	3,7%	3,7%	3,9%			3,9%	
Minimalwert			0,85%	0,6%	62,62%			32,1%	-0,6%	-0,6%	-0,4%			-0,1%	
Standardabw.			2,07%	1,3%	1,45%			0,5%	1,4%	1,4%	1,6%			1,5%	
15 Jahre															
arithm. Mittel			5,20%	3,5%	66,13%			32,3%	1,7%	1,7%	1,9%			2,0%	
Maximalwert			7,47%	5,2%	69,60%			33,8%	5,1%	5,1%	5,2%			5,0%	
Minimalwert			0,85%	0,6%	62,62%			30,3%	-1,2%	-1,2%	-1,6%			-0,1%	
Standardabw.			1,84%	1,2%	1,75%			1,0%	1,7%	1,7%	1,8%			1,6%	

Kennzahlen in Relation zu verdienten Beiträgen netto

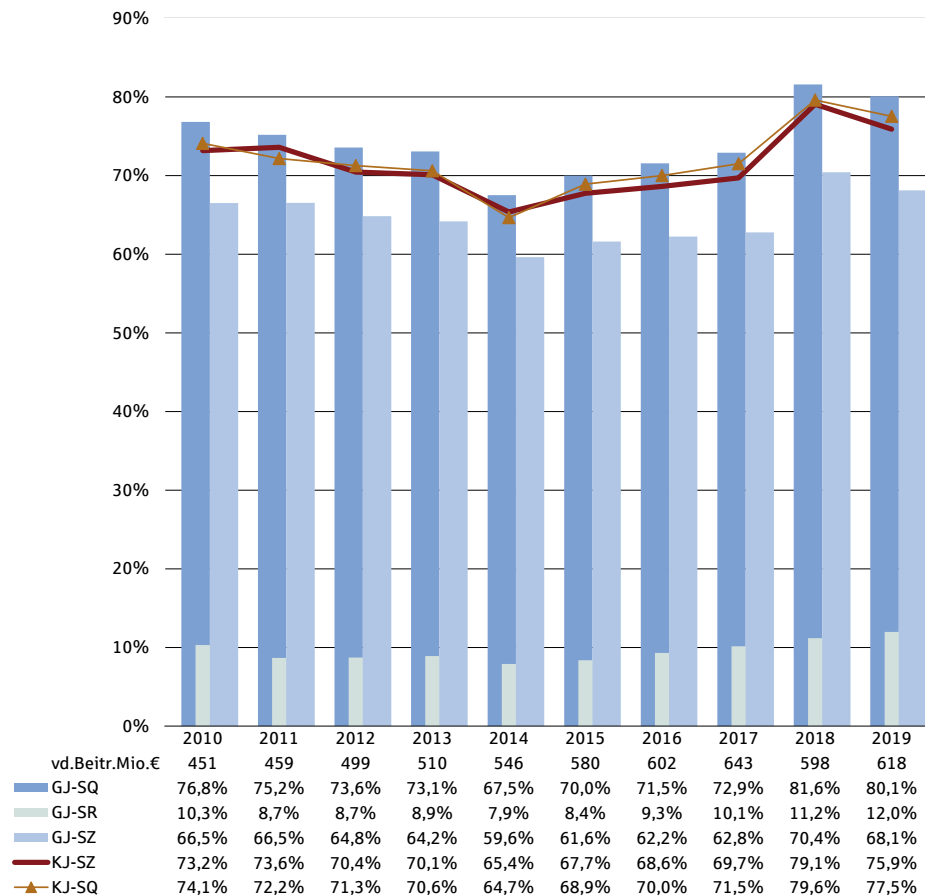


14. Beistandsleistung

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
2005	67	397.753	-1,20%	78,27%	53,51%	9,23%	62,74%	8,74%	1,06%	9,79%	72,53%	14,18%
2006	69	408.772	2,77%	78,85%	52,49%	10,70%	63,19%	9,03%	0,97%	10,00%	73,19%	15,94%
2007	66	417.517	2,14%	78,79%	52,36%	9,75%	62,11%	8,28%	0,96%	9,24%	71,35%	15,00%
2008	68	433.046	3,72%	78,93%	52,70%	8,78%	61,48%	7,70%	0,89%	8,59%	70,07%	13,79%
2009	66	449.994	3,91%	77,78%	53,45%	9,31%	62,76%	8,44%	0,96%	9,39%	72,15%	14,23%
2010	66	451.256	0,28%	77,24%	57,02%	9,49%	66,51%	9,35%	0,96%	10,31%	76,82%	13,60%
2011	70	459.277	1,78%	77,21%	57,06%	9,46%	66,52%	7,90%	0,76%	8,66%	75,18%	13,59%
2012	70	498.732	8,59%	78,06%	55,67%	9,16%	64,83%	7,98%	0,75%	8,73%	73,56%	13,47%
2013	69	510.235	2,31%	77,84%	54,42%	9,75%	64,17%	8,13%	0,76%	8,89%	73,06%	14,38%
2014	69	546.268	7,06%	92,28%	50,34%	9,28%	59,63%	7,21%	0,67%	7,89%	67,51%	14,75%
2015	71	579.573	6,10%	92,90%	51,96%	9,65%	61,60%	7,65%	0,73%	8,38%	69,98%	14,83%
2016	69	601.722	3,82%	90,63%	52,82%	9,43%	62,24%	8,51%	0,79%	9,30%	71,55%	14,29%
2017	68	642.938	6,85%	90,34%	52,94%	9,83%	62,77%	9,36%	0,79%	10,15%	72,92%	14,56%
2018	72	597.631	-7,05%	91,79%	59,44%	10,99%	70,43%	10,37%	0,80%	11,17%	81,60%	14,44%
2019	72	618.190	3,44%	88,85%	58,64%	9,46%	68,11%	11,15%	0,83%	11,98%	80,08%	12,85%
5 Jahre												
arithm. Mittel					55,16%	9,87%	65,03%	9,41%	0,79%	10,20%	75,23%	14,19%
Maximalwert					59,44%	10,99%	70,43%	11,15%	0,83%	11,98%	81,60%	14,83%
Minimalwert					51,96%	9,43%	61,60%	7,65%	0,73%	8,38%	69,98%	12,85%
10 Jahre												
arithm. Mittel					55,03%	9,65%	64,68%	8,76%	0,78%	9,55%	74,23%	14,08%
Maximalwert					59,44%	10,99%	70,43%	11,15%	0,96%	11,98%	81,60%	14,83%
Minimalwert					50,34%	9,16%	59,63%	7,21%	0,67%	7,89%	67,51%	12,85%
Standardabw.					3,02%	0,51%	3,27%	1,27%	0,08%	1,31%	4,35%	0,65%
15 Jahre												
arithm. Mittel					54,32%	9,62%	63,94%	8,65%	0,84%	9,50%	73,44%	14,26%
Maximalwert					59,44%	10,99%	70,43%	11,15%	1,06%	11,98%	81,60%	15,94%
Minimalwert					50,34%	8,78%	59,63%	7,21%	0,67%	7,89%	67,51%	12,85%
Standardabw.					2,65%	0,57%	2,86%	1,06%	0,11%	1,10%	3,73%	0,75%

Kennzahlen in Relation zu verdienten Beiträgen brutto

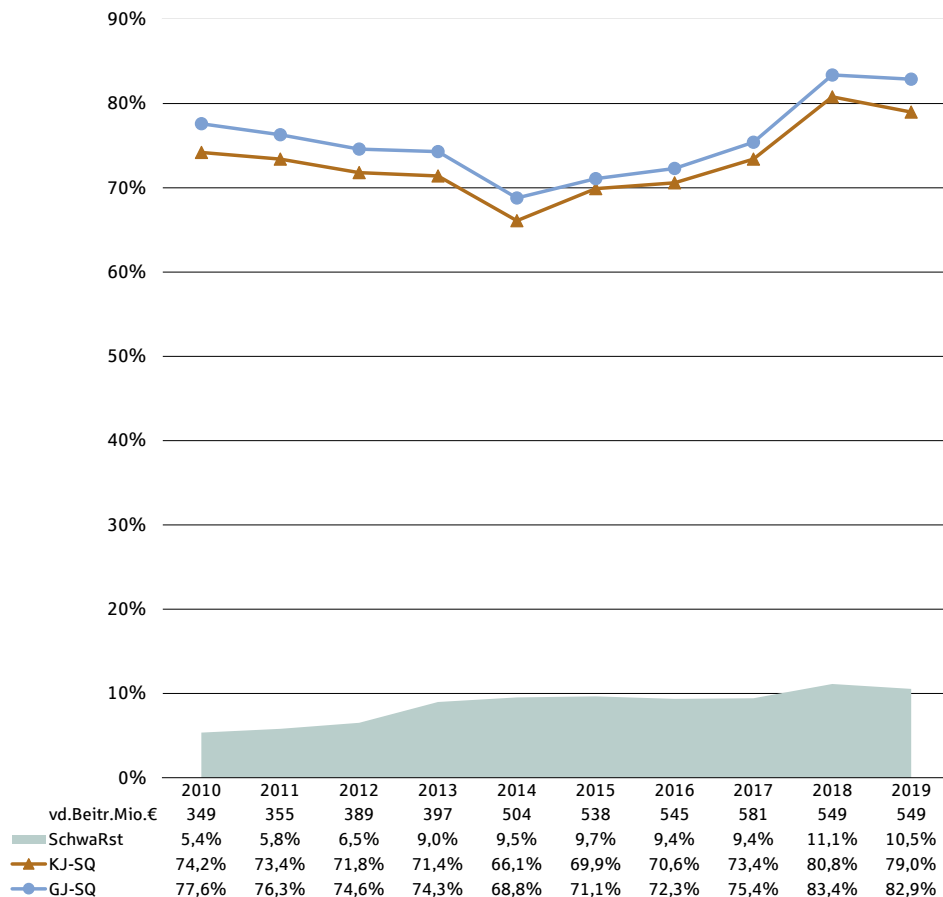


14. Beistandsleistung

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				
2005	7,09%	0,73%	2,60%	24,8%	69,83%	10,52%	69,93%	23,9%	6,2%	6,2%	311.329	3,2%	3,0%	
2006	7,33%	0,73%	2,18%	21,2%	70,52%	10,74%	71,02%	22,1%	6,8%	6,8%	322.297	3,9%	3,7%	
2007	8,01%	0,89%	1,62%	15,4%	70,12%	10,13%	69,74%	22,3%	8,2%	8,2%	328.958	6,0%	4,4%	
2008	7,04%	0,88%	1,85%	18,8%	68,52%	9,47%	68,22%	21,4%	10,6%	10,6%	341.795	8,4%	6,2%	
2009	6,19%	0,87%	2,05%	22,4%	68,95%	10,26%	70,10%	21,6%	8,5%	8,5%	349.992	4,7%	5,1%	
2010	6,67%	0,84%	2,72%	27,0%	73,18%	11,15%	74,10%	21,1%	4,9%	4,9%	348.571	2,6%	3,1%	
2011	7,06%	0,87%	3,03%	27,6%	73,59%	9,53%	72,16%	20,8%	7,1%	7,1%	354.630	3,8%	3,3%	
2012	5,60%	0,88%	2,29%	23,9%	70,44%	9,61%	71,27%	20,4%	8,4%	8,4%	389.304	6,0%	4,6%	
2013	5,94%	1,00%	2,46%	26,2%	70,11%	9,89%	70,60%	20,5%	9,0%	9,0%	397.184	6,3%	3,8%	
2014	5,74%	0,64%	2,86%	30,9%	65,36%	8,53%	64,65%	20,9%	14,5%	14,5%	504.070	11,7%	9,5%	
2015	6,13%	0,83%	1,08%	13,3%	67,73%	9,21%	68,91%	20,2%	10,9%	10,9%	538.421	8,7%	7,9%	
2016	6,37%	0,95%	1,55%	17,5%	68,61%	10,25%	70,00%	21,0%	9,1%	9,1%	545.316	6,7%	6,9%	
2017	6,94%	1,24%	1,41%	31,7%	69,71%	11,39%	71,51%	18,5%	10,1%	10,1%	580.826	7,0%	6,3%	
2018	8,64%	1,62%	2,00%	16,6%	79,07%	12,79%	79,60%	15,8%	4,7%	4,7%	548.567	3,5%	2,4%	
2019	7,78%	2,04%	2,55%	20,8%	75,88%	14,01%	77,53%	15,9%	6,7%	6,7%	549.261	4,6%	4,6%	
5 Jahre														
arithm. Mittel			1,72%	20,0%			73,51%	18,3%	8,3%	8,3%		6,1%	5,6%	
Maximalwert			2,55%	31,7%			79,60%	21,0%	10,9%	10,9%		8,7%	7,9%	
Minimalwert			1,08%	13,3%			68,91%	15,8%	4,7%	4,7%		3,5%	2,4%	
10 Jahre														
arithm. Mittel			2,19%	23,6%			72,03%	19,5%	8,5%	8,5%		6,1%	5,2%	
Maximalwert			3,03%	31,7%			79,60%	21,1%	14,5%	14,5%		11,7%	9,5%	
Minimalwert			1,08%	13,3%			64,65%	15,8%	4,7%	4,7%		2,6%	2,4%	
Standardabw.			0,66%	6,3%			4,26%	2,1%	2,9%	2,9%		2,7%	2,3%	
15 Jahre														
arithm. Mittel			2,15%	22,5%			71,29%	20,4%	8,4%	8,4%		5,8%	5,0%	
Maximalwert			3,03%	31,7%			79,60%	23,9%	14,5%	14,5%		11,7%	9,5%	
Minimalwert			1,08%	13,3%			64,65%	15,8%	4,7%	4,7%		2,6%	2,4%	
Standardabw.			0,57%	5,6%			3,62%	2,2%	2,5%	2,5%		2,5%	2,0%	

