

# SEEING INSURANCE DIFFERENTLY



No matter what you're looking to insure, the chances are we can find a way to cover it. The sky's the limit.

## ABOUT QBE

### A GLOBAL FORCE

QBE Insurance Group is one of the world's leading insurers and reinsurers, operating out of 45 countries around the globe, and doing business in over 100. We are market leaders in the vast majority of products we offer.

Our experience goes back more than 120 years, and we have 10,000 staff worldwide. With headquarters in Sydney and a public listing on the Australian stock exchange, our gross written premium to year end 31 December 2007 totalled £5.2 billion.

QBE is rated as A+ (Stable) by Standard & Poor's, as A+ by Fitch Ratings, and as A (Excellent) by A.M. Best.

### A MAJOR INSURER IN EUROPE

We operate throughout Europe, where we have a unique ability to interpret each marketplace – combining our in-depth local knowledge with the breadth of experience of our product experts.

### A NATIONAL PRESENCE

Outside London, QBE has underwriting centres across the UK in Birmingham, Bristol, Chelmsford, Glasgow, Leeds, Manchester and Stafford, making us ideally placed to offer an outstanding service to regional brokers and their clients.



# THE QBE DIFFERENCE

## OUR APPROACH

At QBE, we do things differently. We encourage our employees to use their experience and expertise, which means they are always looking to find a creative solution to any problem. They can make use of our outstanding existing products, and they can create new ones for you as well.

Our financial strength provides a high level of security and confidence. This is reinforced by the added flexibility of our dual pen capability, which means we can offer you the choice of placing your risk with Lloyd's, where we are the largest managing agent, or on company paper.

This flexibility, coupled with our healthy appetite for risk, has helped us to become one of the biggest and best insurers in the UK. In the 2007 Insurance Times Commercial Broker research, we were rated third overall for service out of all the major UK insurance companies.

## QUITE A CLAIM

The real test of any insurance company is its claims expertise. At QBE we pride ourselves on our professional, efficient and sympathetic approach. We believe we're here to help, not to hinder.

Of course it is in everyone's best interests to avoid claims arising in the first place. That's why we place such emphasis on risk management, working with clients to improve their systems and processes, and often leading the way in setting industry standards.

## OUR PRODUCT RANGE

On the pages that follow you will find a brief introduction to the main insurance sectors that we cover. Our ambition and resourceful mindset mean that, even if you can't find what you are looking for here, we'll do all we can to provide you with a competitive and effective solution.

No insurance challenge is too far-flung for us to consider.



# AVIATION

## A GENUINE HIGH FLYER

QBE is at the forefront of aviation insurance, with three specialist teams providing cover to all areas of the industry. Our general aviation team covers light aircraft and helicopters up to 50 seats; our airline team covers scheduled operations – both passenger and cargo – around the world; and our products, airports and services team covers manufacturers, airports and third party service providers to the aviation industry.

We are proud to field an exceptional team of skilled individuals, who have a wealth of knowledge and understanding of the aerospace market sector. We place great emphasis on excellence of service, believing that the client's needs must be managed effectively. We have a huge responsibility to our clients, and treat them in the same way we would like to be treated ourselves.

## WHY QBE FOR AVIATION?

In a highly commoditised market such as aviation, price is an important consideration. We always aim to be both fair and competitive on price.

We differentiate ourselves in many ways – not just philosophically, but practically too. That's why in all our policy documentation we make sure that we use language that is easy to understand. Our approach when handling claims is always sympathetic, and we are understanding of our clients' needs. Since we came into being we have developed a wide range of additional services. The primary purpose of these services is to add a tangible additional benefit to the insurance products we offer.

## KEY CONTACT

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## OUR AREAS OF EXPERTISE

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Aircraft hull

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Aircraft liability

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Airport liability

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Aviation hull war and allied perils

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Aviation products liability

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Contingent hull

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Contingent liability

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Crew personal accident

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Hangarkeepers liability

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Hull deductible

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Hull total loss

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Liability war & allied perils coverage

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Loss of use

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Spares

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From private planes to helicopters to airliners: if it flies – or has anything to do with flying – we almost certainly cover it.

# CASUALTY

## COVER BUILT AROUND CLIENTS

When it comes to casualty insurance, we focus specifically on the client. What exactly is required? How can we provide the best and most comprehensive cover? So that whatever the region or line of business, we can offer an outstanding policy.

Our expertise spans an extremely broad range of sectors and industries. From chemicals to construction, from financial services to food and drink – and just about everything in between. We also have an outstanding track record across all classes of liability, so that we can provide the appropriate level of cover for everything from the smallest to the largest and most complex risks.

