

# General Liability

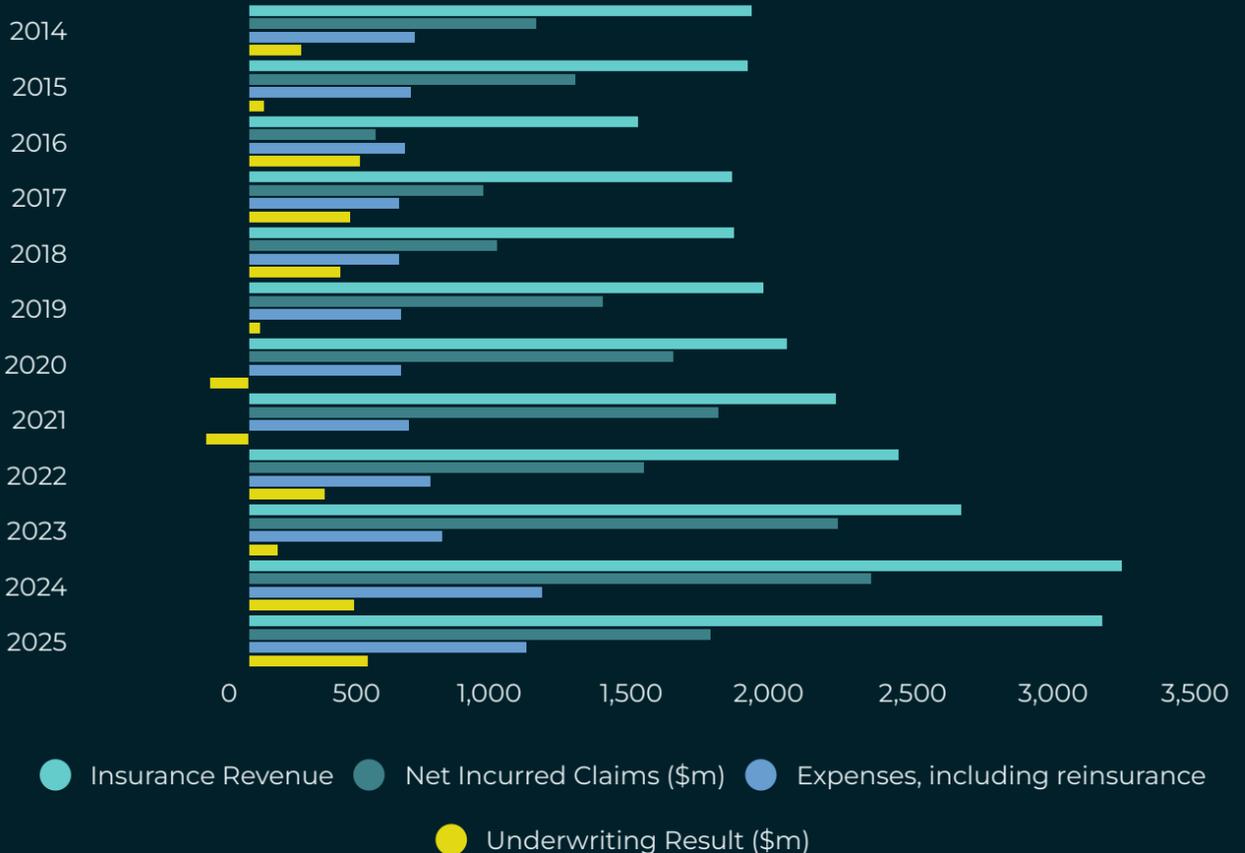
Market data and insights

## What is General Liability Insurance?

General Liability Insurance, a fundamental component of small business insurance, provides essential coverage for claims that may arise during regular business activities. This insurance safeguards businesses from various liabilities, including bodily injury, property damage, and personal injury. In the case of bodily injury, such as a customer slipping and falling on your premises, General Liability Insurance can cover the resulting medical expenses. Similarly, if your business inadvertently damages someone else's property, like breaking a client's windows during a service call, this insurance can help with repair or replacement costs. Additionally, General Liability Insurance extends coverage to non-physical personal injury claims, such as libel or slander, by assisting in covering defense costs in the event of a lawsuit.

