

QBE at a glance



Protecting your business from every possible angle

QBE is a specialist business insurer. We're big enough to make a difference, small enough to be fleet of foot. Our underwriters are empowered to make decisions that are important to you. And we don't just cover your risk. We help you manage it, meaning that you're less likely to have to make a claim in the first place.

Canada, August 2016 edition

Our approach

Helping you to achieve your ambitions

At QBE we aim to give you the confidence to achieve your ambitions by helping you manage the risks associated with those ambitions - allowing you to focus on the outcomes you want, rather than on what might hold you back. We are able to do this because our technical expertise, product range and global reach mean we can cover your business risk. Taking a proactive approach to even the most complex risks and listening closely to your needs allows us to come up with the right solutions for your particular circumstances.

Our approach is applied consistently across our underwriting and claims. We are easy to deal with, innovative in our approach and deliver the cover you need. In the event of a claim, you will see for yourself why our claims team has a deserved reputation for the professional, efficient and sympathetic way they work with brokers and insureds.

We look forward to working alongside you to understand your ambitions and bringing a fresh approach to meeting your insurance requirements.

Financial strength and security

QBE underwriters in Canada insure risks under their Lloyd's Underwriter license. This means that policyholders benefit from both the financial strength of QBE and separately from the financial strength of the Lloyd's market.

This is underlined by the insurer financial strength ratings we and Lloyd's receive:

COMPANY	STANDARD & POOR'S		A.M. BEST		FITCH RATINGS	
QBE Insurance Group Limited	A+	Positive outlook	A	Stable	A+	Stable
Lloyd's (via Syndicates 386 and 2999)	A+	Strong	A	Excellent	AA-	Very Strong

Insuring all your risks

- Automobile Fleets
- Clinical Trials
- Commercial Crime
- Builder's Risk / Course of Construction (COC)
- Cyber and Data Security
- Design and Construction
- Directors and Officers Liability
- Energy - Offshore and Onshore (via London, UK)
- Environmental Impairment Liability
- General Liability
- Group Insurance Program
- Kidnap and Ransom
- Marine - Hull, Cargo, P&I (via London, UK)
- Media
- Mortgage Impairment
- Pharmaceutical and Medical
- Political Risk and Terrorism
- Automotive Product Recall
- Professional Liability
- Property
- Specie
- Wrap-up (Construction) Liability

Contacts

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Financial strength

QBE INSURANCE GROUP PERFORMANCE		2015*
Gross written premium	US\$m	14,782
Net earned premium	US\$m	12,213
Combined operating ratio	%	94.0
Insurance profit	US\$m	1,099

Key facts

- Global Headquarter: Sydney, Australia
- QBE employs around 14,500 employees, with operations in 37 countries, providing insurance to policyholders in more than 140 countries
- Operating in Canada under Lloyd's Underwriters license
- Claims are managed and settled in Canada by dedicated team

* Result adjusted to exclude Argentine workers' compensation business and the one-off impact of other non-core asset sales.

For further information please visit **QBEcanada.com** or email us at **chris.gudgeon@ca.qbe.com**