

| PKV-Kennzahlen 2016                | Vollversicherte zum 31.12. |                  |                  |                  |                  |                  | Wachstum Vollversicherte in % |              |              |              |                |              | Nettoverzinsung in % |             |             |             |             |             | RfB-Quote in % |              |              |              |              |              | M&M-Rating     |      |
|------------------------------------|----------------------------|------------------|------------------|------------------|------------------|------------------|-------------------------------|--------------|--------------|--------------|----------------|--------------|----------------------|-------------|-------------|-------------|-------------|-------------|----------------|--------------|--------------|--------------|--------------|--------------|----------------|------|
|                                    | 2013                       | 2014             | 2015             | 2016             | 2017             | 2018             | 2009-2013                     | 2014         | 2015         | 2016         | 2017           | 2018         | 2009-2013            | 2014        | 2015        | 2016        | 2017        | 2018        | 2009-2013      | 2014         | 2015         | 2016         | 2017         | 2018         |                | 2019 |
| Allianz                            | 654.374                    | 640.573          | 627.937          | 618.317          | 611.631          | 601.016          | -2,01                         | -2,11        | -1,97        | -1,53        | -1,08          | -1,74        | 4,30                 | 4,10        | 4,00        | 4,10        | 4,10        | 4,10        | 43,32          | 56,60        | 55,20        | 57,00        | 49,80        | 45,70        | ★★★★           |      |
| Alte Oldenburger                   | 47.321                     | 47.647           | 47.972           | 48.353           | 48.738           | 49.696           | +2,83                         | +0,69        | +0,68        | +0,79        | +0,80          | +1,97        | 4,46                 | 3,70        | 3,70        | 3,30        | 3,20        | 2,90        | 37,38          | 48,20        | 52,10        | 44,80        | 45,80        | 47,30        | ★★★★           |      |
| ARAG                               | 45.220                     | 44.787           | 44.384           | 44.419           | 44.713           | 45.426           | +0,89                         | -0,96        | -0,90        | +0,08        | +0,66          | +1,59        | 4,00                 | 4,20        | 3,10        | 3,80        | 3,80        | 2,50        | 29,55          | 49,75        | 54,89 *      | 60,27 *      | 67,50        | 70,40        | ★★★★           |      |
| AXA                                | 789.274                    | 791.219          | 789.751          | 792.655          | 797.356          | 795.005          | +2,25                         | +0,25        | -0,19        | +0,37        | +0,59          | -0,29        | 3,76                 | 4,00        | 3,80        | 3,40        | 3,40        | 3,20        | 13,48          | 21,60        | 23,30        | 27,20        | 31,20        | 34,50        | ★★★            |      |
| Barmenia                           | 304.026                    | 302.392          | 300.750          | 300.111          | 299.619          | 298.894          | -0,48                         | -0,54        | -0,54        | -0,21        | -0,16          | -0,24        | 3,96                 | 3,80        | 3,60        | 3,60        | 3,30        | 3,20        | 27,28          | 36,60        | 32,20        | 34,40        | 33,10        | 33,00        | ★★             |      |
| BBKK                               | 360.362                    | 351.749          | 342.933          | 336.183          | 328.478          | 321.623          | -0,92                         | -2,39        | -2,51        | -1,97        | -2,29          | -2,09        | 3,94                 | 3,70        | 3,50        | 3,30        | 2,90        | 2,80        | 18,26          | 34,00        | 31,90        | 32,60        | 29,00        | 27,40        | ★              |      |
