



# Building the #1 INSURANCE HUB

## Inflection point reached

Dr. Sebastian Grabmaier (CEO)  
Ralph Konrad (CFO)

# JDC GROUP PRESENTED BY



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Strategy, Sales, Products, IR/PR



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Finance, IT, Operations, Legal



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Bancassurance, Marketing, Service,  
People Ops



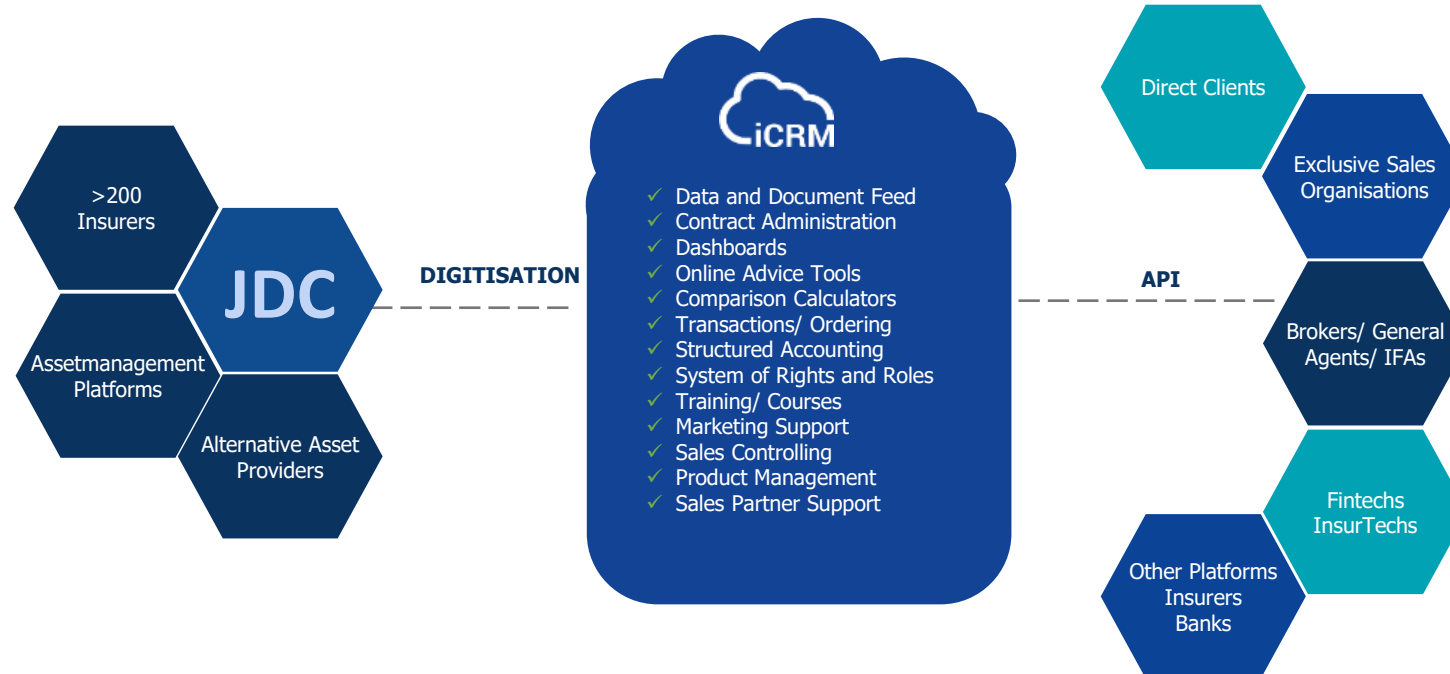
JDC  
GROUP

BEST ADVICE. BETTER TECHNOLOGY.

# About JDC

# PLATFORM TECHNOLOGY

## MAKING GERMAN INSURANCE DIGITAL



- JDC's platform is a market leading solution for the administration and processing of financial products and the #1 for insurance contracts.
- Currently there are 3.4m contracts on the platform.
- Next to increasing back office efficiency through digitisation, JDC's solutions and iCRM also actively support the sales process for financial intermediaries.
- The platform's value is driven by JDC's IT stack, established relationships to more than 200 insurance companies and the proven ability to connect into a wide range of verticals.
- JDC is trusted by clients from the banking and insurance industry as well as corporates and fintech companies.



# INSURANCE MARKET GERMANY

HIGH INSURANCE DENSITY WITH 17BN IN COMMISSION FOR INTERMEDIARIES



- 41.5m German households with more than 10 contracts on average.
- Average household pays intermediaries more than EUR 350 annual commission.

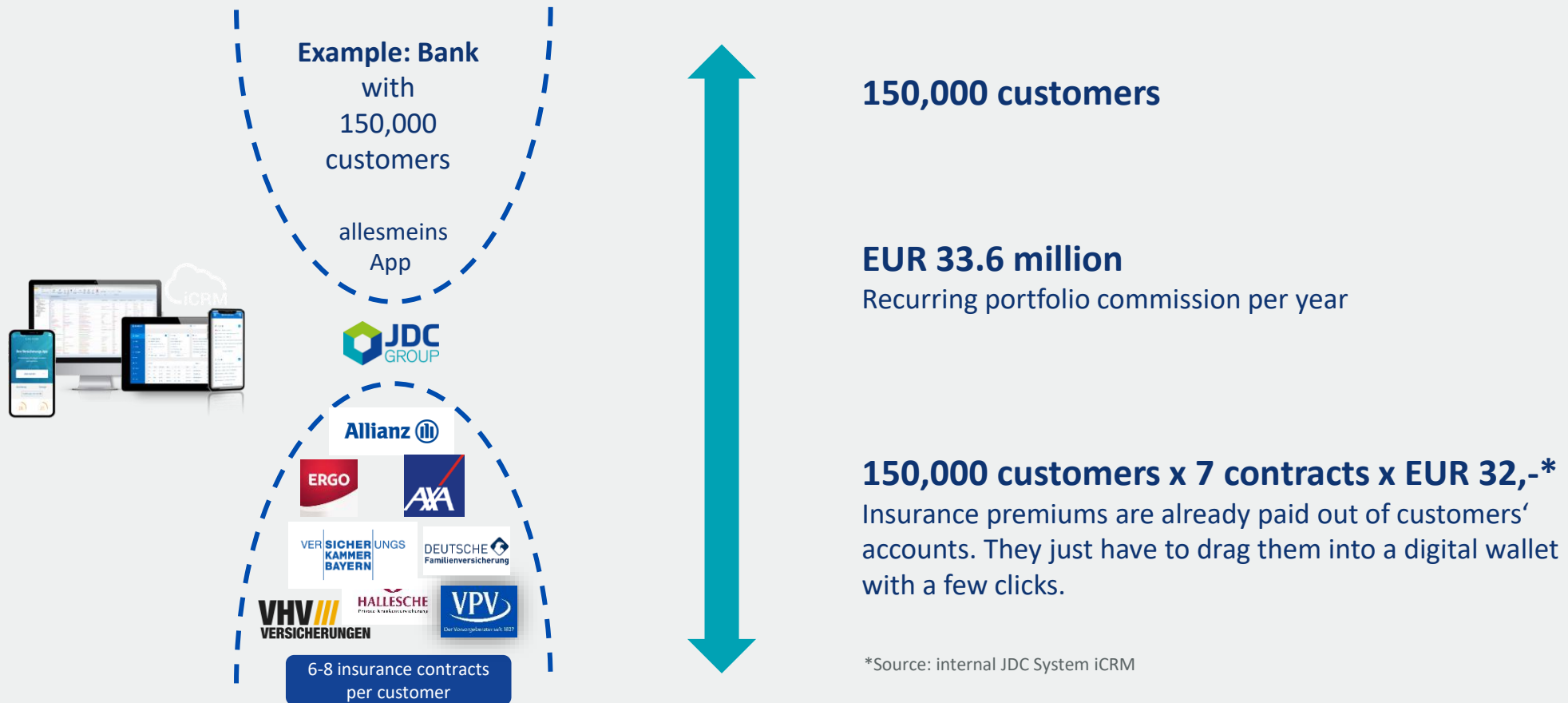
- Still a very domestic and fragmented market with >500 insurance companies.
- Despite innovation in customer interfaces (apps, insurance wallets, comp. platforms,...), information gathering and processing remain very manual.









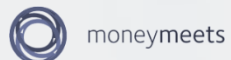









- Contracts on the JDC platform pay an average of EUR 32 commission p.a.
- Tied and independent financial agents are still dominate the market.
- However banks and direct channels are getting more important.

