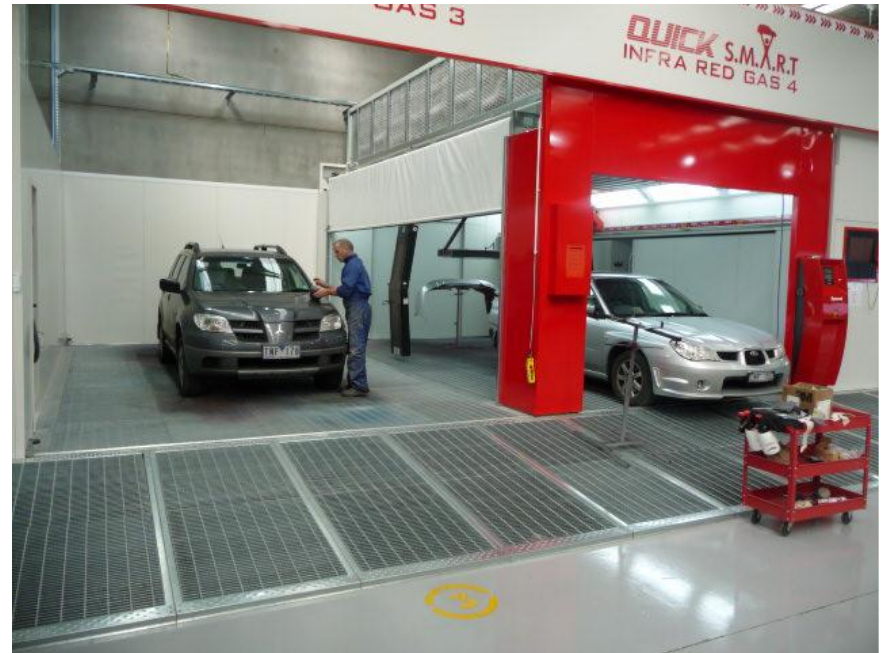




S.M.A.R.T 2013 Update





What is **S.M.A.R.T?**

Innovative processes, equipment & teamwork

World's first movable spray booth

Strong integration with Suncorp & high customer engagement

*Claims & customer integration;
Drive-through model*

Efficient Supply Chain

*Cycle times reduced by 75%;
Next day delivery*

Unique technology

*Infrared gas drying technology
accelerates process*

“Small Medium Accident Repair Technology”

- »»» ***Suncorp joint-venture,
established in 2010***
- »»» ***High volume, fast, efficient
and quality small &
medium DRIVABLE repairs***
- »»» ***Exclusively serves
Suncorp customers***
- »»» ***Capital S.M.A.R.T. Network
- now at 23 facilities
nationally***



S.M.A.R.T delivering across a Balanced Scorecard

**Lower
cost**

»»» Average
Repair Saving
of \$400



**On
time**

»»» Repair
Duration
averaging 1.5
days versus
target of 3
days



**Better
service**

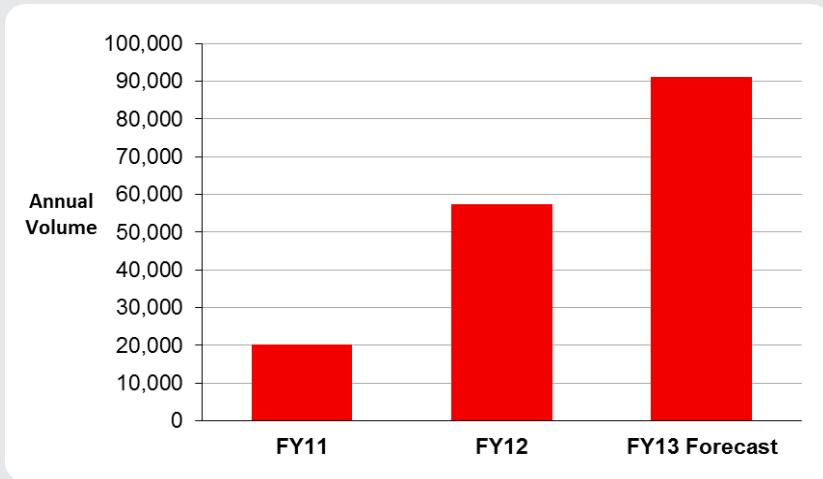
»»» Rectification
averaging 2.8%
versus target of
5%

