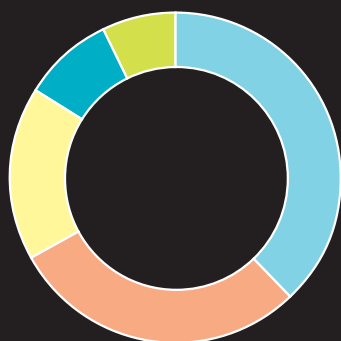


UKRAINE



2006 PORTFOLIO MIX (GROSS EARNED PREMIUM)

- Property 38%
- Casco 29%
- Marine cargo 17%
- Accident and health 9%
- Other 7%

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PROFILE

QBE was the first international insurance and reinsurance group to enter the Ukraine market, in 1998.

QBE Ukraine was established as a subsidiary company, based in Kiev, and quickly became one of the leading insurance companies in a very competitive domestic market.

In addition to meeting the needs of individual clients with local expertise, the team taps into QBE's international support network and specialist knowledge in order to develop innovative products, which have already proved successful in the international arena.

We work with agencies across the country to support a wide distribution of our insurance products. We have a deep understanding of the local environment, and are committed to providing tailored solutions for investors and global carriers, making it easier for clients to insure locally in compliance with Ukrainian laws.

QBE Ukraine is a member of the League of Insurance Organisations of Ukraine.

