

4 November 2021

Company Announcements Office
ASX Limited
20 Bridge Street
SYDNEY NSW 2000

nib holdings limited 2021 Annual General Meeting (AGM) Presentation

nib's 2021 AGM Presentation is attached.

Yours sincerely,

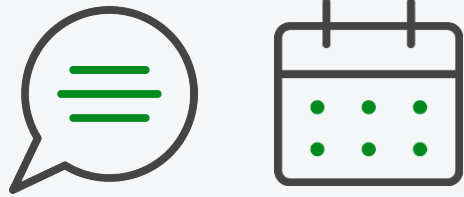


Roslyn Toms
Company Secretary

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This announcement has been authorised for release by Roslyn Toms, nib Company Secretary.



annual general meeting

4 November 2021



Chairman | David Gordon



Acknowledgement of country



Image: nib Reflect RAP artwork by proud Barkindji, Malyangapa woman and artist Jasmine Craciun.

nib acknowledges Aboriginal and Torres Strait Islander peoples as the First Australians, and pays respect to Elders past, present and emerging across all the lands on which we operate.

We acknowledge the rich and meaningful contribution they make to life and culture in Australia, and we aim to be a partner in improving the quality of life and health of Aboriginal and Torres Strait Islander peoples.

For our New Zealand viewers
e ngā iwi, e ngā Mana, Tēnā koutou katoa!

nib's board and executive

Board

David Gordon	Chairman and Independent Non-Executive Director
Lee Ausburn	Independent Non-Executive Director
Donal O'Dwyer	Independent Non-Executive Director
Anne Loveridge	Independent Non-Executive Director
Peter Harmer	Independent Non-Executive Director
Jacqueline Chow	Independent Non-Executive Director
Mark Fitzgibbon	Managing Director and Chief Executive Officer

Executive

Roslyn Toms	Group Executive Legal and Chief Risk Officer (General Counsel and Company Secretary)
Nick Freeman	Group Chief Financial Officer

Agenda



- Item 1** Consideration of Reports
- Item 2** Remuneration Report
- Item 3** Election of Mr Peter Harmer
- Item 4** Re-election of Ms Jacqueline Chow
- Item 5** Approval of Participation in Long-Term Incentive Plan
- Item 6** Amendments to nib's Constitution

BrainPark (Monash University)

The funding will enable BrainPark to expand their PEAK program. The program seeks to embed regular physical exercise into the lifestyles of Australian university students to improve their mental health, cognitive health and brain health.



winner

Cancer Council NSW

With the \$40,000, Cancer Council NSW will build on their social media campaign to raise awareness of the link between alcohol and cancer as well as help to change Australians intentions about reducing alcohol consumption.



The Butterfly Foundation

The additional funding would allow Butterfly Foundation to make their recently launched BodyKind Families program more inclusive and accessible to Australian families to help address body image concerns and eating disorders amongst teens.





Chairman's presentation

Supporting our members and the community through COVID-19



\$60m

Support package to date for members and community



\$15m

Return to eligible members



\$1.5m

COVID-19 community response across Australia and New Zealand together with nib foundation



Our purpose: **your better health**



378,900 hospital admissions



3.9 million dental, optical and ancillary visits



\$1.8 billion benefits paid¹
(up 14.5% on FY20)

