

**A company
that cares**

Hayley
Group Program Coordinator

**What you want in a career.
Made possible by QBE.**





At QBE we offer you the opportunity to build your career, whether it's your first job or you're looking to make a change. We have openings in our insurance Operations and Shared Services departments for people with can-do attitudes and a desire to be recognized for their accomplishments. We help make it possible for you to succeed with the necessary tools and resources that allow you to grow your career with us.

Our vision

QBE's vision is to be **the most successful** global insurer and reinsurer in the eyes of our customers, our people, our shareholders and the community. Our vision lies at the heart of everything we do, driving both our internal and external behaviors.

Our mission

QBE's strategic mission is to have a solid global overlay that makes us think and act as ONE company. ONE QBE speaks to our desire to adopt a consistent and aligned approach to the way we manage, grow and build our business around the globe. Our goal is to become ONE QBE.

Our values

Our vision and strategic mission is underpinned by our six values: Open Minded, Networked, Empowered, Quality Approach, Business Acumen and Excellent Outcomes. They are known by the acronym ONE QBE and they drive the day-to-day behavior of our people - across all our lines of business and the countries in which we operate. They are the common thread that makes us ONE team of people whenever and wherever we do business in the world.

QBE's global history

QBE Insurance Group is one of the world's **20 largest** general insurance and reinsurance companies, with operations in all the key insurance markets. QBE is listed on the Australian Securities Exchange and is headquartered in Sydney. We are a global company known for our expertise that enables us to attract and develop leading insurance specialists and professionals from across the globe. In fact, QBE employs more than **13,500 people in 43 countries**.

Our underlying business strategy is to maintain operations in the key global insurance markets and, where possible, to be a lead underwriter for selected lines of business, setting rates and conditions in the markets in which we operate.

QBE's strategy of diversification by product and geographical exposure is fundamental to managing our insurance and reinsurance risks and has been a vital ingredient in the Group's success. That diversity applies to our people,

as well. We provide unique career choices and the ability to be part of a company that strives to be number one.

We have developed a unique QBE culture that is based on six core values and effective risk management practices and controls. Those values are: Open Minded, Networked, Empowered, Quality Approach, Business Acumen and Excellent Outcomes.

Our North American history

The North America division, headquartered in New York, conducts business through our property and casualty insurance subsidiaries. Since QBE first established a North American presence in 1991, we've focused on diversification, superior product offerings and unparalleled customer service.

Businesses within QBE North America

We provide general insurance and reinsurance through specialized business units: Claims, Crop, Financial Institutions, Property & Casualty, Reinsurance, Shared Services and Specialty.

Claims

QBE Claims provides the power of a global organization with a strong national presence. We will do all we can to process claims and meet our customers' needs. Our capabilities and organizational structure provide claim handling services that insure all types of claims – from fast track to complex – are handled efficiently while delivering superior outcomes.

Crop (QBE NAU)

NAU Country was a pioneer in developing successful partnerships between the government and private sector to improve the financial security of our nation's farming community. Crop insurance has become a widely accepted commercial insurance product that provides fast, simple solutions. That innovation continues today with our apps created for farmers and agents.

Financial Institutions

Our Mortgage & Lender Services and Consumer & Affiliated Agencies business units provide lender-placed insurance and residential property insurance. These units generate business through partnerships with banks, mortgage servicers, home builders, realtors and other intermediaries.

Property & Casualty

QBE North America's Property & Casualty business includes the Middle Market, Program and Risk Management groups. One of the byproducts of having so many lines of business is the level of opportunity that presents for our people throughout our organization. We empower our people to own their own career development and enable them to achieve their career aspirations.

Middle Market

We offer a complete range of commercial and personal lines products that are distributed through independent and exclusive agents across the country. We are licensed to do business in all 50 states.

Program

We deliver a diverse mix of products - from cats (pet insurance) to CATS (catastrophes), as well as residential, fine arts and other categories of coverage. Our Program group focuses on underserved small- to mid-sized commercial customers with distribution through managing general agents.

Risk Management

Our Risk Management team works with national and multi-national brokers across the country to deliver tailored solutions for many lines of business. We specialize in property and casualty, as well as professional and financial lines.