\* Source: Website GDV- Gesamtverband der Deutschen Versicherungswirtschaft (Association of the German Insurance Industry)

# AGGREGATION BUSINESS MODEL

## INSURANCE AS THE OPPORTUNITY



Technical Platform	Customer and Broker Frontend	Direct Clients Online Platform	(Exclusive) Sales Organisation
			
<ul style="list-style-type: none"> <li>▪ B2B2C-Sales of financial products to private clients via independent financial advisors.</li> <li>▪ More than 16,000 intermediaries (independent financial advisors).</li> <li>▪ 1.6m clients.</li> <li>▪ EUR 103 million commission earnings.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Modular white-label offering of software, online tools and web applications for brokers, consultants, banks, insurance companies, distributors and customers.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Comprehensive portal for product comparison and transactions of financial products.</li> <li>▪ Among the TOP-5 online platforms in Germany.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Independent, holistic advisory to demanding and wealthy customers.</li> <li>▪ &gt; 290 tied agents.</li> <li>▪ 82,000 clients.</li> <li>▪ EUR 31 million commission earnings.</li> </ul>
Other market leaders across the value chain (Germany)			
   	   	   	 



JDC  
GROUP

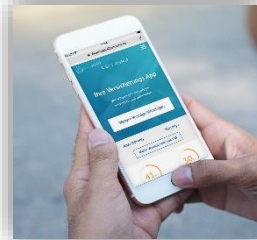
BEST ADVICE. BETTER TECHNOLOGY.

# JDC Tech-Stack



## Display and aggregate insurance contracts

- Automatic data procurement
- All contracts at a glance
- Easy administration
- Automatic update



Transfer with just two clicks!

## WebApp on all devices

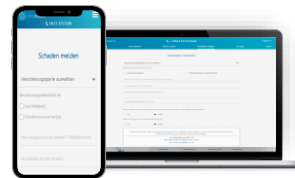
- No Download in App-/Playstore necessary
- No new or parallel installations required



Insight on smartphone, tablet or desktop-PC!

## Online damage claims

- Online form including photo upload
- Contact the consultant



Your contact-App – that is all that is required!

## Needs analysis

- Match with portfolio
- Recommendation of existential / obligatory insurance products
- Contact consultant for any changes
- Regardless of the insurance folder



10 simple questions!

## Comparison calculator

- Available for six different items
- Performance comparison
- Continuous development



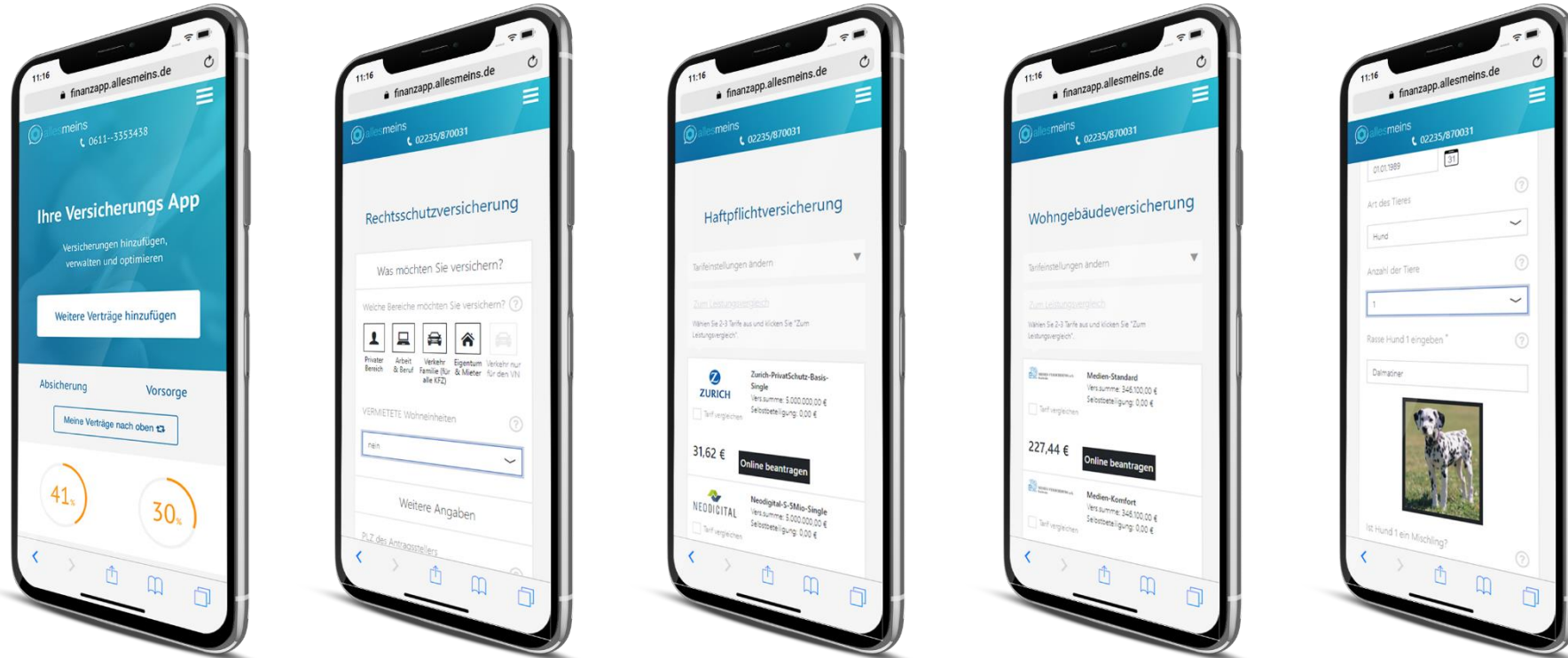
Conveniently complete online!

## Compare existing contracts



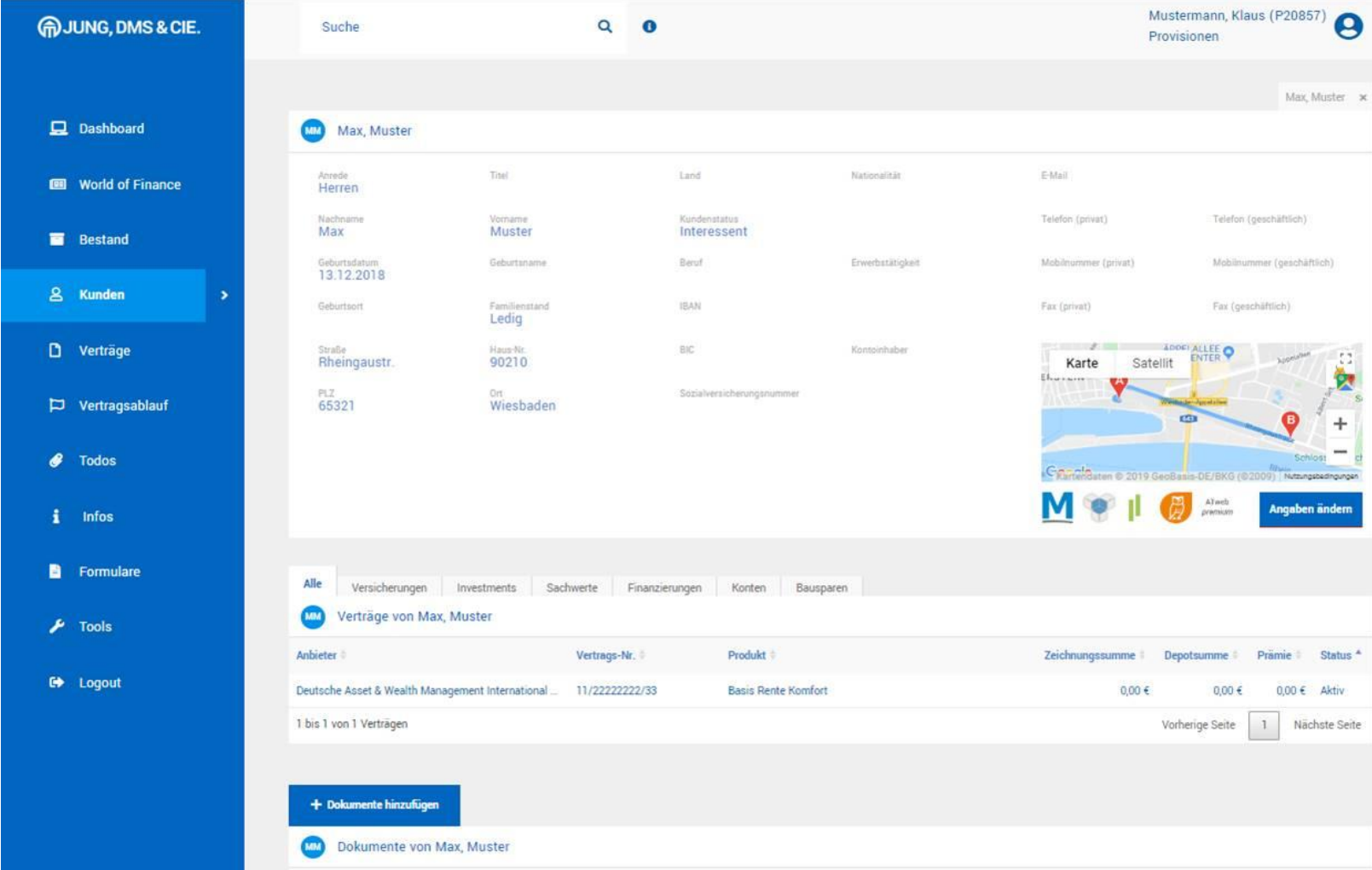
Smart and easy!