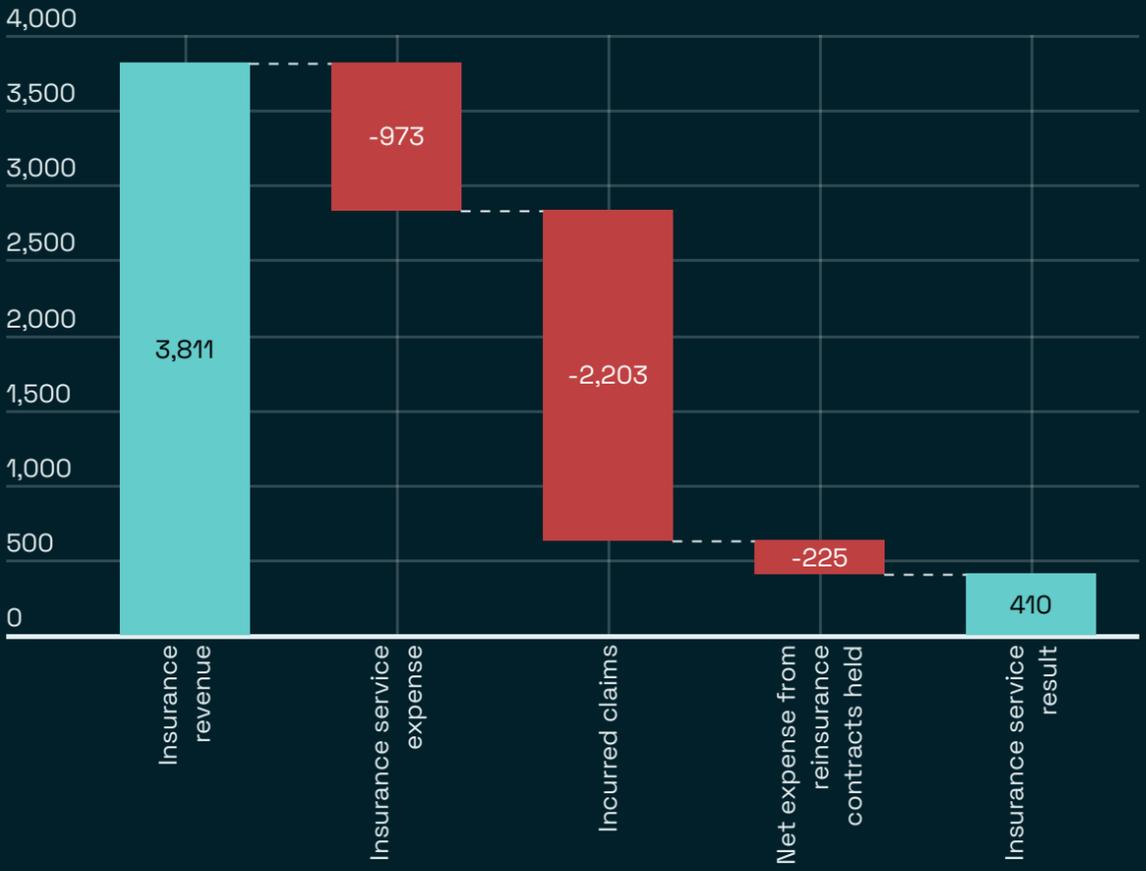
## How does the market perform in Australia?

