

QBE European Operations

Enabling a more resilient future.

Europe Risk Appetite



Our story

The buffer between the best-laid plans and uncertain reality.

QBE is a commercial insurer and reinsurer. We're big enough to make a difference, small enough to be agile. We have customers as varied as IT consultants and major international infrastructure consortiums. For them, we're the buffer between the best-laid plans and uncertain reality.

People who deal with us find us professional, pragmatic and reliable - these are just some of the reasons we're still here after 130 years. Our teams of experts have the skills and authority to provide solutions and make decisions which means brokers and customers get answers quickly when they most need it. We don't just cover risk, we also help our customers manage it, meaning that they're less likely

to have to make a claim in the first place or that the impacts of an incident are lessened.

While our first priority is providing broad-based policy cover, our claims, risk management, and rehabilitation services all add value - helping insureds manage hidden costs like days lost to sickness or injury and the impact of fines or prosecutions.

QBE began when an Australian shipping company decided it could insure its own vessels better than anyone else. As it turned out, it could. We still admire that grit and energy. We hope it shows.

Our covers

-  **Contractors All Risks**
-  **Cyber**
-  **General Liability /**
Employers Liability
-  **Environmental Liability**
-  **Financial Institutions**
-  **Legal Expenses**
-  **Life Sciences Liability**
-  **Management Liability**
-  **Professional Indemnity**
-  **Property**

Our flexible solutions

Local underwriting authority and decision making
Flexible approach to each client's needs
Commercial combined
Multinational solutions
Monoline or package expertise
Flexible payment plans
Brexit-ready
IDD-ready
Open Market & DUAs
Lloyds or Company paper as required

Our claims service

Major loss specialists
Dedicated handler
Fair and prompt
24 hours, 365 days
Crisis management
Data analytics
Robotic solutions
Proactive rehabilitation
Award-winning fraud unit

No appetite

Coal mining
Firearms/ammunition
Nuclear
Aviation Insurance

Our regional presence

Belgium
Denmark
France
Germany
Italy
Netherlands
Spain
Sweden
UK

Property – Core appetite by industry.



Manufacturing

Component assembly
Heavy manufacturing
Metal working
Beverages
Engineering products
White goods
Machinery and electronics

Service Industry and Trade

Banking
Financial
Insurance
IT services
Media and printing
Shopping centres

Chemicals and Pharma

Formulation, tableting and packing
Speciality chemicals
Fine chemicals, soap and detergents
Flavours and fragrances
Cosmetics

Real Estate

Portfolios of non-distressed assets
with bias towards offices
Lead or follow on larger assets
Multinational European covers

We look for Full transparency on risk information and valuation / Proactive risk management and loss prevention strategies / Good contractor management programme / Spare parts management strategy / Resilient IT backup systems / Detailed awareness and management of interdependency, supply chain exposures and audit procedures / Good spread of risk and good separation between processes and storage / Balanced Nat Cat profile

We are happy to consider opportunities in all other trades not listed here

Risks we are currently not targeting

Mining / Farming / Fishing / Hunting / Forestry / Sawmills / Animal slaughtering / Meat processing / Oil & Gas / Nuclear and conventional thermal power utilities / Renewable energy / Waste management / Risks with exposure to firearms / Fish processing

Management Liability – Core appetite by industry.



Professional Services

IT services/consultancy
Architects and engineers
Media: printing and publishing

Manufacturing

Food and kindred products
Chemical and allied products
Commerce
Industrial and commercial

Telecommunications

Others

Transportation and warehousing
Hotels
Accommodation and food services
Real estate

We look for Privately-held EU firms / Publicly-traded-EU-domiciled listed / Sound corporate reputation; environmental, social and governance framework / Balance sheet strength and strong liquidity profile / Industry-recognised auditors / Strong risk management

Call us to discuss Australian- or US-listed firms / Firms with a dual listing / Mining firms and tailings dam exposure / Distressed liquidity position

We are happy to consider opportunities in all other trades not listed here

Risks we are currently not targeting

Pharmaceutical/Biotech / Crypto currency / Cannabis / Firearms / Professional sports bodies

Professional Indemnity - Core appetite by industry.



