

Shareholder information

The Company was incorporated in Australia, is listed on the Australian Securities Exchange (ASX) and trades under the code 'QBE'.

Registered office

QBE Insurance Group Limited

Level 18, 388 George Street
Sydney NSW 2000 Australia

Telephone: +61 2 9375 4444

Facsimile: +61 2 9231 6104

Website: www.qbe.com

QBE website

QBE's website provides investors with information about QBE including annual reports, corporate governance statements, sustainability reports, half-yearly reports and announcements to the ASX. The website also offers regular QBE share price updates, a calendar of events, a history of QBE's dividends and online access to your shareholding details via the share registry.

Shareholder information and enquiries

Enquiries and correspondence regarding shareholdings can be directed to QBE's share registry:

Computershare Investor Services Pty Limited (Computershare)

GPO Box 2975
Melbourne VIC 3001 Australia

452 Johnston Street
Abbotsford VIC 3067 Australia

Telephone: 1300 723 487 (Australia)

Telephone: +61 3 9415 4840 (International)

Website: www.computershare.com.au

Email: qbe.queries@computershare.com.au

For security purposes, you will need to quote your Securityholder Reference Number (SRN) or Holder Identification Number (HIN).

If you are broker (CHESS) sponsored, queries relating to incorrect registrations and changes to name and/or address can only be processed by your stockbroker. Please contact your stockbroker. Computershare cannot assist you with these changes.

Shareholding details online

Manage your shareholding online by visiting QBE's share registry, Computershare. Log onto www.investorcentre.com to view your holding balance and dividend statements, to update your address (if you are registered with an SRN) or direct credit instructions, provide DRP or BSP instructions or change/add your tax file number (TFN)/Australian Business Number (ABN) details.

You may also register to receive shareholder documentation electronically including your dividend statements, notices of meetings and proxy and annual reports.

Privacy legislation

Chapter 2C of the *Corporations Act 2001* requires information about you as a securityholder (including your name, address and details of the securities you hold) to be included in QBE's share register. These details must continue to be included in the public register even if you cease to be a securityholder. A copy of the privacy policy is available on Computershare's website.

Dividends

QBE pays cash dividends to shareholders resident in Australia and New Zealand by direct credit. Shareholders in the United Kingdom and the United States also have the option to receive their cash dividends by direct credit, although it is not mandatory. The benefit to shareholders of the direct credit facility is access to cleared funds quickly and securely, reducing the risk of cheques being lost or stolen. Shareholders in other countries will receive cheque payments in Australian dollars if they have not elected to receive their payment by direct credit. Shareholders receive a dividend statement for tax records, either by post or by email depending on the selected communications option.

Eligible shareholders can participate in QBE's DRP and BSP when the plans are active. The DRP enables shareholders to subscribe for additional shares. The BSP is a bonus share plan whereby the dividend entitlement is forgone for bonus shares in lieu of the dividend. In order to participate in either the DRP or BSP, shareholders must have a minimum shareholding of 100 shares and have a registered address in Australia or New Zealand.

Participants may change their election to participate in the DRP and BSP at any time. DRP/BSP election cut-off dates and application forms are available from QBE's website.

Tax file number (TFN), Australian Business Number (ABN) or exemption – Australian residents

You can confirm whether you have lodged your TFN, ABN or exemption by visiting Computershare's Investor Centre. If you choose not to lodge these details, QBE is obliged to deduct tax at the highest marginal rate (plus the Medicare levy) from the unfranked portion of dividends paid. Australian shareholders living abroad should advise Computershare of their resident status.

Conduit foreign income (CFI)

Shareholders will receive CFI credits in respect of the whole unfranked portion of QBE dividends. These credits exempt non-resident shareholders from Australian withholding tax.

Unpresented cheques/unclaimed money

Under the *Unclaimed Moneys Act 1950*, unclaimed dividends six or more years old must be given to the Australian Capital Territory. It is very important that shareholders bank outstanding dividend cheques promptly and advise Computershare immediately of changes of address or bank account details.

