



Enabling a more resilient future

Our story

The buffer between the best-laid plans and uncertain reality

At QBE, we understand that UK businesses operate in a world that's fast, complex and rarely standard. That's why we put experienced, empowered decision-makers close to your business, people who know the local landscape, understand your sector and can make the calls when things shift. No waiting for permission. No sending it up the chain. Just getting it done. Fast.

We don't just write cover. We partner with brokers and clients to solve business problems, whether that means adapting quickly when risks change, helping you navigate uncertainty or working with you to recover and rebuild when the unexpected happens.

Our teams are trusted by growth businesses, specialist sectors and long-established UK enterprises alike.

So whether we're supporting a multi-site construction firm, a clean energy pioneer or a regional bus operator, our focus stays the same: practical insight, fast decisions, and a strong service mindset.

For brokers, we're easy to work with and quick to respond – sleeves rolled up, informed and engaged. For clients, we're a second set of eyes on risk, a source of stability and a partner in recovery when things don't go to plan.

QBE is a global insurer, with all the scale and backing that brings. And here in the UK, we're a close-knit team that's hands-on, straight-talking and committed to being right where you need us, at the heart of what matters.

Our covers

Our business insurance products span:



Multinational solutions



Property



Casualty



Motor



Financial and Specialty Lines.

Our wide product range, technical expertise and global reach mean that we can cover most business risks, anywhere in the world.

Our flexible solutions

- Commercial Combined
- E-trade
- Multinational solutions
- Monoline or package expertise
- Flexible payment plans.

Our risk solutions

- Relevant to your business needs
- Industry specific insights
- Subject matter experts with industrial experience
- Best practice guidance
- Online guidance and rating tools
- Services to help manage your business risks
- Improve business resilience.

Our focus areas

- Manufacturing
- Transport and Distribution
- Construction and Engineering
- Wholesale and Retail
- Infrastructure and Utilities
- Technology, Media and Telecoms
- Leisure and Hospitality
- Educational services
- Charities, Public Administration and Office
- Financial Institutions.

Our claims service

- Multi-award-winning validation of our customer-centred approach
- Clear communication throughout the claims process, with no surprises
- Digital and AI-powered technology gets you back on track as fast as possible
- Rehabilitation support helps injured employees return to work quickly
- Proactive counter-fraud measures help keep your business protected
- Claims relationship management capability for high volumes or complex programs
- Specialist expert partners give the extra support you need
- Constant investment in our peoples' professional development to maintain an outstanding service
- A claims service that aims to exceed all expectations.

Alternative Distribution and Delegated Authority Business

Our solutions are designed to complement our open market products.



Property

Core appetite

Manufacturing

- Component assembly
- Heavy manufacturing
- Beverages
- Engineering products.

We look for:

- Detailed awareness of supply chain exposures and audit procedures
- Good separation between processes and storage.

Call us to discuss:

- Unattended processes
- Business continuity planning.

Wholesale and Retail

- Machinery, equipment and component parts
- Household and electrical appliances
- Clothing and accessories
- Food, grocery and ingredients
- Building materials.

We look for:

- Good business continuity planning
- Fixed fire detection and protection
- Segregation of hazardous stock items.

Call us to discuss:

- Storage of highly flammable products
- Automated warehouses
- Sprinkler systems
- Co-tenanted retail space
- High value products.

Service industry

- Banking
- Financial
- Insurance
- IT services
- Media.

We look for:

- Resilient IT backup systems
- Fire protected server rooms

Call us to discuss:

- Innovative business interruption coverages
- Cyber cover.

Real Estate

- Portfolios with bias towards offices and retail
- New or existing asset managed commercial property or pension funds.

We look for:

- Strong risk management particularly to fire and security protection.

Call us to discuss:

- New commercial funds
- Servicing growing portfolios.

CAR

- Civil Engineering
- Commercial Building
- Utilities and Power Projects
- Oil & Gas and Heavy Industry.

We look for:

- Strong risk management particularly for water damage prevention.

