



2022

Publication of the preliminary results 2021

DFV Deutsche Familienversicherung AG
FRANKFURT/MAIN | 17 February 2022

Agenda & welcome

1. Welcome

Dr Stefan M. Knoll

2. Preliminary results 2021

Dr Karsten Paetzmann

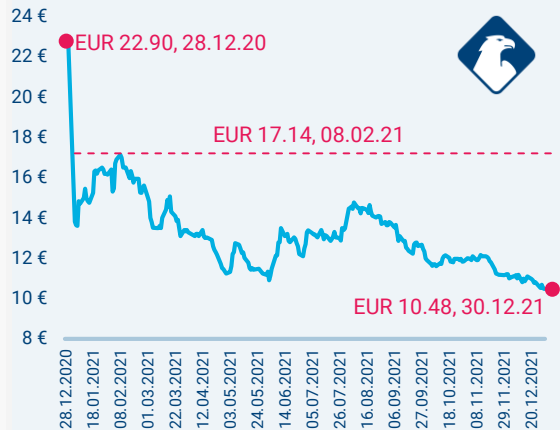
3. DFV-Strategy 2022

Dr Stefan M. Knoll

1. Welcome

What we have achieved in 2021

A challenging start



Following the exit from the CareFlex consortium as direct insurer, the share price collapses

Expert confirmation



An external expert appointed by BaFin confirms the appropriateness of the actuarial calculations

Expansion and KombiSchutz



DFV is international and introduces the innovative DFV-KombiSchutz

DFV is a reinsurer



DFV also achieves premium growth of 35% by joining the CareFlex consortium as a reinsurer



2. Preliminary results 2021

Dr Karsten Paetzmann
CFO

Preliminary financial results 2021

Rapid growth: DFV Pet insurance



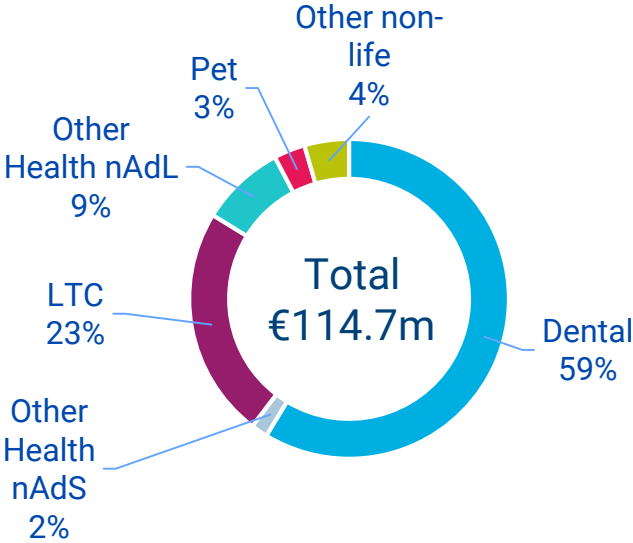
+90.7%

GWP increase in Pet insurance in 2021

Preliminary financial results 2021

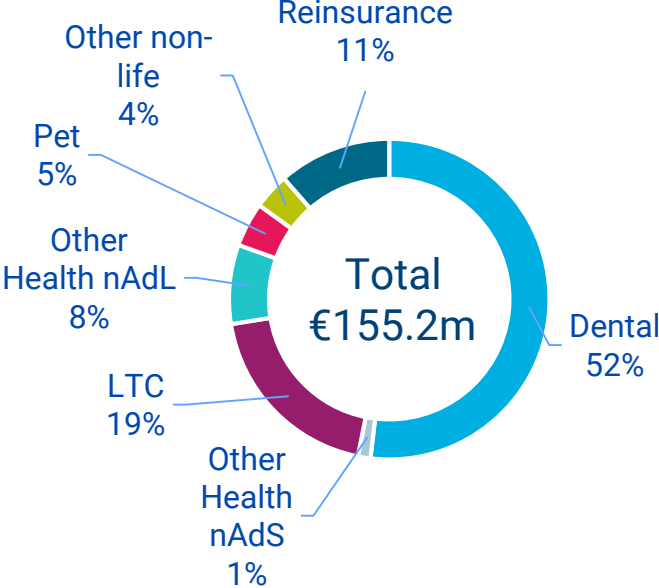
Product mix

Product mix 2020 Product mix 2021 prelim.