Technology and Telecommunication

General IT consultancy
IT training, helpdesk
Software sales/maintenance
Website design/hosting
Landline and cellular telephony services
ADSL provider/ISP
Call conferencing

Media and Public Relations

Advertising agency
Multimedia consultancy
Public relations agency
Wholesale media buyer
Event/conference organisation
Market research company

Solicitors and Accountants

Accountancy/bookkeeping/wage roll
Personal tax
Company tax other than FI and listed
Non-litigious work
Civil/criminal law
Arbitration

Architects and Engineers

Non-structural design/refurbishment
Town planning
Feasibility studies
Interior design/landscape architecture
Electrical, heating and ventilations engineering
Civil, other than heavy infrastructures

Finance

Retail/commercial banks
Insurance carriers
Investment managers
Corporate finance
Stockbrokers

Insurance Brokers

Direct placement
Personal lines
Commercial, other than marine and construction

We look for Stable exposure and strong financial history / Proven track record / Due diligence / Clear contractual arrangements with clients, including liability clauses / Good contractor management programme / Evidence of strong governance framework

Call us to discuss Property valuation exposures / Tax mitigation exposures / Design and construction risks

We are happy to consider opportunities in all other trades not listed here

Risks we are currently not targeting

Medical Malpractice / Independent financial advisors / Mining / Nuclear / US-domiciled risks / SPPI

Cyber - Core appetite by industry.



Wholesale

Household and electrical
Plumbing and heating hardware
Machinery
Metal and mineral
Professional equipment
Apparel

We look for Offline backups / Ability to continue operations offline / High levels of stockpiling / Strong network redundancies / Strong IT risk management / Strong contractual management (suppliers and clients) / Employee awareness training for GDPR and IT security

Professional Services

Legal
Accounting
Architects and engineers
Management consultants
Insurance brokers

Call us to discuss No business continuity planning including inability to work offline / No network segregation between sites / Global companies with small local branches / High volumes of sensitive data / Perishable goods manufacturers

We are happy to consider opportunities in all other trades not listed here

Manufacturing

Soap/cleaning products
Other chemical products
Apparel manufacture
Hardware manufacture
Plastics manufacture

Risks we are currently not targeting

Energy / Nuclear / Crypto Currency /
Healthcare / Social media / Government entities /
Financial institutions

Tech, Telecom and Media

IT consultants
Satellite communications
Wired/wireless communications
Publishers, including software

Liability – Core appetite by industry.



Manufacturing

Component assembly
Heavy manufacturing
Engineering products
Electronics
Plastics
Textiles
Food

We look for Stable exposure and strong financial history / Proactive risk management and loss prevention strategies / Clear production process / Robust supply chain management / Clear management control over geographic footprint / Clear contractual arrangements with clients, including liability clauses / Good contractor management

Oil & Gas and Chemicals

Onshore drilling and exploration
Onshore pipelines/midstream
Processing/refining
Industrial, speciality and fine chemicals
Pharmaceuticals, including clinical trials

Call us to discuss Heavy US exposure / Long single projects

We are happy to consider opportunities in all other trades not listed here

Service Industry and Trade

Property owners
Banking/financial services
IT services
Communications providers
Media and printing
Hotels

Risks we are currently not targeting

Aviation / Nuclear, radioactive and biological exposure / Firearms exposure / Retrospective liability / Coal mining

Wholesale and Retail

Machinery and equipment
Clothing and accessories
Shopping centres
Building materials

Construction

Commercial
Heavy and civil engineering
Highways/street/bridge construction

- > With our range of products and deep underwriting expertise, we can cover most business risks
- > QBE Insurance Group is rated A+ by Standard & Poor's
- > 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

QBE European Operations

QBE Europe SA/NV
Boulevard du Régent 37
BE 1000 Brussels
Belgium
QBEurope.com



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Contact

Beatriz Valenti Barbat
Director of Insurance, QBE Europe

bvalenti@es.qbe.com

Franco Masciovecchio
Underwriting Manager, Europe

franco.masciovecchio@uk.qbe.com

Fabian Desch
Head of Distribution, Europe

fabian.desch@de.qbe.com

Alex Tong
General Manager, UK Branch

alex.tong@uk.qbe.com

Andrea Brock
General Manager, Germany

andrea.brock@de.qbe.com

Angela Rebecchi
General Manager, Italy

angela.rebecchi@it.qbe.com

Delphine Leroy
General Manager, France

delphine.leroy@fr.qbe.com

Maths Stanser
General Manager, Nordics

maths.stanser@se.qbe.com

Patricia Puerta
General Manager, Spain

ppuerta@es.qbe.com

Sebastiaan Lambalk
Strategy Manager, Europe

sebastiaan.lambalk@de.qbe.com