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8 April 2016

Dear Sir/Madam

Further to our recent mailing to you of the 2015 Annual Report and Accounts, it has come to our attention that, due to a printing error, the document contained an incorrect table on page 129 in Note 9 to the Accounts.

The correct version of page 129, as reported in the Company's 2015 Preliminary Results announcement on 25 February 2016, is provided overleaf for your reference, and to place with your hard copy document. An updated version of the Annual Report and Accounts is also available on our website at [www.rsagroup.com](http://www.rsagroup.com) and will be presented at the Annual General Meeting on 6 May 2016.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Charlotte Heiss', with a long, sweeping underline that extends to the right.

Charlotte Heiss  
Group Chief Legal Officer and Company Secretary

Year ended 31 December 2015

	Core						Continuing operations per income statement £m	Add discontinued operations £m	Total Group £m
	UK & Ireland					Non-core £m			
	Scandinavia £m	Canada (excl Noraxis) £m	UK (excluding Legacy) £m	Ireland £m	Central Functions £m				
Net written premiums	1,606	1,360	2,606	261	(111)	230	5,952	873	6,825
Underwriting result	94	116	12	(35)	50	(52)	185	35	220
Investment result	69	66	135	9	-	4	283	39	322
Central costs and other activities	-	-	-	-	(18)	1	(17)	(2)	(19)
Operating result (management basis)	163	182	147	(26)	32	(47)	451	72	523
Realised gains/(losses)							21	4	25
Unrealised gains, impairments and foreign exchange							(9)	4	(5)
Interest costs							(106)	-	(106)
Amortisation of intangible assets							(25)	(2)	(27)
Pension net interest and administration costs							(8)	-	(8)
Solvency II costs							(26)	-	(26)
Reorganisation costs							(183)	-	(183)
Impairment of goodwill and intangible assets							(9)	(42)	(51)
Non-recurring charges							(3)	-	(3)
Acquisitions and disposals							3	181	184
Profit before tax							106	217	323
Tax on continuing operations							(18)	(50)	(68)
Tax on disposals of discontinued operations							-	(11)	(11)
Profits after tax							88	156	244
Combined operating ratio (%)	94.0	91.7	99.5	113.4		122.3	96.9	95.9	96.9