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HDI Global

Company Standard Presentation

April 2025

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The Talanx Group

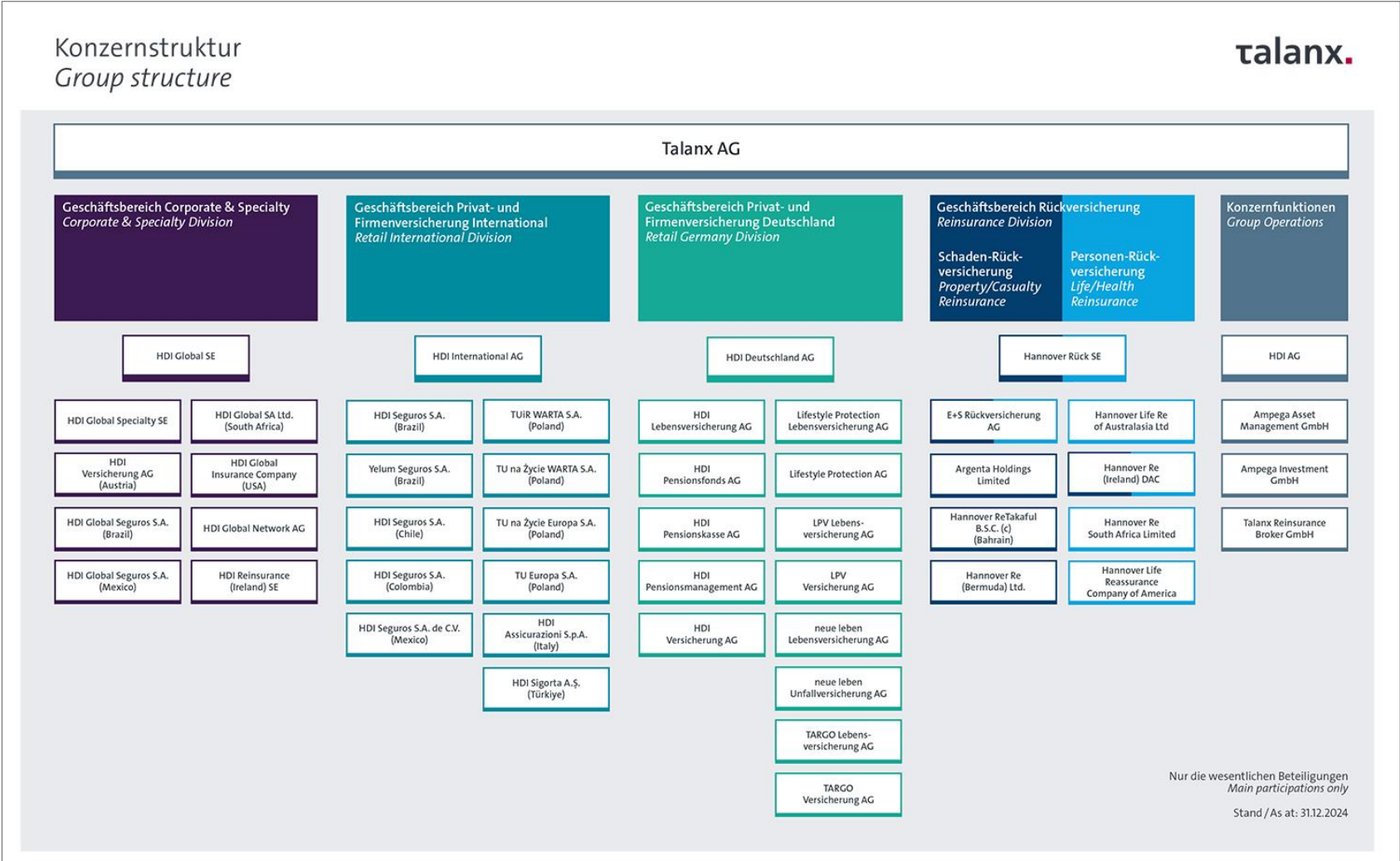
The Talanx Group at a glance



