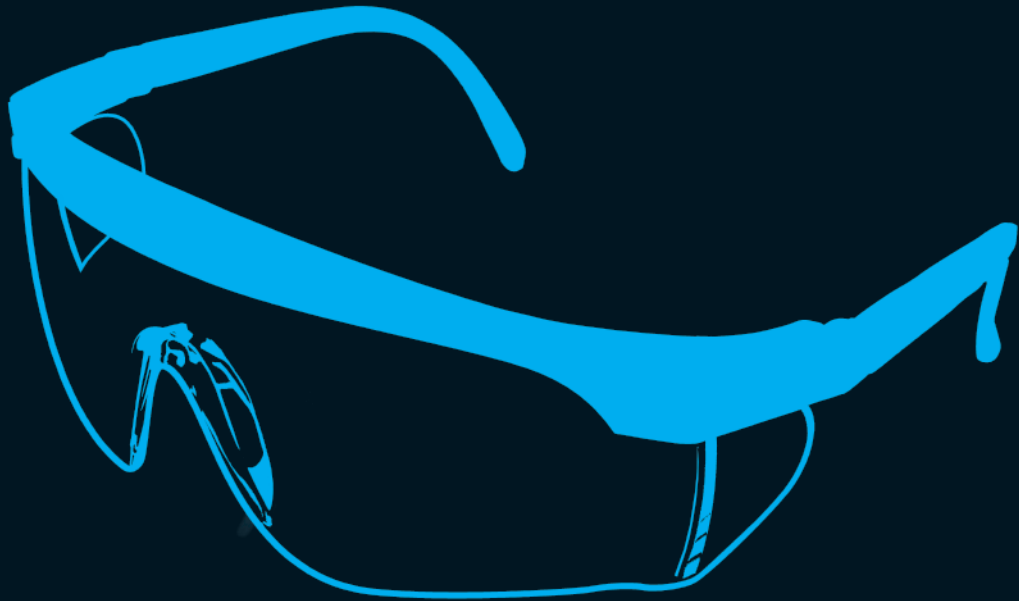


Cares

The partnership approach to employers' liability insurance



QBE

Cares

The partnership approach to employers' liability insurance



Cares has been developed for clients who recognise the importance of risk management strategies and want their insurers to support and reward them for good practice.

Partnership

Cares delivers a partnership approach to employers' liability insurance through an active dialogue with all stakeholders on workplace safety and well-being. Its risk prevention and incentives programme rewards good management and the rehabilitation philosophy accelerates an employees return to work. This minimises both the cost of individual claims and the consequential disruption to business that accompanies accidents at work.

Improving risk profile and financial performance

The Cares product from QBE aims to make a significant contribution to a company's financial performance, particularly to its overall profitability. Its long term benefit is improvement of the organisation's risk profile and helping valuable employees back to work.

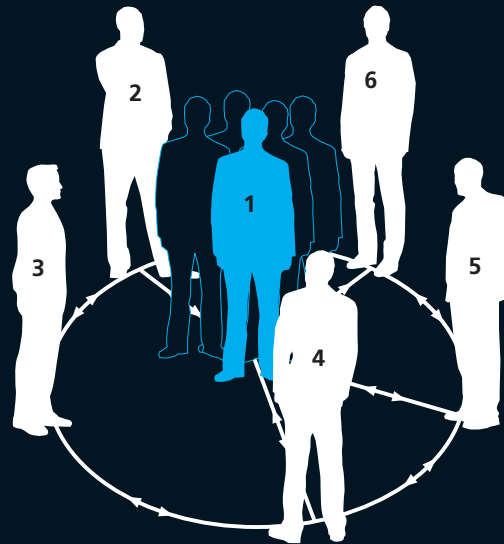
Dedicated underwriting

By providing dedicated underwriting and risk control managers, as well as individual claims handling arrangements we ensure a united approach to rehabilitation, as well as a long term commitment and pay-back to clients.

