



**PROTECTING  
YOUR BUSINESS**  
FROM EVERY POSSIBLE ANGLE

Made possible



## Helping you achieve your ambitions

At QBE European Operations, 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, extensive product range and global reach mean we can cover virtually any business risk, anywhere in the world. 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 focus on helping people to achieve their ambitions also extends to the communities where we live and work; we are very proud of the grant-giving work of the QBE Foundation, as well as our ground-breaking Premiums4Good initiative, which uses your premiums to benefit deserving causes - a first in the insurance industry.

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

**Richard Pryce**

Chief Executive Officer, QBE European Operations

# The buffer between the best-laid plans and uncertain reality

QBE is a specialist business insurer and reinsurer. We're big enough to make a difference, small enough to be fleet of foot. We may not be the best known, but a large part of the modern world depends on our cover. We have customers as varied as bus and coach fleet operators and major international infrastructure consortiums. For them, we're the buffer between the best-laid plans and uncertain reality.

People who deal with us find us professional, pragmatic and reliable - this is one of the reasons we're still here after 130 years.

Our underwriters are empowered to take decisions that are important to you. (Because we know no computer can replace that human ability.)

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.

QBE began when an Australian shipping company decided it could insure its own vessels better than anyone else. As it turned out, it could. We still admire that grit and energy. We hope it shows.

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## What makes us different

- **Proactive approach:** we're known for our willingness to consider difficult risks that others won't write, as well as our energy and ability to come up with creative solutions.
- **Empowered underwriters:** our underwriters have local authority to make decisions, so they're able to respond quickly and efficiently.
- **Support when you need it most:** 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 customers.
- **Risk management expertise:** our hands-on risk management support can help you reduce your claims and lower your premiums.
- **Comprehensive product range:** with hundreds of products, we are able to cover most business risks worldwide.
- **Business focus:** specialising in business insurance means we understand your issues, so whatever you're experiencing, we've almost certainly seen it before and can come up with a solution.
- **Global reach:** we are a significant part of the QBE Insurance Group - one of the world's top insurers and reinsurers, with operations in 37 countries worldwide.
- **Community support:** under our innovative Premiums4Good initiative, we can invest 25 per cent of your premium in investments that benefit communities or the environment, such as social impact bonds or green bonds.

## Cover for most risks

With hundreds of products and deep underwriting expertise, we can cover most business risks. We apply our energy and determination to finding solutions to even the most complex challenges - and we're not afraid to try something new, even if it means going against current market conventions.

We are well known for our flexibility and our willingness to consider risks that others won't.

Finding solutions is only possible if we understand your business, so we listen carefully and engage in actual dialogue about your strategy and objectives, as well as your day-to-day circumstances.

All of this helps us find the right solution for your particular needs; we are well known for our flexibility and our willingness to consider risks that others won't. If we can't find a solution to a challenge you're facing, we will always explain why - and offer an alternative, wherever possible.

Building strong partnerships is central to our approach. We like to have an overview of a customer's overall risk profile and help you to manage your risks across multiple lines. This means we get to know you well and can ensure there are no gaps in cover, as well as offering sustainable terms.

## Support when you need it most

At QBE, we have a grown-up, practical approach to claims. If a claim should be paid, we pay and manage it promptly, and we never rely on small print or unrelated clauses to refuse a claim.

We understand that having a claim paid promptly can make a difference to the successful operation of your business, so we aim to help you get your business back on track as quickly as possible.

We start by working hard to understand what outcome you want to achieve. We then work with you and your broker in a collaborative, supportive way to resolve your claim as efficiently as possible. Our approach is empathetic as well as practical because we understand the pressures involved in recovering from any loss.

For any claim made against you, we do all that we can to reduce the costs involved – and robustly defend your position against any fraudulent claims.

When you make a claim, we assign it to a claims handler who will manage it throughout the process, so you are always able to speak to someone who understands your claim and how it is progressing.

