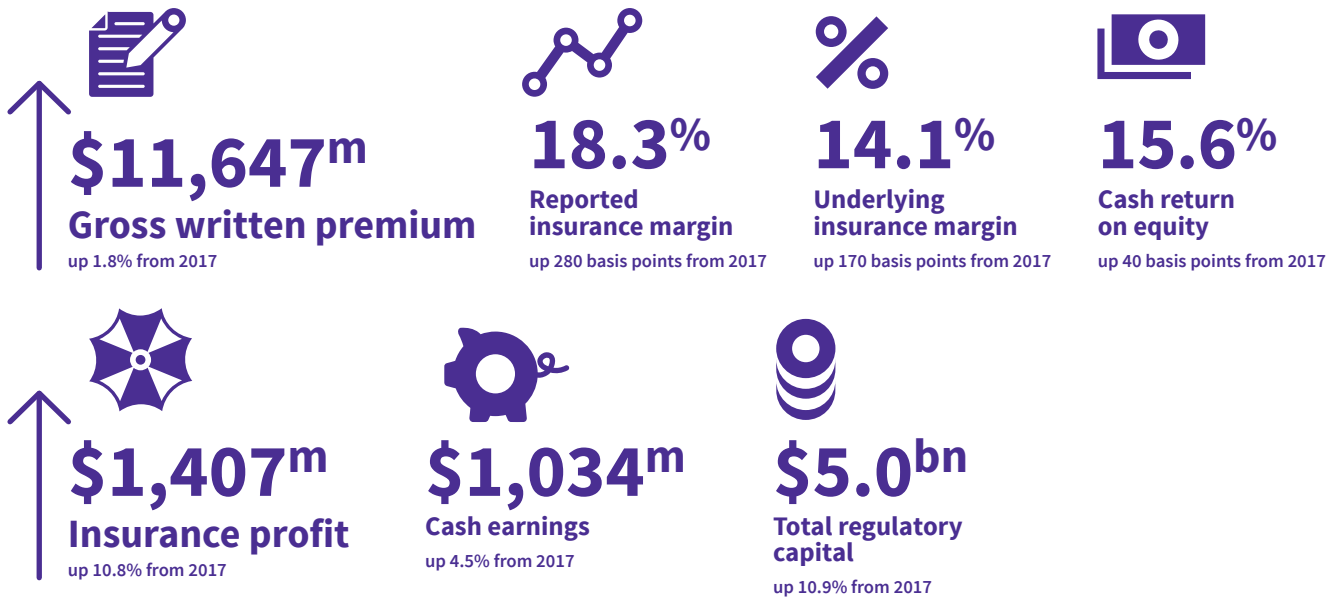
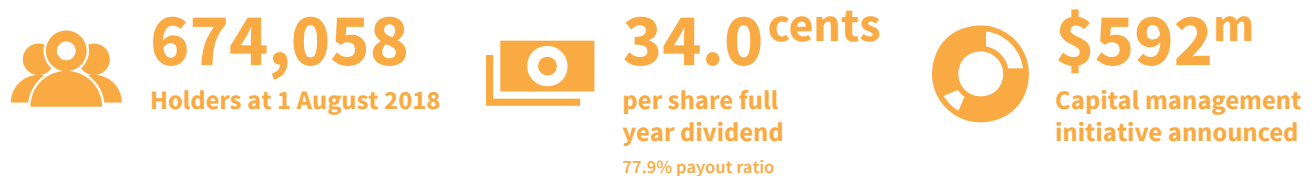


2018 overview

Financial strength



Shareholders



Customers



This year, our Australia and New Zealand businesses insured:



Community

