

QBE International - Asia Operations

# Financial & Professional Lines

- Cyber & Data Security
- Directors & Officers
- Information & Communication Technology
- Medical Malpractice
- Professional Indemnity
- Single Project Professional Indemnity

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Corporations, their management and professionals such as architects, engineers and lawyers can be exposed to potential claims related to ‘professional liability’. If a third party suffers a financial loss due to the wrongful acts of a company executive or a professional service provider, the third party may have the right to sue for their loss. Senior executives and professionals require cover to protect them against potential burden of litigation and to help protect their reputation, integrity and assets. Cover for legal costs and expenses is important as litigation involving these individuals is often extremely complex.

It is imperative that they have access to specialised and quality legal representation to safeguard their interests in the most effective way.

QBE’s Financial & Professional Liability suite of insurance solutions are essential to the risk management for corporations and professionals as well as the personal protection of the management involved. Our products provide protection against legal liability arising from professional advice, wrongful management acts and services provided. Customers also benefit from our extensive global

### Professional Indemnity Insurance

Protects professionals against a wide range of potential actions arising from a breach of their professional duty in the conduct of their professional business practice.

### Directors & Officers Insurance

Protects directors and officers against liability for wrongful acts during the course of their duties as company directors or officers.

### Medical Malpractice Insurance

Protects healthcare professionals and the medical establishments against their legal liability for breach of their professional duty during the conduct of their professional medical practice.

### Information & Communication Technology (ICT) Liability Insurance

Provides protection against liability arising from their negligent acts, errors or omissions incurred from the failure of their products, services and/or advice.

### Cyber

Protects against the range of risks associated with digital technology and provides critical support in the event of a cyber attack.

### Single Project Professional Indemnity

Protects construction professionals such as engineers and project managers against breach of their professional duty

Product	Underwriting Capacity	Hong Kong & Macau	Malaysia	Singapore	Vietnam
Crime	US\$20M	✓	✓	✓	✓
Cyber & Data Security	US\$10M	✓	✓	✓	✓
Directors & Officers	US\$50M	✓	✓	✓	✓
Information & Communication Technology (ICT)	US\$20M	✓	✓	✓	✓
Medical Malpractice	US\$20M	✓	✓	✓	✓
Professional Indemnity	US\$50M	✓	✓	✓	✓
Single Project Professional Indemnity (SPPI)	US\$50M	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				

# Cyber & Data Security

## By country

Product /Country	Underwriting Capacity	Hong Kong & Macau	Malaysia	Singapore	Vietnam
Cyber & Data Security	US\$10M	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				

## Appetite at a glance

**Target occupation / industry**

Below are occupation / industries QBE has identified as target growth areas:

- Accounting services
- Advertising, market research/ consultant
- Agriculture, forestry
- Architects, engineers, surveyors
- Arts and recreational services
- Cleaning
- Construction, design, tradesman
- Legal services
- Library and other information services
- Misc. services

**Not QBE appetite**

QBE is not able to support the following products or industries due to the nature of the risks. They include:

- >25% US derived revenue
- Accounts with more than \$10m personal records, especially if they are credit cards
- Crypto-currency related entities and peer-to-peer lenders
- Financial and insurance services (except insurance brokers)
- Government / public sector entities
- Large hospital / healthcare risks, especially if they have US exposure
- Large retail firms (revenue above \$5bn) especially if they have US exposure (redundancy readiness at the store level is key should the store operate autonomously without the POS/network for a period of time)
- Oil / Gas / Energy / Utilities

**Moderate appetite**

- Accommodation and food services
- Administrative and support services (HR, travel agents, BPO)
- Education and training
- Electricity, gas, water and waste services, utilities
- Insurance brokers
- IT consultants and Business Process Outsourcing (BPO)
- ISP / telco / hosting / cloud
- Manufacturing (BI and asset rectification)
- Media (paper, broadcasting, publishing)
- Mining
- Misc. professional, scientific and technical services
- Rental, hiring and real estate services
- Retail with revenue < \$5bn
- Transport, postal and warehousing (BI)
- Wholesale and trade