Call us to discuss:

- High hazard contractors
- Timber frame
- Waste to energy.

Cover also available via our Contractors Combined product for mid-market contracting risks.

Cover also available via our Commercial Combined product.

Risks we are currently not targeting

- Mining
- Nuclear, radioactive or biological
- Waste
- Exposure to firearms.



Casualty

Core appetite

We welcome risks across all industries and business types — from localised traders to large, complex exposures with international reach. We look for businesses with stable exposures, strong financial history, and embedded risk management practices. Above all, we value long-term partnerships built on trust, transparency, and shared commitment to sustainable success.

Wholesale and Retail

- Warehousing and logistics providers
- Machinery and equipment
- High street and online retailers
- Consumer goods
- Food and beverage wholesalers
- Building materials.

We look for:

- Proactive risk management in premises and supply chain / clear contractual arrangements within supply chains.

Manufacturing

- Metals and plastic goods
- Machinery and industrial equipment
- Food and beverage
- Electrical and electronics
- Chemicals.

We look for:

- Automation driven procedures
- Clear production process and supply chain management.

Call us to discuss:

- Medical device manufacturers
- Motor vehicle / Component manufacturing
- US domiciled exposure.

Power, Utilities and Infrastructure

- Transmission and distribution
- Utility servicing and maintenance
- Facilities management
- Solar and wind
- Subsurface and surface operations.

We look for:

- Environmental awareness / effective on-site supervision / contingency planning.

Call us to discuss:

- BESS / hydrogen production and GMAP initiatives / legacy power.

Construction

- Commercial and residential
- Demolition
- Mechanical and electrical contractors
- Heavy and civil engineering (including highways/street/bridge construction)
- Specialist trades.

We look for:

- Strong subcontractor and supply chain management.

Call us to discuss:

- Long period project policies
- Heavy plant movement.

Cover also available via our Contractors Combined product for mid-market contracting risks.

Cover also available via our Commercial Combined product.



Commercial Combined

Core appetite

Our Commercial Combined product is one of the most comprehensive in the market today. We offer an extensive number of covers, and as our approach is all about collaboration and problem-solving, we don't have arbitrary cut-off limits, so whatever your requirements, we will endeavour to help.

Appetite

We have a broad appetite, in-depth experience of working across multiple sectors, and can provide cover for even the most challenging risks and situations.

Our sector expertise includes:

- Charities
- Educational services
- Manufacturing
- Professional and technical services
- Technology, media and telecoms
- Wholesale and retail
- Hospitality.

You can pick and choose exactly which covers you need:

Property

- Material damage
- Business interruption
- Specified business equipment
- Machinery & computer breakdown
- Terrorism .

Liability and Financial Lines

- Employers' Liability
- Product Liability
- Professional Indemnity
- Public Liability
- Cyber and data security.

Other

- Fidelity Guarantee
- Goods in transit
- Legal Expenses
- Loss of licence
- Money and personal accident assault
- Personal Accident.



Motor Fleet

Core appetite

We have a broad risk appetite for motor fleet business and understand that one size doesn't fit all. Instead we offer a range of insurance products that can be fashioned to suit a customer's precise needs – we deliver the protection you need. Our products are supported by experienced and empowered underwriters located in our regional underwriting offices plus UK claims handling and risk management solutions.

We look for businesses with fleets of over 15 vehicles, requiring comprehensive cover and where the customer is looking for a long-term relationship. Evidence of high-quality risk management including use of technology e.g. telematics and vehicle cameras is preferred.

Commercial Motor

- Commercial vehicles, involved in the carriage of own goods
- Business cars
- Road Transportation/logistics – UK exposure
- Passenger transport.

Call us to discuss:

- Other sectors including the carriage of hazardous goods
- Programmes with high levels of self-insured retention
- Road transportation/logistics outside UK
- Waste
- Skip hire
- Courier delivery
- Distressed business
- Agency drivers
- Blue light vehicles
- New ventures.



