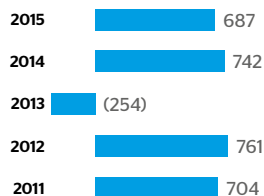


2015 snapshot¹

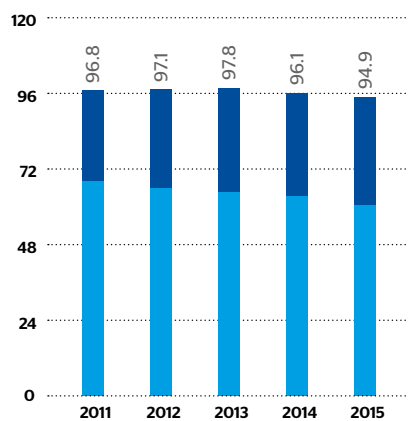
Performance

Net profit after income tax (US\$M)



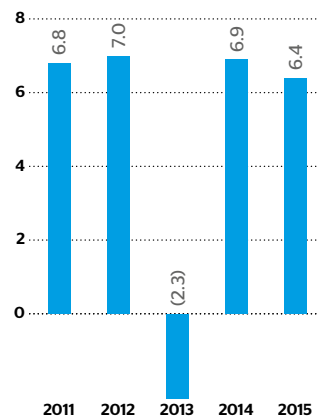
↓ 7%

Combined operating ratio (COR) (%)

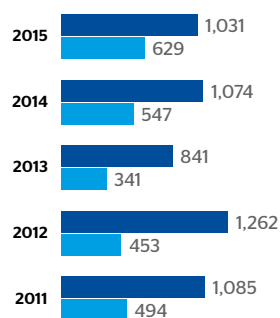


● Combined commission and expense ratio
● Net claims ratio

Return on average shareholders' funds (%)



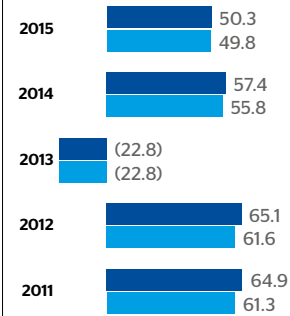
Insurance profit and underwriting result (US\$M)



● Insurance profit
● Underwriting result

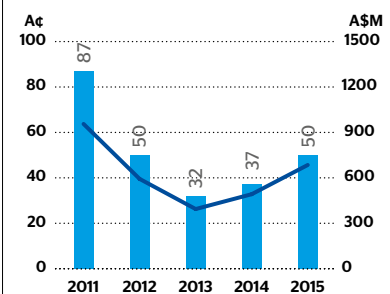
↓ 4%
↑ 15%

Earnings per share (EPS) (US¢)



● Basic EPS
● Diluted EPS

Dividend per share (A¢) and dividend payout (A\$M)



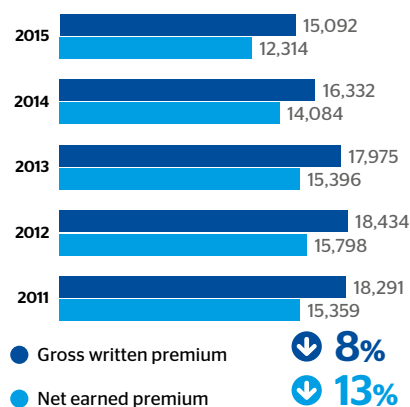
● Dividend per share (A¢)
— Dividend payout (A\$M)

↑ 35%

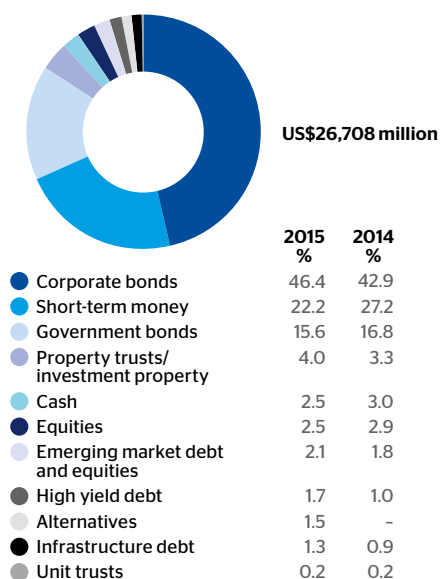
¹ The information in the tables above is extracted or derived from the Group's audited financial statements. The Group Chief Financial Officer's report sets out further analysis of the results to assist in comparison of the Group's performance against targets provided to the market in February 2015. This further analysis includes adjustments to exclude material items related to the impact of business disposals not included in those targets.

Profile

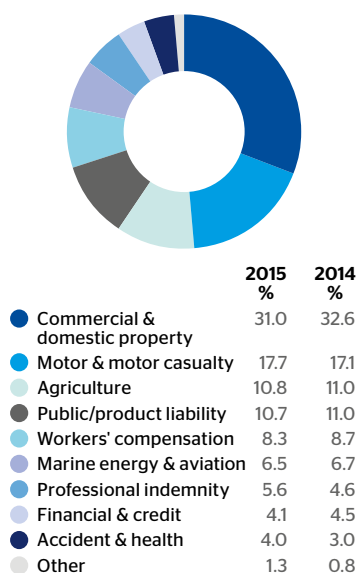
Gross written premium and net earned premium (US\$M)



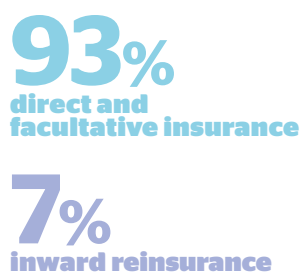
Investments and cash at 31 December 2015



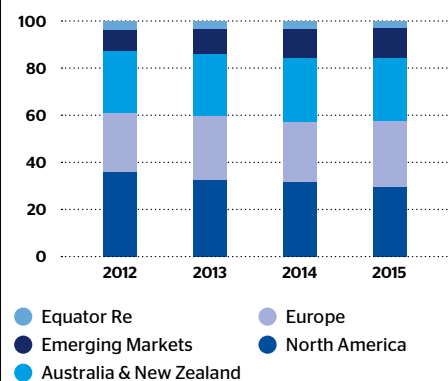
Gross earned premium by class of business



Net earned premium by type



Divisional analysis of net earned premium (%)



Net profit after tax by division (US\$M)

