

# QBE At A Glance.

QBE is an international insurer and reinsurer offering a diverse portfolio of commercial, casualty and specialty products, personal line and risk management solutions. QBE European Operations forms part of the International Division which also comprises Asia.

QBE utilises three major rating agencies and is committed to maintaining its ratings at their current levels, with an A+ S&P rating, and more than \$30 billion of funds under management. QBE has the financial strength to realise our purpose, and help those around us build strength and embrace change to their advantage.

## Our approach

We know that one size doesn't fit all. We are always willing to take a view on specialist risks and to work with you to find the right solutions for your business.

Our approach is applied consistently across our underwriting, claims and added-value services such as QBE Risk Solutions. We are easy to deal with, innovative in our approach and deliver the cover you need in an uncertain world.

## Insurance tailored to you

Whatever, the challenge, we have probably seen it and learnt from it. Above all, we know that a flexible approach to risk can mean the difference between business success and failure. We are here to help your company shape that approach with peace of mind and achieve its goals

## Financial strength and security

This is underlined by the insurer financial strength ratings we receive:

Company	Standard & Poor's		Fitch Ratings		A.M. Best	
QBE Insurance Group	A+	Stable	A+	Stable	A	Stable
QBE Europe SA/NV	A+	Stable	A+	Stable	A	Stable

## Financial strength

### QBE Insurance Group 2023 Result

Gross written premium	US\$ 21,700M
Net Insurance Revenue	US\$ 16,599M
Combined operating ratio %	94.6
Insurance profit	US\$ 1,355M

## Key facts

- > QBE European Operations forms part of the International Division which also comprises Asia.
- > QBE employs around 14,000 employees, with operations in 27 countries, providing insurance to policyholders in more than 180 countries
- > Comprehensive and flexible product range

For further information visit:

[QBEurope.com/about-us](https://qbeurope.com/about-us)

## Gross written premium mix by product

	INTERNATIONAL	
Commercial & domestic property		29.3
Public/product liability		23.0
Motor & motor casualty		12.4
Professional indemnity		11.2
Marine, energy & aviation		14.9
Workers' compensation		3.6
Accident & health		3.6
Financial & credit		1.4
Other		0.6

## More than great cover

All of our clients also benefit from our range of added-value services. Our Risk Solutions team offers practical, technical advice to reduce clients' exposure to risk; our Claims team is alert to attempts to defraud our clients through exaggerated or fictitious claims and has an excellent track record of success.

## Leading insurance product range

As a business insurance specialist, the breadth of the industry sectors we cover is as diverse as our range of products. We have an appetite and the capacity to provide cover for business of all sizes.

We are confident we can provide you with the perfect cover. **Here is a flavour of our extensive product range:**

- > Automotive Protection
- > Business Interruption
- > Commercial Combined
- > Commercial Crime
- > Cyber
- > Director's and Officer's Liability
- > Employment Practices Liability
- > Financial Institutions
- > General & Product Liability
- > Life Science Liability including clinical trials
- > Marine Cargo & Specie
- > Multinational
- > Pensions, Trustees Liability Insurance
- > Professional Indemnity
- > Property Damage

## QBE European Operations

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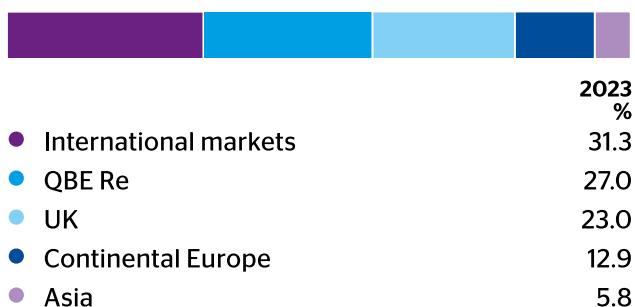
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QBE European Operations is a trading name of QBE Europe SA/NV, VAT BE 0690.537.456, RPM/RPR Brussels, ('QBE Europe'). QBE Europe is registered in Belgium under the number 0690.537.456. Its registered office is at 5 Place du Champ de Mars, 1050 Brussels - Belgium.

The Swedish branch of QBE Europe is registered at the above address under No 516411-5403. The Danish branch of QBE Europe is registered at the above address under No 39800985.

QBE Europe is authorised by the National Bank of Belgium (NBB) under licence number 3093.

## Net insurance revenue by business segment



## 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.

For more information visit [qbeurope.com/rs](http://qbeurope.com/rs)

## We stand by our claims

We're an insurance company so paying claims is what we do. But the way we go about it is different to our competitors.

We act fast and settle quickly. We can do this because we insist that all claims – large and complex or small and straight forward – are managed locally, significantly reducing assessment and settlement time.

For more information visit [qbeurope.com/claims](http://qbeurope.com/claims)

## To find out more

For more information about QBE and how we can help your business, please visit our website [QBE.se](http://QBE.se) and [QBE.dk](http://QBE.dk) or e-mail us at [infoqbesweden@se.qbe.com](mailto:infoqbesweden@se.qbe.com) or [info@dk.qbe.com](mailto:info@dk.qbe.com)