Road Transportation

Core appetite

We insure all types of fleets, including some of the UK's best-known companies with thousands of vehicles on the road. We are a trusted partner to more than one-third of the UK's top 25 hauliers. We are also proud to have partnered with The European New Car Assessment Programme (Euro NCAP) as the first Associate Member of their new Safer Trucks testing programme.

With deep underwriting expertise and a strong national presence, we're well positioned to support fleet operators who are committed to a safety-first approach. We welcome the opportunity to collaborate with businesses across the logistics sector that are looking to enhance their risk management practices and take full advantage of the comprehensive services we offer.

Appetite

- Fleets with over 15 vehicles (excluding hazardous goods, waste or skip transport)
- UK-based operations with a maximum 15% EU exposure.

Tailored insurance cover:

- Conventional and non-conventional programmes available
- Options for 2–3-year Long Term Agreements for pricing stability
- Profit rebates and increased Third-Party Property Damage/accumulation limits (by discretion).

Cross-class capabilities to support customer needs:

- We will look to deliver tailored cross-class solutions through a unified approach across multiple lines of business

By listening and collaborating closely with customers, we provide the agility and technical insights needed for informed, timely responses.

Telematics and insight-driven risk reduction:

- Mandatory telemetry sharing for fleets with over 50 vehicles or £150,000 GWP. This enables valuable insights that support enhanced driver safety, contribute to safer roads, and help reduce environmental impact
- A telematics app which provides customers with aggregated, normalised data, offering a consistent and transparent view of driver performance across their fleet
- Data insights, supported by our motor specialist Risk Solutions team, will combine claims and telematics data to deliver deeper, actionable intelligence - helping guide customers on their ongoing risk management journey

- Matrix iQ, in partnership with QBE, offers a technology-agnostic service that seamlessly integrates with existing telematics systems. All data, including telematics and claims information, is consolidated into a customised dashboard giving transparency across fleet risk, individual driver behaviour, and claims costs. This enables real-time insights into fleet risk along with detailed trend reports and enables benchmarking of performance against national averages for more informed decision-making.

Our customers also benefit from our embedded risk management culture and claims partnership approach.



Passenger Transport

Core appetite

We have been one of the leading insurers to the UK bus, coach and minibus sector for over 30 years. We know first-hand from bus and coach operators the challenges they're facing.

Whilst the passenger transport industry has had its fair share of ups and downs QBE has worked with our customers and brokers to ensure we have navigated these changes together. We are committed to proactively helping customers manage risk and drive down claims. This approach has made QBE a name to trust in commercial motor insurance.

Appetite

Whether it's a single minibus or a large fleet of coaches, we have the ability to provide an insurance solution, either through our experienced and specialised underwriting team or via our e-trade solutions.

Our broad appetite means we can consider:

- UK and EU tours
- School transport
- Private hire
- Community transport
- Stage
- Express-style operations
- Electric vehicles.

Who is our ideal customer?

We generally like to work with a business which is looking for a long-term relationship with their insurer. We particularly welcome customers who can demonstrate a track record in the industry and who want to embrace risk management to safely manage the way their employees drive company vehicles.

Our underwriters are equipped to provide a range of solutions depending on the individual risk – from standard conventional cover to full non-conventional solutions where the customer takes a significant deductible. With an experienced support team sitting behind the QBE motor operation, we have the ability and resource to provide alternative options.



Motor Trade

Core appetite

We have a broad risk appetite for motor trade business and understand that one size doesn't fit all. Instead we offer a range of insurance products that can be fashioned to suit a customer's precise needs – we deliver the protection you need. Our products are supported by experienced and empowered underwriters plus UK claims handling and risk management solutions.

We look for established businesses where the customer is looking for a long-term relationship and can evidence high-quality risk management. Our product is targeted at medium to corporate clients paying in excess of £15k premium spend.

Target trade sectors include:

- Automotive conversion
- Accident repair centres
- Sale service and/or repair centres
- Body shops and coach builders
- Caravan and motor home dealers
- Main dealers
- MOT testing stations.