1. Net claims incurred excluding risk equalisation and COVID-19 provision.

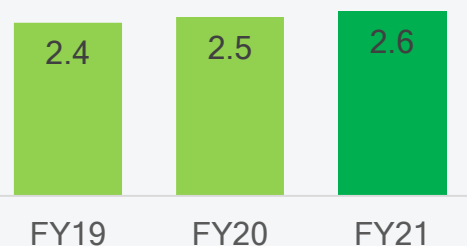


FY21: Group financial results

total Group
revenue



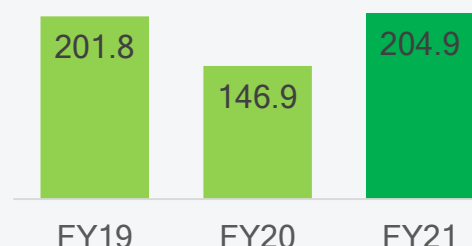
\$2.6b ▲2.9%



Group UOP



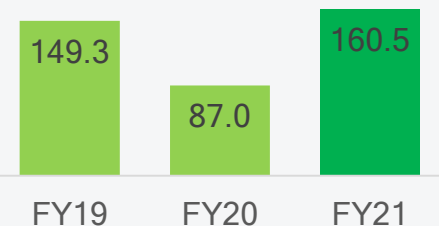
\$204.9m ▲39.5%



NPAT



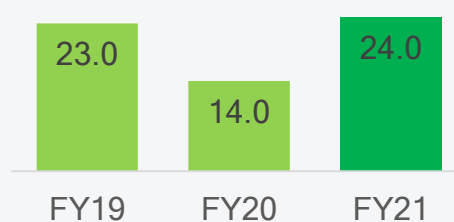
\$160.5m ▲84.5%



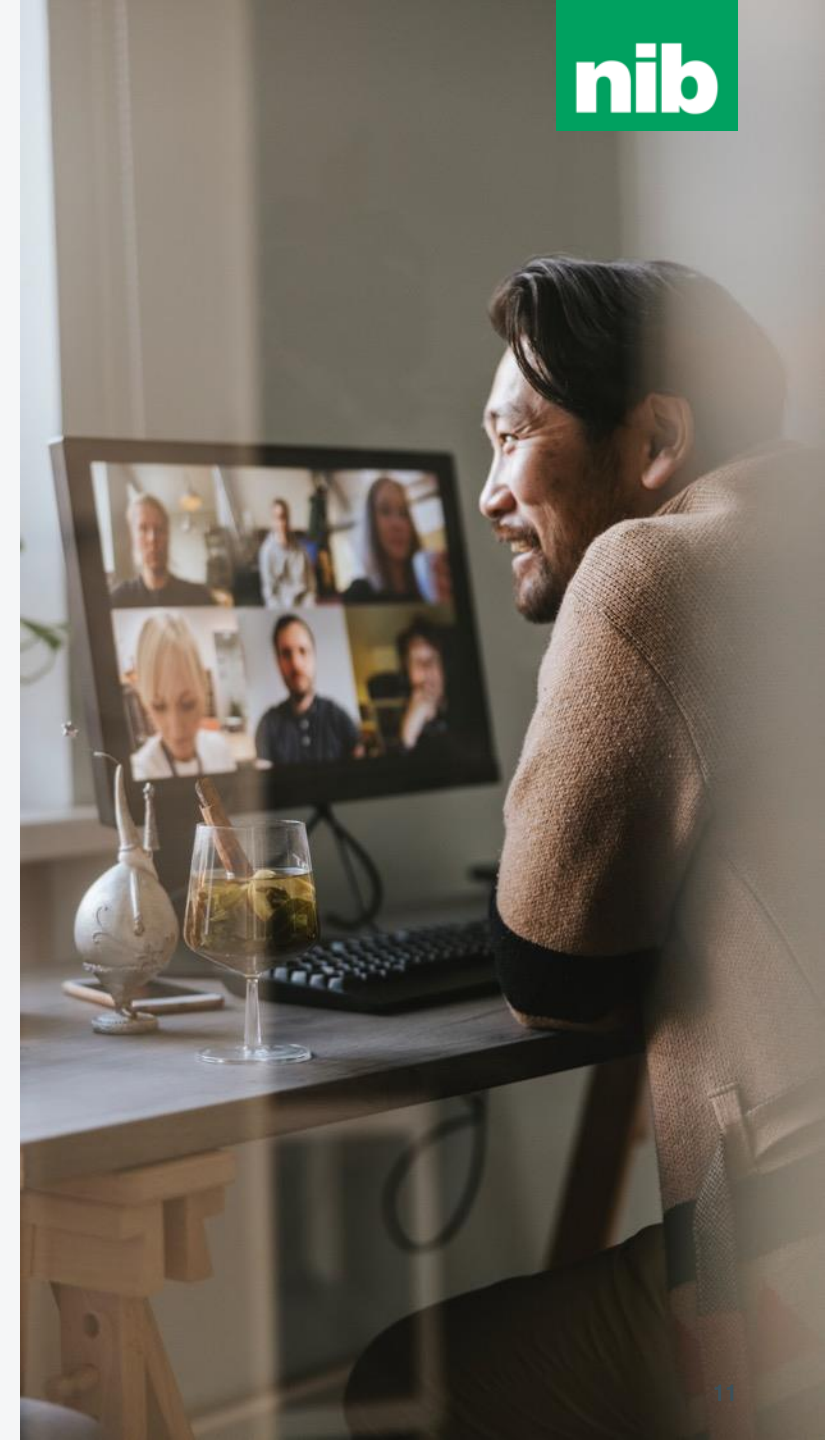
full year
dividend



24.0cps ▲71.4%



Note: Some FY20 figures restated, refer Note 31 in the 2021 Annual Report.