## Appetite by occupation / industry

Occupation / Industry	QBE's appetite
>25% US derived revenue	Not QBE appetite
Accommodation and food services	Moderate appetite
Accounting services	Target
Accounts with more than 10m personal records, especially if they are credit cards	Moderate appetite
Administrative and support services (HR, travel agents, BPO)	Moderate appetite
Advertising, market research/consultant	Target
Agriculture, forestry	Target
Architects, engineers, surveyors	Target
Arts and recreational services;	Target
Cleaning	Target
Construction, design, tradesman	Target
Crypto-currency related entities and peer-to-peer lenders	Not QBE appetite
Education and training	Moderate appetite
Electricity, gas, water and waste services, utilities	Moderate appetite
Financial and insurance services (except insurance brokers)	Not QBE appetite
Government / public sector entities	Not QBE appetite
Insurance brokers	Moderate appetite

Occupancy / Industry	QBE's appetite
ISP / telco / hosting / cloud	Moderate appetite
IT consultants and Business Process Outsourcing (BPO)	Moderate appetite
Large hospital / healthcare risks, especially if they have US exposure	Not QBE appetite
Large retail firms (revenue above \$5bn) especially if they have US exposure (redundancy readiness at the store level is key should the store operate autonomously without the POS/network for a period of time)	Not QBE appetite
Library and other information services	Target
Limits more than \$10M	Not QBE appetite
Manufacturing (BI and asset rectification)	Moderate appetite
Media (paper, broadcasting, publishing)	Moderate appetite
Mining	Moderate appetite
Misc. professional, scientific and technical services	Moderate appetite
Misc. services	Target
Oil / Gas / Energy / Utilities	Not QBE appetite
Rental, hiring and real estate services	Moderate appetite
Retail with revenue < \$5bn	Moderate appetite
Transport, postal and warehousing (BI)	Moderate appetite
Wholesale and trade	Moderate appetite

Legend: ■ Target ■ Moderate appetite ■ Not QBE appetite

# Directors & Officers

## By country

Product / Country	Underwriting Capacity	Hong Kong & Macau	Malaysia	Singapore	Vietnam
Directors & Officers	US\$50M	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				

## Appetite at a glance

Target occupation / industry	Moderate appetite	Not QBE appetite
<p>Below are occupation / industries QBE has identified as target growth areas:</p> <ul style="list-style-type: none"> <li>• Aged care</li> <li>• Agriculture</li> <li>• Airlines</li> <li>• Association</li> <li>• Banking (Hong Kong and Singapore - excess layer)</li> <li>• Charities / not for profit (except education)</li> <li>• Childcare - pre-schools/ kindergartens, day care centres (not adoption)</li> <li>• Construction</li> <li>• Education</li> <li>• Financial Institutions - non-bank, general insurance companies</li> <li>• Healthcare</li> <li>• Leisure &amp; Hospitality</li> <li>• Manufacturing</li> <li>• Media &amp; Advertising</li> <li>• Non-government infrastructure companies</li> <li>• Oil &amp; gas (excess layer)</li> <li>• Online Business</li> <li>• Publishers &amp; Printers</li> <li>• Religious Institutions</li> <li>• Retail &amp; Wholesale</li> <li>• Telecommunications</li> <li>• Textiles</li> <li>• Transportation</li> <li>• Trade companies - non-professionals (clubhouse, electricians, etc)</li> </ul>	<ul style="list-style-type: none"> <li>• Biotechnology and pharmaceutical</li> <li>• Budget airlines and sea transportation</li> <li>• Funds Management</li> <li>• Gambling</li> <li>• Government bodies, organisation, municipal councils</li> <li>• High technology risks</li> <li>• Insurance brokers</li> <li>• Mining</li> </ul> <p>Limited:</p> <ul style="list-style-type: none"> <li>• US-listed risks with Level 2 and/or Level 3 American Depository Receipt (ADR)</li> </ul>	<p>QBE is not able to support the following products or industries due to the nature of the risks. They include:</p> <ul style="list-style-type: none"> <li>• Adult entertainment</li> <li>• Nuclear</li> <li>• Spacecraft manufacturing and related products</li> <li>• Tobacco</li> <li>• Weapons and ammunitions</li> </ul>

