



# 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

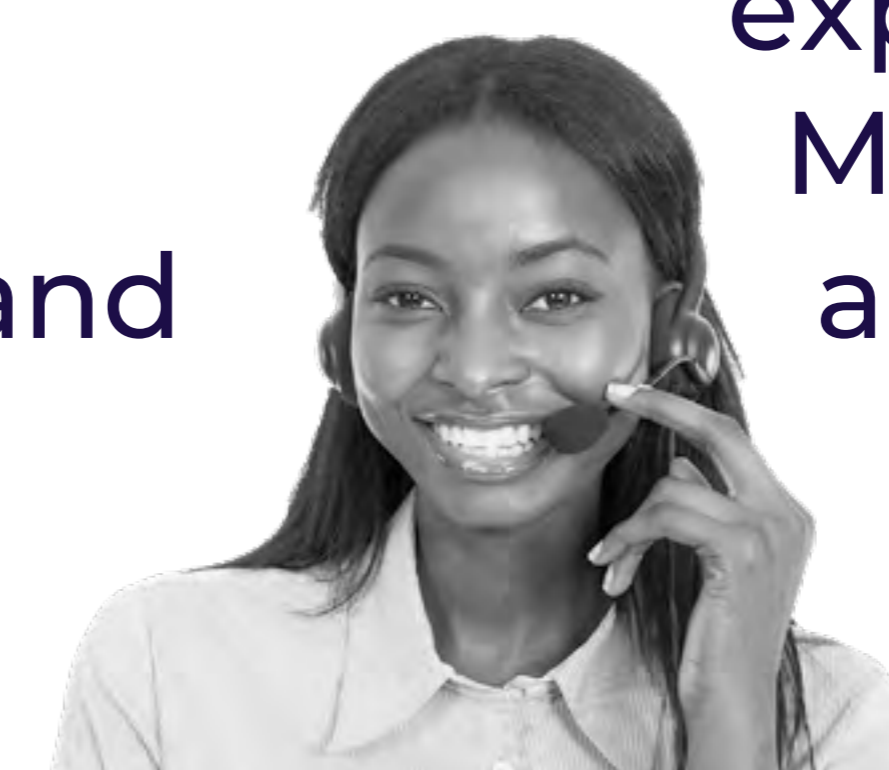
**86.3%\***

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