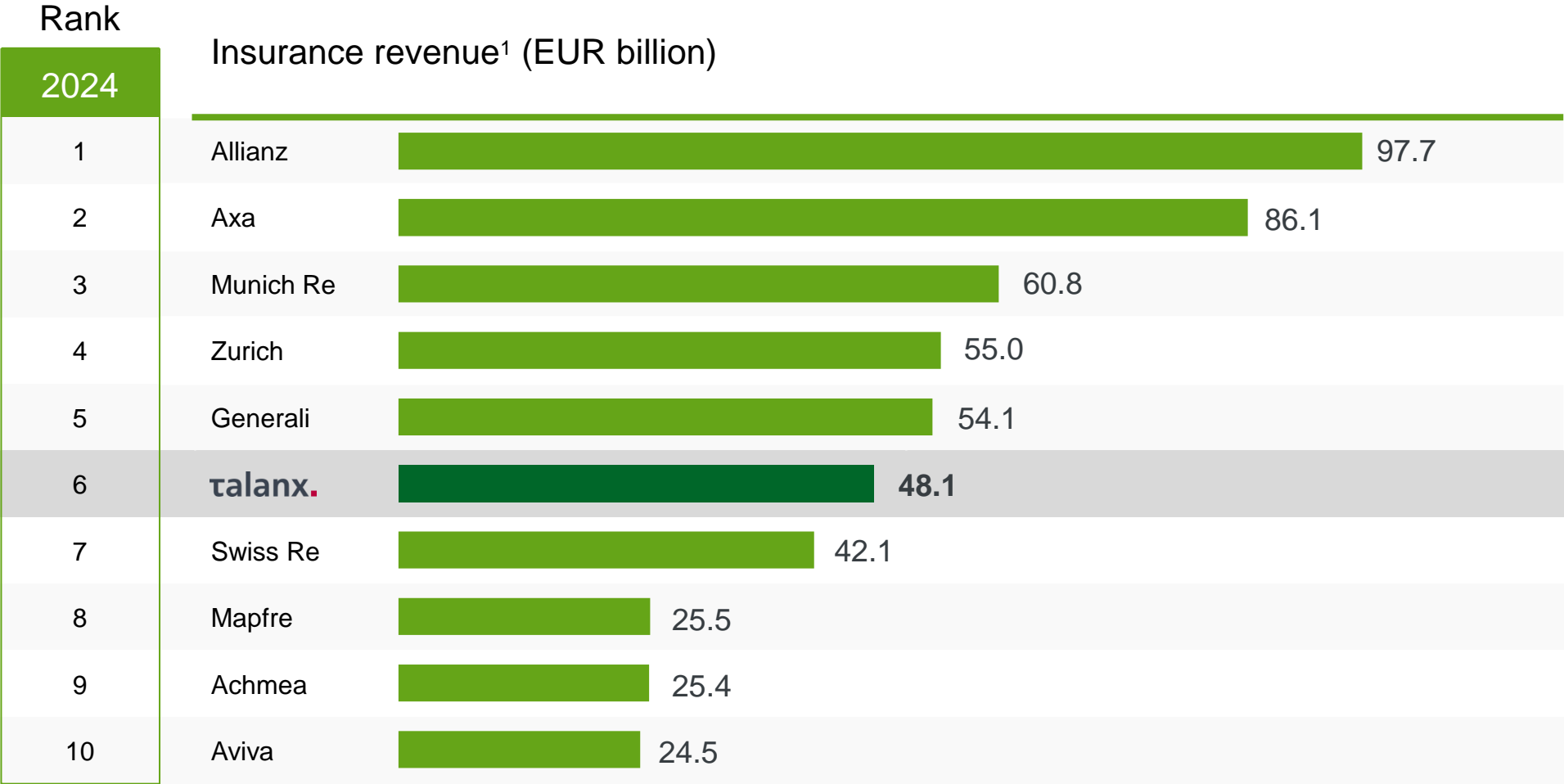
1) Insurance revenue | 2) Talanx Primary Insurance Group includes primary insurance companies of Talanx AG | 3) Definition used by AM Best: "HDI V. a. G. and its rated insurance subsidiaries."