## Appetite by occupation / industry

Occupation / Industry	QBE's Preferred Position	
	Companies both public listed and private	Primary (Lead) / Excess (Follow)
Aged care - nursing, retirement / villages	Target	
Agriculture	Target	
Airlines	Target	Not QBE appetite
Associations	Target	
Banks - retail / trading banks / merchant / investment banks/life insurers and reinsurers	Moderate appetite	Not QBE appetite
Biotechnology / pharmaceuticals	Moderate appetite	
Charities / not for profit (except education)	Target	
Childcare - pre-schools/kindergartens, day care centres (not adoption)	Target	
Construction and engineering	Target	
Education - schools, colleges	Target	
Education - universities	Moderate appetite	
Funds management	SG/HK Only (Not Large Cap)	
Government entities, gte, soe - for profit	Moderate appetite	
Government entities, gte, soe - non-profit, local government councils	Moderate appetite	Not QBE appetite
Healthcare	Target	
High technology - information technology / scientific/commercial / industrial	Moderate appetite	
Hospitality & entertainment - hotel / resort management / casinos	Moderate appetite	
Hospitality & entertainment - leisure centres/ tourism/travel agents	Target	
Infrastructure companies (non-govt) - rail, shipping, aviation, utilities	Target	Moderate appetite
Infrastructure companies (non-govt) - road/toll ways	Moderate appetite	
Insurance companies - general insurance	Target	

Occupancy / Industry	QBE's Preferred Position	
	Companies both public listed and private	Primary (Lead) / Excess (Follow)
Insurance companies - life insurance	Moderate appetite	
Insurance companies - reinsurance	Moderate appetite	
Manufacturing - light, heavy, f&b	Target	
Media & advertising	Target	
Mining & exploration - established/ producing mining company	Moderate appetite	
Mining & exploration - speculative mining company	Moderate appetite	
Non-bank financial institutions - building societies / friendly societies / credit unions	Moderate appetite	Not QBE appetite
Non-bank financial institutions - finance/leasing companies	Target	
Oil and gas	Large cap considered	Moderate appetite
Online businesses	Target	
Publishers & printers	Target	
Religious institutions	Moderate appetite	Target
Stockbrokers - institutional / retail	Not QBE appetite	
Telecommunications	Target	
Textiles	Target	
Trade companies - non-professionals (plumbers, electricians, etc.)	Target	
Transportation - air	Public / Private	Moderate appetite
Transportation - land	Target	
Transportation - sea	Public / Private	Moderate appetite
Utilities - water, gas, electricity, sewerage	Target	
Wholesale / retail - local / domestic / international	Target	

Legend: ■ Target ■ Moderate appetite ■ Not QBE appetite

# Information & Communication Technology

## Bv country

Product / Country	Underwriting Capacity	Hong Kong & Macau	Malaysia	Singapore	Vietnam
Information & Communication Technology	US\$20M	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				




