



# ZEITREIHEN

ausgewählter Sparten der Schaden-/Unfallversicherung

DEUTSCHLAND 2008 – 2022

Quelle: Zusammengestellt und errechnet aus den Jahresberichten der BaFin

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

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## Abkürzungen

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

Leere Zellen = keine Daten vorhanden.

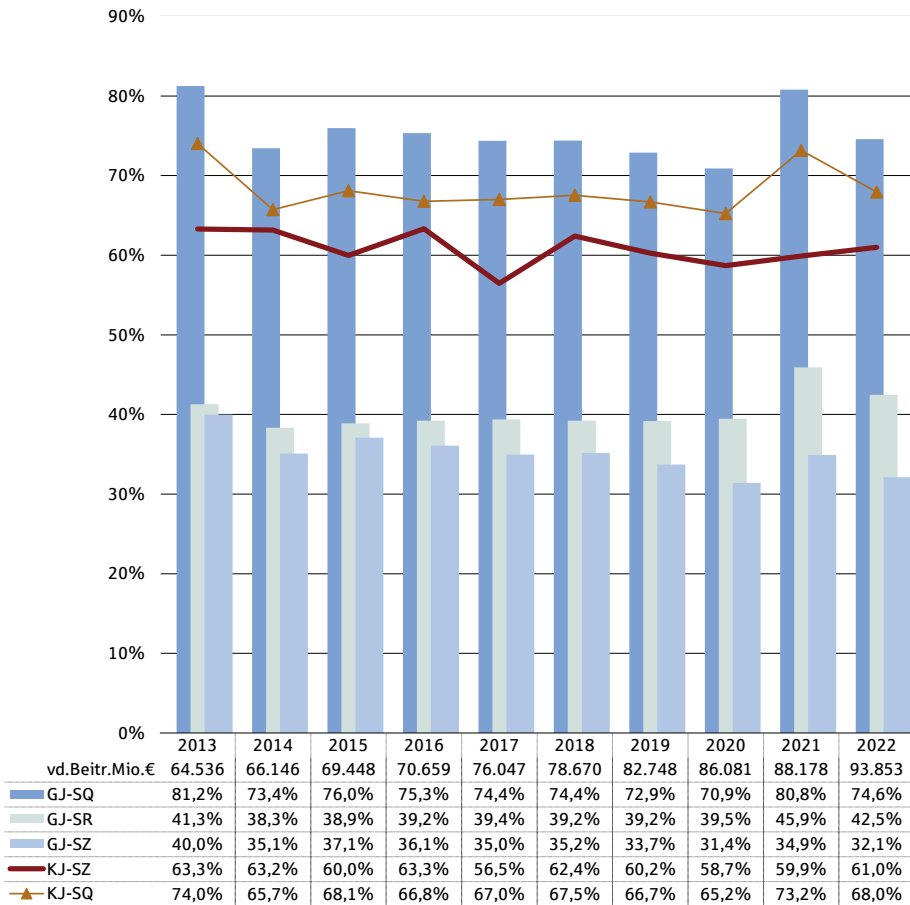
# Tabellen zu den Versicherungszweigen



**1. Schaden und Unfall** Teil 1

Jahr	Anz. VU	Geschäftsjahr										
		vd. Beitrag brutto 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
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%
2020	-	86.081.072	4,03%	73,09%	27,17%	4,26%	31,42%	36,44%	3,03%	39,47%	70,89%	10,28%
2021	-	88.177.851	2,44%	72,04%	30,46%	4,44%	34,90%	42,57%	3,34%	45,90%	80,81%	9,63%
2022	-	93.853.363	6,44%	70,45%	27,87%	4,24%	32,11%	39,42%	3,06%	42,47%	74,59%	9,78%
<b>5 Jahre</b>												
arithm. Mittel					29,00%	4,47%	33,47%	38,10%	3,15%	41,25%	74,72%	10,20%
Maximalwert					30,46%	4,76%	35,18%	42,57%	3,34%	45,90%	80,81%	10,68%
Minimalwert					27,17%	4,24%	31,42%	36,02%	3,03%	39,16%	70,89%	9,63%
<b>10 Jahre</b>												
arithm. Mittel					30,36%	4,70%	35,06%	37,11%	3,23%	40,33%	75,39%	10,52%
Maximalwert					34,84%	5,13%	39,97%	42,57%	3,37%	45,90%	81,25%	11,04%
Minimalwert					27,17%	4,24%	31,42%	35,05%	3,03%	38,32%	70,89%	9,63%
Standardabw.					2,16%	0,30%	2,43%	2,29%	0,12%	2,31%	3,28%	0,49%
<b>15 Jahre</b>												
arithm. Mittel					31,35%	4,82%	36,17%	36,42%	3,27%	39,69%	75,86%	10,66%
Maximalwert					34,84%	5,15%	39,97%	42,57%	3,40%	45,90%	81,25%	11,13%
Minimalwert					27,17%	4,24%	31,42%	34,44%	3,03%	37,83%	70,89%	9,63%
Standardabw.					2,28%	0,30%	2,56%	2,12%	0,12%	2,10%	2,74%	0,45%

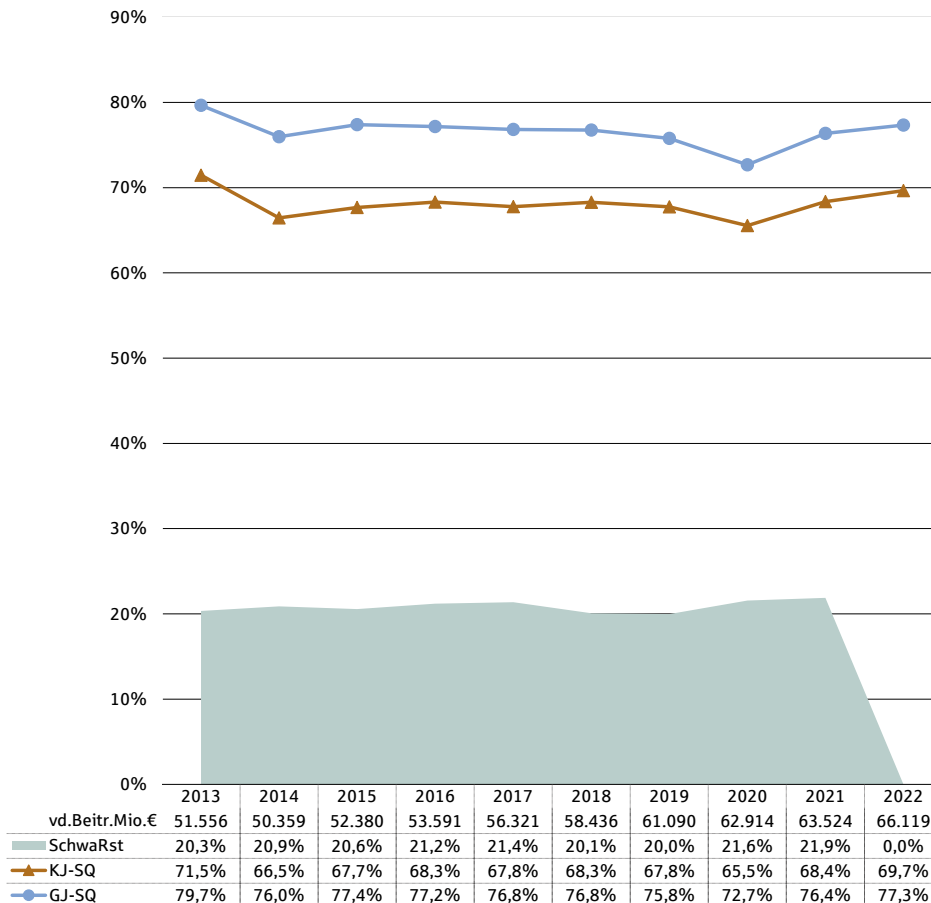
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



**1. Schaden und Unfall** Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (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							
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%		
2020	27,27%	103,71%	5,66%	4,1%	58,69%	143,18%	65,24%	25,1%	8,0%	7,3%	62.914.026	7,8%	5,6%		
2021	24,99%	107,16%	7,63%	5,5%	59,89%	153,07%	73,18%	25,4%	0,8%	0,3%	63.524.380	5,7%	5,2%		
2022	28,88%	108,30%	6,63%	4,6%	60,99%	150,77%	67,95%	25,4%	6,0%	5,6%	66.118.694	4,6%	4,6%		
<b>5 Jahre</b>															
arithm. Mittel			6,60%	4,8%			68,12%	25,4%	5,4%	4,9%		5,6%	5,0%		
Maximalwert			7,63%	5,5%			73,18%	25,6%	8,0%	7,3%		7,8%	5,6%		
Minimalwert			5,66%	4,1%			65,24%	25,1%	0,8%	0,3%		4,5%	4,6%		
<b>10 Jahre</b>															
arithm. Mittel			7,17%	5,3%			68,22%	25,4%	5,0%	4,5%		4,7%	4,1%		
Maximalwert			8,57%	6,2%			74,02%	25,6%	8,0%	7,3%		7,8%	5,6%		
Minimalwert			5,66%	4,1%			65,24%	25,1%	-1,1%	-1,7%		0,1%	0,6%		
Standardabw.			0,86%	0,7%			2,98%	0,1%	2,9%	2,9%		1,9%	1,4%		
<b>15 Jahre</b>															
arithm. Mittel			7,73%	5,7%			68,13%	25,6%	4,7%	4,1%		3,7%	3,6%		
Maximalwert			10,51%	8,0%			74,02%	26,2%	8,0%	7,3%		7,8%	5,8%		
Minimalwert			5,66%	4,1%			65,24%	25,1%	-1,1%	-1,7%		-0,4%	0,6%		
Standardabw.			1,23%	1,0%			2,48%	0,3%	2,5%	2,5%		2,4%	1,7%		

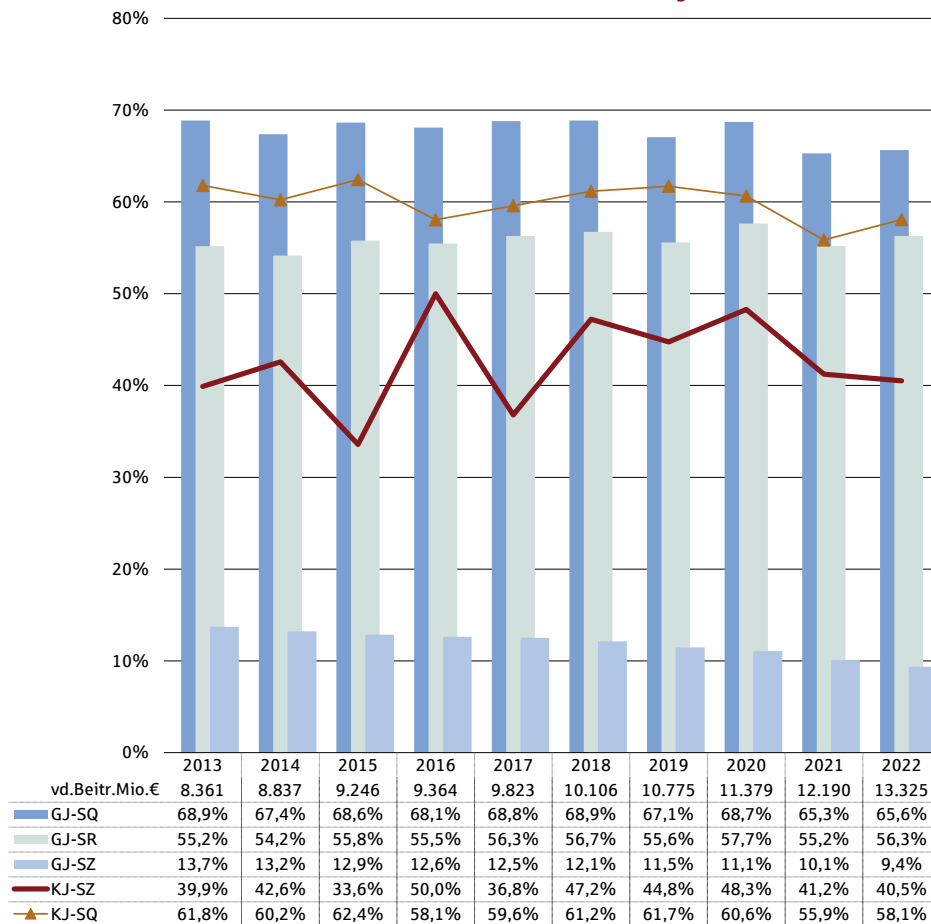
**Kennzahlen in Relation zu verdienten Beiträgen netto**



**2. Allgemeine 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
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%
2020	131	11.379.418	5,61%	70,43%	7,95%	3,10%	11,05%	51,56%	6,10%	57,66%	68,71%	13,39%
2021	131	12.190.406	7,13%	67,68%	7,12%	2,97%	10,09%	49,21%	5,99%	55,20%	65,30%	13,73%
2022	128	13.324.833	9,31%	65,32%	6,58%	2,77%	9,35%	50,76%	5,53%	56,29%	65,64%	12,65%
<b>5 Jahre</b>												
arithm. Mittel					7,68%	3,14%	10,82%	50,03%	6,26%	56,30%	67,11%	13,99%
Maximalwert					8,58%	3,54%	12,12%	51,56%	6,97%	57,66%	68,86%	15,27%
Minimalwert					6,58%	2,77%	9,35%	48,88%	5,53%	55,20%	65,30%	12,65%
<b>10 Jahre</b>												
arithm. Mittel					8,43%	3,47%	11,90%	49,27%	6,56%	55,83%	67,73%	14,80%
Maximalwert					9,78%	3,93%	13,71%	51,56%	7,19%	57,66%	68,88%	15,81%
Minimalwert					6,58%	2,77%	9,35%	47,41%	5,53%	54,16%	65,30%	12,65%
Standardabw.					0,99%	0,41%	1,40%	1,19%	0,52%	0,96%	1,35%	1,13%
<b>15 Jahre</b>												
arithm. Mittel					9,48%	3,71%	13,19%	48,19%	6,64%	54,83%	68,03%	15,21%
Maximalwert					12,04%	4,38%	16,43%	51,56%	7,19%	57,66%	69,94%	16,69%
Minimalwert					6,58%	2,77%	9,35%	45,44%	5,53%	52,06%	65,30%	12,65%
Standardabw.					1,77%	0,50%	2,25%	1,87%	0,45%	1,69%	1,33%	1,11%

**Kennzahlen in Relation zu verdienten Beiträgen brutto**



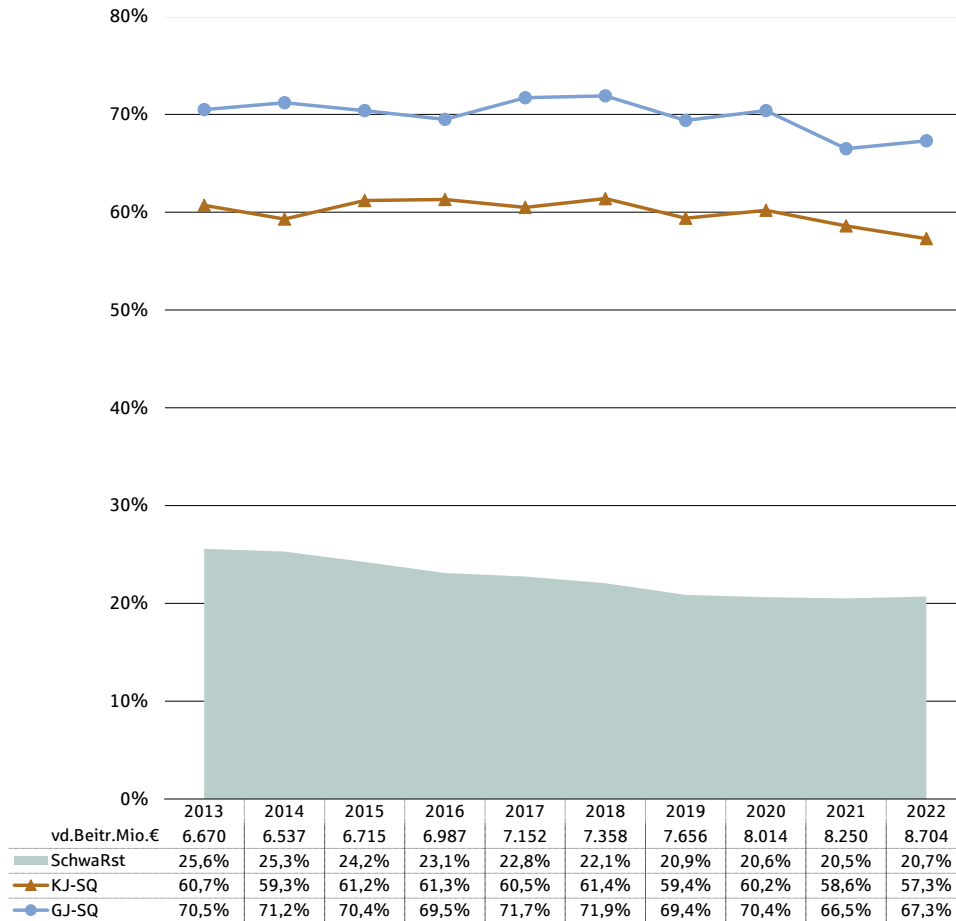


**2. Allgemeine Haftpflicht**

Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (inkl. SRK) brutto % VJ-SR-Eing.	GJ+VJ-SZ-ges brutto % vd. Btr br	GJ+VJ-SR-ges brutto % vd. Btr br	KJ-SQ-ges brutto % vd. Btr br	Aufw. Vers. Betrieb brutto % vd. Btr br							
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%		
2020	37,23%	265,56%	8,07%	2,6%	48,29%	323,22%	60,64%	29,6%	9,0%	8,9%	8.014.133	9,8%	9,1%		
2021	31,14%	261,13%	9,44%	3,1%	41,24%	316,34%	55,86%	29,4%	15,2%	15,1%	8.250.441	12,6%	12,2%		
2022	31,16%	250,69%	7,56%	2,6%	40,51%	306,98%	58,08%	28,9%	13,0%	13,0%	8.703.622	13,8%	12,5%		
<b>5 Jahre</b>															
arithm. Mittel			7,63%	2,5%			59,49%	29,9%	11,0%	10,9%		10,9%	10,5%		
Maximalwert			9,44%	3,1%			61,69%	31,0%	15,2%	15,1%		13,8%	12,5%		
Minimalwert			5,36%	1,7%			55,86%	28,9%	8,5%	8,3%		8,0%	7,9%		
<b>10 Jahre</b>															
arithm. Mittel			7,78%	2,6%			59,95%	30,2%	10,1%	10,0%		9,6%	9,5%		
Maximalwert			10,04%	3,2%			62,43%	31,0%	15,2%	15,1%		13,8%	12,5%		
Minimalwert			5,36%	1,7%			55,86%	28,9%	7,3%	7,2%		7,2%	7,4%		
Standardabw.			1,46%	0,4%			2,07%	0,7%	2,5%	2,5%		2,2%	1,8%		
<b>15 Jahre</b>															
arithm. Mittel			8,46%	2,9%			59,57%	30,6%	10,0%	9,9%		9,2%	9,0%		
Maximalwert			11,55%	4,2%			62,43%	31,8%	15,2%	15,1%		13,8%	12,5%		
Minimalwert			5,36%	1,7%			55,86%	28,9%	7,3%	7,2%		6,0%	5,2%		
Standardabw.			1,69%	0,7%			1,83%	0,8%	2,1%	2,1%		2,0%	2,0%		

**Kennzahlen in Relation zu verdienten Beiträgen netto**

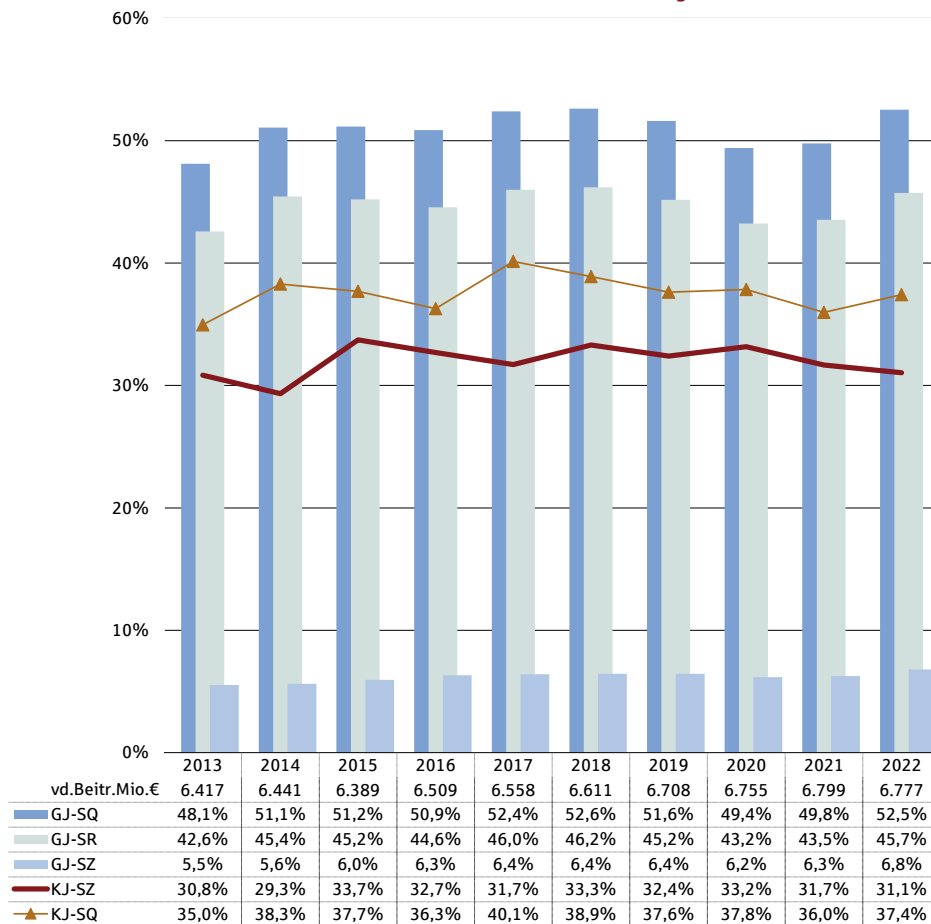


**3. Allgemeine Unfall (inkl. UBR und K-Unfall)** Teil 1

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
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%
2020	130	6.754.703	0,69%	86,32%	4,80%	1,38%	6,17%	39,91%	3,33%	43,24%	49,41%	9,53%
2021	128	6.799.414	0,66%	85,98%	4,84%	1,41%	6,25%	39,91%	3,63%	43,54%	49,79%	10,13%
2022	128	6.777.038	-0,33%	85,16%	5,31%	1,49%	6,80%	41,81%	3,92%	45,73%	52,53%	10,29%
<b>5 Jahre</b>												
arithm. Mittel					5,01%	1,41%	6,42%	41,22%	3,55%	44,77%	51,19%	9,68%
Maximalwert					5,31%	1,49%	6,80%	42,71%	3,92%	46,19%	52,63%	10,29%
Minimalwert					4,80%	1,38%	6,17%	39,91%	3,33%	43,24%	49,41%	9,23%
<b>10 Jahre</b>												
arithm. Mittel					4,85%	1,34%	6,19%	41,28%	3,48%	44,76%	50,96%	9,48%
Maximalwert					5,31%	1,49%	6,80%	42,71%	3,92%	46,19%	52,63%	10,29%
Minimalwert					4,32%	1,20%	5,52%	39,30%	3,29%	42,59%	48,11%	9,08%
Standardabw.					0,31%	0,09%	0,39%	1,18%	0,18%	1,24%	1,48%	0,41%
<b>15 Jahre</b>												
arithm. Mittel					4,57%	1,27%	5,84%	40,18%	3,40%	43,58%	49,42%	9,45%
Maximalwert					5,31%	1,49%	6,80%	42,71%	3,92%	46,19%	52,63%	10,29%
Minimalwert					3,59%	1,08%	4,74%	36,96%	3,07%	40,04%	44,78%	9,08%
Standardabw.					0,51%	0,13%	0,63%	1,91%	0,21%	2,05%	2,62%	0,33%

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

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

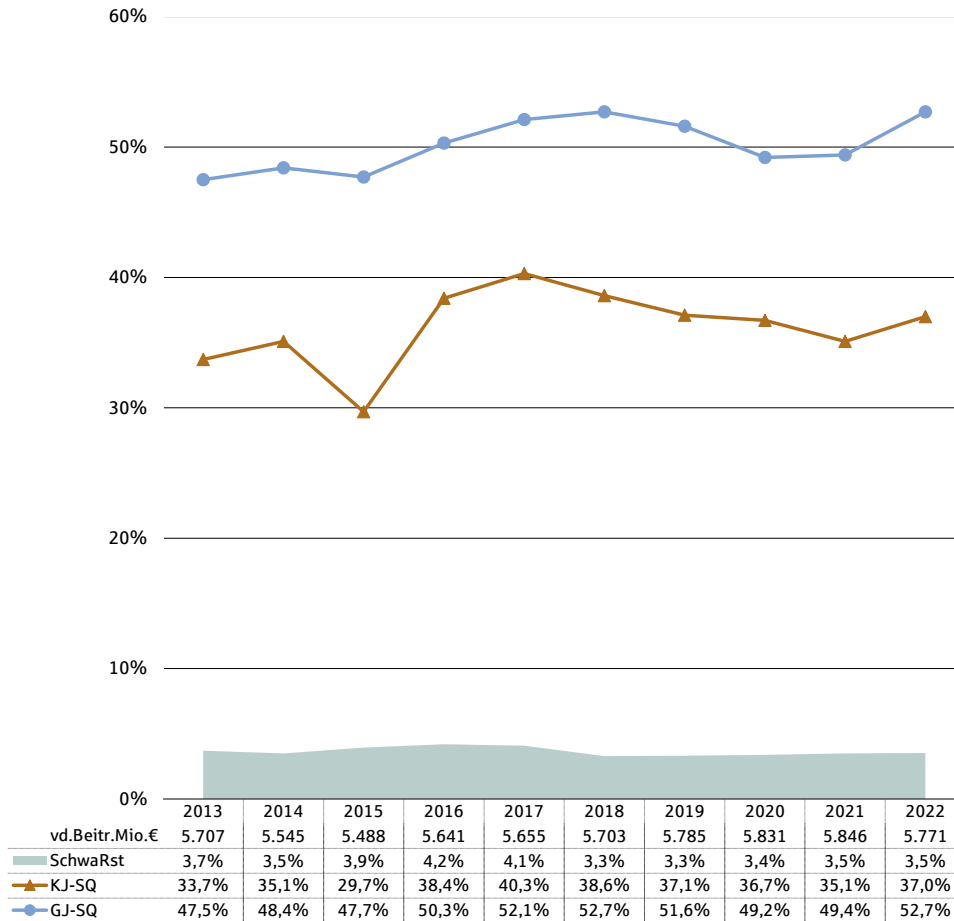


**3. Allgemeine Unfall (inkl. UBR und K-Unfall)**

Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (inkl. SRK) brutto % VJ-SR-Eing.	GJ+VJ-SZ-ges brutto % vd. Btr br	GJ+VJ-SR-ges brutto % vd. Btr br	KJ-SQ-ges brutto % vd. Btr br	Aufw. Vers. Betrieb brutto % vd. Btr br							
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%		
2020	26,99%	109,66%	11,57%	7,8%	33,16%	152,90%	37,84%	31,3%	21,2%	19,9%	5.830.698	20,8%	20,7%		
2021	25,42%	112,66%	13,81%	9,1%	31,67%	156,19%	35,97%	31,1%	25,3%	23,1%	5.846.082	24,0%	23,8%		
2022	24,25%	117,35%	15,11%	9,7%	31,05%	163,07%	37,42%	32,0%	24,4%	22,7%	5.771.184	22,9%	22,9%		
<b>5 Jahre</b>															
arithm. Mittel			13,64%	9,2%			37,55%	31,4%	22,7%	20,7%		21,1%	21,1%		
Maximalwert			15,11%	9,9%			38,89%	32,0%	25,3%	23,1%		24,0%	23,8%		
Minimalwert			11,57%	7,8%			35,97%	30,9%	20,9%	18,7%		18,6%	19,1%		
<b>10 Jahre</b>															
arithm. Mittel			13,45%	9,9%			37,51%	31,3%	20,9%	18,9%		19,4%	19,4%		
Maximalwert			15,11%	11,4%			40,14%	32,0%	25,3%	23,1%		24,7%	24,3%		
Minimalwert			11,57%	7,8%			34,96%	30,9%	17,8%	15,7%		15,3%	14,9%		
Standardabw.			1,06%	1,1%			1,49%	0,3%	2,4%	2,5%		3,5%	3,4%		
<b>15 Jahre</b>															
arithm. Mittel			13,45%	10,9%			35,97%	31,6%	20,5%	18,1%		18,6%	18,5%		
Maximalwert			15,11%	13,2%			40,14%	32,6%	25,3%	23,1%		24,7%	24,3%		
Minimalwert			11,57%	7,8%			31,89%	30,9%	17,8%	15,7%		15,3%	14,9%		
Standardabw.			0,87%	1,7%			2,59%	0,6%	2,0%	2,3%		3,1%	3,0%		

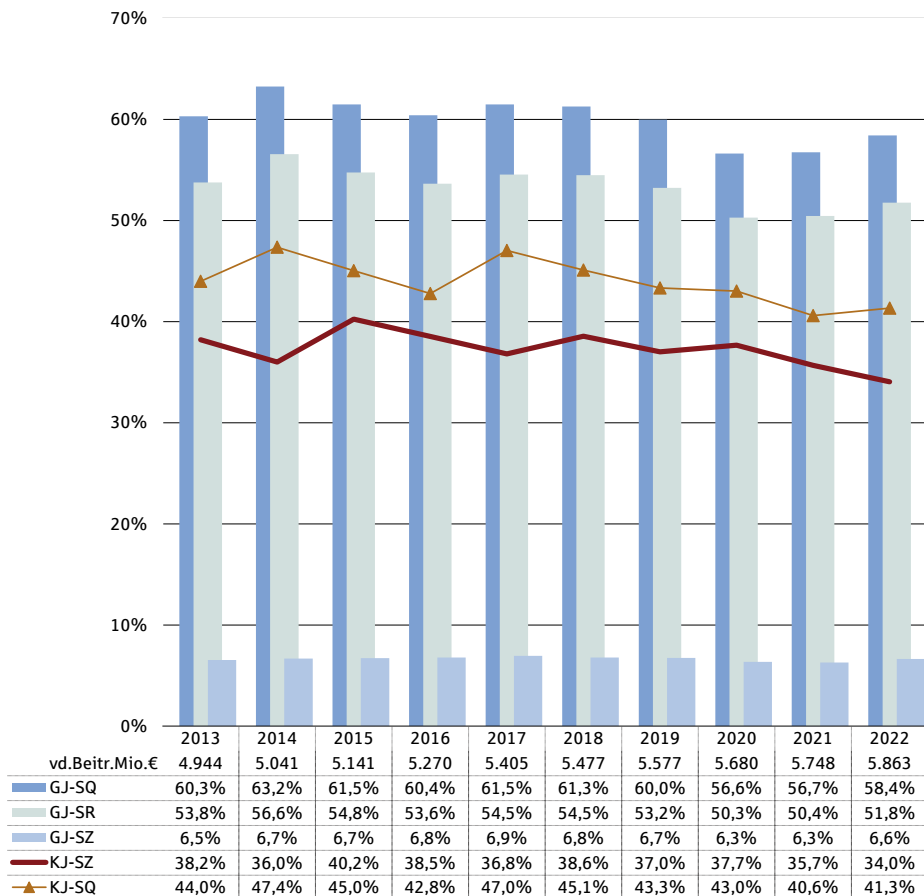
**Kennzahlen in Relation zu verdienten Beiträgen netto**