Sustainability - FY21 highlights

Support of Ngāti
Whātua Ōrākei iwi
members

Responsible
Investment Policy

Distributed
Work Policy

100% renewable
energy

Diversity &
Inclusion
Plan

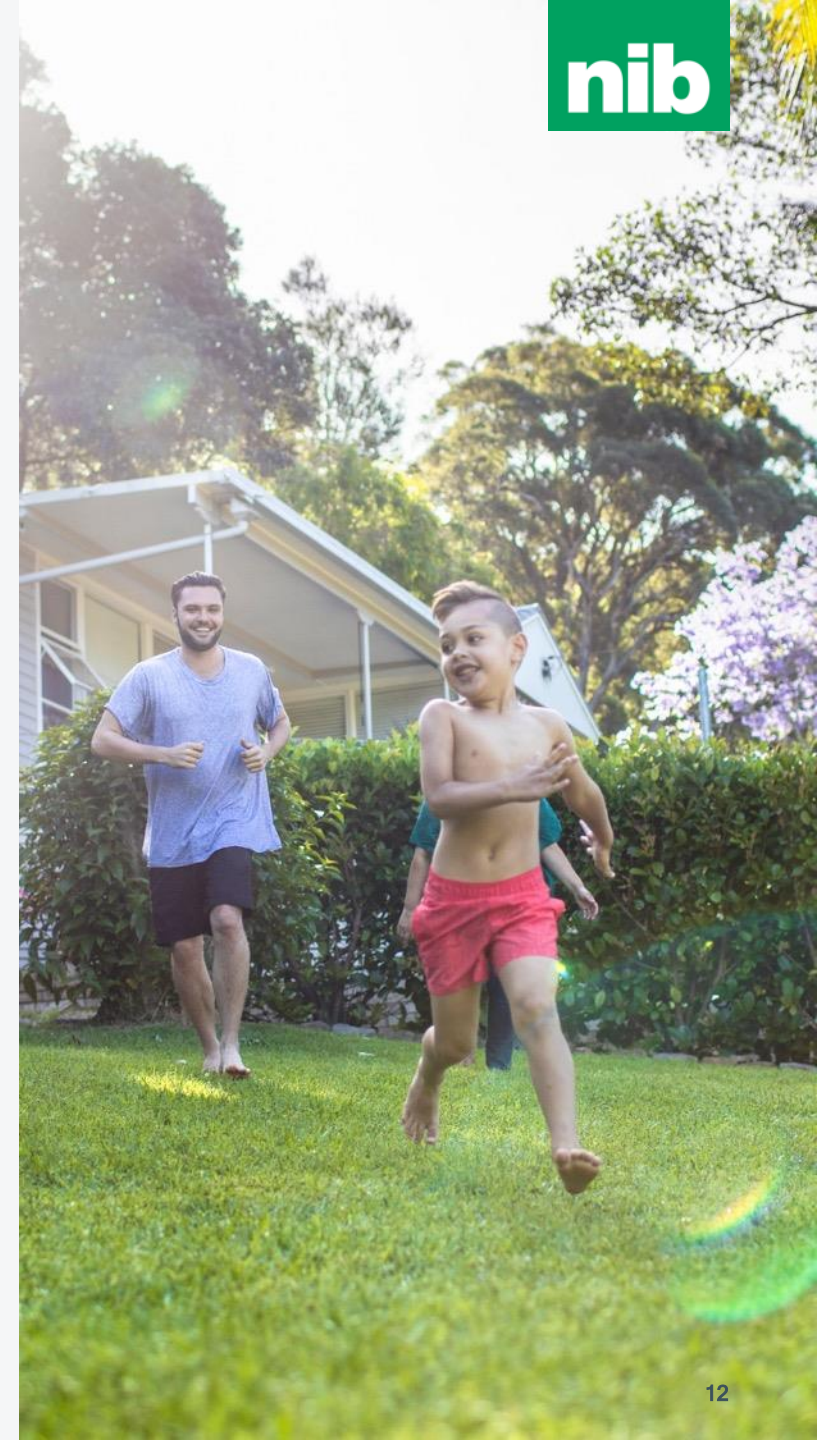
Reflect
Reconciliation
Plan

Inaugural Modern
Slavery Statement

P2P journey
underway

Carbon neutral
commitment

Our sustainability targets for the year ahead are outlined in our 2021 Sustainability Report.





\$1.9m

promoting prevention, enabling equality and empowering communities.



\$1.5m

COVID-19 community response across Australia and New Zealand together with nib.



>\$23m

Funding distributed since 2008.



Board succession

- Succession planning and ensuring we have the right skills mix, diversity and experience is a priority.
- Retirement of Mr Steven Crane July 2021.
- Mr David Gordon appointed as Chair in July 2021.
- Appointment of Mr Peter Harmer in July 2021.



