



**We are here to help  
your business**







# Mid-market solutions

As businesses explore new markets and new opportunities, the risks they face become more complex and diverse. Our mid-market insurance solutions offer protection from every angle, giving growing businesses the confidence they need to pursue their ambitions. Our focus is on supporting you as a broker to partner confidently with QBE, providing maximum clarity across our entire proposition.

## Defining mid-market

There are around 22,000 medium-sized firms in Canada, employing between 100 and 499 employees. Collectively they account for around 20% of private sector employment and approximately 15% of Canada's GDP.

At QBE, our goal is to support our broker partners and customers by providing specialty and non-risk managed accounts a tailored package solution. Our underwriters are knowledgeable, allowing them to review risks on their own merit and provide customized solutions. Equally critical, they are empowered, allowing them to make decisions and respond swiftly.

Typically, our mid-market solutions focus on businesses with an annual premium spend of between \$25,000 and \$250,000 - businesses who need broad and flexible cover for their evolving operations.

## Support through changing times

The continuing global pandemic and evolving multinational and global trade agreements, such as USMCA (previously NAFTA) create an unpredictable business environment. Longer-term trends like climate change, transformative technologies, and an ageing population mean uncertainty is here to stay.

Depending on size, location and sector, different businesses experience this uncertainty in different ways. Manufacturers and retailers might fear trade or supply chain disruption. Service companies are more likely to worry about regulation and cyber risk.

With firms under increasing pressure to manage volatility and prepare for the unexpected, sophisticated risk management is key. Business owners increasingly recognize that high-quality data on risk is crucial to scenario planning and managing future uncertainty.

At QBE, we focus on keeping up with the changing nature of insurance through

- > Our team of experienced underwriters, whose technical knowledge allows them to review risks on their own merits and offer flexible solutions
- > Broad coverage which can be tailored to fit a specific customer's evolving needs
- > Regional offices in both Toronto and Vancouver, allowing for timely service and support
- > Effective risk management solutions, helping customers to mitigate financial loss and reputational harm.





# Sector focus and expertise

We work hard to understand the full range of issues that businesses face, and we thrive on finding solutions for those with challenging requirements.

For you the broker, we offer ease of administration and solutions with the flexibility to meet customers' needs in full, regardless of sector or specialism.

## **Manufacturing**

Manufacturers are operating in a rapidly changing environment. The companies that succeed will be those that become chameleon-like, constantly adapting to changing demands, materials and labour resources. Our underwriters take the time to understand the nuances of a manufacturer's products and their business and customers across a wide range of sectors, including non-critical auto parts, metals, machinery and electronics, and industrial machinery.

## **Technology, media and telecoms**

QBE currently insures technology, media and telecommunications firms of all sizes, including many of Canada's leading companies. With technology & media firms looking to deliver cutting edge solutions, QBE can provide a comprehensive solution to help them manage their risks with a range of relevant covers, including Professional Liability, Cyber, Property and General Liability insurance.

## **Real estate & retail**

We provide insurance to commercial property investors, pension and trust fund managers, as well as owners and managers of property portfolios, including banks, real estate investment trusts, financial institutions and government bodies. We count some of the biggest property owners in Canada amongst our customers.

## **Business & professional services**

From hairstylists to public relations firms and almost everything in between, QBE can insure a vast array of businesses which perform a service. For these businesses, one of the most vital insurance coverages is Professional Liability (E&O) insurance. We have tailored wordings to support customers across a number of professions including architects and engineers, accountants, and lawyers. To ensure our solution is made to fit, QBE can also customize wordings as needed.

## **Construction and engineering**

We have been supporting construction and engineering firms for more than 30 years. We work with many of the leading firms in the sector and can insure a wide range of sub-trades. Customers look to us for our technical expertise and our understanding of the industry.

## **Financial institutions**

QBE has supported financial institutions for more than 35 years. We work with many of the world's leading banks, insurers, fund managers, stock exchanges and other financial institutions, including two-thirds of the world's top 50 fund managers, global systemically important banks and global systemically important insurers.

## **Life sciences (casualty only)**

QBE can support customers ranging from start up research and development firms through to some of the world's largest pharmaceutical organizations. Our customers operate in a wide range of fields, including pharmaceuticals, biotechnology, medical equipment, nutraceuticals, cosmetics, alternative medicine, and veterinary medicine. Please note that QBE's Canadian offering is specific to casualty coverage at this time.



