



3 May 2018

Market Announcements Office
ASX Limited
Exchange Centre
20 Bridge Street
Sydney NSW 2000

Dear Sir

MACQUARIE CONFERENCE PRESENTATION

Please see attached which will be presented at a Macquarie conference this morning.

Yours faithfully

A handwritten signature in blue ink that reads "Linda Ellis".

Linda Ellis
Group Company Secretary & Corporate Counsel

Steadfast Group Limited

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STRENGTH WHEN YOU NEED IT



3 May 2018

Steadfast Group Limited 2018 Macquarie conference

Presenter:
Robert Kelly
- Managing Director & CEO



Steadfast Network's key market

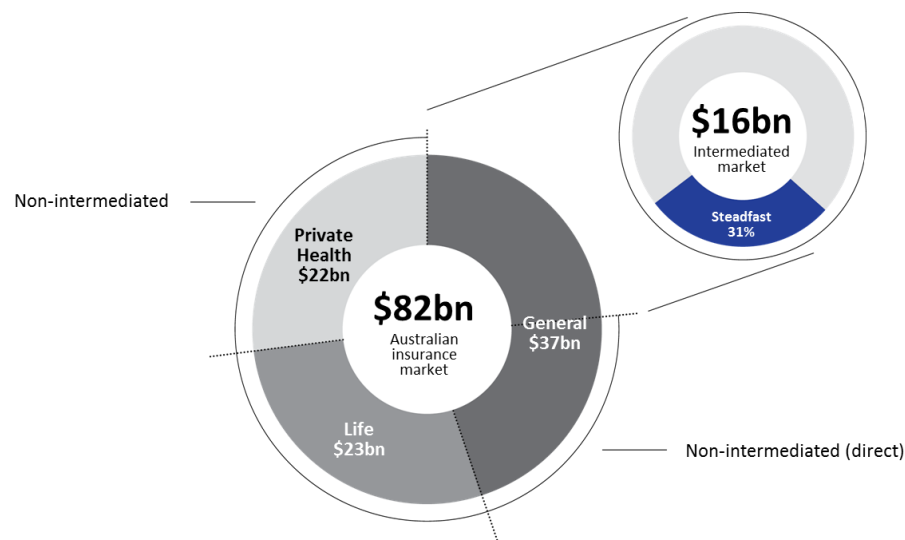
Intermediated general insurance

- Steadfast Network created over 22 years ago
- 31% share of Australian intermediated general insurance market by GWP¹
 - Focused on general insurance (not health or life insurance)
- 2.3 million policies placed in FY17
- Advice not price driven** – brokers support clients to achieve the best coverage for their individual circumstances

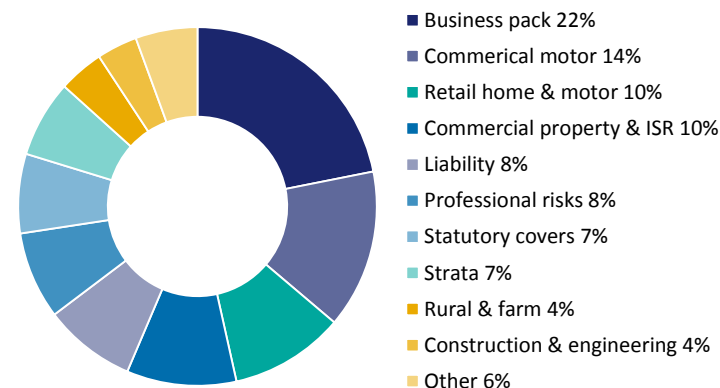
Who are Steadfast's clients?

- Small-to-medium enterprises
 - Looking for expertise and specialised advice provided by an insurance broker
 - Ongoing support, particularly in the event of a claim
 - Long term relationships

Australian market – gross written premium¹



Diverse product range



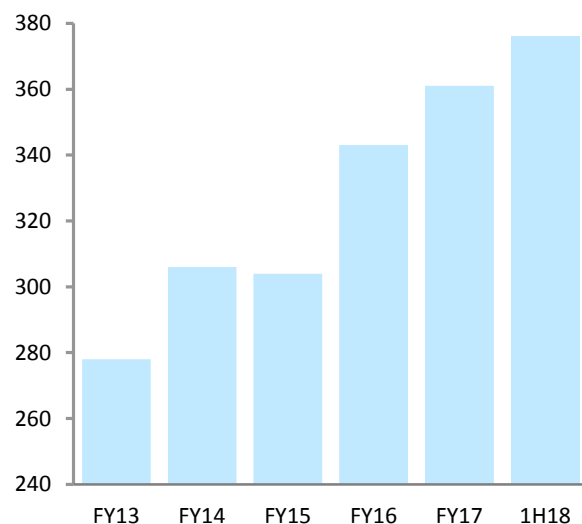
¹ APRA Quarterly General Insurance Performance Statistics (September 2017), Steadfast Group and APRA Intermediated General Insurance Performance Statistics (June 2017).