Call us to discuss:

- Other risk sectors including clients with high performance high value vehicles
- Risks with young/inexperienced drivers
- Specialist motor trade activities.

Outside our core appetite:

- Airport car parking
- End of vehicle life risks
- Recovery Operators
- Tyre fitters
- Mobile automotive trades (without motor trade premises)
- Motor factors
- Accessories shops
- Petrol filling stations
- Self-drive hire operators
- Vehicle transportation risks
- New ventures.



Digital Motor products

Core appetite

We're committed to making it as easy and fast as possible for you to e-trade with us. We offer products via QBE FastFlow and Acturis, providing instant quotations and policy documentation.

When you need help or want to discuss a case, you can access empowered decision-makers through Live Chat, online referrals, email or our freephone helpline. We have an 'open for business' attitude to risk and rates and will do all we can to help you.

Minibus

We look for:

- Up to 3 vehicles (over 3 fleet product)
- Education
- Charities and community transport
- Nursing, care and residential homes
- Places of worship
- Amateur clubs
- Outdoor pursuits companies
- Private/public hire
- Hotel/courtesy vehicles
- Commercial organisations (business use).

Not suitable for:

- Self-drive hire
- Couriers/delivery
- Cleaners
- Security
- Gangmasters
- Professional sports
- Newly badged hire
- City based hire
- Private individuals for social, domestic and pleasure use.

Mini Fleet

We look for:

- 3-20 vehicles
- Wide range of trades including clerical, tradespeople, manufacturing and construction
- Cars and commercial vehicles up to 7.5 tonne gross vehicle weight (GVW)
- Special types/agricultural vehicles
- Flexible driving options to accommodate any driver of any age
- Business in operation for 2 years or more
- Excellent confirmed claims experience and based outside of a main city.

Not suitable for :

- Taxi/private hire
- Motorcycles
- Haulage/courier type occupations
- Self-drive hire
- Motor trade
- New ventures.



Multinational

Core appetite

Many customers continue to look beyond their borders to develop and grow their business. At QBE, we are with you every exciting step of the way.

We are known for our appetite for risk and willingness to work flexibly in partnership with customers and brokers to tailor innovative solutions and this is particularly true for multinational business.

Expertise in:

- Local laws and regulations
- Market practices
- Tax regimes
- Logistics and cultural variations.

An integrated and centrally managed insurance programme supports:

- Regulatory and fiscal compliance
- Local language and expertise
- Tried and tested local wordings
- Local claims handling
- Peace of mind.

Empowered underwriters across:

- Property
- Liability
- Marine Cargo
- Trade Credit
- Professional Indemnity
- Directors' and Officers' Liability
- Contractors' All Risks
- Cyber – with our multinational product offering continuously expanding.

Made possible by:

- A dedicated multinational client service team
- A global network of QBE offices and network partners in more than 180 countries
- Secure and efficient movement of money around the world
- A multinational claims team that provides a coordinated global service
- A bespoke IT servicing platform for communication and reporting.

Call us to discuss:

- Any sectors not currently listed.



Cyber

Core appetite

Cyber risks are no longer isolated - they can directly impact directors' liabilities and professional services. Our Cyber insurance is designed to complement your D&O, Crime and PI cover, helping close coverage gaps and protect against the financial and reputational fallout as a result of cyber incidents.

- Regulatory scrutiny and shareholder actions from data breaches and ransomware are on the rise. Our Cyber cover strengthens D&O protection, safeguarding both your board and balance sheet.
- Cyber breaches can trigger service failures or negligence claims. Our underwriters help bridge coverage gaps and enhance your overall risk transfer strategy.

We have a broad capacity for cyber risk: from companies with fully outsourced IT networks to those with complex, large-scale IT systems, including:

- Agriculture
- Communication and media
- Energy & power
- Financial institutions
- Hospitality
- Life sciences
- Logistics
- Marine
- Mining, metals, minerals
- Not for profit
- Power & utility
- Professional Services
- Real estate
- Sports and recreation
- Technology
- Wholesale, retail, distribution.