The Talanx Group

Four business areas



2024 among the 6 largest insurance providers in Europe

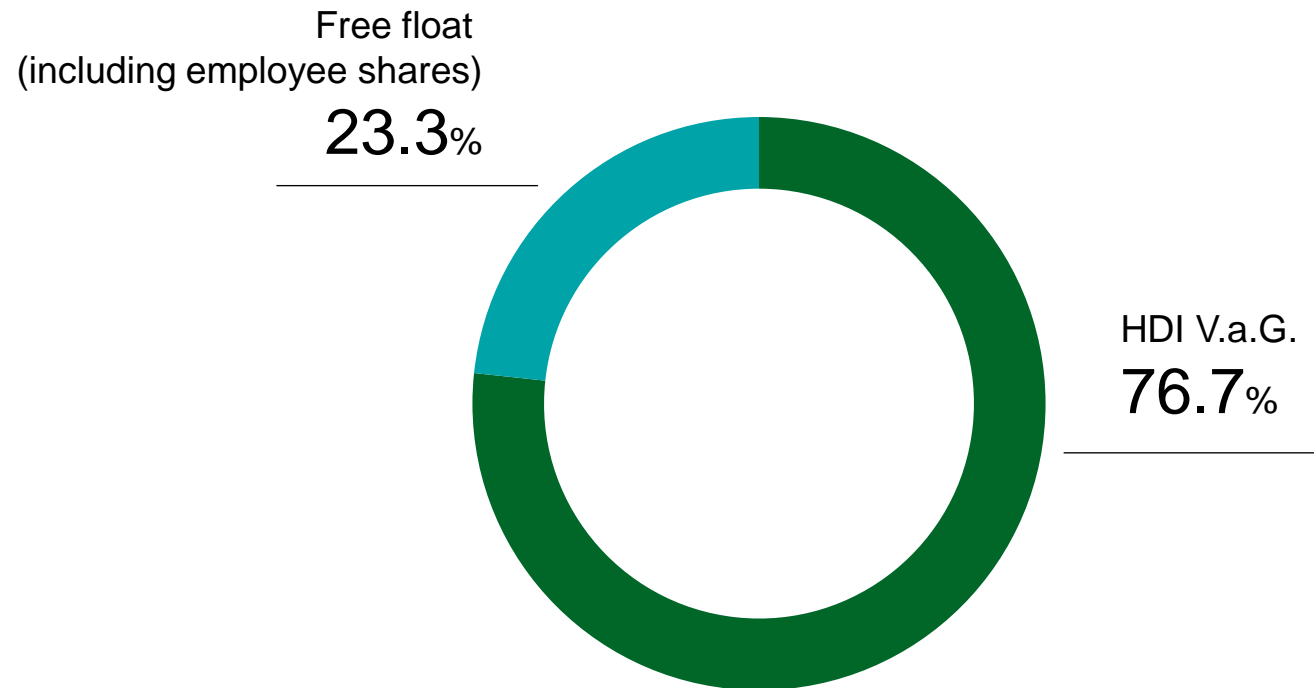


¹ Insurance Revenue 2024A based on Annual Reports; Achmea based on Financial Supplement; Average exchange rates (Ø-2024) used for conversion to EUR: 0,9239 USD/EUR for Swiss Re and Zurich, 1.1812 GDP/EUR for Aviva

The Talanx Group

Shareholder structure

As at 31 December 2024, Talanx AG's share register comprised 42,376 private and institutional shareholders.



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HDI Global
Corporate & Specialty
(a division of the Talanx Group)

HDI Global Corporate & Specialty – Key Figures 2024

10.0 bn EUR

Insurance revenue (gross)

10.7 %

Growth of insurance revenue
(adjusted for currency effects)

702 m EUR

Operating Profit (EBIT)