## Appetite at a glance

Target occupation / industry	Moderate appetite	Not QBE appetite
<p>Below are occupation / industries QBE has identified as target growth areas:</p> <ul style="list-style-type: none"> <li>• Application service provider (ASP) / development</li> <li>• Data processing/entry, bureau services and business process outsourcing (BPO)</li> <li>• Facilities management</li> <li>• ICT recruitment / provision of ICT contractors</li> <li>• ICT security provider / system audit and certification</li> <li>• Managed service provider (MSP)</li> <li>• Own shrink wrap / pre-packaged software (sale)</li> <li>• Software maintenance / support or licensing fees</li> <li>• Telco - fixed line telecommunications (broadband / phone) including virtual</li> <li>• Telco - internet service provider (ISP) including virtual</li> <li>• Telco - mobile network operator (MNO) including virtual</li> <li>• Third party shrink wrap / pre-packaged or customisable software (reselling)</li> <li>• Training and education</li> </ul>	<ul style="list-style-type: none"> <li>• Bespoke software development</li> <li>• Cloud hosting / data hosting</li> <li>• Gambling</li> <li>• Gaming</li> <li>• Hardware manufacturing and sales of such hardware</li> <li>• Hardware sales (third party hardware)</li> <li>• ICT consultancy and project management</li> <li>• Own customisable software (sale)</li> <li>• SCADA (Supervisory Control and Data Acquisition) and CIS (Industrial Control Systems) and ERP (Enterprise Resource Planning)</li> <li>• Software / system installation / integration</li> <li>• Surgical / medical software e.g medical treatment, diagnosis and dispensing</li> </ul>	<p>QBE is not able to support the following products or industries due to the nature of the risks. They include:</p> <ul style="list-style-type: none"> <li>• Aviation control / navigation systems / radar / aeronautical / satellites / railway / military installation</li> <li>• Pornography</li> </ul>

## Appetite by occupation / industry

Occupation / Industry	QBE's appetite
Application service provider (ASP) / development	Target
Aviation control / navigation systems / radar / aeronautical / satellites / railway / military installation	Not QBE appetite
Bespoke software development	Moderate appetite
Cloud hosting / data hosting	Moderate appetite
Data processing / entry, bureau services and business process outsourcing (BPO)	Target
Facilities management	Target
Gambling	Moderate appetite
Gaming	Moderate appetite
Hardware manufacturing and sales of such hardware	Moderate appetite
Hardware sales (third party hardware)	Moderate appetite
ICT consultancy and project management	Moderate appetite
ICT recruitment / provision of ICT contractors	Target
ICT security provider / system audit and certification	Target
Managed service provider (MSP)	Target
Own customisable software (sale)	Moderate appetite
Own shrink wrap / pre-packaged software (sale)	Target
Pornography	Not QBE appetite

Occupancy / Industry	QBE's appetite
SCADA (Supervisory Control and Data Acquisition) and CIS (Industrial Control Systems) and ERP (Enterprise Resource Planning)	Moderate appetite
Software / system installation / integration	Moderate appetite
Software maintenance / support or licensing fees	Moderate appetite
Surgical / medical software e.g medical treatment, diagnosis and dispensing	Moderate appetite
Telco - fixed line telecommunications (broadband / phone) including virtual	Target
Telco - internet service provider (ISP) including virtual	Target
Telco - mobile network operator (MNO) including virtual	Target
Third party shrink wrap / pre-packaged or customisable software (reselling)	Target
Training and education	Target
Website hosting and design	Target

Legend:  Target  Moderate appetite  Not QBE appetite



# Medical Malpractice

## By country

Product / Country	Underwriting Capacity	Hong Kong & Macau	Malaysia	Singapore	Vietnam
Medical Malpractice	US\$20M	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				




## Appetite at a glance

Target occupation / industry	Moderate appetite	Not QBE appetite
<p>Below are occupation / industries QBE has identified as target growth areas:</p> <ul style="list-style-type: none"> <li>• Aged care facilities</li> <li>• Audiologists / audiometrists</li> <li>• Chemists and pharmacists</li> <li>• Chinese medical practitioners and clinics</li> <li>• Chiropodists</li> <li>• Chiropractors</li> <li>• Clinic - day surgery, pathology, radiology, hair &amp; scalp treatment</li> <li>• Dental</li> <li>• Dental clinics</li> <li>• Dentists</li> <li>• Dermatologist</li> <li>• Employment agencies for nursing staff</li> <li>• Hospitals</li> <li>• Midwives</li> <li>• Natural and alternative medicine</li> <li>• Orthodontists</li> <li>• Physiotherapists</li> <li>• Psychiatrists</li> <li>• Psychologists</li> <li>• Radiographers</li> <li>• Speech therapists</li> <li>• Theranists</li> </ul>	<ul style="list-style-type: none"> <li>• Family planning clinic</li> </ul> <p>Limited:</p> <ul style="list-style-type: none"> <li>• Medical practitioners (non-specialists)</li> <li>• Malpractice risks outside of those countries where QBE has operations</li> </ul>	<p>QBE is not able to support the following products or industries due to the nature of the risks. They include:</p> <ul style="list-style-type: none"> <li>• Blood banks and facilities</li> <li>• Cosmetic and plastic surgery</li> <li>• Hypnotherapy</li> <li>• Maternity hospitals</li> <li>• Medical practitioners (specialists i.e doctors with advanced education and clinical training)</li> <li>• Past life regression therapy</li> <li>• Re-birthing</li> <li>• Standalone nurses</li> </ul>