10 Year Profit and Loss (\$m)

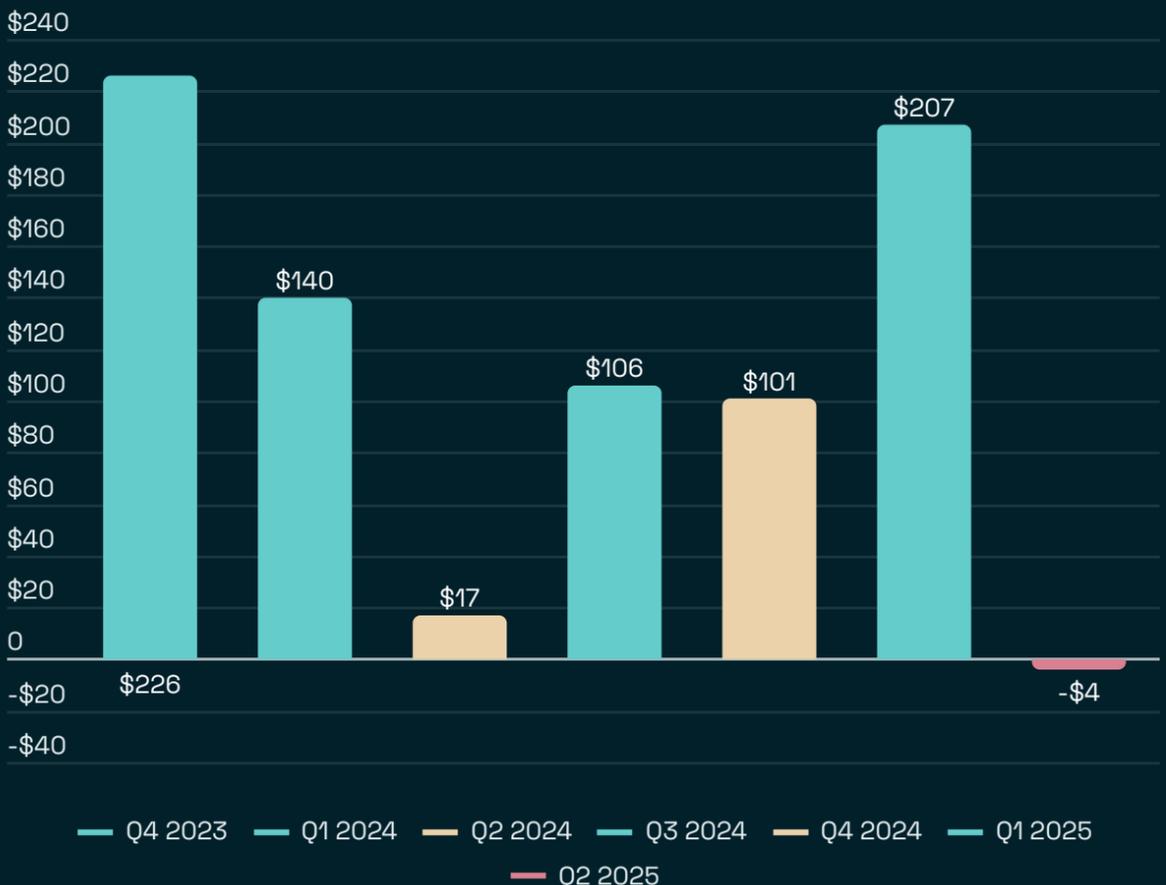


# 2025 Results

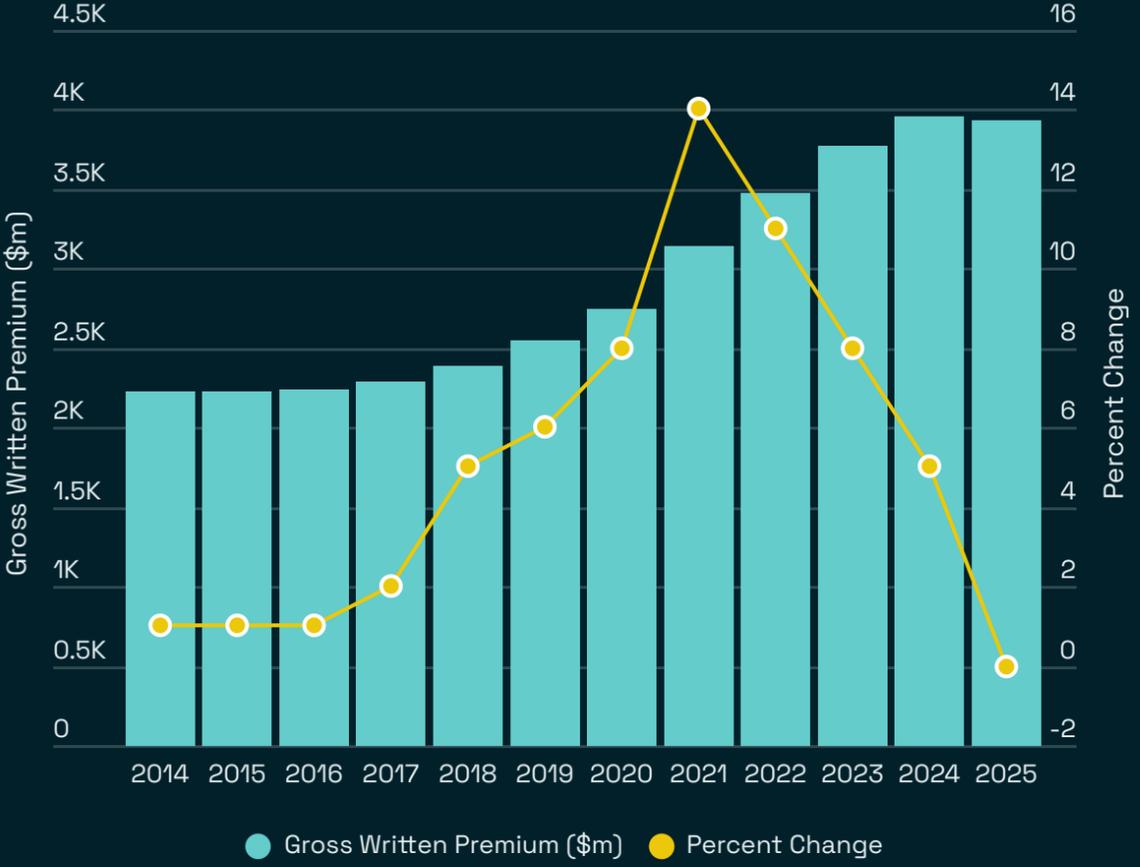