Part of the **Talanx Group**

**Figures
HDI Global**

175+ countries within Global Network

5,200+ International Programmes

29,500+ local policies produced

5 Continents

39 Countries

~ 5,000 Employees worldwide

Financial Strength Rating

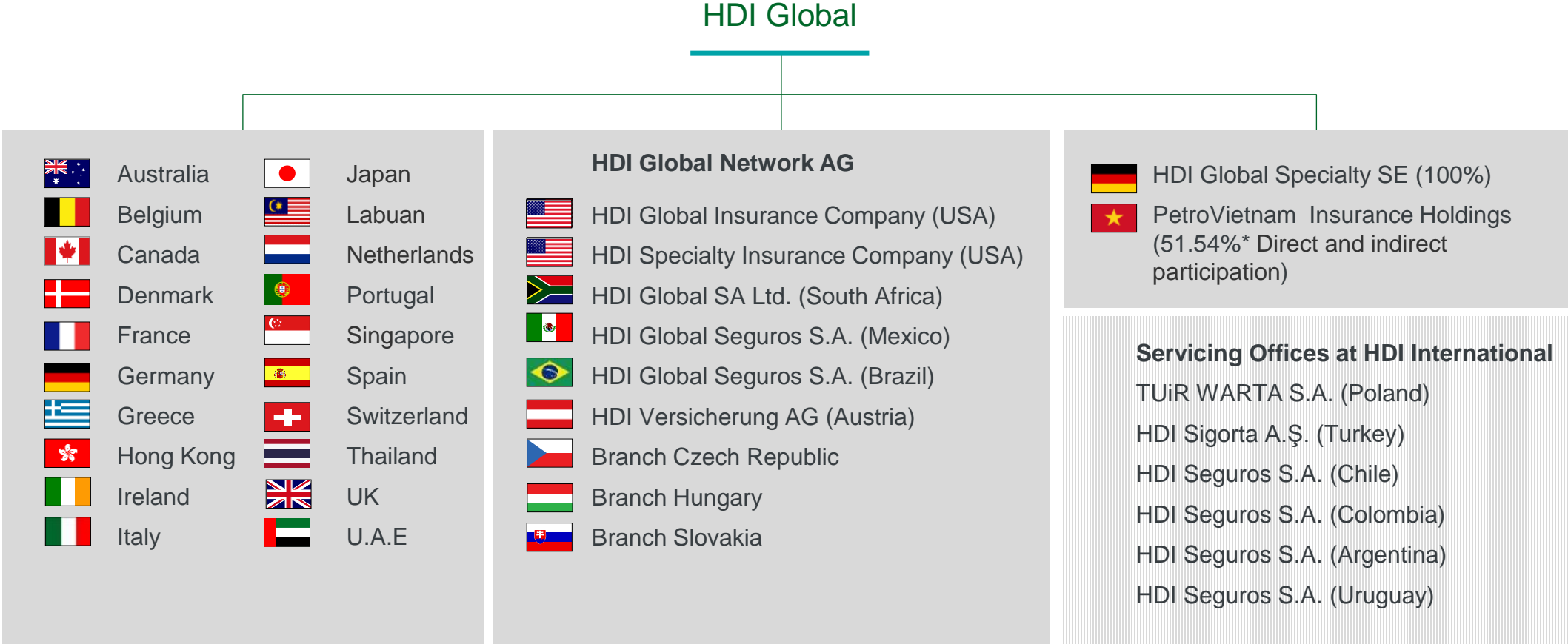
Standard & Poor's:
AA- (Stable)

A.M. Best:
A+ (Stable)

Source: Annual Report Talanx Group 2024

HDI Global

Global Presence



* As of 30th April 2024

HDI Global, Corporate & Specialty

Key figures

IFRS 17/9

in EUR millions

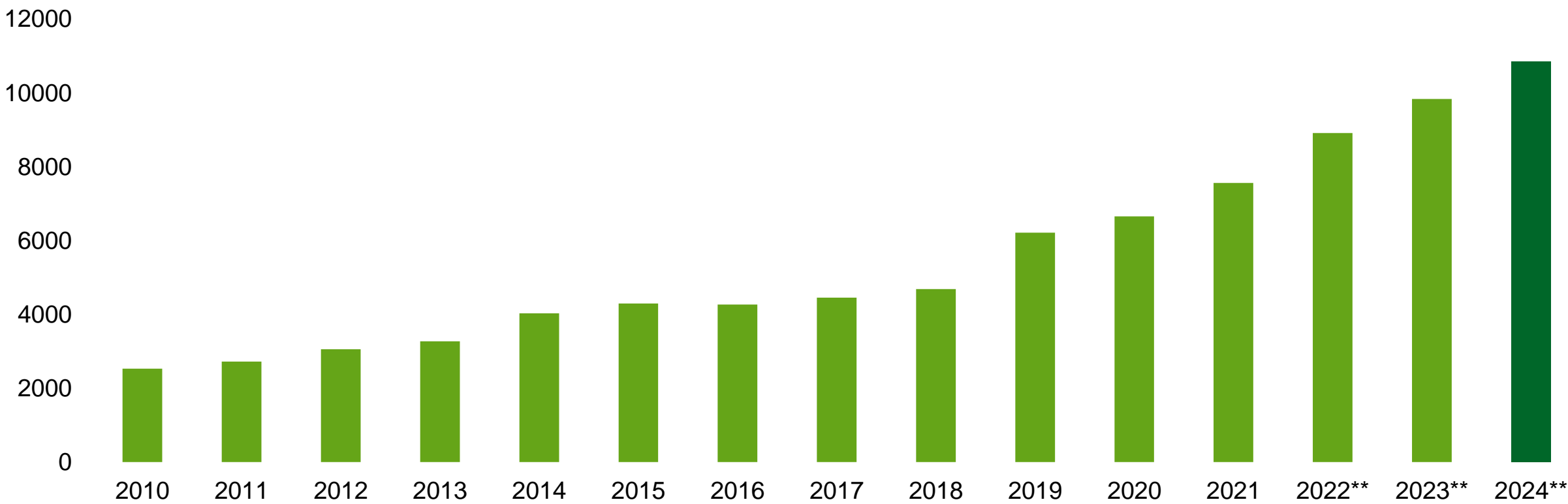
	2024	2023	2022
Insurance revenue (gross)	10,006	9,065	8,218
Insurance service result (net)	1,004	770	574
Net investment income	368	196	223
Net insurance finance result (before currency effects)	-285	-185	-53
Operating profit (EBIT)	702	446	430
Insurance revenue growth (with adjustments for exchange-rate effects)	11.0%	12.3%	n/a*
Retention	64.9%	63.7%	61.7%
Combined ratio	90.0%	91.5%	93%
EBIT margin	7.0%	4.9%	5.2%
Return on equity	17.6%	14.3%	14.1%