Programme capacity

We provide up to £10m in primary and excess capacity to **clients of all sizes, from SMEs to global corporations**, with custom solutions available for qualified accounts requiring expanded limits.

We look for:

- Patching policy in place
- Multi-factor Authentication on all remote connections
- No unsupported systems that are not isolated from the internet and the rest of the network
- Vulnerability scanning and Pen testing
- Training
- Awareness of cyber risks (including phishing simulations)
- Regular offline backups of critical data
- Adequate safeguarding of data (e.g. access restriction, encryption, etc).

Call us to discuss:

- Aviation
- Healthcare.

Risks we are currently not targeting

We have a broad appetite across all industry classes except public sector/government (federal, state, county, municipalities/councils, public schools, public healthcare, government agencies).

Key benefits

Our extensive Cyber policy can include coverage for:

- First Response (no retention payable for first 72 hours)
- Network Security & Privacy Liability
- Privacy Regulatory Proceedings
- Media Liability
- Event Expenses
- Network Extortion
- Business Interruption
- Dependent Business Interruption
- Bricking
- Consequential Reputational Loss
- Criminal Reward Fund
- Cryptojacking
- Cyber Crime (inc Social Engineering, Fund Transfer Fraud, Invoice Manipulation & Telephone Fraud).

Globally aligned policy coverage, with appetite to write cyber business in all territories.



Financial Institutions

Core appetite

Financial Institutions operate in a highly regulated global environment dealing with a range of risks including new emerging risks and regulatory demands. QBE understand how important it is for financial institutions to develop an insurance solution that is tailor-made to suit their needs.

We adopt an entrepreneurial approach within the business, complemented by extensive market knowledge and superior underwriting and claims expertise. This approach is supported by the financial strength and service capabilities of the wider QBE group which operates across all five continents and additionally the broad licence portfolio provided by our Lloyd's platforms.

Core Industries

- Banks
- Investment managers/
Hedge funds
- Private Equity/Venture capital/
Property funds
- Insurance Companies
- Corporate Finance
- Stockbrokers
- Exchanges
- Fintech.

Core territories

- UK
- Europe
- Australia / New Zealand
- Canada
- Far East
- Middle East
- South Africa
- US.

Programme capacity

We provide solutions in primary and excess capacity to financial institutions clients of all sizes, from SMEs to global financial institutions.

- Up to £25m in the aggregate
Minimum premium: None.

Risks we are currently not targeting

- CSPs
- Trust service providers
- Fund administrators
- Crypto.

Key benefits

- Broad industry expertise across the team
- Underwriters in London, Europe, Dubai and Canada
- Over 80 years of experience within the team
- History of developing long term relationships with clients and brokers
- PI, D&O, EPL, PTL, Cyber, and Crime covers available separately or as a package
- Structural flexibility, Primary or Excess cover in a lead or support capacity.

Key aspects of QBE cover

- Structural flexibility, Primary or Excess cover in a lead or support capacity
- Coverage, limits and sub limits considering client and industry needs
- QBE policy wordings and manuscript wordings
- Insurance or Reinsurance provided
- Multinational programme solutions
- Lloyd's and company security.



Management Liability and Commercial Crime

Core appetite

Professional Services

- Accountants
- Education
- IT services/consultancy/technology
- Solicitors.

Manufacturing

- Food and kindred products
- Printing and publishing
- Chemical and allied products
- Commerce/retail
- Industrial and commercial machinery.

Utilities

- Telecommunications
- Power
- Water
- Energy providers.

Oil & Gas

- Drilling and exploration
- Pipelines/midstream
- Oilfield services.

Technology

- Digital Assets
- Semiconductors.

Core territories

- UK
- Europe
- Australia / New Zealand
- Canada
- Far East
- Middle East
- South Africa
- US.

