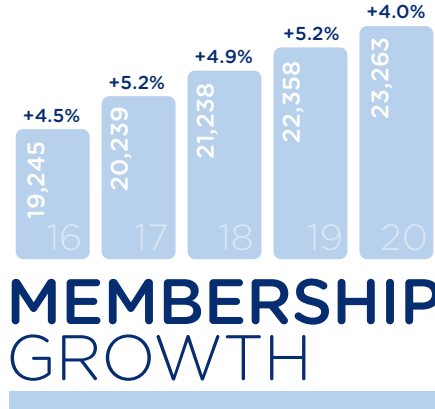


Introduced COVID-19 assistance packages

**6 month**  
DELAYED PREMIUM INCREASE



**UNDERWRITING SURPLUS**

**\$48k**

**AMBULANCE**  
trips covered

**757**

**PEOPLE COVERED AT 30 JUNE 2020**

**47,055**

★★★★★

**92%**

**MEMBER SATISFACTION**

**MEMBER RETENTION RATE**

**93.6%**

**SUCCESSFUL TENDER**

ADF Family Health Program administration

**0.2%**

**INVESTMENT**  
income return

**NET MARGIN**

**0.1%**

**61**

**12 MONTH Net Promoter Score**

**NET ASSETS**

**\$ 89.3 MIL**

**PHYSIO TREATMENTS**

43,807

97

**NEW BORN**

33,989 DAYS

covered in hospital

17,256

pairs of **GLASSES**

26,743

**REMEDIAL MASSAGES**

**Defence Bank**

**STRATEGIC partnership**

7,296

**DENTAL FILLINGS**

\$95.0MIL

premium revenue

**BENEFITS RETURNED TO MEMBERS**

86 cents in every dollar

9.7%

**MANAGEMENT expense ratio**

**CHIRO TREATMENTS**

35,234

**PROFITS RETAINED to benefit members**

100%