# APP & COMPARISON TOOLS





# iCRM – WEB BASED CUSTOMER RELATIONSHIP MANAGEMENT PROGRAM



The screenshot displays the iCRM web application interface. On the left is a blue sidebar with navigation links: Dashboard, World of Finance, Bestand, **Kunden** (highlighted), Verträge, Vertragsablauf, Todos, Infos, Formulare, Tools, and Logout. The main content area has a top header with a search bar, a user profile for 'Mustermann, Klaus (P20857) Provisionen', and a tab for 'Max, Muster'. Below this, a form displays customer details for 'Max, Muster' in a grid layout. A map of Wiesbaden is shown on the right side of the form. At the bottom, there are tabs for 'Alle' (selected), Versicherungen, Investments, Sachwerte, Finanzierungen, Konten, and Bausparen. Below these tabs is a table titled 'Verträge von Max, Muster' with columns: Anbieter, Vertrags-Nr., Produkt, Zeichnungssumme, Depotsumme, Prämie, and Status. The table contains one entry for 'Deutsche Asset & Wealth Management International ...' with contract number '11/2222222/33' and status 'Aktiv'. Navigation links for 'Vorherige Seite', '1', and 'Nächste Seite' are present. At the bottom, there is a button '+ Dokumente hinzufügen' and a section for 'Dokumente von Max, Muster'.

**Kunde: Max, Muster**

Anrede	Titel	Land	Nationalität	E-Mail	
Herren					
Nachname	Vorname	Kundenstatus	Telefon (privat)	Telefon (geschäftlich)	
Max	Muster	Interessant			
Geburtsdatum	Geburtsname	Beruf	Erwerbstätigkeit	Mobilnummer (privat)	Mobilnummer (geschäftlich)
13.12.2018					
Geburtsort	Familienstand	IBAN	Fax (privat)	Fax (geschäftlich)	
	Ledig				
Straße	Haus-Nr.	BIC	Kontoinhaber		
Rheingastr.	90210				
PLZ	Ort	Sozialversicherungsnummer			
65321	Wiesbaden				

**Verträge von Max, Muster**

Anbieter	Vertrags-Nr.	Produkt	Zeichnungssumme	Depotsumme	Prämie	Status
Deutsche Asset & Wealth Management International ...	11/2222222/33	Basis Rente Komfort	0,00 €	0,00 €	0,00 €	Aktiv

1 bis 1 von 1 Verträgen

**+ Dokumente hinzufügen**

**Dokumente von Max, Muster**





**Albatros**  
A member of the Lufthansa Group



# EXAMPLE: SPARDA – WHITE LABEL

## COMPLETE SOLUTION WITH OWN COMPARISON PORTAL

Integrated insurance platform with administration and optimization of all contracts

Optional and individual

**Sparda-Bank**

**meine**  
Versicherungswelt

Alle Kosten im Blick

# Nie wieder zu viel für Versicherungen bezahlen

**KOSTENLOS CHECKEN** →



 **Versicherungen digital verwalten**  
Einfach & kostenlos

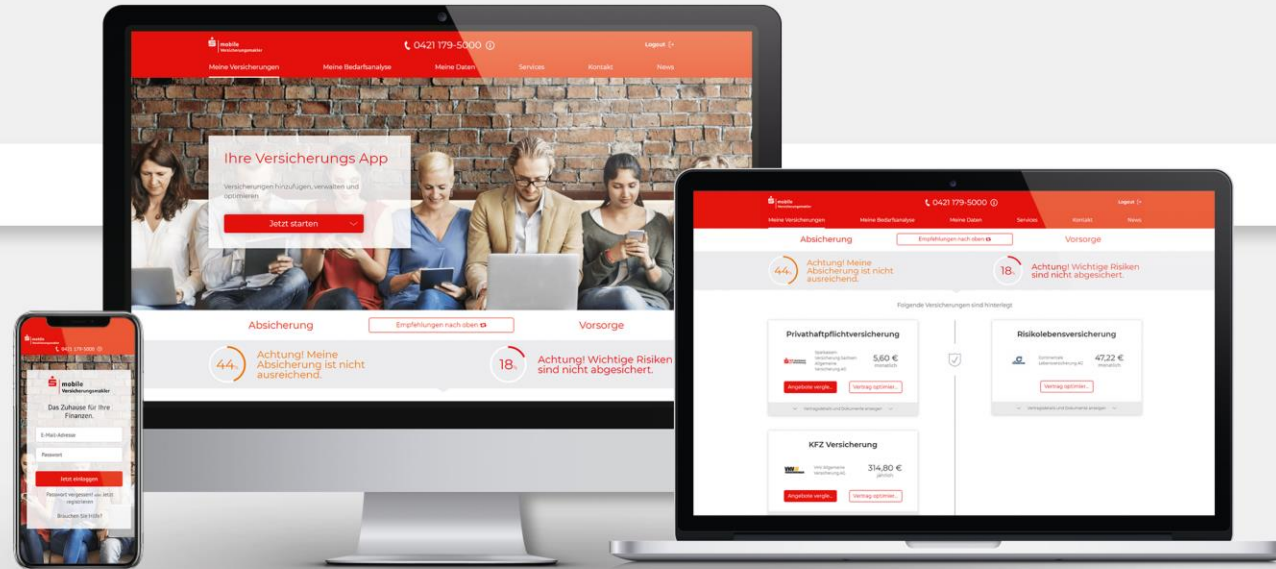
 **Versicherungen im Überblick**  
Sicher & bequem

 **Alle Kosten im Blick**  
Transparent & aktuell

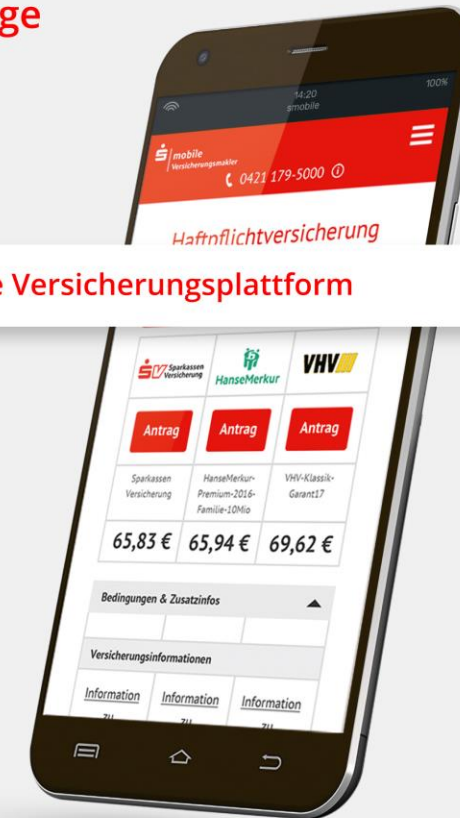


# EXAMPLE: SPARKASSE (SAVINGS BANK) – WHITE LABEL

Integrierte Versicherungswelt mit Verwaltung und Optimierung aller Verträge



+ offene Versicherungsplattform



 **mobile**  
Versicherungsmakler



# EXAMPLE: SPARKASSE (SAVINGS BANK) – WHITE LABEL

**mobile**  
Versicherungsmakler  
Persönlich. Fair. Digital.

Unsere Versicherungen ▾ Versicherungsrechner ▾ Über uns ▾ Kontakt ▾ FAQ Login Reg

## Mein Versicherungsmanager

Versicherungen 4.0 - persönliche Beratung & digitale Verwaltung. Jetzt Einsparmöglichkeiten erkennen und Leistungen optimieren.