## COMBINED PACKAGES

Created in response to the particular needs of our clients, we are able to offer a number of class-specific and cross-class schemes and packages. From employers' and public liability, professional indemnity and Directors and Officers cover to cross-class solutions, they give the flexibility to provide clients with precisely what they need – in the most efficient and cost-effective way.

## PARTNERSHIP APPROACH

We have developed innovative products such as QBE Cares, which was created for clients who recognise the importance of risk management strategies, and who want their insurers to support and reward them for their good practice.

## OUR AREAS OF EXPERTISE

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Product/Public liability

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Employers' liability

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Management liability

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Medical liability

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Professional indemnity

## KEY CONTACT

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If you don't see what you're looking for in the list opposite, we'll still do everything we can to cover it.



# MARINE & ENERGY

## TAKING THE LEAD

It's important that our clients have confidence in our size and strength, and in our ability to meet their requirements, wherever they are, and on whatever scale. At the same time, when they deal with us they expect high levels of personal service and a rapid response. Our goal is to deliver this every time.

We maintain a lead position in the provision of insurance products on a worldwide basis. This means our underwriters need to have a comprehensive knowledge of their clients' businesses, as well as the territories within which they operate. The use of sophisticated software, combined with extensive travel, enable us to better understand and analyse our clients' needs, adapting our offering to the particular nuances of each market.

## A SUCCESSFUL FORMULA

A number of factors contribute to our success. Our highly motivated and professional staff are crucial, with their thorough market understanding backed up by a high level of quality financial security. We establish stable, long-term relationships with brokers and their clients, operating as a lead market and combining sophisticated analytical techniques with traditional underwriting analysis.

## IMPRESSIVE CLAIMS

Our well-respected claims team work closely with our underwriters to ensure claims are managed to an extremely high standard. The claims team have long-standing relationships with surveyors, loss adjusters, lawyers and other professional advisers. Their expertise can be brought to bear on our response to a claim. What's more, we pride ourselves on continuing the client relationship after a claim has been settled; doing everything we can to provide ongoing cover.

## OUR AREAS OF EXPERTISE

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Cargo

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Energy offshore

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Energy onshore

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Hull

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Liability

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Political risk and terrorism

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Specie

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War

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## KEY CONTACT

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# MOTOR

## A TRACK RECORD OF COMMITMENT

Our motor portfolio has an uninterrupted 80-year history in the motor market. Whilst other insurers have dipped in and out of this sector, we have remained committed. This has helped us build up an enviable reputation, based on our unrivalled expertise and our quality service, that gets clients back on the road as soon as possible. It has also helped make us the market leader.

Flexibility is key to what we offer. We are prepared to tailor policies exactly to clients' needs, so they're never forced to settle for cover that doesn't fit.

## WHAT WE COVER

We offer a comprehensive scope of cover that includes fleet car, coach and bus, private car, commercial vehicle, minibus, taxis, self-drive hire and combined motor trade programmes. All delivered by specialist underwriters with vast experience in the motor sector.

## NON-CONVENTIONAL POLICIES

QBE has a dedicated Special Risks team that underwrites non-conventional motor risks. Our underwriting solutions reflect the policyholder's appetite for risk. In addition we work closely with our non-motor underwriters to provide cross-class solutions for employers' liability, public liability and property.

## ROADWORTHY RISK MANAGEMENT

We achieve claims handling excellence through a dedicated team of specialist claims personnel, the support of an excellent management structure and an in-house engineering team. We ensure strong lines of communication, total transparency and adherence to prescribed service standards.

## KEY CONTACT

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## OUR AREAS OF EXPERTISE

### FLEET

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Bus/Coach/Minibus

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Combined motor trade

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Fleet car

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Haulage including overseas and hazardous goods

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Non-conventional policies

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Own goods

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Police, ambulance, fire and local authority

### SPECIALIST PERSONAL LINES

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Bespoke/specialist/niche

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Commercial vehicle insurances

