

Biographies



Patrick Snowball, Group Chief Executive Officer



Patrick Snowball is an experienced financial services executive with extensive knowledge of the insurance industry, having overseen businesses in the UK, Ireland, Canada, India and Asia.

From 2005 to 2007, Patrick was Group Executive Director, Aviva UK, where he was responsible for all UK operations, including its general insurance, life risk and life risk investment sales businesses. As part of this role he had responsibility for the company's major bancassurance deals. For the past two years, he worked with the Towergate group of companies in both a deputy chairman and chairman's role. He also served as a non-executive director of Jardine Lloyd Thompson plc from 2008 to 30 June 2009.

From 1970 to 1987, Patrick served with the British Army. He has an MA in History and Economics from Lincoln College Oxford and is a graduate of the British Army Staff College. He was awarded an Honorary Doctorate in Civil Law from the University of East Anglia in 2005.

John Nesbitt, Group Chief Finance Officer



John Nesbitt joined Suncorp in May 2010 as the Group Chief Financial Officer (CFO).

John has had an extensive career as a finance executive across a range of sectors including financial services, property, construction and chartered accounting.

Before joining Suncorp, John held senior finance and business positions at Perpetual Limited for six years. Most recently he was the Group Executive for Private Wealth, where he led a team of 200 employees responsible for funds under advice of \$7 billion. Between 2004 and 2008, as Group CFO for Perpetual John had responsibility for all aspects of financial management, mergers and acquisitions, strategy, investor relations and corporate secretariat.

During his 12 years at the Lend Lease Group, he served in senior financial positions in Australia and USA, including General Manager Group Finance, CFO for the Asia Pacific Region, and Global CFO for Bovis Lend Lease, the Group's construction arm based in USA. He was also Financial Controller for MLC Limited for over three years, during which time the business experienced a significant change program.

John commenced his career in chartered accounting working with PricewaterhouseCoopers in Sydney and the United Kingdom.

John has a Bachelor of Financial Administration, is a Member of the Australian Society of Chartered Practicing Accountants and a Fellow of the Institute of Chartered Accounts Australia.

Mark Milliner, CEO Personal Insurance



Mark Milliner has extensive experience in insurance and organisational change management in Australia and Europe.

Appointed CEO Suncorp Personal Insurance in October 2009, Mark was earlier appointed to the Executive Committee in July 2006 when he became Group Executive, Commercial Insurance for Suncorp.

In March 2007 he assumed accountability for the combined Promina and Suncorp Commercial Insurance portfolio. As Group Executive, Mark has been responsible for all the Suncorp Group Commercial Insurance businesses operating in Australia, including the Suncorp, GIO and Vero brands, as well as the group's Workers Compensation and Compulsory Third Party insurance businesses.

Mark joined Suncorp in 1994 and has worked on numerous strategic change management projects, including the merger of Suncorp, Metway Bank and QIDC in 1996 and the integration of Suncorp and GIO in 2001.

Throughout his career at Suncorp, Mark has held several senior insurance management positions, including General Manager Workers Compensation and General Manager General Insurance Property Claims.

PI Management Team



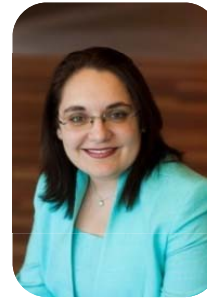
Terese Wood
CFO

- 4 months with Suncorp Group
- 23 years financial services experience



Gary Dransfield
Retail Distribution

- 9 months with Suncorp Group
- 25 years insurance and financial services experience



Natasha Fenech
Customer Product & Pricing

- 4 years with Suncorp Group
- 18 years insurance and financial services experience



Bruce Lambert
GI Chief Risk Officer

- 5 months with Suncorp Group
- 16 years financial services experience



Jason McCracken
Claims

- 2 years with Suncorp Group
- 17 years insurance and financial services experience



Andrew Mulvogue
Niche Markets & Innovation

- 12 years with Suncorp Group
- 12 years insurance experience

Anthony Day, CEO Commercial Insurance



Anthony has nearly 30 years of valuable insurance experience, has worked for both local and international insurers in various roles including claims, underwriting and senior management. A believer in the importance of building relationships, he has a strong record in the areas of growth, strategic change and business development .

In March 2008 Anthony joined Suncorp leading the development of it's intermediary business strategy. In October 2009, he was appointed as CEO for Commercial Insurance and responsible for all of the Suncorp Group's commercial insurance business operating in Australia.

Anthony holds a Bachelor of Business from Victoria College, Melbourne. He is also a Graduate of the Australian Institute of Company Directors (AICD), a Fellow of the Australian and New Zealand Institute of Insurance (ANZIIF) and has undertaken various enterprise courses including Asia Academy at the AGSM, University of New South Wales.