2025 P&L (Jun 2024 - Mar 2025)



## Underwriting Result - last 7 quarters



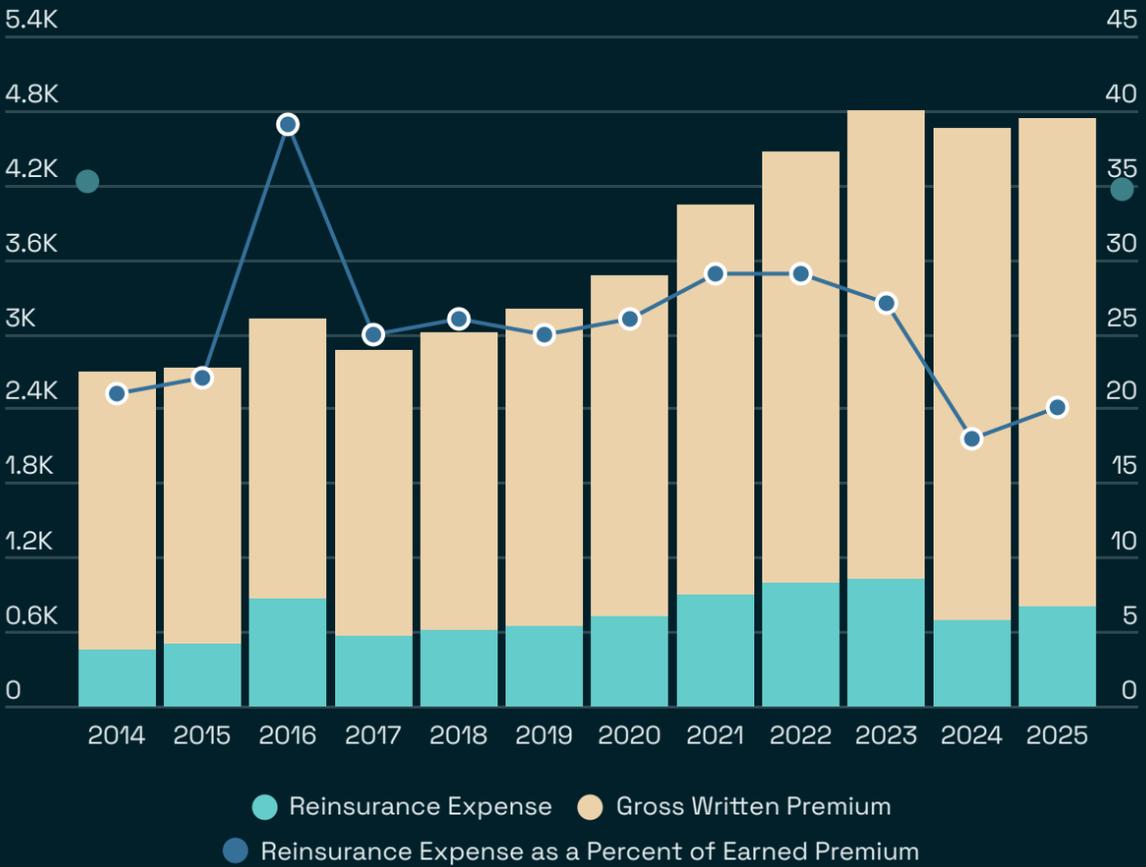
### General Liability Premium Growth (\$m)