Programme capacity

- **Private companies**
Capacity: US\$/€/£15m
Minimum attachment: Primary
- **Public companies**
Capacity: US\$/€/£15m
Minimum attachment: Primary
- **US listed companies**
Capacity: US\$10m
Minimum attachment: Excess (Minimum US\$10m, or more depending on US market cap)
- **US domiciled companies**
Capacity: US\$/€/£5m
Excess attachment.

New risks we are currently not targeting

- IPOs
- Thermal coal
- SPACs.

Key aspects of QBE's D&O cover include

- Primary or excess cover
- Multinational programme solutions
- QBE policy wordings and manuscript wordings
- Lloyds or company stamp.

Cover

- **Commercial Crime** – Up to US\$/€/£5m
- **Pension Trustees Liability** – Up to US\$/€/£10m
- **Employment Practices Liability** – Up to US\$/€/£10m
- **Corporate Legal Liability** - Up to full policy limit.



Medical Malpractice

Core appetite

Appetite

Our dedicated team can provide cover at both primary and excess for healthcare clients operating in the following non-exhaustive list of fields:

- Hospitals, both public and private
- Specialist clinics including fertility clinics.

Many other allied healthcare entity clients including but not limited to:

- Pathology labs, diagnostic clinics, primary care, medical repatriation services, long term care.

Master policies or group programs for associations and trade bodies for a wide range of health care practitioners including but not limited to:

- Nurses, dental hygienists, speech & language therapists, psychologists, radiographers, physiotherapists.

Individual medical practitioners such as:

- Doctors, surgeons and dentists
- Delegated authority facilities.

Territories appetite

Within appetite:

- United Kingdom
- Australia
- Canada
- Israel
- Caribbean
- South Africa
- Middle East.

Out of appetite:

- USA
- Latin America.

Call us to discuss:

If you require cover in any other territories, not listed above. Please contact us with further details to see if we can assist.

Programme capacity

- Up to £10m any one claim or local currency equivalent but up to AUD \$20m in Australia
- Our minimum open market premium is £10,000 or local equivalent.

Key aspects of QBE's cover

- Structural flexibility, primary or excess claims-made cover
- Coverage, limits and sub limits considering client and industry's needs
- Insurance or Reinsurance provided
- Multinational programme solutions.

Cover

Our specialist healthcare team can provide combined liability policies to incorporate the following covers alongside medical malpractice cover:

- Public Liability
- Professional Indemnity
- Products Liability and Clinical Trials
- Employers' Liability
- Abuse Liability.



Professional Indemnity

Core appetite

Core industries

- Architects
- Engineers
- Management Consultants
- Media/PR Companies
- Recruitment Consultants
- Solicitors
- Surveyors
- Technology Companies
- Telecommunications.

Core territories

- UK
- Europe
- Australia
- Canada
- Middle East.

Programme capacity

- **Up to £20m any one claim** deployed across a single placement
- **Primary placements:** up to £5m deployed
- **Co-insurance/Subscription** basis preferred.

We look for:

- Clear contractual arrangements within supply chains
- Stable exposure and strong financial history
- Clients ranging in size from SME through to large corporate.

Call us to discuss:

- Property valuation exposures
- Tax mitigation exposures
- Design and construction risks
- Accountants.

Risks we are currently not targeting

- Independent Financial Advisors
- Single Project Construction PI.

Key aspects of QBE cover

- Structural flexibility, primary or excess cover
- Coverage, limits and sub limits considering client and industry's needs
- Insurance or Reinsurance provided.

Key benefits

- In-house risk management
- Ability to offer non-conventional program structures
- Multinational programme solutions.



Political Risk

Core appetite

Coverage types

- **Non-Payment Insurance** protects businesses against the risks of non-payment or non-performance by a state-owned or sovereign counterparty.
- **Political Risk Insurance** protects a business's assets or financial investment against the risks of government action or inaction. Typical perils covered include expropriation of assets, cancellation of operating licenses, forced abandonment, currency inconvertibility, embargo, and political violence and war.

The geographical split of the account is broad based with African, Asian, Middle Eastern and European risks making up significant part of the portfolio.