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Horseboxes

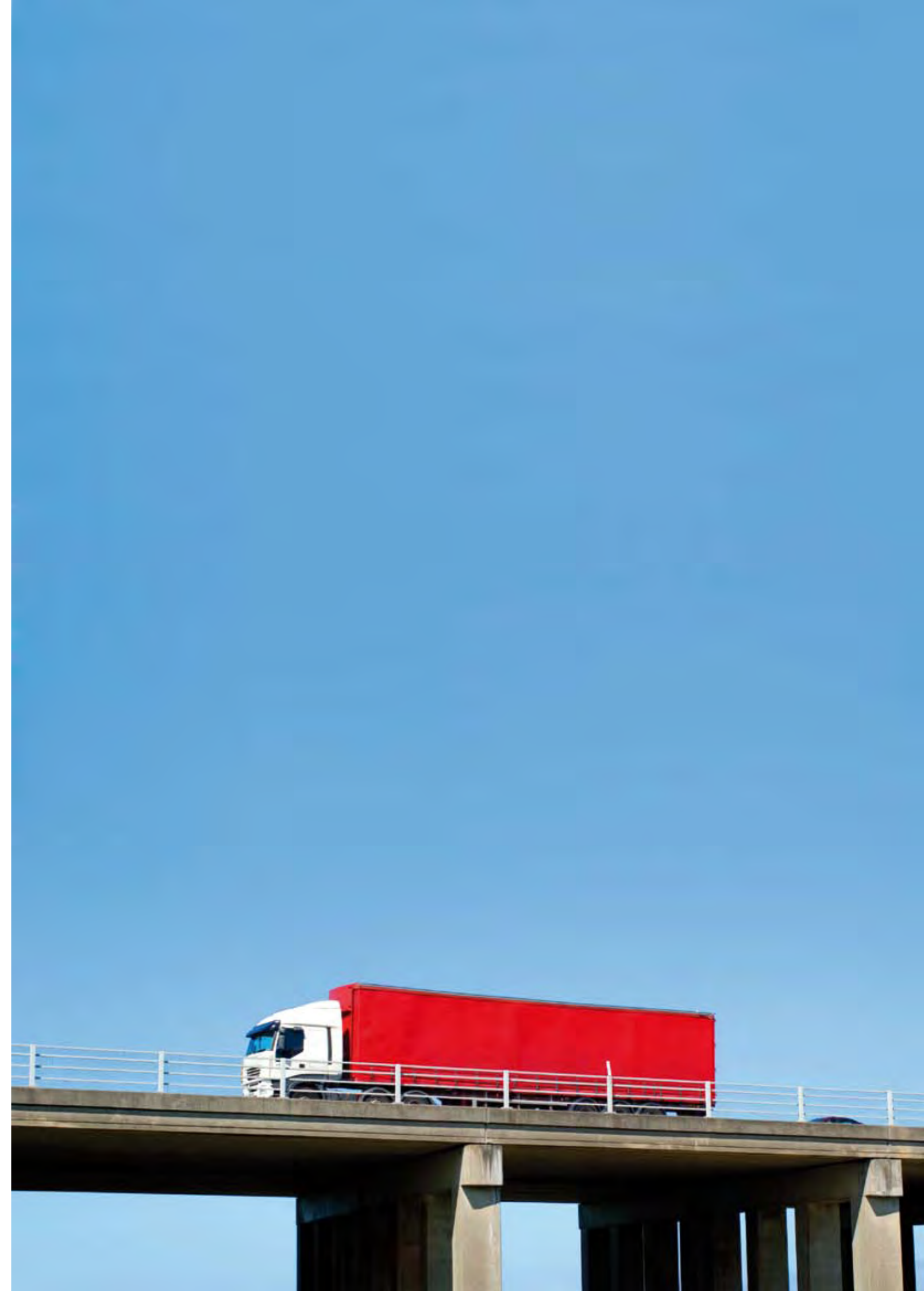
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Motor cycles

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Standard private car

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# PROPERTY

## STRONG FOUNDATIONS

Our highly experienced property team provide property and business interruption insurance to corporate clients, from the smallest corner shop to the largest of multi-nationals, across a huge range of industries. These include the mainstream – such as manufacturing, food, distribution technology and personal accident – as well as the more unusual, from nightclubs and golf courses to event cancellation and film.

Whatever the area, we bring our innovative underwriting approach to primary, excess of loss and full value property insurance, delivering clients the cover they need, no matter what their size. We have off-the-shelf scheme policies, and micro products for very small businesses. With offices right across the UK and Europe, we can cater for clients in every location.

## A COMPLETE PACKAGE

For those who require a combination of different cover, our property team can also work in conjunction with our motor and casualty teams to provide security as a seamless, combined package. This builds on our approach of building on the existing strong relationships we enjoy in other classes.

## RISK MANAGEMENT SERVICES

When it comes to underwriting, the property team has a strong focus on physical and financial risk management. Our in-house risk management team have access to the best industry and technical expertise, and we strongly encourage clients to undertake risk management in order to improve and standardise their practice. Evidence suggests that clients who employ risk management within their business can enjoy significantly reduced exposure to risk, with all the benefits this brings in time, money and peace of mind.