**3.1 Allgemeine Unfall ohne Beitragsrückgewähr** 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
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%
2020	108	5.679.659	1,85%		4,80%	1,55%	6,35%	46,46%	3,81%	50,28%	56,62%	9,47%
2021	105	5.748.162	1,21%		4,70%	1,59%	6,29%	46,28%	4,16%	50,45%	56,74%	10,15%
2022	105	5.862.914	2,00%		5,00%	1,64%	6,64%	47,41%	4,36%	51,77%	58,42%	10,27%
<b>5 Jahre</b>												
arithm. Mittel					4,97%	1,59%	6,56%	47,97%	4,07%	52,04%	58,60%	9,66%
Maximalwert					5,20%	1,64%	6,79%	50,43%	4,36%	54,48%	61,27%	10,27%
Minimalwert					4,70%	1,55%	6,29%	46,28%	3,81%	50,28%	56,62%	9,19%
<b>10 Jahre</b>												
arithm. Mittel					5,08%	1,56%	6,65%	49,26%	4,09%	53,35%	59,99%	9,43%
Maximalwert					5,36%	1,64%	6,94%	52,39%	4,36%	56,56%	63,24%	10,27%
Minimalwert					4,70%	1,50%	6,29%	46,28%	3,81%	50,28%	56,62%	8,99%
Standardabw.					0,20%	0,05%	0,20%	1,97%	0,15%	1,99%	2,14%	0,43%
<b>15 Jahre</b>												
arithm. Mittel					5,00%	1,52%	6,52%	49,33%	4,09%	53,41%	59,93%	9,36%
Maximalwert					5,36%	1,64%	6,94%	52,39%	4,36%	56,56%	63,24%	10,27%
Minimalwert					4,57%	1,37%	6,05%	46,28%	3,81%	50,28%	56,62%	8,99%
Standardabw.					0,22%	0,08%	0,26%	1,67%	0,14%	1,71%	1,86%	0,37%

**Kennzahlen in Relation zu verdienten Beiträgen brutto**





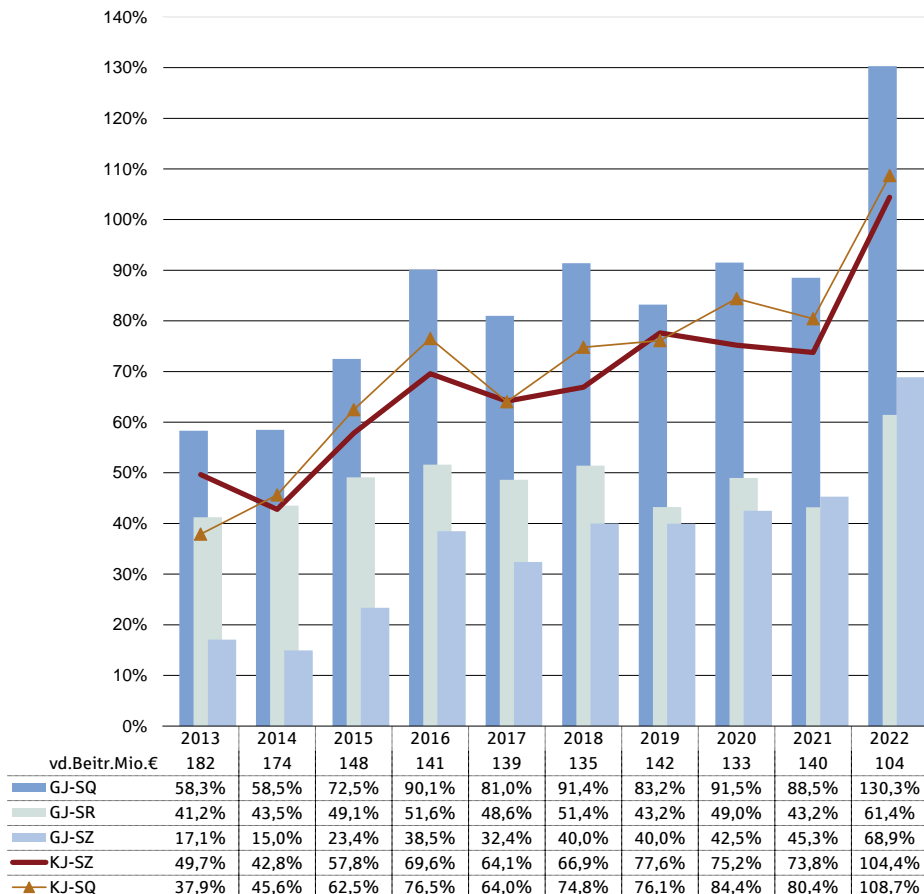
### 3.2 Unfall mit Beitragsrückgewähr

Teil 1

Jahr	Anz. VU	vd. Beitrag brutto		vd. Ris Br. in % vd. Btr br.	GJ-SZ-VF br (inkl. RPT) % vd. Btr br	GJ-Zlg-SRK brutto % vd. Ris Btr br	GJ-SZ-ges brutto % vd. Ris Btr br	Geschäftsjahr				GJ-SQ brutto % vd. Ris Btr br	GJ-SRK brutto % GJ-SA
		Tsd. Euro *	+/- %					GJ-SR-VF brutto % vd. Ris Btr br	GJ-SR-ges brutto % vd. Ris Btr br	GJ-SR-ges brutto % vd. Ris Btr br	GJ-SQ brutto % vd. Ris Btr br		
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%	
2020	22	133.202	-6,15%	12,39%	38,64%	3,87%	42,51%	42,69%	6,30%	48,99%	91,50%	11,12%	
2021	23	139.998	5,10%	13,32%	42,04%	3,26%	45,30%	37,94%	5,27%	43,20%	88,50%	9,63%	
2022	23	103.512	-26,06%	11,32%	64,34%	4,53%	68,86%	51,87%	9,57%	61,44%	130,30%	10,82%	
<b>5 Jahre</b>													
arithm. Mittel					43,75%	3,58%	47,33%	43,20%	6,46%	49,65%	96,98%	10,28%	
Maximalwert					64,34%	4,53%	68,86%	51,87%	9,57%	61,44%	130,30%	11,12%	
Minimalwert					36,68%	2,90%	39,96%	37,94%	4,90%	43,20%	83,20%	9,38%	
<b>10 Jahre</b>													
arithm. Mittel					33,41%	2,88%	36,29%	42,02%	6,22%	48,24%	84,53%	10,86%	
Maximalwert					64,34%	4,53%	68,86%	51,87%	9,57%	61,44%	130,30%	12,69%	
Minimalwert					13,50%	1,46%	14,95%	35,40%	4,90%	41,22%	58,30%	9,38%	
Standardabw.					14,74%	1,03%	15,70%	4,79%	1,30%	5,95%	20,44%	0,96%	
<b>15 Jahre</b>													
arithm. Mittel					26,06%	2,59%	28,65%	39,00%	5,91%	44,91%	73,56%	11,94%	
Maximalwert					64,34%	4,53%	68,86%	51,87%	9,57%	61,44%	130,30%	16,55%	
Minimalwert					5,33%	1,31%	6,64%	30,44%	3,81%	34,26%	40,90%	9,38%	
Standardabw.					16,21%	1,03%	17,04%	5,97%	1,32%	7,06%	23,34%	1,94%	

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

#### Kennzahlen in Relation zu verdienten Risikobeiträgen brutto



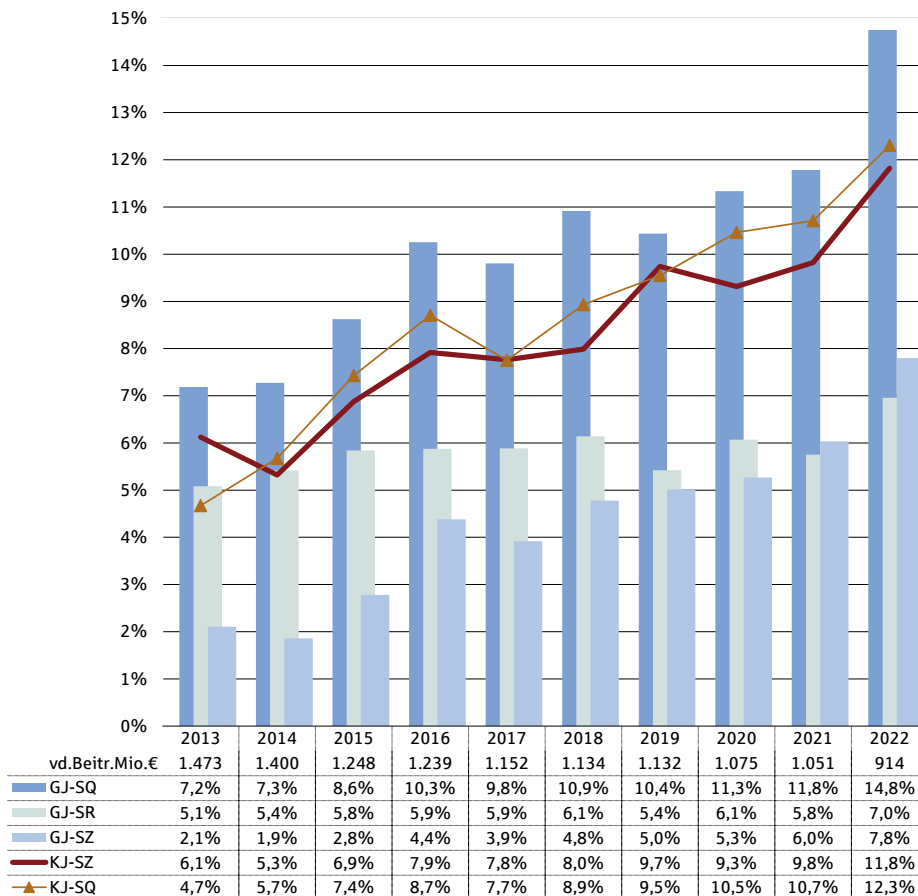


### 3.3 Unfall mit Beitragsrückgewähr

Teil 1

Jahr	Anz. VU	Geschäftsjahr										
		vd. Beitrag brutto 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
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%
2020	22	1.075.044	-4,99%		4,79%	0,48%	5,27%	5,29%	0,78%	6,07%	11,34%	11,12%
2021	23	1.051.252	-2,21%		5,60%	0,43%	6,03%	5,05%	0,70%	5,75%	11,79%	9,63%
2022	23	914.124	-13,04%		7,29%	0,51%	7,80%	5,87%	1,08%	6,96%	14,75%	10,82%
<b>5 Jahre</b>												
arithm. Mittel					5,34%	0,44%	5,78%	5,28%	0,79%	6,07%	11,85%	10,28%
Maximalwert					7,29%	0,51%	7,80%	5,87%	1,08%	6,96%	14,75%	11,12%
Minimalwert					4,38%	0,36%	4,78%	4,81%	0,61%	5,42%	10,44%	9,38%
<b>10 Jahre</b>												
arithm. Mittel					4,04%	0,35%	4,39%	5,09%	0,75%	5,84%	10,24%	10,86%
Maximalwert					7,29%	0,51%	7,80%	5,87%	1,08%	6,96%	14,75%	12,69%
Minimalwert					1,68%	0,18%	1,86%	4,36%	0,61%	5,08%	7,19%	9,38%
Standardabw.					1,71%	0,12%	1,83%	0,41%	0,13%	0,51%	2,25%	0,96%
<b>15 Jahre</b>												
arithm. Mittel					3,20%	0,32%	3,52%	4,85%	0,73%	5,58%	9,10%	11,94%
Maximalwert					7,29%	0,51%	7,80%	5,87%	1,08%	6,96%	14,75%	16,55%
Minimalwert					0,72%	0,18%	0,90%	4,13%	0,52%	4,65%	5,55%	9,38%
Standardabw.					1,89%	0,12%	1,98%	0,50%	0,14%	0,60%	2,51%	1,94%

Kennzahlen in Relation zu verdienten Beiträgen brutto



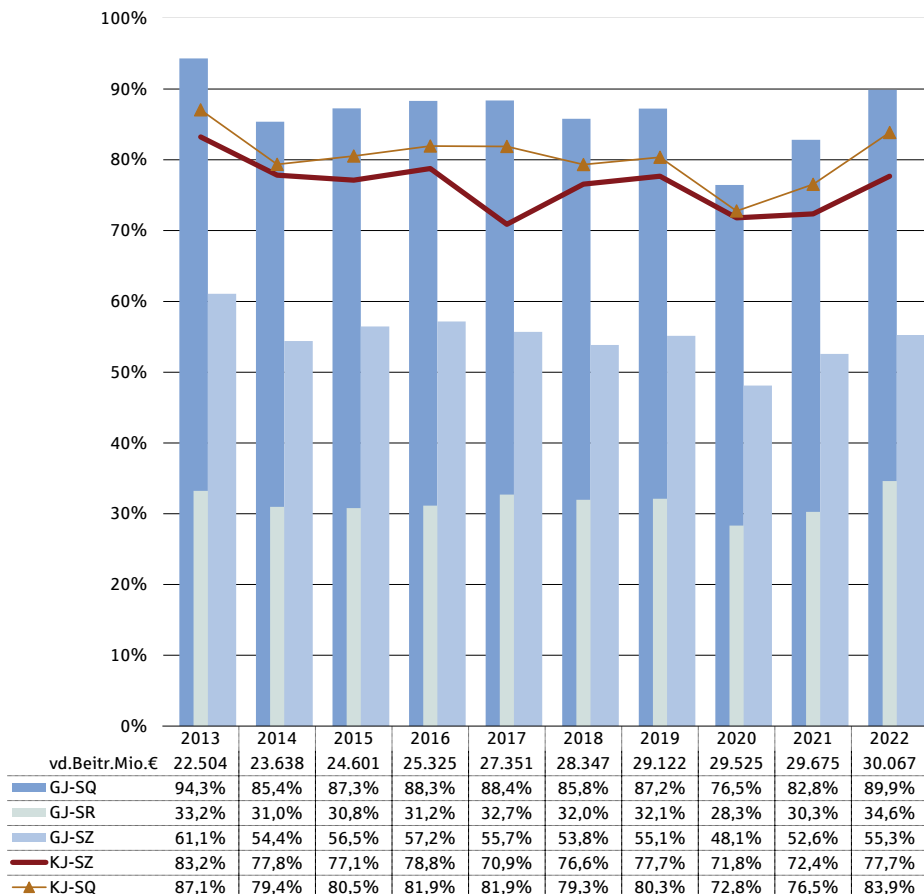




**4. Kraftfahrt (K-Haftpflicht + K-Vollkasko + K-Teilkasko)** Teil 1

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
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%
2020	96	29.525.262	1,38%	76,28%	41,77%	6,36%	48,12%	25,61%	2,72%	28,33%	76,46%	11,87%
2021	95	29.674.686	0,51%	76,35%	45,80%	6,79%	52,59%	27,34%	2,91%	30,25%	82,84%	11,71%
2022	96	30.067.218	1,32%	76,41%	48,50%	6,76%	55,25%	31,66%	2,97%	34,63%	89,88%	10,82%
<b>5 Jahre</b>												
arithm. Mittel					46,25%	6,73%	52,99%	28,56%	2,89%	31,46%	84,44%	11,42%
Maximalwert					48,50%	6,96%	55,25%	31,66%	2,97%	34,63%	89,88%	11,87%
Minimalwert					41,77%	6,36%	48,12%	25,61%	2,72%	28,33%	76,46%	10,82%
<b>10 Jahre</b>												
arithm. Mittel					48,00%	6,97%	54,97%	28,55%	3,07%	31,62%	86,59%	11,60%
Maximalwert					53,47%	7,61%	61,07%	31,66%	3,30%	34,63%	94,31%	12,02%
Minimalwert					41,77%	6,36%	48,12%	25,61%	2,72%	28,33%	76,46%	10,82%
Standardabw.					3,00%	0,34%	3,32%	1,68%	0,20%	1,74%	4,67%	0,37%
<b>15 Jahre</b>												
arithm. Mittel					50,15%	7,25%	57,39%	29,38%	3,28%	32,66%	90,06%	11,69%
Maximalwert					56,19%	7,97%	64,16%	32,21%	3,95%	36,01%	100,17%	12,12%
Minimalwert					41,77%	6,36%	48,12%	25,61%	2,72%	28,33%	76,46%	10,82%
Standardabw.					4,06%	0,50%	4,55%	1,90%	0,37%	2,17%	6,49%	0,34%

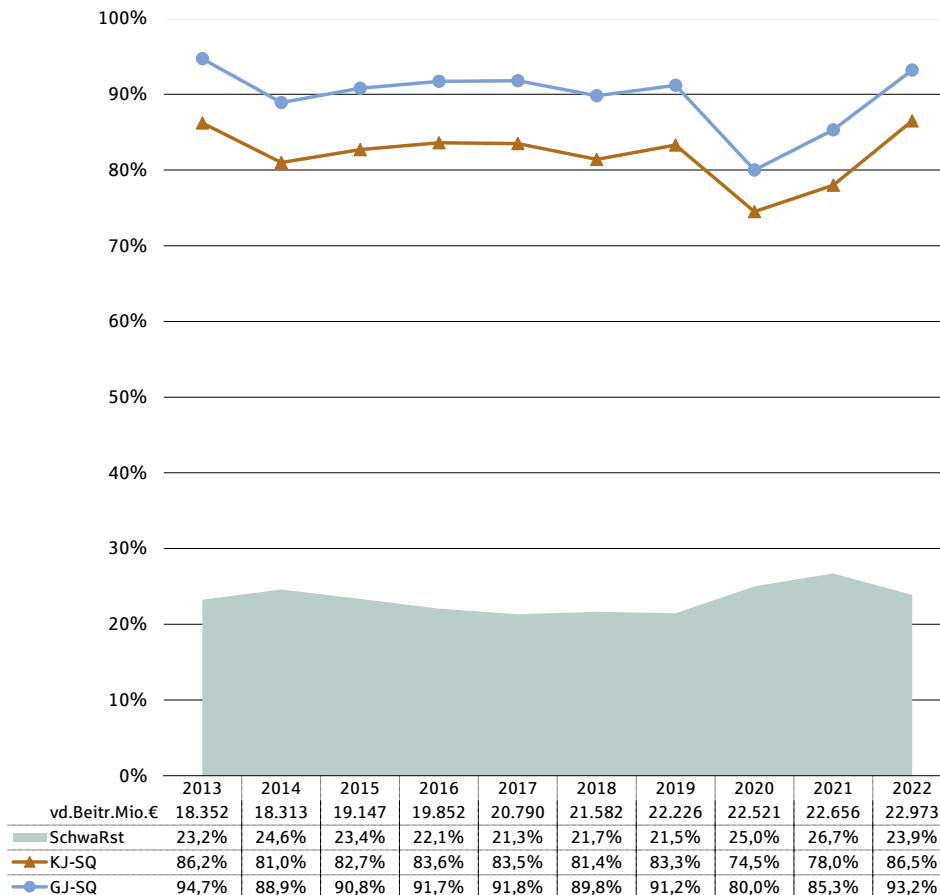
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



**4. Kraftfahrt (K-Haftpflicht + K-Vollkasko + K-Teilkasko)** Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (inkl. SRK) brutto % VJ-SR-Eing.	GJ+VJ-SZ-ges brutto % vd. Btr br	GJ+VJ-SR-ges brutto % vd. Btr br	KJ-SQ-ges brutto % vd. Btr br	Aufw. Vers. Betrieb brutto % vd. Btr br							
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%		
2020	23,67%	107,81%	3,69%	2,7%	71,80%	136,14%	72,77%	17,7%	8,8%	8,8%	22.521.197	9,4%	5,5%		
2021	19,78%	109,37%	6,31%	4,7%	72,37%	139,62%	76,53%	18,0%	5,5%	5,5%	22.656.364	7,0%	5,2%		
2022	22,43%	109,33%	6,03%	4,3%	77,69%	143,96%	83,85%	17,9%	-1,6%	-1,6%	22.973.295	-2,1%	0,4%		
<b>5 Jahre</b>															
arithm. Mittel			5,87%	4,3%			78,57%	17,7%	3,6%	3,6%		3,8%	2,8%		
Maximalwert			6,89%	5,1%			83,85%	18,0%	8,8%	8,8%		9,4%	5,5%		
Minimalwert			3,69%	2,7%			72,77%	17,4%	-1,6%	-1,6%		-2,1%	0,4%		
<b>10 Jahre</b>															
arithm. Mittel			6,23%	4,5%			80,36%	17,5%	2,2%	2,2%		2,5%	1,7%		
Maximalwert			7,26%	5,1%			87,05%	18,0%	8,8%	8,8%		9,4%	5,5%		
Minimalwert			3,69%	2,7%			72,77%	16,9%	-4,5%	-4,5%		-2,8%	-4,7%		
Standardabw.			0,97%	0,7%			3,89%	0,3%	3,6%	3,6%		3,7%	2,8%		
<b>15 Jahre</b>															
arithm. Mittel			7,64%	5,1%			82,42%	17,8%	-0,1%	-0,1%		-0,1%	0,4%		
Maximalwert			12,54%	7,4%			89,77%	18,8%	8,8%	8,8%		9,4%	5,5%		
Minimalwert			3,69%	2,7%			72,77%	16,9%	-7,7%	-7,7%		-8,9%	-5,7%		
Standardabw.			2,48%	1,2%			4,60%	0,5%	4,7%	4,7%		5,1%	3,6%		

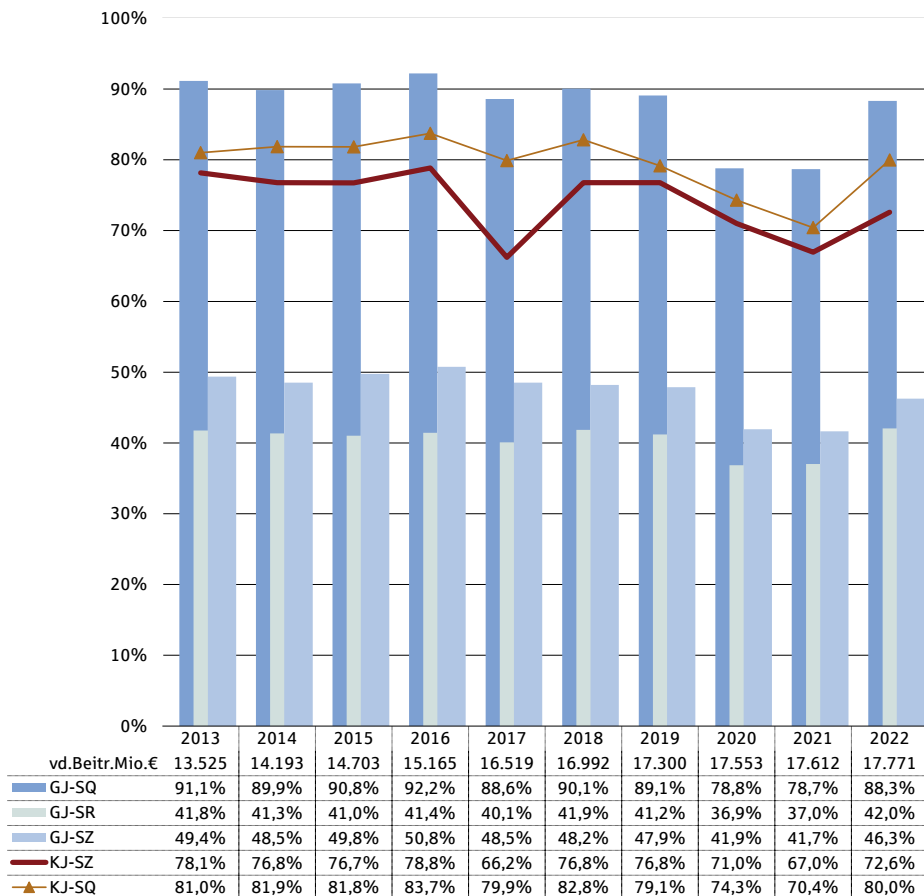
**Kennzahlen in Relation zu verdienten Beiträgen netto**



**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
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%
2020	94	17.552.925	1,46%	74,35%	36,02%	5,91%	41,93%	32,93%	3,93%	36,86%	78,79%	12,50%
2021	93	17.611.613	0,33%	74,54%	35,58%	6,07%	41,65%	32,91%	4,12%	37,03%	78,68%	12,95%
2022	93	17.770.831	0,90%	74,80%	40,02%	6,25%	46,27%	37,90%	4,15%	42,04%	88,31%	11,77%
<b>5 Jahre</b>												
arithm. Mittel					38,98%	6,21%	45,18%	35,68%	4,12%	39,80%	84,99%	12,18%
Maximalwert					41,82%	6,42%	48,21%	37,90%	4,23%	42,04%	90,07%	12,95%
Minimalwert					35,58%	5,91%	41,65%	32,91%	3,93%	36,86%	78,68%	11,77%
<b>10 Jahre</b>												
arithm. Mittel					40,97%	6,32%	47,29%	36,04%	4,42%	40,46%	87,75%	12,25%
Maximalwert					44,01%	6,76%	50,77%	37,90%	4,84%	42,04%	92,20%	12,95%
Minimalwert					35,58%	5,91%	41,65%	32,91%	3,93%	36,86%	78,68%	11,77%
Standardabw.					2,94%	0,23%	3,13%	1,78%	0,33%	1,94%	4,90%	0,38%
<b>15 Jahre</b>												
arithm. Mittel					42,86%	6,47%	49,33%	37,54%	4,75%	42,29%	91,62%	12,25%
Maximalwert					49,09%	7,02%	56,11%	42,22%	5,74%	47,76%	103,87%	12,95%
Minimalwert					35,58%	5,91%	41,65%	32,91%	3,93%	36,86%	78,68%	11,77%
Standardabw.					3,78%	0,30%	4,06%	2,71%	0,57%	3,20%	7,10%	0,35%

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

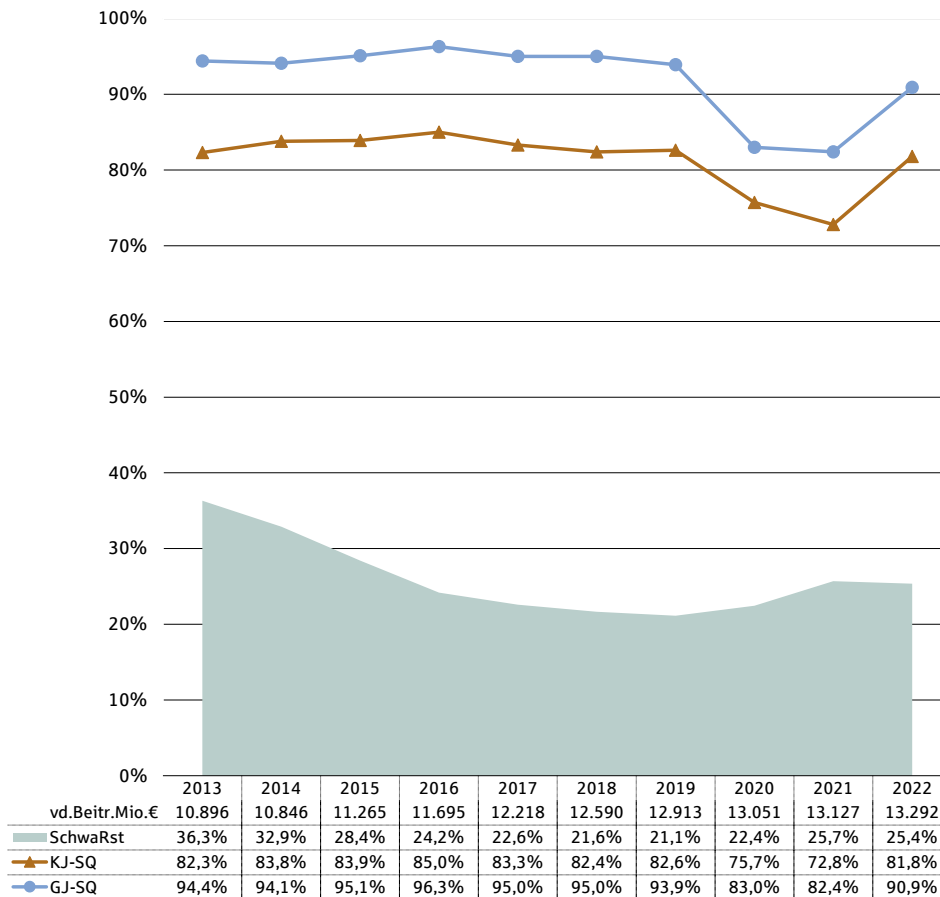


4.1 Kraftfahrt-Haftpflicht

Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (inkl. SRK) brutto % VJ-SR-Eing.	GJ+VJ-SZ-ges brutto % vd. Btr br	GJ+VJ-SR-ges brutto % vd. Btr br	KJ-SQ-ges brutto % vd. Btr br	Aufw.Vers. Betrieb brutto % vd. Btr br							
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%		
2020	29,08%	178,43%	4,48%	2,1%	71,01%	215,29%	74,31%	17,4%	7,5%	7,5%	13.051.316	8,8%	7,2%		
2021	25,30%	181,01%	8,27%	3,9%	66,96%	218,03%	70,41%	18,0%	11,6%	11,6%	13.126.991	13,2%	9,9%		
2022	26,33%	181,41%	8,34%	3,8%	72,59%	223,45%	79,97%	17,8%	2,4%	2,4%	13.292.247	3,4%	3,4%		
<b>5 Jahre</b>															
arithm. Mittel			7,65%	3,6%			77,33%	17,6%				6,1%	5,2%		
Maximalwert			9,93%	4,7%			82,83%	18,0%				13,2%	9,9%		
Minimalwert			4,48%	2,1%			70,41%	17,3%				2,4%	2,4%		
<b>10 Jahre</b>															
arithm. Mittel			8,25%	3,8%			79,50%	17,2%	3,4%	3,4%		3,9%	4,1%		
Maximalwert			10,13%	4,7%			83,74%	18,0%	11,6%	11,6%		13,2%	9,9%		
Minimalwert			4,48%	2,1%			70,41%	16,6%	-0,1%	-0,1%		0,5%	-1,8%		
Standardabw.			1,58%	0,7%			4,12%	0,5%	3,6%	3,6%		4,0%	3,1%		
<b>15 Jahre</b>															
arithm. Mittel			10,46%	4,5%			81,16%	17,3%	1,7%	1,7%		1,8%	2,1%		
Maximalwert			17,98%	6,8%			88,46%	18,0%	11,6%	11,6%		13,2%	9,9%		
Minimalwert			4,48%	2,1%			70,41%	16,6%	-5,9%	-5,9%		-6,8%	-4,3%		
Standardabw.			3,87%	1,3%			4,53%	0,5%	4,3%	4,3%		4,9%	4,2%		

