

QBE North America

QBE North America is a global insurance leader focused on helping customers solve unique risks, so they can focus on what matters most. We offer a broad spectrum of specialty, commercial, program, personal and crop insurance capabilities. And, customers can rest assured they are getting specialized advice from a true partner underpinned by risk mitigation, exceptional claims, and caring service. Whatever the situation, *QBE is with you.*

A broad product set spanning three major market segments

Alternative Markets

Alternative Markets is the alternative distribution arm of QBE North America comprised of Programs, Personal Insurance and Westwood Agency. Coverages include:

- Errors & Omissions
- General Liability
- Homeowners
- Property CAT/Non CAT
- Renters
- Small Business
- Workers' Compensation



Crop

Coverages include:

- Crop hail
- Livestock
- Multi-peril
- Named peril

Specialty & Commercial

Our Specialty & Commercial division provides coverages and services to support the specialized needs of a wide range of customers. Coverages include:

- Accident & Health
- Auto
- Cyber
- General Liability
- Foreign Package
- Management Liability
- Professional Liability
- Property (includes Inland Marine)
- Surety
- Trade Credit
- Transactional Liability
- Umbrella
- Workers' Compensation

Industry specific expertise

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|------------------|--------------------------|-------------------------|
| • Aviation | • Financial Institutions | • Professional Services |
| • Construction | • Hospitality | • Real Estate |
| • Consumer Goods | • Manufacturing | • Wholesale |



Over **11,000** employees located in **27** countries



Worldwide **\$14.7B**
North America **\$4.8B**

A+

Standard & Poor's & A (Excellent) A.M. Best.*



Forbes Global 2000 list of public companies



Innovative **Premiums4Good** initiative
5% of premiums allocated to investments with social objectives