Kennzahlen in Relation zu verdienten Beiträgen netto

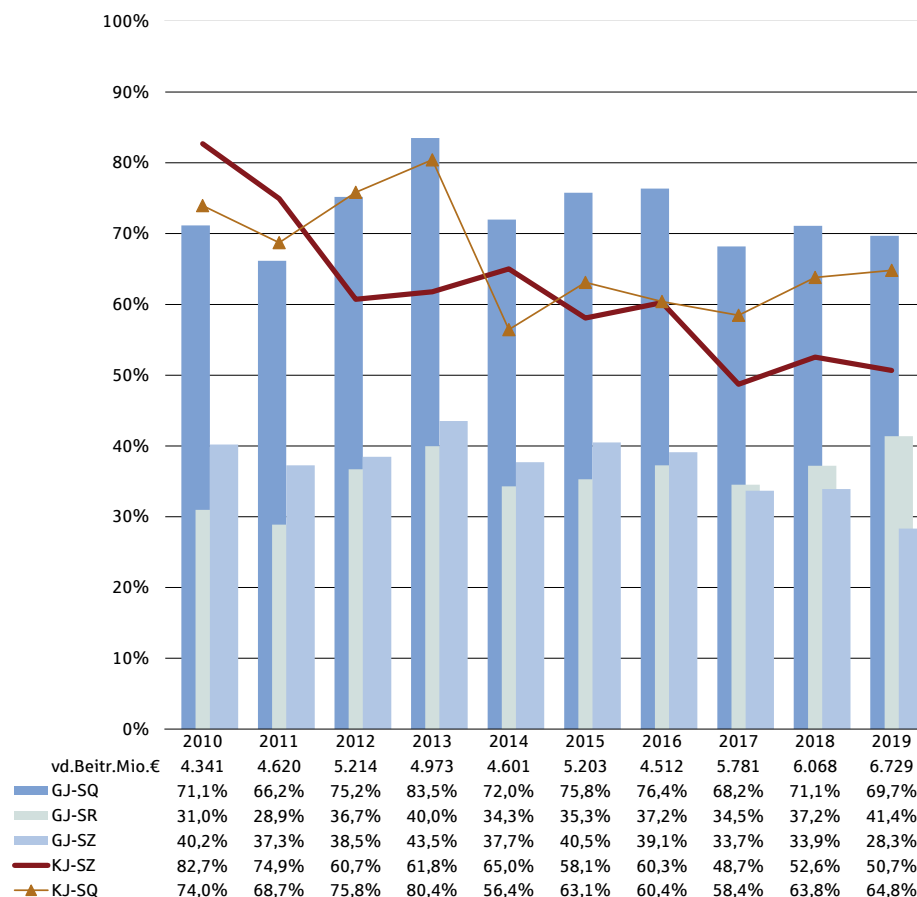


15. Sonstige Schaden (Sonstige + Kranken)

Teil 1

Jahr	Anz. VU	vd. Beitrag brutto Tsd. Euro	±- %	Geschäftsjahr								
				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
2005	152	4.060.470	5,39%	80,25%	46,30%	2,67%	48,97%	26,16%	1,21%	27,37%	76,34%	5,09%
2006	149	3.769.822	-7,16%	79,06%	34,73%	2,97%	37,70%	30,63%	1,31%	31,94%	69,64%	6,15%
2007	147	4.003.856	6,21%	81,37%	43,33%	3,12%	46,45%	27,02%	1,16%	28,18%	74,63%	5,73%
2008	144	3.786.041	-5,44%	80,54%	38,33%	2,85%	41,18%	30,23%	1,19%	31,42%	72,60%	5,57%
2009	139	5.772.860	52,48%	86,64%	30,63%	1,97%	32,59%	44,49%	1,15%	45,65%	78,24%	3,99%
2010	146	4.340.996	-24,80%	82,66%	37,65%	2,54%	40,19%	29,71%	1,24%	30,96%	71,15%	5,32%
2011	146	4.619.595	6,42%	82,30%	34,65%	2,62%	37,27%	27,66%	1,23%	28,89%	66,16%	5,82%
2012	143	5.214.001	12,87%	81,57%	35,93%	2,53%	38,46%	35,48%	1,23%	36,71%	75,18%	5,01%
2013	143	4.972.813	-4,63%	76,75%	40,62%	2,90%	43,52%	38,49%	1,49%	39,98%	83,50%	5,26%
2014	143	4.601.399	-7,47%	64,86%	34,70%	3,00%	37,70%	32,86%	1,42%	34,28%	71,98%	6,14%
2015	144	5.202.771	13,07%	67,82%	37,55%	2,93%	40,48%	33,96%	1,32%	35,28%	75,76%	5,61%
2016	144	4.512.302	-13,27%	62,88%	35,76%	3,35%	39,11%	35,72%	1,53%	37,25%	76,36%	6,38%
2017	143	5.780.608	28,11%	62,60%	30,97%	2,70%	33,66%	33,12%	1,39%	34,51%	68,18%	6,00%
2018	145	6.067.911	4,97%	62,73%	31,06%	2,85%	33,91%	35,76%	1,44%	37,19%	71,10%	6,03%
2019	145	6.729.322	10,90%	63,96%	25,82%	2,50%	28,32%	40,03%	1,35%	41,38%	69,70%	5,53%
5 Jahre												
arithm. Mittel					32,23%	2,87%	35,10%	35,72%	1,41%	37,12%	72,22%	5,91%
Maximalwert					37,55%	3,35%	40,48%	40,03%	1,53%	41,38%	76,36%	6,38%
Minimalwert					25,82%	2,50%	28,32%	33,12%	1,32%	34,51%	68,18%	5,53%
10 Jahre												
arithm. Mittel					34,47%	2,79%	37,26%	34,28%	1,36%	35,64%	72,91%	5,71%
Maximalwert					40,62%	3,35%	43,52%	40,03%	1,53%	41,38%	83,50%	6,38%
Minimalwert					25,82%	2,50%	28,32%	27,66%	1,23%	28,89%	66,16%	5,01%
Standardabw.					4,22%	0,27%	4,31%	3,72%	0,11%	3,78%	4,98%	0,44%
15 Jahre												
arithm. Mittel					35,87%	2,77%	38,64%	33,42%	1,31%	34,73%	73,37%	5,57%
Maximalwert					46,30%	3,35%	48,97%	44,49%	1,53%	45,65%	83,50%	6,38%
Minimalwert					25,82%	1,97%	28,32%	26,16%	1,15%	27,37%	66,16%	3,99%
Standardabw.					5,20%	0,32%	5,33%	5,12%	0,12%	5,15%	4,42%	0,60%

Kennzahlen in Relation zu verdienten Beiträgen brutto



15. Sonstige Schaden (Sonstige + Kranken)

Teil 2

Jahr	Vorjahr				Kalenderjahr								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	vd. Beitrag netto Tsd. Euro			
2005	20,20%	30,77%	5,47%	9,9%	69,17%	58,15%	70,88%	22,0%	7,3%	5,3%	3.258.503	2,3%	0,1%	
2006	22,43%	33,27%	6,92%	11,1%	60,13%	65,21%	62,72%	25,5%	11,6%	11,5%	2.980.263	7,8%	3,4%	
2007	21,34%	34,81%	5,25%	8,6%	67,79%	62,99%	69,39%	24,4%	7,3%	3,9%	3.257.882	3,7%	1,6%	
2008	20,61%	36,18%	9,83%	14,8%	61,79%	67,59%	62,76%	27,2%	13,9%	7,4%	3.049.170	5,7%	4,5%	
2009	13,91%	32,18%	-1,76%	-4,0%	46,50%	77,83%	80,00%	19,1%	1,9%	1,8%	5.001.383	0,1%	0,2%	
2010	42,50%	63,81%	-2,81%	-2,7%	82,69%	94,76%	73,96%	24,2%	0,3%	-1,3%	3.588.311	-4,3%	0,2%	
2011	37,67%	53,95%	-2,57%	-2,8%	74,94%	82,84%	68,73%	24,6%	8,4%	3,9%	3.802.154	1,0%	0,4%	
2012	22,24%	51,82%	-0,67%	-0,9%	60,71%	88,53%	75,85%	22,3%	6,1%	3,7%	4.252.929	3,1%	0,2%	
2013	18,24%	71,51%	3,08%	3,3%	61,77%	111,49%	80,43%	24,2%	-0,8%	-4,8%	3.816.737	-4,9%	-2,2%	
2014	27,33%	77,62%	15,54%	13,0%	65,02%	111,90%	56,44%	27,8%	12,0%	10,7%	2.984.281	6,1%	8,7%	
2015	17,58%	68,73%	12,66%	12,7%	58,06%	104,01%	63,10%	26,8%	12,0%	7,2%	3.528.737	3,9%	2,7%	
2016	21,15%	82,81%	15,96%	13,1%	60,26%	120,06%	60,40%	31,8%	16,8%	14,1%	2.837.370	8,3%	7,9%	
2017	15,05%	68,94%	9,73%	10,2%	48,72%	103,45%	58,45%	29,1%	8,6%	8,2%	3.618.740	3,9%	4,3%	
2018	18,65%	72,60%	7,31%	7,4%	52,56%	109,79%	63,80%	27,6%	3,6%	3,4%	3.806.433	2,2%	5,0%	
2019	22,34%	71,77%	4,89%	5,0%	50,66%	113,15%	64,81%	27,5%	7,6%	5,8%	4.304.209	3,6%	3,3%	
5 Jahre														
arithm. Mittel			10,11%	9,7%			62,11%	28,6%	9,7%	7,7%		4,4%	4,6%	
Maximalwert			15,96%	13,1%			64,81%	31,8%	16,8%	14,1%		8,3%	7,9%	
Minimalwert			4,89%	5,0%			58,45%	26,8%	3,6%	3,4%		2,2%	2,7%	
10 Jahre														
arithm. Mittel			6,31%	5,8%			66,60%	26,6%	7,5%	5,1%		2,3%	3,1%	
Maximalwert			15,96%	13,1%			80,43%	31,8%	16,8%	14,1%		8,3%	8,7%	
Minimalwert			-2,81%	-2,8%			56,44%	22,3%	-0,8%	-4,8%		-4,9%	-2,2%	
Standardabw.			7,11%	6,4%			7,94%	2,8%	5,4%	5,5%		4,1%	3,5%	
15 Jahre														
arithm. Mittel			5,92%	6,6%			67,45%	25,6%	7,8%	5,4%		2,8%	2,7%	
Maximalwert			15,96%	14,8%			80,43%	31,8%	16,8%	14,1%		8,3%	8,7%	
Minimalwert			-2,81%	-4,0%			56,44%	19,1%	-0,8%	-4,8%		-4,9%	-2,2%	
Standardabw.			6,16%	6,5%			7,52%	3,2%	5,0%	4,9%		3,8%	3,1%	