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## We're not just here for you when things go wrong

It's always best to avoid having a claim in the first place, so we start by helping you to manage your risks. This not only results in fewer claims, it also gives you more time to focus on what you do best - running your business.

Many insurers don't tell you about the benefits of risk management simply because they don't offer it. As one of the few that does, we know that firms that use it have fewer claims than those that don't.

Our approach to risk management is not prescriptive or about ticking boxes. It is about coming up with practical solutions for your particular needs.

Many customers start by filling in our QRisk questionnaire, which provides a snapshot of your current strengths and weaknesses. We then work with you to put together an action plan and provide ongoing support, such as access to e-learning packages and carrying out site visits.

Because QRisk gathers data across all of our customers, it also allows us to benchmark risk management practices and carry out trend analysis, which we then share with you.

While we make good use of technology, our real value lies in bringing the right people and information together to come up with a solution that works for everyone. Our well respected team consists of people who have worked in industry, such as engineers and scientists, and is supported by a comprehensive network of consultants.

Firms that use risk management have fewer claims than those that don't.



# Global reach

Our business is formed of three divisions - Retail, International Markets and QBE Re - which are structured to mirror the way our customers and brokers do business and can be accessed from all over the world.

As well as operations in the UK and Ireland, Continental Europe, Canada and the United Arab Emirates, we have offices in Japan, Singapore, Latin America, Bermuda and the US.

## Global cover

When your business is multinational, you are exposed to a whole new level of risk. If you have offices abroad or are considering overseas expansion, challenges around cultural differences and diverse regulatory controls can be immense.

Having significant global reach means that we can cover all of your exposures worldwide, writing global programmes that provide comprehensive protection, as well as comfort that all legal and regulatory requirements are being met.

## Industry-specific support

Because of our commitment to aligning ourselves with our customers, we are launching a series of industry practice groups, starting with Oil & Gas.

Our Oil & Gas practice brings together industry experts from around the world to develop tailored, industry-specific offerings that will ensure we can respond to our customers' needs effectively.

The practice has been designed entirely with the customer in mind; we understand that customers are looking for partners who understand their business, hold deep expertise on the challenges and opportunities they face, and can provide effective local and global solutions.



## Giving something back

As a company, we help people to achieve their ambitions. That's not restricted to customers, brokers and employees; we help people in the communities in which we live and work to thrive and achieve their goals.

### Make a difference with your premium

What if your insurance premiums could help disadvantaged communities around the world? With our ground-breaking Premiums4Good initiative, they can.

When you pay us your premium, we invest that money until we need it to pay claims. If you join Premiums4Good, we will invest 25 per cent of your premium in investments that deliver direct, sustainable benefits to communities or the environment, such as those aimed at reducing homelessness or generating renewable energy.

This initiative is unique; we're the first insurer that allows you to choose for your premiums to be used to help others.

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## Hands-on help

We also provide hands-on support to a range of local charities through the QBE Foundation, which helps people pursue their ambitions and live more independent, successful and productive lives.

We do this in a variety of ways, from matching employee fundraising and payroll giving to providing grants to local charities and encouraging employee volunteering.

In addition, UK employees select a charity partner every two years that forms the focus of our fundraising activities. Our partner for 2016 and 2017 is Breast Cancer Care, during which time we aim to raise £200,000.

Since the launch of the Foundation in 2011, together we have donated over £5 million\* through grants, fundraising, payroll and matching.

\*Correct as at 27 July 2016.

## Get in touch

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Richard Pryce, CEO QBE European Operations

Visit [www.QBEeurope.com](http://www.QBEeurope.com)  
or email us at [enquiries@uk.qbe.com](mailto:enquiries@uk.qbe.com)

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**QBE European Operations**

Plantation Place, 30 Fenchurch Street, London EC3M 3BD  
Tel +44 (0)20 7105 4000 | [www.QBEeurope.com](http://www.QBEeurope.com)

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