Source: 2024 Talanx Group Annual Reporting

* Introduction of IFRS 17 in 2022

HDI Global, Corporate & Specialty Worldwide*

Consolidated GWP
in EUR millions



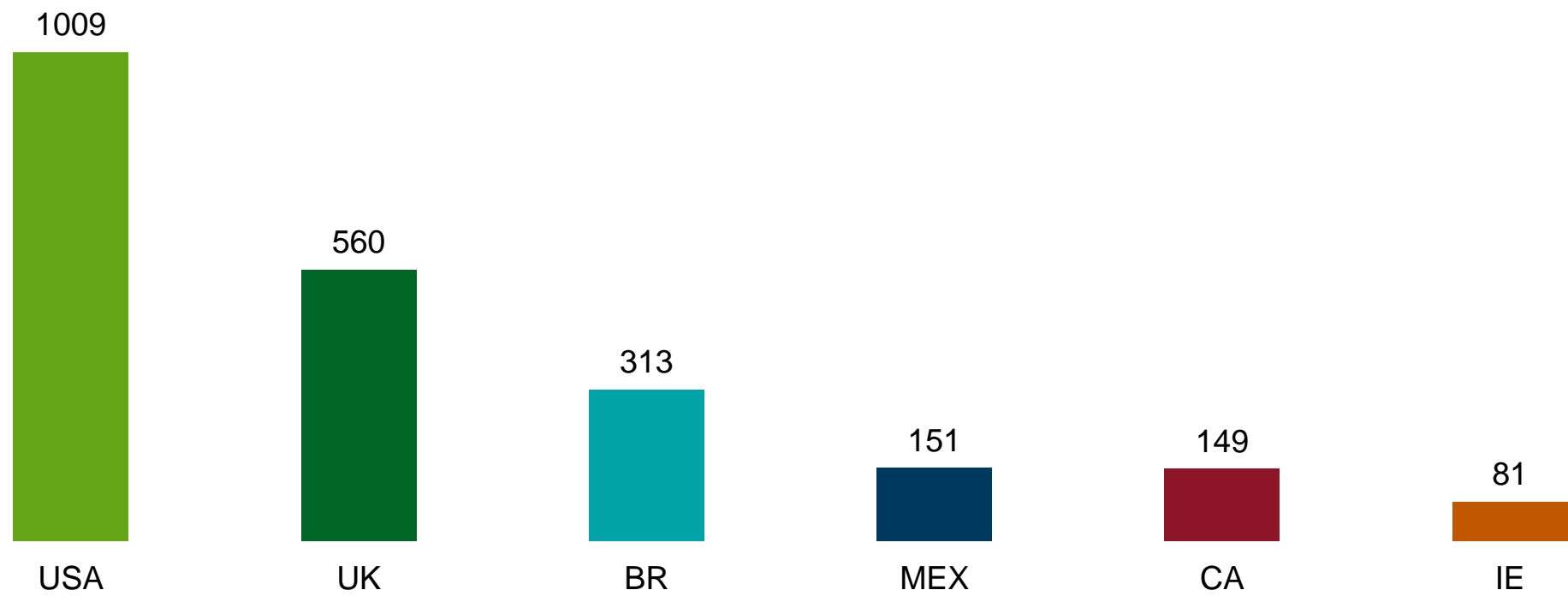
* Includes HDI Global SE and subsidiaries
** Estimated

