

2016 snapshot

Shareholder Highlights

Current shareholders

126,245

as at 31 January 2017

Dividend per share (A¢)

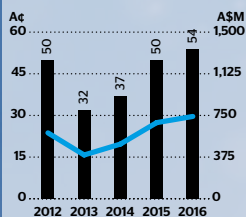
54¢

⬆️ 8% from 2015

Dividend payout (A\$M)

\$741M

⬆️ 8% from 2015



Financial Highlights

Combined operating ratio (COR) (%)

94.0%

2015 94.9%

Gross written premium (US\$M)

\$14,395M

⬇️ 5% from 2015

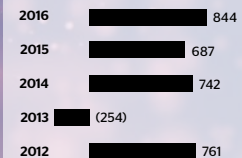
Gross earned premium by class of business



Net profit after income tax (US\$M)

\$844M

⬆️ 23% from 2015



Net claims ratio (%)

58.2%

2015 60.4%

Standard & Poor's credit rating

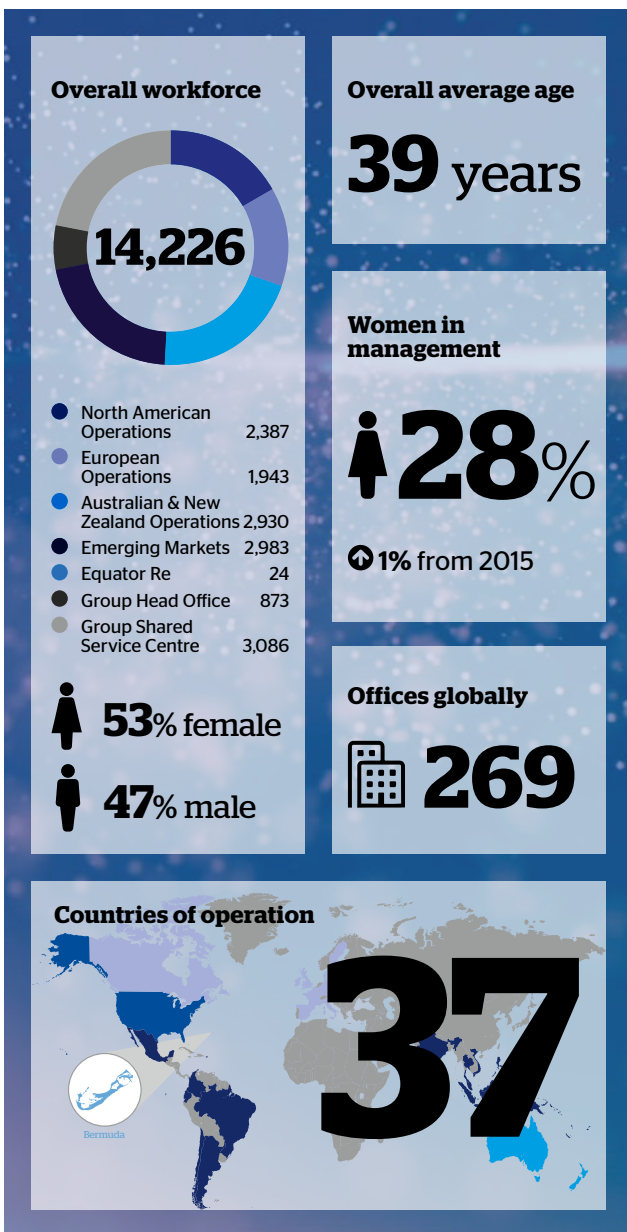
A+

Insurer financial strength rating (FSR)

A-

Issuer credit rating (ICR)

Operational Highlights



Environmental and Social Highlights

