

Group executive committee



John Neal

Group Chief Executive Officer
Age 51

John Neal joined QBE in 2003 and was appointed Group Chief Executive Officer in August 2012. Prior to his current role, John held the position of Chief Executive Officer of Global Underwriting Operations and previously held several leadership positions in QBE European Operations, most recently as Chief Underwriting Officer.

John has 30 years' experience in the insurance industry and, before joining QBE, John was the Chief Executive Officer of Ensign, a Lloyd's managing agent. John developed Ensign to become the UK's leading commercial motor insurance brand. QBE acquired Ensign in 2003.



David Duclos

BSBA
Chief Executive Officer,
North American Operations
Age 58

David Duclos was appointed Chief Executive Officer of QBE North American Operations in 2013. Prior to joining QBE, David held various management positions at XL over an eight year period, most notably as Chief Executive of Insurance in which he was responsible for all global insurance operations.

David has more than 35 years' experience in the insurance industry. He began his career at INA/CIGNA as an underwriter, where he spent 21 years, rising through a variety of regional and national management roles. David also worked in senior level positions at Kemper Insurance for three years before joining XL.



Jason Brown

B ECON, ACA
Group Chief Risk Officer
Age 46

Jason Brown has been involved in the financial services industry for over 20 years, including in consulting, assurance and senior executive roles. Jason was Chief Risk Officer for QBE Australian & New Zealand Operations before being appointed Group Chief Risk Officer in March 2014. Jason joined QBE in 2002 and previously held the role of Executive General Manager, Technical & Operations with responsibility for national underwriting, national claims, reinsurance, actuarial, legal, compliance, strategy and mergers & acquisitions.

Jason was previously a Principal at Ernst & Young in both assurance and consulting in Australia and the UK. He is also a Chartered Accountant.



Mike Emmett

B COM, CA
Group Executive Officer, Operations
Age 49

Mike Emmett joined QBE in 2011 and was appointed Group Executive Officer, Operations in 2014. Previously, Mike was the Group Head of Operational Transformation and Chief Information Officer, Australia and Asia Pacific.

Before joining QBE, Mike was a partner at Ernst & Young in Australia where he led the Financial Services Advisory Practice. Before moving to Australia, Mike worked in the UK and South Africa for PwC, Accenture and IBM where he assisted major insurers and retail banks to transform their operations.



Colin Fagen

B COM, MBA

Group Chief Strategy Officer
Age 48

Colin Fagen has worked for QBE for over 16 years. He was appointed Group Chief Strategy Officer in August 2015. Prior to this he held the position of Chief Executive Officer, Australian & New Zealand Operations. Colin has been involved in the Insurance Industry for over 21 years in operational, marketing, relationship management and senior executive roles across all classes of general insurance.

Colin is Vice President of the Insurance Council of Australia and a director of the Australian and New Zealand Institute of Insurance and Finance.



Richard Pryce

B HIS (HONS)

**Chief Executive Officer,
European Operations**
Age 56

Richard Pryce joined QBE in 2012 and was appointed Chief Executive Officer, European Operations in 2013.

Richard began his insurance career with R.W. Sturge syndicate at Lloyd's where he became Claims Director. In 1996, Richard moved to Ockham (which was subsequently acquired by ACE) as Professional Lines Class Underwriter for Syndicate 204. Richard went on to run ACE's Financial Lines business in London before becoming President of ACE Global Markets in 2003 and ACE UK in 2007. Richard has worked in the London insurance market for 33 years.



David Fried

BA-ECON/POLI. SCIENCE

**Chief Executive Officer,
Emerging Markets**
Age 54

David Fried joined QBE in 2013 as Chief Executive Officer, Asia Pacific Operations and was subsequently appointed Chief Executive Officer, Emerging Markets in 2014. Prior to joining QBE, David was the Regional Chief Executive Officer of Allianz Asia Pacific, where he was responsible for the insurer's life and non-life business across 14 countries.

David was previously at HSBC for 27 years, where he worked in numerous senior management and global strategic roles, including as the Group Head of Insurance where he managed HSBC's insurance operations across 54 countries.



Patrick Regan

BSc, ACA

Group Chief Financial Officer
Age 49

Patrick Regan joined QBE in June 2014 in the role of Group Chief Financial Officer, and became an executive director in October 2014. Prior to joining QBE, Patrick was the Chief Financial Officer at Aviva plc in London from 2010 to 2014 with responsibility for finance, strategy, investor relations and mergers & acquisitions.

Patrick has more than 26 years' of professional accounting experience of which nearly 20 years is in insurance and financial services. Patrick was previously the CFO/COO of Willis and has held several roles at RSA and AXA.



Tim Plant

B AgrSc, MBA, AMP

**Chief Executive Officer,
Australian & New Zealand Operations**
Age 48

Tim Plant joined QBE in 1992 and was appointed Chief Executive Officer, Australian & New Zealand Operations in 2015. Prior to his current role, Tim was the Executive General Manager, Corporate Partners & Direct for Australia & New Zealand Operations. Tim has also held executive positions for Australian Operations, including Executive General Manager, Technical; and Managing Director, Elders Insurance.

Tim has more than 20 years' insurance and reinsurance experience and has worked for Australian Eagle Insurance, Swiss Re and QBE in London.



Jenni Smith

MBA

**Group Executive Officer,
People and Communications**
Age 53

Jenni Smith joined QBE in 2003 and holds the role of Group Executive Officer, People and Communications. Jenni is also the Chair of the QBE Foundation.

Jenni has substantial international experience, having held executive roles in the UK advertising and television industry. Before joining QBE, Jenni held the position of General Manager Human Resources, International at Telstra Corporation.