Specialty

QBE Specialty offers solutions for a full spectrum of Accident & Health, Aviation, Management & Professional Liability, and Trade Credit & Surety risks. And we aren't afraid of risks. Our diverse insurance portfolio balances our risk exposure, ensuring QBE will continue to thrive as an employer into the second century of our operations. The support of QBE's global resources, industry expertise and collaborative culture enables the team to provide tailored solutions that fit our clients' needs. By working together with shared objectives our teams work smarter, not harder.

Accident & Health

QBE provides the power of a global organization with a strong national presence. Through offerings such as medical stop loss and captive medical stop loss, we will do all we can to help safeguard our customers' assets, cover their organizations and turn their business opportunities into reality.

Aviation

A global leader in aviation insurance, we deliver affordable and comprehensive aviation insurance programs to a variety of companies, including U.S. Department of Defense contractors.

Management Liability & Professional Liability

We provide coverage for all types of customers, including public and private companies, not-for-profits and financial institutions.

Trade Credit & Surety

From providing coverage for our clients' largest, most trusted buyers to helping them hedge a risk on a new market entrant, our trade credit insurance allows those clients to conduct their business with peace of mind.

Reinsurance (QBE Re)

Reinsurance generates business primarily through reinsurance brokers and is managed as part of our global reinsurance business under QBE Re, which brings together all of QBE Group's treaty reinsurance capabilities under one unified division.

Shared Services

At QBE we strive for excellent outcomes through continuous improvement and operational efficiency. Part of that efficiency comes from the solid infrastructure of our Shared Services groups, which provide support to our businesses throughout North America. Shared Services represents our global reach and entrepreneurial spirit that gives employees opportunities not available in other organizations. Shared Services groups include:

- Communications
- Finance/Accounting
- Human Resources
- Legal
- Marketing
- Systems & Technology

Facts about QBE

QBE is a global company known for our expertise with many high-profile clients around the world. It's just one of the many things that enable us to attract and develop leading insurance specialists and professionals from across the globe.



QBE insures over 12,000 commercial vessels worldwide.



QBE is the largest insurer of rural telecommunications companies in the USA.



QBE insures Citybus and its fleet of around 1,000 buses in Hong Kong.



QBE writes 107,000 crop insurance policies in the U.S. each year through our NAU Country business.



QBE provides earthquake and terrorism insurance to large government properties in Colombia.



QBE serves 17 of the top 20 homebuilders in the United States.



QBE is the world's third-largest writer of multi-peril crop insurance.



QBE provides insurance and risk management services to one of Mexico's largest corn flour suppliers.



QBE is a major insurer of the mining sector in Australia.

Pillars build personal achievement

We recognize and embrace the fact that our employees are the foundation that supports QBE's mission. And to support those employees, we focus on three core pillars of excellence -

Opportunity, Culture and Reward - to inspire our employees to engage and invest in their roles, and celebrate successes along the way.

Opportunity	Culture	Reward
<ul style="list-style-type: none"> • We offer a deep and specialized insurance portfolio that few in our industry can match. • Our global reach gives us opportunities not available to other organizations. • We empower our employees to "Make it happen." • We set each employee's sights high as we strive to be the most successful insurer and reinsurer in the world. 	<ul style="list-style-type: none"> • We recognize workforce diversity as an organizational strength; drawing on a wide variety of capabilities, ideas, and insights enhances decision-making quality. • Our commitment to continuous improvement and operational efficiency is aimed at working smarter, not harder. • We offer clear-cut values that serve as a common thread throughout the entire global organization. 	<ul style="list-style-type: none"> • We offer market-competitive base pay, short-term incentives, health/welfare benefits and retirement benefits through our 401(k) employer core contributions. • We show our appreciation for hard work and offer programs that recognize and reward employees for action and behaviors that go above and beyond everyday roles. • Employees are encouraged to own their careers and participate in a wide range of training and development courses. • Performance management is a collaborative, ongoing process.

How we live our values

We demonstrate our values in all we do - it's the way we work. Our six core values that make up ONE QBE support our pillars of excellence and serve as a common thread throughout the entire global company. They are:

Open Minded - We listen to and consider the views and opinions of others, and explore ways to make things happen.

Networked - We share our knowledge and time, and get out and meet new people.

Empowered - We take responsibility and make decisions. We are assured and willing to make the call.