David Gordon



Mark Fitzgibbon



Lee Ausburn



Donal O'Dwyer



Anne Loveridge



Jacqueline Chow



Peter Harmer



Thank you

Chief Executive Officer
& Managing Director

Mark Fitzgibbon



Q1 FY22 business update



Group premium revenue

\$669.5m ▲8.5%¹



iihi policyholder loss

▼1,301 ▼0.1%²



arhi policyholder growth

3,829 ▲0.6%²



nz policyholder growth

1,605 ▲1.3%²



arhi estimated claims³

\$442.5m ▼2.4%



travel sales (of comparable pre-COVID period⁴)

5% for domestic

27% for international



Group DCL

\$49.8m

arhi \$46.2m, nz \$3.6m

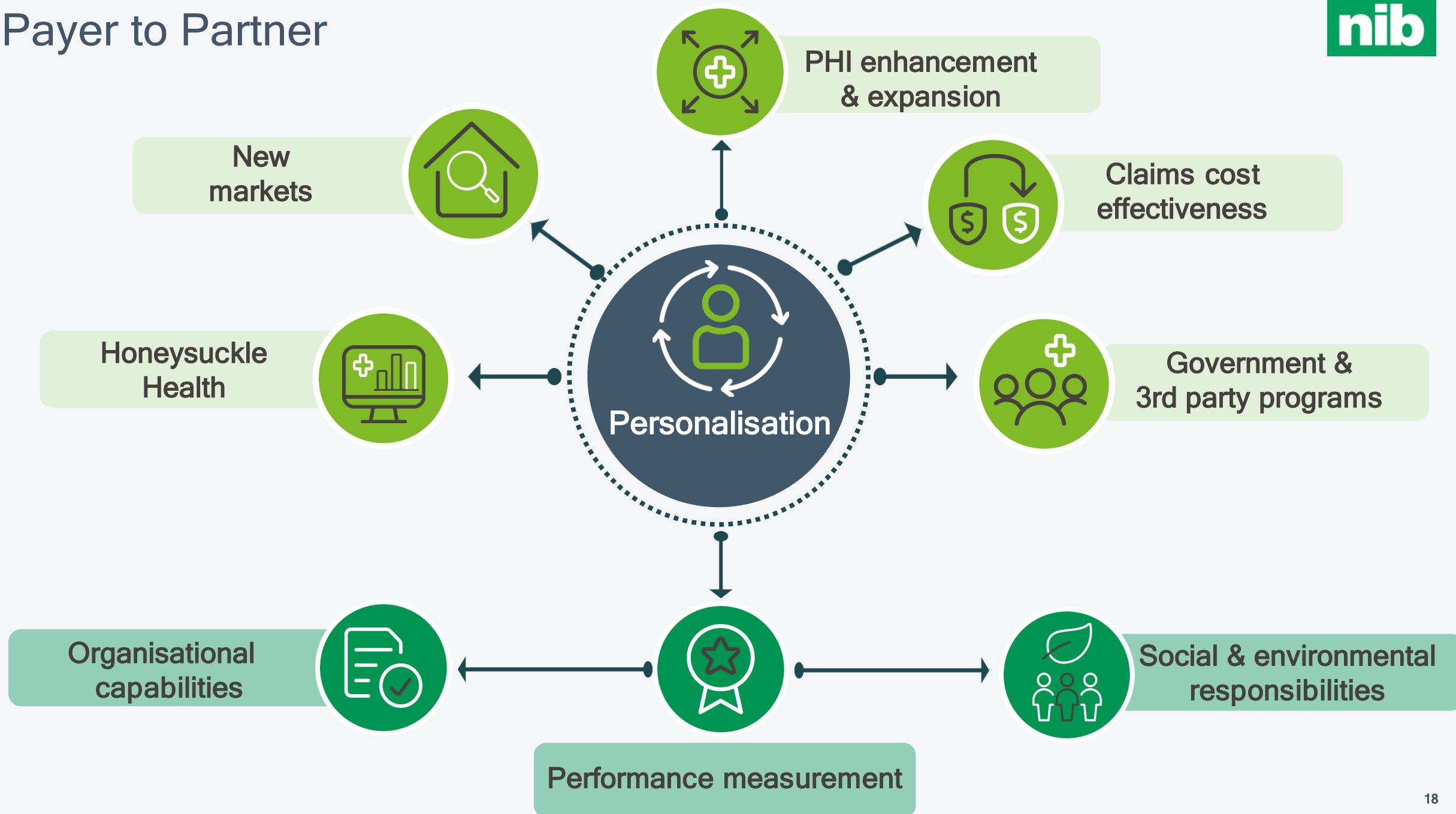


ING distribution partnership launched

1. Growth compared to 1Q21
2. Growth since 30 June 2021
3. Estimated combination of hospital claims, risk equalisation obligation and ancillary claims including an additional \$12.2m DCL provision. 2.4% lower than 1Q20 and 5.1% lower if the additional DCL provision is excluded
4. Comparable pre-covid period of 1Q20



Payer to Partner





Thank you