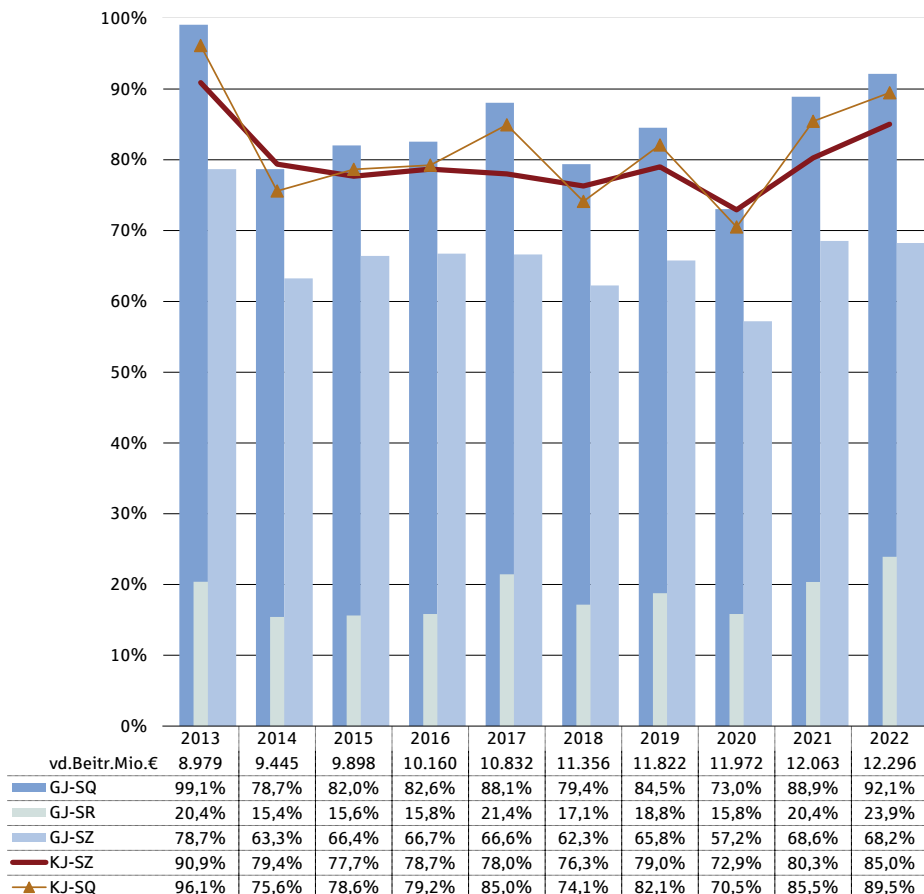
Kennzahlen in Relation zu verdienten Beiträgen netto



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

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
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%	10,24%
2018	93	11.355.580	4,83%	79,18%	54,79%	7,46%	62,25%	16,13%	1,01%	17,14%	79,40%	10,67%
2019	93	11.822.382	4,11%	78,78%	58,01%	7,75%	65,76%	17,70%	1,08%	18,78%	84,54%	10,45%
2020	95	11.972.337	1,27%	79,10%	50,20%	7,00%	57,20%	14,90%	0,93%	15,83%	73,03%	10,86%
2021	94	12.063.073	0,76%	79,00%	60,72%	7,83%	68,55%	19,21%	1,15%	20,36%	88,91%	10,10%
2022	95	12.296.387	1,93%	78,73%	60,75%	7,49%	68,24%	22,65%	1,26%	23,91%	92,15%	9,49%
<b>5 Jahre</b>												
arithm. Mittel					56,90%	7,51%	64,40%	18,12%	1,09%	19,20%	83,61%	10,32%
Maximalwert					60,75%	7,83%	68,55%	22,65%	1,26%	23,91%	92,15%	10,86%
Minimalwert					50,20%	7,00%	57,20%	14,90%	0,93%	15,83%	73,03%	9,49%
<b>10 Jahre</b>												
arithm. Mittel					58,44%	7,94%	66,37%	17,42%	1,06%	18,47%	84,85%	10,62%
Maximalwert					69,12%	9,57%	78,70%	22,65%	1,26%	23,91%	99,08%	11,38%
Minimalwert					50,20%	7,00%	57,20%	14,45%	0,93%	15,42%	73,03%	9,49%
Standardabw.					4,90%	0,68%	5,49%	2,86%	0,12%	2,96%	7,48%	0,56%
<b>15 Jahre</b>												
arithm. Mittel					61,13%	8,43%	69,56%	17,06%	1,06%	18,12%	87,68%	10,83%
Maximalwert					69,14%	9,69%	78,83%	22,65%	1,26%	23,91%	99,08%	11,57%
Minimalwert					50,20%	7,00%	57,20%	14,45%	0,93%	15,42%	73,03%	9,49%
Standardabw.					5,72%	0,92%	6,58%	2,38%	0,10%	2,46%	7,51%	0,55%

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

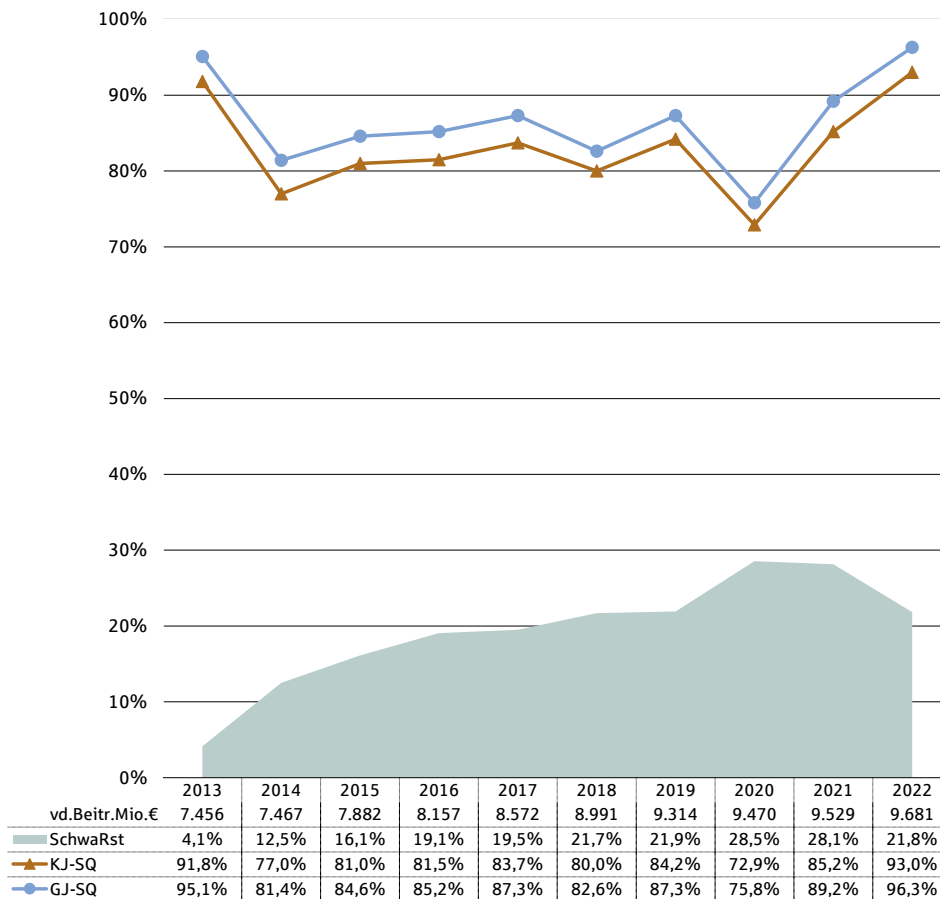


4.2 Kraftfahrt-Sonstige (K-Vollkasko + K-Teilkasko)

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							
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%		
2020	15,73%	4,27%	2,52%	11,2%	72,94%	20,10%	70,51%	18,1%	10,7%	10,7%	9.469.881	10,2%	3,2%		
2021	11,71%	4,78%	3,45%	17,4%	80,27%	25,14%	85,46%	17,9%	-3,5%	-3,5%	9.529.373	-1,5%	-1,3%		
2022	16,81%	5,17%	2,69%	10,8%	85,05%	29,08%	89,46%	18,0%	-7,4%	-7,4%	9.681.049	-9,6%	-3,8%		
<b>5 Jahre</b>															
arithm. Mittel			3,28%	15,0%			80,33%	17,9%	1,6%	1,6%		0,6%	-0,5%		
Maximalwert			5,28%	23,3%			89,46%	18,1%	10,7%	10,7%		10,2%	3,2%		
Minimalwert			2,44%	10,8%			70,51%	17,6%	-7,4%	-7,4%		-9,6%	-3,8%		
<b>10 Jahre</b>															
arithm. Mittel			3,22%	16,2%			81,62%	17,9%	0,4%	0,4%		0,5%	-1,7%		
Maximalwert			5,28%	23,3%			96,14%	18,5%	10,7%	10,7%		10,2%	3,2%		
Minimalwert			2,44%	10,8%			70,51%	17,3%	-14,6%	-14,6%		-9,8%	-8,9%		
Standardabw.			0,81%	4,0%			7,67%	0,3%	7,7%	7,7%		6,3%	3,1%		
<b>15 Jahre</b>															
arithm. Mittel			3,35%	17,2%			84,32%	18,4%	-2,8%	-2,8%		-2,9%	-2,0%		
Maximalwert			5,28%	23,3%			96,14%	20,1%	10,7%	10,7%		10,2%	3,5%		
Minimalwert			2,44%	10,8%			70,51%	17,3%	-14,6%	-14,6%		-12,1%	-8,9%		
Standardabw.			0,70%	3,8%			7,53%	0,9%	7,9%	7,9%		7,2%	3,7%		

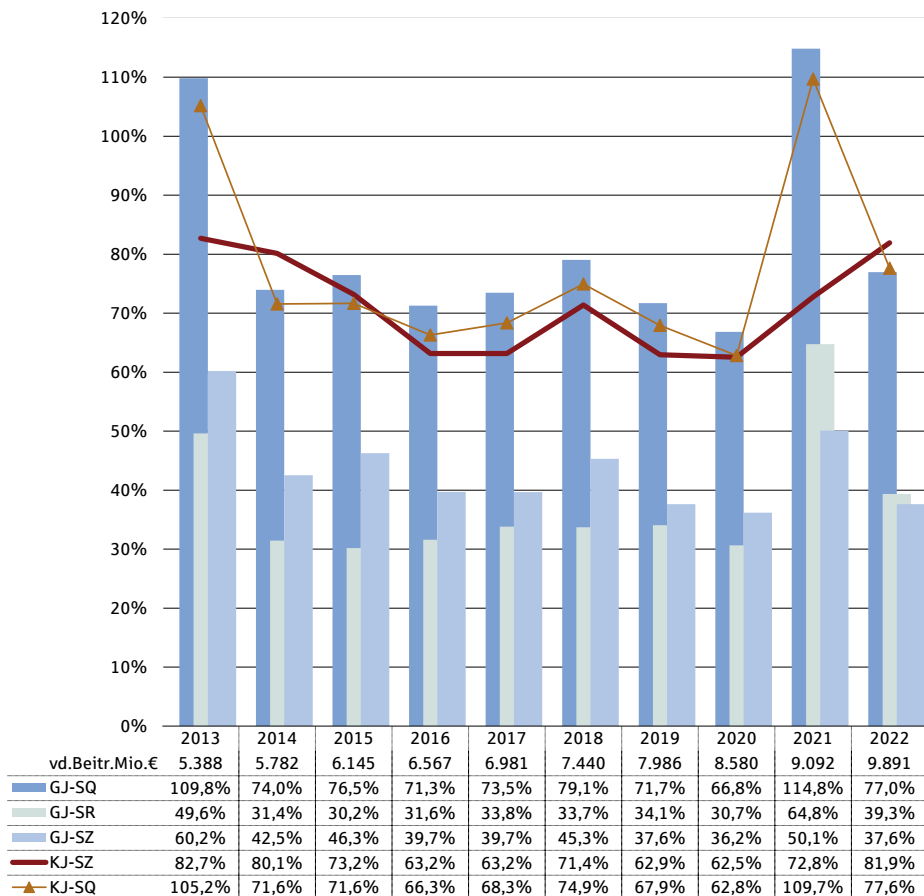
Kennzahlen in Relation zu verdienten Beiträgen netto



**5. Verbundene Wohngebäude** 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
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%
2020	102	8.580.391	7,44%	77,23%	30,90%	5,26%	36,17%	28,51%	2,14%	30,65%	66,82%	11,08%
2021	102	9.091.838	5,96%	77,60%	44,58%	5,49%	50,07%	61,23%	3,53%	64,76%	114,83%	7,85%
2022	102	9.891.290	8,79%	73,84%	32,67%	4,96%	37,63%	37,03%	2,31%	39,34%	76,97%	9,45%
<b>5 Jahre</b>												
arithm. Mittel					35,92%	5,45%	41,36%	38,00%	2,50%	40,51%	81,87%	9,95%
Maximalwert					44,58%	6,06%	50,07%	61,23%	3,53%	64,76%	114,83%	11,08%
Minimalwert					30,90%	4,96%	36,17%	28,51%	2,14%	30,65%	66,82%	7,85%
<b>10 Jahre</b>												
arithm. Mittel					37,73%	5,79%	43,52%	35,59%	2,32%	37,92%	81,44%	10,15%
Maximalwert					53,21%	7,00%	60,21%	61,23%	3,53%	64,76%	114,83%	11,13%
Minimalwert					30,90%	4,96%	36,17%	28,30%	1,82%	30,17%	66,82%	7,85%
Standardabw.					6,89%	0,58%	7,35%	10,60%	0,49%	11,07%	16,68%	1,10%
<b>15 Jahre</b>												
arithm. Mittel					40,08%	6,11%	46,18%	33,29%	2,19%	35,47%	81,65%	10,28%
Maximalwert					53,21%	7,27%	60,21%	61,23%	3,53%	64,76%	114,83%	11,13%
Minimalwert					30,90%	4,96%	36,17%	27,12%	1,82%	28,95%	66,82%	7,85%
Standardabw.					6,74%	0,69%	7,34%	9,20%	0,45%	9,63%	13,52%	0,91%

**Kennzahlen in Relation zu verdienten Beiträgen brutto**



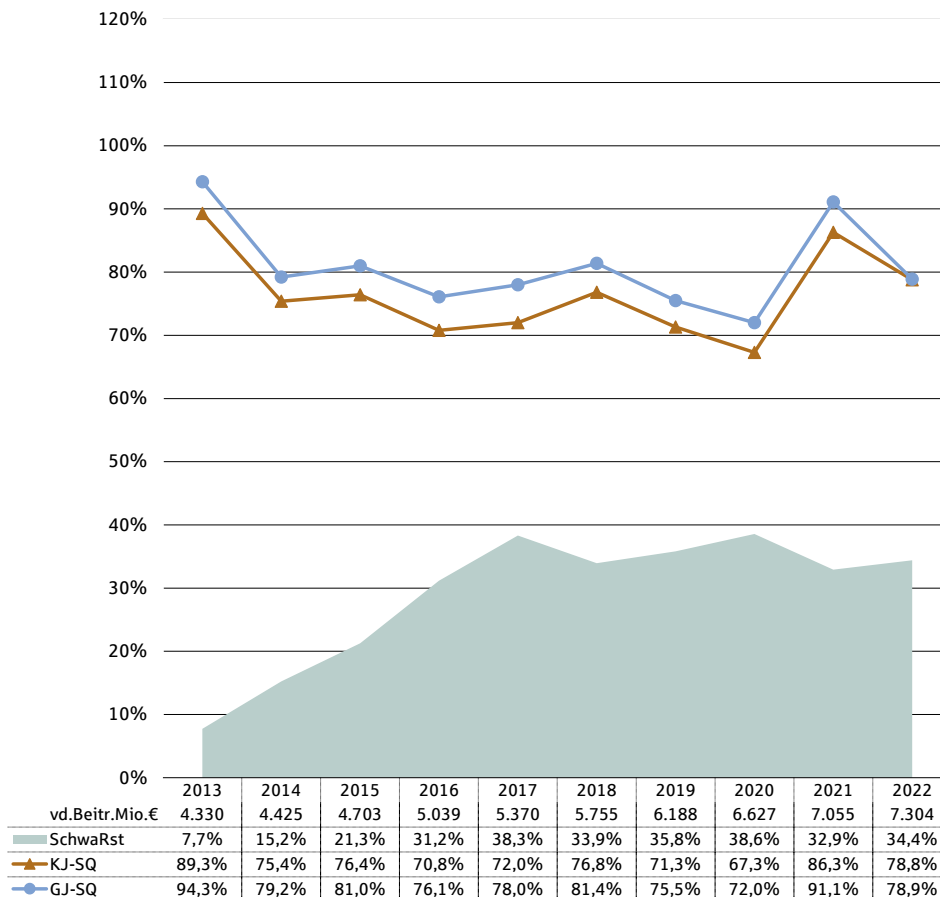


5. Verbundene Wohngebäude

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
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%
2020	26,36%	15,96%	4,00%	8,7%	62,53%	46,61%	62,82%	26,4%	8,1%	8,1%	6.626.535	2,0%	-3,2%
2021	22,70%	16,15%	5,13%	11,7%	72,77%	80,91%	109,70%	27,0%	-39,6%	-39,6%	7.055.337	-18,6%	-15,3%
2022	44,30%	30,74%	-0,66%	-0,9%	81,93%	70,08%	77,63%	26,9%	-6,7%	-6,7%	7.303.812	-9,0%	-11,6%
<b>5 Jahre</b>													
arithm. Mittel			3,27%	7,4%			78,60%	26,9%	-8,0%	-8,0%		-7,3%	-8,7%
Maximalwert			5,13%	11,7%			109,70%	27,3%	8,1%	8,1%		2,0%	-3,2%
Minimalwert			-0,66%	-0,9%			62,82%	26,4%	-39,6%	-39,6%		-18,6%	-15,3%
<b>10 Jahre</b>													
arithm. Mittel			3,83%	8,8%			77,61%	27,4%	-7,6%	-7,6%		-8,3%	-12,3%
Maximalwert			5,13%	12,1%			109,70%	28,4%	8,1%	8,1%		2,0%	-3,2%
Minimalwert			-0,66%	-0,9%			62,82%	26,4%	-39,6%	-39,6%		-22,2%	-20,0%
Standardabw.			1,78%	4,2%			16,31%	0,6%	16,5%	16,5%		7,4%	5,3%
<b>15 Jahre</b>													
arithm. Mittel			4,12%	9,7%			77,53%	27,8%	-7,9%	-7,9%		-10,5%	-12,9%
Maximalwert			5,48%	14,3%			109,70%	28,8%	8,1%	8,1%		2,0%	-3,2%
Minimalwert			-0,66%	-0,9%			62,82%	26,4%	-39,6%	-39,6%		-22,2%	-20,0%
Standardabw.			1,58%	3,8%			13,27%	0,7%	13,4%	13,4%		7,1%	4,6%

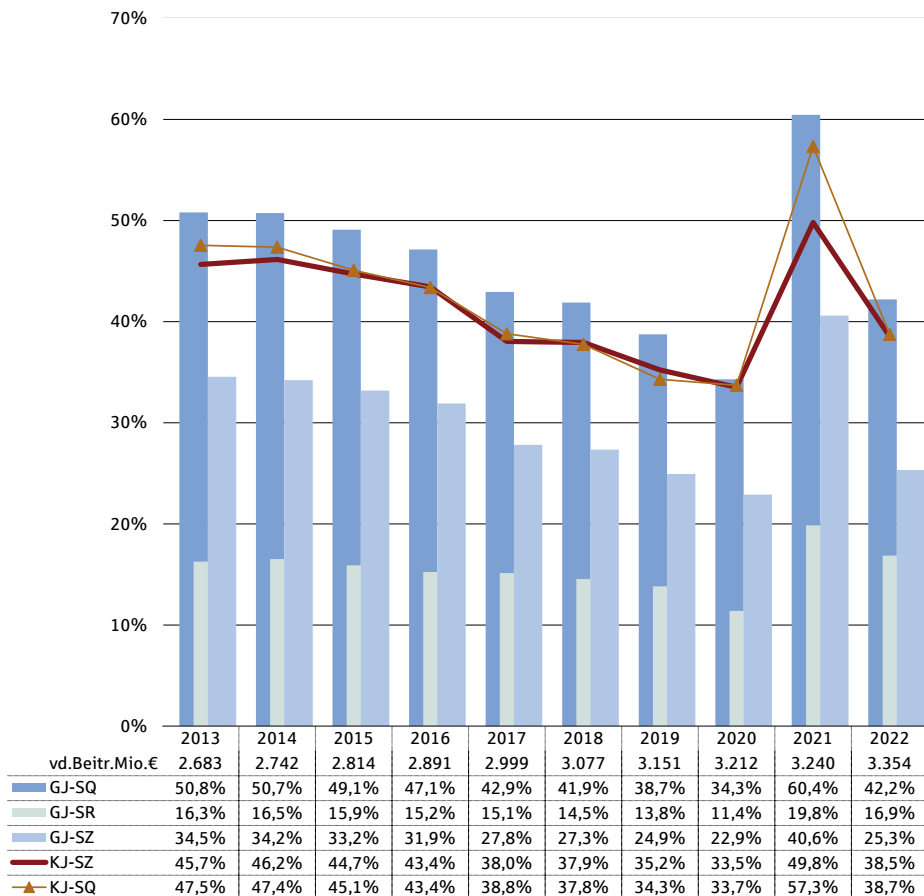
Kennzahlen in Relation zu verdienten Beiträgen netto



**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
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%
2020	114	3.211.686	1,93%	85,75%	18,43%	4,46%	22,89%	10,17%	1,23%	11,40%	34,29%	16,58%
2021	114	3.240.031	0,88%	85,13%	35,46%	5,14%	40,59%	18,41%	1,44%	19,85%	60,44%	10,87%
2022	115	3.353.942	3,52%	82,88%	20,74%	4,59%	25,33%	15,45%	1,42%	16,87%	42,20%	14,25%
<b>5 Jahre</b>												
arithm. Mittel					23,45%	4,76%	28,22%	13,96%	1,33%	15,29%	43,51%	14,40%
Maximalwert					35,46%	5,14%	40,59%	18,41%	1,44%	19,85%	60,44%	16,58%
Minimalwert					18,43%	4,46%	22,89%	10,17%	1,23%	11,40%	34,29%	10,87%
<b>10 Jahre</b>												
arithm. Mittel					25,15%	5,13%	30,27%	14,24%	1,31%	15,55%	45,83%	14,26%
Maximalwert					35,46%	5,63%	40,59%	18,41%	1,44%	19,85%	60,44%	16,58%
Minimalwert					18,43%	4,46%	22,89%	10,17%	1,23%	11,40%	34,29%	10,87%
Standardabw.					5,19%	0,45%	5,51%	2,14%	0,07%	2,19%	7,42%	1,50%
<b>15 Jahre</b>												
arithm. Mittel					25,79%	5,28%	31,08%	13,82%	1,27%	15,08%	46,16%	14,33%
Maximalwert					35,46%	5,89%	40,59%	18,41%	1,44%	19,85%	60,44%	16,58%
Minimalwert					18,43%	4,46%	22,89%	10,17%	1,07%	11,40%	34,29%	10,87%
Standardabw.					4,29%	0,44%	4,60%	1,88%	0,09%	1,95%	6,04%	1,24%

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

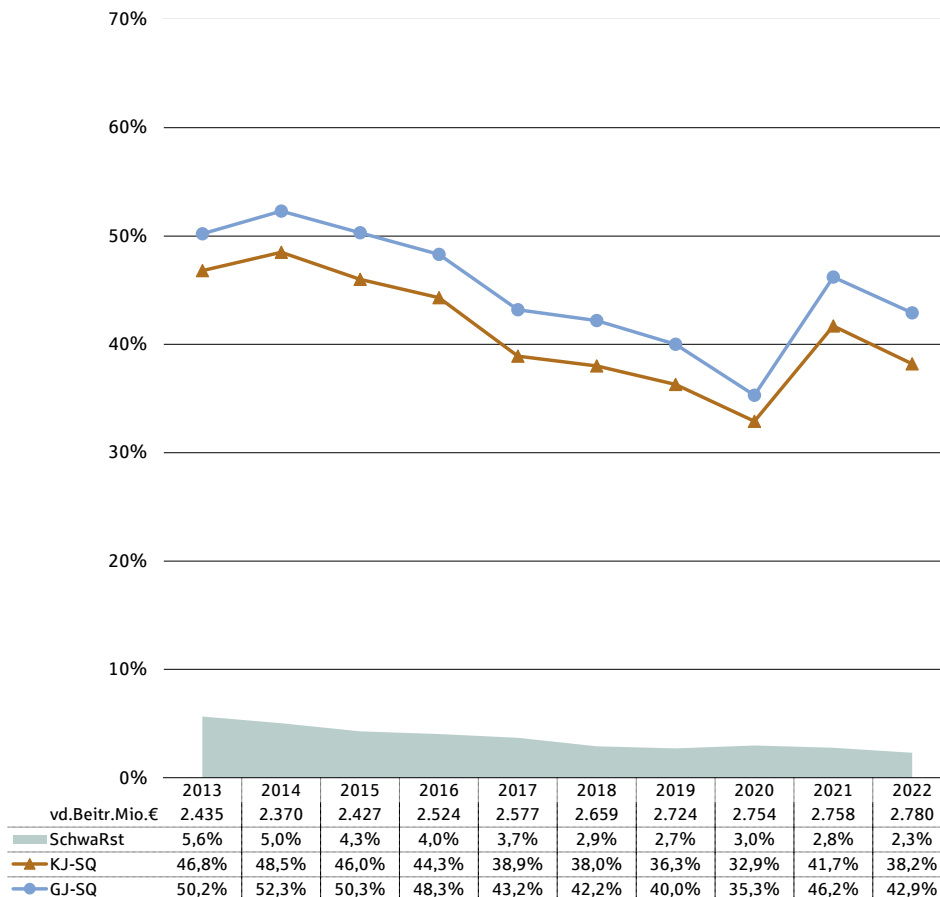


6. Verbundene Hausrat

Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (inkl. SRK) brutto % VJ-SR-Eing.	GJ+VJ-SZ-ges brutto % vd. Btr br	GJ+VJ-SR-ges brutto % vd. Btr br	KJ-SQ-ges brutto % vd. Btr br	Aufw. Vers. Betrieb brutto % vd. Btr br							
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%		
2020	10,62%	6,66%	0,59%	3,3%	33,51%	18,06%	33,70%	35,3%	27,7%	27,2%	2.753.952	28,6%	28,2%		
2021	9,22%	5,57%	3,11%	17,3%	49,81%	25,42%	57,33%	33,7%	6,5%	6,0%	2.758.267	19,9%	20,1%		
2022	13,22%	7,88%	3,46%	14,0%	38,54%	24,75%	38,73%	35,0%	23,9%	23,4%	2.779.895	23,8%	24,3%		
<b>5 Jahre</b>															
arithm. Mittel			3,15%	15,8%			40,36%	34,9%	21,8%	21,2%		23,9%	24,1%		
Maximalwert			4,45%	23,1%			57,33%	35,5%	27,7%	27,2%		28,6%	28,2%		
Minimalwert			0,59%	3,3%			33,70%	33,7%	6,5%	6,0%		19,9%	20,1%		
<b>10 Jahre</b>															
arithm. Mittel			3,43%	17,3%			42,39%	35,0%	19,7%	19,1%		20,0%	20,4%		
Maximalwert			4,45%	23,1%			57,33%	35,5%	27,7%	27,2%		28,6%	28,2%		
Minimalwert			0,59%	3,3%			33,70%	33,7%	6,5%	6,0%		12,3%	13,1%		
Standardabw.			1,09%	5,5%			7,24%	0,5%	6,6%	6,6%		5,2%	4,9%		
<b>15 Jahre</b>															
arithm. Mittel			3,53%	18,8%			42,63%	34,9%	19,8%	19,1%		19,4%	19,9%		
Maximalwert			4,45%	25,3%			57,33%	35,5%	27,7%	27,2%		28,6%	28,2%		
Minimalwert			0,59%	3,3%			33,70%	33,7%	6,5%	6,0%		12,3%	13,1%		
Standardabw.			0,91%	5,1%			5,89%	0,4%	5,5%	5,5%		4,6%	4,4%		

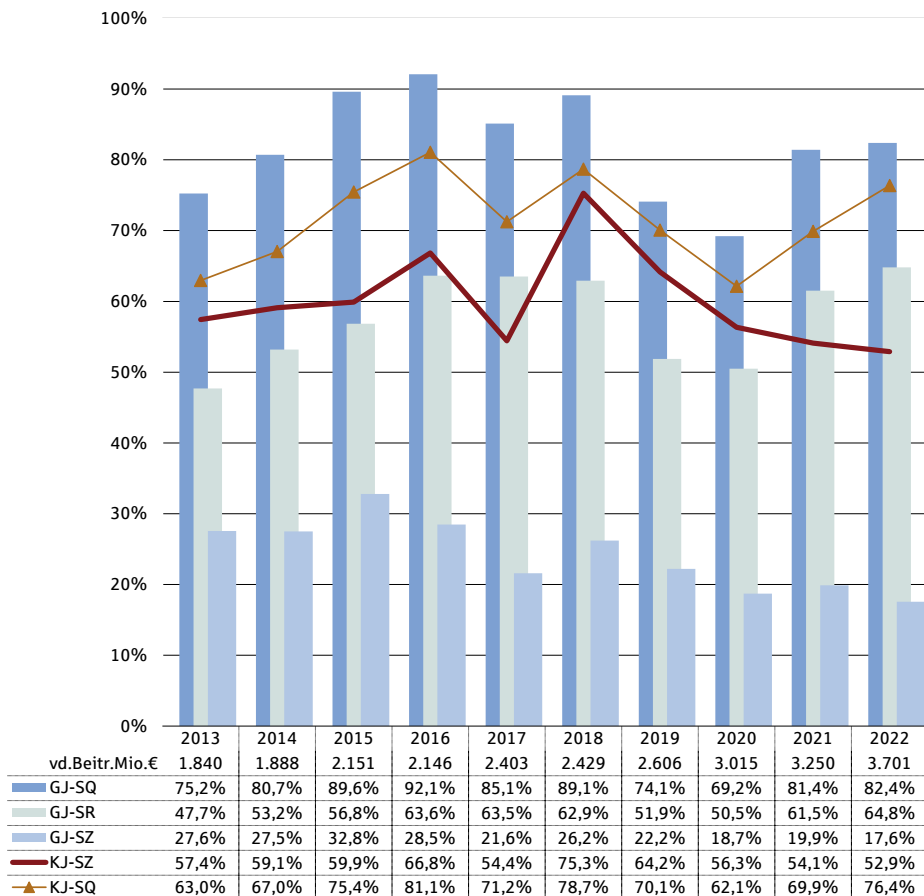
Kennzahlen in Relation zu verdienten Beiträgen netto