# Risk solutions experts

**Our risk solutions experts help businesses mitigate risk and prevent claims arising.**

We offer a wide range of expert advice and support services, including slip safety, manual handling, emotional health and mental wellbeing, disaster recovery planning, cyber awareness, and data protection.

**Our QRisk online tool helps companies understand and manage their risks more effectively.**

- > Assess current operational risks
- > Receive support to help improve your risk profile
- > Benchmark practices against industry peers
- > Monitor progress through automated tracking and reporting

Through our QRisk Knowledge Centre, customers gain access to a wide range of publications detailing best practices as well as guidance on current industry hazards, claims, legal cases and emerging risks.



# We act fast and we settle quickly

**At QBE we aim to get claims paid, and get them paid quickly. As soon as we know there's a problem, we'll deliver the right expertise at the right time to minimize the business impact.**

**We have an excellent track record for paying fairly and promptly. So, whether it's initial notification, or immediate help in a crisis, you know you can count on us, 24 hours a day, 365 days a year.**

## Helping you when you need it most

At QBE, we strive to provide flexible claims solutions that are tailored to a customer's precise needs.

We will keep you and your broker fully informed throughout the claims process, ensuring there are no surprises. Clear communication is central to what we do.

We work closely with all of our stakeholders – ensuring we have a fully informed view of our customers circumstances. Our claims handlers are empowered to make decisions, allowing us to provide an efficient, responsive service to our customers

## Getting through a major loss

Our major loss team's collaborative case management approach supports brokers and customers through even the most serious and complex of claims. We provide a fast, effective response across serious and catastrophic personal injury, property damage and product liability losses.



# Financial strength

We exist to keep our clients secure. It is a responsibility we relish and which, in turn, is based on our own security and financial strength.

## QBE Group Financial Performance, 2021

Gross Written Premiums .....	US\$18,457 m
Combined Operating Ratio .....	93.7%
Profit .....	US\$1,215 m

While the Gross Written Premiums highlight our size and influence, the Combined Operating Ratio and profit figures show that we approach the world of risk responsibly. The industry and sector expertise of our people allows us to write risks in the right way, with an ambitious but sustainable approach.

But this only tells part of the story. An external perspective on our financial strength is equally important. All of the ratings agencies give QBE Group a clean bill of health.

Standard & Poor's .....	A+ Stable
Fitch Ratings .....	A+ Stable
AM Best .....	A Stable

This financial stability and strength give QBE the ability and ambition to broaden existing horizons and reach out to new markets and clients. Our security is as important to us as the security we provide to our clients, and the decisions we take will never compromise on either.





# Working for a better world

**At QBE, we believe in seeking, securing, and nurturing sustainable partnerships in everything we do. And that focus is not limited to commercial concerns. It's also reflected in how we invest our premiums and support the communities in which we operate.**

## **Premiums4Good**

Like all insurers, QBE invests customers' premiums until they're needed to pay claims.

Not afraid to do things a little differently, our ground-breaking initiative Premiums4Good, gives our customers the choice to have up to 25% of their premium diverted to impact investments that deliver an environmental or social impact or return.

These investments make a real and sustainable difference to communities around the world, benefiting causes such as reducing homelessness, renewable energy, improving chances for foster children and agricultural productivity. What's more, Premiums4Good has played a vital part in the Covid-19 response, with funding directed to global initiatives that support communities hit hard by the health and economic impact of the virus.

Customers have embraced this approach. By June 2021, QBE had invested US\$1,410 million and is well on track to meet its impact investment target of US\$2 billion by 2025.

## **QBE Foundation**

We want to help find solutions to the problems of tomorrow, but we also want to tackle those the world is facing today. That's why we established the QBE Foundation to direct our charitable efforts to the most pressing issues.

Through the Foundation, we want to establish long-term partnerships, supported by education and awareness around risks, to improve the resilience and preparedness of our communities so they are better equipped to protect themselves.

We want to help create strong, resilient, and inclusive communities, by focusing investment and efforts on two key areas where we believe we can have the greatest impact: climate resilience and inclusion.

Since launching the QBE Foundation in 2011, alongside our employees, QBE in Europe has donated more than £10 million to worthy causes.





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