| Central                            | 379.213                    | 357.988          | 342.101          | 330.570          | 321.310          | 314.414          | -3,02                         | -5,60        | -4,44        | -3,37        | -2,80          | -2,15        | 3,88                 | 3,70        | 3,40        | 3,30        | 3,50        | 3,00        | 30,44          | 66,30        | 49,40        | 57,80        | 63,70        | 54,40        | ★★★            |      |
| Concordia                          | 9.788                      | 10.162           | 10.592           | 11.163           | 11.733           | 12.628           | +1,44                         | +3,82        | +4,23        | +5,39        | +5,11          | +7,63        | 4,26                 | 3,70        | 3,40        | 4,00        | 3,30        | 4,20        | 46,09          | 43,51        | 36,94 *      | 33,64 *      | 41,79 *      | 42,00        | ★★             |      |
| Continentale                       | 393.510                    | 390.937          | 388.327          | 409.486          | 406.958          | 404.339          | +0,96                         | -0,65        | -0,67        | +5,45        | -0,62          | -0,64        | 3,98                 | 3,70        | 3,50        | 3,50        | 3,20        | 2,80        | 29,06          | 39,00        | 40,50        | 40,80        | 39,70        | 40,00        | ★              |      |
| <b>Debeka</b>                      | <b>2.243.473</b>           | <b>2.273.075</b> | <b>2.302.697</b> | <b>2.335.657</b> | <b>2.364.870</b> | <b>2.397.740</b> | <b>+1,59</b>                  | <b>+1,32</b> | <b>+1,30</b> | <b>+1,43</b> | <b>+1,25</b>   | <b>+1,39</b> | <b>4,98</b>          | <b>4,50</b> | <b>4,10</b> | <b>4,00</b> | <b>3,50</b> | <b>3,20</b> | <b>35,70</b>   | <b>43,80</b> | <b>42,60</b> | <b>44,00</b> | <b>32,60</b> | <b>37,90</b> | <b>★★★★</b>    |      |
| DEVK                               | 1.489                      | 1.483            | 1.475            | 1.447            | 1.424            | 1.424            | +12,72                        | -0,40        | -0,54        | -1,90        | -1,59          | +0,00        | 4,37                 | 3,98        | 3,64        | 3,34        | 3,97        | 2,31        | 39,48          | 28,60        | 30,40        | 41,20        | 40,20        | 40,50        | ★★★★           |      |
| DKV                                | 856.824                    | 835.206          | 814.479          | 795.580          | 776.102          | 757.692          | +1,94                         | -2,52        | -2,48        | -2,32        | -2,45          | -2,37        | 4,14                 | 3,60        | 3,50        | 3,70        | 3,30        | 2,40        | 24,14          | 34,70        | 31,60        | 32,40        | 33,00        | 31,00        | ★★             |      |
| FAMK                               | 28.705                     | 28.409           | 28.080           | 27.743           | 27.520           | 27.221           | -0,68                         | -1,03        | -1,16        | -1,20        | -0,80          | -1,09        | 4,30                 | 3,90        | 3,78        | 3,81        | 4,33        | 3,52        | 25,25          | 45,62        | 40,36 *      | 34,70 *      | 38,80 *      | 43,63 *      | nicht bewertet |      |
| Gothaer                            | 157.543                    | 153.645          | 149.169          | 145.275          | 141.397          | 137.777          | -0,28                         | -2,47        | -2,91        | -2,61        | -2,67          | -2,56        | 3,84                 | 3,90        | 3,90        | 3,90        | 3,90        | 3,90        | 16,72          | 27,80        | 27,20        | 29,20        | 28,70        | 34,80        | ★★★            |      |
| Hallesche                          | 240.304                    | 237.231          | 234.737          | 233.532          | 232.227          | 229.829          | +2,36                         | -1,28        | -1,05        | -0,51        | -0,56          | -1,03        | 4,10                 | 3,53        | 3,34        | 3,40        | 3,03        | 2,87        | 28,26          | 44,00        | 42,50        | 46,70        | 42,20        | 41,60        | ★★★★           |      |