Based on Management reporting for August 2010



S.M.A.R.T business growth & customer satisfaction

Completed Vehicle Volumes per Financial Year since start-up



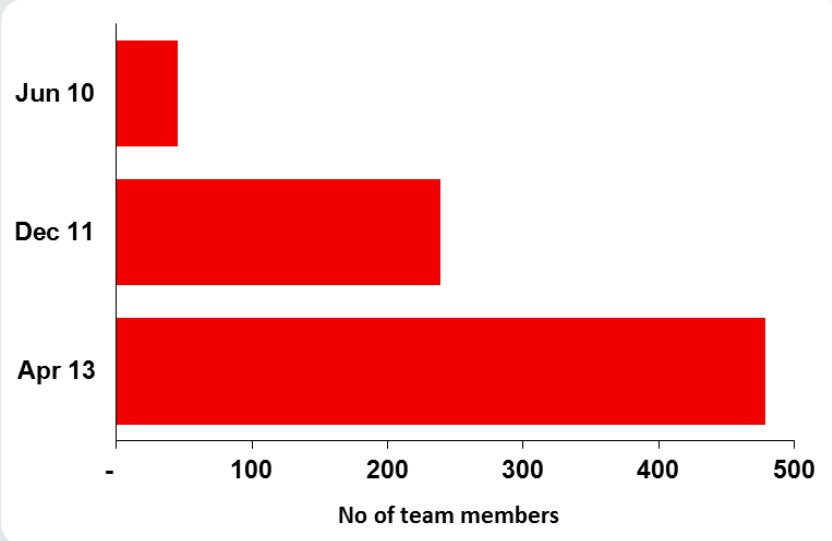
- »»» After original capital injection, expansion to 23 shops funded by Free Cash Flow
- »»» Growth supported by high SMART customer satisfaction
 - »»» 8.7/10 likely to renew their insurance policy
 - »»» 8.5/10 likely to recommend to a friend
 - »»» 8.3/10 satisfied with their service overall

Figures from 12,000 Suncorp customer interviews, 2010



S.M.A.R.T significant growth in employee numbers

Number of team members employed By S.M.A.R.T



- »»» Ten fold increase in employees since start-up
- »»» Employee Focus Groups highlighted clean working environment, career progression, strong team ethic & inspirational leadership as driving a positive work experience
- »»» Awarded NSW Apprentice of the Year by MTA in 2012
- »»» Training Academy to be launched late 2013

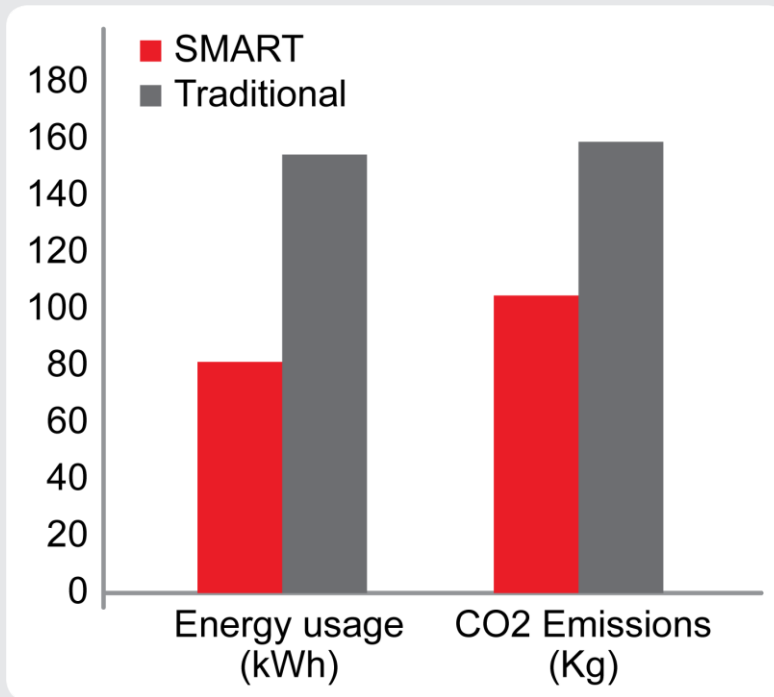
Figures from 12,000 Suncorp customer interviews, 2010



S.M.A.R.T is clean, green



Energy Usage/Emissions per Drivable Repair



- »»» Focused on environmentally sustainable solutions
- »»» Energy usage per drivable repair is ~50% lower than the traditional repair shop
- »»» CO₂ emissions are a third lower than the traditional repair shop