Jetzt registrieren & starten



**Mein  
Versicherungsmanager**  
Mehr erfahren

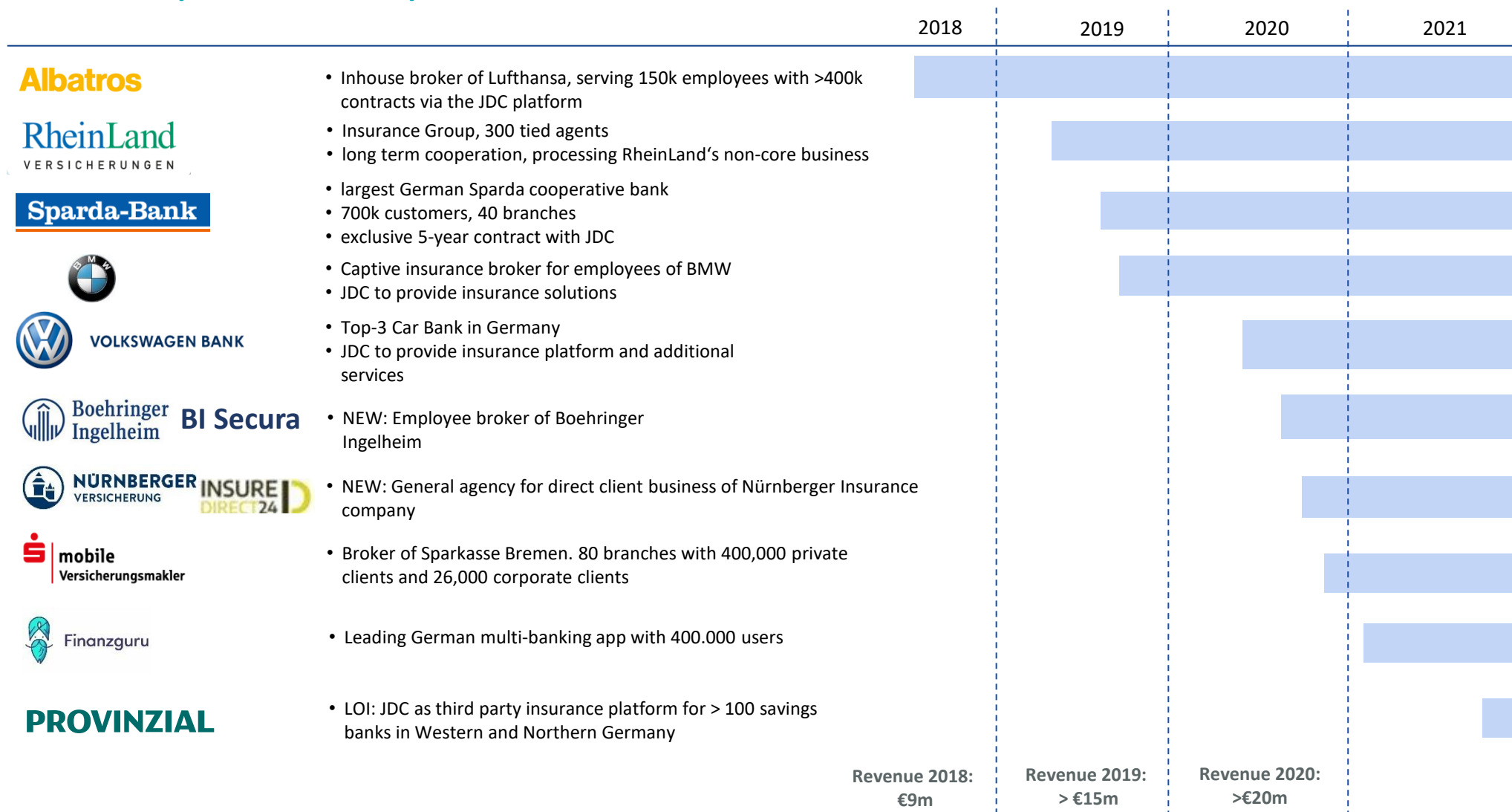
**Mein  
Versicherungsvergleich**  
Jetzt vergleichen

**Meine Betreuung,  
digital und persönlich**  
Über uns

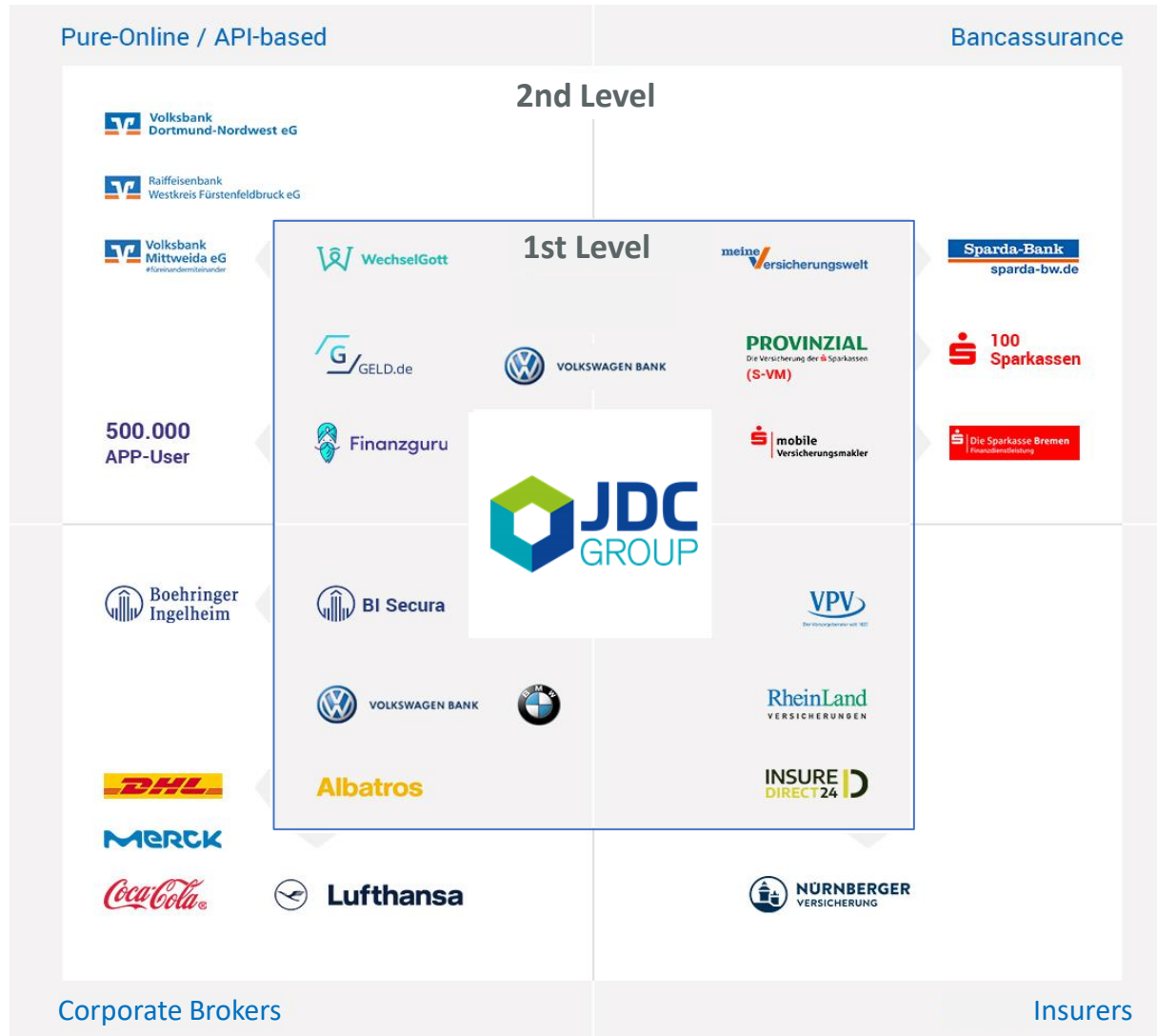
# ORGANIC GROWTH

## KEY ACCOUNT (OUTSOURCING) BUSINESS AS THE DRIVER OF GRWOTH

Start of revenue generation



# JDC Platform growth potential with existing key accounts



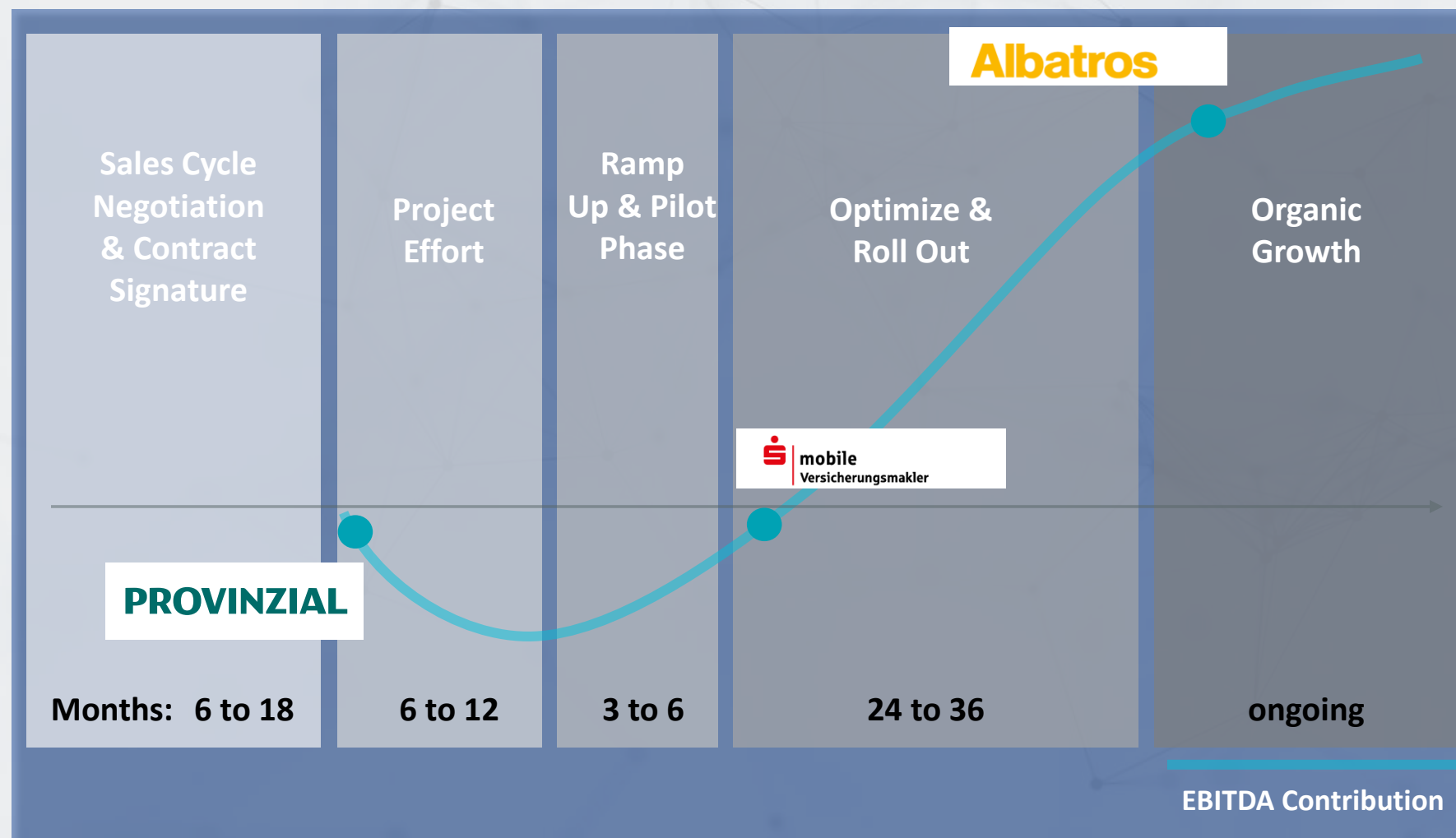
## JDC Key account segments

- Bancassurance
- Captive Brokers
- Insurers
- API based / pure online player

➔ Platform partners are catalysts for far bigger growth opportunities with direct clients

