

QBE At A Glance.

QBE is an international insurer and reinsurer offering a diverse portfolio of commercial, casualty and specialty products, personal line and risk management solutions. QBE European Operations forms part of the International Division which also comprises Asia.

QBE utilises three major rating agencies and is committed to maintaining its ratings at their current levels, with an A+ S&P rating, and more than \$30 billion of funds under management. QBE has the financial strength to realise our purpose, and help those around us build strength and embrace change to their advantage.

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 customers 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.

Financial strength and security

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

This is underlined by the insurer financial strength ratings we receive:

Company	Standard & Poor's		Fitch Ratings		A.M. Best	
QBE Insurance Group	A+	Stable	A+	Stable	A	Stable
QBE UK Limited	A+	Stable	A+	Stable	A	Stable
QBE Europe SA/NV	A+	Stable	A+	Stable	A	Stable

Financial Strength

QBE Insurance Group 2023 Result

Gross Written Premium	US\$ 21,700M
Net Insurance Revenue	US\$ 16,599M
Combined Operating Ratio %	94.6
Insurance Profit	US\$ 1,355M

Key Facts

- > QBE European Operations forms part of the International Division which also comprises Asia.
- > QBE employs around 14,000 employees, with operations in 27 countries, providing insurance to policyholders in more than 180 countries
- > One of the leading global 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 visit:
QBEurope.com/about-us



Gross written premium mix by product

	INTERNATIONAL	
Commercial & domestic property		29.3
Public/product liability		23.0
Motor & motor casualty		12.4
Professional indemnity		11.2
Marine, energy & aviation		14.9
Workers' compensation		3.6
Accident & health		3.6
Financial & credit		1.4
Other		0.6

More than great cover

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

Leading insurance product range

As a business insurance specialist, the breadth of the industry sectors we cover is 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. **Here is a flavour of our extensive product range:**

- > 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
- > 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
- > SME
- > Specie
- > Surety and Bonds (UK & Europe)
- > Trade Credit
- > Warranty and GAP
- > War

QBE European Operations

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QBE European Operations is a trading name of QBE UK Limited, QBE Underwriting Limited and QBE Europe SA/NV. QBE UK Limited and QBE Underwriting Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. QBE Europe SA/NV is authorised by the National Bank of Belgium under licence number 3093.

Net insurance revenue by business segment



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

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 qbееurope.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 customers when losses are incurred.

For more information visit qbееurope.com/claims

To find out more

For more information about QBE and how we can help your business, please visit our website QBEurope.com or e-mail us at enquiries@uk.qbe.com