Highest primary insurance GWP increases in Dental, Pet and Long-term care (LTC)

Inwards reinsurance business fuels growth

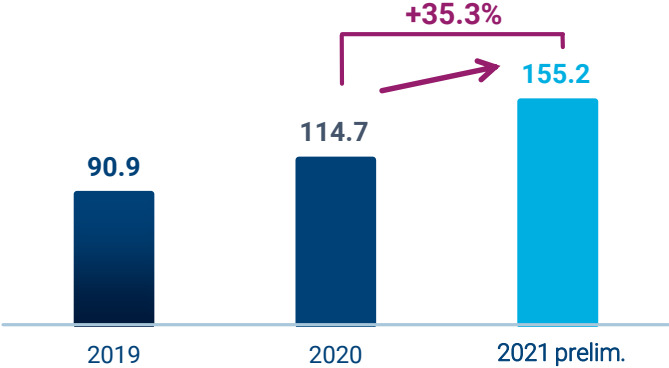


Based on gross written premiums (GWP)
 nAdL: nach Art der Lebensversicherung, calculated as life insurance
 nAdS: nach Art der Schadenversicherung, calculated as non-life insurance

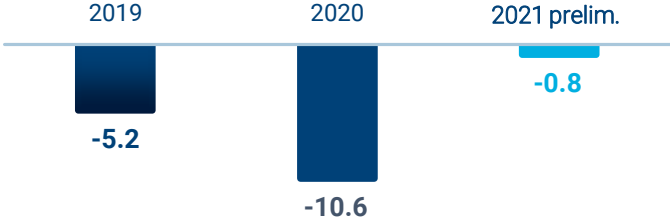
Preliminary financial results 2021

GWP, business volume and PBT

Gross written premiums (GWP) in € million



Profit before tax (PBT) in € million

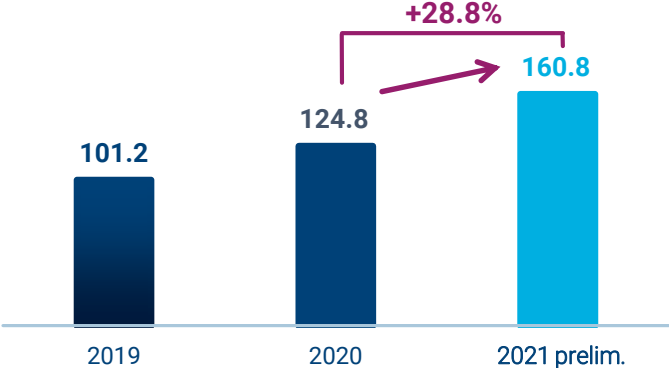


Continued stream of new business volume

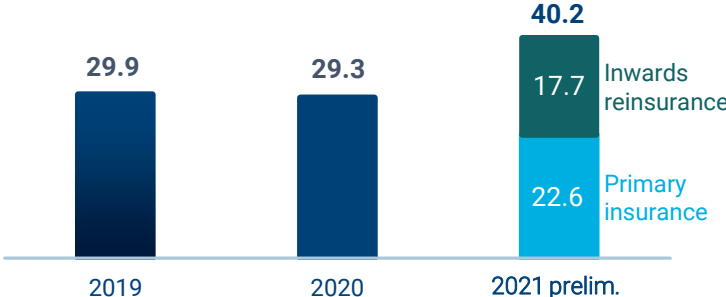
Enhanced cost discipline

