

QBE at a glance

Managing your risk is our business. With a global network of empowered underwriters we deliver business insurance solutions that work. In other words, we make it happen.

2014 February Edition

QBE in Europe

QBE is a business insurance specialist. We have a strong presence across the UK and mainland Europe which, combined with the extensive expertise of our product specialists, enables us to provide what you're looking for: first class insurance solutions and outstanding local service.

Our financial strength delivers the security you demand. The additional flexibility of our dual-pen capability means you have the choice of Lloyd's - where we're one of the largest managing agents - or company paper, whichever's best for your business.

Our approach

We don't believe that one size fits all or that we should follow what other insurers do. This means we are always willing to take a view on specialist risks. Our people are encouraged and empowered to use their expertise to find solutions that work for your business.

Highly rated

You can judge the size and strength of a company by the ratings it keeps.

Insurer financial strength ratings***

COMPANY	STANDARD & POOR'S	FITCH RATINGS	A.M.BEST
QBE Insurance (Europe) Limited	A+ [negative]	A+ [negative]	A [negative]
QBE Re (Europe) Limited	A+ [negative]	A+ [negative]	A [negative]

Issuer credit ratings***

COMPANY	STANDARD & POOR'S	FITCH RATINGS	A.M.BEST
QBE Insurance Group Limited	A- [negative]	A- [negative]	bbb [negative]
QBE Insurance (Europe) Limited	A- [negative]		a [negative]
QBE Re (Europe) Limited			a [negative]

Outlook in []

Award winning service

Insurance is about more than great cover. We offer business support and technical guidance to help you manage your exposure to risk. Should a claim arise, we act quickly to help.

It's an approach that's helped us win numerous awards including:

Mena Insurance Review Awards 2013 -

Commercial Lines Insurer of the Year.

Insurance Fraud Awards 2013 -

Counter Fraud Initiative of the Year.

Rehabilitation First Awards 2012 -

Outstanding Individual Achievement Award.

Post Magazine Awards 2012 -

Claims Supply Team of the Year, Construction and Engineering and Major Commercial Combined Underwriting Team of the Year.

Reactions London Market Awards 2012 -

Best Claims Handling Team of the Year, Reinsurance Company Team of the Year, Casualty.



Financial strength

QBE INSURANCE GROUP PERFORMANCE		2013
Gross written premium*	£m	11,436
Net earned premium*	£m	9,795
Combined operating ratio	%	97.8
Insurance profit*	£m	535
Shareholders' funds**	£m	6,251

Key facts

- QBE European Operations is a division of QBE Insurance Group, one of the world's leading international insurers and reinsurers
- Offices situated throughout the world to cover all the key insurance markets
- One of the largest managing agents at Lloyd's
- Offices throughout the UK, mainland Europe and in Canada, Dubai and Singapore
- Choice of writing business with Lloyd's security or company security
- Comprehensive product range.

* Based on average exchange rates January to December 2013 US\$ to GBP

** Based on the exchange rate US\$ to GBP as at 31 December 2013

*** Affirmation as at December 2013
For further information please visit QBEurope.com/about



Proud to be title sponsor of the QBE Internationals

QBE's rugby sponsorship started in 2009 and we're now involved from grass roots level right up to the elite echelons of the sport. It's proving to be an ideal platform for us to raise awareness of QBE and our specialist approach to business insurance among insurance brokers and customers in our key markets.

Our flagship sponsorship, the QBE Internationals, where England takes on the best of the southern hemisphere at Twickenham, is complemented by our Coaching Club initiative that aims to recruit and train 2,015 new Level 2 coaches in England by 2015.

To find out more about our involvement with rugby, visit QBErugby.com

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. With an appetite and capacity to provide cover for business of all sizes, we are market leaders in the majority of products we offer.

We have literally hundreds of product lines and 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 (inc commercial PA and business travel)
- After the event insurance
- Aviation
- Bloodstock
- Commercial crime
- Commercial combined
- Contractor all risks/EAR
- Energy, offshore and onshore
- Entertainment and leisure industry
- Environmental impairment liability
- Financial and professional liability (D&O, PI)
- General liability (EL, PL, Tradesman)
- Marine
- Motor Commercial - (inc fleet, haulage, bus and coach, motor trade)
- Pharmaceutical and medical
- Political risk and terrorism
- Product guarantee and recall
- Product protection
- Property
- Reinsurance
- Scheme underwriting facility
- Specie
- Surety
- Trade credit and bonds
- Warranty and GAP.

Please visit 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.

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

QBE European Operations Plantation Place 30 Fenchurch Street London EC3M 3BD
tel +44 (0)20 7105 4000 QBEurope.com

4195/ATAGLANCE/UK/FEB2014
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.
The England Rose is a registered trade mark of England Rugby.



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.

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.

Distribution

We make it easy to do business and QBE is committed to providing you with access to underwriting excellence. There are offices located throughout the UK and Europe each with their own dedicated team to provide you with expertise in the core product sectors.

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



QBE