Source: Tagetik / internal reporting**



HDI Global, Corporate UK, IE & Americas*

2024 GWP
in EUR millions

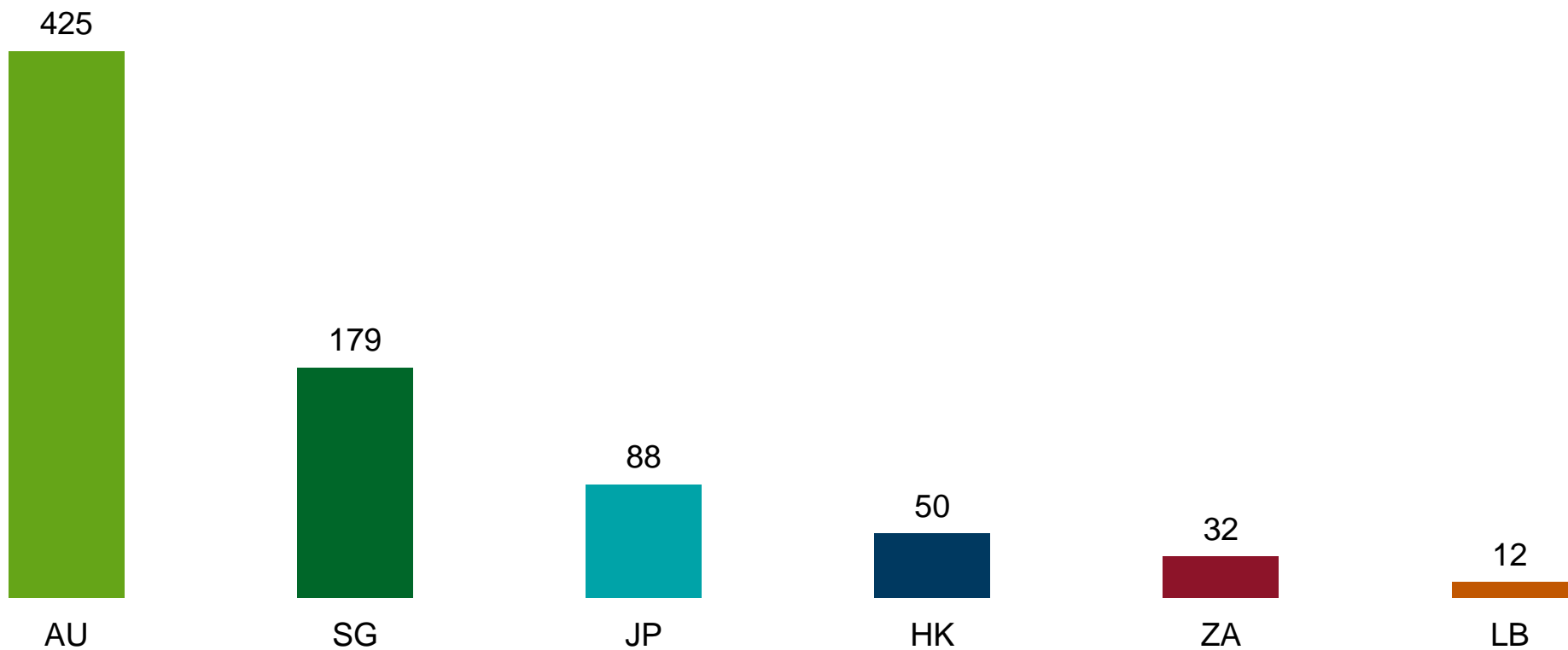


* Excluding Specialty Solutions

Source: Internal reporting

HDI Global, Corporate Asia-Pacific & Other Regions*

2024 GWP