| <b>HanseMerkur</b>                 | <b>229.378</b>             | <b>231.317</b>   | <b>237.133</b>   | <b>244.574</b>   | <b>249.023</b>   | <b>257.099</b>   | <b>+14,38</b>                 | <b>+0,85</b> | <b>+2,51</b> | <b>+3,14</b> | <b>+1,82</b>   | <b>+3,24</b> | <b>4,22</b>          | <b>4,70</b> | <b>3,80</b> | <b>4,10</b> | <b>4,00</b> | <b>3,70</b> | <b>29,12</b>   | <b>44,60</b> | <b>46,20</b> | <b>50,70</b> | <b>50,90</b> | <b>54,00</b> | <b>★★★★</b>    |      |
| HUK-Coburg                         | 397.566                    | 401.718          | 406.406          | 410.974          | 413.681          | 415.705          | +2,87                         | +1,04        | +1,17        | +1,12        | +0,66          | +0,49        | 4,07                 | 3,56        | 3,10        | 3,05        | 2,80        | 2,20        | 20,96          | 27,91        | 24,83 *      | 23,81 *      | 22,84 *      | 18,95 *      | ★              |      |
| Inter                              | 145.022                    | 144.151          | 143.061          | 141.200          | 139.012          | 136.878          | -1,55                         | -0,60        | -0,76        | -1,30        | -1,55          | -1,54        | 3,96                 | 3,85        | 3,55        | 4,15        | 4,31        | 3,95        | 38,20          | 48,70        | 43,43 *      | 42,10 *      | 42,95 *      | 43,71 *      | ★★★★           |      |
| LKH                                | 199.062                    | 196.147          | 192.823          | 189.718          | 186.118          | 182.266          | -0,96                         | -1,46        | -1,69        | -1,61        | -1,90          | -2,07        | 3,50                 | 2,60        | 2,20        | 2,80        | 2,20        | 1,90        | 63,48          | 78,60        | 72,70        | 72,40        | 73,40        | 76,80        | ★★★★           |      |
| LVM                                | 73.919                     | 73.890           | 73.815           | 73.981           | 74.295           | 74.790           | +2,61                         | -0,04        | -0,10        | +0,22        | +0,42          | +0,67        | 4,12                 | 4,00        | 3,40        | 3,70        | 3,50        | 2,20        | 52,32          | 58,70        | 57,60        | 56,50        | 62,00        | 61,20        | ★★★★           |      |
| Mecklenburgische                   | 1.631                      | 1.699            | 1.822            | 1.977            | 2.091            | 2.220            | ---                           | +4,17        | +7,24        | +8,51        | +5,77          | +6,17        | 4,00                 | 4,20        | 3,40        | 2,90        | 2,50        | 1,70        | ---            | 56,26 *      | 51,49 *      | 55,34 *      | 55,70 *      | 66,05 *      | ★★★★           |      |
| Münchener Verein                   | 86.893                     | 84.612           | 82.240           | 80.095           | 77.734           | 75.235           | -1,81                         | -2,63        | -2,80        | -2,61        | -2,95          | -3,21        | 3,40                 | 3,56        | 3,30        | 3,40        | 3,10        | 2,90        | 28,10          | 45,34        | 46,90        | 47,50        | 51,70        | 53,50        | ★★★            |      |
| Nürnberger                         | 45.279                     | 44.699           | 43.641           | 43.002           | 42.234           | 42.184           | +2,68                         | -1,28        | -2,37        | -1,46        | -1,79          | -0,12        | 4,04                 | 3,60        | 3,80        | 3,80        | 3,20        | 2,80        | 30,23          | 37,28        | 32,67 *      | 40,47 *      | 40,44 *      | 42,43 *      | ★★             |      |
| Pax-Familienfursorge               | 40.341                     | 39.697           | 39.069           | 38.301           | 37.649           | 37.005           | -0,65                         | -1,60        | -1,58        | -1,97        | -1,70          | -1,71        | 3,84                 | 3,68        | 3,50        | 3,50        | 2,90        | 2,20        | 36,27          | 46,06        | 38,93 *      | 38,87 *      | 39,24 *      | 37,41 *      | ★              |      |
| Provinzial KV AG (VGH)             | 14.486                     | 14.430           | 14.485           | 14.563           | 14.608           | 14.528           | +4,10                         | -0,39        | +0,38        | +0,54        | +0,31          | -0,55        | 4,44                 | 3,70        | 3,40        | 3,10        | 3,10        | 3,00        | 35,06          | 53,40        | 48,00        | 48,20        | 46,20        | 47,70        | ★★★★           |      |