Kennzahlen in Relation zu verdienten Beiträgen netto

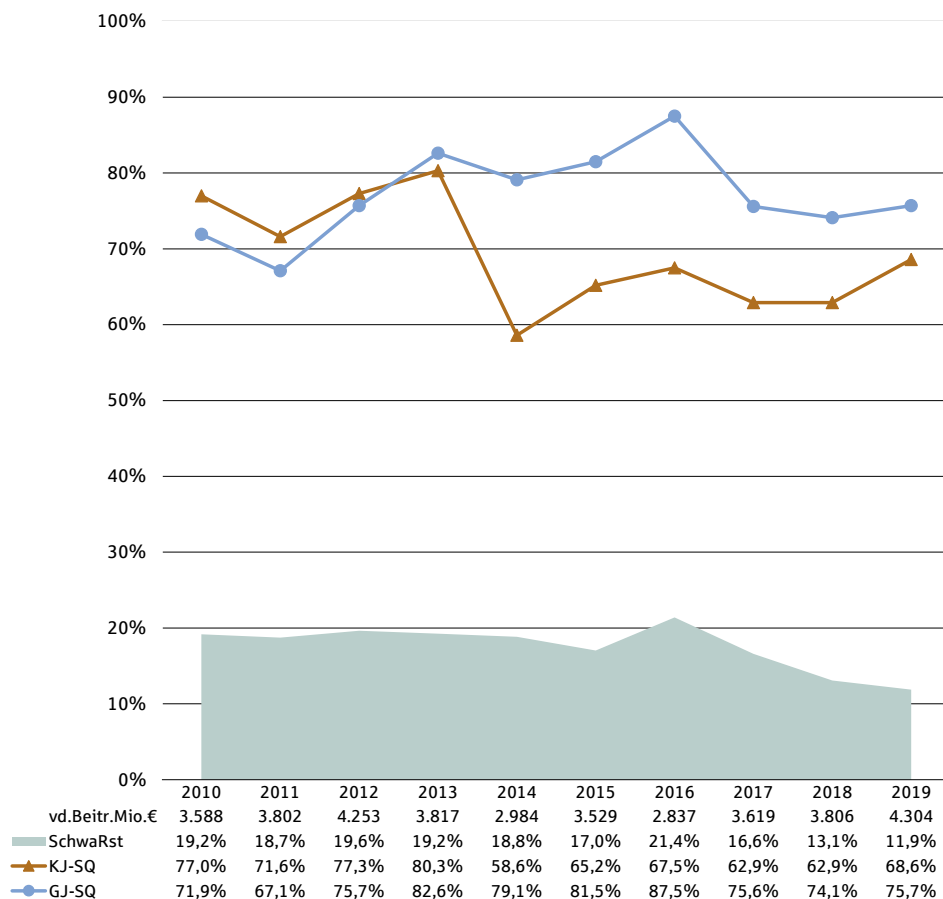


Diagramme zu einzelnen Sparten

Diagramme zu einzelnen Sparten	Seite
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2. HUK – Entwicklung der verdienten Bruttobeiträge 2010 - 2019	50
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5. Schaden u. Unfall, HUK, Feuer u. Sach	
a) Schadenquoten brutto	53
- Geschäftsjahr	
- Kalenderjahr	
b) Kalenderjahreswerte	54
- Schadenrückstellungen brutto in % des verdienten Beitrags brutto	
- Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto	
6. HUK	
a) Schadenquoten brutto	55
- Geschäftsjahr	
- Kalenderjahr	
b) Kalenderjahreswerte	56
- Schadenrückstellungen brutto in % des verdienten Beitrags brutto	
- Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto	
7. Unfall	
a) Schadenquoten brutto	57
- Geschäftsjahr	
- Kalenderjahr	
b) Kalenderjahreswerte	58
- Schadenrückstellungen brutto in % des verdienten Beitrags brutto	
- Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto	
8. Kraftfahrt	
a) Schadenquoten brutto	59
- Geschäftsjahr	
- Kalenderjahr	
b) Kalenderjahreswerte	60
- Schadenrückstellungen brutto in % des verdienten Beitrags brutto	
- Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto	
9. Sach – VGV, VHV	
a) Schadenquoten brutto	61
- Geschäftsjahr	
- Kalenderjahr	
b) Kalenderjahreswerte	62
- Schadenrückstellungen brutto in % des verdienten Beitrags brutto	
- Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto	

Diagramme zu einzelnen Sparten**Seite****10. Sach – Feuer**

a) Schadenquoten brutto

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

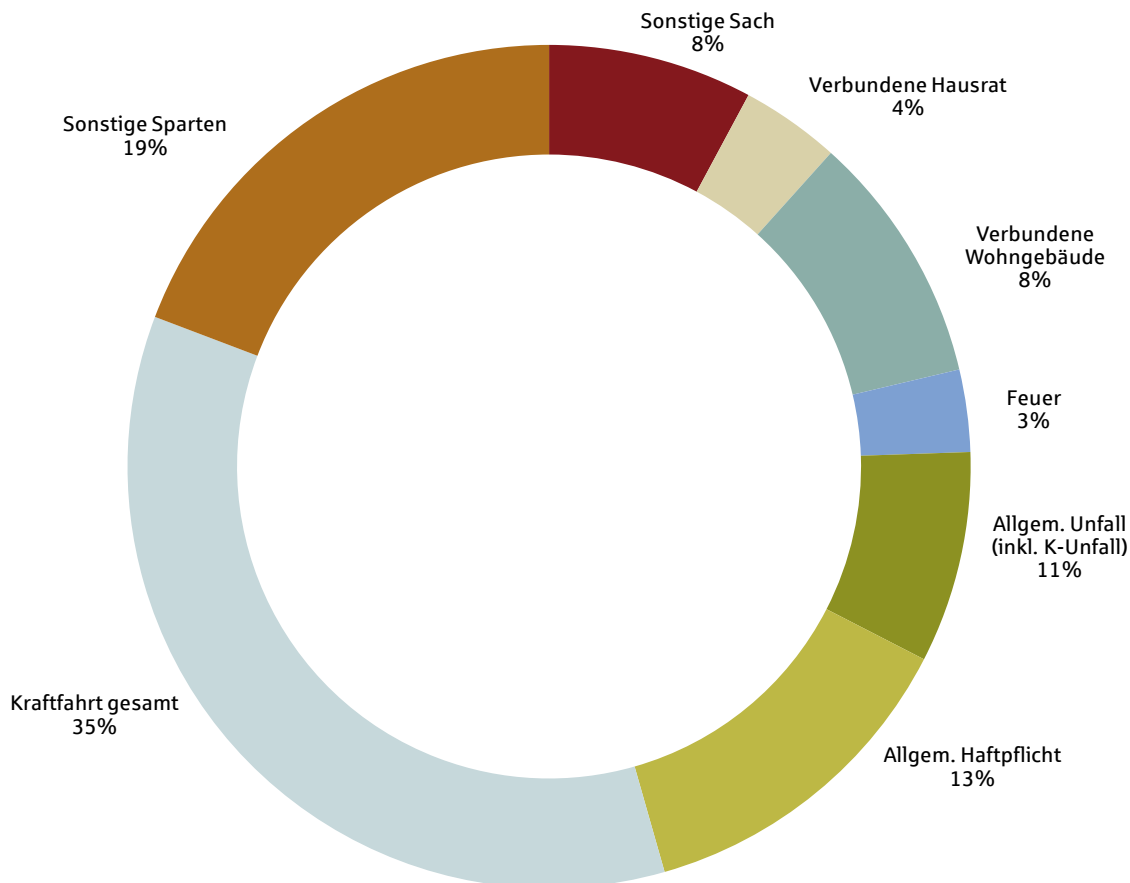
b) Kalenderjahreswerte

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 2019 nach Sparten



Verdiente Bruttobeiträge in Tsd. €

Schaden und Unfall 82.748.459

HUK

Kraftfahrt gesamt 29.122.263
Allgem. Haftpflicht 10.775.316
Allgem. Unfall (inkl. K-Unfall) 6.708.161

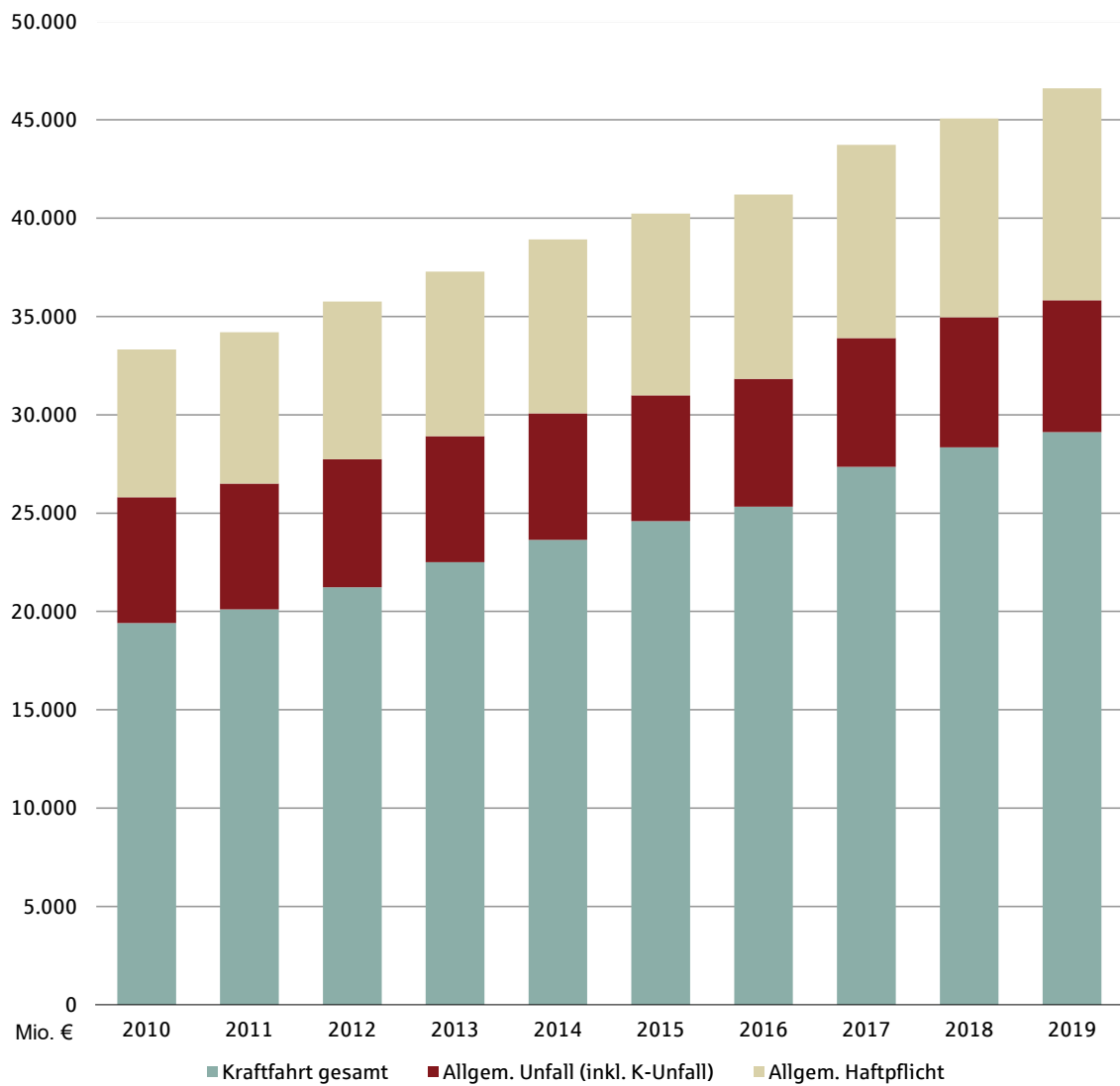
Feuer u. Sach

Sonstige Sach 6.490.879
Verbundene Wohngebäude 7.986.176
Verbundene Hausrat 3.150.893
Feuer 2.605.813

