

About QBE

QBE Insurance Group Limited (QBE) was founded in Townsville, Queensland in 1886 and is now headquartered in Sydney and listed on the Australian Securities Exchange.

QBE is an international insurer and reinsurer offering a diverse portfolio of commercial, casualty and specialty products, personal line and risk management solutions. Our diverse product portfolio includes property, motor, crop, public and product liability, professional indemnity, workers' compensation, energy, marine and aviation. We operate across three divisions: North America, Australia Pacific, and International.

QBE utilises three major rating agencies and is committed to maintaining its ratings at their current levels, with an A+ S&P rating, and more than \$30 billion of funds under management. QBE has the financial strength to realise our purpose, and help those around us build strength and embrace change to their advantage.

Our purpose: Enabling a more resilient future

How we organise ourselves



3

Divisions



27

Countries
of operation



13,479

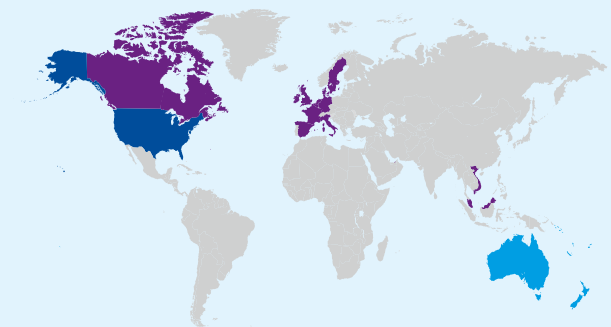
People

North America

Operating across all 50 states in the United States we offer property, casualty, specialty and Crop insurance to commercial and farm customers through a limited and preferred distribution network and selected managing general agents. Product offerings include property, financial lines, accident and health, workers' compensation and crop insurance.

International

With a market presence across the globe including the United Kingdom, Europe, Asia, Canada and through our Lloyd's syndicates, we work closely with appointed brokers to provide broad and competitive insurance programs, supplying the products, knowledge and expertise to address the needs of clients in highly specialised fields. Product offerings include property, motor, marine and cargo, financial lines and reinsurance through QBE Re.



Australia Pacific

Operations in Australia, New Zealand and across the Pacific including Fiji, French Polynesia and the Solomon Islands. We work in partnership with broker and distribution partners to support and protect our customers through a broad range of commercial, personal and specialty insurance products, services and risk management solutions. Product offerings include property, motor, householders, farm, liability including workers' compensation, and LMI.