# LIFE CYCLE OF JDC'S KEY ACCOUNTS

## THREE EXAMPLES



- Majority of JDC's key accounts is still in the Ramp-Up or in the beginning of the Roll-Out phase
- Growth contribution of key accounts expected to increase in the future
- Major impact of the Provinzial cooperation from 2023 onwards





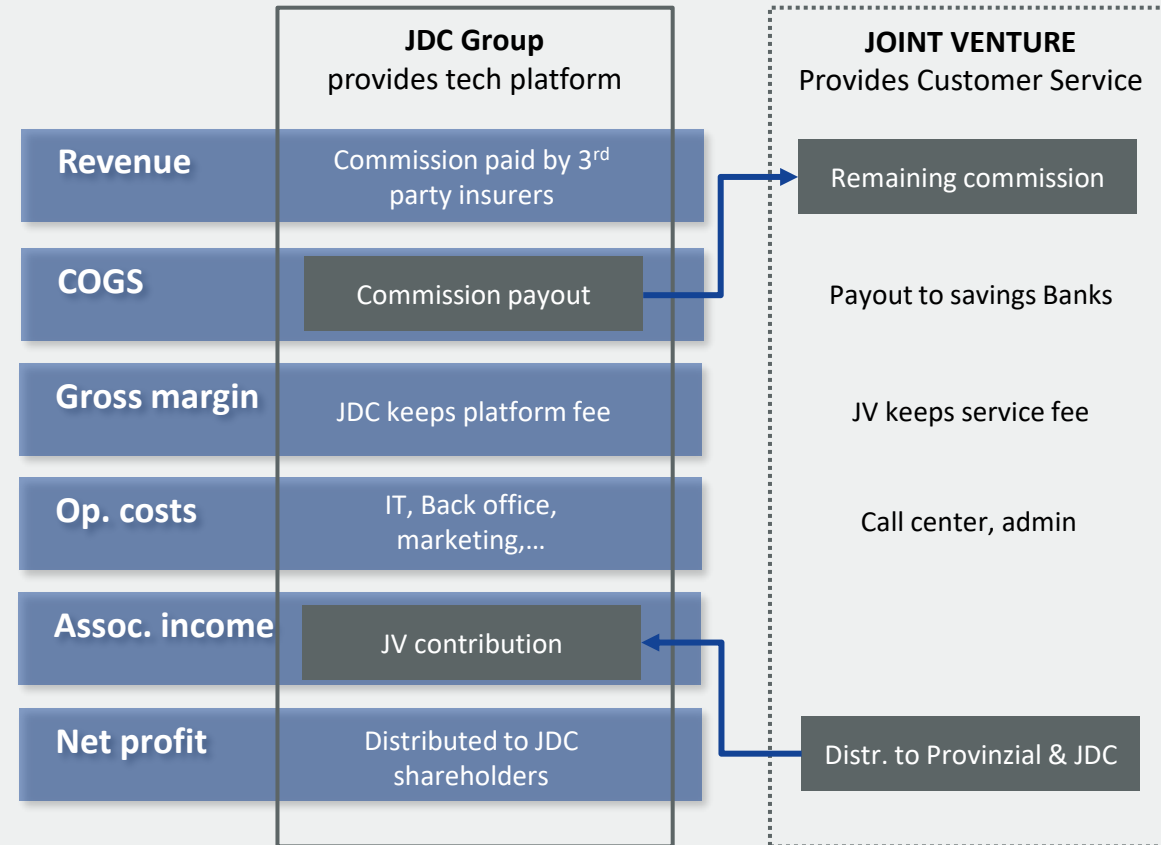
# SPOTLIGHT: PROVINCIAL LOI SIGNED

DEAL WILL SCALE JDC'S PLATFORM MEANINGFULLY IN THE COMING YEARS



## Proposed Provincial collaboration is a step-change for JDC's platform

- Provinzial is the insurance partner of approx. 120 savings banks in the West and North of Germany. Provinzial will consolidate its offering of 3rd party insurance products on the JDC platform – linking the S-Versicherungsmanager platform and app into JDC via API.
- Both companies plan to found a joint venture for the collaboration.
- Over the next five years, approx. 100 savings banks will process and settle their insurance business through JDC, with the target to add at least 1 million additional retail clients to the JDC platform.
- JDC will benefit in two ways:
  - (usual) operational platform fees
  - participation in the profits of the JV





# JDC Figures FY 2020

# FY 2020

## 2020 IN NUMBERS – GROUP – ACTUAL [AND ADJUSTED]



in million EUR	Q4 2020	Q4 2019	Q4 2020 vs. 2019	FY 2020	FY 2019	FY 2020 vs. 2019
Revenues	36.4	31.9	13.9%	122.8	111.5	10.2%
→ Advisortech	30.9	25.7	19.9%	102.6	92.3	11.2%
→ Advisory	9.6	10.6	-9.9%	30.9	29.9	3.2%
→ Holding/IC	-4.1	-4.4	8.0%	-10.6	-10.7	1.1%
Gross profit margin	9.4	8.3	13.2%	33.7	31.7	6.5%
EBITDA	1.4 [1.9]	0.6	>100% [>100%]	5.1 [5.8]	4.2	22.5% [39.3%]
EBITA	0.6 [1.1]	-0.1	>100% [>100%]	2.1 [2.8]	1.4	52.8% [>100%]
EBIT	0.2 [0.7]	-0.5	>100% [>100%]	0.5 [1.2]	-0.1	>100% [>100%]

- FY: 10% growth leads to 22.5% [39.3%] scale in EBITDA
- Strong Q4 with 13.9% increase in turnover. Growth in the advisortech segment almost 20% .
- EBITDA Q4 burdened by one off severance pay due to downsizing of management board in the advisory segment.

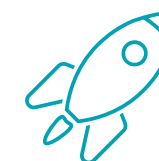
[Adjustments: one off costs EUR -250k relocation and home office infrastructure, EUR -450k severance pay]

# FY 2020

## 2020 IN NUMBERS – ADVISORTECH – ACTUAL [AND ADJUSTED]

ADVISORTECH	Q4 2020	Q4 2019	Q4 2020 vs. 2019	FY 2020	FY 2019	FY 2020 vs. 2019
Revenues	30.9	25.7	19.9%	102.6	92.3	11.2%
Gross profit margin	6.8	5.6	22.2%	25.7	23.9	7.5%
Depreciation and amortization	-0.9	-0.9	3.8%	-3.6	-3.5	-5.1%
Personell expenses	-3.5	-3.0	-13.9%	-12.5	-11.9	-2.7%
Other operating expenses	-1.9	-2.1	7.1%	-7.2	-7.2	0.6%
EBITDA	1.4 [1.5]	0.5	>100% [>100%]	6.0 [6.3]	4.8	25.3% [30.5%]
EBITA	0.8 [0.9]	-0.1	>100% [>100%]	3.7 [3.9]	2.5	45.8% [55.7%]
EBIT	0.5 [0.6]	-0.5	>100% [>100%]	2.5 [2.7]	1.3	83.5% [>100%]

- FY: 11% growth leads to upscale in EBITDA of 25.3% [30.5%]
- Very strong Q4 with almost 20% increase of turnover and >100% growth in EBITDA
- No operational issues despite >80% of staff managing platform growth out of their home offices
- Inflection point of scalability reached



[Adjustments: one off costs EUR -250k relocation and home office infrastructure]



