



Half Year Results 2021



A strong financial performance and momentum in strategic transformation.



A strong financial performance

£370m

Operating profit

1.3%

Growth in direct own brands in-force policies

86.3%*

Combined operating ratio

Building strategic momentum

New Motor platform live for Direct Line, Churchill and Privilege benefiting customers and the business

95% of claims can now be registered online** offering customers digital ease and convenience



New partnership announced with Motability Operations Ltd expected to increase our Motor customer base by around 15% from 2023

Delivering for our shareholders



Interim dividend up 2.7% over 2020 to 7.6 pence per share

Commencing second £50m tranche of the £100m share buyback programme

Innovating for the future

Built a tech centre to train our people in electric vehicle repair



Signed up to Race to Zero to play our part in tackling climate change

Products tailored to customer needs, cycling insurance product launched



* Normalised for weather
** Home and Motor claims