Key Sectors

- Oil and gas
- Trade finance
- Export finance
- Infrastructure finance
- Development finance.

Policyholder Types

- Commodity traders
- Financial institutions / banks
- Multilaterals / Development Finance Institutions (DFIs)
- Export Credit Agencies (ECAs)
- Corporates.

Programme capacity

- **Non-Payment Insurance:** up to USD 25,000,000 / 10 years, any one risk
- **Political Risk Insurance:** up to USD 25,000,000 / 5 years, any one risk
- Written using a syndicated approach.

Key benefits

- Risk mitigation
- Capital relief
- Internal counterparty limit management
- Balance sheet protection
- Tender competitiveness
- Improved financing terms.



Trade Credit

Core appetite

Protects you against the risk of non-payment by companies when selling goods or services on credit.

Overview

We offer an extensive product suite to suit a client's need, whatever their size.

- Whole of turnover
- Excess of loss
- Top accounts
- Selective accounts
- Single account
- Top up.

Additionally we are able to offer a suite of financial products to create tailor made solutions to suit all types of trade financing transactions wherever they are need around the world.

- Factoring
- Invoice discounting
- Supply chain finance
- Trade finance
- Receivables purchase.

Core industries

- Chemicals
- Pharmaceuticals
- Information Technology
- Electronics
- Financial
- Food & Drink
- Media & Advertising
- Recruitment
- Transport & Haulage
- Construction
- Metals.

We are not targeting recruitment into construction or tenant default.

Core territories

- UK
- Europe
- Middle East.

Key aspects of QBE cover

- Structural flexibility to tailor policies to meet the needs of specific industry sectors. Extendable to cover Political Risk, pre shipment and manufacturing risks.
- Retrospective credit limits with the ability to offer non cancellable cover
- Target clients range from £15M to £1bn + with a specific product, SME Approve developed for clients £2M - £15M.

Key benefits

- Broad industry expertise, with high levels of authority, across a team of Underwriters in London and Europe.
- History of developing long term relationships with clients and brokers.



Trade Finance Solutions

Core appetite

Overview

Single Risk, Non Payment Insurance (NPI) for Credit Risk (CR) transactions to predominantly support.

→ Banks on the default risk of their private corporate clients on underlying financing transactions:

- **Max policy period:** 7 years
- **Transaction types include:** Term loans, Revolving credit facilities, Asset backed lending, Fund financing, Acquisition financing, and Letters of credit

→ Commodity traders on amounts owed by a customer relating to invoiced goods supplied on open credit terms by the insured.

OECD risk location focus.

Average single credit limit of £10m (max. credit limit of £50m).

QBE security used: Lloyd's London, Lloyd's Brussels, QBE UK Limited, QBE Europe SA / NV.

Core industries

- Chemicals
- Pharmaceuticals
- Information Technology
- Electronics
- Financial
- Food & Drink
- Media & Advertising
- Recruitment
- Transport & Haulage
- Infrastructure
- Datacentres.

We are not targeting recruitment into construction or tenant default.

Core territories

- UK
- Europe
- Middle East.



Transactional Liability - Warranty and Indemnity Insurance

Core appetite

While the market continues to experience significant growth in the mergers and acquisitions space, senior executives looking to strategically increase production and profitability need to be guarded from the liabilities that can occur when buying or selling businesses.

QBE's European Operations Transactional Liability team has significant mergers and acquisitions experience and works alongside our accomplished North American team to provide a truly global service. Our superior products and services minimise risk, allowing for efforts to be focused on more critical responsibilities – like securing the deal.

Overview

- The coverage provides protection from financial losses resulting from wrongful acts or inaccuracies in the warranties and indemnities made about a company or business involved in a merger or acquisition.
- Effective management of post-closing exposure in exiting a deal, particularly long-tail indemnity obligations, as insurance shortens or replaces the indemnity tail.
- Allows for more attractive bidding strategies in auctions, particularly with sellers who often make limiting post-closing liability the foremost priority in the deal.
- Financial security for cross border deals.
- Useful in distressed M&A transactions, where the threat of seller bankruptcy is present.
- Flexibility and bespoke nature of the contracts allow the insurance to meet a variety of contingent liability situations that most often kill M&A deals.