# FY 2020

## 2020 IN NUMBERS – ADVISORY – ACTUAL [AND ADJUSTED]

ADVISORY	Q4 2020	Q4 2019	Q4 2020 vs. 2019	FY 2020	FY 2019	FY 2020 vs. 2019
Revenues	9.6	10.6	-9.9%	30.9	29.9	3.2%
Gross profit margin	2.8	2.9	-1.6%	8.8	8.2	6.8%
Depreciation and amortization	-0.2	-0.2	-21.1%	-0.9	-0.8	-17.2%
Personell expenses	-1.1	-0.9	-25.5%	-4.0	-3.4	-10.3%
Other operating expenses	-1.3	-1.3	-4.1%	-3.7	-3.6	-5.1%
EBITDA	0.4 [0.9]	0.7	-43.9% [18.1%]	1.1 [1.5]	1.3	-16.7% [18.9%]
EBITA	0.3 [0.7]	0.6	-55.9% [20.7%]	0.5 [1.0]	0.8	-29.6% [28.4%]
EBIT	0.2 [0.6]	0.5	-69.5% [16.8%]	0.2 [0.6]	0.5	-65.4% [34.4%]

- Lockdown becomes visible in Advisory segment – Turnover declines in Q4, lack of year-end-business.
- Adjusted to deduction of one off costs, the segment grows by 3.2% and EBITDA increases yoy by 18.9%
- „Back on track“ in 2021

[Adjustments: one off costs EUR -450k severance pay ]

# GUIDANCE 2021 & GOALS 2025

## Guidance 2021

Turnover  
**EUR 135 to 142 million**

EBITDA  
**EUR > 7 million**

- Successfully onboard Provinzial and the first savings banks
- Add further key accounts
- Roll out and leverage existing partnerships and scale business
- Meaningful success in the further technical development of the JDC platform (new features, further automation)

## Goals 2025

Double  
turnover  
2020

Multiply  
EBITDA  
2020

- JDC will be the leading insurance platform for professional IFAs, banks and other intermediaries
- The JDC platform is outstanding in features, performance, stability and sets the market standard for processing insurance products
- JDC develops data driven business models and helps the industry to build better products
- JDC will be highly profitable, generate cash und will pay relevant dividends to its shareholders



41% BEST ADVICE! BETTER TECHNOLOGY.

30% Achtung! Meine Absicherung ist nicht ausreichend.

folgende Versicherungen sind hinterlegt

#### KFZ-Versicherung



VHV Allgemeine  
Versicherung AG

26,00 €  
monatlich

Vertrag optimieren

Vertragsdetails und Dokumente anzeigen

#### Tierhalterhaftpflicht



Barnard & Partner  
Konzept & Marketing

120,00 €  
jährlich

Vertrag optimieren

Vertragsdetails und Dokumente anzeigen

#### Private Krankenversicherung



HanseMerkur  
Krankenversicherung AG

450,00 €  
monatlich

Vertrag optimieren

Vertragsdetails und Dokumente anzeigen

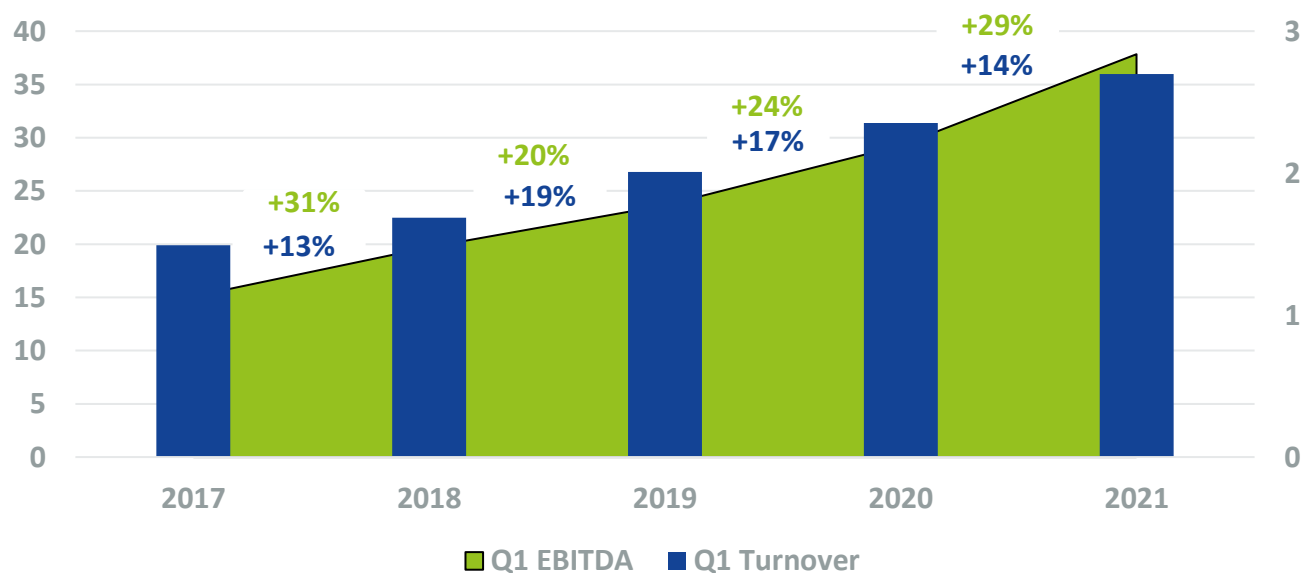
# JDC Figures Q1 2021

# Q1 2021

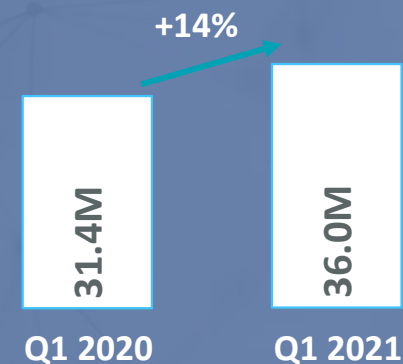
## HIGHLIGHTS

- Q1 2021 **within guidance**, despite COVID lockdown in Germany and Austria
- **Turnover growth** first quarter 2021 + 14.4% to 36.0m EUR
- EBITDA rises from 2.2 to 2.8m EUR (+29.3%)
- Long term double digit growth path

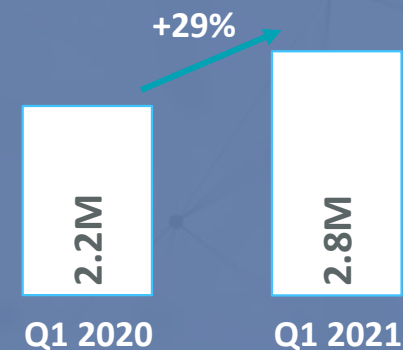
Historical development turnover and EBITDA Q1 in million EUR