Recent QBE dividend

DATE PAID	TYPE	RECORD DATE	AUSTRALIAN CENTS PER SHARE	FRANKING %
31 March 2014	Final	13 March 2014	12	100
23 September 2014	Interim	29 August 2014	15	100
13 April 2015	Final	6 March 2015	22	100
2 October 2015	Interim	28 August 2015	20	100
14 April 2016	Final	11 March 2016	30	100
28 September 2016	Interim	26 August 2016	21	50
13 April 2017	Final	10 March 2017	33	50
29 September 2017	Interim	25 August 2017	22	30
20 April 2018	Final	9 March 2018	4	30
5 October 2018	Interim	24 August 2018	22	30
18 April 2019	Final	8 March 2019	28	60
4 October 2019	Interim	23 August 2019	25	60
9 April 2020	Final	6 March 2020	27	30
25 September 2020	Interim	21 August 2020	4	10
24 September 2021	Interim	20 August 2021	11	10
12 April 2022	Final	8 March 2022	19	10
23 September 2022	Interim	19 August 2022	9	10
14 April 2023	Final	7 March 2023	30	10
22 September 2023	Interim	18 August 2023	14	10

Annual General Meeting

The Annual General Meeting of QBE Insurance Group Limited will be held at 10am on Friday, 10 May 2024. Details of the meeting, including information about how to vote, will be contained in our notice of meeting.

Annual Report mailing list

Amendments to the *Corporations Act 2001* have removed the obligation for companies to mail an annual report to shareholders. To improve efficiency, save costs and reduce our impact on the environment by minimising unnecessary use of paper and printing resources, QBE's Annual Report is published on our website at www.qbe.com.

If you wish to receive a hard copy of the Annual Report, please update your communication preferences by logging into your shareholding at www.investorcentre.com.

Shareholder information continued

Top 20 shareholders as at 31 January 2024

NAME	NUMBER OF SHARES	% OF TOTAL
HSBC Custody Nominees (Australia) Limited	531,015,807	35.55
J P Morgan Nominees Australia Pty Limited	386,238,848	25.85
Citicorp Nominees Pty Limited	195,868,545	13.11
National Nominees Limited	63,483,498	4.25
BNP Paribas Nominees Pty Ltd (Agency Lending A/C)	38,034,360	2.55
BNP Paribas Noms Pty Ltd	35,140,593	2.35
Citicorp Nominees Pty Limited (Colonial First State Inv A/C)	29,846,099	2.00
HSBC Custody Nominees (Australia) Limited (NT-Commonwealth Super Corp A/C)	10,421,526	0.70
Argo Investments Limited	9,790,088	0.66
BNP Paribas Noms Pty Ltd Deutsche Bank TCA	9,334,704	0.62
HSBC Custody Nominees (Australia) Limited – A/C 2	5,523,342	0.37
BNPP Noms Pty Ltd HUB24 Custodial Serv Ltd	5,375,138	0.36
Netwealth Investments Limited (Wrap Services A/C)	3,627,095	0.24
BNP Paribas Noms (NZ) Ltd	2,681,581	0.18
Neweconomy Com Au Nominees Pty Limited (900 Account)	1,910,052	0.13
Mutual Trust Pty Ltd	1,697,487	0.11
HSBC Custody Nominees (Australia) Limited -GSCO ECA	1,550,052	0.10
BNP Paribas Noms Pty Ltd (Global Markets)	1,485,348	0.10
HSBC Custody Nominees (Australia) Limited (Euroclear Bank SA NV A/C)	1,438,429	0.10
Netwealth Investments Limited (Super Services A/C)	1,432,157	0.10
	1,335,894,749	89.43

QBE substantial shareholders as at 31 January 2024

NAME	NUMBER OF SHARES	% OF TOTAL ¹	DATE OF NOTICE
AustralianSuper Pty Ltd	124,439,018	8.39	1 August 2022
BlackRock Group (and its associated entities) ²	109,707,892	7.23	1 December 2023
State Street Corporation	90,387,067	6.09	4 October 2022
Vanguard Group (The Vanguard Group, Inc and its controlled entities)	80,289,148	6.06	17 May 2019

1 Percentage of total at date of notice.

2 Totals include Fully Paid Ordinary shares and American Depository Receipts.

Distribution of shareholders and shareholdings as at 31 January 2024

SIZE OF HOLDING	NUMBER OF SHAREHOLDERS	%	NUMBER OF SHARES	%
1 to 1,000	43,255	60.05	15,813,220	1.06
1,001 to 5,000	23,123	32.10	52,052,564	3.48
5,001 to 10,000	3,513	4.88	24,608,011	1.65
10,001 to 100,000	2,037	2.83	43,021,232	2.88
100,001 and over	99	0.14	1,358,420,283	90.93
Total	72,027	100.00	1,493,915,310	100.00

Shareholdings of less than a marketable parcel as at 31 January 2024

	SHAREHOLDERS		SHARES	
	NUMBER	% OF TOTAL	NUMBER	% OF TOTAL
Holdings of 32 or fewer shares ¹	3,407	4.73	38,391	0.0026

1 Determined based on less than marketable parcel of \$500 based on a closing price of \$15.85 on 31 January 2024.