Core industries

Consumer products, energy, financial services, healthcare, infrastructure and utilities, media, real estate, retail and technology.

Core territories

- UK
- Europe
- Canada
- Middle East
- South Africa.

Key aspects of QBE cover

QBE is committed to providing products unlike anything else in the market, while minimising any risks to customers. And perhaps no one understands risk better than our Financial Lines team of highly experienced underwriters. This team can underwrite multiple coverages and tailor comprehensive and innovative solutions to the particular risks facing each individual customer – ultimately mitigating the risks assumed by such customers.



Alternative Distribution and Delegated Authority Business

Core appetite

We're here to help you build a stronger, more resilient business. Our delegated authority and alternative distribution solutions are designed to complement our open market products.

We are actively targeting facilities with £1m GWP and above, partnering with ambitious cover holders, MGAs, and programme managers seeking scale and sustainable growth. If you're looking for a partner who values expertise, flexibility, and collaboration, let's start the conversation.

Scale, stability and financial strength

- Managing over £1.7bn in delegated business across 500+ arrangements, QBE offers the financial strength and operational resilience partners expect from a leading insurer.

Clear, consistent strategy across regions

- Partners benefit from our unified guiding principles and strategic alignment across the UK, Europe, and International Markets, ensuring clarity and stability in every delegated arrangement.

Robust governance and compliance

- We have strong compliance and risk management frameworks, giving partners confidence in secure, transparent relationships.

Collaborative, long-term partnership

- We believe in genuine partnership, working alongside you with dedicated support across underwriting, claims, actuarial, and regulatory functions. Our teams share insight and expertise to help you grow, navigate change, and achieve sustainable success.

Empowered decision-making

- Underwriters are supported to make deliberate, considered decisions when deploying capacity, enabling partners to access our expertise and resources efficiently.

Flexible solutions, broad capabilities

- We offer a wide range of products and facility structures, with the flexibility to support diverse portfolios and specialist sectors. Whether you need Lloyd's or company paper, we work with you to build arrangements that fit your ambitions.

Focus on innovation and emerging risks

- We are committed to helping partners stay ahead of market trends and emerging risks. We harness specialist knowledge, data, and technology to develop solutions for today's challenges and tomorrow's opportunities.

About us

- With hundreds of products and deep underwriting expertise, we can cover most business risks
- QBE's Insurer Financial Strength Rating (FSR) is AA- with a stable outlook as confirmed by S&P and Fitch in May and June 2025 respectively. This rating applies to QBE's core operating entities.
- Since 2010, our Special Investigation Unit has identified 70,000 instances of potential fraud and successfully challenged 22,000 fraudulent claims.
- We pay more than 100,000 claims a year and have an excellent track record for paying fairly and promptly
- You can count on us, 24 hours a day, 365 days a year
- On average, our rehabilitation service returns employees to work 13% faster – significantly cutting absence costs.

Get in touch

Our empowered underwriters around the UK look forward to working with you.

Find your nearest QBE office at [QBEurope.com/contact-us/](https://qbeurope.com/contact-us/)

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Awards

- **Insurance Post British Insurance Awards 2025**
Winner: Commercial Lines Insurer of the Year
Winner: Reinsurer of the Year - QBE Re
Winner: ESG, Diversity, Equity & Inclusion Initiative of the Year
Winner: Insurance Personality of the Year - Chris Wallace
- **Insurance Insider Honours 2025**
Winner: Progress Award
- **Modern Claims Awards 2025**
Winner: Diversity, Equity, and Inclusion Award
- **Insurance Times Awards 2024**
Winner: Commercial Lines Insurer of the Year

See all our recent awards and recognitions at:
[QBEurope.com/careers/awards/](https://qbeurope.com/careers/awards/)