

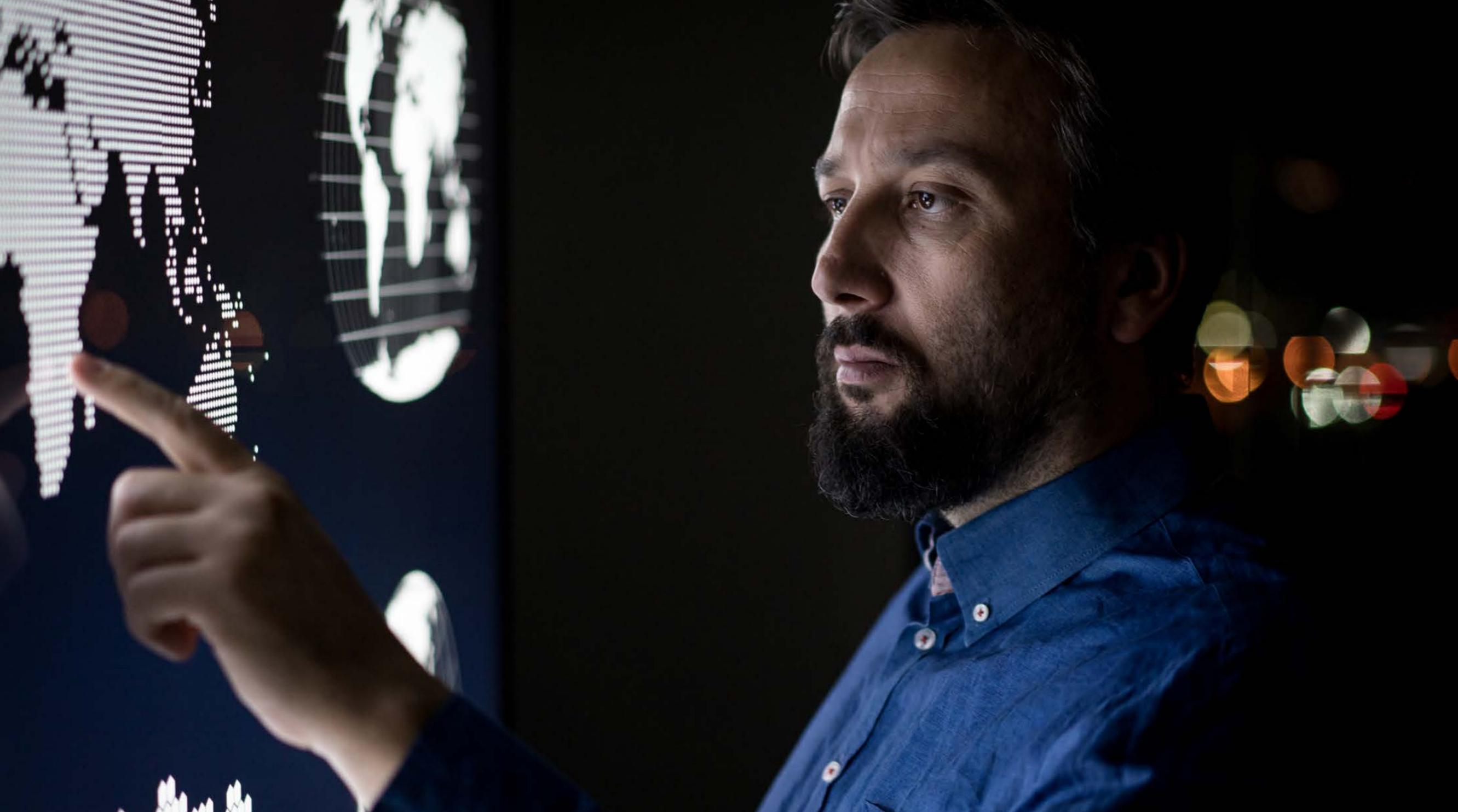


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# QBE's Multinational proposition

A truly global insurance solution





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## Welcome to QBE Multinational

QBE's Multinational proposition offers a globally integrated insurance programme, backed by years of experience and the expertise of staff and partners around the world.

Our geographic footprint, with empowered underwriters and dedicated service hubs in locations across the globe, marks us out as one of only a handful of truly worldwide insurance companies.

Our relationships are long-term and personal. We take the time to understand a client's business in depth and use our experience to their benefit. Central to our ethos is the importance of nurturing relationships with customers and brokers, listening to their requirements in order to create bespoke solutions. Unconstrained by rigid systems or legacy issues, we can structure programmes which are tailored to meet a customer's specific needs.

Our experienced underwriting, claims and client service teams work together to deliver an integrated and centrally managed solution that combines certainty of coverage with regulatory and tax compliance and the secure movement of money around the world.

