

Highlights

Financial

Gross premiums written

\$5,268.7m

(2021: \$4,618.9m)

Net premiums written

\$3,876.2m

(2021: \$3,512.4m)

Net earned premiums

\$3,614.2m

(2021: \$3,147.3m)

Net investment (loss)/income

\$(179.7)m

(2021: \$116.4m)

Cash and investments

\$8,998.1m

(2021: \$7,875.3m)

Investment return

(2.1)%

(2021: 1.6%)

Rate increase on renewals

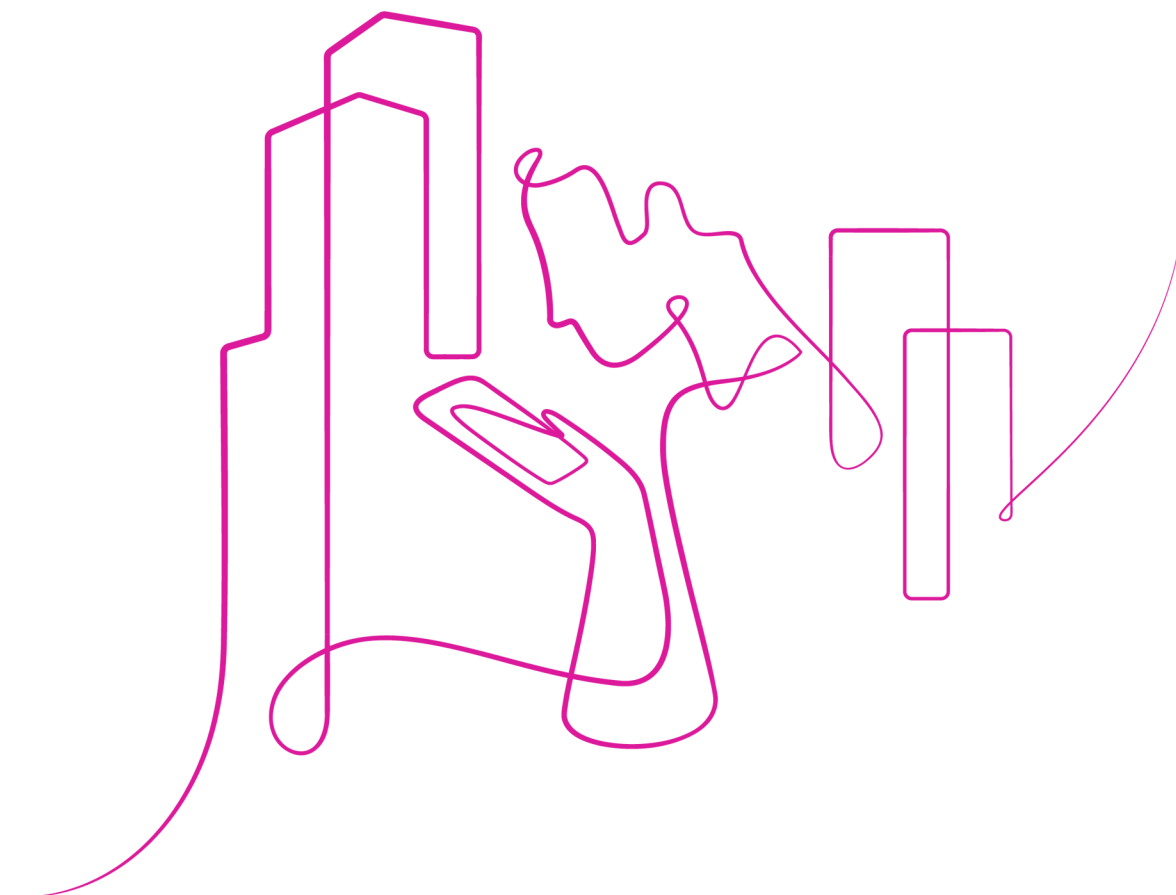
14%

(2021: 24%)