**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
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%
2020	90	3.014.805	15,70%	48,96%	17,12%	1,58%	18,71%	48,81%	1,70%	50,50%	69,21%	4,74%
2021	88	3.249.855	7,80%	52,38%	18,09%	1,80%	19,89%	59,62%	1,91%	61,53%	81,42%	4,55%
2022	87	3.700.582	13,87%	52,08%	16,01%	1,56%	17,57%	62,92%	1,89%	64,81%	82,38%	4,18%
<b>5 Jahre</b>												
arithm. Mittel					19,14%	1,78%	20,92%	56,39%	1,94%	58,33%	79,24%	4,70%
Maximalwert					24,17%	2,03%	26,21%	62,92%	2,22%	64,81%	89,13%	5,28%
Minimalwert					16,01%	1,56%	17,57%	48,81%	1,70%	50,50%	69,21%	4,18%
<b>10 Jahre</b>												
arithm. Mittel					22,14%	2,11%	24,25%	55,73%	1,92%	57,65%	81,90%	4,93%
Maximalwert					30,33%	2,65%	32,80%	62,92%	2,22%	64,81%	92,10%	5,76%
Minimalwert					16,01%	1,56%	17,57%	45,89%	1,70%	47,69%	69,21%	4,18%
Standardabw.					4,61%	0,40%	4,96%	6,29%	0,16%	6,40%	7,41%	0,46%
<b>15 Jahre</b>												
arithm. Mittel					23,95%	2,25%	26,20%	51,09%	1,86%	52,95%	79,15%	5,23%
Maximalwert					30,33%	2,74%	32,80%	62,92%	2,22%	64,81%	92,10%	6,03%
Minimalwert					16,01%	1,56%	17,57%	37,81%	1,47%	39,28%	66,85%	4,18%
Standardabw.					4,68%	0,39%	5,04%	8,91%	0,20%	9,06%	8,18%	0,57%

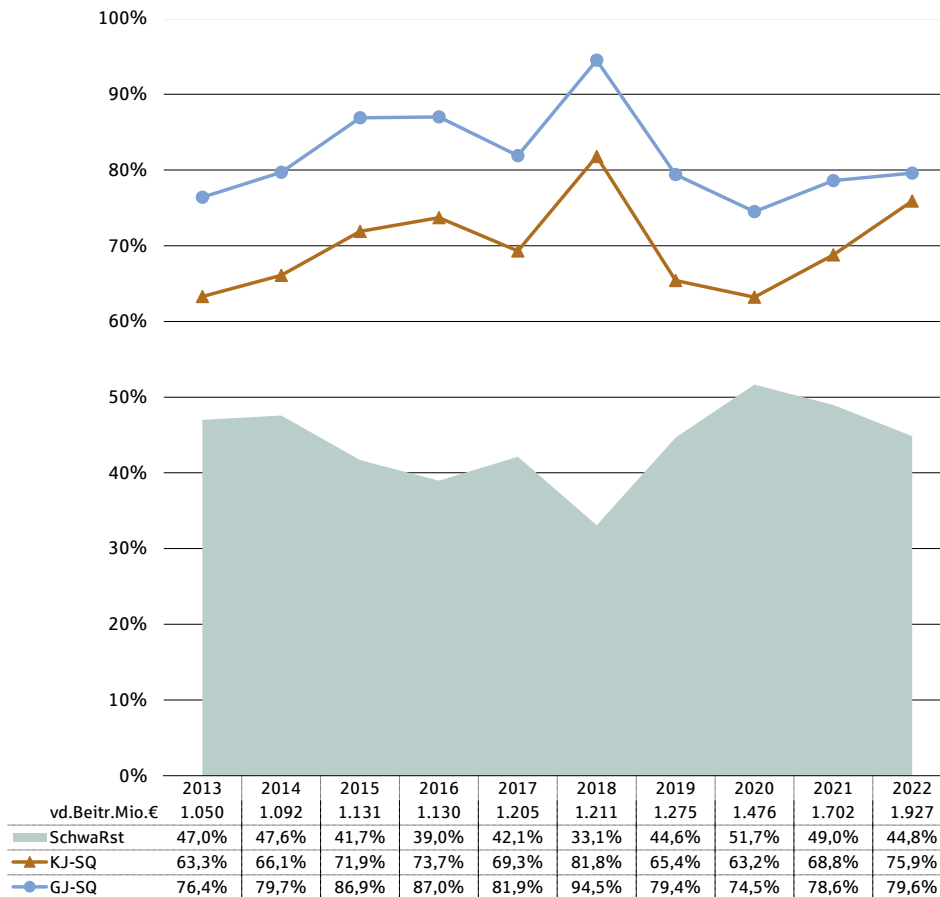
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



**7. Feuer** Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (inkl. SRK) brutto % VJ-SR-Eing.	GJ+VJ-SZ-ges brutto % vd. Btr br	GJ+VJ-SR-ges brutto % vd. Btr br	KJ-SQ-ges brutto % vd. Btr br	Aufw. Vers. Betrieb brutto % vd. Btr br							
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%		
2020	37,63%	54,14%	7,07%	7,2%	56,34%	104,64%	62,14%	28,1%	5,2%	4,9%	1.475.976	-2,0%	-15,1%		
2021	34,23%	51,33%	11,51%	11,8%	54,12%	112,86%	69,90%	27,1%	-2,1%	-2,3%	1.702.116	-7,0%	-11,2%		
2022	35,33%	57,76%	6,02%	6,0%	52,90%	122,57%	76,36%	27,2%	-7,8%	-7,9%	1.927.423	-11,9%	-13,5%		
<b>5 Jahre</b>															
arithm. Mittel			7,82%	7,6%			71,43%	27,7%	-3,9%	-4,2%		-9,0%	-13,7%		
Maximalwert			11,51%	11,8%			78,67%	28,2%	5,2%	4,9%		-2,0%	-11,2%		
Minimalwert			4,02%	3,8%			62,14%	27,1%	-11,8%	-12,2%		-21,4%	-15,9%		
<b>10 Jahre</b>															
arithm. Mittel			10,41%	11,0%			71,49%	28,0%	-4,7%	-5,1%		-9,6%	-12,1%		
Maximalwert			14,19%	16,4%			81,06%	29,0%	5,2%	4,9%		-2,0%	-5,2%		
Minimalwert			4,02%	3,8%			62,14%	27,1%	-14,9%	-15,3%		-21,4%	-16,7%		
Standardabw.			3,55%	4,3%			6,39%	0,6%	6,4%	6,4%		6,1%	3,5%		
<b>15 Jahre</b>															
arithm. Mittel			11,25%	13,6%			67,90%	28,0%	-1,7%	-2,1%		-7,4%	-7,3%		
Maximalwert			14,22%	20,1%			81,06%	29,0%	11,6%	11,1%		3,6%	7,1%		
Minimalwert			4,02%	3,8%			53,98%	27,1%	-14,9%	-15,3%		-21,4%	-16,7%		
Standardabw.			3,17%	5,3%			8,13%	0,6%	7,8%	7,7%		6,5%	7,8%		

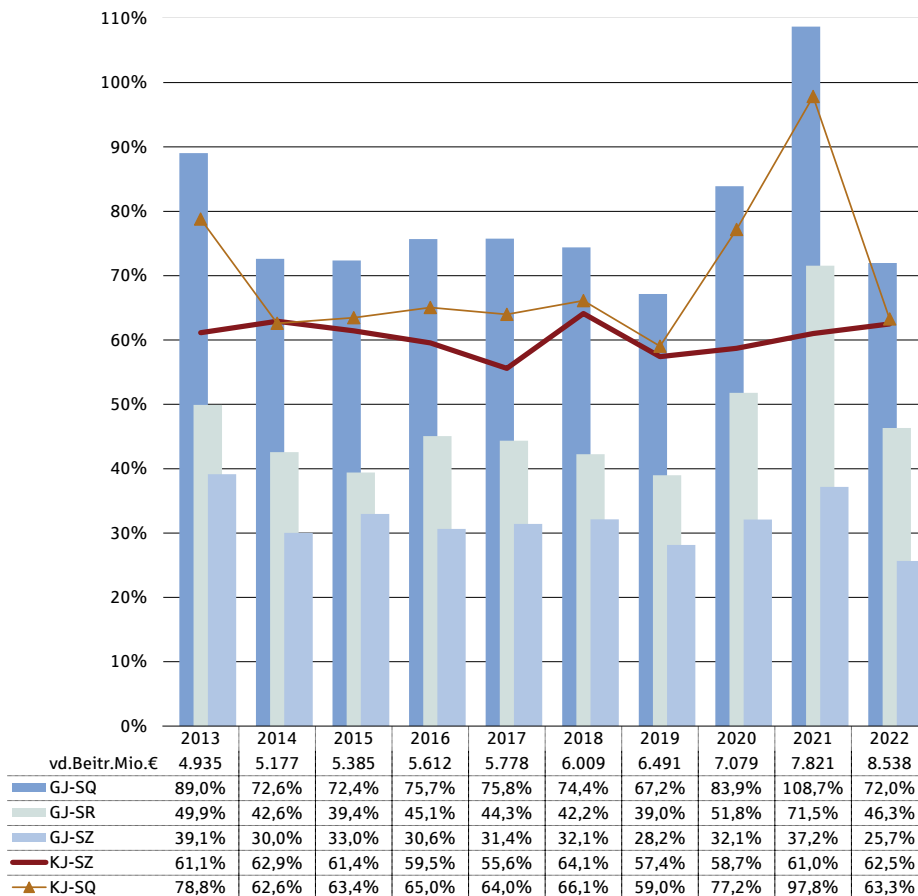
**Kennzahlen in Relation zu verdienten Beiträgen netto**



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

Jahr	Anz. VU	Geschäftsjahr										
		vd. Beitrag brutto 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
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%
2020	134	7.079.478	9,07%	59,63%	28,81%	3,27%	32,08%	49,00%	2,80%	51,80%	83,89%	7,24%
2021	133	7.821.387	10,48%	57,65%	33,91%	3,25%	37,16%	68,46%	3,07%	71,53%	108,69%	5,82%
2022	131	8.537.614	9,16%	57,47%	22,64%	3,01%	25,65%	44,21%	2,12%	46,33%	71,98%	7,12%
<b>5 Jahre</b>												
arithm. Mittel					27,64%	3,40%	31,04%	47,71%	2,47%	50,18%	81,22%	7,38%
Maximalwert					33,91%	3,91%	37,16%	68,46%	3,07%	71,53%	108,69%	8,47%
Minimalwert					22,64%	3,01%	25,65%	36,87%	2,12%	39,00%	67,16%	5,82%
<b>10 Jahre</b>												
arithm. Mittel					28,32%	3,62%	31,94%	44,89%	2,33%	47,22%	79,15%	7,61%
Maximalwert					35,05%	4,08%	39,13%	68,46%	3,07%	71,53%	108,69%	8,47%
Minimalwert					22,64%	3,01%	25,65%	36,87%	1,91%	39,00%	67,16%	5,82%
Standardabw.					3,80%	0,34%	3,94%	9,15%	0,37%	9,48%	12,13%	0,78%
<b>15 Jahre</b>												
arithm. Mittel					28,93%	3,76%	32,69%	42,07%	2,20%	44,26%	76,95%	7,82%
Maximalwert					35,05%	4,15%	39,13%	68,46%	3,07%	71,53%	108,69%	8,56%
Minimalwert					22,64%	3,01%	25,65%	36,87%	1,79%	34,70%	66,94%	5,82%
Standardabw.					3,25%	0,35%	3,43%	8,61%	0,36%	8,94%	10,44%	0,71%

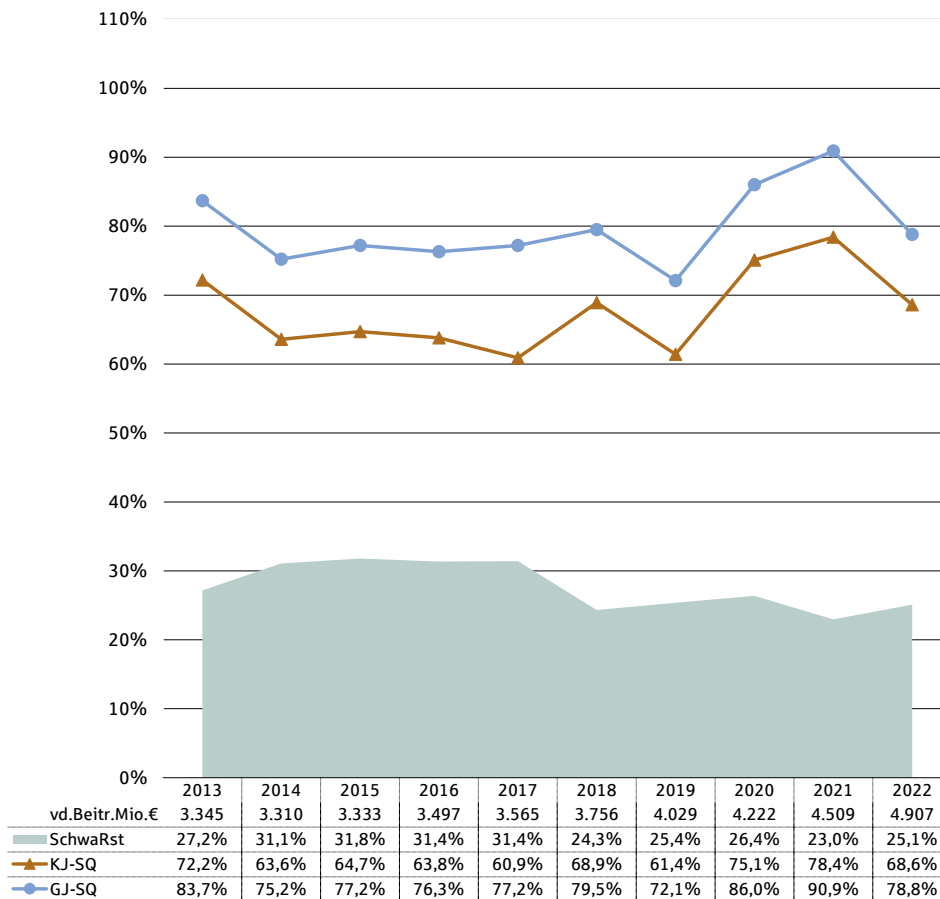
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



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

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (inkl. SRK) brutto % VJ-SR-Eing.	GJ+VJ-SZ-ges brutto % vd. Btr br	GJ+VJ-SR-ges brutto % vd. Btr br	KJ-SQ-ges brutto % vd. Btr br	Aufw. Vers. Betrieb brutto % vd. Btr br							
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%		
2020	26,63%	41,61%	6,72%	9,0%	58,71%	93,41%	77,16%	28,6%	-7,0%	-7,1%	4.221.687	-7,0%	-9,2%		
2021	23,84%	49,86%	10,85%	12,8%	61,00%	121,40%	97,84%	28,0%	-26,3%	-26,4%	4.508.754	-9,7%	-7,9%		
2022	36,85%	65,65%	8,71%	7,8%	62,50%	111,98%	63,27%	27,9%	8,2%	8,1%	4.906.928	0,3%	-3,7%		
<b>5 Jahre</b>															
arithm. Mittel			8,53%	9,9%			72,68%	28,7%	-2,2%	-2,3%		-2,3%	-2,6%		
Maximalwert			10,85%	12,8%			97,84%	29,6%	10,6%	10,5%		6,0%	4,3%		
Minimalwert			6,72%	7,8%			59,04%	27,9%	-26,3%	-26,4%		-9,7%	-9,2%		
<b>10 Jahre</b>															
arithm. Mittel			9,43%	11,6%			69,73%	29,2%	0,4%	0,3%		-0,2%	-0,4%		
Maximalwert			11,77%	14,8%			97,84%	29,8%	10,6%	10,5%		6,0%	5,1%		
Minimalwert			6,72%	7,8%			59,04%	27,9%	-26,3%	-26,4%		-9,7%	-9,2%		
Standardabw.			1,53%	2,3%			11,75%	0,7%	11,4%	11,4%		5,6%	5,0%		
<b>15 Jahre</b>															
arithm. Mittel			9,97%	13,8%			66,98%	29,5%	2,7%	2,6%		0,5%			
Maximalwert			12,52%	21,4%			97,84%	30,6%	14,1%	13,9%		6,2%	5,1%		
Minimalwert			6,72%	7,8%			54,43%	27,9%	-26,3%	-26,4%		-9,7%	-9,2%		
Standardabw.			1,67%	4,1%			10,55%	0,8%	10,1%	10,1%		5,0%	4,6%		

**Kennzahlen in Relation zu verdienten Beiträgen netto**

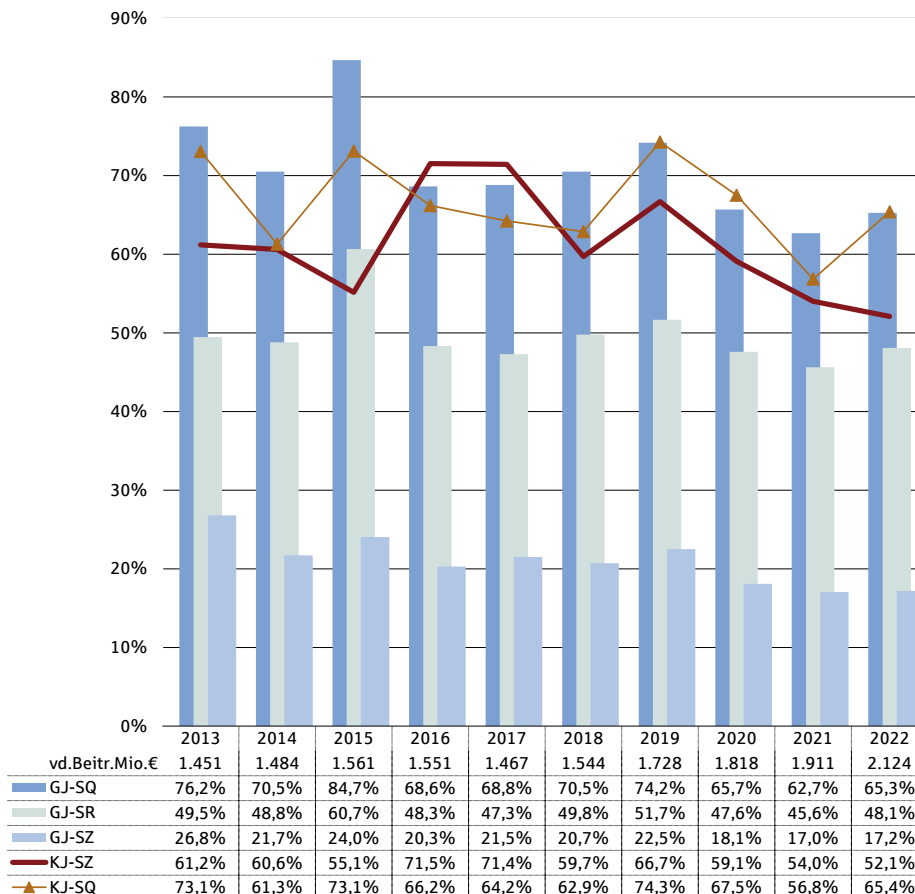


## 9. Transport

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
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%
2020	48	1.817.929	5,22%	60,35%	16,06%	2,03%	18,09%	45,39%	2,20%	47,59%	65,69%	6,45%
2021	49	1.910.764	5,11%	59,75%	15,05%	1,99%	17,05%	43,41%	2,22%	45,62%	62,67%	6,72%
2022	49	2.123.715	11,14%	52,16%	15,23%	1,95%	17,18%	45,91%	2,18%	48,08%	65,27%	6,32%
<b>5 Jahre</b>												
arithm. Mittel					16,91%	2,20%	19,11%	46,26%	2,29%	48,55%	67,66%	6,63%
Maximalwert					20,07%	2,60%	22,51%	49,21%	2,46%	51,67%	74,18%	7,05%
Minimalwert					15,05%	1,95%	17,05%	43,41%	2,18%	45,62%	62,67%	6,32%
<b>10 Jahre</b>												
arithm. Mittel					18,63%	2,35%	20,99%	47,44%	2,29%	49,73%	70,71%	6,58%
Maximalwert					24,39%	2,60%	26,78%	57,99%	2,67%	60,65%	84,69%	7,09%
Minimalwert					15,05%	1,95%	17,05%	43,41%	2,05%	45,62%	62,67%	5,92%
Standardabw.					2,91%	0,26%	3,07%	4,02%	0,18%	4,16%	6,37%	0,40%
<b>15 Jahre</b>												
arithm. Mittel					19,58%	2,42%	22,00%	46,72%	2,20%	48,92%	70,92%	6,53%
Maximalwert					24,39%	2,73%	26,78%	57,99%	2,67%	60,65%	84,69%	7,09%
Minimalwert					15,05%	1,95%	17,05%	41,70%	1,94%	43,66%	62,67%	5,92%
Standardabw.					2,82%	0,24%	2,98%	3,79%	0,20%	3,94%	5,60%	0,38%

Kennzahlen in Relation zu verdienten Beiträgen brutto



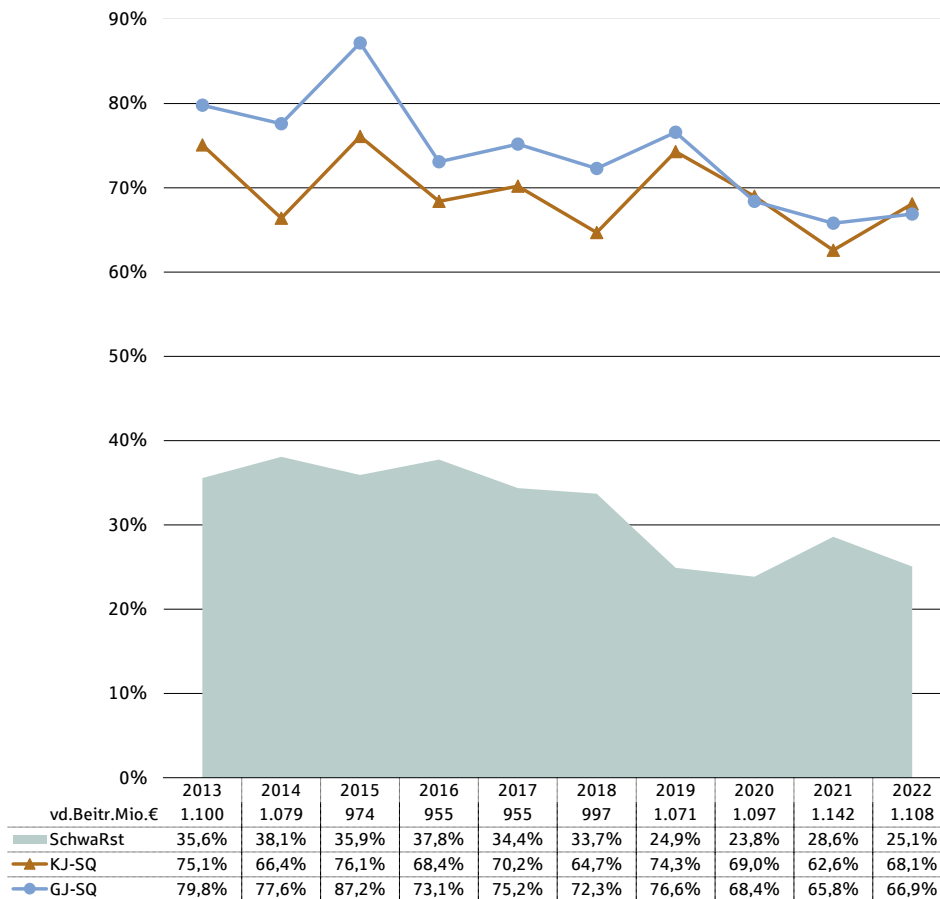


9. Transport

Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (inkl. SRK) brutto % VJ-SR-Eing.	GJ+VJ-SZ-ges brutto % vd. Btr br	GJ+VJ-SR-ges brutto % vd. Btr br	KJ-SQ-ges brutto % vd. Btr br	Aufw. Vers. Betrieb brutto % vd. Btr br							
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%		
2020	41,00%	63,63%	-1,82%	-1,8%	59,09%	111,23%	67,51%	28,6%	2,2%	2,2%	1.097.072	-1,0%	-0,5%		
2021	36,97%	63,02%	5,83%	5,5%	54,02%	108,65%	56,84%	28,2%	14,6%	14,6%	1.141.692	7,4%	1,8%		
2022	34,90%	62,97%	-0,12%	-0,1%	52,09%	111,05%	65,38%	27,6%	5,7%	5,7%	1.107.727	1,7%	6,1%		
<b>5 Jahre</b>															
arithm. Mittel			2,29%	2,1%			65,37%	28,6%	5,2%	5,2%		0,9%	1,9%		
Maximalwert			7,63%	6,8%			74,27%	29,6%	14,6%	14,6%		7,4%	6,1%		
Minimalwert			-1,82%	-1,8%			56,84%	27,6%	-3,6%	-3,6%		-6,6%	-0,5%		
<b>10 Jahre</b>															
arithm. Mittel			4,24%	3,8%			66,48%	28,6%	4,2%	4,2%		-0,6%	1,4%		
Maximalwert			11,57%	10,3%			74,27%	29,7%	14,6%	14,6%		7,4%	6,1%		
Minimalwert			-1,82%	-1,8%			56,84%	27,3%	-3,6%	-3,6%		-7,1%	-1,0%		
Standardabw.			4,37%	3,9%			5,66%	0,8%	5,6%	5,6%		4,6%	2,3%		
<b>15 Jahre</b>															
arithm. Mittel			3,36%	3,0%			67,56%	28,7%	3,0%	3,0%		-1,3%	0,6%		
Maximalwert			11,57%	10,3%			74,27%	29,7%	14,6%	14,6%		7,4%	6,1%		
Minimalwert			-3,34%	-3,3%			56,84%	27,3%	-3,6%	-3,6%		-7,2%	-4,2%		
Standardabw.			4,11%	3,7%			4,98%	0,7%	5,0%	5,0%		4,2%	3,0%		

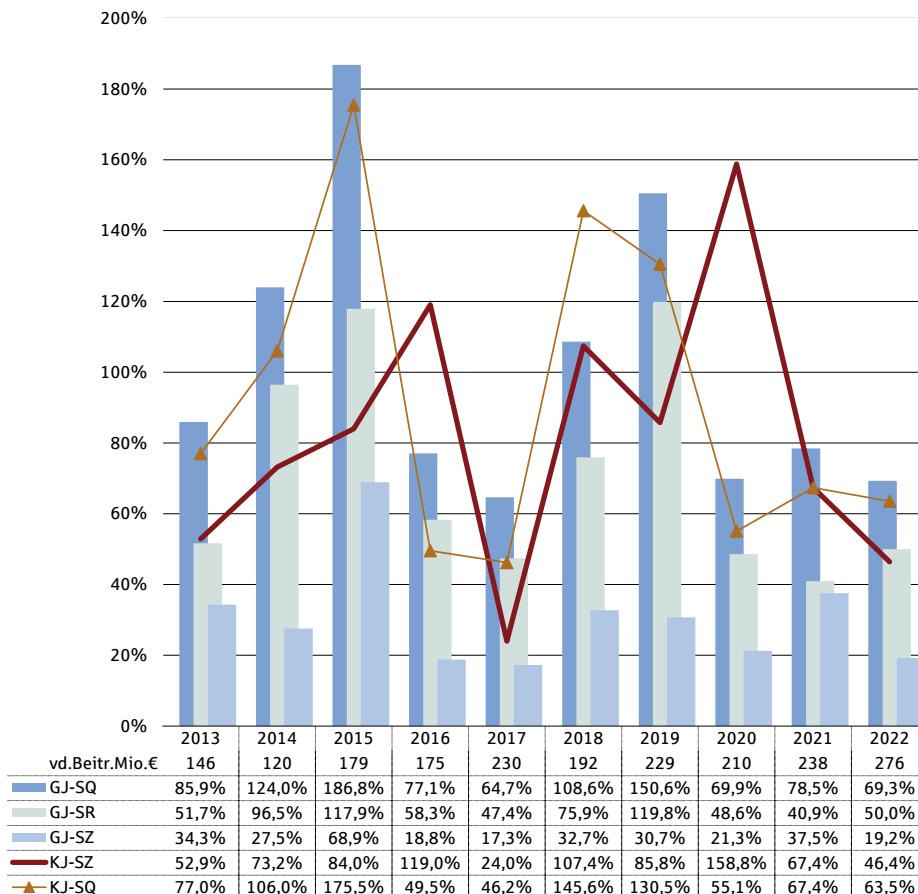
Kennzahlen in Relation zu verdienten Beiträgen netto



**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
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%
2020	15	210.352	-8,17%	22,15%	20,25%	1,02%	21,27%	47,56%	1,05%	48,61%	69,88%	2,96%
2021	14	237.573	12,94%	23,52%	36,55%	1,00%	37,55%	39,98%	0,95%	40,94%	78,48%	2,48%
2022	12	276.200	16,26%	19,40%	18,22%	1,02%	19,23%	48,83%	1,20%	50,03%	69,26%	3,20%
<b>5 Jahre</b>												
arithm. Mittel					27,28%	1,02%	28,30%	66,04%	1,02%	67,07%	95,36%	2,36%
Maximalwert					36,55%	1,10%	37,55%	119,00%	1,20%	119,84%	150,55%	3,20%
Minimalwert					18,22%	0,96%	19,23%	39,98%	0,84%	40,94%	69,26%	1,29%
<b>10 Jahre</b>												
arithm. Mittel					29,49%	1,33%	30,82%	69,39%	1,32%	70,71%	101,53%	2,80%
Maximalwert					67,50%	2,66%	68,88%	119,00%	2,30%	119,84%	186,81%	4,35%
Minimalwert					16,53%	0,76%	17,28%	39,98%	0,84%	40,94%	64,65%	1,29%
Standardabw.					15,09%	0,62%	15,18%	30,01%	0,45%	30,18%	40,83%	0,98%
<b>15 Jahre</b>												
arithm. Mittel					35,17%	1,55%	36,73%	64,53%	1,18%	65,70%	102,43%	2,80%
Maximalwert					71,37%	2,76%	73,58%	119,00%	2,30%	119,84%	186,81%	4,35%
Minimalwert					16,53%	0,76%	17,28%	39,98%	0,60%	40,94%	64,65%	1,29%
Standardabw.					17,20%	0,72%	17,41%	25,33%	0,43%	25,52%	33,88%	0,91%