in EUR millions

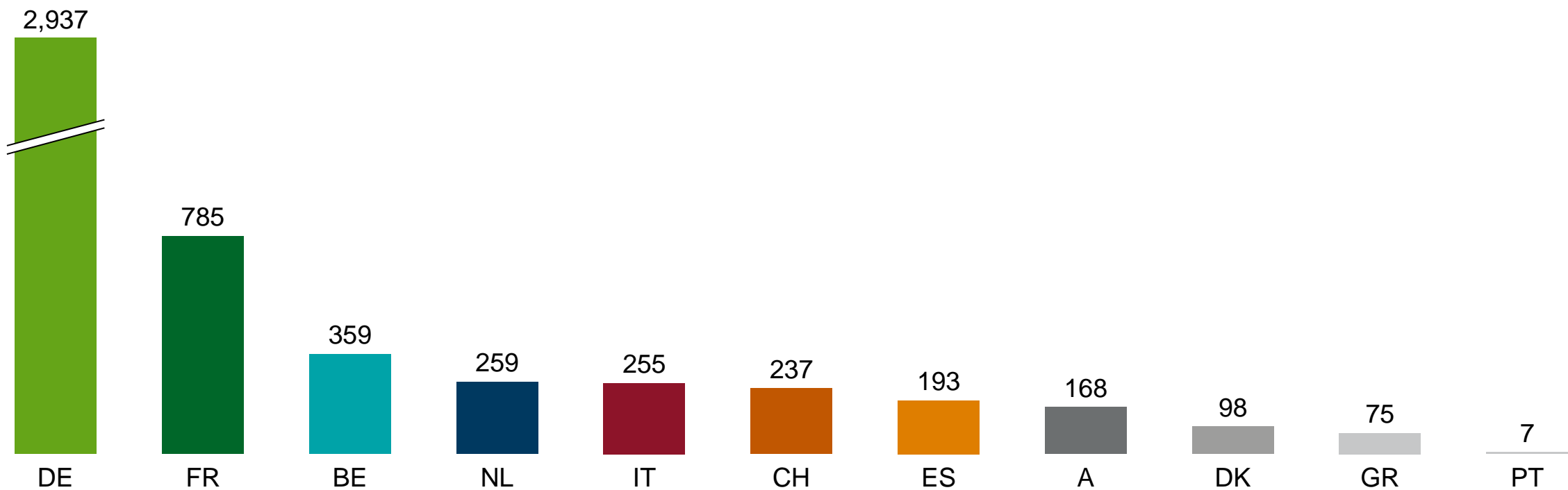


* Excluding Specialty Solutions

Source: Internal reporting

HDI Global, Corporate Europe*

2024 GWP
in EUR millions



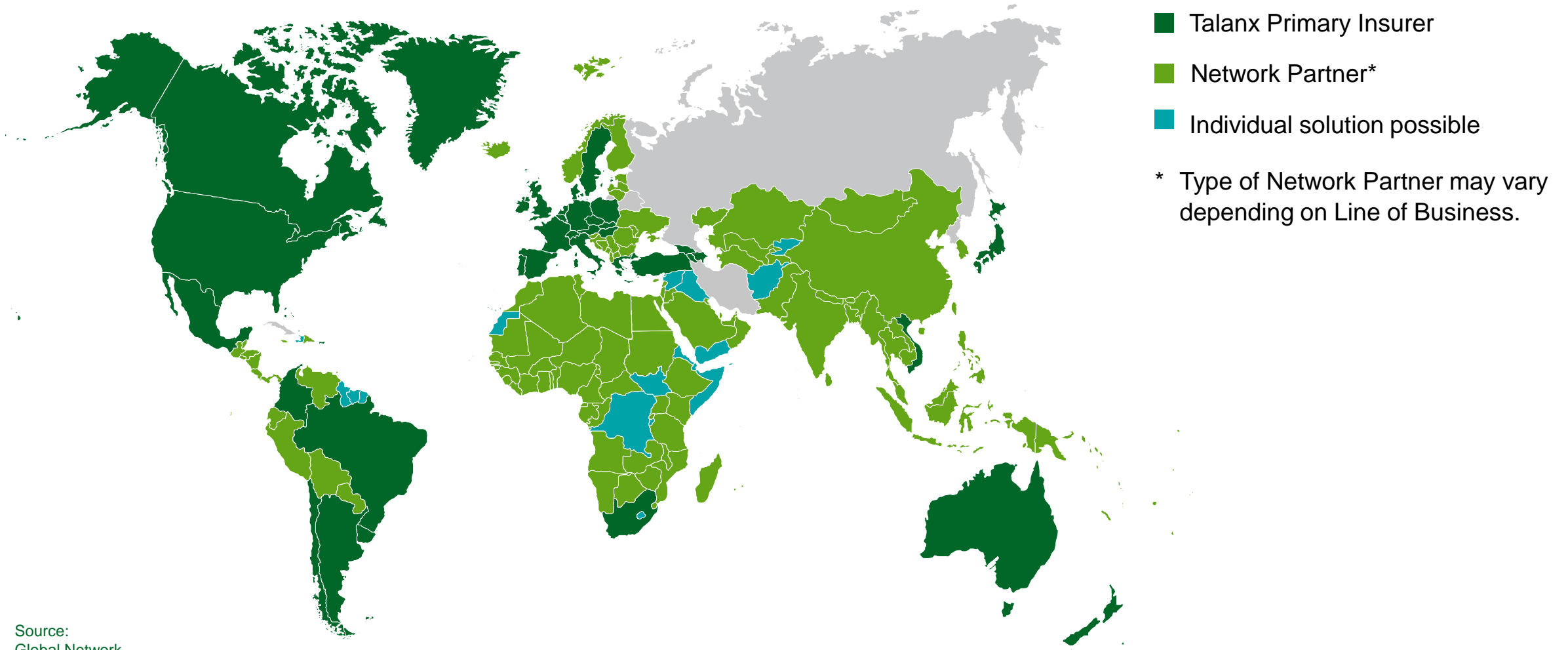
* Excluding Specialty Solutions / DE includes Germany and Home Office