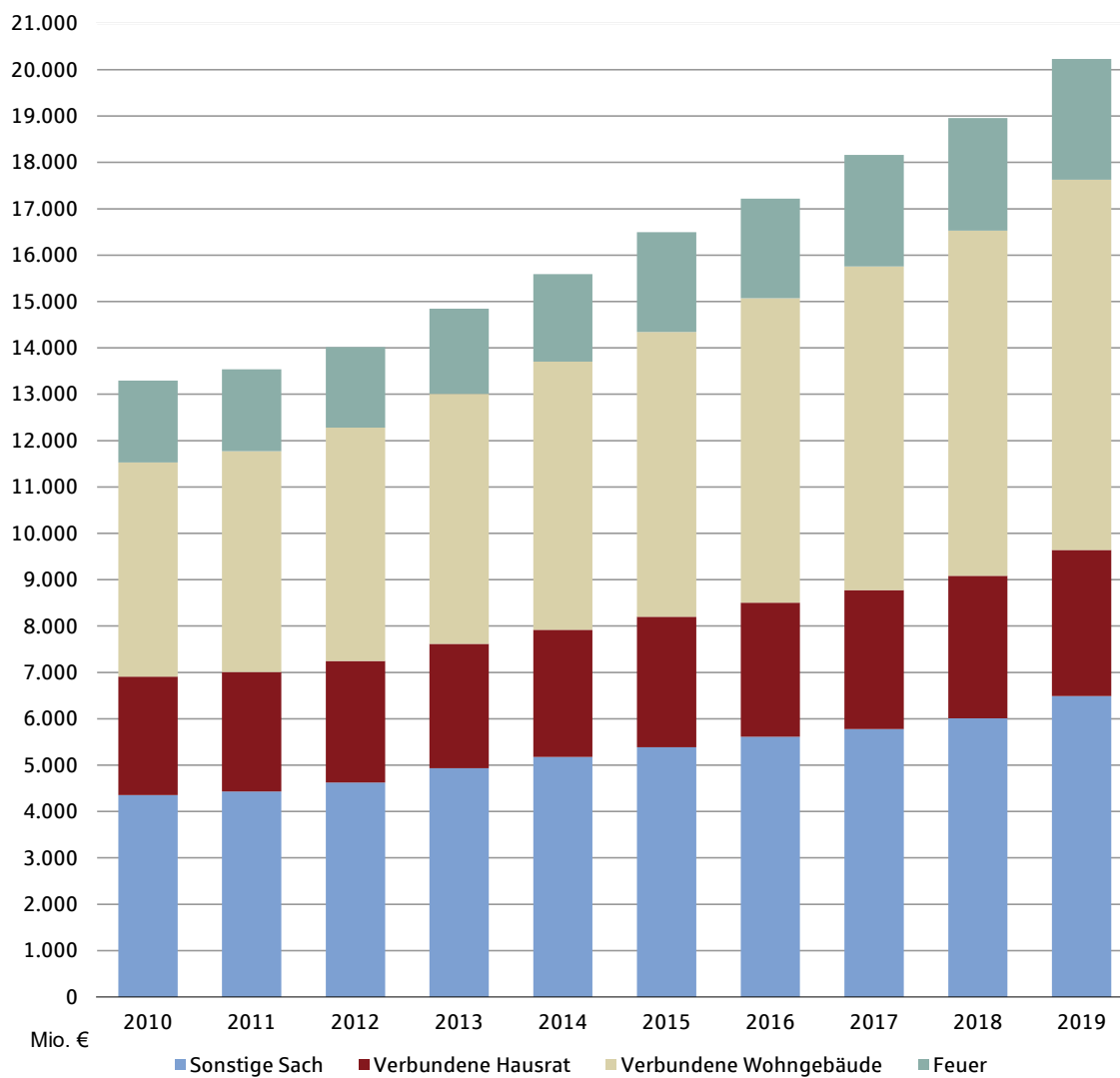
Sonstige Sparten

Sonstige Schaden 6.729.322
Rechtsschutz 4.763.967
Transport 1.727.762
Kredit 653.710
Beistandsleistung 618.190
Kranken 882.240
Luft- u. Raumfahrt-Haftpflicht 304.689
Luft- u. Raumfahrt 229.078

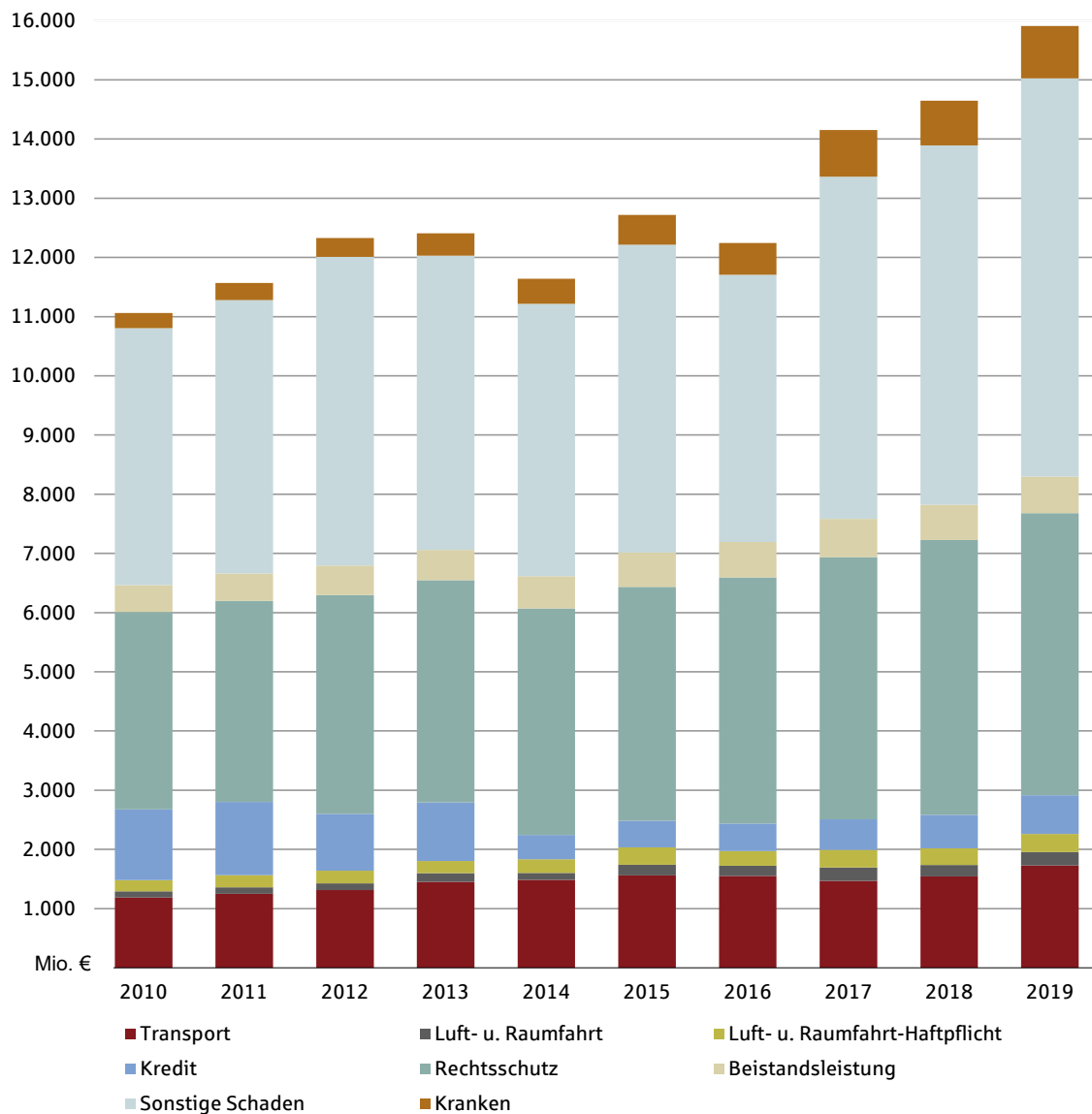
2. HUK — Entwicklung der verdienten Bruttobeiträge 2010 - 2019