CI Management Team



Darren O'Connell
Commercial Portfolio &
Underwriting Management

- 23 yrs with Suncorp Group
- 15 yrs in Corporate



Paul Smeaton
Commercial Claims

- 16 yrs with Suncorp Group
- >25 yrs financial services experience



Gerard McDermott
Direct Distribution,
Administration & Servicing

- 7 yrs with Suncorp Group
- 14 yrs financial services experience



Matt Pearson
CI CFO

- 10 yrs with Suncorp Group
- 12 yrs financial services experience



Neil Singleton
Statutory Portfolio &
Underwriting Management

- 14 yrs with Suncorp Group
- >30 yrs insurance experience



Chris McHugh
Workers Compensation
Statutory Claims

- 9 yrs with Suncorp Group
- 9 yrs insurance experience



Andrew Mair
Intermediated Distribution

- 2 yrs with Suncorp Group
- >20 yrs insurance experience



James Goodchild
Principal Actuary,
General Insurance

- 5 yrs with Suncorp Group
- 13 yrs financial services experience

Roger Bell, CEO Vero New Zealand



Roger Bell was appointed to his Group Executive position following the Suncorp Promina merger early in 2007. He was previously Chief Executive, Intermediated General Insurance New Zealand and responsible for the strategy and operational delivery of all Promina's intermediated general insurance operations in New Zealand since 2003.

Roger has been with the Promina Group for 33 years, during which time he has held numerous senior executive roles and demonstrated strong strategic and operational leadership of Promina's New Zealand-based businesses.

Vero New Zealand Management Team



Andrew Aitken
Vero NZ
Commercial & Personal

- 19 years with Suncorp Group (formerly Promina)
- 34 years insurance experience



Peter Brown
Vero NZ
Chief Financial Officer

- 29 years with Suncorp Group (formerly Promina)
- 29 years insurance experience



Nigel Edmiston
Vero NZ
New Ventures

- 18 years with Suncorp Group (formerly Promina)
- 30 years insurance experience



John Keane
Vero NZ
Business Performance,
Strategy & Insurance Services

- 4 yrs with Suncorp Group (formerly Promina)
- 21 years insurance experience



Alison Shackell
Vero NZ
People & Development

- 8½ years with Suncorp Group (formerly Promina)
- 8½ years insurance experience



Adrian Tulloch
Vero Liability,
Corporate & Specialty Lines

- 9 years with Suncorp Group (formerly Promina)
- 30 years insurance experience

David Foster, CEO Suncorp Bank



David was appointed to his current position following the merger of Suncorp's Retail and Business Banking divisions in August 2008. He was previously Group Executive Retail Banking having been appointed to that role in 2007.

In his time with Suncorp, David Foster has led Suncorp's strategy functions and held senior executive roles within the retail bank. He joined Suncorp after 14 years in a number of senior roles at Westpac in Queensland and New South Wales.

Geoff Summerhayes, CEO Suncorp Life



Geoff Summerhayes joined Suncorp in May 2008 as Group Executive Suncorp Life. Geoff has 19 years experience in banking and wealth management, holding senior executive roles with NAB, MLC and Lend Lease.

His previous roles include nabspecialised Regional General Manager, MLC CEO Retail Investments – which included \$40bn of MLC Superannuation and Investments platforms – and NAB's General Manager, Strategy and Business Development, Australia Region.

Geoff has held directorships of many companies including MLC Limited, National Australia Financial Management Ltd, MLC Hong Kong and Chairman of National Online Trading.

Jeff Smith, Group Executive Business Technology



Jeff Smith was appointed to the role of Group Executive, Business Technology following the Suncorp Promina merger earlier in 2007. Jeff has 22 years experience in the IT industry, with the last 12 years spent as chief information officer (CIO) or equivalent for a range of companies in the USA and Australia.

His previous roles include CIO for Telstra Corporation, where he led the transformation and integration of that company's IT systems and generated dramatic improvements in quality, cycle time and cost reduction.

Jeff has also held leadership positions in a number of world class companies including Honeywell, Toyota and Charles Schwab.

Bob Stribling, Group Chief Risk Officer



Bob Stribling was appointed to the Suncorp Executive Committee in January 2010, when he joined Suncorp as Group Chief Risk Officer.

Bob has more than 30 years global experience as a risk management professional, with his most recent risk role being Chief Risk Officer for NAB-Australia. He has also served in a number of business roles, including global head for a derivatives sales team, country manager in China, Head of IT for a bank's Institutional Division, and running his own family business.

He is most well known for his pioneering work on statistical Value-at-Risk models when based in the USA and in London in the 1990's; advocating a full repricing and simulation approach when many thought this couldn't be done due to computing limitations at the time. He continues to be actively involved in the global dialogue on "best practice" risk management through his contributions to the International Institute of Finance.

Dharma Chandran, Group Executive HR (interim)



Dharma Chandran was appointed Interim Group Executive, Human Resources in April 2010. Dharma has extensive global experience as a Human Resources professional, with his most recent role being Far East Leader of the Performance & Reward Practice for Ernst & Young, based in Hong Kong.

Prior to Ernst & Young, Dharma worked for Westpac, initially as Group General Manager, Employee Relations, Performance & Reward and later General Manager, Human Resources for the Business & Consumer Banking division.

Dharma has over 15 years global senior HR consulting experience. Previous roles include: Head of Asia-Pacific Financial Services Practice at Towers Perrin; Head of Asia-Pacific M&A Practice at Hewitt Associates; and Director of HR, Southeast Asia at McKinsey & Company.