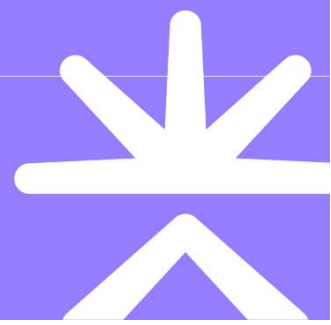


# NZ website

## Financial information



<http://www.helia.com.au/nz/>

### Important

Helia Insurance Pty Limited (formerly 'Genworth Financial Mortgage Insurance Pty Limited') holds the following financial strength ratings:

- Standard & Poor's "A"
- Fitch "A (Strong)"

Important information about the Standard & Poor's and Fitch ratings (including the rating scale) can be found in the links below.

For Standard & Poor's ratings information please [Standard & Poor's](#).

For Fitch ratings information please [Fitch Ratings](#).

Under NZ legislation, Helia Insurance Pty Limited (Helia) is required to maintain a solvency margin which pursuant to an exemption granted by the RBNZ is calculated in accordance with Australian solvency requirements.

Please refer to the updated solvency info for Helia as at 31 December 2024 (using RBNZ published exchange rate AUD = 1.103 NZD).

Helia's solvency disclosures as at 31 December 2024, and as lodged with the RBNZ in its quarterly solvency returns, are detailed below:

- Capital base: \$AU 1,597 million (\$NZ 1,761 million)
- Prescribed capital amount: \$AU 832 million (\$NZ 918 million)
- Capital in excess of prescribed capital: \$AU 764 million (\$NZ 843 million)
- Prescribed capital amount coverage: 192%

An overseas policyholder preference applies. Under Australian law, Helia Insurance Pty Limited is wound up, its assets in Australia must be applied to its liabilities in Australia before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on Helia's assets in Australia to satisfy New Zealand liabilities.