Source: Internal reporting

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HDI Global Network

HDI Global Network Service Capabilities in 175+ countries



Source:
Global Network
April 2024

HDI Global Network Facts and Figures



30+
Producing
Offices



5,200+
International
Programmes

> EUR 1.8
billion GWP

29,500+
Local Policies

HDI Global Network Reporting Service (HDI Global Business Portal)

24 h
Online Access
English and German

Overview
of all relevant data

Premiums and
collection, policies,
claims (loss ratio)



Management
Summary
at a glance

Supports you
in handling your
International Programme &
Stand Alone Coverages



Up to 10 years
historic information

Download
reports in Excel



Daily updated
policy wording,
collected premiums
policy and claims data

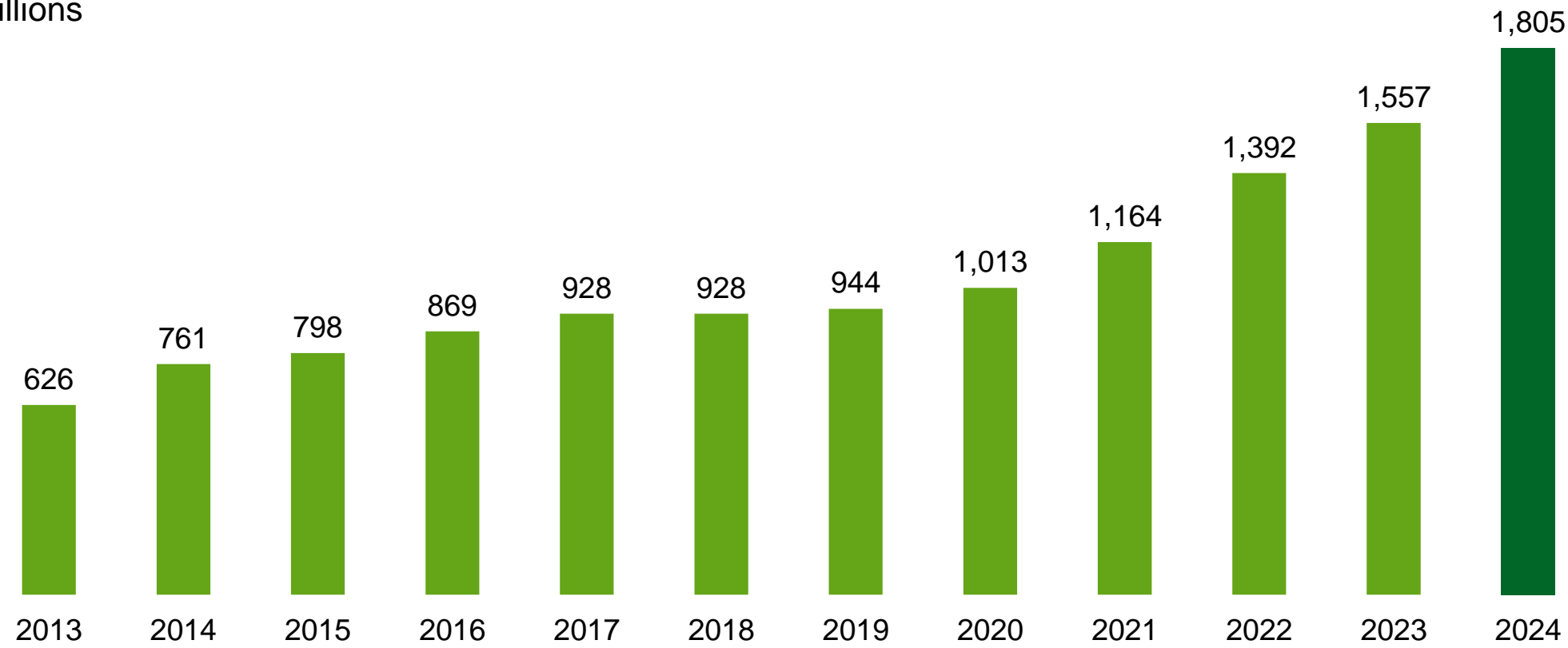


Worldwide
all locations

HDI Global Network

GWP of the HDI Global Network

in EUR millions



Source: Internal reporting