3. Feuer und Sach — Entwicklung der verdienten Bruttobeiträge 2010 - 2019

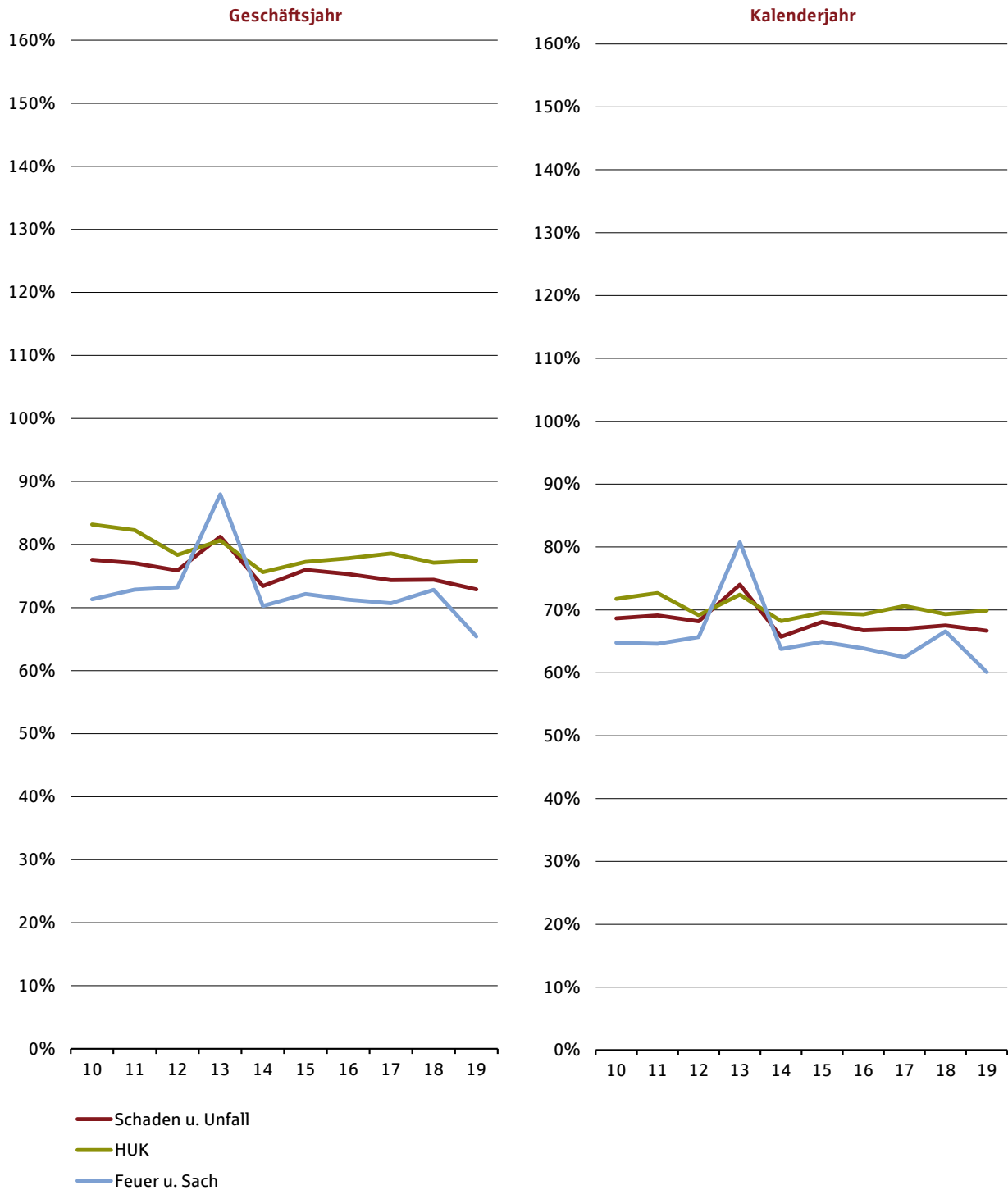


4. Sonstige Sparten — Entwicklung der verdienten Bruttobeiträge 2010 - 2019



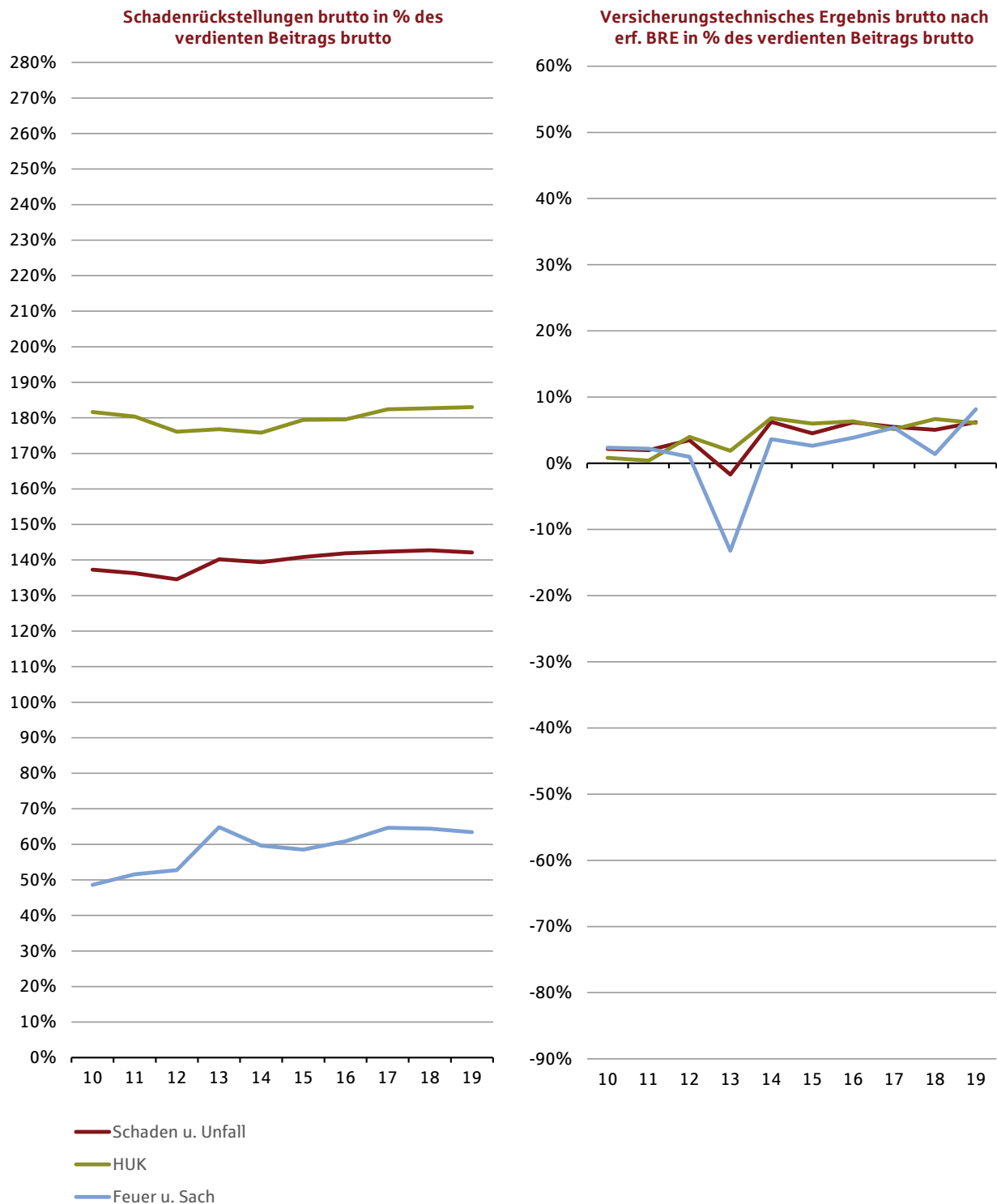
5. Schaden u. Unfall, HUK, Feuer u. Sach

a) Schadenquoten brutto



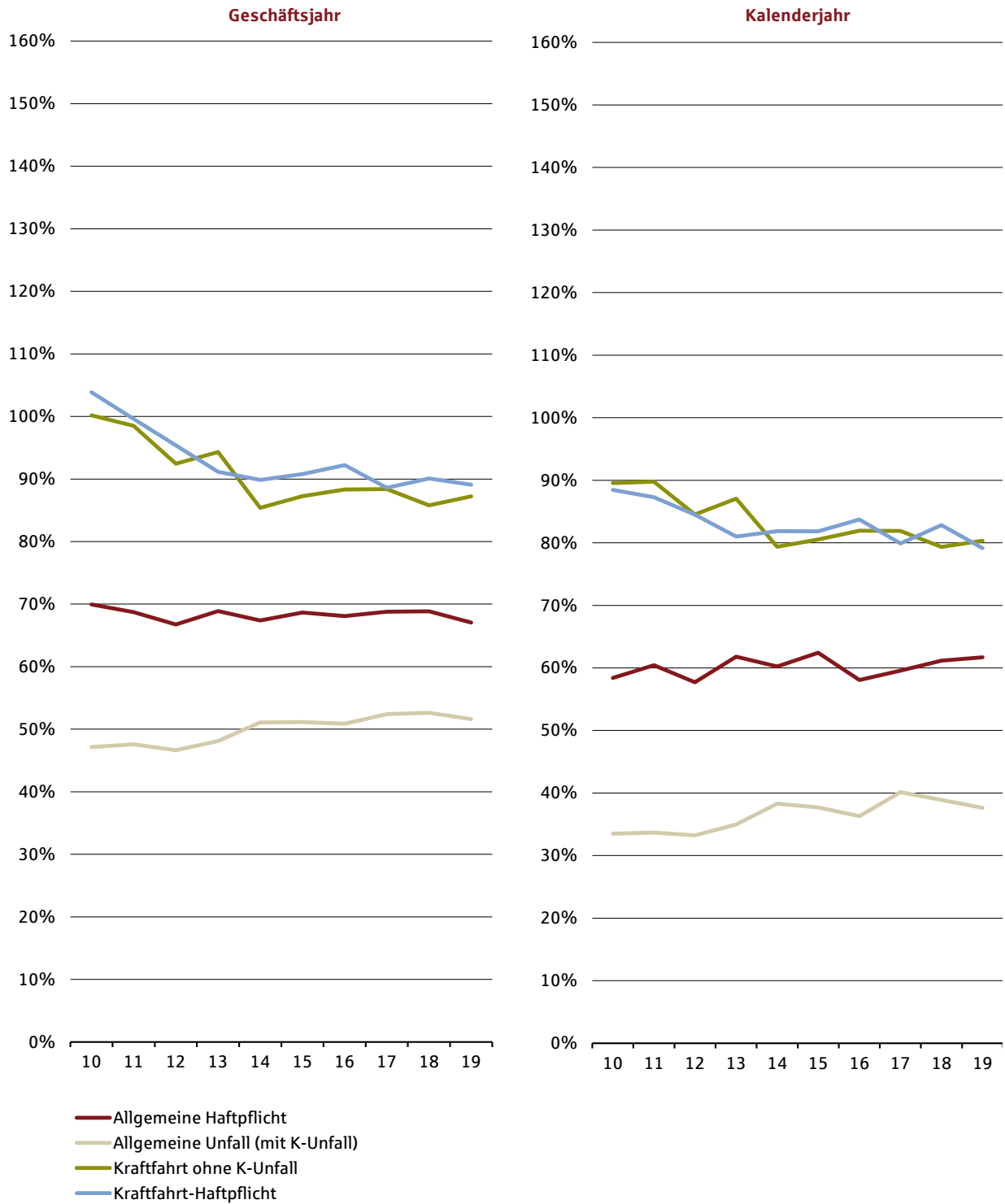
5. Schaden u. Unfall, HUK, Feuer u. Sach

