

2018 snapshot¹

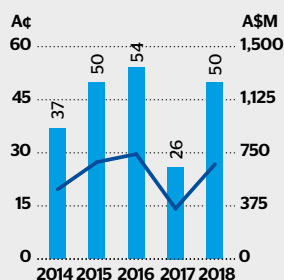
Shareholder highlights

Dividend per share (A¢)

50¢

Dividend payout (A\$M)

669



● Dividend per share (A¢)
— Dividend payout (A\$M)

⬆️ 88% from 2017

Earnings (loss) per share (US¢)

29.0¢

2017 (91.5)¢

Cash profit (loss) return on average shareholders' funds (%)²

8.0%

2017 (1.4)%

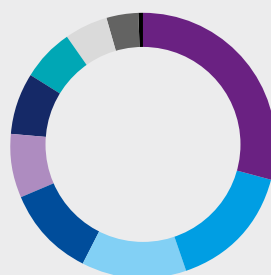
Financial highlights³

Combined operating ratio (COR) (%)

95.9%

2017 104.5%

Gross earned premium by class of business (%)



	2018 %	2017 %
Commercial & domestic property	29.2	29.9
Motor & motor casualty	15.7	15.9
Agriculture	12.7	12.3
Public/product liability	11.1	10.7
Professional indemnity	7.9	7.5
Workers' compensation	7.3	7.5
Marine, energy & aviation	6.6	6.3
Accident & health	5.2	4.9
Financial & credit	3.8	4.0
Other	0.5	1.0

Net earned premium (US\$M)

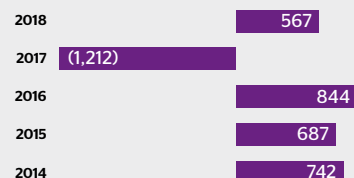
11,640

⬆️ 3% from 2017

Net profit (loss) after income tax (US\$M)

567

⬆️ \$1,779M from 2017



Insurance profit (loss) (US\$M)

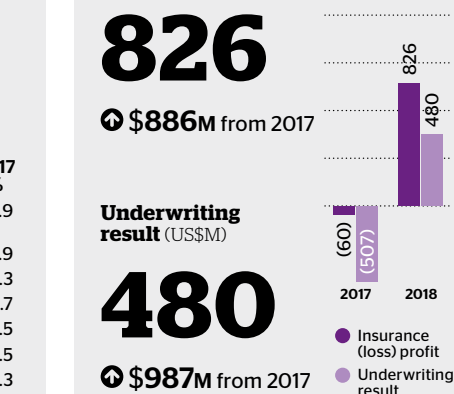
826

⬆️ \$886M from 2017

Underwriting result (US\$M)

480

⬆️ \$987M from 2017



Net earned premium by type (%)

92%

 direct and facultative insurance

8%

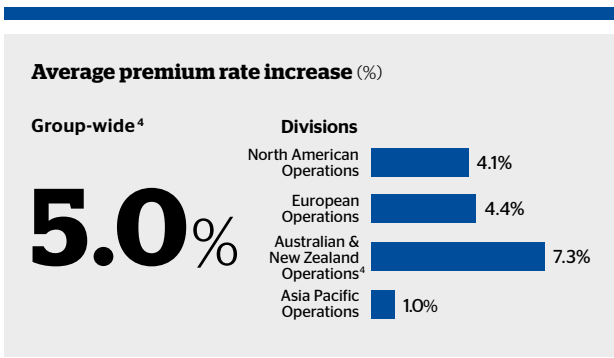
 inward reinsurance

¹ The information in the tables above is extracted or derived from the Group's audited financial statements included on pages 86 to 161 of this Annual Report. The Group Chief Financial Officer's report sets out further analysis of the results to assist in comparison of the Group's performance against 2018 targets provided to the market.

² Cash profit ROE from continuing operations excluding gains (losses) on disposals.

³ 2017 and 2018 figures reflect results for continuing operations only.

Operational highlights



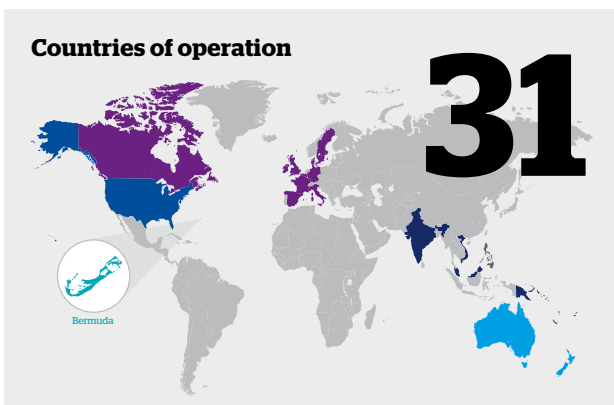
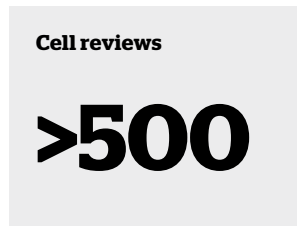
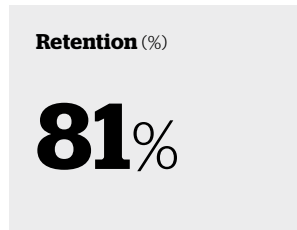
QBE Ventures

3 investments

(h[s])
HYPERSCIENCE

JUPITER

zeguro



Sustainability highlights

Workforce (%)

32%

Women in senior management

Target 35% by 2020

EQUILEAP
MAKE A DIFFERENCE AND A RETURN

Greenhouse gas emissions reduction (%)

tonnes CO₂-e

10%

from 2017

Carbon neutrality (tonnes CO₂-e)

47,273 tonnes CO₂-e

offset through QANTAS
FUTURE PLANET

Premiums4Good (US\$M)

2021 ambition

\$1B

Total invested

\$440M

Climate change action plan

TCFD
TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES

Collaborating on TCFD and sustainability

UNEP FINANCE INITIATIVE

PSI Principles for Sustainable Insurance

4 Excludes premium rate changes relating to compulsory third party motor (CTP).