Benefits of being a Steadfast Network broker

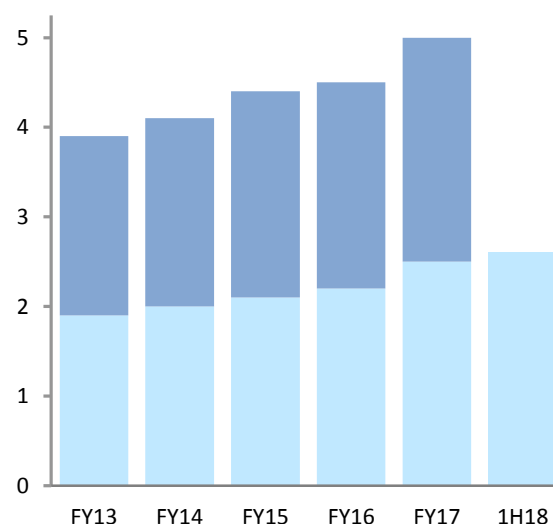
1. Size and scale

- Largest general insurance broker network in Australasia
- Strategic partnerships with major insurers
- Access to international markets to support clients
 - Steadfast Network in Asia and New Zealand
 - Equity stake in unisonSteadfast, a global general insurance broking network
 - International inbound and outbound referrals for brokers

Steadfast Network brokers



Steadfast Network GWP (\$bn)



Steadfast Network

\$5.2bn

CY2017 gross written premium

376

brokers in the Network

Major insurer partners



Benefits of being a Steadfast Network broker

2. Products and services

- Over 160 products and services available to and used by brokers
- Best-in-class policy wording
- Triage to support brokers in claim disputes
- Helplines available to brokers for legal, contractual liability, compliance and HR issues
- Erato professional indemnity program
- Marketing and sales support
- Accredited professional development days
- Steadfast Direct – offering home, motor and landlords cover, a cross selling opportunity for brokers
- Exclusive access to Steadfast Placement Solutions for hard to place risks
- 7 complementary businesses supporting Steadfast brokers:



160+

Products and services available to Steadfast Network brokers

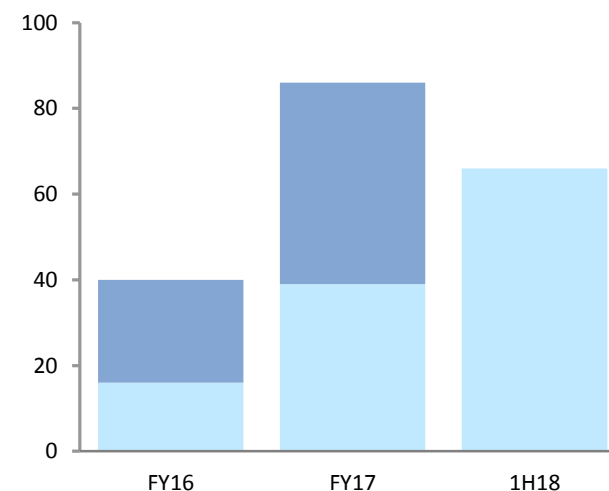
\$200m

GWP placed through Steadfast Direct since launch

7

Complementary business supporting Steadfast Network brokers

Steadfast Direct GWP (\$m)



Benefits of being a Steadfast Network broker

3. Exclusive technology

- **Steadfast Client Trading Platform (SCTP) – digital market place**
 - Automated real-time interface with insurers; contestable market place
 - Market leading policy wording for clients
 - Supported by Steadfast Triage
 - Data analytics
 - Reduced technology and distribution costs for insurers
 - Improved remuneration for brokers
- **INSIGHT – back office platform for brokers**
 - Drives labour efficiency and reduces IT costs
 - Seamlessly integrates with SCTP

Recent developments

- QBE live on the SCTP from April 2018
- London 'super' binder live on the SCTP offering direct, automated link between Lloyd's of London and the Australian market
- Strata (condo) in testing as additional insurance line for SCTP