b) Kalenderjahreswerte



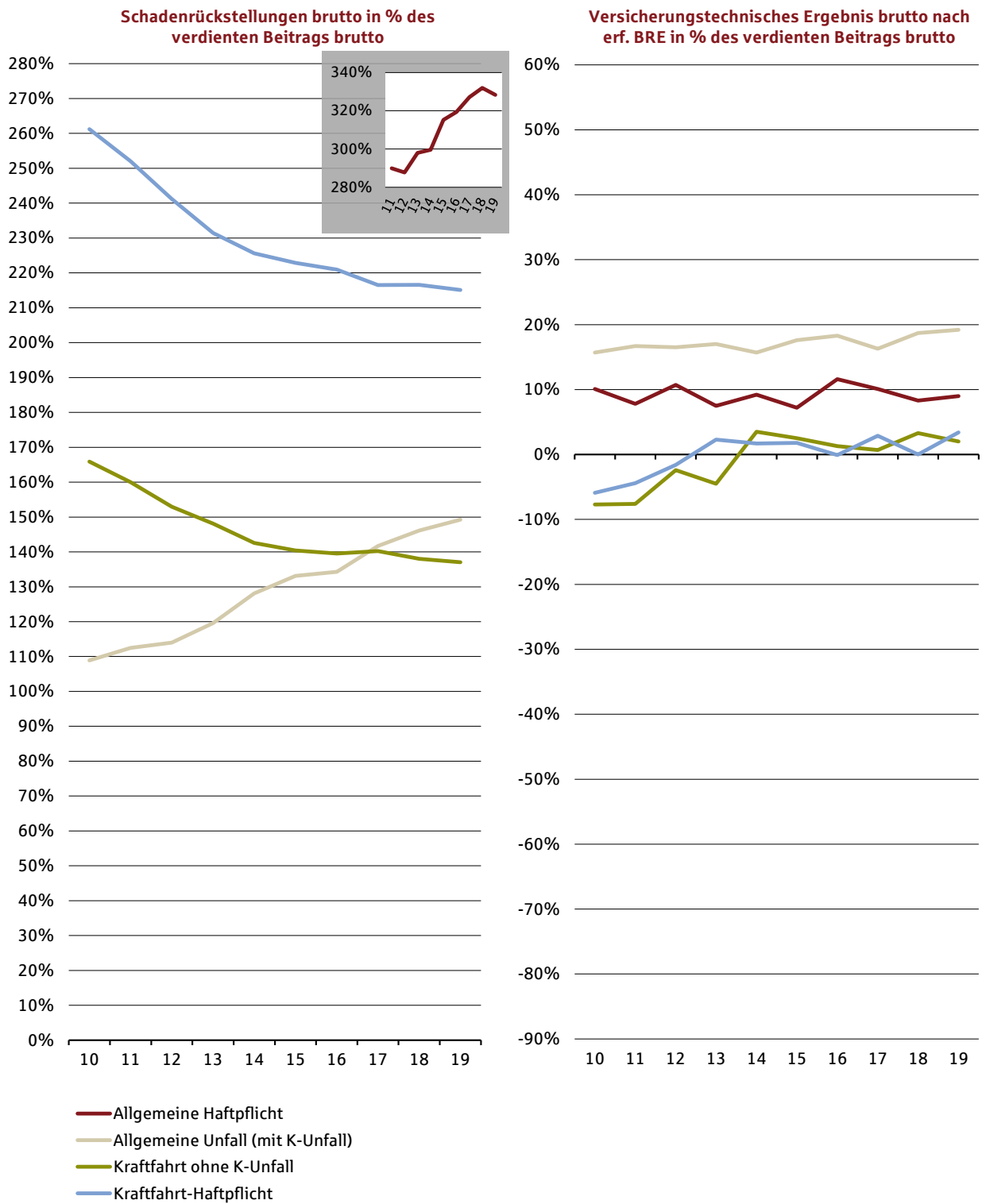
6. HUK

a) Schadenquoten brutto



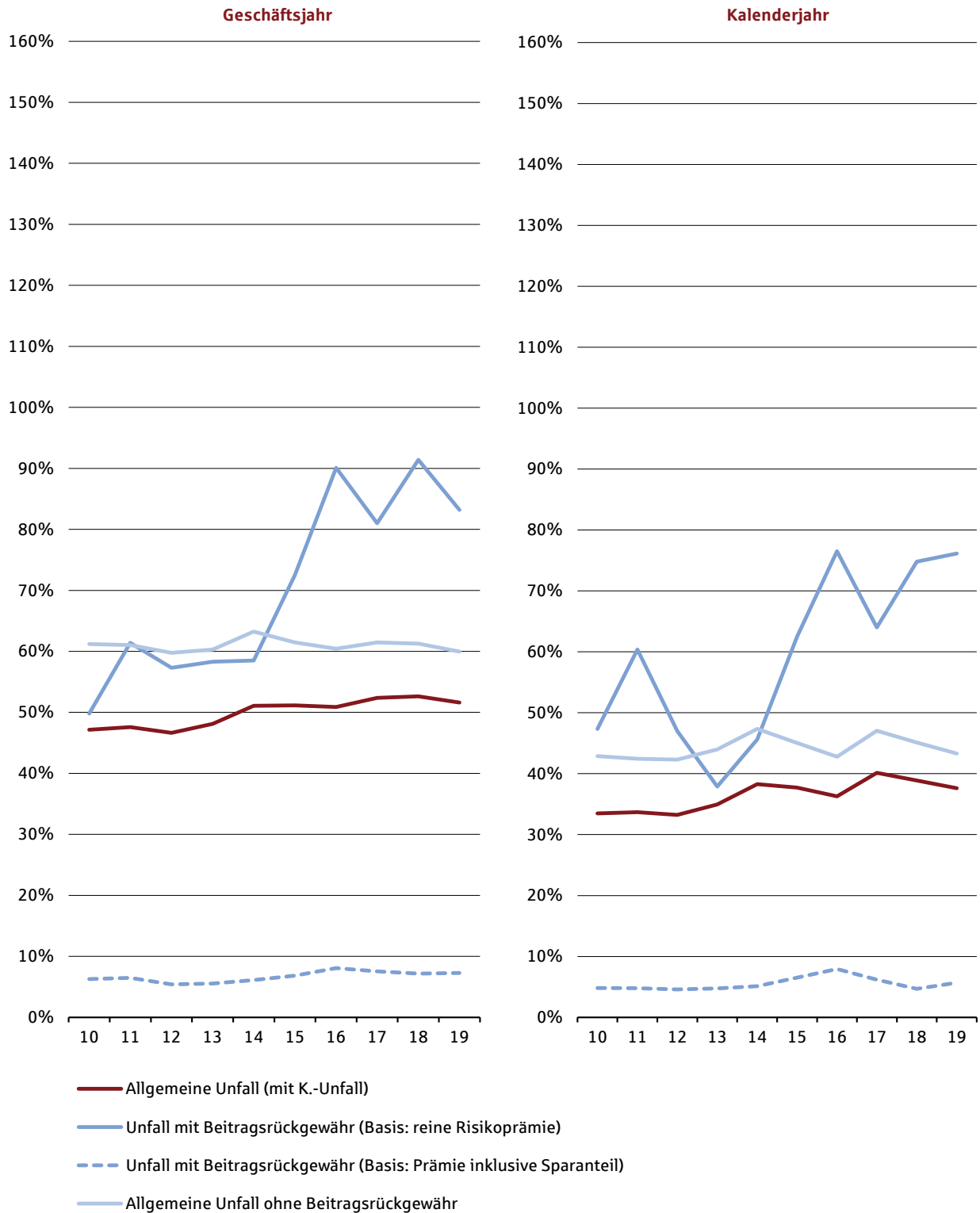
6. HUK

b) Kalenderjahreswerte



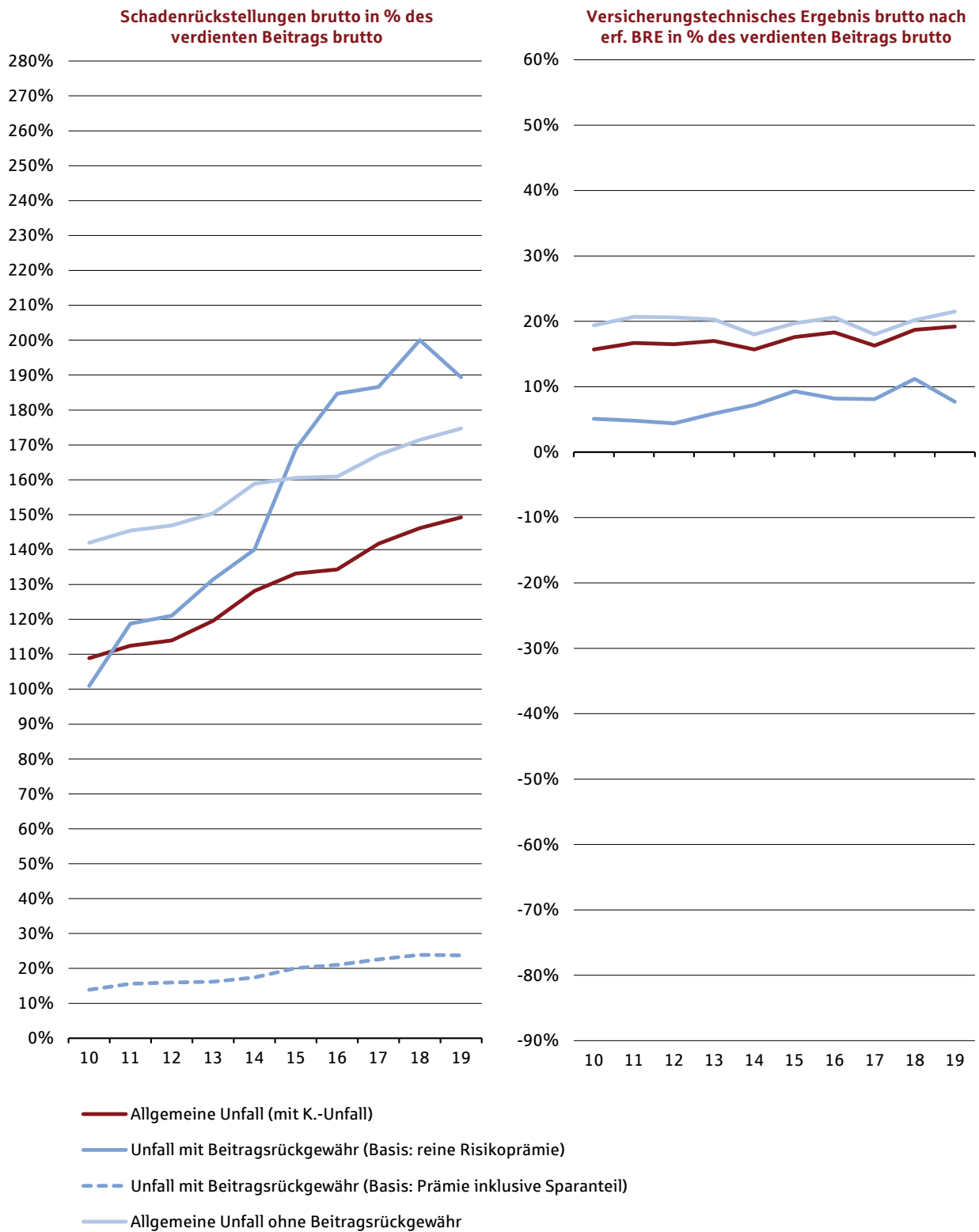
7. Unfall

a) Schadenquoten brutto



