

# Innovating for the future

2021 Preliminary results



**Our vision is to create a world where insurance is personal, inclusive and a force for good.**

*Strong financial performance*

**£582m**

Operating profit

**+1.0%**

Growth in direct own brands in-force policies

**90.1%**

Combined operating ratio

*Delivered for our Shareholders*

Grew the final ordinary dividend by

**2.7%**

to 15.1p per share

and announcing a

**£100m**

share buyback programme

*Main elements of Technology build complete*

**92%**

of customers score our new motor platform 9 or 10 out of 10

**100%**

of motor claims can now be registered online

**30%**

of online queries resolved by our virtual assistant

*Strengthening partnerships*

**NatWest Group home insurance contract extended to 2027**

**Major new partner: Motability, expected to add 640,000+ new motor customers from H2 2023**

*Building a sustainable business*

Joined

**Race to Zero**

committing to set targets to achieve net zero emissions by 2050

**Electric vehicle proposition**

launched by our Direct Line brand

**13th on the Inclusive Top 50**

UK Employers List