## OUR AREAS OF EXPERTISE

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European property

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International property

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Leisure & sport

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London market property

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Personal accident

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Schemes & micro business

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UK & SME property

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## KEY CONTACT

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Natural disasters represent one of the biggest reinsurance areas we cover.

# REINSURANCE

### A BROAD OFFERING

QBE Re Europe are recognised leaders in the reinsurance market. Our focus is on long-term continuity; the strength of the relationships we build with our clients, reinforced by regular overseas travel to visit them, contributes to our very high levels of client retention. So does the breadth of our product range; we can offer you pretty much everything. Our role as leaders also means we have a significant impact on pricing.

We aim to avoid loss attrition, and to come in at a higher level. This is important with the predominance of catastrophe businesses in our portfolio.

### ACCESS ALL AREAS

Our clients have an exceptional degree of flexibility in choosing how to do business with us. There is a choice of Lloyd's or company paper in the London market. If you prefer not to come through London, there is the option of placing business via QBE Reinsurance (Europe) Ltd, based in Dublin. Whichever you decide on, our combination of security and flexibility, backed up by our proven pedigree, makes us a formidable partner for all your reinsurance needs.

### KEY CONTACT

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### OUR AREAS OF EXPERTISE

- Aviation
- International casualty
- International property
- Marine
- North American casualty
- North American property
- Personal accident
- Retrocessional & worldwide



## SPECIALTY

### AN ANSWER FOR EVERYTHING

The specialty division is our platform for managing and developing a range of diverse portfolios.

Our portfolio managers are the people to talk to if you have a special requirement – no matter how unusual. The length of the experience they bring, together with the depth of their understanding, means they can find solutions where others can't – or won't.

### GLOBAL PRODUCT PROTECTION

We push the boundaries of customer service in the auto warranty and gap insurance sectors. Unlike many of our competitors, we have the licence and expertise to support our clients across the globe with industry-leading web-based systems.

### PROTECTING YOUR ASSETS

Our asset protection team look at an international spread of sectors, business and asset types – whether it is project, bridging, corporate, lease or leveraged financing. Asset-backed credit enhancement or residual value insurance are our primary products.

### CREDITQUBE

CreditQube is QBE's unique and market-leading online trade credit system. CreditQube has been specifically designed and developed to provide an integral support to our clients in running their businesses.

### THOROUGHBRED COVER

Our bloodstock & equine division offers the most comprehensive equine coverage in the market. When it comes to market knowledge, our underwriters are at the leading edge of issues in the equine world.

### WELL-TRAVELLED

Our travel insurance business covers single trip and annual, primarily in Central Europe and the UK, mostly distributed through travel agents. We can also provide peace of mind protection for families and employees through the provision of kidnap, ransom, extortion, political evacuation and hijack insurance.

### OUR AREAS OF EXPERTISE

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Asset protection – credit enhancement and residual value

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Bloodstock

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Credit & bonds

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Product protection – warranty and gap insurance

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Travel insurance

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### KEY CONTACTS

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# BRITISH MARINE

## A PROUD MARITIME HISTORY

Founded in 1876, British Marine is an internationally respected provider of fixed cost insurance for marine and intermodal transportation risks. We specialise in ships worldwide up to 10,000 gt, and underwriting 100% of the risk.

Our extensive range of services includes protection & indemnity, hull & machinery, and legal expenses insurance for small to medium sized ships, together with personal, professional and intermodal liability products for transport professionals and operators.

## FULL STEAM AHEAD

The loyal support of our shipowners has helped British Marine achieve strong recent development across all our markets, particularly with regard to protection & indemnity.

A key factor in our success is the fact that we do not, and will not, apply a standard increase. Instead we believe in rating each individual owner on their own fleet performance. This results in much fairer premiums, and reflects our commitment to providing a bespoke, personalised service.

This service is backed up by our experienced in-house claims staff, who are on call 24 hours, and by our survey department with in-house deck and engineer surveyors. We also have 480 correspondents in over 230 ports, giving us a truly global presence.

## OUR AREAS OF EXPERTISE

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Hull

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Protection & indemnity

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Legal expenses

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Intermodal

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Professional liability

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## KEY CONTACTS

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# IN SUMMARY

## HERE TO HELP

We hope that what you have read here gives you a good idea of the breadth and quality of what QBE has to offer. If you'd like to find out more, or if there is anything you would like to discuss with us, please get in touch. There is nothing we enjoy more than a challenge.



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