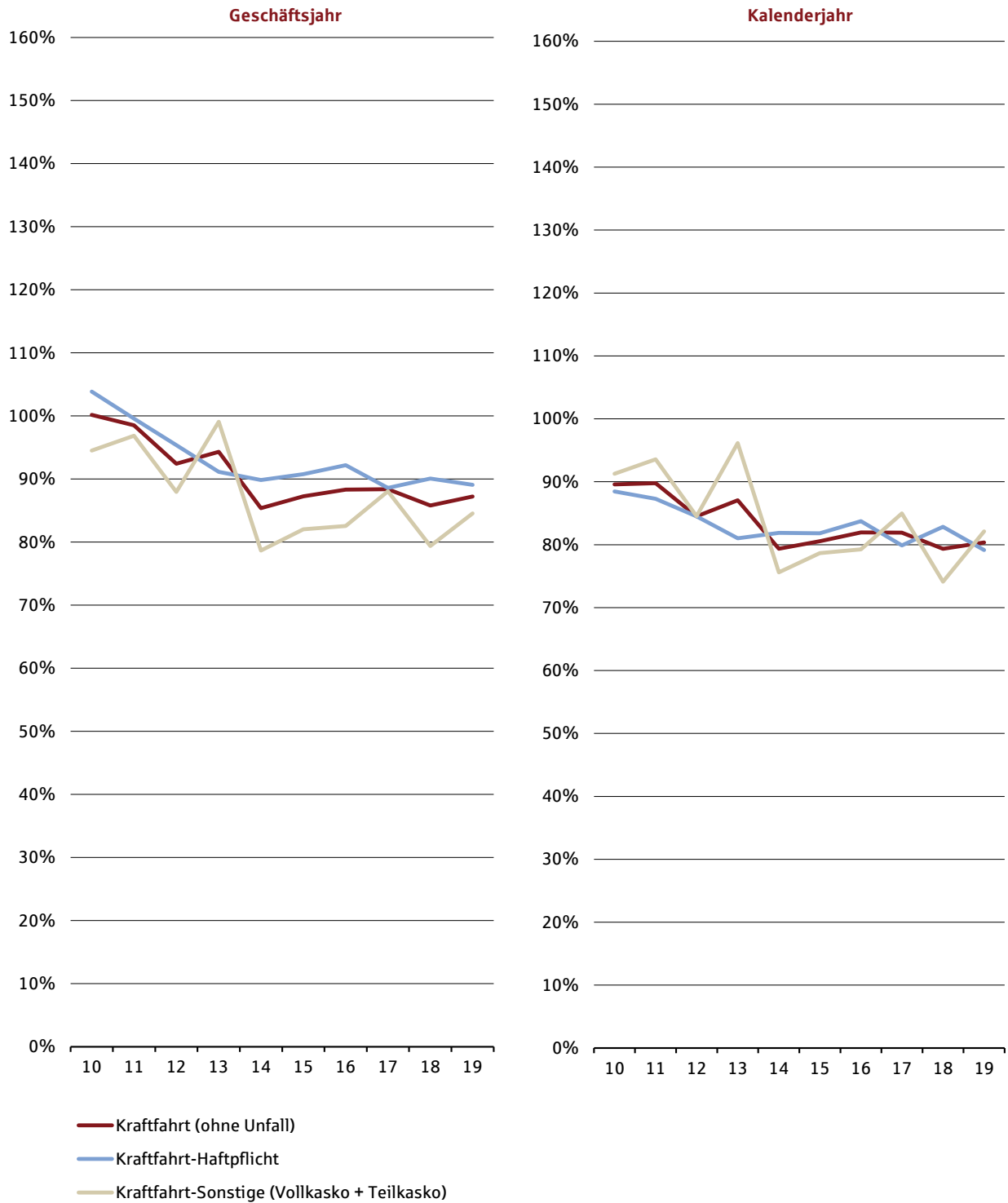
7. Unfall

b) Kalenderjahreswerte



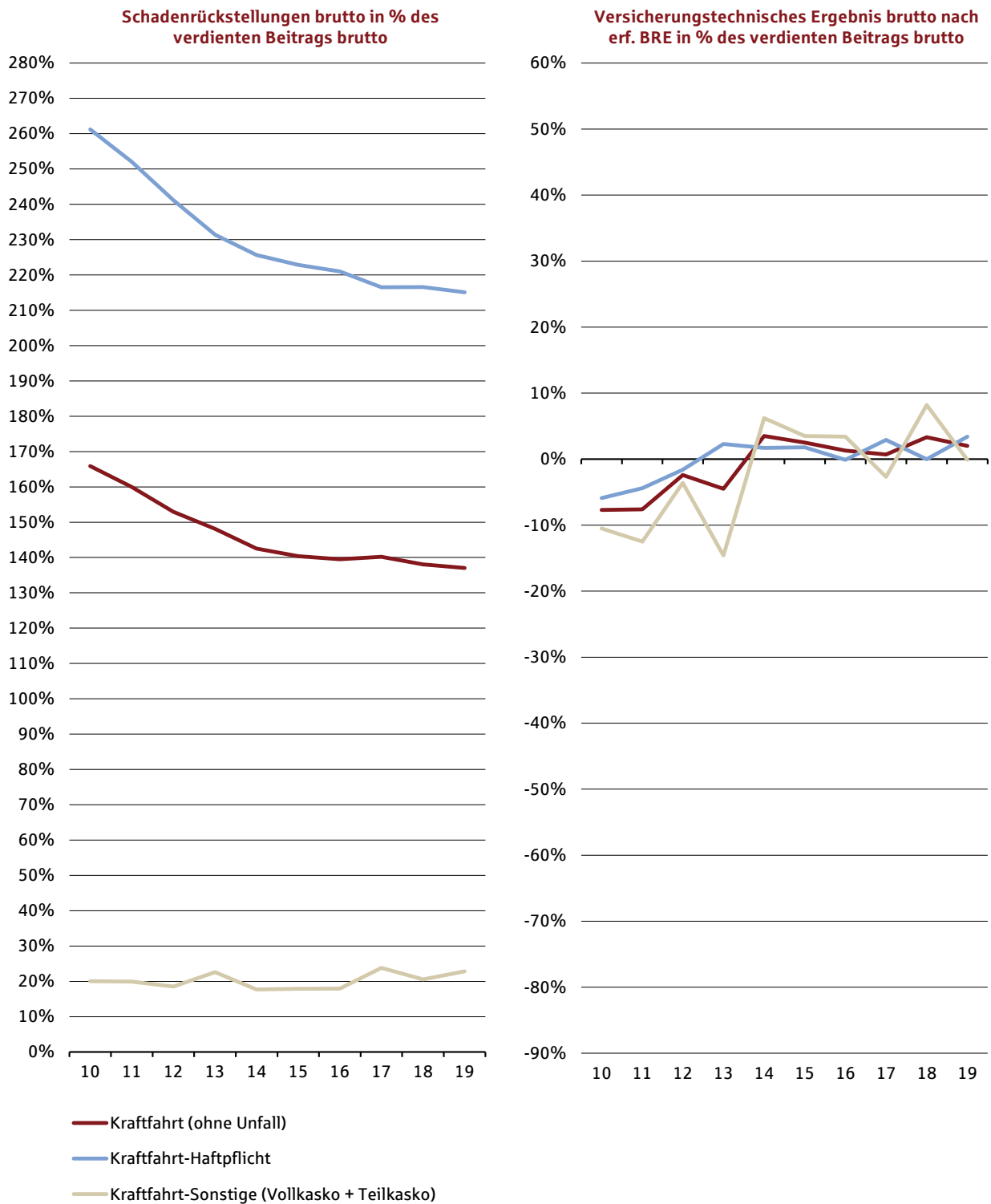
8. Kraftfahrt

a) Schadenquoten brutto



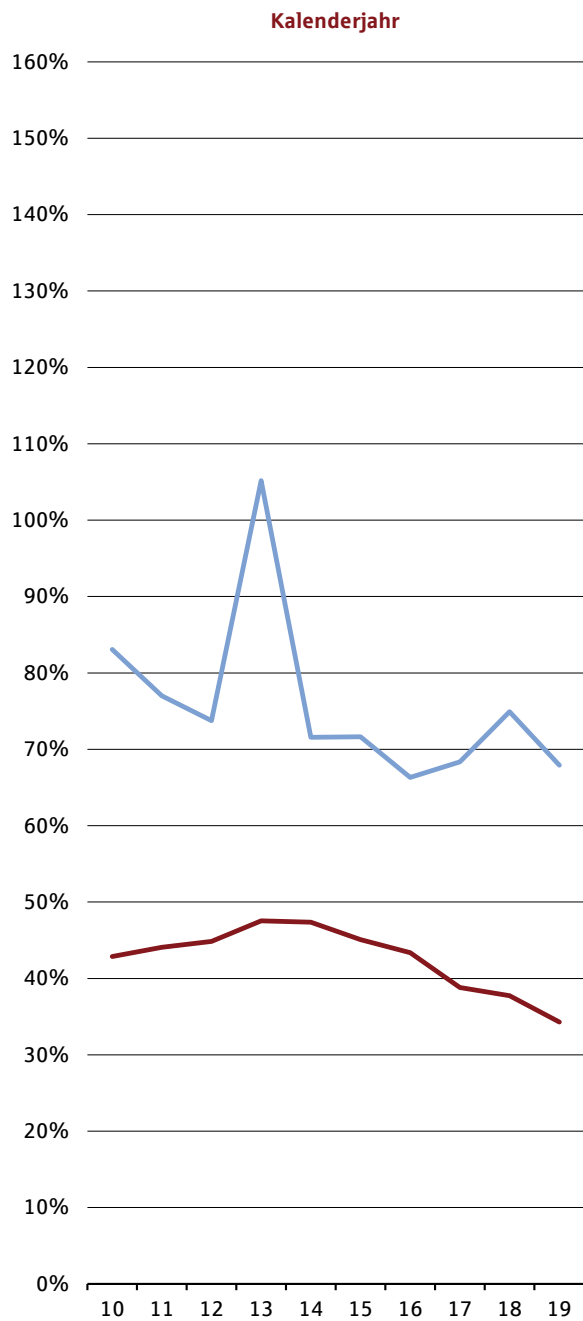
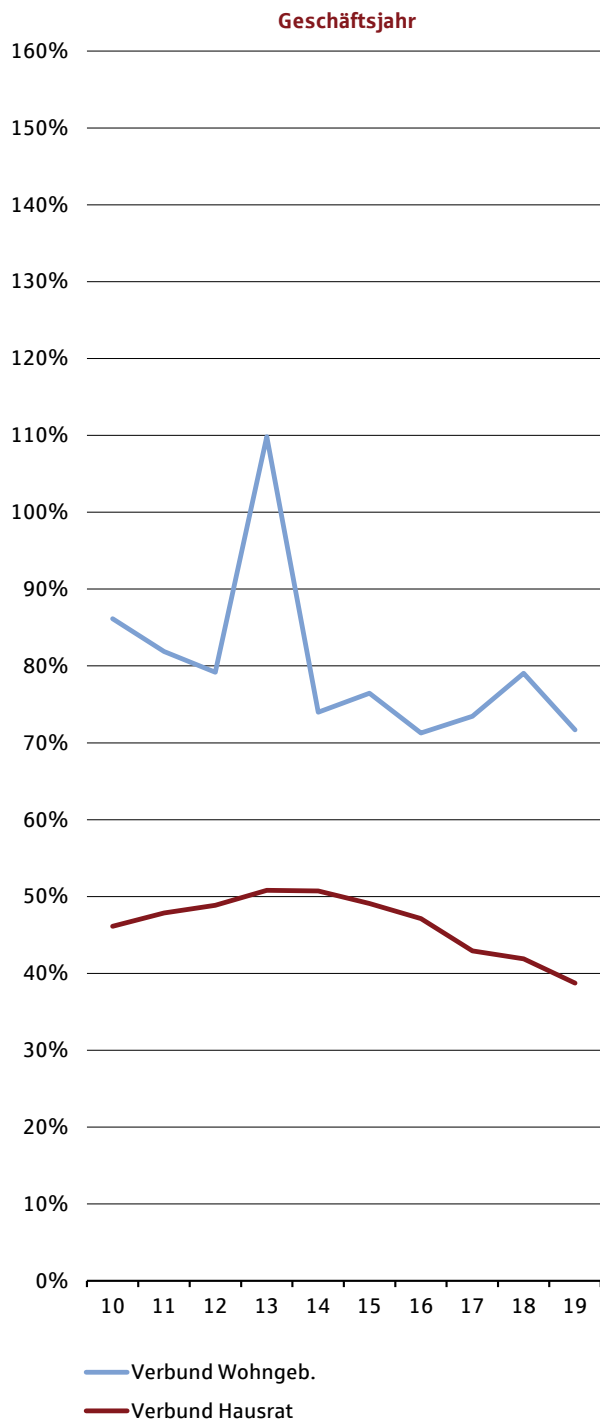
8. Kraftfahrt

