

QBE AT A GLANCE

February 2018

QBE is a specialist business insurer and reinsurer. We're big enough to make a difference, small enough to be fleet of foot. We may not be the best known, but a large part of the modern world depends on our cover. We have customers as varied as bus and coach fleet operators and major international infrastructure consortiums. For them, we're the buffer between the best-laid plans and uncertain reality.

Our approach

We know that one size doesn't fit all. We are always willing to take a view on specialist risks and to work with you to find the right solutions for your business.

Our approach is applied consistently across our underwriting, claims and added-value services such as QBE Risk Solutions and QBE Rehabilitation. We are easy to deal with, innovative in our approach and deliver the cover you need in an uncertain world.

Insurance tailored to you

Our insurance solutions are designed to meet the different requirements of our clients and range from flexible e-trading solutions through to comprehensive, specialty programmes. Cover can include the standard suite of property, casualty and motor through to the specialist financial lines, marine and energy.

We are also one of the largest underwriters at Lloyd's across the spectrum of insurance and reinsurance risks. This means you have the choice of Lloyd's or QBE company paper when you work with us; you decide what is right for your business.

More than great cover

All of our clients also benefit from our range of added-value services. Our Risk Solutions team offers practical, technical advice to reduce clients' exposure to risk; our Claims team is alert to attempts to defraud our clients through exaggerated or fictitious claims and has an excellent track record of success; and our Rehabilitation team can help your employees back to work more quickly, and thereby reduce the cost of employee absence.

Financial strength and security

Whether it's via QBE company paper (QBE Insurance (Europe) Limited or QBE Re (Europe) Limited) or Lloyd's paper (Syndicate 386 and 2999), we can offer the security you would expect of a division of QBE Insurance Group, one of the world's leading international insurers and reinsurers.

This is underlined by the insurer financial strength ratings we and Lloyd's receive:

COMPANY	STANDARD & POOR'S		FITCH RATINGS		A.M. BEST	
	Rating	Outlook	Rating	Outlook	Rating	Outlook
QBE Insurance Group	A+	Positive	A+	Stable	A	Positive
QBE Insurance (Europe) Limited	A+	Positive	A+	Stable	A	Positive
QBE Re (Europe) Limited	A+	Positive	A+	Stable	A	Positive
Lloyd's (via Syndicates 386 and 2999)	A+	Strong	AA-	Very strong	A	Excellent



Financial strength

QBE INSURANCE GROUP PERFORMANCE			2017
Gross written premium	US\$m		14,191
Net earned premium	US\$m		12,041
Combined operating ratio	%		104.8
Insurance profit/loss	US\$m		(1,249)

Key facts

- QBE European Operations is a division of QBE Insurance Group, one of the world's leading international insurers and reinsurers
- QBE employs around 14,500 employees, with operations in 36 countries, providing insurance to policyholders in more than 140 countries
- One of the UK's leading commercial insurers
- One of the largest managing agents at Lloyd's
- Choice of Lloyd's or QBE company security
- Comprehensive and flexible product range

For further information please visit www.QBEurope.com/about-us



Leading insurance product range

As a business insurance specialist, the breadth of the industry sectors we cover is almost as diverse as our range of products. We have an appetite and the capacity to provide cover for business of all sizes.

We are confident we can provide you with the perfect cover. To give you a flavour of our extensive range, we have listed some of our product lines below:

- Accident and Health (including commercial PA and business travel)
- After the event insurance
- Cargo
- Commercial combined
- Commercial crime
- Contractor all risks/EAR
- Cyber and Data Security
- Design and construction
- Energy, offshore and onshore
- Environmental impairment liability
- General liability (EL, PL and Tradesman)
- Hull and Machinery
- Information and Communications Technology
- Kidnap and Ransom
- Marine
- Media
- Motor - Commercial (including Fleet, Haulage, Bus and coach, motor trade)
- Multinational
- P&I
- Pensions, Trustees liability insurance
- Pharmaceutical and medical
- Political risk and terrorism
- Product guarantee and recall
- Product protection
- Products liability
- Professional Indemnity
- Protection and Indemnity
- Property
- Public offering and securities insurance
- Real Estate
- Reinsurance
- Scheme underwriting facility
- Small and medium sized businesses
- Specie
- Surety and Bonds (UK & Europe)
- Trade Credit
- Warranty and GAP
- War

Please visit [QBEurope.com/products](https://www.qbeurope.com/products). If you cannot find what you are looking for, get in touch with us and we'll do all we can to provide a competitive and effective solution that's tailor made for your business.

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QBE European Operations is a trading name of QBE Insurance (Europe) Limited and QBE Underwriting Limited, both of which are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Reinsurance

QBE Re is the global reinsurance division of QBE Insurance Group and offers strength, independence and a global structure, while providing expertise and customer focus at a local level. QBE Re's global platform offers the flexibility of both Company and Lloyd's security. For more information visit [QBERe.com](https://www.qbere.com)

Risk management

Effective risk management is a feature of all successful organisations - and it's one of our key underwriting considerations. We work closely with you to improve your systems and processes; minimising your exposure to risk and helping to reduce the frequency and severity of any losses. For more information visit [qbeurope.com/rs](https://www.qbeurope.com/rs)

We stand by our claims

Inevitably, claims do occur. That's when you really discover the value your insurance company delivers. We pride ourselves on our positive attitude and proactive approach to claims management. Our claims teams have a deserved reputation for the professional, efficient and sympathetic way they work with brokers and clients when losses are incurred. For more information visit [qbeurope.com/claims](https://www.qbeurope.com/claims)

To find out more

For more information about QBE and how we can help your business, please visit our website [QBEurope.com](https://www.qbeurope.com) or e-mail us at enquiries@uk.qbe.com

Made possible