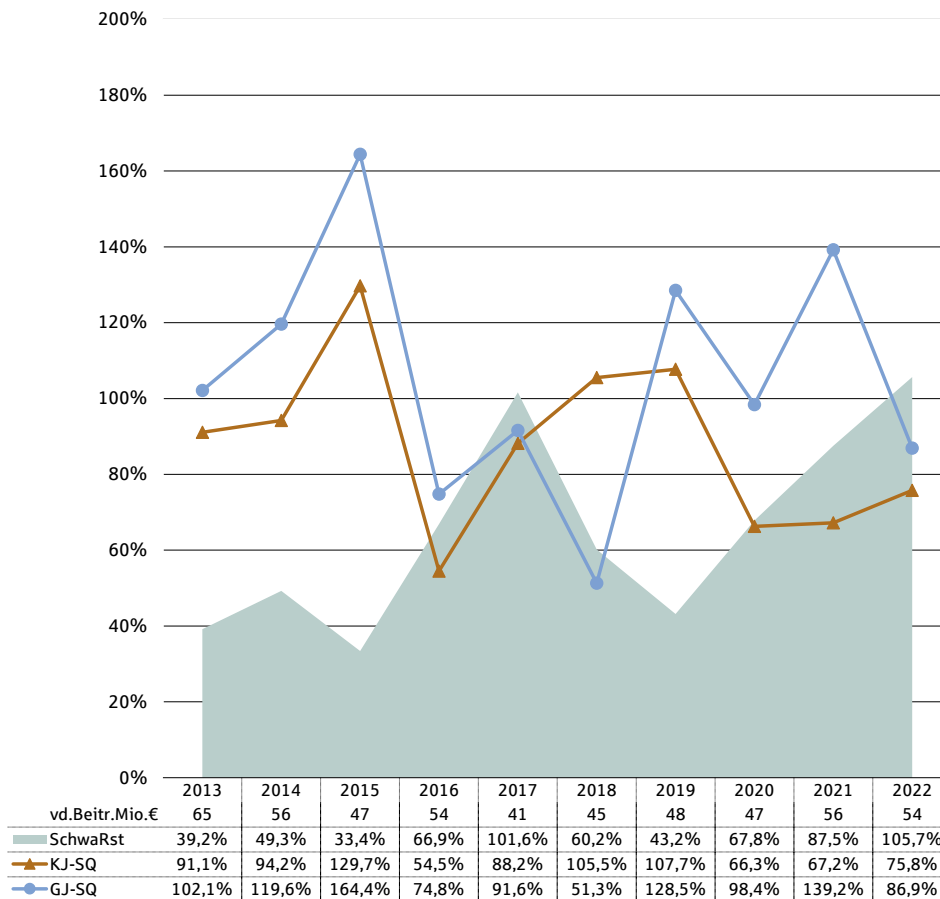
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



**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							
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%		
2020	137,55%	65,75%	14,83%	9,6%	158,82%	114,36%	55,05%	23,9%	20,6%	20,6%	46.590	12,3%	-10,9%		
2021	29,87%	60,28%	11,11%	10,8%	67,41%	101,21%	67,37%	21,7%	10,4%	10,4%	55.866	16,8%	-14,1%		
2022	27,19%	54,13%	5,74%	6,5%	46,42%	104,16%	63,52%	21,7%	14,3%	14,3%	53.569	-2,6%	-18,0%		
<b>5 Jahre</b>															
arithm. Mittel			2,95%	2,8%			92,41%	20,1%	-12,8%	-12,8%		-1,1%	-6,1%		
Maximalwert			20,03%	12,4%			145,59%	23,9%	20,6%	20,6%		16,8%	15,0%		
Minimalwert			-36,95%	-25,2%			55,05%	15,7%	-61,5%	-61,5%		-16,6%	-18,0%		
<b>10 Jahre</b>															
arithm. Mittel			9,90%	7,2%			91,63%	18,1%	-9,9%	-9,9%		-2,5%	-8,3%		
Maximalwert			27,53%	14,9%			175,50%	23,9%	40,6%	40,6%		39,2%	15,0%		
Minimalwert			-36,95%	-25,2%			46,20%	13,2%	-89,9%	-89,9%		-35,6%	-24,2%		
Standardabw.			17,62%	11,8%			45,25%	3,7%	43,9%	43,9%		21,4%	10,9%		
<b>15 Jahre</b>															
arithm. Mittel			10,92%	8,4%			91,51%	17,8%	-9,5%	-9,5%		-8,7%	-10,9%		
Maximalwert			27,53%	16,5%			175,50%	23,9%	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.			14,99%	10,3%			38,08%	3,0%	37,2%	37,2%		21,1%	11,4%		

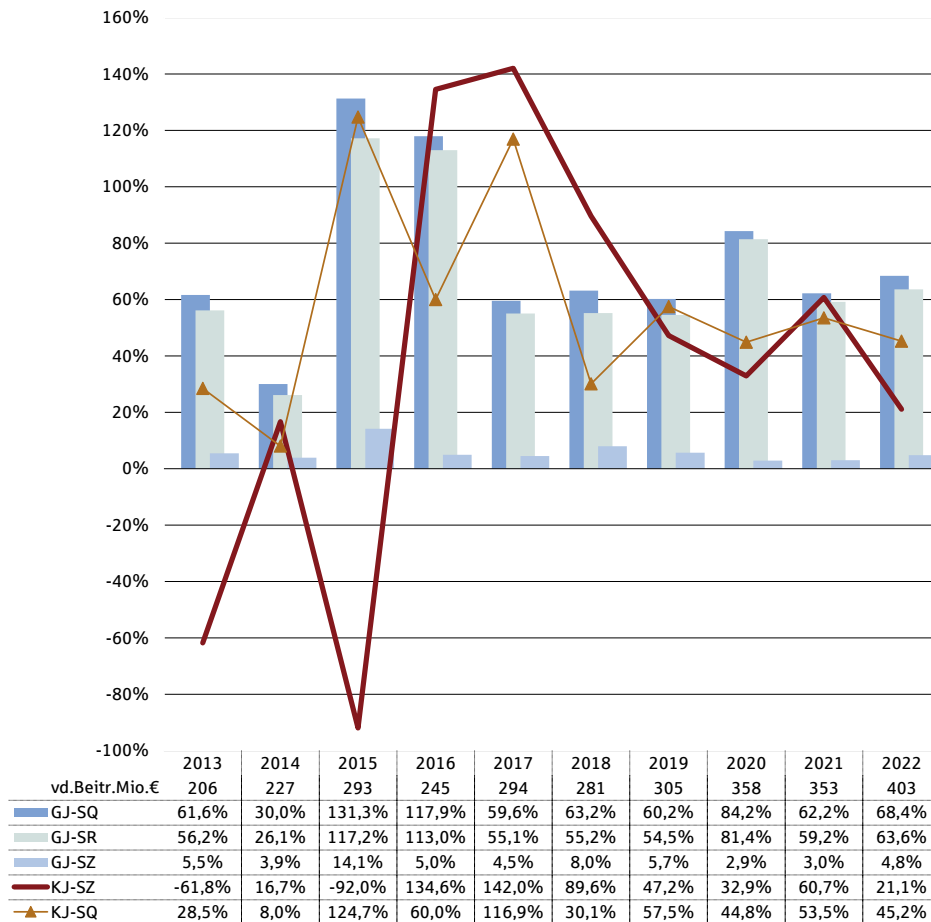
**Kennzahlen in Relation zu verdienten Beiträgen netto**



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

Jahr	Anz. VU	vd. Beitrag brutto		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
		Tsd. Euro	+/- %									
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%
2020	16	357.762	17,42%	13,27%	2,14%	0,74%	2,87%	80,22%	1,15%	81,38%	84,25%	2,25%
2021	18	352.907	-1,36%	11,27%	2,38%	0,64%	3,02%	57,77%	1,39%	59,15%	62,17%	3,26%
2022	19	402.591	14,08%	12,48%	3,47%	1,32%	4,79%	61,95%	1,64%	63,58%	68,37%	4,32%
<b>5 Jahre</b>												
arithm. Mittel					3,97%	0,89%	4,87%	61,53%	1,23%	62,76%	67,63%	3,19%
Maximalwert					7,14%	1,32%	7,97%	80,22%	1,64%	81,38%	84,25%	4,32%
Minimalwert					2,14%	0,64%	2,87%	53,07%	0,52%	54,53%	60,20%	2,14%
<b>10 Jahre</b>												
arithm. Mittel					4,65%	1,09%	5,73%	66,38%	1,75%	68,13%	73,86%	4,22%
Maximalwert					13,13%	1,70%	14,15%	114,21%	2,96%	117,17%	131,32%	8,33%
Minimalwert					2,14%	0,64%	2,87%	24,97%	0,52%	26,10%	30,02%	2,14%
Standardabw.					3,31%	0,36%	3,29%	27,57%	0,80%	28,13%	29,99%	1,90%
<b>15 Jahre</b>												
arithm. Mittel					4,82%	0,94%	5,76%	64,56%	1,82%	66,38%	72,15%	4,04%
Maximalwert					13,13%	1,70%	14,15%	114,21%	3,42%	117,17%	131,32%	8,33%
Minimalwert					2,14%	0,64%	2,87%	24,97%	0,52%	26,10%	30,02%	2,14%
Standardabw.					3,03%	0,40%	3,00%	23,95%	0,84%	24,54%	25,97%	1,64%

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

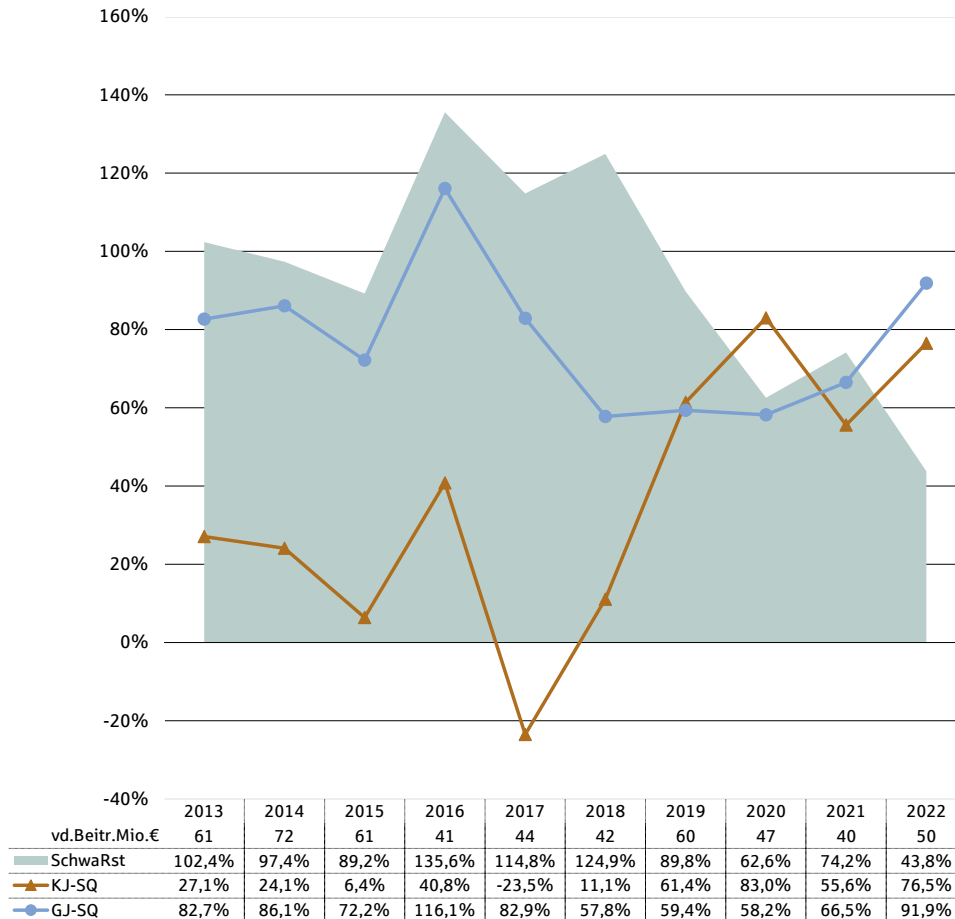


## 11. Luft- und Raumfahrt-Haftpflicht

Teil 2

Jahr	Vorjahr			Kalenderjahr					vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (inkl. SRK) brutto % VJ-SR-Eing.	GJ+VJ-SZ-ges brutto % vd. Btr br	GJ+VJ-SR-ges brutto % vd. Btr br	KJ-SQ-ges brutto % vd. Btr br	Aufw. Vers. Betrieb brutto % vd. Btr br					
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%
2020	30,06%	199,15%	39,41%	13,3%	32,93%	280,53%	44,84%	16,0%	39,1%	39,1%	47.475	-16,1%	35,6%
2021	57,71%	218,05%	8,64%	3,0%	60,72%	277,20%	53,54%	15,5%	30,9%	30,9%	39.774	-2,2%	-1,7%
2022	16,31%	203,51%	23,17%	9,1%	21,11%	267,09%	45,20%	16,1%	38,5%	38,5%	50.238	-17,4%	-2,6%
<b>5 Jahre</b>													
arithm. Mittel			21,40%	7,0%			46,23%	16,2%	37,5%	37,5%		6,7%	18,6%
Maximalwert			39,41%	13,3%			57,46%	17,1%	53,4%	53,4%		56,1%	51,1%
Minimalwert			2,74%	0,9%			30,10%	15,5%	25,4%	25,4%		-17,4%	-2,6%
<b>10 Jahre</b>													
arithm. Mittel			16,95%	5,3%			56,92%	16,2%	24,0%	24,0%		29,6%	42,4%
Maximalwert			57,96%	13,3%			124,70%	18,1%	55,0%	55,0%		87,6%	103,5%
Minimalwert			-57,28%	-13,4%			8,01%	15,1%	-39,7%	-39,7%		-17,4%	-2,6%
Standardabw.			31,02%	7,8%			37,14%	0,9%	33,4%	33,4%		36,8%	40,4%
<b>15 Jahre</b>													
arithm. Mittel			13,90%	4,5%			58,25%	16,6%	23,2%	23,2%		25,6%	30,4%
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%		-17,4%	-4,1%
Standardabw.			26,90%	7,4%			31,59%	1,2%	28,7%	28,7%		32,5%	37,2%

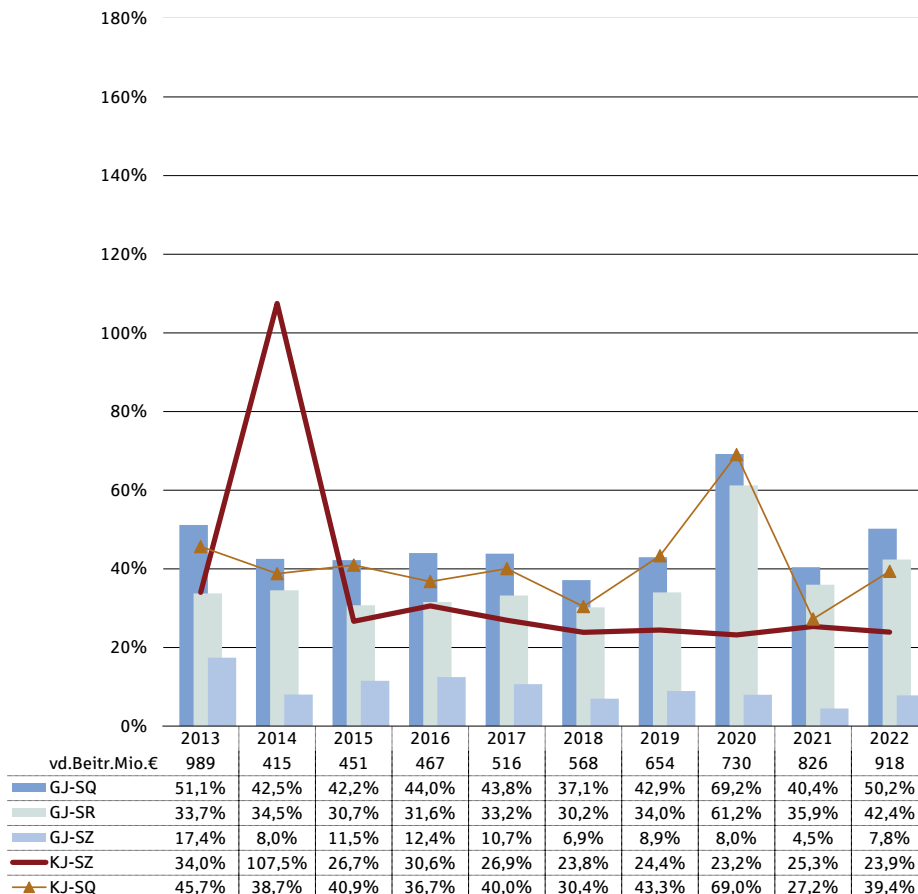
Kennzahlen in Relation zu verdienten Beiträgen netto



**12. Kredit** 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
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%
2020	21	729.803	11,64%	75,86%	6,35%	1,63%	7,98%	57,09%	4,12%	61,20%	69,18%	8,31%
2021	23	825.542	13,12%	74,61%	3,43%	1,04%	4,47%	32,72%	3,22%	35,94%	40,41%	10,54%
2022	22	917.988	11,20%	77,69%	6,67%	1,15%	7,83%	39,05%	3,30%	42,35%	50,18%	8,87%
<b>5 Jahre</b>												
arithm. Mittel					5,89%	1,34%	7,23%	37,36%	3,38%	40,74%	47,96%	10,12%
Maximalwert					7,58%	1,63%	8,92%	57,09%	4,12%	61,20%	69,18%	12,40%
Minimalwert					3,43%	1,04%	4,47%	27,10%	3,07%	30,17%	37,12%	8,31%
<b>10 Jahre</b>												
arithm. Mittel					8,17%	1,45%	9,62%	33,38%	3,36%	36,74%	46,35%	10,60%
Maximalwert					15,27%	2,13%	17,40%	57,09%	4,56%	61,20%	69,18%	13,73%
Minimalwert					3,43%	1,04%	4,47%	27,10%	2,41%	30,17%	37,12%	8,31%
Standardabw.					3,35%	0,31%	3,59%	9,00%	0,61%	9,25%	9,03%	1,70%
<b>15 Jahre</b>												
arithm. Mittel					11,80%	1,75%	13,56%	34,14%	2,86%	37,00%	50,55%	9,66%
Maximalwert					31,74%	3,17%	33,78%	57,09%	4,56%	61,20%	85,27%	13,73%
Minimalwert					3,43%	1,04%	4,47%	21,80%	1,40%	23,95%	37,12%	4,83%
Standardabw.					8,08%	0,57%	8,37%	10,59%	0,91%	10,71%	13,93%	2,41%

**Kennzahlen in Relation zu verdienten Beiträgen brutto**

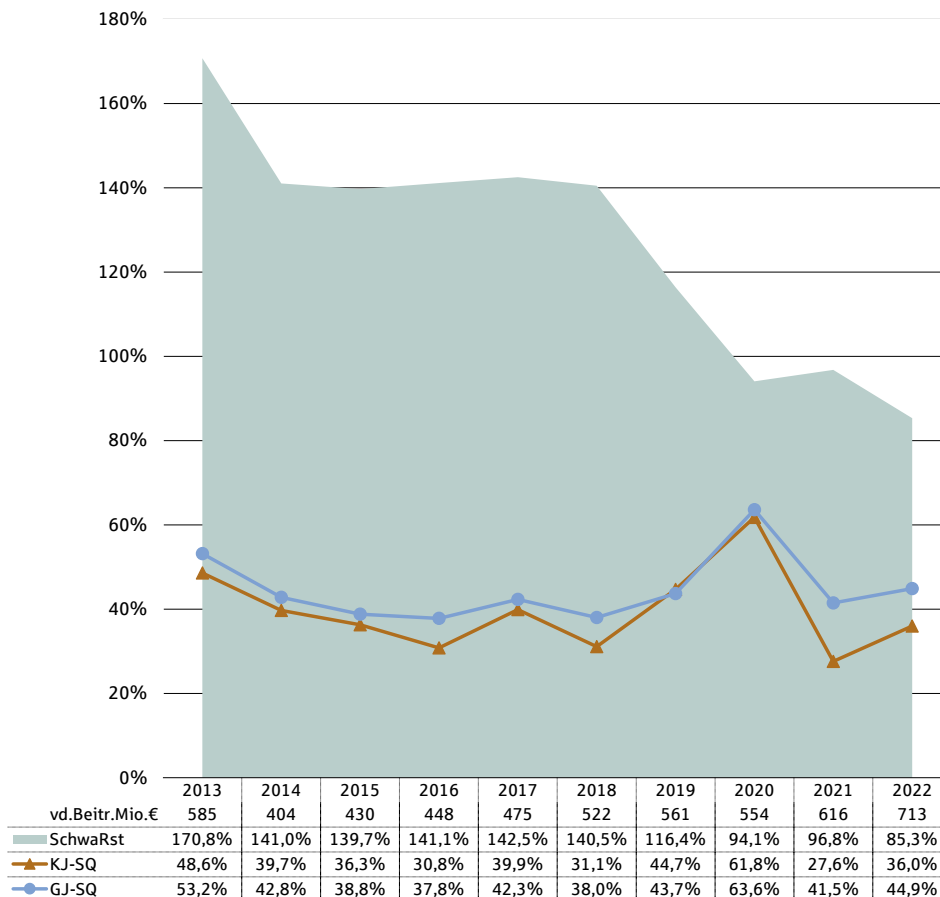


12. Kredit

Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (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							
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%		
2020	15,20%	108,51%	0,15%	0,1%	23,18%	169,71%	69,03%	25,2%	2,5%	2,5%	553.647	4,8%	28,6%		
2021	20,83%	116,03%	13,16%	8,9%	25,30%	151,97%	27,24%	22,6%	47,4%	47,4%	615.910	42,4%	30,2%		
2022	16,06%	109,79%	10,81%	7,9%	23,88%	152,15%	39,36%	24,2%	34,3%	34,3%	713.214	33,8%	32,1%		
<b>5 Jahre</b>															
arithm. Mittel			6,10%	4,3%			41,86%	25,6%	30,2%	30,2%		29,0%	31,7%		
Maximalwert			13,16%	8,9%			69,03%	28,7%	47,4%	47,4%		42,4%	40,1%		
Minimalwert			-0,36%	-0,3%			27,24%	22,6%	2,5%	2,5%		4,8%	27,3%		
<b>10 Jahre</b>															
arithm. Mittel			5,22%	4,1%			41,14%	27,1%	29,0%	29,0%		29,2%	28,7%		
Maximalwert			13,16%	8,9%			69,03%	29,3%	47,4%	47,4%		42,4%	40,1%		
Minimalwert			-0,36%	-0,3%			27,24%	22,6%	2,5%	2,5%		4,8%	18,9%		
Standardabw.			4,44%	3,3%			11,26%	2,3%	11,7%	11,7%		10,8%	5,4%		
<b>15 Jahre</b>															
arithm. Mittel			9,05%	8,5%			41,50%	27,7%	26,7%	26,7%		26,3%	22,3%		
Maximalwert			23,97%	23,5%			70,01%	29,9%	47,4%	47,4%		42,4%	40,1%		
Minimalwert			-0,36%	-0,3%			16,13%	22,6%	-4,8%	-4,8%		-7,7%	-5,7%		
Standardabw.			7,51%	7,5%			14,18%	2,1%	14,5%	14,5%		13,3%	13,8%		

Kennzahlen in Relation zu verdienten Beiträgen netto

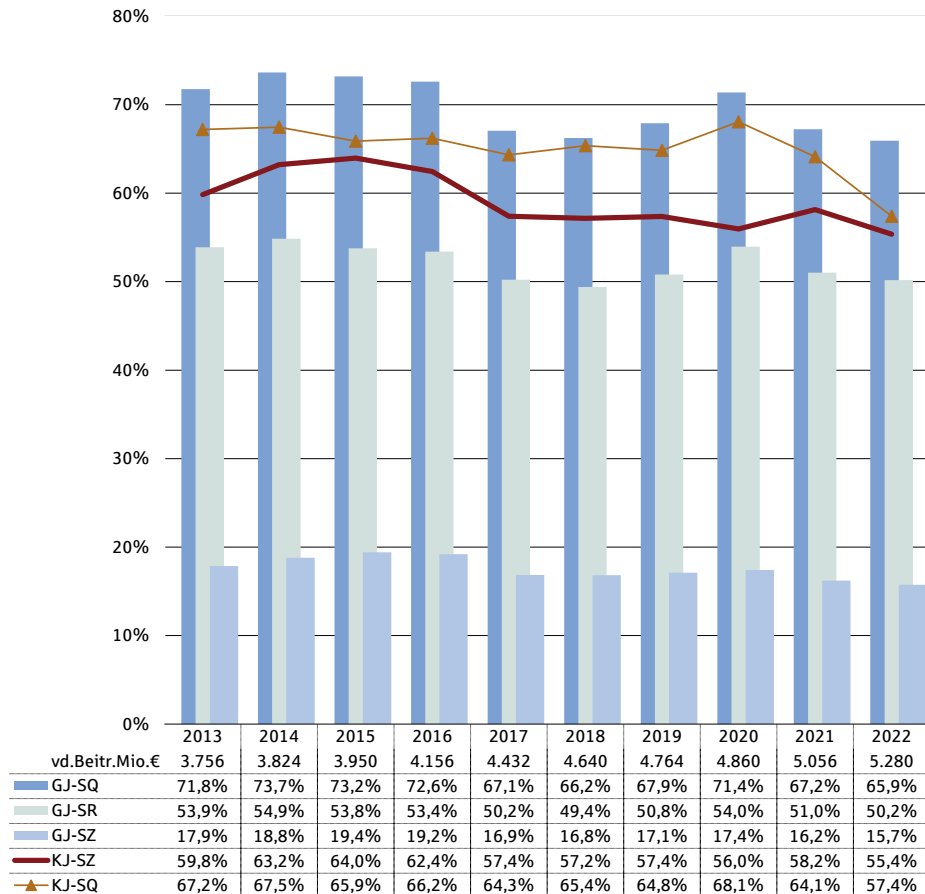


13. Rechtsschutz

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
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%
2020	45	4.859.786	2,01%	86,60%	13,81%	3,61%	17,42%	49,13%	4,84%	53,97%	71,39%	11,85%
2021	45	5.055.526	4,03%	87,07%	12,88%	3,33%	16,20%	46,68%	4,35%	51,03%	67,24%	11,42%
2022	45	5.280.265	4,45%	86,59%	12,35%	3,40%	15,75%	45,83%	4,36%	50,19%	65,94%	11,77%
<b>5 Jahre</b>												
arithm. Mittel					13,14%	3,52%	16,66%	46,68%	4,40%	51,08%	67,74%	11,70%
Maximalwert					13,81%	3,65%	17,42%	49,13%	4,84%	53,97%	71,39%	11,85%
Minimalwert					12,35%	3,33%	15,75%	45,30%	4,10%	49,40%	65,94%	11,42%
<b>10 Jahre</b>												
arithm. Mittel					13,93%	3,62%	17,54%	47,78%	4,37%	52,16%	69,70%	11,47%
Maximalwert					15,63%	3,79%	19,42%	50,40%	4,84%	54,86%	73,66%	11,95%
Minimalwert					12,35%	3,33%	15,75%	45,30%	4,03%	49,40%	65,94%	10,89%
Standardabw.					1,11%	0,17%	1,25%	1,86%	0,27%	2,00%	3,09%	0,39%
<b>15 Jahre</b>												
arithm. Mittel					14,34%	3,52%	17,86%	48,09%	4,43%	52,52%	70,38%	11,31%
Maximalwert					16,94%	3,79%	20,29%	50,87%	5,19%	55,15%	75,44%	12,78%
Minimalwert					12,35%	3,17%	15,75%	45,30%	4,03%	49,40%	65,94%	10,12%
Standardabw.					1,23%	0,22%	1,24%	1,79%	0,32%	1,84%	2,95%	0,68%

Kennzahlen in Relation zu verdienten Beiträgen brutto

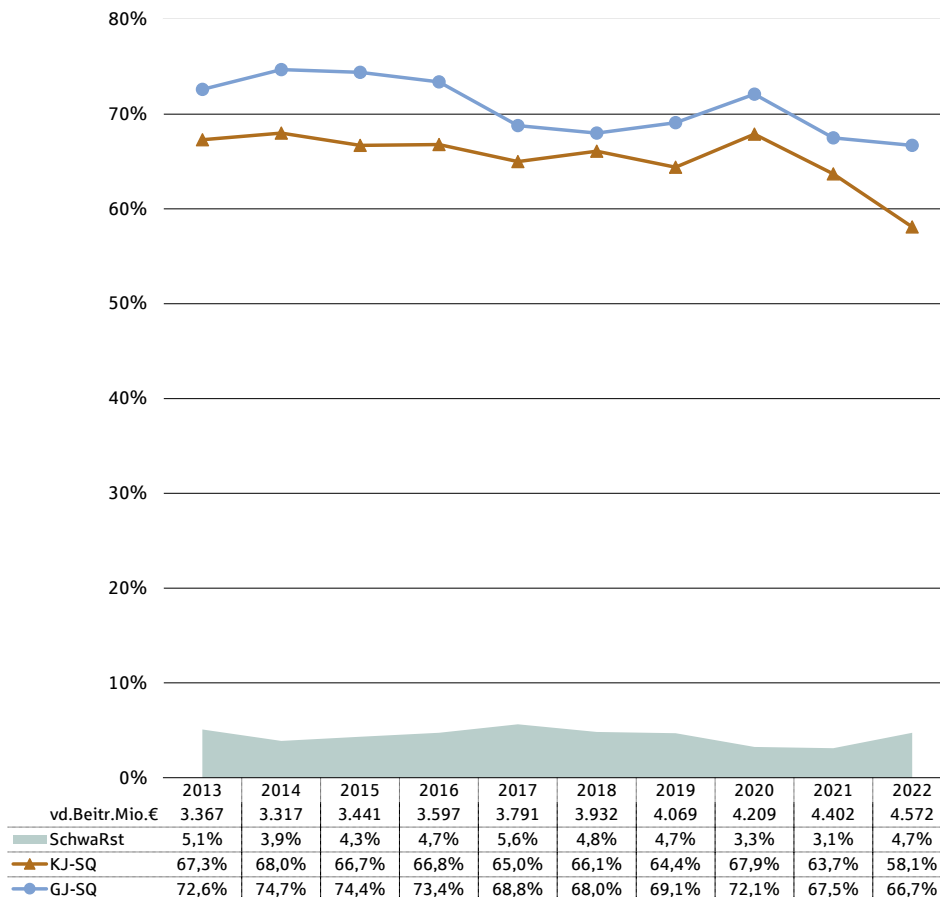




**13. Rechtsschutz** Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (inkl. SRK) brutto % VJ-SR-Eing.	GJ+VJ-SZ-ges brutto % vd. Btr br	GJ+VJ-SR-ges brutto % vd. Btr br	KJ-SQ-ges brutto % vd. Btr br	Aufw. Vers. Betrieb brutto % vd. Btr br							
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%		
2020	38,54%	109,79%	3,32%	2,2%	55,96%	163,76%	68,07%	32,1%	-0,2%	-0,3%	4.208.527	0,8%	2,1%		
2021	41,95%	112,37%	3,10%	2,0%	58,15%	163,40%	64,13%	32,4%	3,5%	3,5%	4.402.033	5,3%	5,3%		
2022	39,62%	108,29%	8,54%	5,5%	55,37%	158,48%	57,40%	31,7%	10,8%	10,8%	4.571.997	10,9%	9,2%		
<b>5 Jahre</b>															
arithm. Mittel			3,77%	2,5%			63,97%	32,3%	3,7%	3,7%		4,6%	4,6%		
Maximalwert			8,54%	5,5%			68,07%	33,0%	10,8%	10,8%		10,9%	9,2%		
Minimalwert			0,85%	0,6%			57,40%	31,7%	-0,2%	-0,3%		0,8%	2,1%		
<b>10 Jahre</b>															
arithm. Mittel			4,61%	3,0%			65,09%	32,6%	2,3%	2,3%		2,8%	2,8%		
Maximalwert			8,54%	5,5%			68,07%	33,4%	10,8%	10,8%		10,9%	9,2%		
Minimalwert			0,85%	0,6%			57,40%	31,7%	-0,6%	-0,6%		-0,4%	-0,1%		
Standardabw.			2,41%	1,5%			3,01%	0,5%	3,3%	3,3%		3,4%	2,8%		
<b>15 Jahre</b>															
arithm. Mittel			5,22%	3,5%			65,16%	32,4%	2,5%	2,5%		2,9%	2,9%		
Maximalwert			8,54%	5,5%			68,07%	33,8%	10,8%	10,8%		10,9%	9,2%		
Minimalwert			0,85%	0,6%			57,40%	30,3%	-0,6%	-0,6%		-0,4%	-0,1%		
Standardabw.			2,16%	1,4%			2,65%	0,9%	2,8%	2,8%		2,8%	2,4%		