| R+V                                | 58.006                     | 59.214           | 59.881           | 60.341           | 60.239           | 60.739           | +8,89                         | +2,08        | +1,13        | +0,77        | -0,17          | +0,83        | 4,24                 | 3,95        | 3,59        | 3,20        | 3,70        | 2,80        | 28,27          | 39,94        | 45,23        | 50,32        | 52,90        | 56,23        | ★★★★           |      |
| SDK                                | 168.164                    | 166.614          | 164.677          | 162.842          | 160.995          | 158.249          | -0,11                         | -0,92        | -1,16        | -1,11        | -1,13          | -1,71        | 4,28                 | 4,00        | 3,80        | 3,80        | 3,50        | 3,10        | 24,30          | 32,50        | 31,30        | 36,80        | 34,70        | 25,10        | ★★★            |      |
| <b>Signal Iduna inkl. Dt. Ring</b> | <b>477.298</b>             | <b>476.084</b>   | <b>476.010</b>   | <b>479.676</b>   | <b>615.753</b>   | <b>621.441</b>   | <b>+0,19</b>                  | <b>-0,25</b> | <b>-0,02</b> | <b>+0,77</b> | <b>+0,68**</b> | <b>+0,92</b> | <b>4,11</b>          | <b>4,36</b> | <b>4,30</b> | <b>4,60</b> | <b>4,00</b> | <b>3,60</b> | <b>51,70</b>   | <b>62,00</b> | <b>55,60</b> | <b>58,10</b> | <b>45,50</b> | <b>40,90</b> | <b>★★★★</b>    |      |
| UKV                                | 103.771                    | 100.382          | 97.568           | 95.346           | 93.338           | 91.332           | -0,78                         | -3,27        | -2,80        | -2,28        | -2,11          | -2,15        | 3,96                 | 3,70        | 3,30        | 3,50        | 2,80        | 2,60        | 23,06          | 34,40        | 31,40        | 32,70        | 31,80        | 28,90        | ★              |      |
| Universa                           | 144.604                    | 143.833          | 143.031          | 142.367          | 141.745          | 141.383          | +0,81                         | -0,53        | -0,56        | -0,46        | -0,44          | -0,26        | 4,02                 | 3,70        | 3,50        | 3,50        | 3,50        | 3,00        | 27,42          | 39,60        | 41,50        | 47,20        | 49,70        | 42,50        | ★★★            |      |
| Württembergische                   | 24.851                     | 24.570           | 24.250           | 23.685           | 23.335           | 22.982           | +3,56                         | -1,13        | -1,30        | -2,33        | -1,48          | -1,51        | 3,67                 | 3,13        | 3,29        | 3,20        | 3,40        | 2,10        | 32,85          | 34,07        | 33,20        | 34,80        | 38,20        | 39,40        | ★              |      |
| Durchschnitt                       | 269.144                    | 267.473          | 266.082          | 269.785          | 282.127          | 281.573          | 1,82                          | -0,73        | -0,58        | -0,07        | -0,41          | -0,13        | 4,06                 | 3,8         | 3,54        | 3,59        | 3,39        | 2,92        | 31,52          | 38,77        | 41,75        | 43,79        | 43,72        | 43,84        | ★★★            |      |
| Toleranzwerte                      |                            |                  | >= 100.000       |                  |                  |                  | >= 0,00                       | ---          | ---          | ---          | ---            | ---          | ---                  | ---         | ---         | ---         | ---         | ---         | ---            | ---          | ---          | ---          | 32,70        | 33,10        | 37,90          | ★★★  |

Blau: Durchschnitt oder darüber

Schwarz: unter Durchschnitt, jedoch im Toleranzbereich (RfB ab 2016 nach Gaußscher Normalverteilung)

Rot: unter Durchschnitt und außerhalb des Toleranzbereiches

\* nicht veröffentlichter Wert, jedoch aus übrigen Kennzahlen errechnet oder auf sonstige Weise recherchiert

\*\* effektiver Wert nach Zusammenführung von Signal Iduna und Deutscher Ring