Profit before tax for the financial year

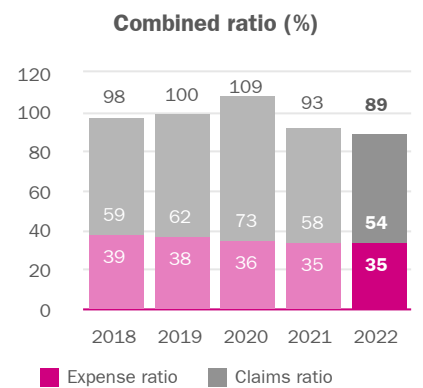
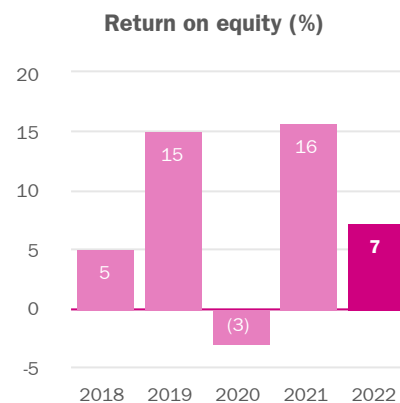
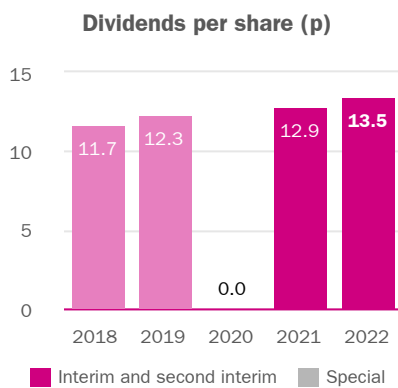
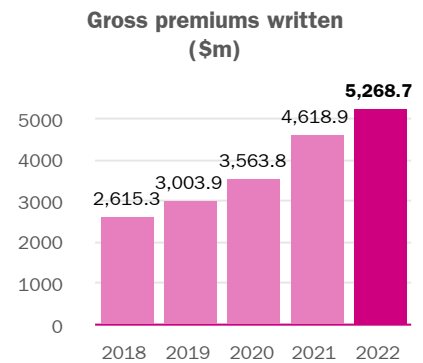
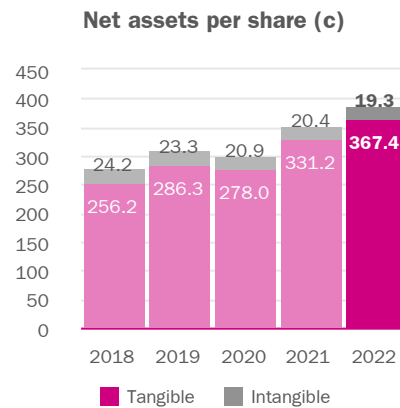
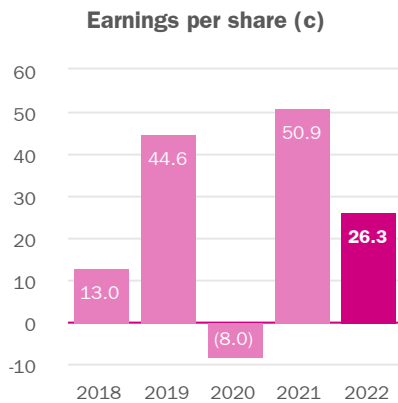
\$191.0m

(2021: \$369.2m)



Key performance indicators

Financial



Average five year return on equity of 8%.

Our combined ratio has averaged 98% over five years.

The Group is of the view that some of the above metrics constitute alternative performance measures (APMs). Further information on our APMs can be found in the financial review on page 59.

Non-financial

Female representation in senior leadership roles

43%

(2021: 38%)

People of Colour representation in the workforce

25%

(2021: 23%)

Overall carbon emissions

5,283.0tCO₂e

(2021: 2,228.5 tCO₂e)

Employee engagement

85%

(2021: 86%)

Employee favourability

80%

(2021: 81%)