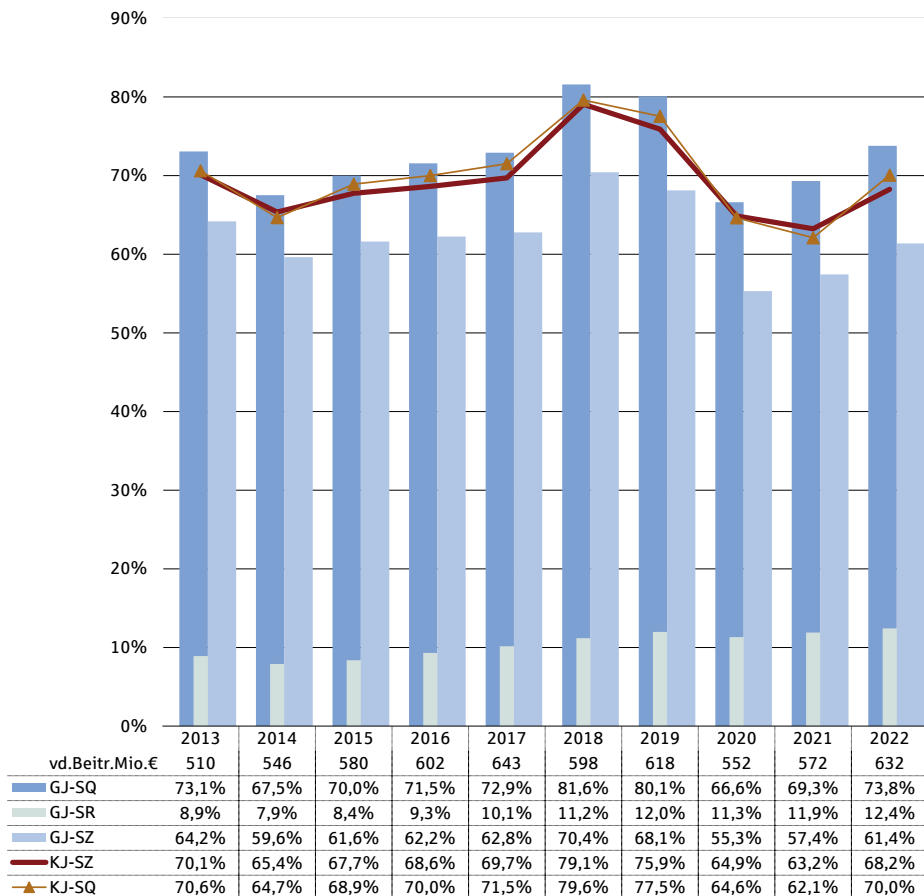
**Kennzahlen in Relation zu verdienten Beiträgen netto**



**14. Beistandsleistung** 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
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%
2020	73	551.749	-10,75%	86,93%	46,55%	8,76%	55,31%	10,37%	0,93%	11,30%	66,61%	14,55%
2021	71	572.213	3,71%	85,60%	48,21%	9,21%	57,42%	10,68%	1,21%	11,89%	69,31%	15,03%
2022	75	632.059	10,46%	84,55%	52,28%	9,09%	61,37%	11,07%	1,35%	12,42%	73,79%	14,15%
<b>5 Jahre</b>												
arithm. Mittel					53,03%	9,50%	62,53%	10,73%	1,03%	11,75%	74,28%	14,21%
Maximalwert					59,44%	10,99%	70,43%	11,15%	1,35%	12,42%	81,60%	15,03%
Minimalwert					46,55%	8,76%	55,31%	10,37%	0,80%	11,17%	66,61%	12,85%
<b>10 Jahre</b>												
arithm. Mittel					52,76%	9,54%	62,30%	9,45%	0,89%	10,34%	72,64%	14,38%
Maximalwert					59,44%	10,99%	70,43%	11,15%	1,35%	12,42%	81,60%	15,03%
Minimalwert					46,55%	8,76%	55,31%	7,21%	0,67%	7,89%	66,61%	12,85%
Standardabw.					4,06%	0,60%	4,53%	1,47%	0,22%	1,64%	4,93%	0,60%
<b>15 Jahre</b>												
arithm. Mittel					53,57%	9,44%	63,01%	9,06%	0,88%	9,94%	72,95%	14,17%
Maximalwert					59,44%	10,99%	70,43%	11,15%	1,35%	12,42%	81,60%	15,03%
Minimalwert					46,55%	8,76%	55,31%	7,21%	0,67%	7,89%	66,61%	12,85%
Standardabw.					3,62%	0,53%	3,96%	1,36%	0,19%	1,49%	4,22%	0,60%

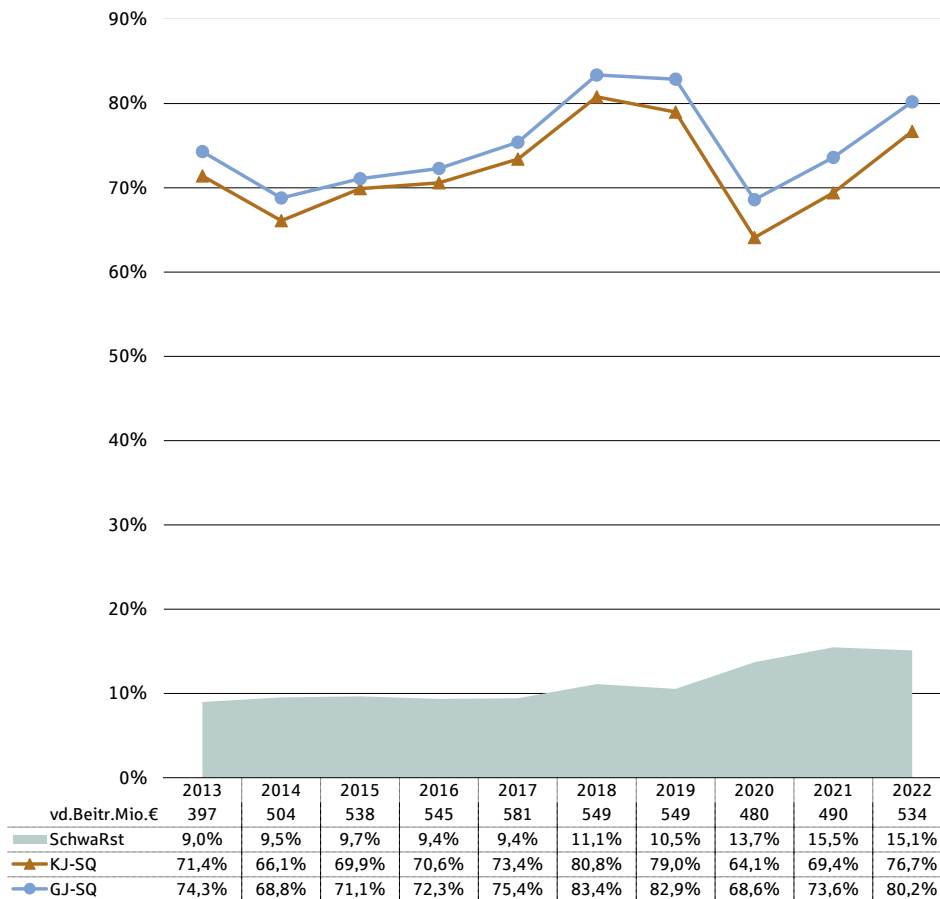
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



**14. Beistandsleistung** Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (inkl. SRK) brutto % VJ-SR-Eing.	GJ+VJ-SZ-ges brutto % vd. Btr br	GJ+VJ-SR-ges brutto % vd. Btr br	KJ-SQ-ges brutto % vd. Btr br	Aufw. Vers. Betrieb brutto % vd. Btr br							
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%		
2020	9,55%	4,17%	1,98%	12,6%	64,86%	15,47%	64,63%	16,1%	19,2%	13,1%	479.648	12,0%	10,4%		
2021	5,81%	1,89%	7,22%	48,4%	63,23%	13,78%	62,09%	16,4%	21,5%	17,7%	489.804	7,3%	5,2%		
2022	6,88%	1,85%	3,74%	29,9%	68,25%	14,27%	70,04%	18,5%	11,4%	11,4%	534.416	2,9%	1,9%		
<b>5 Jahre</b>															
arithm. Mittel			3,50%	25,7%			70,78%	16,5%	12,7%	10,7%		6,1%	4,9%		
Maximalwert			7,22%	48,4%			79,60%	18,5%	21,5%	17,7%		12,0%	10,4%		
Minimalwert			1,98%	12,6%			62,09%	15,8%	4,7%	4,7%		2,9%	1,9%		
<b>10 Jahre</b>															
arithm. Mittel			2,68%	24,8%			69,96%	18,4%	11,7%	10,7%		7,1%	5,9%		
Maximalwert			7,22%	48,4%			79,60%	21,0%	21,5%	17,7%		12,0%	10,4%		
Minimalwert			1,08%	12,6%			62,09%	15,8%	4,7%	4,7%		2,9%	1,9%		
Standardabw.			1,77%	11,0%			5,50%	2,2%	5,3%	3,8%		3,1%	2,9%		
<b>15 Jahre</b>															
arithm. Mittel			2,59%	24,5%			70,36%	19,3%	10,4%	9,8%		6,4%	5,4%		
Maximalwert			7,22%	48,4%			79,60%	21,6%	21,5%	17,7%		12,0%	10,4%		
Minimalwert			1,08%	12,6%			62,09%	15,8%	4,7%	4,7%		2,6%	1,9%		
Standardabw.			1,45%	9,0%			4,61%	2,2%	4,8%	3,5%		2,9%	2,5%		

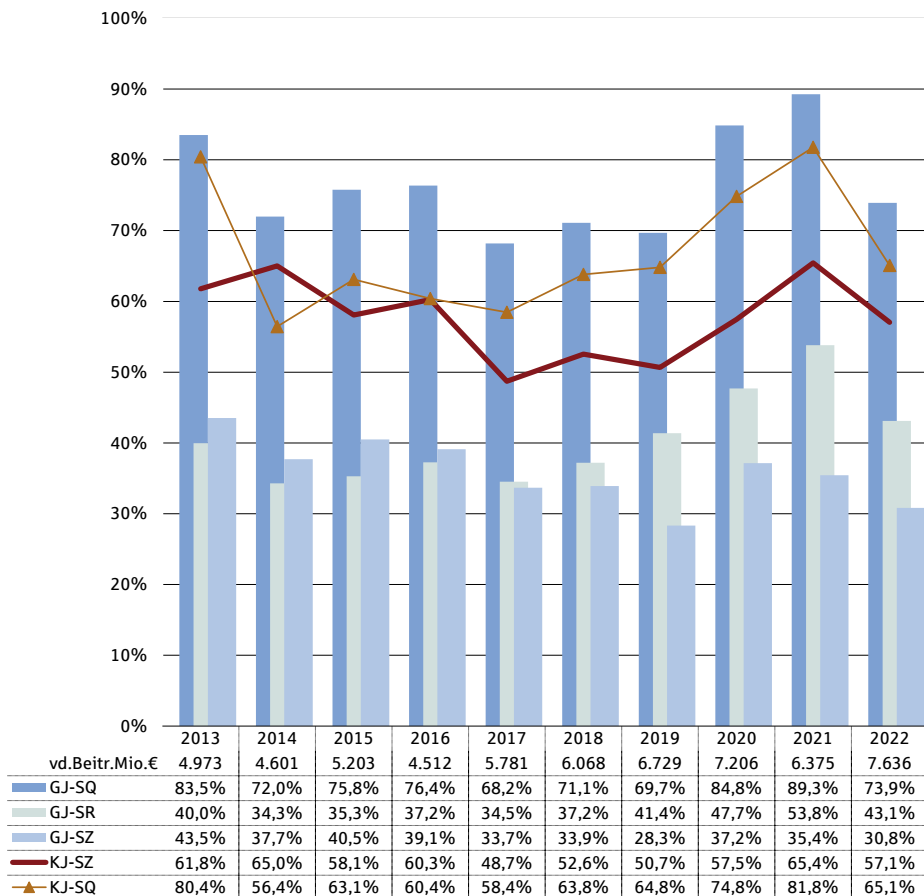
**Kennzahlen in Relation zu verdienten Beiträgen netto**



**15. Sonstige Schaden** 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
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%
2020	148	7.205.853	7,08%	63,67%	34,80%	2,36%	37,16%	46,42%	1,28%	47,69%	84,85%	4,28%
2021	148	6.374.973	-11,53%	55,48%	32,77%	2,67%	35,45%	51,89%	1,92%	53,81%	89,26%	5,15%
2022	149	7.636.105	19,78%	54,99%	28,28%	2,54%	30,81%	41,60%	1,51%	43,11%	73,93%	5,48%
<b>5 Jahre</b>												
arithm. Mittel					30,54%	2,58%	33,13%	43,14%	1,50%	44,64%	77,77%	5,29%
Maximalwert					34,80%	2,85%	37,16%	51,89%	1,92%	53,81%	89,26%	6,03%
Minimalwert					25,82%	2,36%	28,32%	35,76%	1,28%	37,19%	69,70%	4,28%
<b>10 Jahre</b>												
arithm. Mittel					33,23%	2,78%	36,01%	38,98%	1,46%	40,45%	76,46%	5,59%
Maximalwert					40,62%	3,35%	43,52%	51,89%	1,92%	53,81%	89,26%	6,38%
Minimalwert					25,82%	2,36%	28,32%	32,86%	1,28%	34,28%	68,18%	4,28%
Standardabw.					4,39%	0,29%	4,55%	6,22%	0,18%	6,32%	7,10%	0,61%
<b>15 Jahre</b>												
arithm. Mittel					33,97%	2,69%	36,65%	37,16%	1,38%	38,54%	75,20%	5,44%
Maximalwert					40,62%	3,35%	43,52%	51,89%	1,92%	53,81%	89,26%	6,38%
Minimalwert					25,82%	1,97%	28,32%	27,66%	1,15%	28,89%	66,16%	3,99%
Standardabw.					4,03%	0,32%	4,17%	6,72%	0,19%	6,82%	6,46%	0,66%

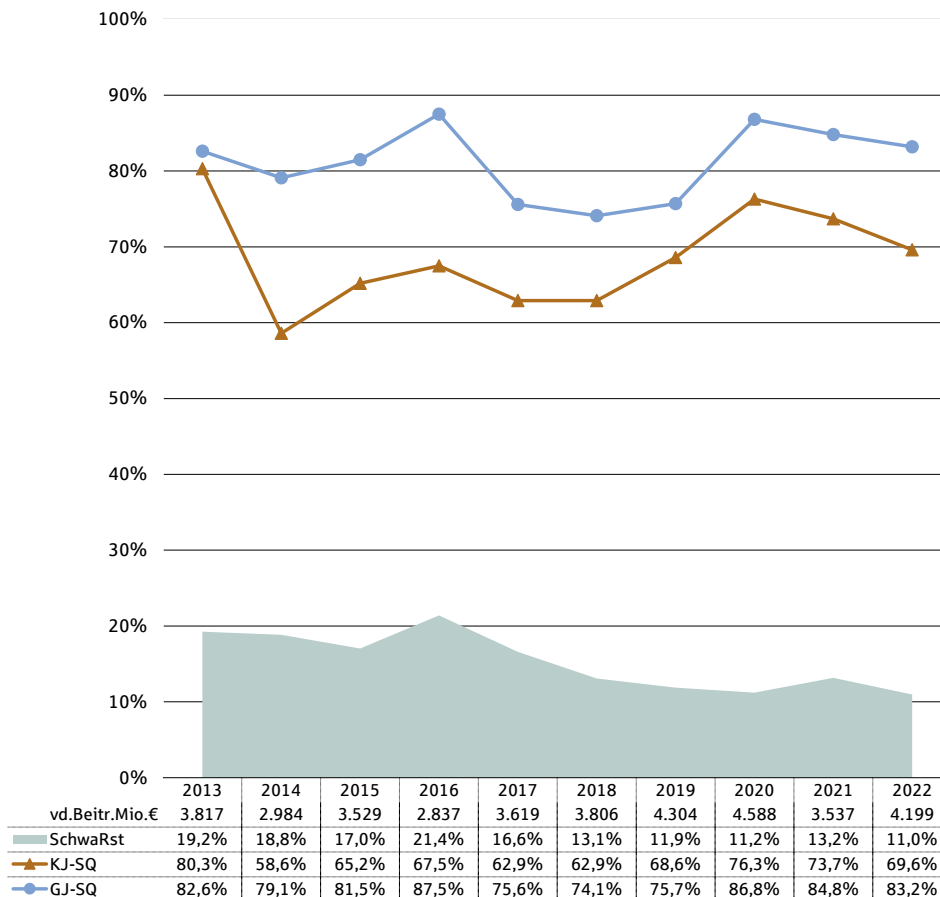
**Kennzahlen in Relation zu verdienten Beiträgen brutto**



**15. Sonstige Schaden** Teil 2

Jahr	Vorjahr			Kalenderjahr							vt Ergeb. br	vt Ergeb. br	vd. Beitrag netto Tsd. Euro	vt Ergeb. netto vor SchwaRst % vd. Btr ne	vt Ergeb. netto nach SchwaRst % vd. Btr ne
	VJ-SZ-ges brutto % vd. Btr br	VJ-SR-ges brutto % vd. Btr br	AE (inkl. SRK) brutto % vd. Btr br	AE (inkl. SRK) brutto % VJ-SR-Eing.	GJ+VJ-SZ-ges brutto % vd. Btr br	GJ+VJ-SR-ges brutto % vd. Btr br	KJ-SQ-ges brutto % vd. Btr br	Aufw. Vers. Betrieb brutto % vd. Btr br							
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%		
2020	20,31%	75,35%	10,01%	9,4%	57,46%	123,04%	74,84%	25,3%	2,1%	-3,2%	4.587.835	0,3%	0,2%		
2021	29,99%	101,60%	7,49%	5,4%	65,44%	155,41%	81,77%	29,4%	-3,2%	-6,6%	3.536.550	6,4%	7,7%		
2022	26,24%	94,66%	8,85%	6,7%	57,05%	137,77%	65,08%	28,2%	11,3%	8,6%	4.199.463	9,6%	9,7%		
<b>5 Jahre</b>															
arithm. Mittel			7,71%	6,8%			70,06%	27,6%	4,3%	1,6%		4,4%	5,2%		
Maximalwert			10,01%	9,4%			81,77%	29,4%	11,3%	8,6%		9,6%	9,7%		
Minimalwert			4,89%	5,0%			63,80%	25,3%	-3,2%	-6,6%		0,3%	0,2%		
<b>10 Jahre</b>															
arithm. Mittel			9,55%	8,6%			66,91%	27,8%	7,0%	4,3%		3,9%	4,7%		
Maximalwert			15,96%	13,1%			81,77%	31,8%	16,8%	14,1%		9,6%	9,7%		
Minimalwert			3,08%	3,3%			56,44%	24,2%	-3,2%	-6,6%		-4,9%	-2,2%		
Standardabw.			4,22%	3,6%			8,96%	2,1%	6,4%	7,0%		4,2%	3,9%		
<b>15 Jahre</b>															
arithm. Mittel			6,50%	6,0%			68,69%	26,3%	6,7%	3,9%		3,0%	3,5%		
Maximalwert			15,96%	14,8%			81,77%	31,8%	16,8%	14,1%		9,6%	9,7%		
Minimalwert			-2,81%	-4,0%			56,44%	19,1%	-3,2%	-6,6%		-4,9%	-2,2%		
Standardabw.			6,29%	6,3%			8,43%	3,1%	5,9%	5,9%		4,1%	3,7%		

**Kennzahlen in Relation zu verdienten Beiträgen netto**





# Diagramme zu einzelnen Sparten



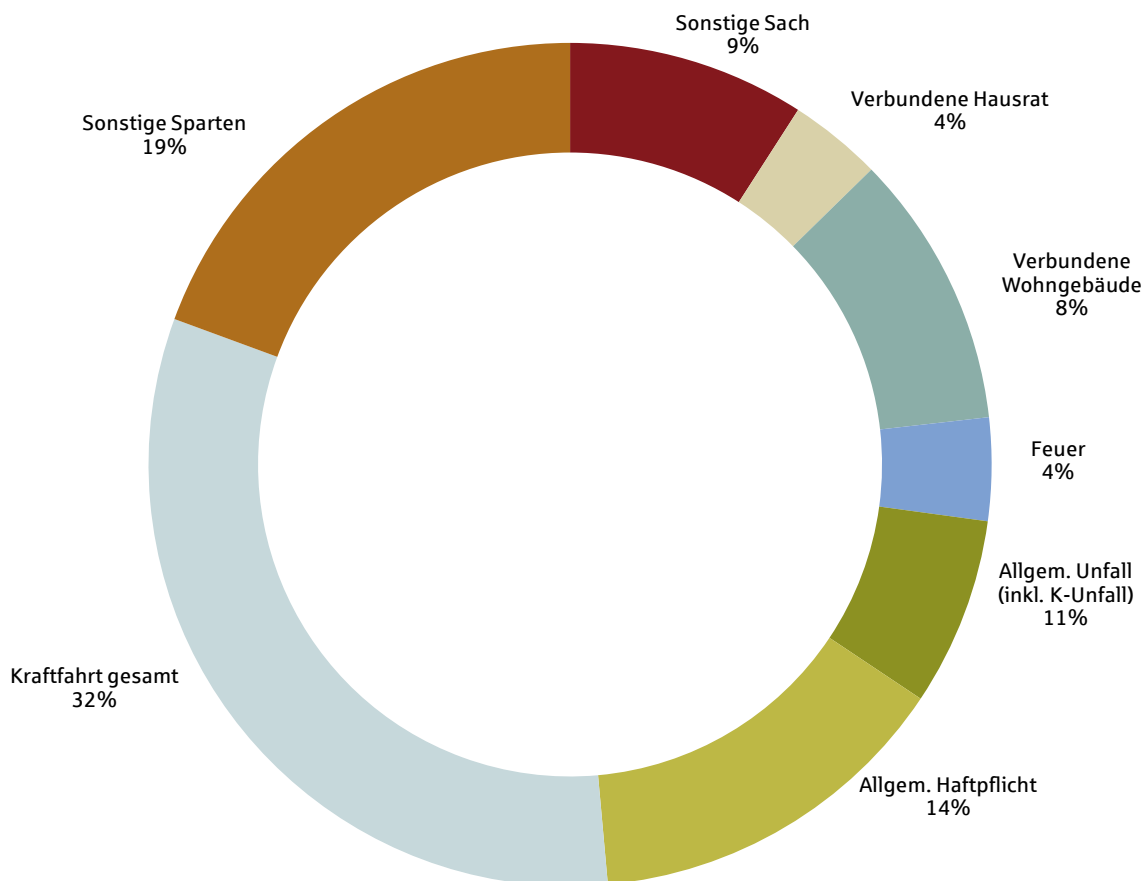
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- Kalenderjahr	
b) Kalenderjahreswerte	56
- Schadenrückstellungen brutto in % des verdienten Beitrags brutto	
- Vt Ergebnis brutto nach erf. BRE in % des verdienten Beitrags brutto	
7. Unfall	
a) Schadenquoten brutto	57
- Geschäftsjahr	
- Kalenderjahr	
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	



<b>Diagramme zu einzelnen Sparten</b>	<b>Seite</b>
<b>10. Sach – Feuer</b>	
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	
<b>11. Transport</b>	
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 2022 nach Sparten



Verdiente Bruttobeiträge in Tsd. €

**Schaden und Unfall** 93.853.363

**HUK**

Kraftfahrt gesamt 30.067.218  
 Allgem. Haftpflicht 13.324.833  
 Allgem. Unfall (inkl. K-Unfall) 6.777.038

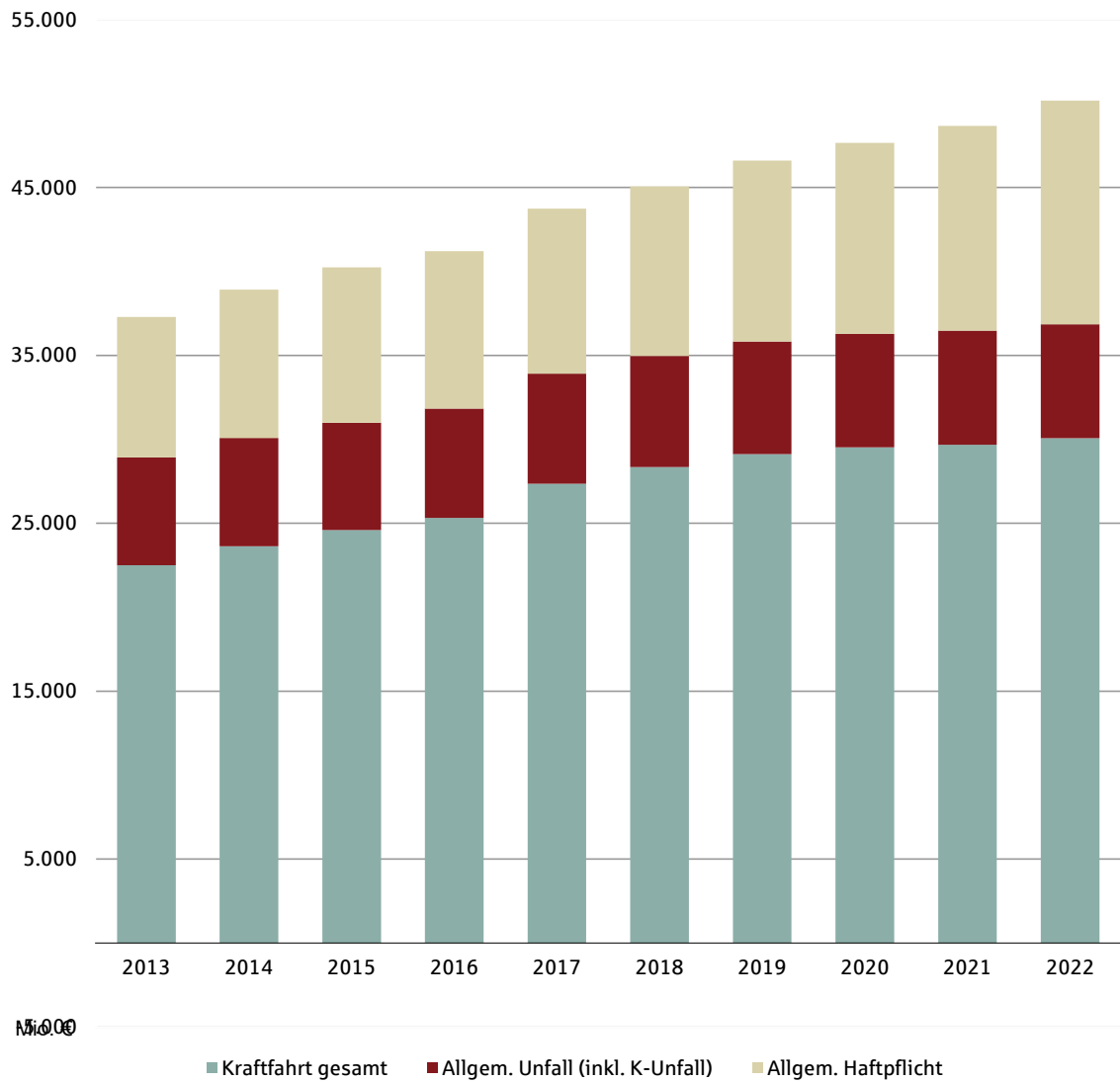
**Feuer u. Sach**

Sonstige Sach 8.537.614  
 Verbundene Wohngebäude 9.891.290  
 Verbundene Hausrat 3.353.942  
 Feuer 3.700.582

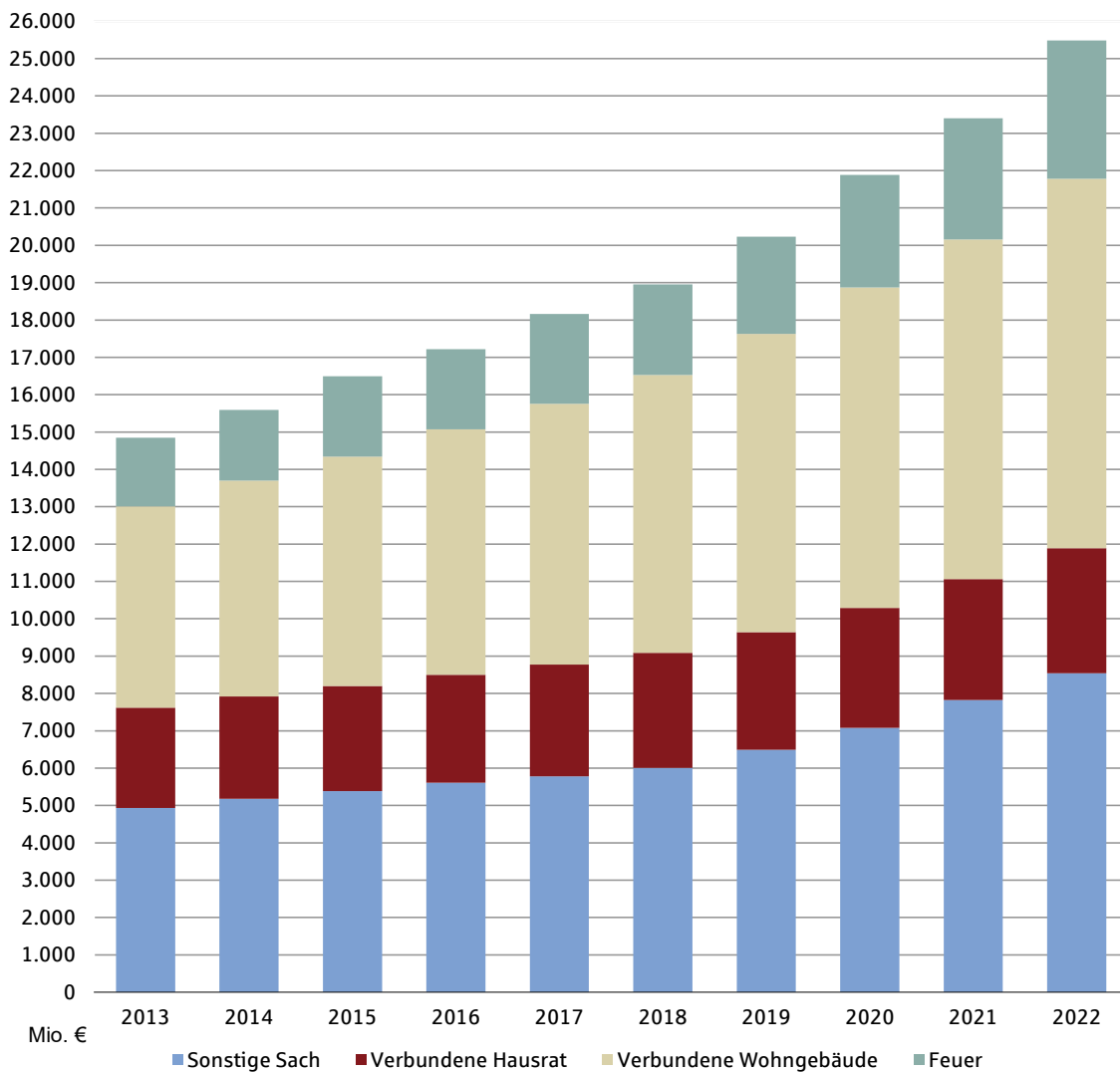
**Sonstige Sparten**

Sonstige Schaden 7.636.105  
 Rechtsschutz 5.280.265  
 Transport 2.123.715  
 Kredit 917.988  
 Beistandsleistung 632.059  
 Kranken 931.923  
 Luft- u. Raumfahrt-Haftpflicht 402.591  
 Luft- u. Raumfahrt 276.200