1. Based on Independent Energy Audit September 2010
2. SMART Centre is EB, Traditional based on Eastside (QLD)



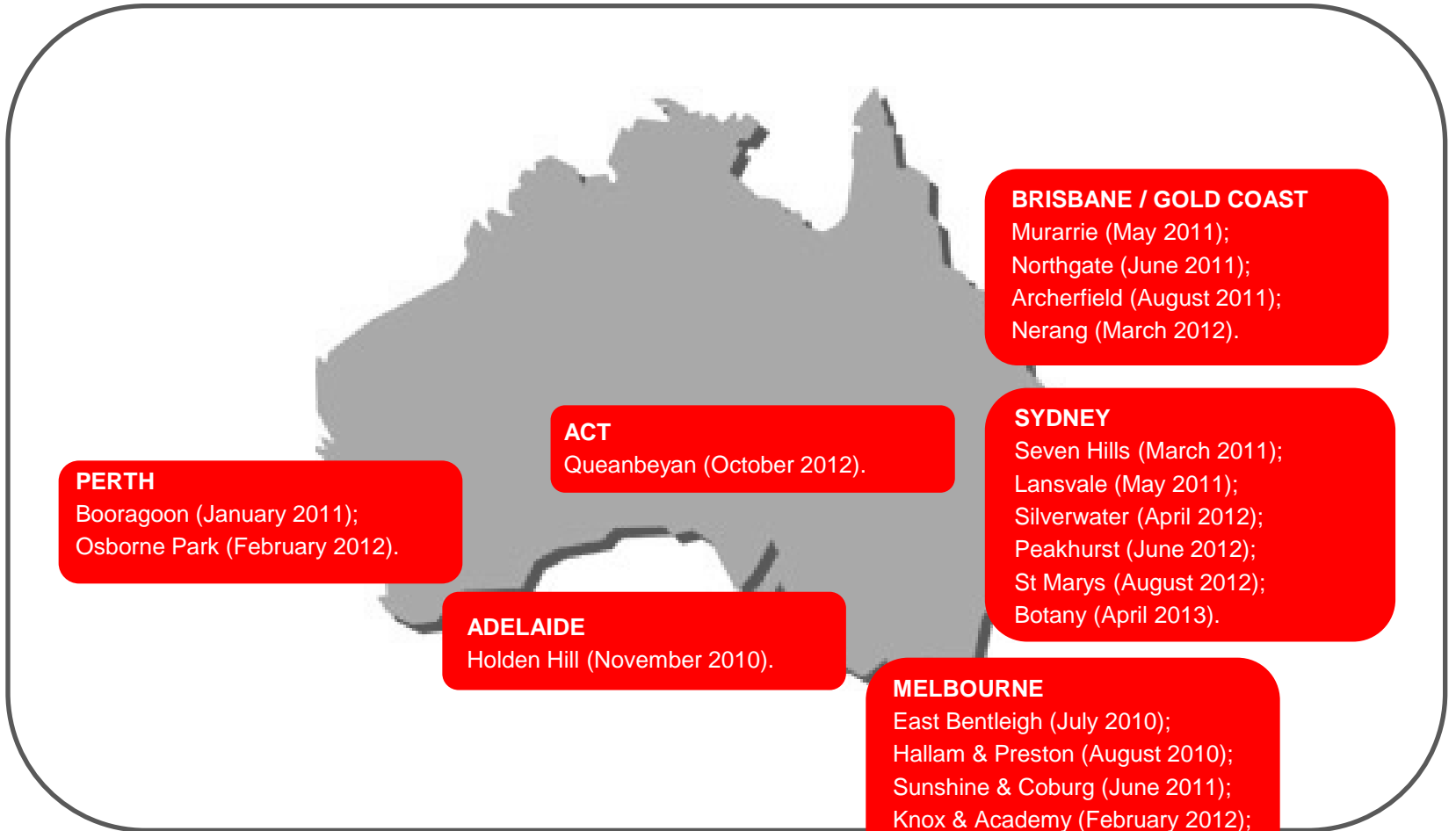
S.M.A.R.T shop growth – August 2010



MELBOURNE
National Support Office (July 2010)
East Bentleigh (July 2010)
Hallam (August 2010)
Preston (August 2010)



A National Network of Repair Centres at May 2013





S.M.A.R.T – A recognised innovator

SMART IS CLEVER



2013 CHAMPION
Telstra Clever Australian