

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity	QBE INSURANCE GROUP LIMITED
ABN	28 008 485 014

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	John David Neal
Date of last notice	12 October, 2015

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	N/A
Date of change	2 March, 2016 – Short-term Incentive Plan Rights 6 March 2016 – Deferred Equity Award Rights
No. of securities held prior to change	148,799 ordinary shares 60,568 ordinary shares 25,456 ordinary shares 175 ordinary shares 782,108 unlisted conditional rights 43,144 unlisted conditional rights (accrued notional bonus shares)
Class	Short-term Incentive Plan Rights Deferred Equity Plan Rights Ordinary Shares

+ See chapter 19 for defined terms.

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Number acquired	55,334 Ordinary Shares (comprising 26,697 vested Short-term Incentive Plan Rights and 28,637 vested Deferred Equity Award Rights)
Number disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Nil
No. of securities held after change	148,799 ordinary shares 60,568 ordinary shares 80,790 ordinary shares 175 ordinary shares 733,042 unlisted conditional rights 36,876 unlisted conditional rights (accrued notional bonus shares)
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Exercise and hold 25,865 vested Short-Term Incentive Plan Rights and 833 vested Short-Term Incentive Plan Rights (accrued notional bonus shares) as Ordinary Shares Exercise and hold 23,202 vested Deferred Equity Award Rights and 5,435 vested Deferred Equity Award Rights (accrued notional bonus shares) as Ordinary Shares

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	N/A

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Interest acquired	N/A
Interest disposed	N/A
Value/Consideration <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	N/A
Interest after change	N/A

Part 3 – ⁺Closed period

Were the interests in the securities or contracts detailed above traded during a ⁺closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

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ABN	28 008 485 014

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Patrick Regan
Date of last notice	12 October,2015

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	N/A
Date of change	1 March 2016 – Unlisted Conditional Rights 2 March 2016 – Short-term Incentive Plan Rights
No. of securities held prior to change	388,979 fully paid ordinary shares 258,236 unlisted conditional rights (Sign-on rights subject to Service conditions) 411,791 unlisted conditional rights 27,816 unlisted conditional rights (accrued notional bonus shares)
Class	Unlisted Conditional Rights Short-term Incentive Plan Ordinary Shares

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Number acquired	142,611 Ordinary Shares (comprising 135,008 vested Conditional Rights and 7,603 vested Short-term Incentive Plan Rights)
Number disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Nil
No. of securities held after change	531,590 fully paid ordinary shares 129,118 unlisted conditional rights (Sign-on rights subject to Service conditions) 404,425 unlisted conditional rights 21,689 unlisted conditional rights (accrued notional bonus shares)
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Exercise and hold 129,118 vested Conditional Rights and 5,890 vested Conditional Rights (accrued notional bonus shares) as Ordinary Shares Exercise and hold 7,366 vested Short-term Incentive Plan Rights and 237 vested Short-term Incentive Plan rights (accrued notional bonus shares) as Ordinary Shares

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	N/A
Interest acquired	N/A

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Interest disposed	N/A
Value/Consideration <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	N/A
Interest after change	N/A

Part 3 – ⁺Closed period

Were the interests in the securities or contracts detailed above traded during a ⁺closed period where prior written clearance was required?	No.
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

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ABN	28 008 485 014

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Jann Skinner
Date of last notice	12 March 2015

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Indirect
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	Forellan Pty Limited
Date of change	4 March 2016
No. of securities held prior to change	25,000
Class	Ordinary Shares
Number acquired	5,000 shares
Value/Consideration <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	\$10.69 per share
No. of securities held after change	30,000 shares
Nature of change <small>Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</small>	On-market purchase of 5,000 shares

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Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of “notifiable interest of a director” should be disclosed in this part.

Detail of contract	N/A
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change <small>Note: Details are only required for a contract in relation to which the interest has changed</small>	N/A
Interest acquired	N/A
Interest disposed	N/A
Value/Consideration <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	N/A
Interest after change	N/A

Part 3 – +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	N/A
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

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