auto general
| insurance company |

Capital Adequacy Disclosures

Auto and General Insurance Company Limited

Auto and General Insurance Company Limited (AGIC) is a general insurance company offering a range of general insurance products including motor, motorcycle, home and pet insurance.

Level 2 Insurance Group includes AGIC and related entities.

Prudential Standards

To protect the interests of policy owners and prospective policy owners, APRA issues prudential standards which general insurance companies must comply. The General Insurance Prudential Standards (GPS) apply to general insurance companies like AGIC.

Purpose

This document has been prepared for the purpose of satisfying the reporting requirements set out in APRA's Prudential Standards GPS110 'Capital Adequacy' (GPS110).

This document includes details on the Capital Base, Prescribed Capital Amount and Capital Adequacy Multiple for AGIC and Level 2 Insurance Group. GPS110 requires AGIC and Level 2 Insurance Group to publish these details, at least annually, so they are readily accessible to both policy owners and other market participants.

While this document is unaudited, it has been prepared in accordance with the Board approved Internal Capital Adequacy Assessment Process (ICAAP) and has been compiled based on audited information supplied to APRA.

Capital Disclosures as at 30 June 2026

	AGIC $'000	Level 2 $'000
Capital Base		
Common Equity Tier 1 Capital	934,536	1,035,885
Additional Tier 1 Capital	0	0
Tier 2 Capital	0	0
Capital Base	**934,536**	**1,035,885**
Prescribed Capital Amount		
Insurance Risk Charge	287,813	284,212
Insurance Concentration Risk Charge	70,000	70,000
Asset Risk Charge	120,562	130,327
Asset Concentration Risk Charge	0	0
Operation Risk Charge	164,646	164,646
Aggregation Benefit	(78,599)	(83,395)
Prescribed Capital Amount	**564,422**	**565,790**
Capital Adequacy Multiple		
Capital Base	934,536	1,035,885
divided by		
Prescribed Capital Amount	564,422	565,790
Capital Adequacy Multiple	**166%**	**183%**