

# Group Key Figures

## Profit before taxes

Property & casualty insurance profit before taxes + life insurance profit before taxes  
+ holding business profit before taxes ± Group elimination items with result impact

## Property & Casualty and Life Insurance

- + insurance premiums written
- + net income from investments
- + other operating income
- claims incurred
- change in liabilities for investment and insurance contracts
- staff costs
- other operating expenses
- finance costs
- +/- share of associates' profit/loss

## Holding

- + net income from investments
- + other operating income
- staff costs
- other operating expenses
- finance costs
- +/- share of associates' profit/loss

## Return on equity (at fair values), %

- + total comprehensive income
- ± change in valuation differences on investments less deferred tax
- \_\_\_\_\_ x 100%
- + total equity
- ± valuation differences on investments less deferred tax  
(average of values on 1 Jan. and 31 Dec.)

## Return on assets (at fair values), %

- + operating profit
- ± other comprehensive income before taxes
- + interest and other financial expense
- + calculated interest on technical provisions
- + change in valuation differences on investments
- \_\_\_\_\_ x 100%
- + total balance sheet
- technical provisions relating to unit-linked insurance
- ± valuation differences on investments  
(average of values on 1 Jan. and 31 Dec.)

**Equity/assets ratio (at fair values), %**

+	total equity	
±	valuation differences on investments less deferred tax	
		x 100%
+	balance sheet total	
±	valuation differences on investments	

**Group solvency**

+	total equity	
+	sectoral items	
	intangible assets and sectoral deductibles	
-	own funds, total	
	minimum requirements for own funds, total	
-	group solvency	

**Group solvency ratio, %**

own funds		
minimum requirements for own funds		x 100%

**Average number of staff**

Average of month-end figures, adjusted for part-time staff