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## Why multinational matters

Multinational insurance offers consistency, visibility and accountability.

As your multinational insurance partner, QBE can ensure that insurance is provided wherever it is needed. Our dedicated service team works with underwriters and local offices around the world to ensure the right basis and level of coverage, backed up by expert claims management and underpinned by the security you would expect from a global insurance company.

### **Flexible solutions in times of change**

Businesses never stand still. Whether it is expansion into new territories, new products and services, new business lines as a result of acquisition or growth – or extra requirements from government – the demands for insurance cover are always changing and QBE is with you every step of the way.



Large corporations and medium-sized companies expanding into new territories can all benefit from a multinational programme.

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## A changing world

Global enterprises face a complex and ever-changing external landscape as they evolve and grow their businesses.

At QBE we don't stand still. We've invested significantly in technology and cutting edge data analytics to inform decision-making, but digital systems can never replace people. That's why we have a team of multinational specialists who work tirelessly on behalf of our customers. Our staff understand that insurance legislation varies greatly by territory and region, and that it can change fast – and are always on hand to answer detailed and country-specific questions.



## How we are different

### Case Study

#### Deep Customer Relationships

Our Spanish office worked closely with a market-leading pool and wellness company who required insurance for its domestic and overseas operations. We developed a close relationship with the customer over a period of time prior to the risk being placed with us, building a deep understanding of the customer's business and their insurance requirements.

The Spanish underwriting team collaborated with our Multinational Client Centre in order to construct a global programme which was tailored to the customer's needs, leveraging QBE's global reach to arrange issuance of local policies in 30 countries across the globe.

“We moved our global Property and Casualty programmes to QBE because we trust in their ability to deliver the coordinated service that we expect.”

## A truly global overview

Global customers need a centrally coordinated and robust multinational solution that can meet their complex insurance needs, whilst adhering to regulation.

As a large international insurer, QBE can offer a global geographical spread while providing locally compliant policies and claims handling support in each individual country.

We can issue policies in more than 180 countries through our own offices or those of specially selected local partners.

Customers have the reassurance of knowing that once the placement has been centrally negotiated, they can rely on QBE.

We have the experience and expertise to handle large and complex multinational claims. When a claim does arise, it is handled with consistency and urgency, no matter which country or territory is involved.

Regulations differ around the world and the complexities of global insurance are a challenge for all customers. QBE can provide the customer with

- Confidence that they are meeting country-specific regulatory and tax compliance requirements
- Understanding of local markets and their insurance regulations
- Managing the payment of premiums and claims transactions, either globally or locally, depending on country regulations.



## The benefits for our customers

Finding solutions is only possible if we understand your business, so we listen carefully and engage in dialogue about your strategy and objectives.

Our Multinational offering provides:

- Significant levels of underwriting capacity across a wide range of products
- Transparency of local insurance cover requirements
- Reassurance that policies are issued accurately and on time around the world
- Access to high-quality information, particularly on claims
- Insight to support informed decision-making about risk management and insurance coverage in new and existing markets
- Customers with the confidence to expand and develop their business in new markets
- The tools to help customers avoid fines and penalties for non-compliance
- Continual advice and support from dedicated multinational teams.

## How we work for you

QBE's Multinational proposition is delivered by a team of specialist staff.

**Partnerships:** our Global Network Team appoints network partners, using local knowledge and a strong due diligence process to ensure a professional and compliant service.

**Central guidance:** our Multinational Client Centres offer regulatory, compliance and tax guidance, and coordinate communications throughout our global network. Our client centres support customers and brokers and manage the implementation of each customer's global programme. The centres aim to resolve the complexities of global programme administration that can otherwise be so time-consuming for customers and brokers alike.

**Global claims:** a dedicated claims manager minimises disruption to the customer. They give regular updates on the progress of claims, whatever territory they arise in.

**Global Risk Solutions:** a designated risk-management account coordinator provides insight to customers and conducts review and feedback meetings.



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## Reliability, service, innovation and expertise

QBE is one of the world's largest insurance and reinsurance companies, with operations in all the big insurance markets.

Formed in Australia in 1886, QBE employs more than 12,000 people in over 31 countries, with significant operations in Australia, Europe, North America and Asia Pacific. QBE's captive reinsurer, Equator Re, provides reinsurance protection to our divisions in conjunction with the Group's external reinsurance programmes and plays a central role in enabling our Multinational proposition. QBE is an established global insurer and reinsurer with a broad multinational network.

We have been underwriting multinational business for more than 20 years and in this time, we have issued policies in well over 100 countries.

“QBE strives to anticipate, mitigate and prevent a customer from contravening local laws.”

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