### Turnover

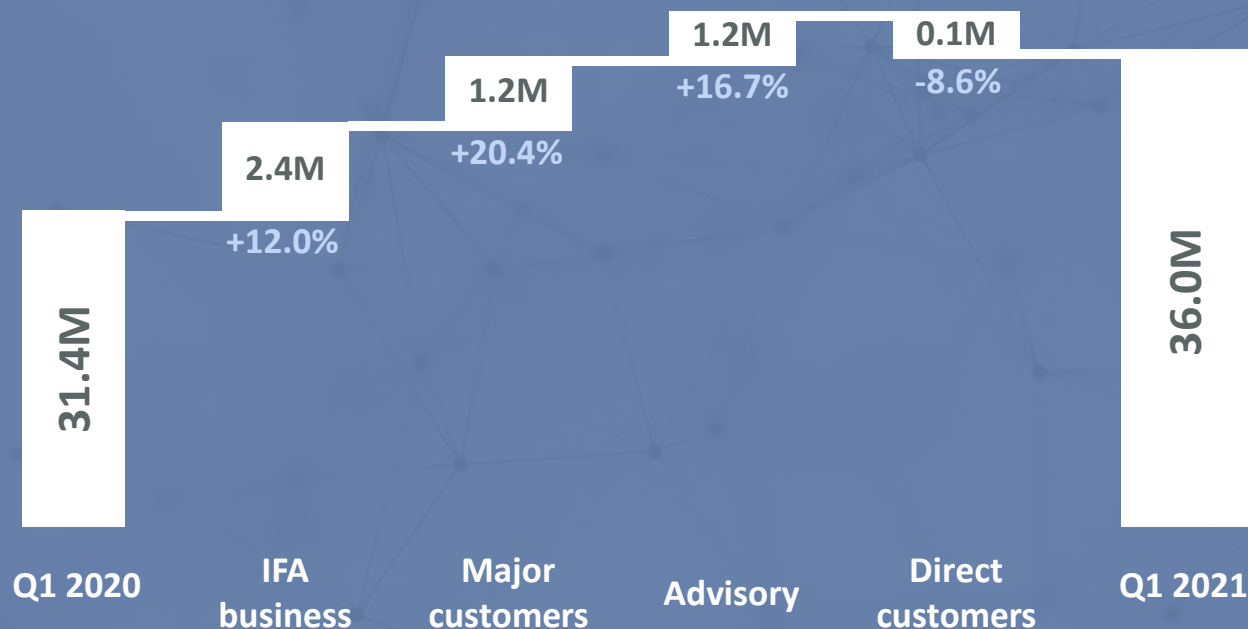


### EBITDA

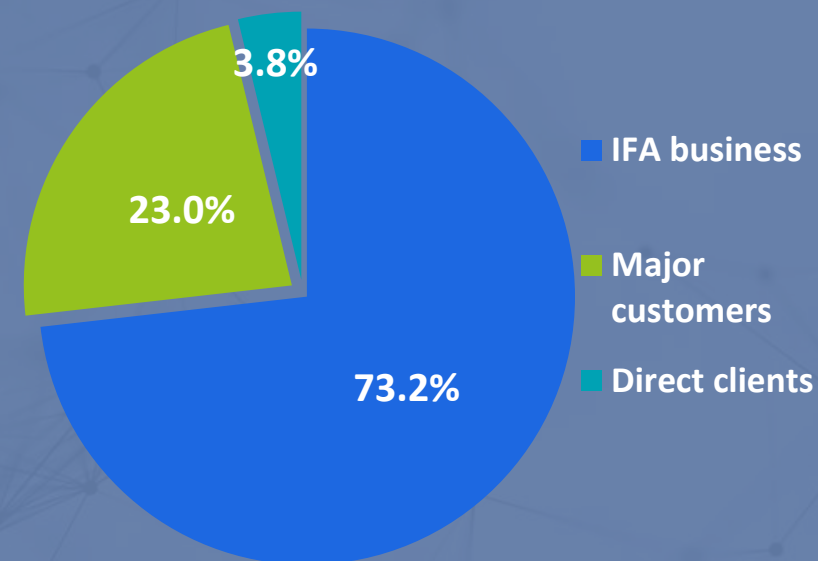


# COMPOSITION OF TURNOVER GROWTH & TURNOVER SPLIT

## Turnover development Q1 2021



## Turnover split Q1 2021



Very satisfying growth of traditional IFA and Advisory business despite corona restrictions.

20%+ growth with major customers!

Slight Churn in JDC's direct clients business.

Already over 20% of JDC's turnover contributed by major customers

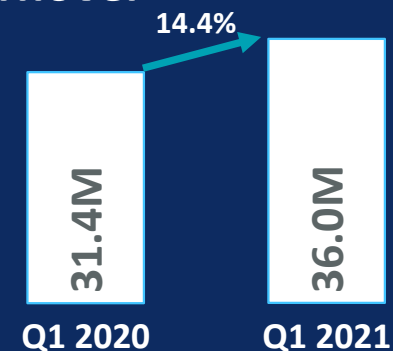


# Q1 2021

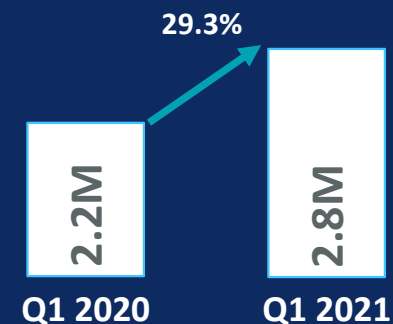
## Q1 2021 IN NUMBERS – GROUP

in million EUR	Q1 2021	Q1 2020	Q1 2021 vs. Q1 2020
<b>Revenues</b>	<b>36.0</b>	<b>31.4</b>	<b>14.4%</b>
→ Advisortech	30.6	27.1	12.9%
→ Advisory	8.3	7.1	16.7%
→ Holding/IC	-2.9	-2.7	-5.1%
Gross profit margin	9.9	8.9	11.0%
EBITDA	2.8	2.2	29.3%
EBITA	2.1	1.5	40.0%
<b>EBIT</b>	<b>1.7</b>	<b>1.1</b>	<b>54.9%</b>

### Turnover



### EBITDA

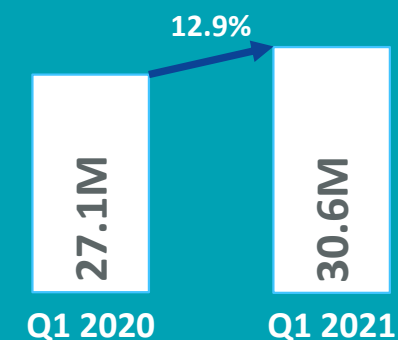


# Q1 2021

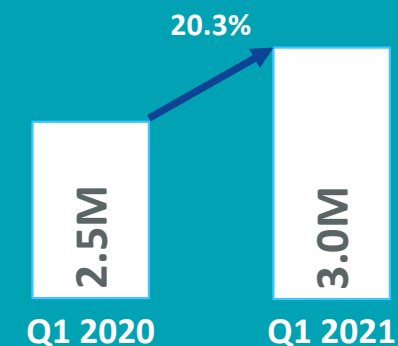
## Q1 2021 IN NUMBERS – ADVISORTECH

ADVISORTECH	Q1 2021	Q1 2020	Q1 2021 vs. Q1 2020
Revenues	30.6	27.1	12.9%
Gross profit margin	7.9	7.1	11.8%
Depreciation and amortization	-0.8	-0.9	6.2%
Personell expenses	-3.2	-3.0	-8.3%
Other operating expenses	-1.7	-1.6	-5.0%
EBITDA	3.0	2.5	20.3%
EBITA	2.5	1.9	29.1%
EBIT	2.1	1.6	35.1%

### Turnover



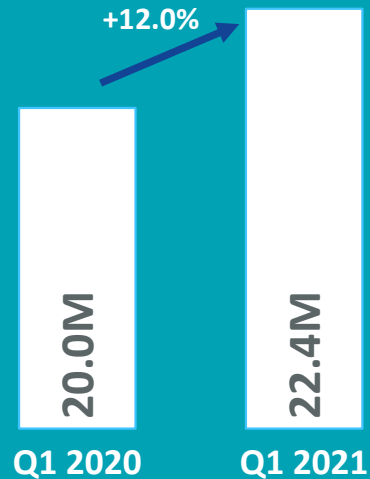
### EBITDA



# GROWTH CONTRIBUTION IN THE ADVISORTECH SEGMENT

## IFA business

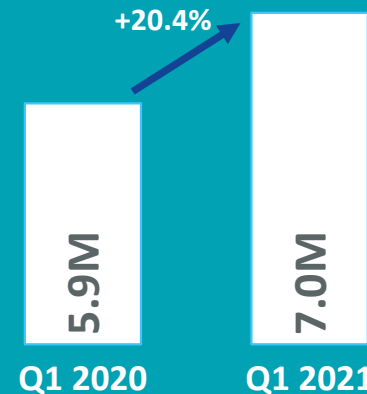
raises from 20.0m to 22.4m



Very satisfying growth in traditional IFA business driven by efficiency and recommendations

## Major customers

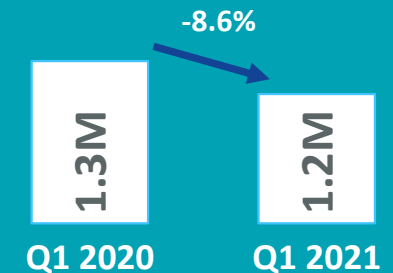
raises from 5.9m to 7.0m



Major Customers with 20% growth, but still at the beginning of the J-Curve

## Direct Clients

Is churning slower than the amortization



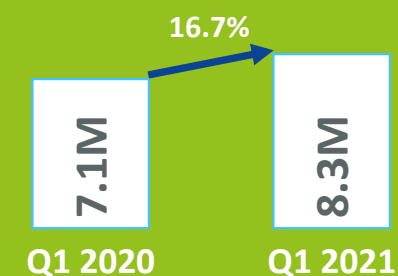
Slight (and expected) churn in JDC's direct clients business

# Q1 2021

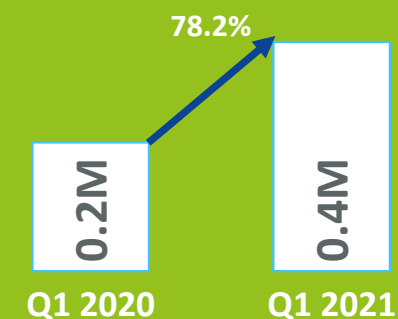
## Q1 2021 IN NUMBERS – ADVISORY

ADVISORY	Q1 2021	Q1 2020	Q1 2021 vs. Q1 2020
Revenues	8.3	7.1	16.7%
Gross profit margin	2.2	2.0	8.7%
Depreciation and amortization	-0.2	-0.2	-16.2%
Personell expenses	-0.9	-0.9	3.1%
Other operating expenses	-0.9	-0.8	-5.0%
EBITDA	0.4	0.2	78.2%
EBITA	0.2	0.1	>100%
EBIT	0.1	0.0	>100%