Meeting clients' needs

Our approach addresses many of the concerns clients have when purchasing employers' liability cover from insurers, including

- Rewarding those who have invested heavily in risk management
- We take an active interest in the client's business throughout all stages of the relationship and place a great emphasis upon client retention
- We are always looking for solutions to problems without placing unreasonable and impractical demands on how to improve the situation
- Helping clients budget their premiums so they can plan from one year to the next
- Providing a full detailed analysis of any claims experiences and explain how outstanding estimates are determined
- Showing how clients can reduce costs that are not insured.



Our approach at QBE is to understand the client's individual requirements and develop a strategy that actively involves them in the management of risk and promotion of active risk management within the workplace.

1. Assured and valued employees
2. Broker
3. QBE account managers
4. Risk management providers
5. Appointed loss adjusters
6. Rehabilitation specialists



QBE recognises the importance of the broker and client relationship

We recognise the importance of the broker and client relationship and have developed Cares so that we can further enhance and support it. Our underwriters and other key stakeholders will commit to working with you, to identify and manage the risk on an on-going basis and we are committed to developing a long-term mutually beneficial partnership.

Exclusivity

To demonstrate our belief in this approach, we have made Cares an exclusive product.

We will offer an exclusive quote, ensuring stability and security throughout the agreement and enhancing the quality of service and support we provide.

What does Cares provide?

- Top quality risk management advice and assistance
- A financial bonus that rewards risk management implementation
- A commitment not to penalise for the unfortunate incidents that do occur in the workplace and for which insurance is designed to cover
- An open dialogue between clients, brokers, insurers and their representatives including risk managers and loss adjusters, with no hidden secrets or surprises
- A proactive rather than reactive claims service
- A practical approach to rehabilitation, minimising claims costs and overall interruption to business
- A flexible bespoke solution tailored to each individual's needs, focusing on prevention of claims, welfare of employees, feedback and consultation with insurers overseen by an overall account manager
- A competitively priced product that aims to make a significant contribution to a company's financial performance, corporate and social responsibility.





Your commitment

To participate in the Cares programme we ask that you and your client agree to a multi-year programme and the completion of the agreed risk management programme.

If the concept of rehabilitation and risk management appeals then Cares from QBE may offer a solution. Please talk to one of our underwriters for more information or visit www.QBEurope.com/casualty

Casualty

QBE are recognised as a market leader for Casualty solutions across the UK. We have built on our reputation as the largest Casualty insurer in the London marketplace with dedicated underwriters based in all the key locations around the UK.

We provide high level proactive account management, liaising closely with colleagues within the risk management, claims and rehabilitation teams.

Our underwriters are fully empowered and supported by a wealth of actuarial, technical and administrative support, enabling us to provide robust and sustainable solutions to all of our clients, at all stages of the relationship. We are committed to meeting client service requirements for policy documentation, claims handling and review meetings and consideration of mid-term amendments to coverage or policy structure.

We actively seek to establish a strong tripartite relationship, involving clients and brokers alike in all elements of our service proposition. Constant review of client requirements and regular communication allow our suite of services to develop in line with the evolution of our extensive client base.

About QBE

QBE Insurance Group is one of the world's leading insurers and reinsurers, with offices in 47 countries around the globe and a presence in all the key insurance markets. Our experience goes back more than 120 years, and we have over 13,000 staff worldwide. We are market leaders in the vast majority of products we offer, with a strong and growing market presence.

European presence

QBE arrived in London in 1904. QBE European Operations now covers 18 countries right across Europe, employing more than 2,800 people, with a unique ability to interpret each marketplace.

All-round excellence

You can judge the size and strength of a company by the ratings it keeps. We are pleased to be rated as follows:

Standard & Poor's	A+
Fitch Ratings	A+
A.M. Best	A (Excellent)

Standard & Poor's insurer financial strength and counterparty credit rating for QBE's main insurance subsidiaries is A+ (Stable). Fitch Ratings insurer financial strength rating for QBE's main underwriting subsidiaries is A+ (Stable), and the agency has also affirmed a long-term credit rating at A. Their outlook for all ratings is Stable. A.M. Best assigned the financial strength rating of the QBE Group of companies A (Excellent).

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