FINANCIAL STATEMENTS

CONTE	NT	PAGE
Statem	ent of comprehensive income	39
Balance sheet		40
Statement of changes in equity		41
Cash flow statement		42
NOTES	TO THE FINANCIAL STATEMENTS	
1	Summary of significant accounting policies	43
2	Critical accounting estimates and judgements	52
3	Insurance risk management	52
4	Financial risk management	56
5	Analysis of income	61
6	Analysis of expenses	62
7	Income tax	63
8	Segment reporting	64
9	Earnings per share	66
10	Dividends	66
11	Claims	68
12	Reinsurance and other recoveries on outstanding claims	73
13	Deferred insurance assets	74
14	Unearned premium liability	74
15	Investments	75
16	Receivables	76
17	Property and equipment	77
18	Intangible assets	78
19	Goodwill	79
20	Trade and other payables	80
21	Restructuring provision	81
22	Interest bearing liabilities	81
23	Notes to the statement of changes in equity	83
24	Notes to the cash flow statement	84
25	Acquisitions and disposals of businesses	85
26	Details of subsidiaries	86
27	Investment in joint ventures and associates	89
28	Employee benefits	90
29	Share based remuneration	91
30	Superannuation	95
31	Commitments	99
32	Contingencies	99
33	Related party disclosures	100
34	Derivatives	104
35	Capital management	105
36	Net tangible assets	107
37	Remuneration of auditors	107
38	Parent entity disclosures	108
39	Events subsequent to reporting date	108