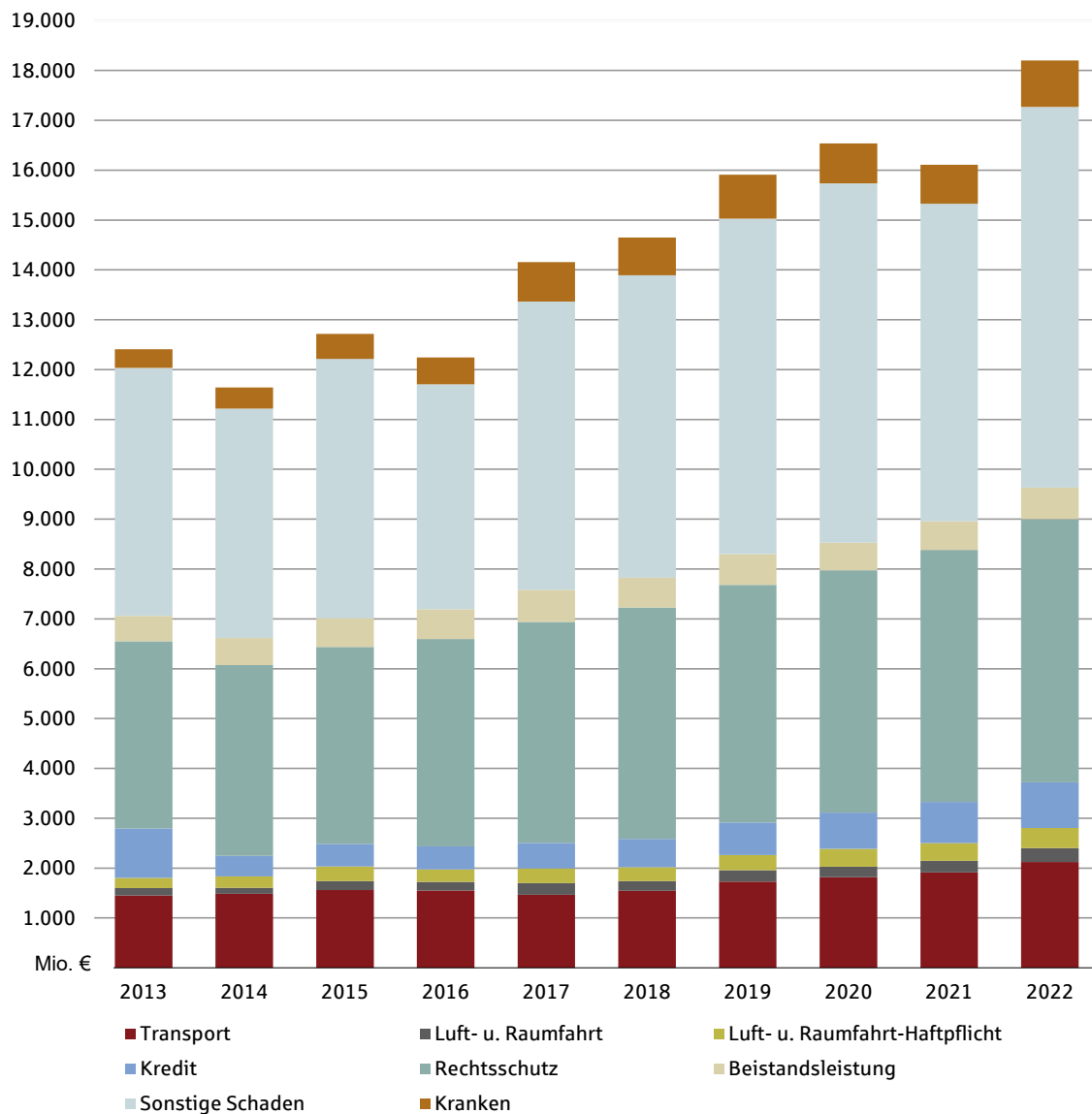
## 2. HUK — Entwicklung der verdienten Bruttobeiträge 2013 - 2022



### 3. Feuer und Sach — Entwicklung der verdienten Bruttobeiträge 2013 - 2022

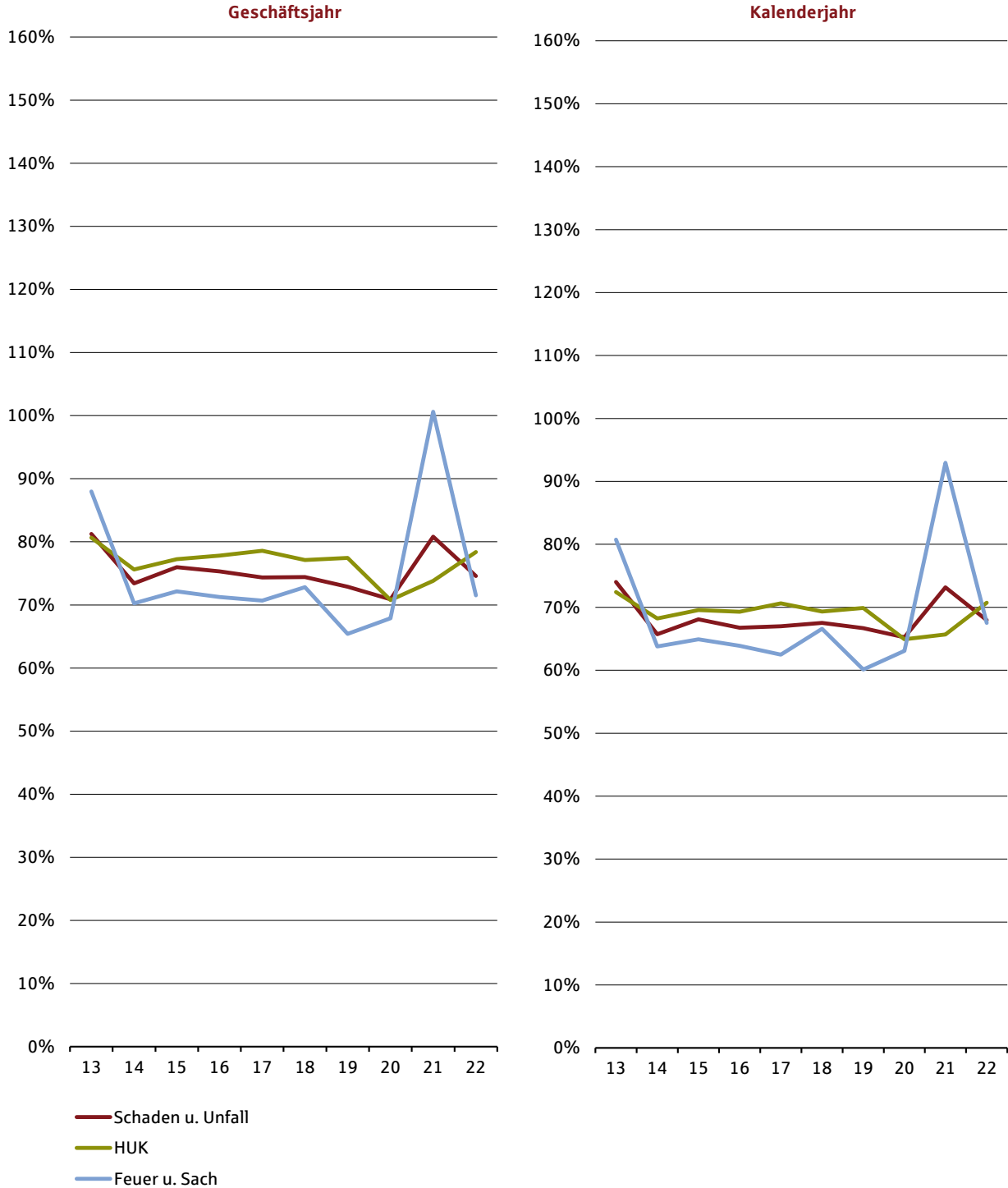


#### 4. Sonstige Sparten — Entwicklung der verdienten Bruttobeiträge 2013 - 2022



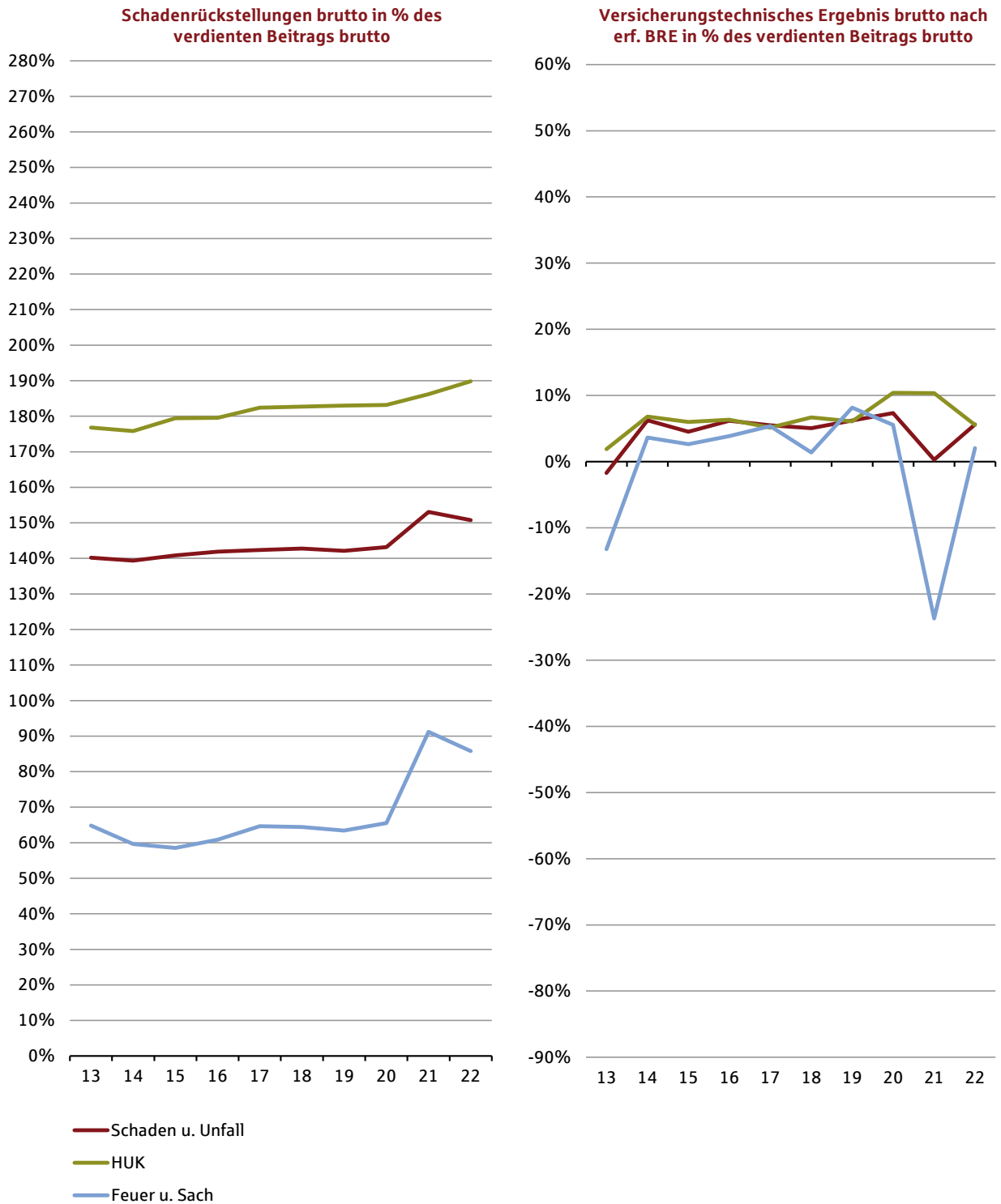
### 5. Schaden u. Unfall, HUK, Feuer u. Sach

#### a) Schadenquoten brutto



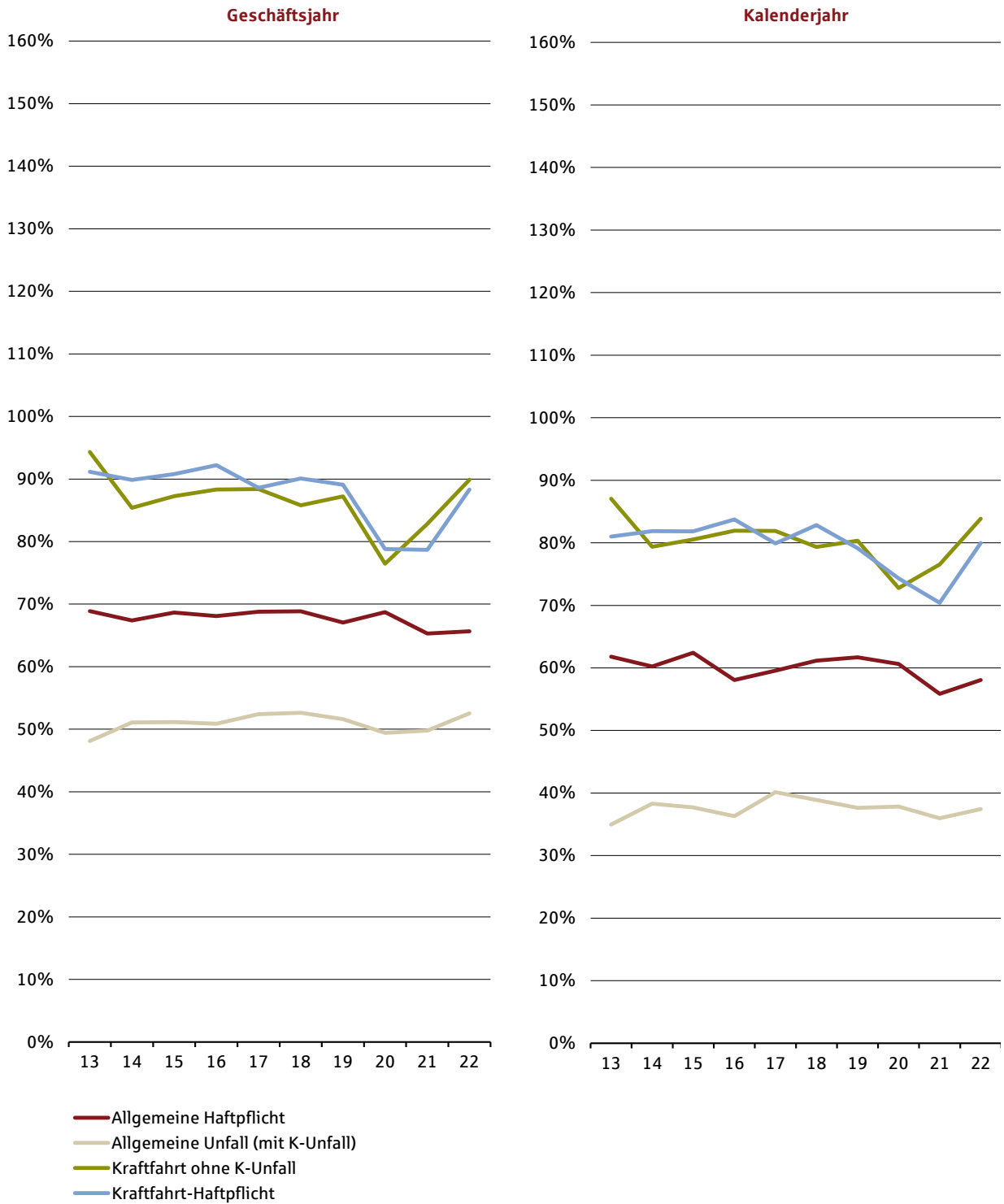
### 5. Schaden u. Unfall, HUK, Feuer u. Sach