Quality Approach - We always do the right thing by people and we keep our promises.

Business Acumen - We strive to do our best to demonstrate business acumen in our work each day and consider the needs of the company as a whole.

Excellent Outcomes - Being achievers and people who make it happen, we aim for 10 out of 10 in everything we do. We aim to uplift and urge ourselves and others to be better tomorrow than we were today.

These values drive the day-to-day behavior of our people - across all our operating divisions - and are the common thread that makes us ONE QBE whenever and wherever we do business in the world.

If you would like to work for a company where you can take on interesting and challenging assignments and build a career, join QBE and become a part of our organization where you can have an impact and make things happen.

QBE benefits

Our philosophy is to attract and grow the highest quality talent to execute and deliver strong business results. And in order to motivate and retain the best people, we understand it is important to have a workplace that is responsive to the professional and personal needs of our employees.

We offer a competitive benefits package designed to attract the best employees through a variety of benefits beyond just inclusive medical coverage. Benefits range from a generous 401(k) program that provides you 5% of your salary before it begins to match your contributions to the intangible perks of flexible QBE@HOME working opportunities, paid time off and paid time to volunteer in the community.

Additional benefits include:

- Backup-Up Care Advantage program
- Flexible work arrangements (hours and remote options)
- Tuition reimbursement
- Bonuses for insurance certification completion

We value open thinking and recognize employees who achieve excellent outcomes. Our reward incentive program recognizes the contributions all of our people make to the success of QBE.

The QBE environment

We believe in supporting and developing our people to realize their full potential. We promote and sponsor a strong learning culture, and we reward effort and performance in a variety of ways. Specifically, QBE:

- Considers communication as the core of our culture
- Empowers our people to take control and assume personal responsibility
- Gives our people the opportunity to try new and different things
- Supports ideas that are backed with conviction and passion
- Fosters a pragmatic approach to work
- Values our people for who they are, what they say and what they do
- Encourages people to grow and thrive, professionally as well as personally
- Recognizes workforce diversity as an organizational strength

We invest in developing great leaders and actively managing our talent to lead QBE in to the future. Above all, QBE is a place where we empower our employees to make it happen.



Our commitment to community, inclusion



QBE cares for our community and through our Foundation and internal groups, we make a real difference in our community in areas that align with our vision and values.

The Foundation was established in 2011 to reflect our company's involvement, commitment and investment in the communities where we do business, and where our employees live and work. The Foundation funds charities, nominated by our employees, dedicated to helping people overcome disadvantages successfully and productively.

Volunteer Day

Employees have the opportunity to volunteer at their favorite charities or community service events - and get paid to do it.

Diversity and inclusion

QBE recognizes the strength of a diverse workforce and understands that drawing upon a wide variety of capabilities, ideas and insights enhances decision-making quality and entrepreneurship.

QBE aims to foster a workplace that is fair, inclusive, and seeks to attract and retain the best people to do the job. Our goal of inclusion within the community extends to internal groups that celebrate diversity and help employees meet like-minded people as part of their QBE network.

Business Resource Groups (BRGs)

As part of an inclusive and dynamic business environment that values our people and ensures continual success in the ever-changing marketplace, QBE formed several Business Resource

Groups. These are networks for employees who share similar backgrounds or interests and share a common focus to address a particular business challenge in the organization.

BRGs also provide a "community" for employees across all levels of the organization to network and work cross-functionally to address these business challenges. BRGs support diversity and inclusion efforts by building awareness about each population across the organization. All employees are eligible for membership in any BRG, and participation is voluntary.

WIN@QBE - Women's Initiative Network @ QBE

The WIN@QBE vision is to promote diversity at QBE so that women are valued participants in the organization at all levels.

MIX - Multicultural & Inclusive Xtension

MIX aims to increase the awareness and understanding of various minorities and ethnic groups in QBE while using the company values as our guideline.

GLUE - Gays and Lesbians United and Equal

GLUE was formed to help foster an inclusive environment that is supportive of all employees, including those who are lesbian, gay, bisexual and transgender (LGBT).

VALOR - Veterans

VALOR's mission is to recognize and support our employees who have served, or may be called to serve, our country in the U.S. military and to provide career opportunities to veterans who are transitioning to civilian careers.