### 12 year Reinsurance Expense to Recovery

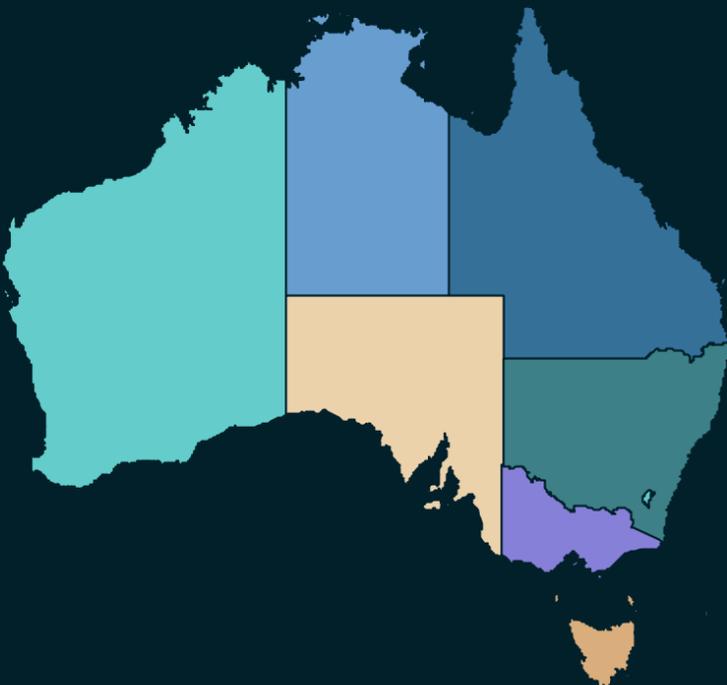


### Insurer Expenses as a part of Earned Premium



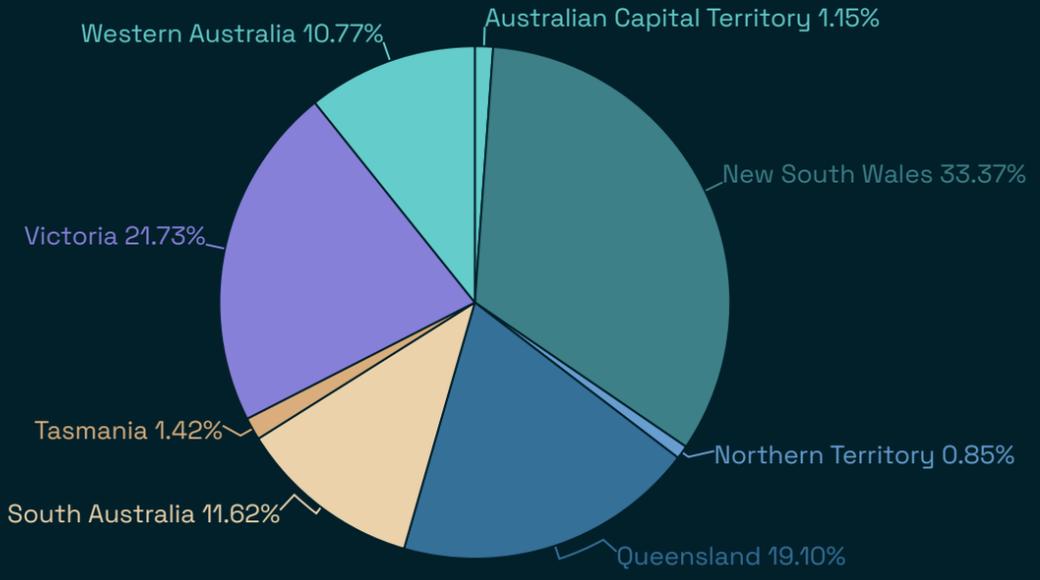
## Insights by state

### 5 year average Premium and Loss Ratio by