

# A name to trust in commercial fleet insurance

**At QBE we work hard to understand exactly what our customers need. That means we can help them manage risk proactively and drive down claims. This approach and our comprehensive proposition have made us a name to trust in commercial fleet insurance.**

We have been insuring fleets in Canada for over a decade. We are fully committed to being a long-term, trusted partner to those we insure. Our strength and financial security means customers can be confident we'll be here for them, providing the right cover and when they need to, making a claim.

We're focused on building durable relationships that go far beyond an annual insurance contract. That means helping customers understand risk, anticipate emerging trends, and build resilience into their business.







# Supporting brokers and customers

**Our expert underwriters are empowered to make decisions. That means they can respond quickly and creatively to find the solutions brokers and customers need - when they need them.**

People who partner with us find we're professional, pragmatic and dependable.

We offer a highly responsive local service, and we pride ourselves on being flexible and able to react quickly when things change.

Our teams of underwriters, claims handlers, and risk solutions managers will keep in regular touch to make sure you always have the support you need.

We regularly host events, produce articles and guidance notes on key business and risk management topics, helping you to see where there may be opportunities to shift your own risk management approach.



# Risk solutions expertise

Effective management of your fleet and drivers can deliver significant benefits: making the roads safer for all drivers, reduce insurance premiums, help to improve reputation and morale as well as avoiding the catastrophic effects of a serious vehicle crash.

We offer practical guidance that helps customers stay safe and roadworthy. We also share regular insights on best practices and emerging risks.

Depending upon the size and complexity of your business requirements, our risk solutions services can include:

- > Online self-assessment to identify and minimize risks
- > Evidence-based reviews by experienced risk management professionals
- > Collision investigation training for managers
- > Convening fleet safety steering groups
- > Sharing best practices.

## Creating a safety culture

A continuous learning and training program for drivers is important as it builds a positive risk management culture amongst drivers.

We've been pioneers in researching the factors that contribute to common types of claims, such as rear-end collisions and the risks associated with changing lanes. We've turned our research into an extensive library of risk management training material and bulletins which we make available to our clients.

Amongst other things, this material helps to highlight common types of claims, educate and raise awareness of road risks as well as encouraging the use of each vehicle's safety features.

## Incorporating technology into your approach

Between advances in technology and a greater scientific understanding of driver behaviour, the ways in which organizations can manage their fleet and those driving for work has evolved.

Based upon your needs and goals, we can gladly refer you to outside organizations who we know can deliver what you're seeking.

Some of our trusted third party vender partners include:

- > [Driver Metrics](#)
- > Driver IQ
- > [iAuditor by SafetyCulture](#)

# We act fast and we settle quickly

At QBE we aim to get claims paid, and get them paid quickly. As soon as we know there's a problem, we'll deliver the right expertise at the right time to minimize the business impact.

We have an excellent track record for paying fairly and promptly. So, whether it's initial notification, or immediate help in a crisis, you know you can count on us, 24 hours a day, 365 days a year.

## Helping you when you need it most

At QBE, we strive to provide flexible claims solutions that are tailored to a customer's precise needs.

We will keep you and your broker fully informed throughout the claims process, ensuring there are no surprises. Clear communication is central to what we do.

We work closely with all of our stakeholders - ensuring we have a fully informed view of our customers circumstances. Our claims handlers are empowered to make decisions, allowing us to provide an efficient, responsive service to our customers.

## Getting through a major loss

Our major loss team's collaborative case management approach supports brokers and customers through even the most serious and complex of claims. We provide a fast, effective response across serious and catastrophic personal injury, and property damage losses.





# Working for a better world

**At QBE, we believe in seeking, securing, and nurturing sustainable partnerships in everything we do. And that focus is not limited to commercial concerns. It's also reflected in how we invest our premiums and support the communities in which we operate.**

## **Premiums4Good**

Like all insurers, we invest our customers' premiums until they're needed to pay claims.

Not afraid to do things a little differently, our ground-breaking initiative Premiums4Good, gives our customers the choice to have up to 25% of their premium diverted to impact investments that deliver an environmental or social impact or return.

These investments make a real and sustainable difference to communities around the world, benefiting causes such as reducing homelessness, renewable energy, improving chances for foster children and agricultural productivity. What's more, Premiums4Good has played a vital part in the Covid-19 response, with funding directed to global initiatives that support communities hit hard by the health and economic impact of the virus.

Customers have embraced this approach. By June 2021, we had invested US\$1.4 billion and are well on track to meet our impact investment target of US\$2 billion by 2025.

## **QBE Foundation**

Offering solutions to help manage risk is our core business. Through the QBE Foundation, we want to establish long-term partnerships, supported by education and awareness around risks, to improve the resilience and preparedness of our communities so they are better equipped to protect themselves.

The QBE Foundation's vision is creating strong, resilient, and inclusive communities, by focusing investment and efforts on two key areas where we believe we can have the greatest impact: climate resilience and inclusion. A set of guiding principles guide our partnerships and initiatives.

The QBE Foundation invests in the community through funding, pro-bono, and in-kind support, including workplace volunteering and giving, community grants and partnerships with charities and community organizations.



# Financial strength

QBE is one of the world's leading insurers and reinsurers. We offer hundreds of specialist products and have a truly global footprint. That means we can cover the vast majority of business risks right around the world.

## Financial strength

QBE Insurance Group's strength and security means customers can be confident we'll be here for them if they need to make a claim.

With gross written premiums of US\$13.4 billion for the year ended 31 December 2021, QBE Insurance Group is rated A+ by Standard & Poor's.

## Highly rated

Our strength and security is reflected in the insurer financial strength ratings that QBE Insurance Group receives.

Standard & Poor's.....	A+ Stable
Fitch Ratings.....	A+ Stable
A.M. Best.....	A Stable

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.

## Lloyd's of London (via QBE Syndicates 386 and 2999)

Standard & Poor's.....	A+ Strong
Fitch Ratings.....	AA Very Strong
A.M. Best.....	A Excellent

# Let’s talk

Why not start a conversation with us today - and find out how we can bring a fresh approach to your commercial fleet insurance needs.

## Contact

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