

As of 28 September 2020

About DFV Deutsche Familienversicherung AG

DFV Deutsche Familienversicherung AG is a fast-growing insurtech company. As a digital insurance company, DFV covers the entire value chain with its own products. The aim of the company is to offer insurance products that people really need and understand immediately ("Simple.Reasonable."). DFV offers its customers award-winning supplementary health insurance (dental, health and long-term care insurance) as well as accident and property insurance policies. Based on its ultra-modern and scalable IT system developed in-house, the company is setting new standards in the insurance industry with consistently digital product designs and the option of taking out policies via digital language assistants.

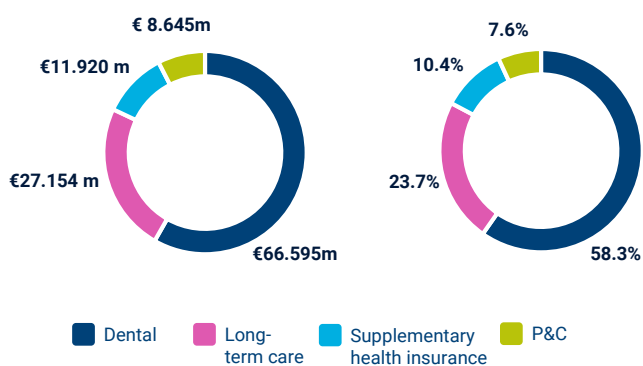
Board of Management

CEO & CFO	Dr. Stefan Knoll
CSO	Stephan Schinnenburg
CIO	Marcus Wollny

Supervisory Board

Chairman	Dr. Hans-Werner Rhein
	Dr. Ulrich Gauß
	Georg Glatzel
	Luca Pesarini
	Herbert Pfennig

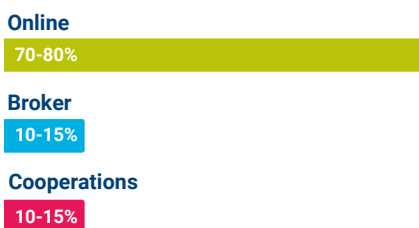
Premium volume by segments HY 2020



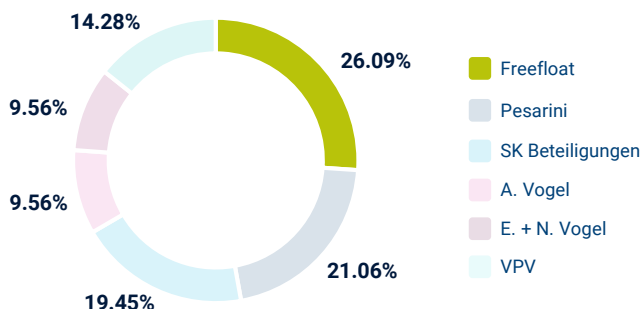
Our share

WKN	A2NBVD
ISIN	DE000A2NBVD5
Share class	Bearer shares (Unit quote)
Market segment	Prime Standard
Initial Public Offering	04.12.2018 (€ 12.00)
Bloomberg Code	DFV:GR
Number of outstanding shares	14,587,780

Our Multi-Channel-Sales Mix

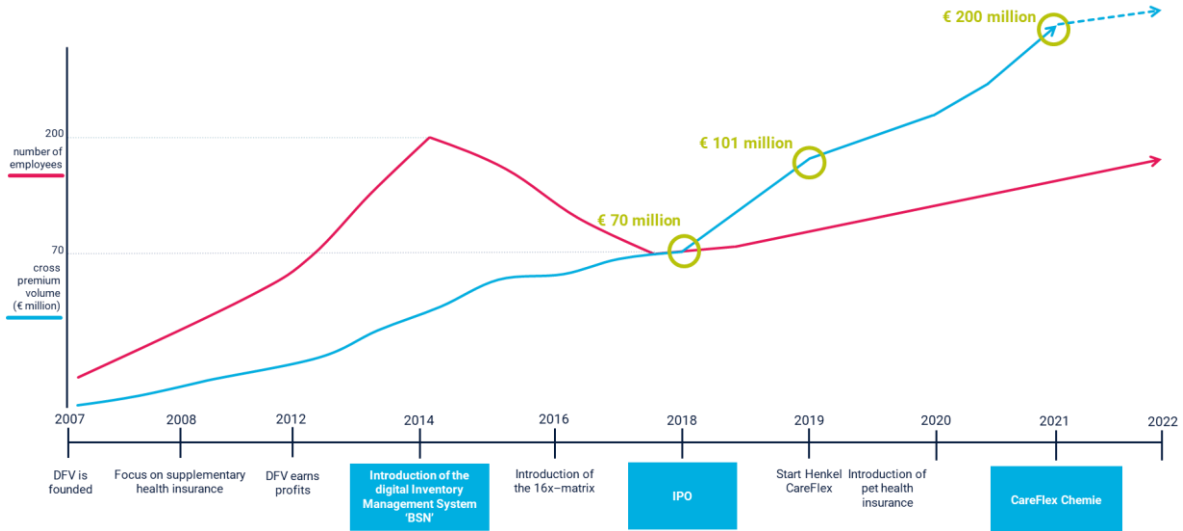


Shareholder structure



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An Insurtech growth path



Results in ths. EUR

	FY 2018	H1 2019	FY 2019	HY 2020
New business				
Contracts (units)	55,227	49,105	100,034	46,415
- Supplementary health insurance (units)	53,272	46,214	90,381	34,000
- P&C (units)	1,955	2,891	9,653	12,415
Premium volume	17,628	16,359	29,863	15,412
- Supplementary health insurance	17,329	15,601	27,513	11,740
- P&C	299	758	2,350	3,672
Gross premiums written				
Total	66,522	41,846	90,919	53,701
- Supplementary health insurance	61,952	39,117	85,004	50,061
- P&C	4,571	2,729	5,915	3,640

Combined Ratio	98.0%	110.5%	102.6%	108.1%
Claim Ratio	56.0%	60.5%	60.5%	60.5%
EBIT	-4,104	-3,595	-5,203	-5,978
Netto result	-3,338	-2,756	-2,100	-4,083
Underwriting result	-760	-2,961	-3,851	-3,304

in t EUR	31.12.2018	30.06.2019	31.12.2019	30.06.2020
Contracts (units)				
Contracts	454,964	484,995	514,104	535,830
- Supplementary health insurance	344,473	381,498	412,001	431,035
- P&C	110,491	103,497	102,103	104,795
Premium volume				
Total	75,657	89,048	101,168	114,314
- Supplementary health insurance	69,058	83,258	94,786	105,669
- P&C	6,599	5,790	6,382	8,645

Equity	59,169	64,766	64,496	58,864
Solvency Ratio	469%	314%	266%	218%
Employees (on average)	111	116	122	152

Outlook

In the year 2020 as a whole, the company plans to generate 100,000 new policies, to raise the volume of existing policies by EUR 25 to 30 million and to increase gross premiums written by at least 30%.

Financial calendar

12.11.20	Quarterly statement on the 30th of September
16.11.20	Deutsches Eigenkapitalforum

DFV Deutsche Familienversicherung AG

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