State

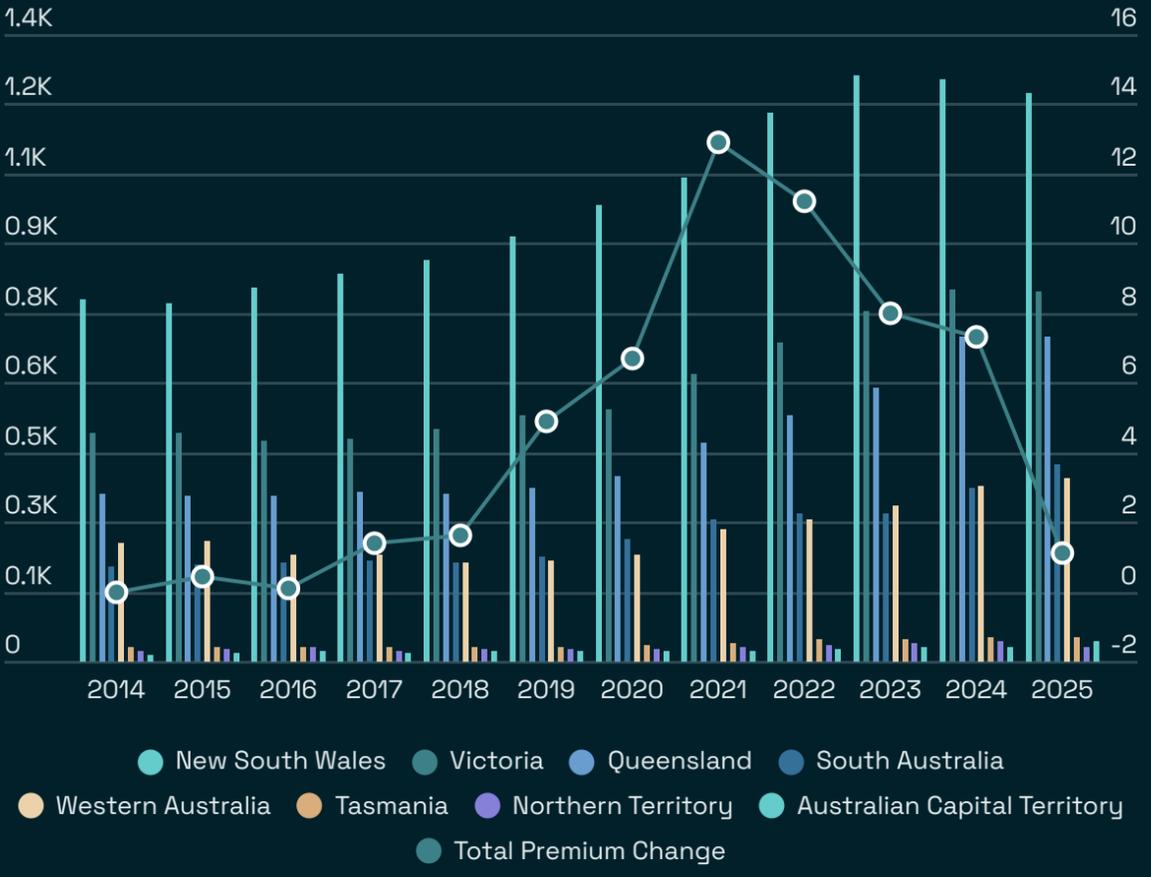


- Australian Capital Territory
- New South Wales
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia

### Premium Size by State



### National Premium Change (m)



### Average Premium per Risk (m)