Stabilisation measures directed towards structural profitability

Business volume in € million

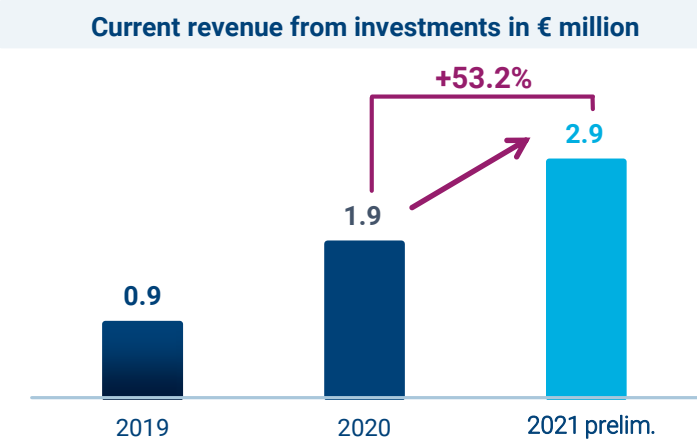


New business volume in € million



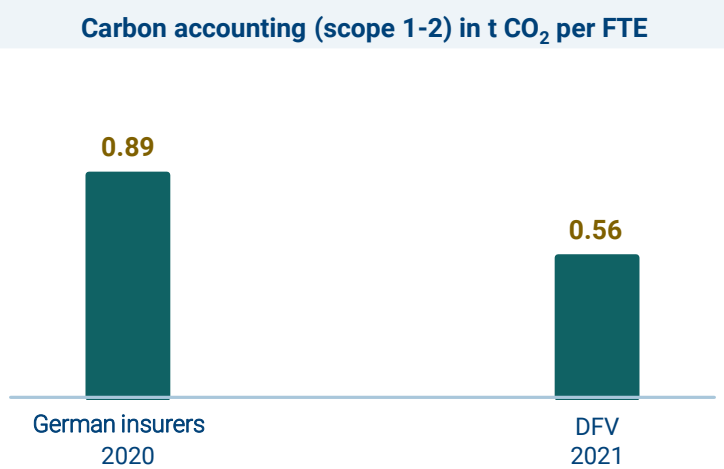
Preliminary financial results 2021

Investments and sustainability



Significant increase in current revenue from investments

We strive for an integration of financial performance, regulatory compliance and sustainability



'Scope 1-2 market based', expressed in t CO₂ per FTE (full-time equivalent)
Sources: German Insurance Association (GDV), Sustainability Report 2021;
Corporate Carbon Footprint of DFV (ISO 14064, TÜV Rheinland)

First materiality analysis carried out by DFV in 2021 based on a stakeholder survey:

 Customers &  Business partners &  Employees

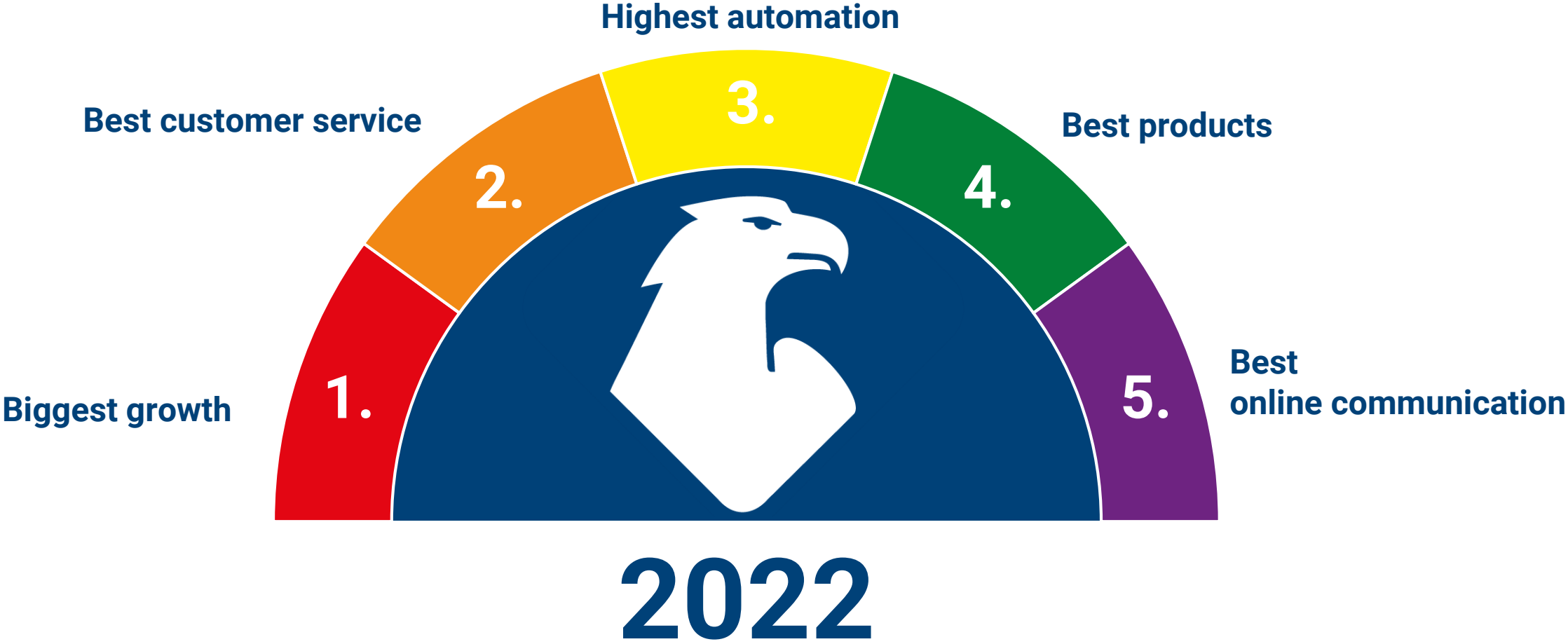


3. DFV-Strategy 2022

Dr Stefan M. Knoll
CEO

DFV's Year of Innovation

Five strategic goals in 2022 for the next step



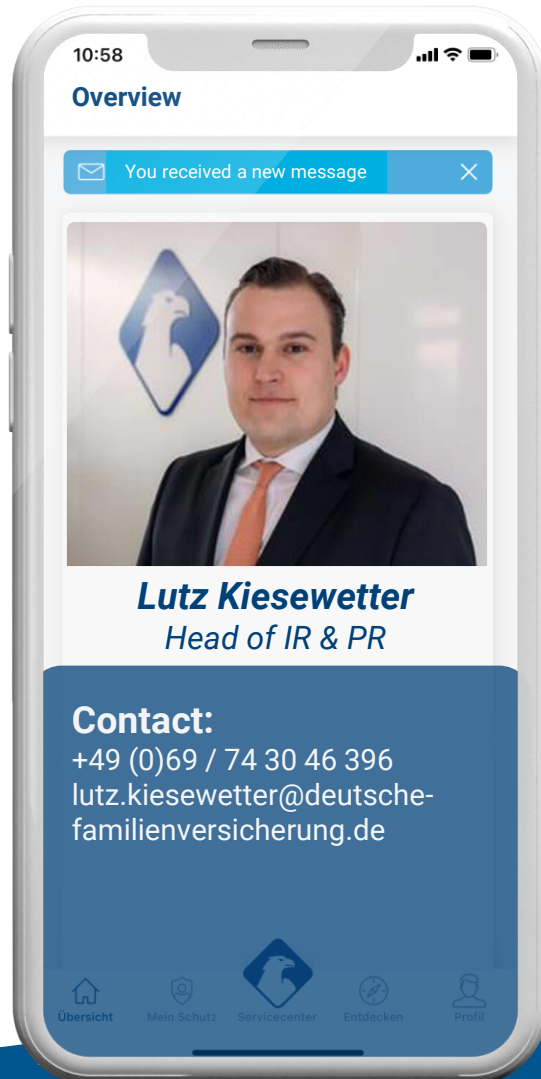
Summary

2021 was a successful year for DFV:

- ✓ DFV has introduced KombiSchutz
- ✓ DFV is international
- ✓ DFV is a reinsurer
- ✓ DFV is on track for profitability



DFV remains exciting – Let's talk about it



Our next IR events	
24 March 2022	Webcast Annual press conference
10 May 2022	Conference KBW InsurTech Day
18 May 2022	Webcast Publication quarterly financial report (Q1)
19 May 2022	Conference Stifel German SMID Cap Forum