#### b) Kalenderjahreswerte



## 6. HUK

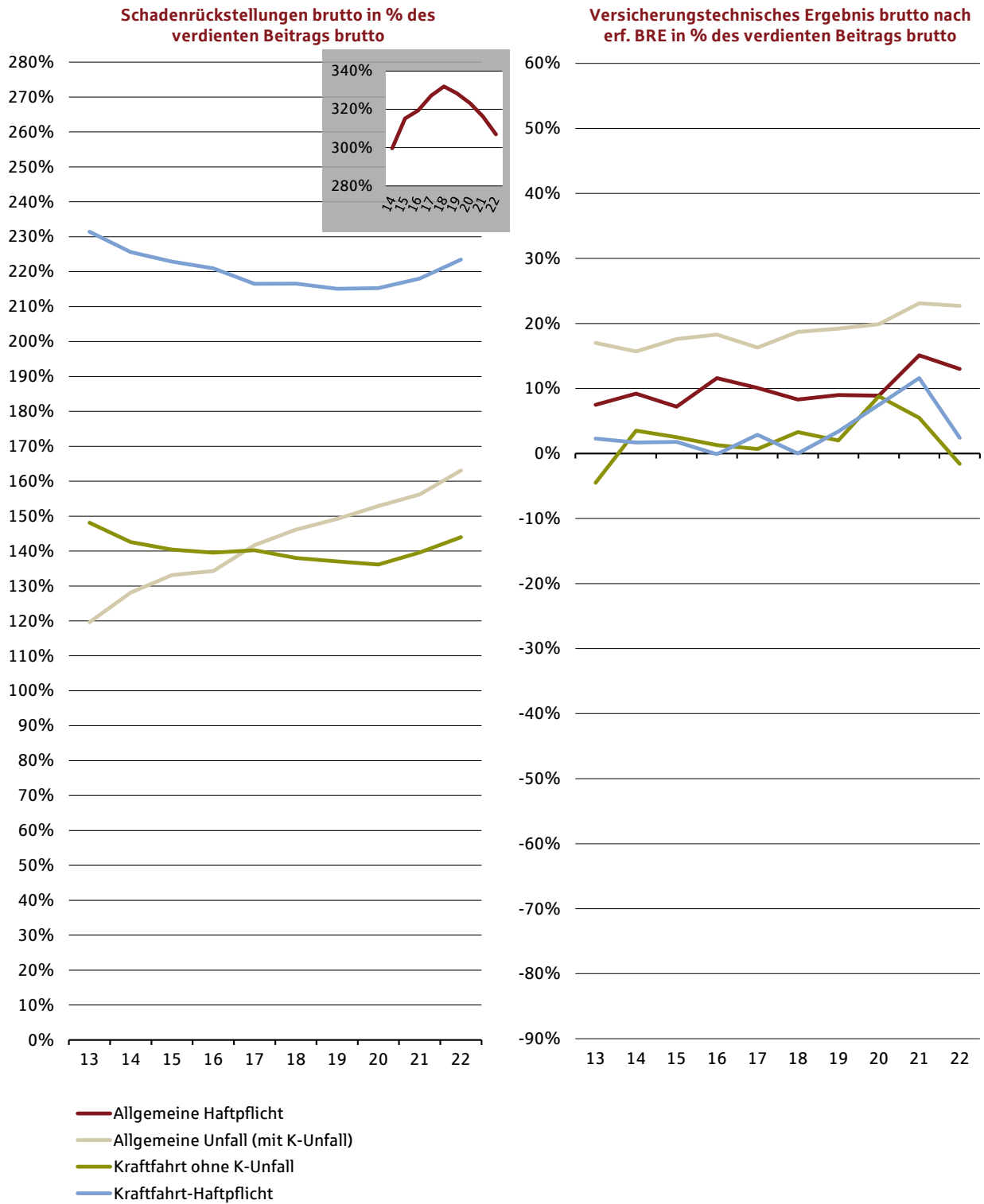
### a) Schadenquoten brutto





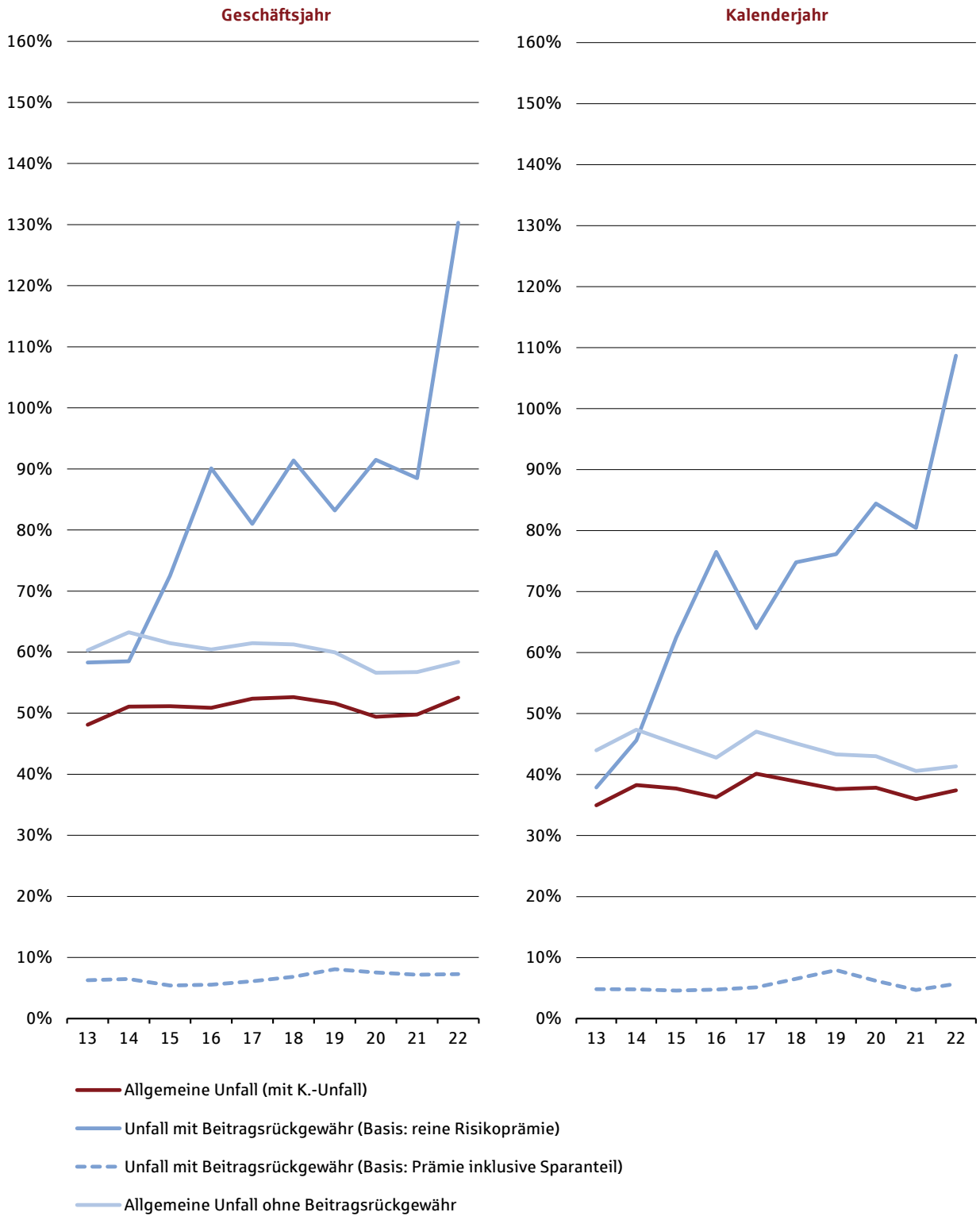
## 6. HUK

### b) Kalenderjahreswerte



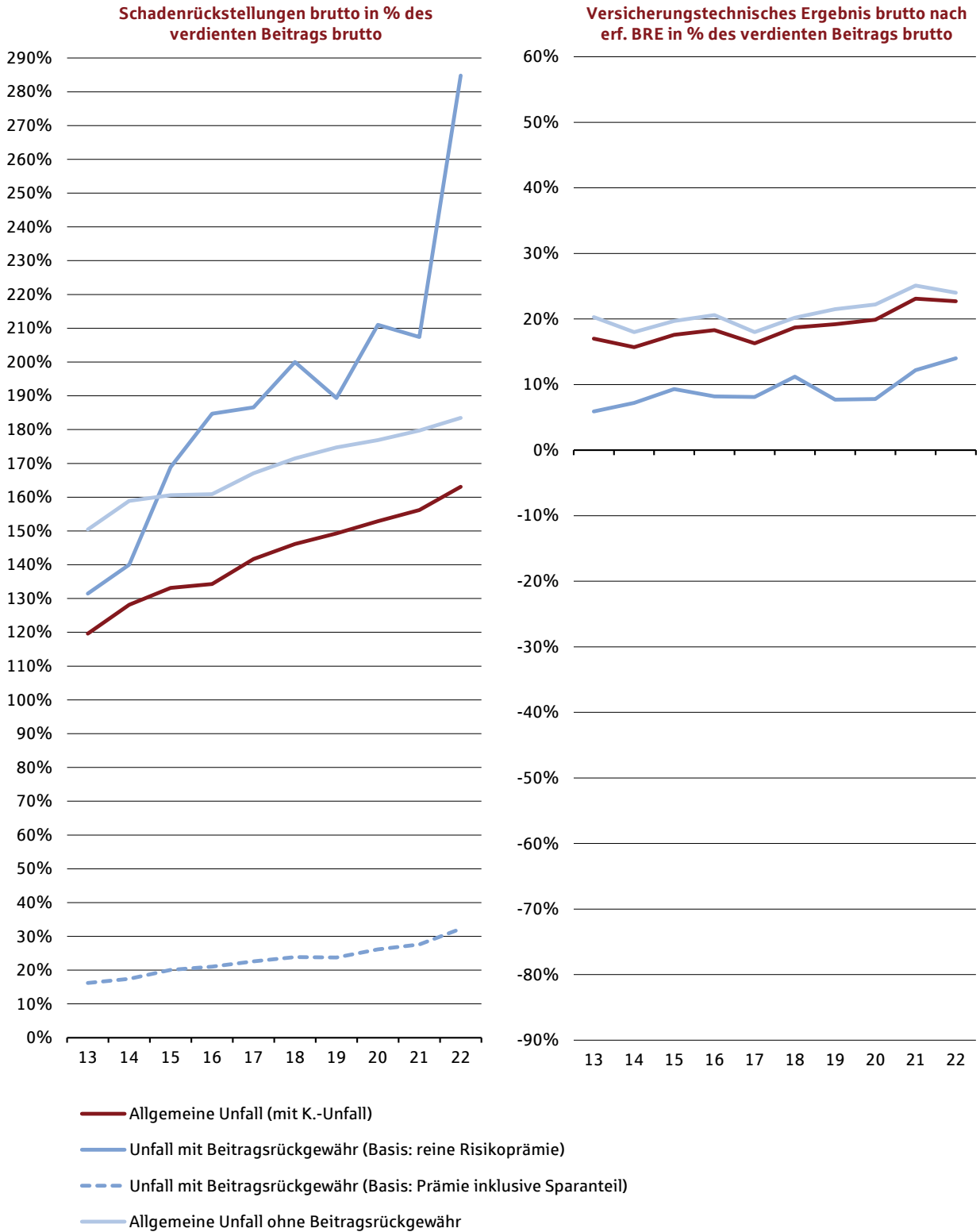
## 7. Unfall

### a) Schadenquoten brutto



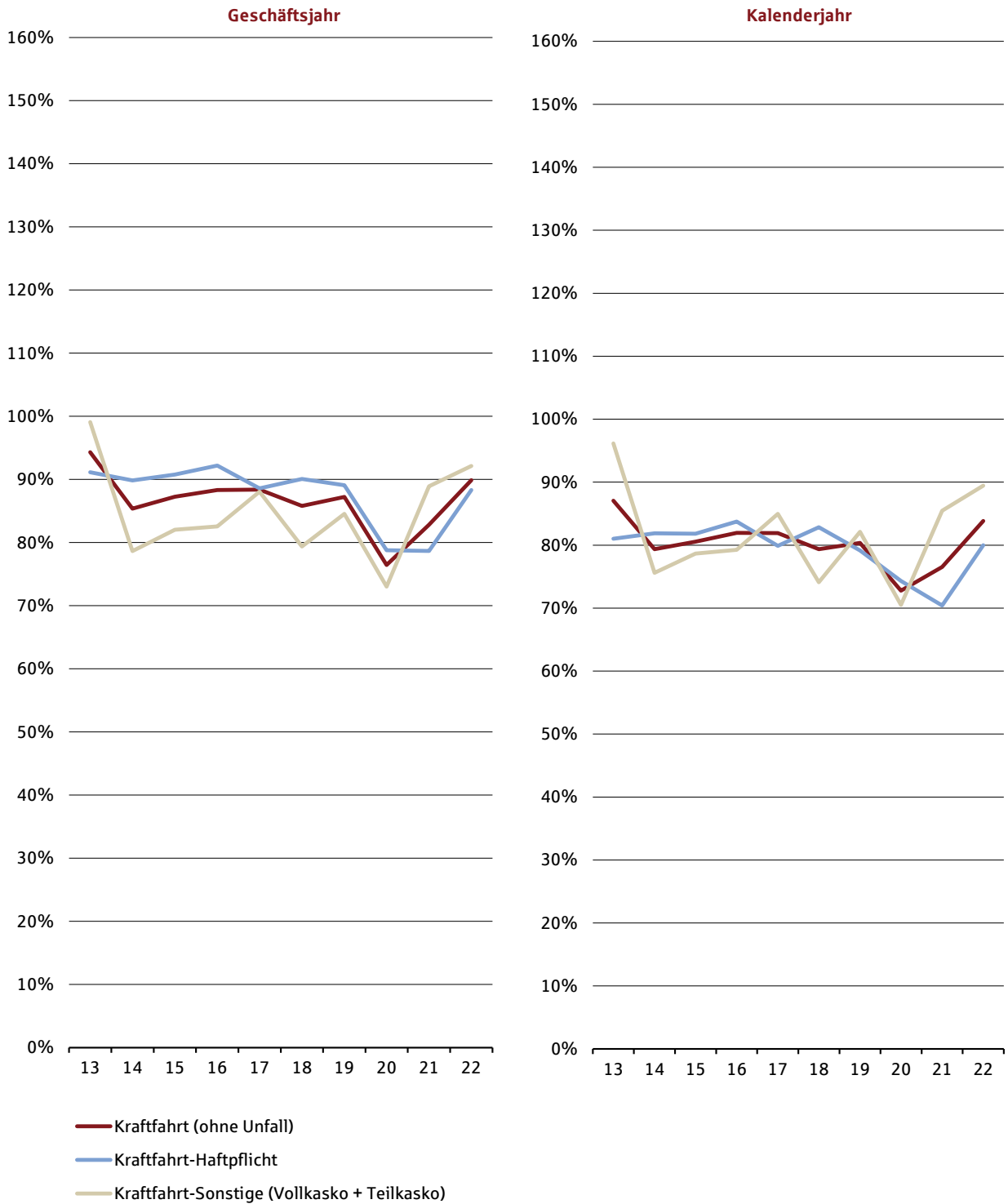
## 7. Unfall

### b) Kalenderjahreswerte



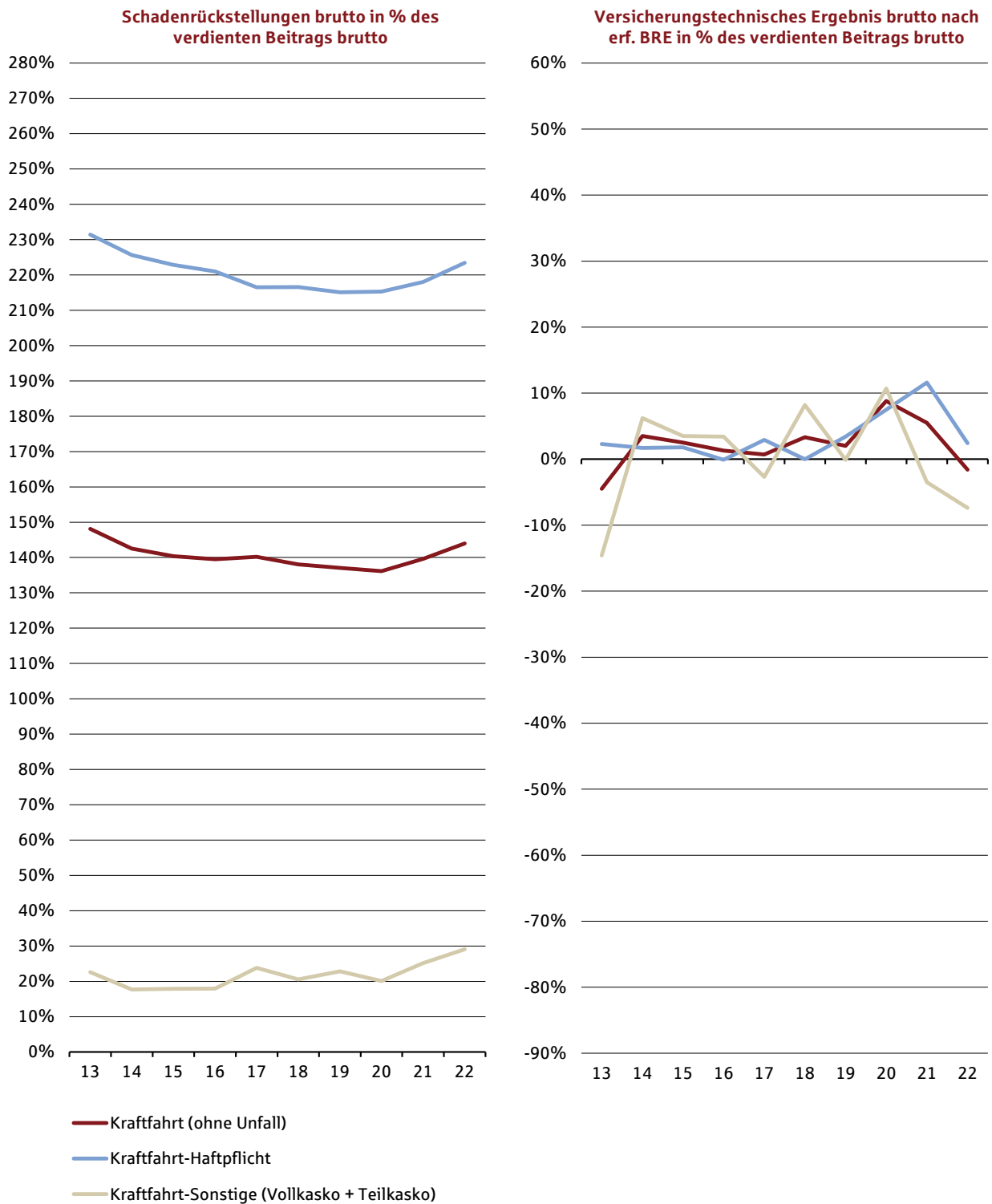
## 8. Kraftfahrt

### a) Schadenquoten brutto

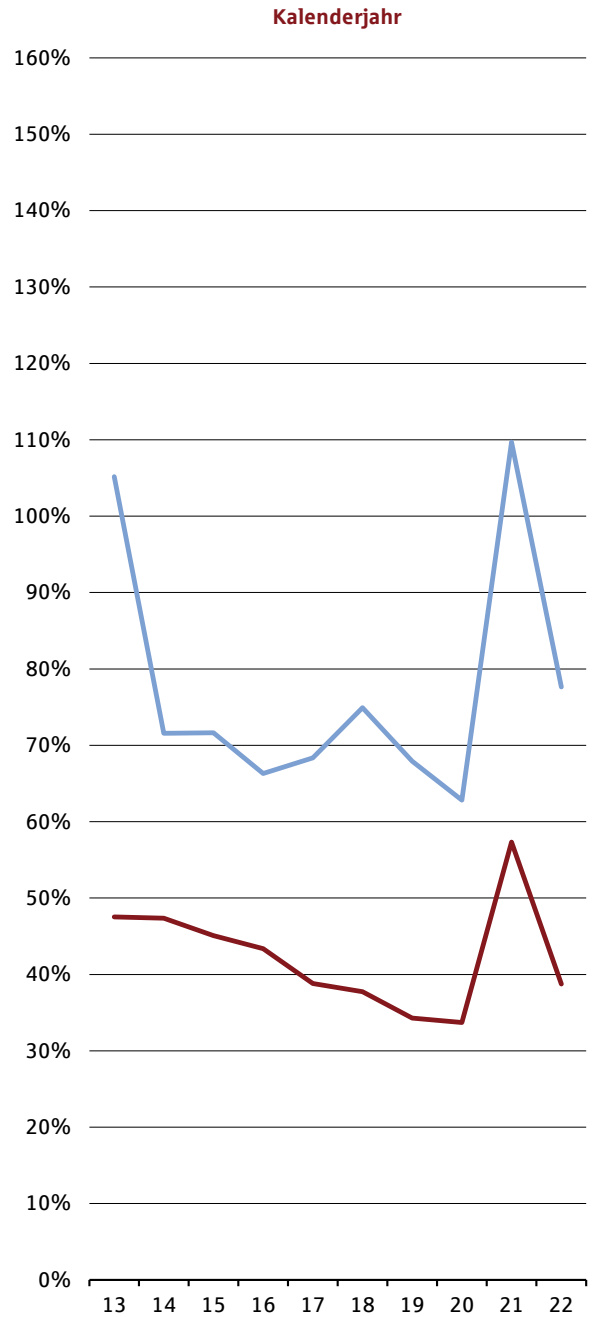
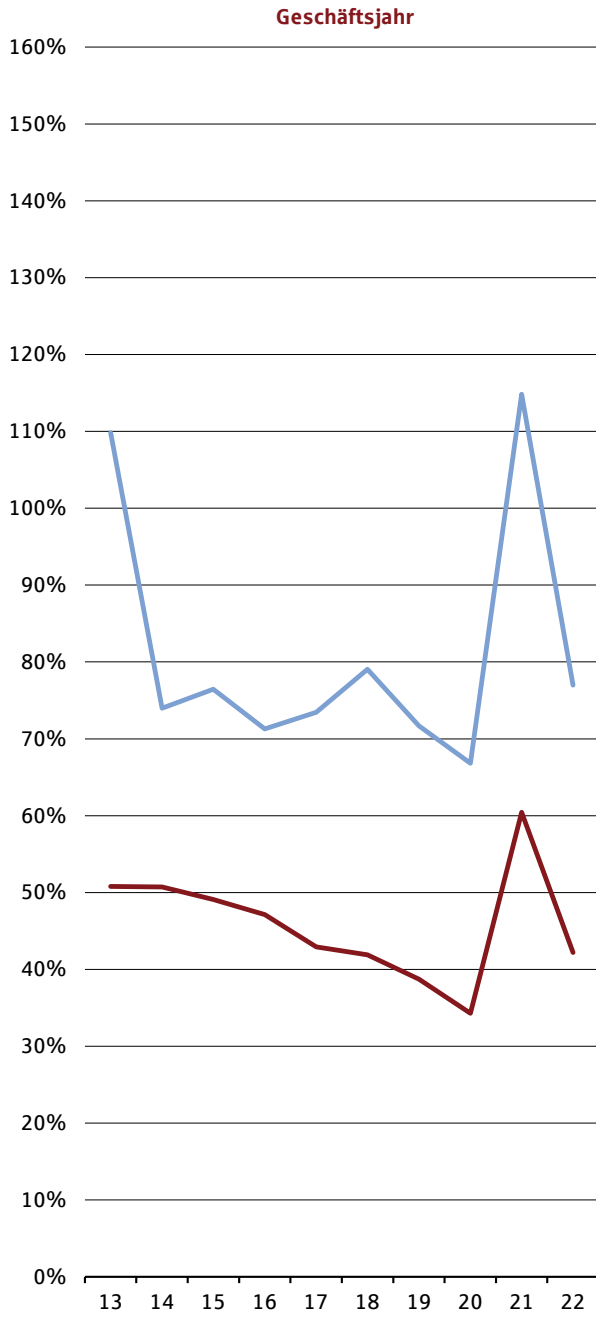


## 8. Kraftfahrt

### b) Kalenderjahreswerte

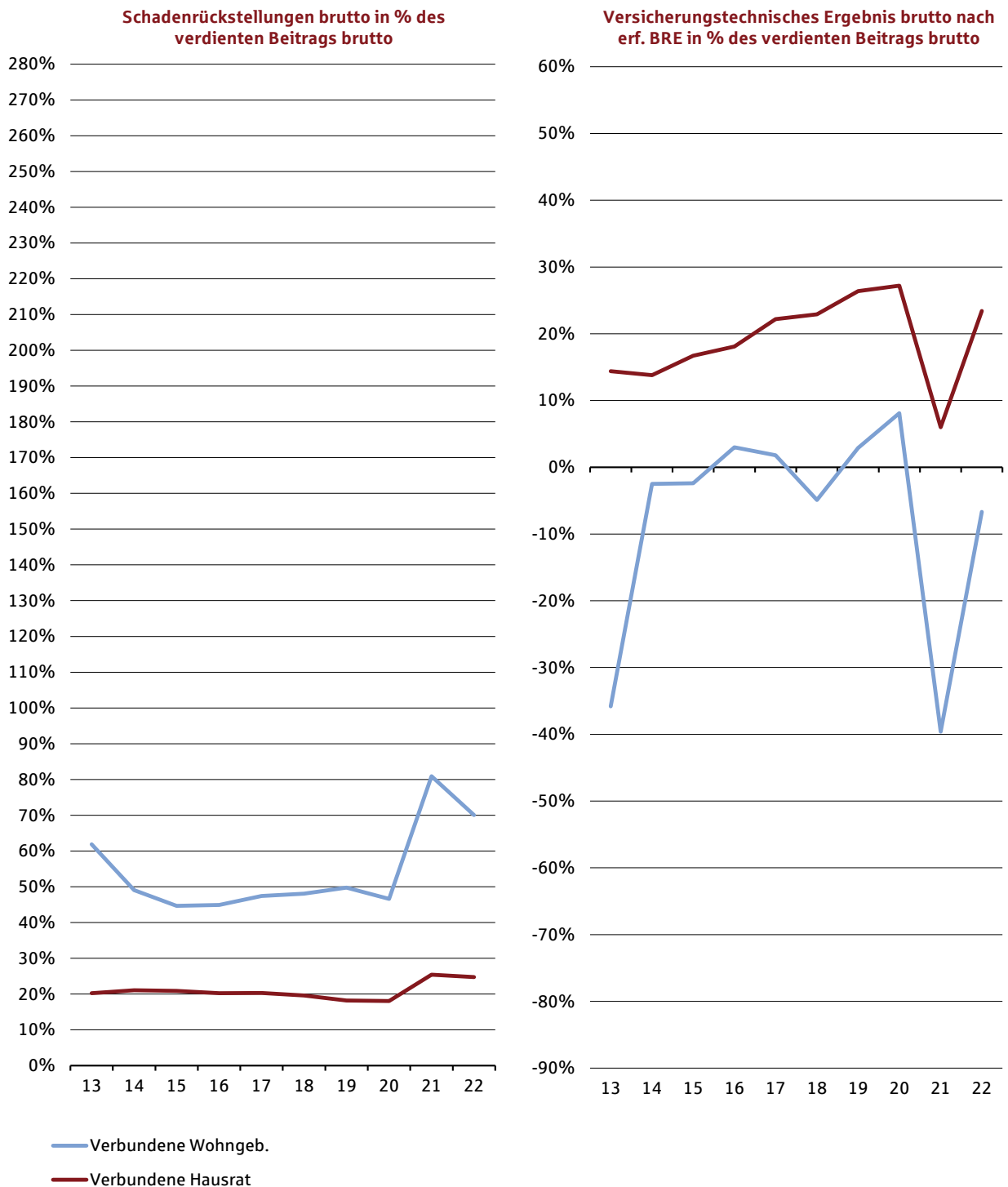


### 9. Sach — VGV, VHV a) Schadenquoten brutto

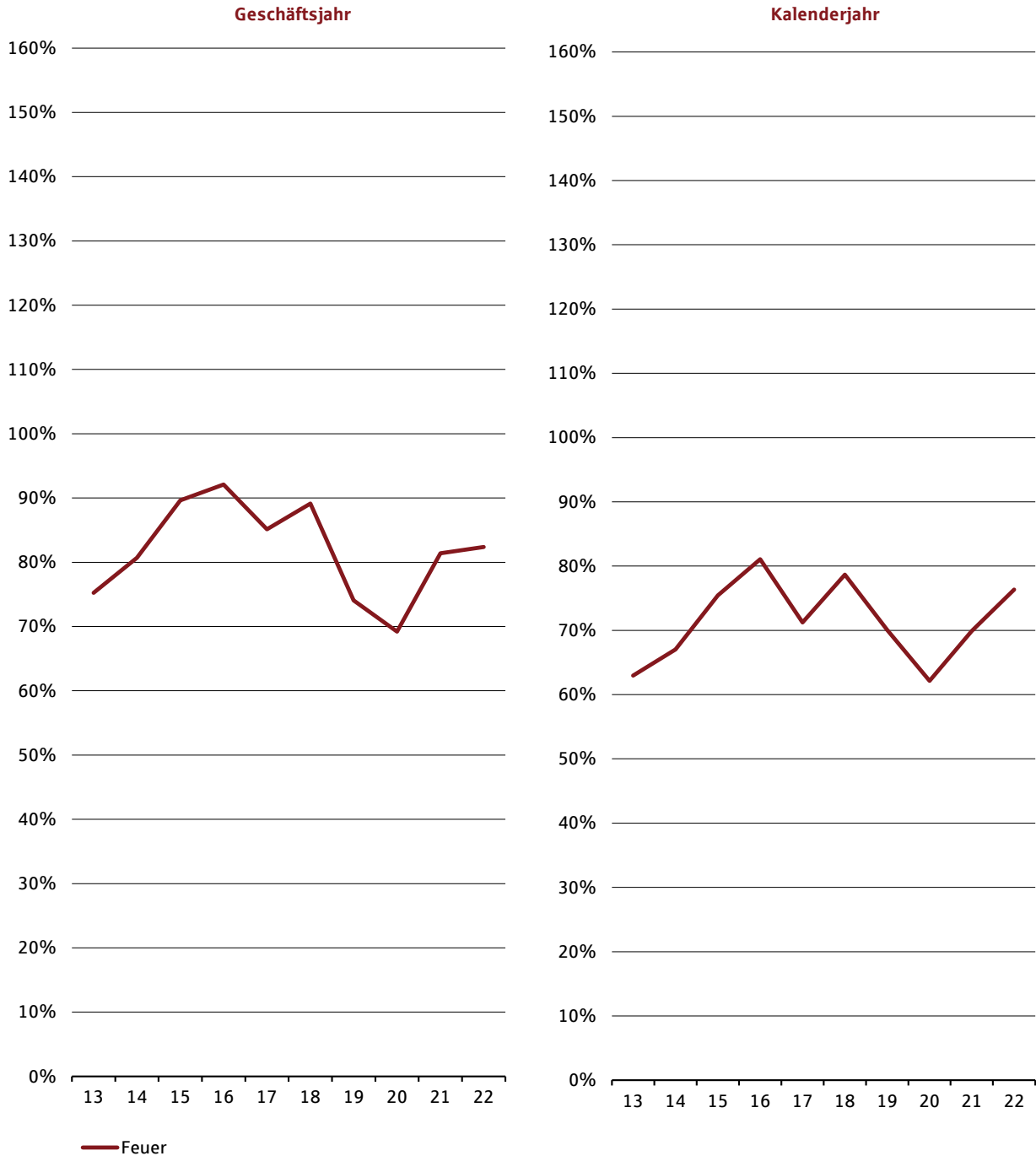


— Verbundene Wohngeb.  
— Verbundene Hausrat

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



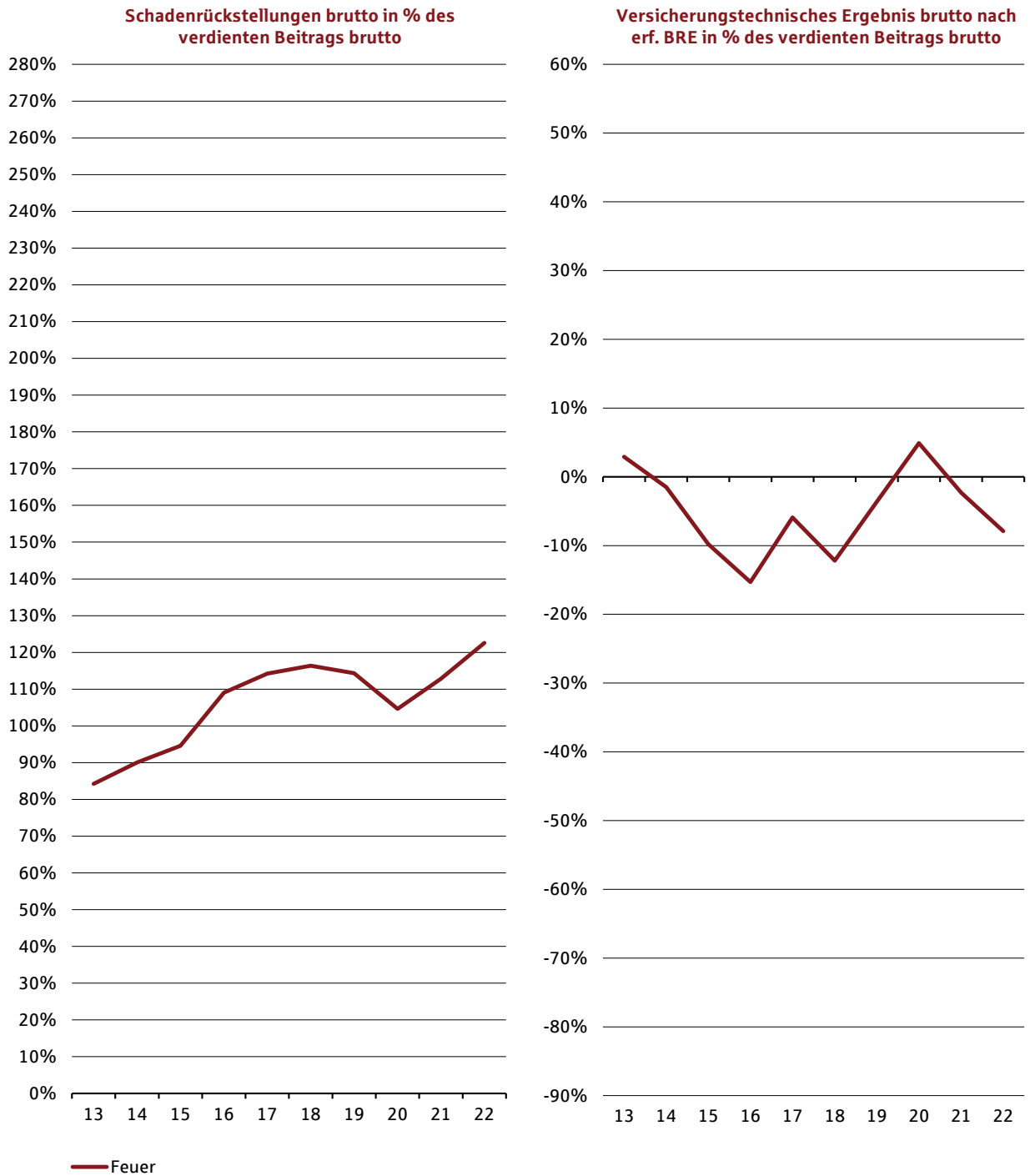
### 10. Sach — Feuer a) Schadenquoten brutto





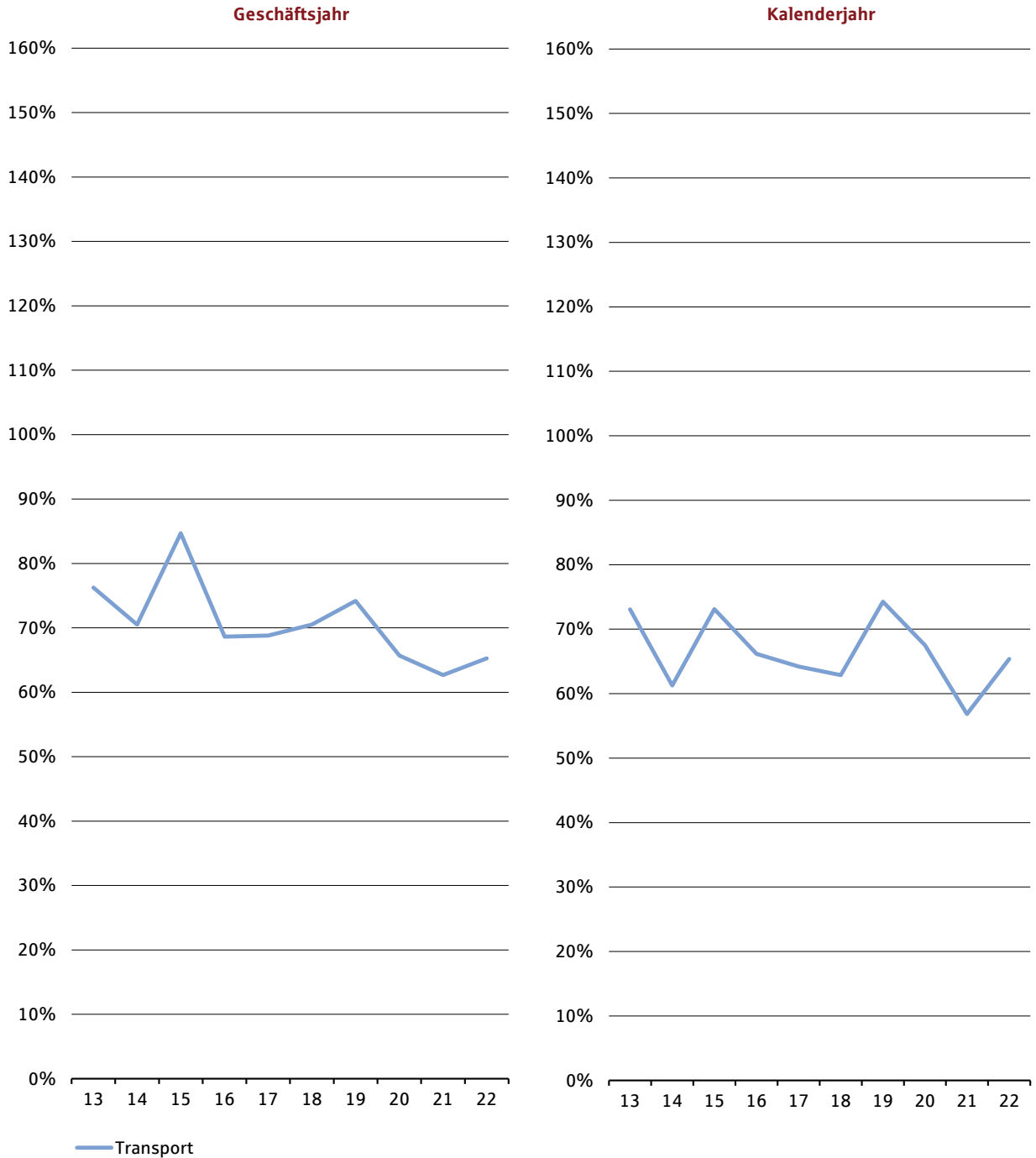
## 10. Sach — Feuer

### b) Kalenderjahreswerte



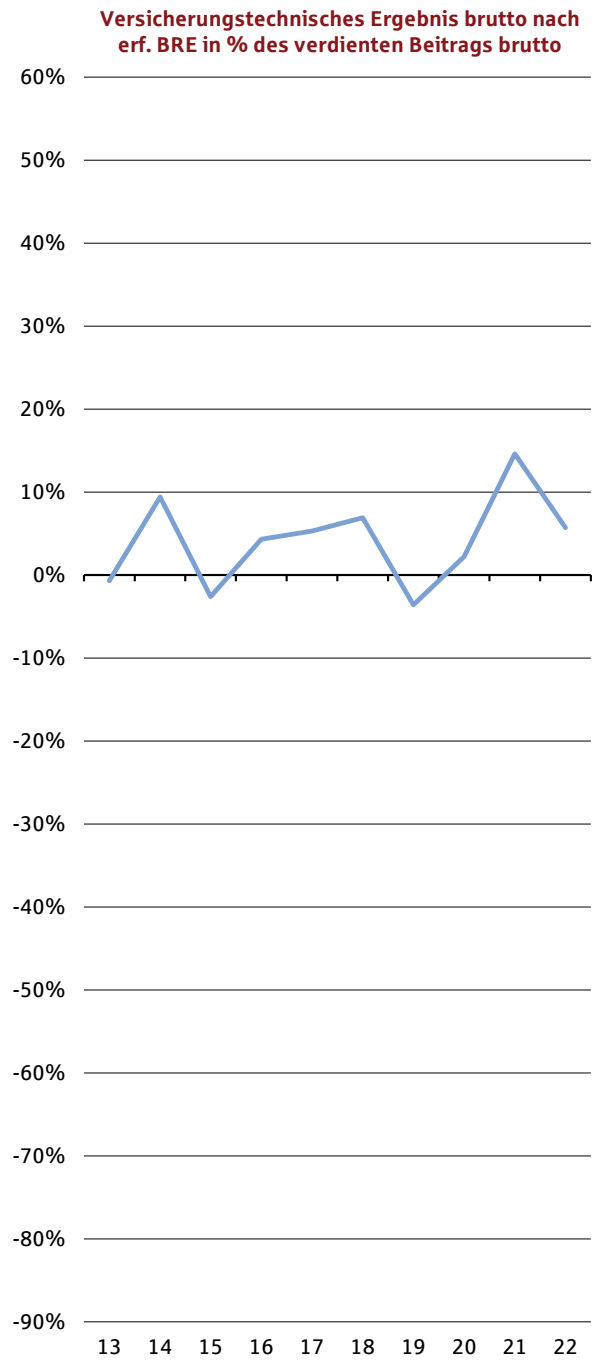
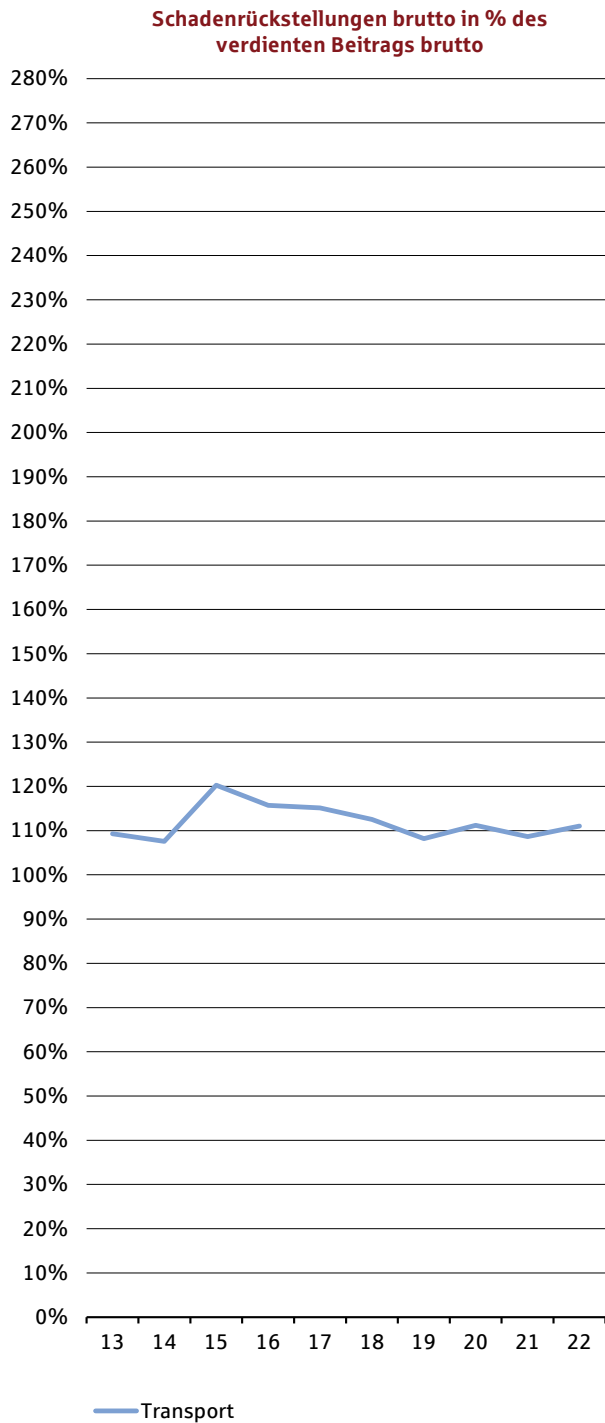
## 11. Transport

### a) Schadenquoten brutto



## 11. Transport

### b) Kalenderjahreswerte



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