### Turnover



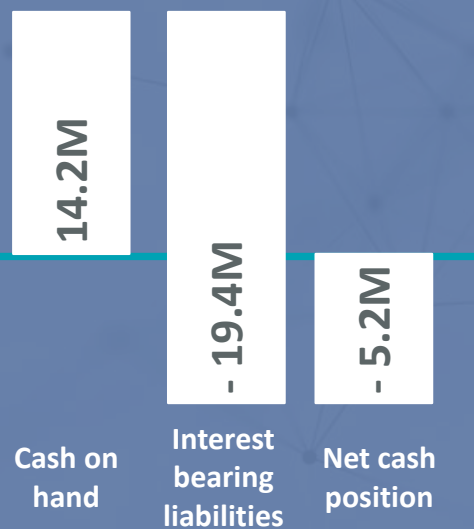
### EBITDA



# Q1 2021

## FURTHER FACTS

### Cash & Liabilities



Net Cash  
31.12.2020  
-7.6M

### Bond 2019/2024



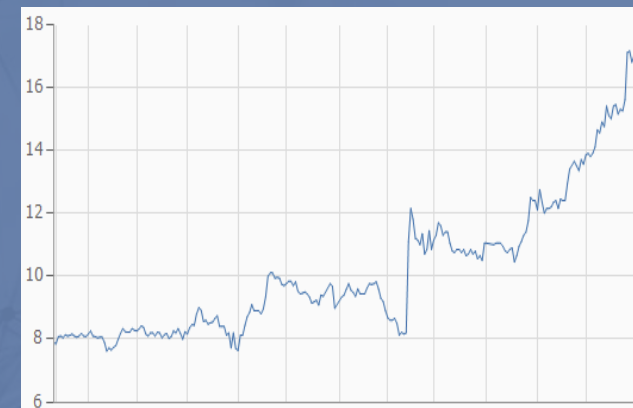
Quote: 104.97 EUR (July 13, 2021)

Volume: 25m EUR, 5m on own book

coupon: 5.5% p.a

ISIN: DE000A2YN1M1

### Development of share price



Share price: 16.00 EUR (July 13, 2021)

505.202 own shares

Purchase price 6.10 per share

Hidden Reserves as of today 5.0M



# GUIDANCE 2021 & Q1 ACHIEVEMENTS

## Guidance 2021

Turnover  
**135 to 142 million**

EBITDA  
**> 7 million**

## Q1 / Achievements so far

Turnover  
**36 million**



EBITDA  
**2.8 million**



- Successfully onboard Provinzial and the first savings banks
- Add further major customers
- Roll out and leverage existing partnerships and scale business
- Meaningful success in the further technical development of the JDC platform (new features, further automation)



ongoing



Mediolanum, Finanzguru, Provinzial



double digit growth



ongoing





41) Achtung! Meine Absicherung  
BEST ADVICE! BETTER TECHNOLOGY.

30% Achtung! Meine Absicherung  
ist nicht ausreichend.

folgende Versicherungen sind hinterlegt

#### KFZ-Versicherung



VHV Allgemeine  
Versicherung AG

26,00 €  
monatlich

Vertrag optimieren

Vertragsdetails und Dokumente anzeigen

#### Tierhalterhaftpflicht



Barmann & Partner  
Konzept & Marketing

120,00 €  
jährlich

Vertrag optimieren

Vertragsdetails und Dokumente anzeigen

#### Private Krankenversicherung



HanseMerkur  
Krankenversicherung AG

450,00 €  
monatlich

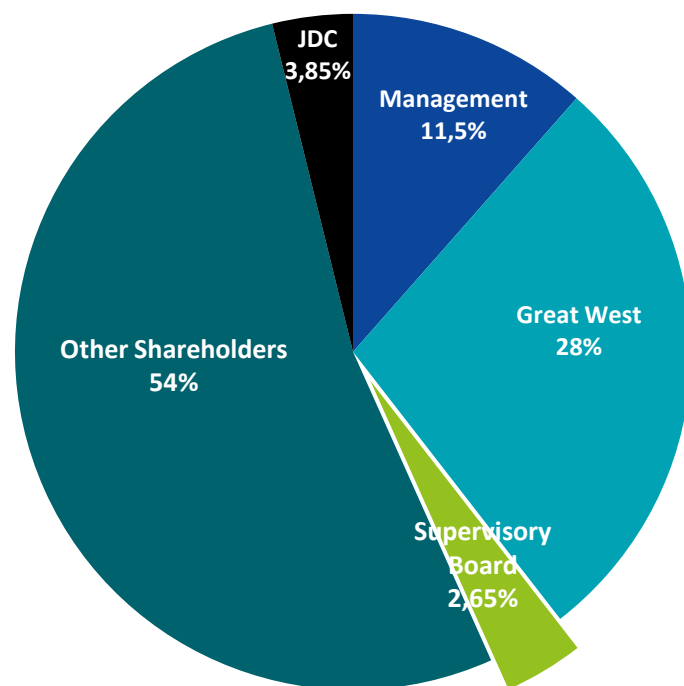
Vertrag optimieren

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# JDC on Capital Market

# JDC GROUP – STOCK MARKET DATA

## Shareholder structure



Shares Outstanding	13,128,461
ISIN	DE000A0B9N37
Bloomberg	JDC:GR
Current share price as of July 13, 2021	EUR 16,00
Market cap	EUR 210m
Average daily trading volume	approx. 25k shares

# JUNG, DMS & CIE. POOL GMBH – BOND 2019 / 2024



In order to refinance the existing bond, JDC's subsidiary Jung, DMS & Cie. Pool GmbH issued a new bond with a volume of EUR 25m in November 2019. EUR 5m is held on own book.



104,97

<b>Volume:</b>	EUR 25,000,000
<b>ISIN:</b>	DE000A2YN1M1
<b>Coupon:</b>	5,5 %
<b>First trading day:</b>	Dec. 2nd, 2019
<b>Maturity:</b>	Dec. 2nd, 2024
<b>Status:</b>	Collateralized



# STRATEGY OF SUSTAINABILITY: JDC IS A GOOD INVESTMENT AS TO ESG CRITERIA



- All of our decision-making processes are taking into account social and ecological aspects with the involvement of suppliers and contractual partners.
- Participation in industry-wide solutions and contribution in cross-company sustainability networks.
- JDC subsidiary FiNUM.Finanzhaus as first climate neutral financial distributor:





# MANAGEMENT TEAM JDC GROUP

AGE 30 TO 52, 50% FEMALE EMPLOYEES



**Dr. Werner Stein**  
IT & Technology



**Petra Adler**  
Product Management  
White Label Services



**Johanna Bartsch**  
Project Management



**Christian Jaffke**  
Product Management  
Life & Health



**Claudia Gerke**  
Operations



**Amra Hrstic**  
Legal



**Ralf Funke**  
Finance & Accounting



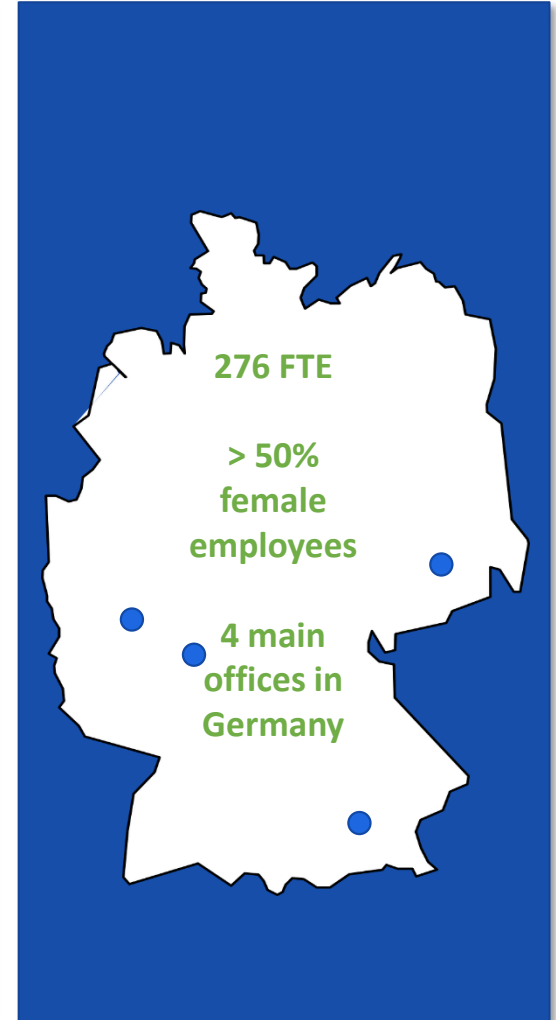
**Jens Hildebrandt**  
Billing



**Christina Scheunig**  
Product Management P&C



**Christoph Schmitz**  
Digitization & Data  
Management



# ICRM - voted as best broker platform of all broker pools

## JDC - voted as TOP 100 Innovator 2021



**2021 Servicewert P**

Rank	Company	Servicewert P
1	Professional works von DEMV	90
2	JUNG, DMS & CIE.	81
3	Finass	81
4	Keasy	79
5	ELVIS.one von [pma.]	72
6	VENTAKVM von fonds finanz.	71
7	blau direkt - MVP	68
8	aB - Agentia	65
9	Charta.Casa	65
10	meinMVP	52

Quelle: ServiceValue/Versicherungsmagazin, Studie: Makler-Champions 2021

**KundenApp Status**  
 ✓ Registriert am 17.07.2020

**Karte**  
 PLZ 60318 Ort Musterhausen Sozialversicherungsnummer  
 Karte Satellit  
 M ATweb premium



**TOP 100**  
 Top-Innovator 2021

**JDC Group AG**

Prof. Dr. Nikolaus Franke  
 Wissenschaftlicher Leiter von TOP 100

Ranga Yogeshwar  
 Mentor von TOP 100

TOP100.de

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1--3353438  
Meine Daten Schaden melden Kontakt News  
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# Thank you for your attention!

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