b) Kalenderjahreswerte



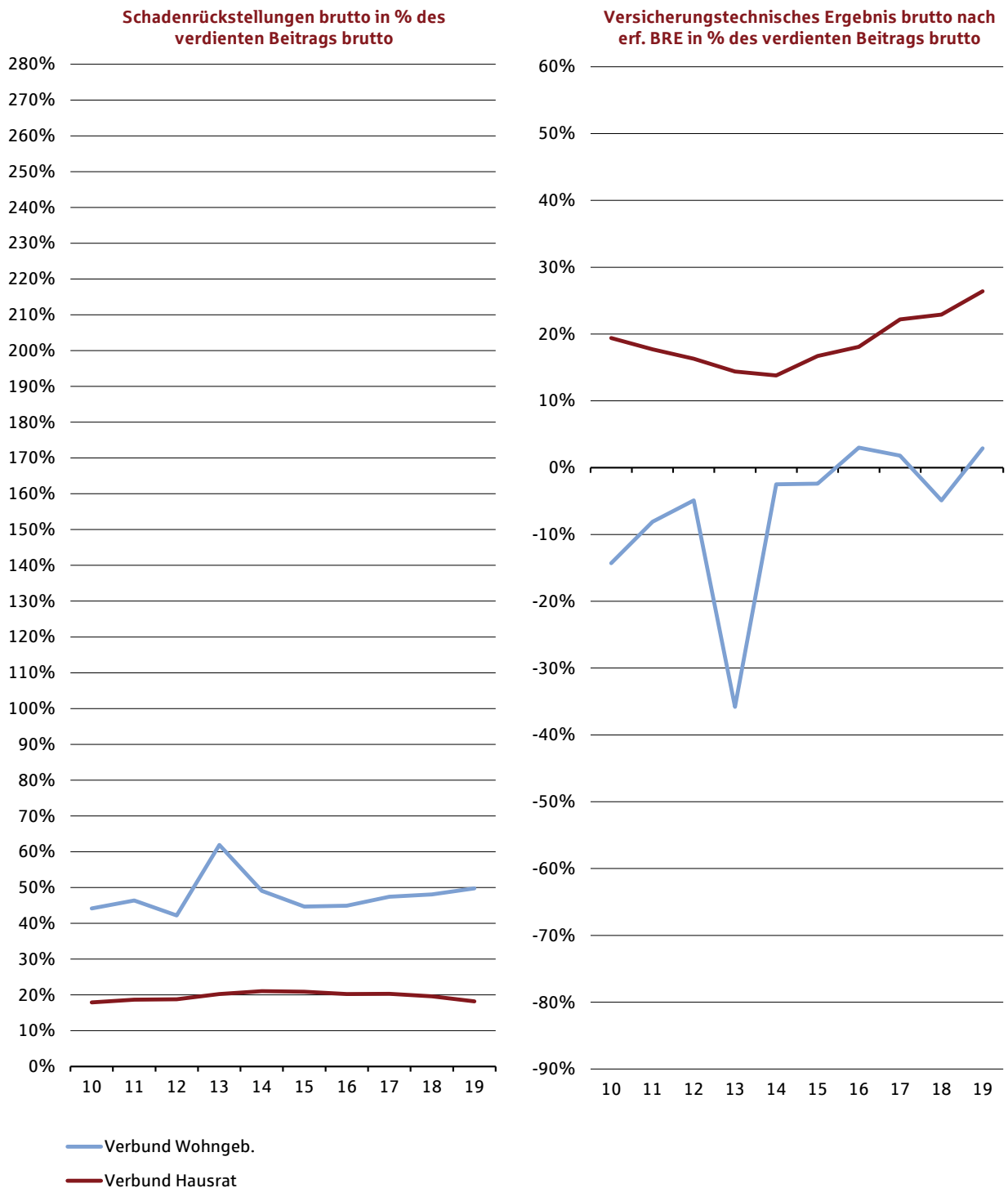
9. Sach — VGV, VHV

a) Schadenquoten brutto



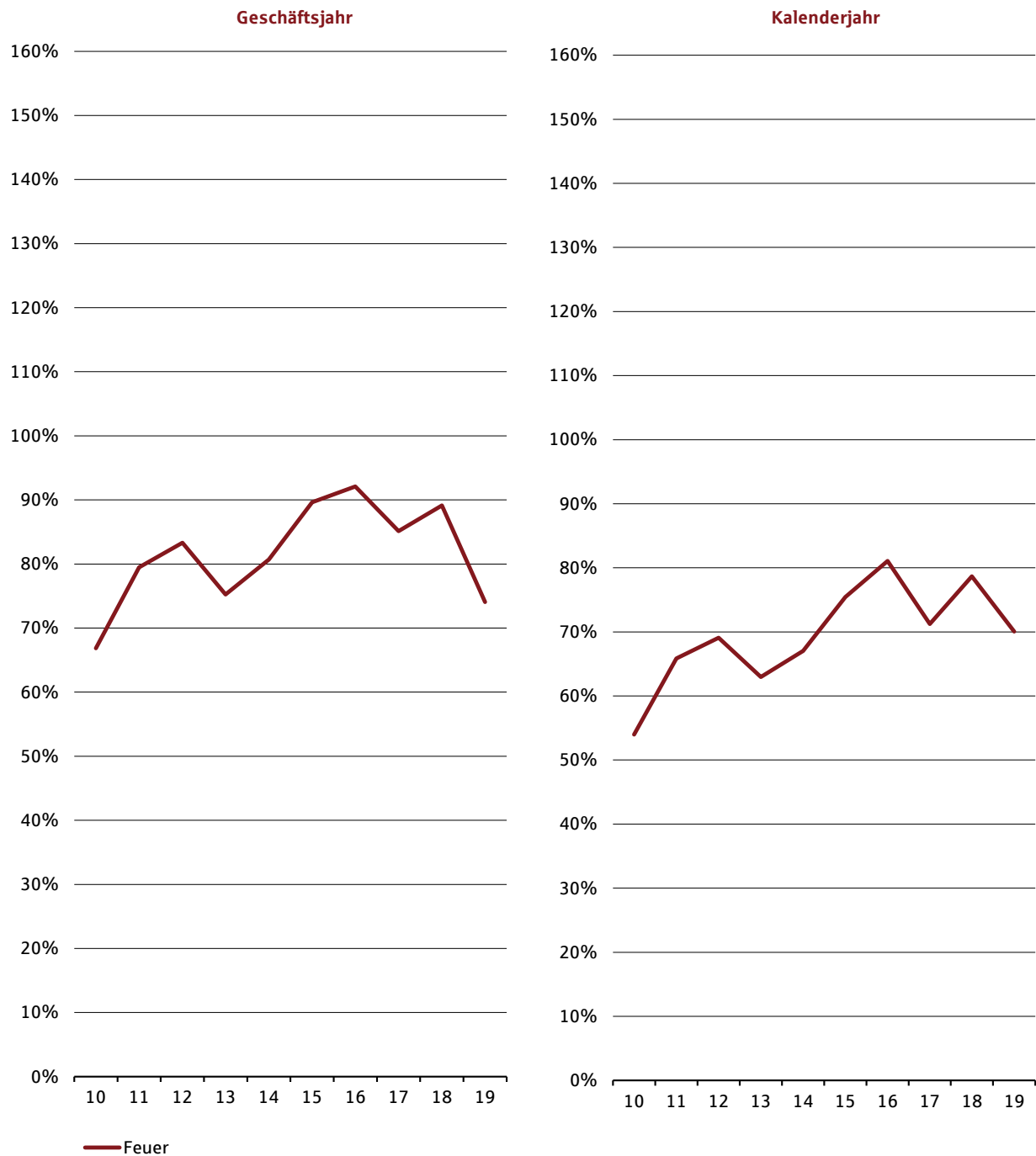
9. Sach — VGV, VHV

b) Kalenderjahreswerte



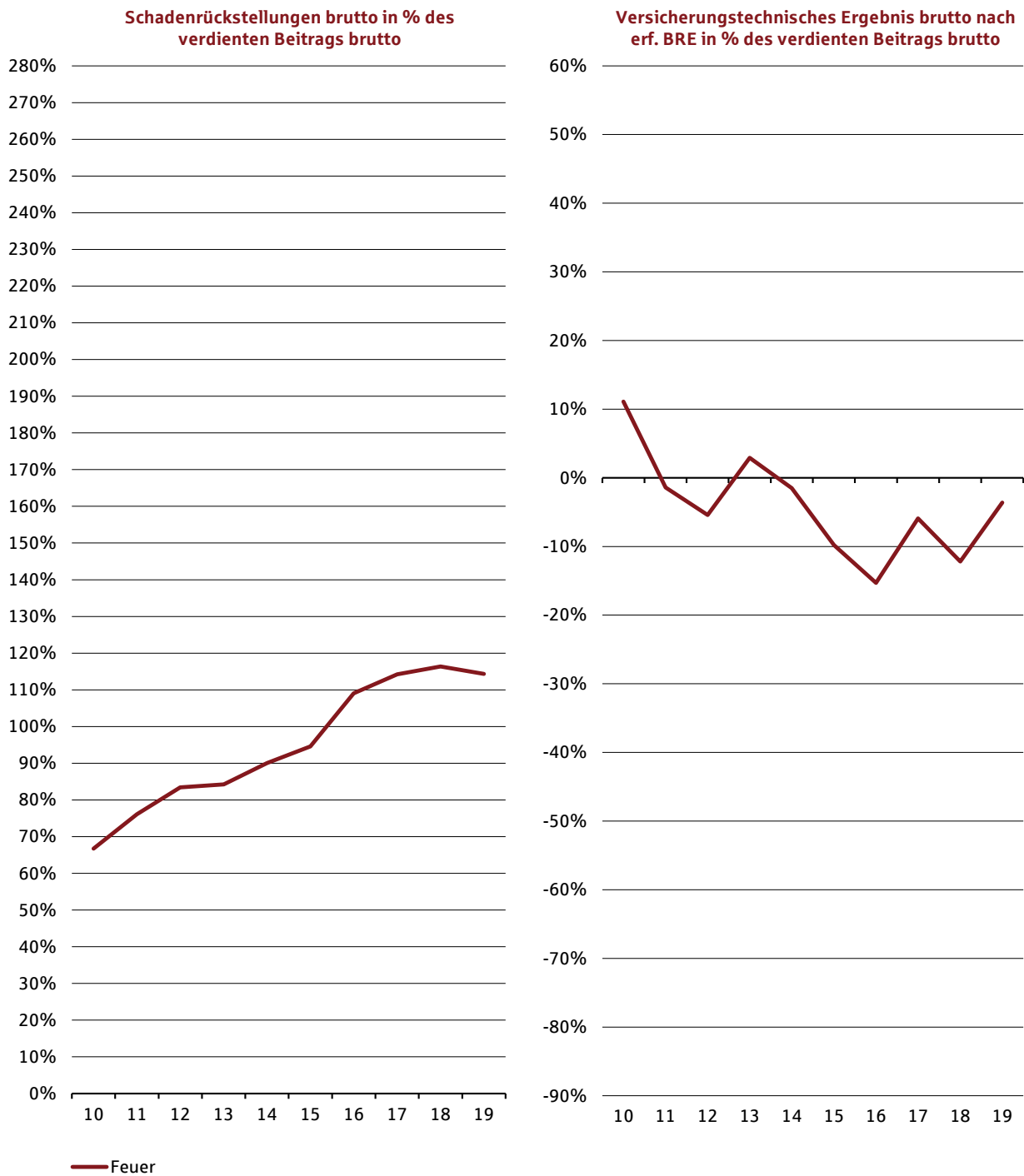
10. Sach — Feuer

a) Schadenquoten brutto



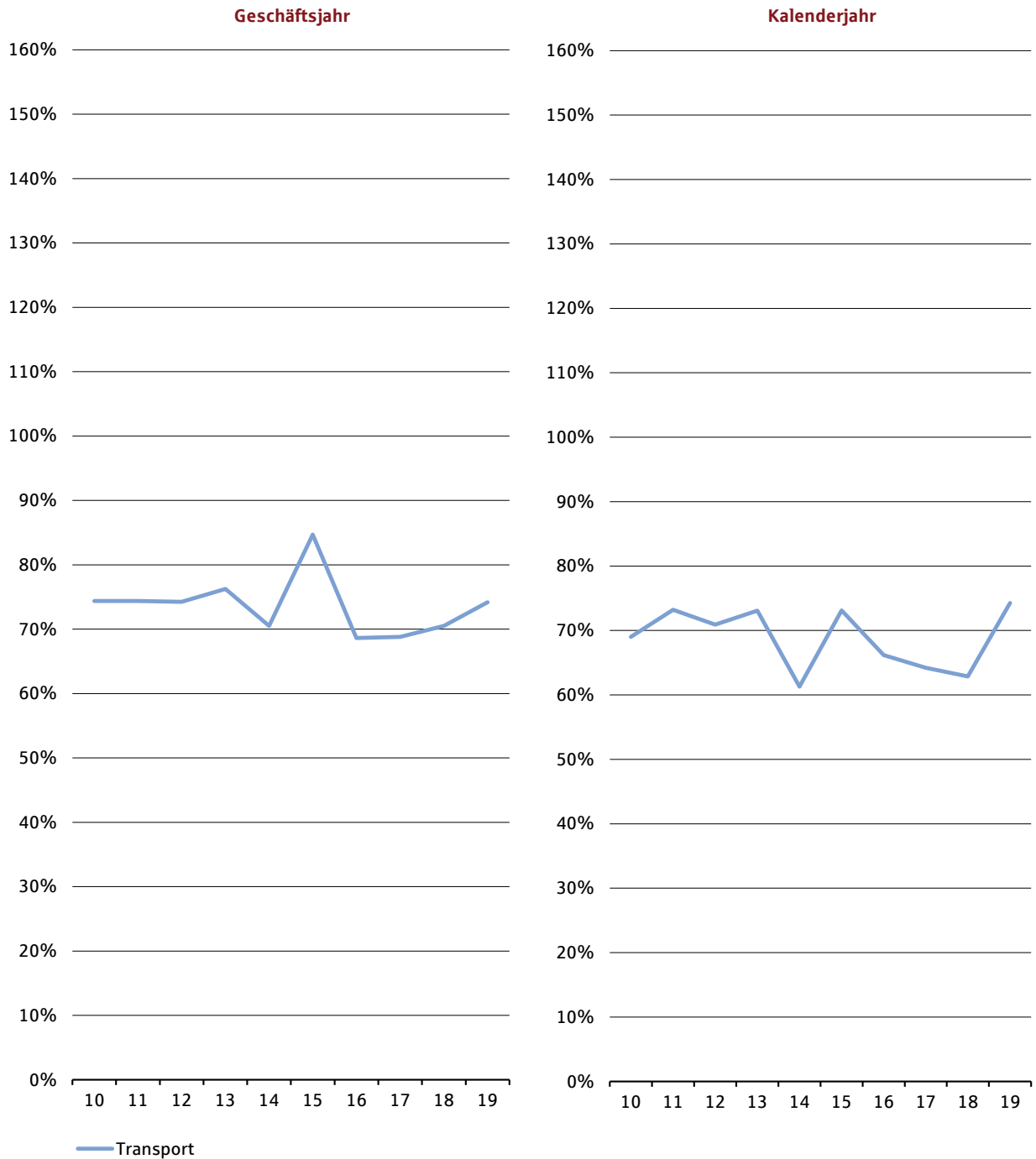
10. Sach — Feuer

b) Kalenderjahreswerte



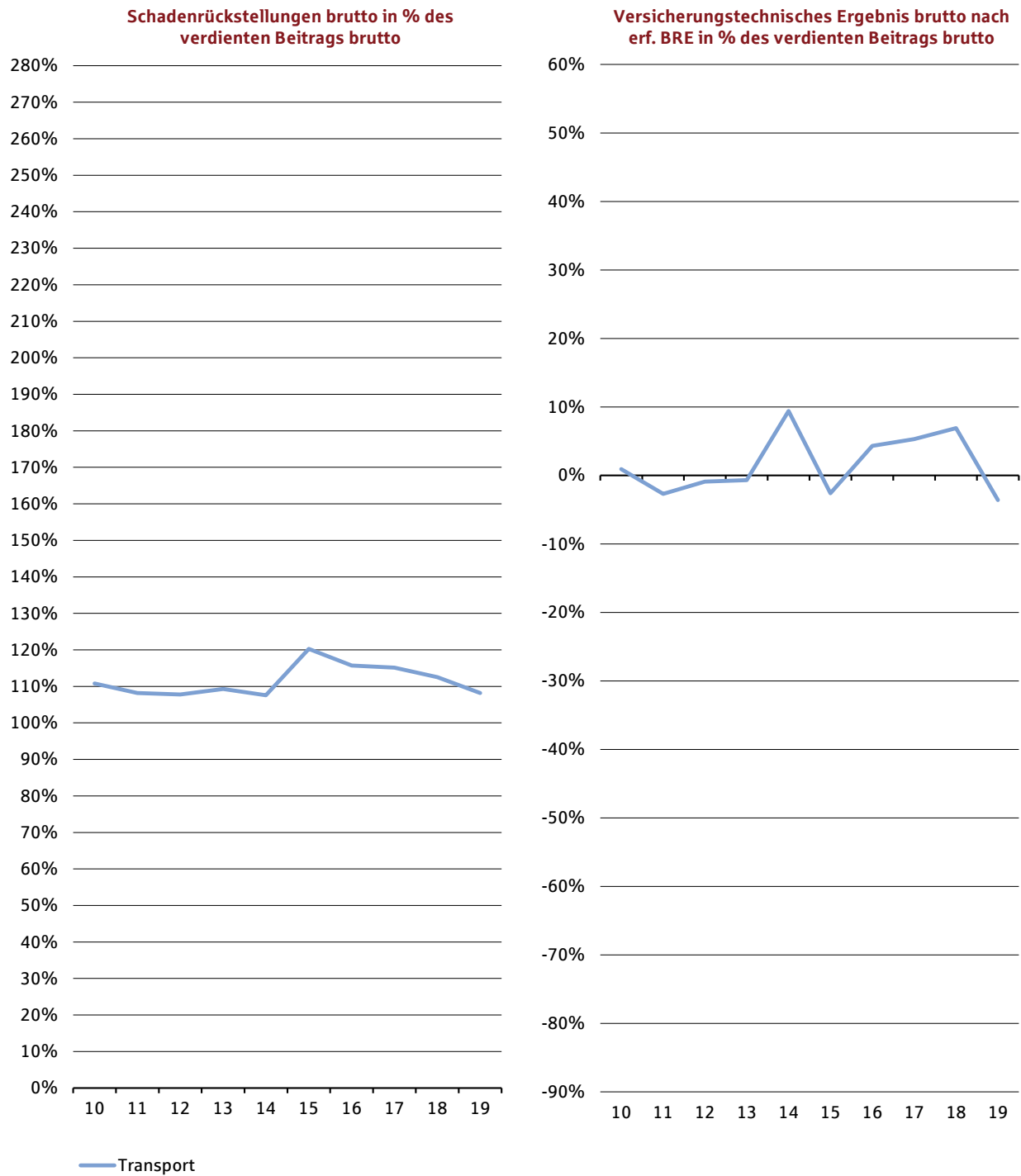
11. Transport

a) Schadenquoten brutto



11. Transport

b) Kalenderjahreswerte



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