Ready to join QBE?

We hope you've gotten a sense of what a career with QBE can mean for you. We set our employees up for success so you can help QBE be successful, too. We value open thinking and recognize employees who achieve excellent outcomes. We set each employee's sights high as we strive to be the most successful insurer and reinsurer in the world.

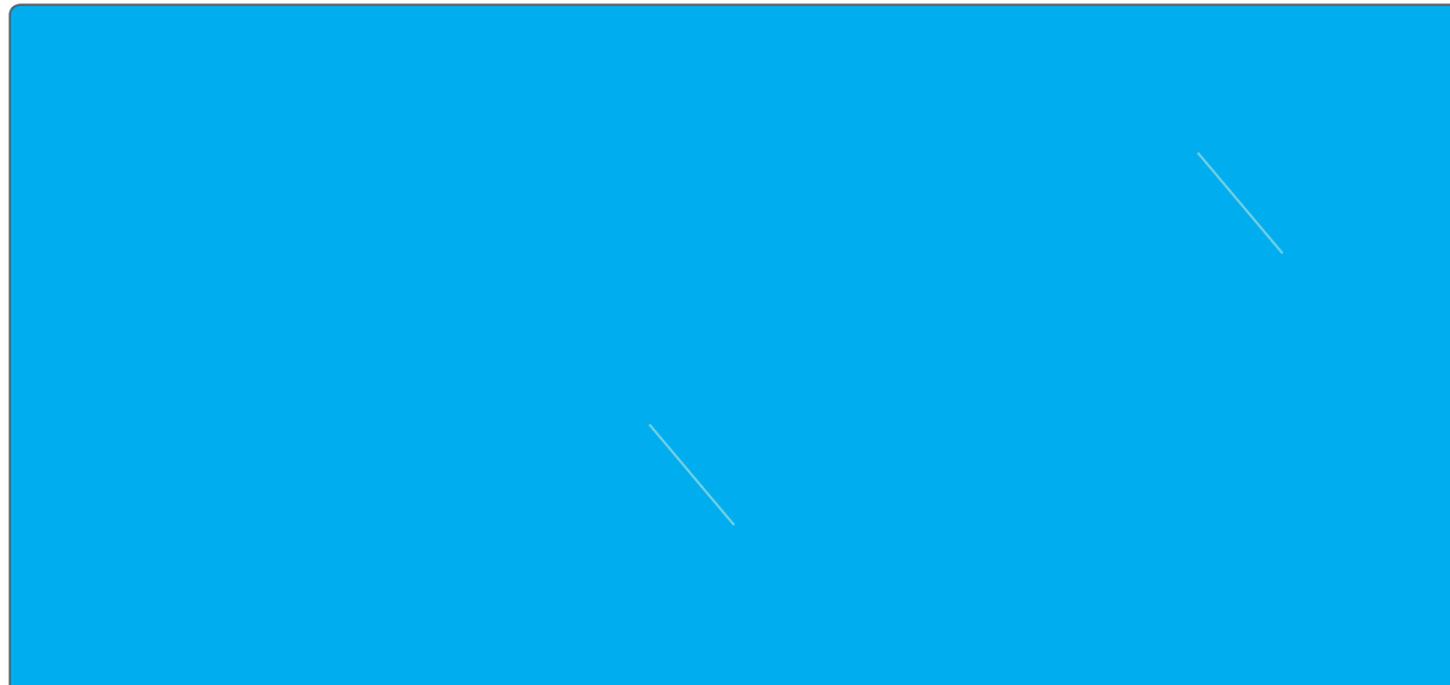
We have two ways to start the process of becoming a valued part of QBE:

Talent network

By joining our preferred pool of talent, you will be notified of open positions that fit your area of expertise. To become a member, please register at <http://www.jobs.net/jobs/qbe-north-america/en-us/>.

Join us at QBE

Find out how you can be part of our diverse team and recognized for the strengths you bring. Visit www.qbena.com/careers.



QBE North America

Wall Street Plaza
88 Pine Street
New York, NY 10005

Tel: 855.255.6274
qbena.com

 @QBENorthAmerica

©2014 QBE Americas, Inc. is an Equal Opportunity Employer. QBE and the links logo are registered service marks of QBE Insurance Group Limited.