

Business model

We cover a wide range of customer needs across personal and small commercial lines



Motor



Home



Van



Landlord



Rescue



Pet



Tradesperson



Business



Travel

We give our customers a choice of brands and channels

We know how to build brand value and have some of the most well-known brands in the UK

Our brands are available direct, and through price comparison websites ("PCW")

We also partner with other well-known brands



Privilege.

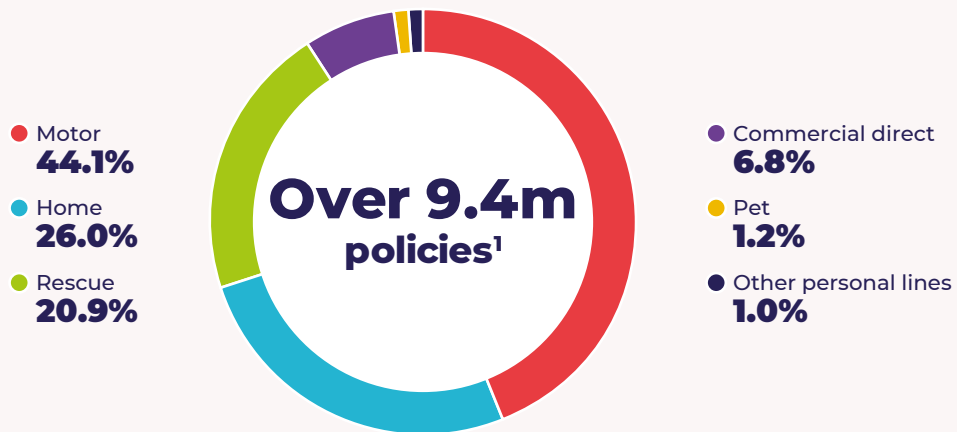
Darwin.

ONLY THE BEST GET THE GREEN FLAG

Together with



We are a fully focused retail personal and small commercial insurer with fundamental strengths



This is how we create value



Diversified model

Our diversified model enables us to generate premiums from a range of brands and products across retail personal and small commercial lines.

Accident repair centres

We own 23 accident repair centres, the largest network of any insurer, delivering lower repair costs and providing data-led insights, enabling us to react to emerging trends and helping inform our pricing.

Claims management

We have a deep specialism in claims handling and leveraged our claims management capabilities to win the partnership with Motability.

Balanced investment portfolio

The premiums we collect from customers are invested in a diversified investment portfolio designed to meet our long-term claims commitments whilst also generating investment returns. We seek to align our investment strategy with our sustainability strategy.

Cost control

We're focused on improving efficiency through greater use of digital processes across the business.

Capital management

We aim to manage capital efficiently and generate long-term sustainable returns for shareholders, while balancing operational, regulatory, rating agency, and policyholder requirements.

1. In-force policies as at 31 December 2023 excluding brokered commercial business and run-off partnerships.