

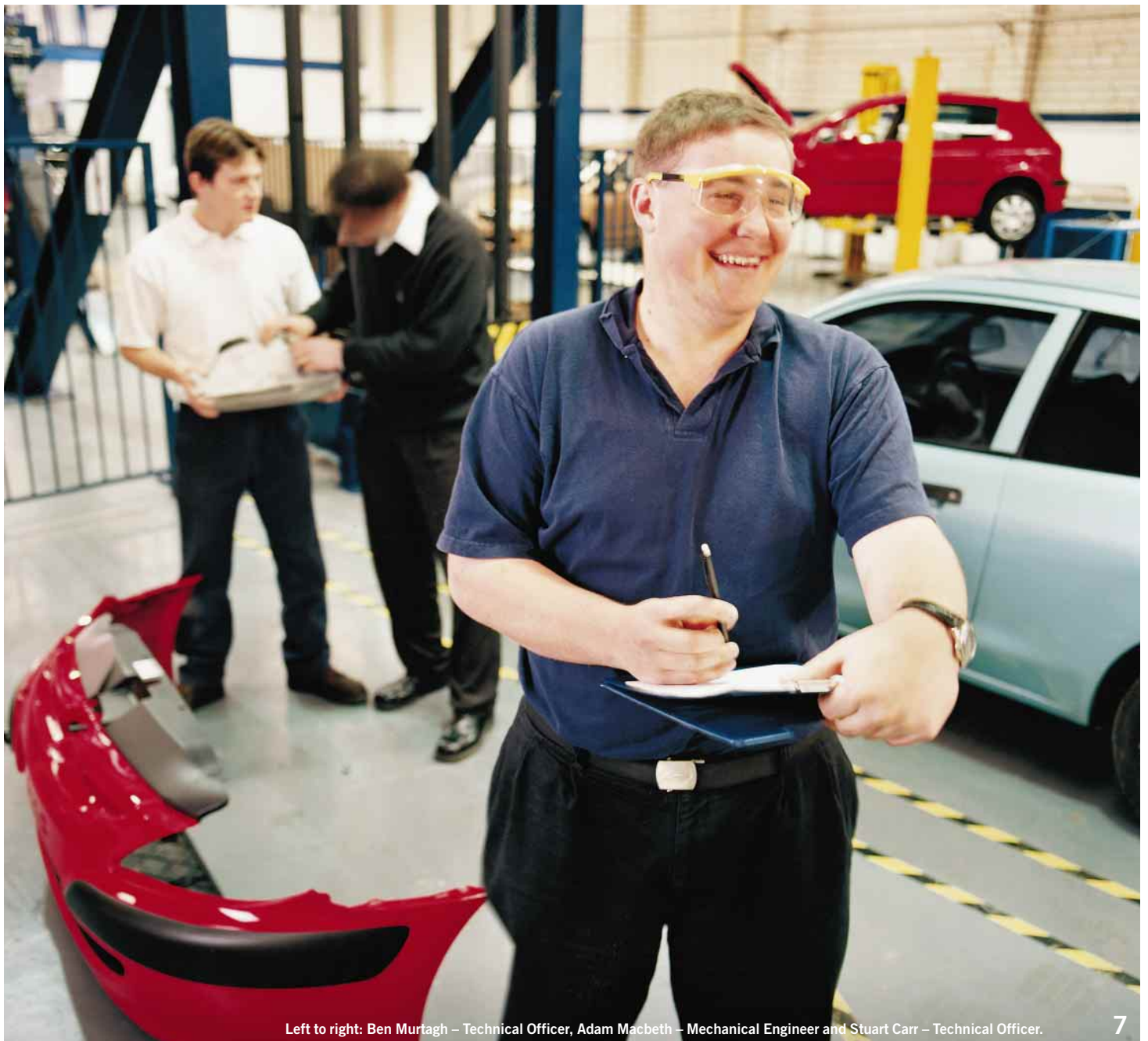
JOINING FORCES TO SAVE THE COMMUNITY FAIR.

Every year, hundreds of community groups in Australia hold events that require public liability insurance. These events are in danger of becoming a thing of the past as premiums rise and insurance cover becomes increasingly difficult to secure, due to a more litigious society. We believe we have a responsibility to help charities and associations continue their work. So we've joined forces with two other insurers to provide public liability insurance for New South Wales not-for-profit organisations, at cost. This will allow community groups to continue their good work and will ensure the Saturday morning cake stall survives.



WE CRASH CARS ON WEDNESDAYS.

Around 75% of a car insurance premium is determined by the cost of repairs following a crash. Last year we deliberately crashed 15 different car models in our Artarmon Research Centre. The results of these tests help us determine fair pricing for premiums by accurately valuing the cost of repairs for different motor vehicles. If one car costs less than another car to repair, that should be reflected in the cost of the insurance premium. We share our knowledge with car manufacturers all over the world to help design safer cars that cost less to repair if they are in an accident. It's about actively reducing risk and ensuring our customers get a fair deal.



Left to right: Ben Murtagh – Technical Officer, Adam Macbeth – Mechanical Engineer and Stuart Carr – Technical Officer.