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[www.qbe.com](http://www.qbe.com)



Dear Shareholder

On behalf of the Board of Directors, it is my pleasure to invite you to attend QBE's Annual General Meeting (AGM) on Thursday, 3 May 2018. The meeting will be held in the Ballrooms 3 & 4, The Westin Sydney, No 1 Martin Place, Sydney, NSW commencing at 10.00am (Sydney time). The Chairman's and CEO's speeches will be webcast live and uploaded to our website at [www.qbe.com](http://www.qbe.com).

The Notice of Meeting including explanatory notes and Proxy Form is enclosed. I encourage you to read the explanatory notes so you have a full understanding of the resolutions being put.

The 2017 Annual Report provides you with a detailed overview of business performance. Our enclosed 2017 In Review Broadsheet, provides you with a summary of the key areas of interest to our investors. Copies of both the Annual Report and Broadsheet may be viewed on our website at [www.qbe.com](http://www.qbe.com). If you requested a printed copy of the Annual Report, it will be mailed to you separately.

We are inviting shareholders who are unable to attend the meeting to submit questions. You will find a form for this purpose in your AGM pack. We will endeavour to address as many questions as possible at the AGM. If you have received this form electronically, you can submit your question online at [www.investorvote.com.au](http://www.investorvote.com.au).

Votes at the meeting will be by way of a poll. A person intending to vote on shares held in a company name must bring an authority signed on behalf of the company in favour of the person attending.

We look forward to welcoming you at the meeting. If you are unable to attend, I encourage you to vote either by using the proxy form or by appointing your proxy online at [www.investorvote.com.au](http://www.investorvote.com.au).

Yours sincerely

A handwritten signature in black ink, appearing to read 'W. Marston Becker'.

W. Marston Becker  
Chairman