Insurers live on SCTP



Insurance lines live on SCTP

- Business pack
- Professional lines
- Liability
- Property
- Commercial motor

FY18 guidance

FY18 guidance range reaffirmed

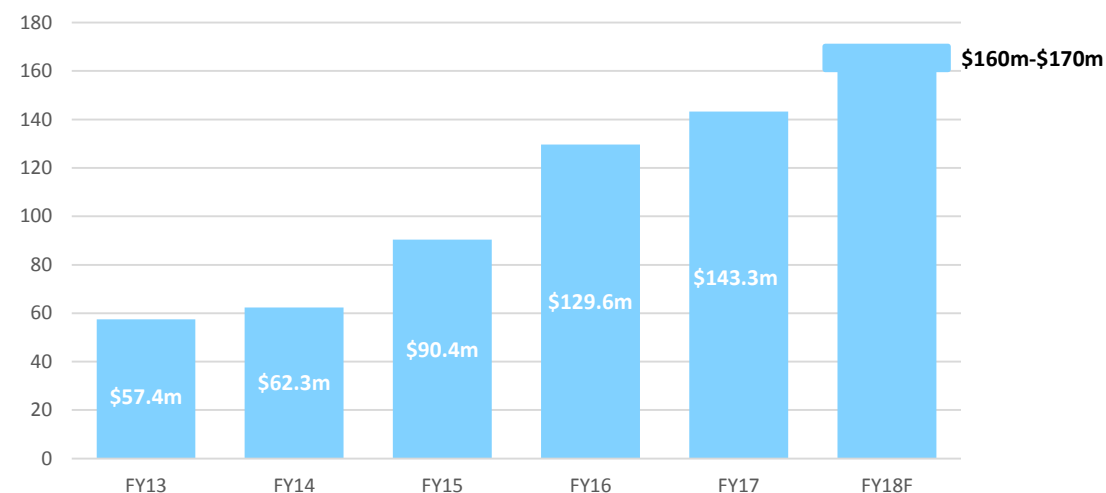
FY18 guidance range reaffirmed¹:

- Underlying EBITA of \$160m-\$170m
- Underlying NPAT of \$72.5m-\$77.5m

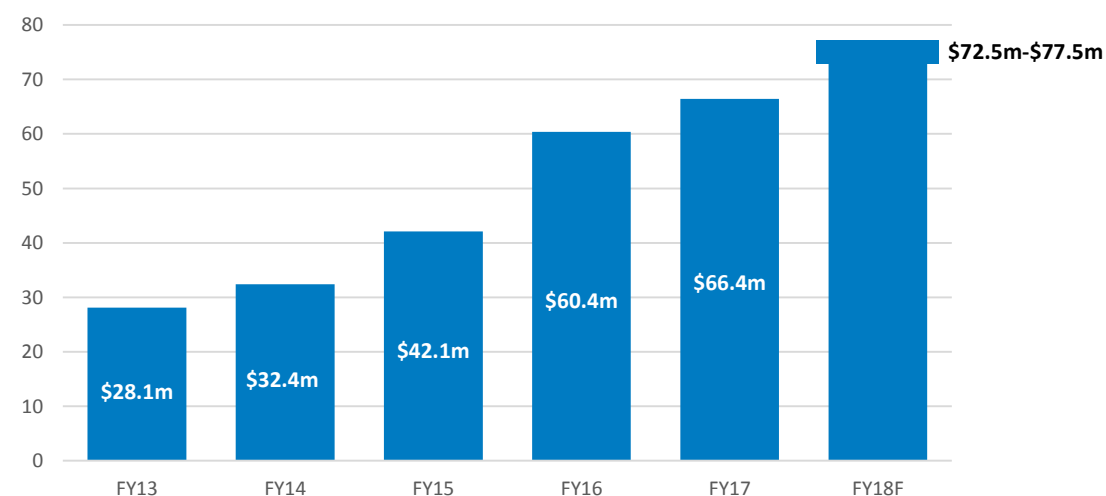
Upcoming events:

- Investor day – focusing on technology offering
 - Melbourne – Monday 28 May 2018
 - Sydney – Wednesday 30 May 2018
- FY18 results announcement
 - Friday 24 August 2018

Underlying EBITA (\$m)²



Underlying NPAT (\$m)²



¹ Also refer to the key risks on pages 37 – 39 of the Steadfast Group 2017 Annual Report.

² FY13 and FY14 are pro-forma; FY15-FY18F are underlying.

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Local currencies have been used where possible. Prevailing current exchange rates have been used to convert local currency amounts into Australian dollars, where appropriate. All references starting with "FY" refer to the financial year ended 30 June. All references starting with "1H" refers to the financial half year ended 31 December. "2H" refers to the financial half year ended 30 June.

¹ Calculated on consistent basis since IPO