## Appetite by occupation / industry

Occupation / Industry	QBE's appetite
Acupuncturists	Target
Aged care facilities	Target
Allied healthcare (not already mentioned) - non-surgical procedures	Target
Audiologists / audiometrists	Target
Beauticians (excluding aestheticians)	Target
Beauticians (including aestheticians)	Moderate appetite
Blood banks & facilities	Not QBE appetite
Chemists & pharmacists	Target
Chinese medical practitioners	Target
Chinese medicine clinics	Target
Chiropodists	Target
Chiropractors	Target
Cosmetic & plastic surgery risks	Not QBE appetite
Day surgeries & medical clinics (including rehabilitation centres)	Target
Dental practices & dental care	Target
Employment agencies for nursing staff	Target
Family planning clinics	Moderate appetite
Hair & scalp treatment clinics	Target
Home nursing services	Target
Hospital - private	Target
Hospital - public	Target

Occupancy / Industry	QBE's appetite
Hypnotherapy	Not QBE appetite
Masseurs	Target
Maternity hospitals	Not QBE appetite
Medical practitioners (non-specialists)	Moderate appetite
Medical practitioners (specialists)	Not QBE appetite
Midwives & doula services	Target
Natural & alternative medicine risk	Target
Naturopaths	Target
Nursing homes	Target
Nutritionists & dietitians	Target
Osteopaths	Target
Past life regression therapy	Not QBE appetite
Pathology clinics	Target
Physiotherapists	Target
Podiatrists	Target
Podiatrists	Target
Psychologists	Target
Radiology clinics	Not QBE appetite
Re-birthing	Not QBE appetite
Speech therapists	Target
Stand-alone nurses	Target

Legend:  Target  Moderate appetite  Not QBE appetite

# Professional Indemnity

## By country

Product / Country	Underwriting Capacity	Hong Kong & Macau	Malaysia	Singapore	Vietnam
Professional Indemnity	US\$50M	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				

## Appetite at a glance

### Target occupation / industry

Below are occupation / industries QBE has identified as target growth areas:

- Accountants / tax agents / advisors / audit / bookkeeping
- Advertising
- Architects including landscape
- Auctioneers
- Broadcasters / radio / television / media
- Builders - PI design and consult only
- Charities
- Consultants - agricultural / horticultural / agronomy / forestry / occupational health and safety / human resources / marketing / public relations / business corporate
- Draftsmen
- Engineers (except naval, marine, chemical, nuclear, mining or environmental)
- Finance and mortgage brokers
- Fitness instructors
- Human resources industry professionals
- Industry associations and trade unions
- Interior designers
- IT consultants
- Loss assessors / adjusters
- Marketing
- Project / construction managers
- Property inspections
- Public relations
- Publishing and printing
- Real estate agents
- Single project
- Solicitors / conveyancers / barristers / legal management /
- Sporting coaches / instructors (except diving)
- Surveyors
- Town planners
- Translators / translinguists
- Travel agents and tour operators
- Trustee companies
- Veterinary clinics

### Moderate appetite

- Childcare
- Consultants - environmental / geological / mineral / fire protection
- Education - schools, universities, and colleges
- Financial planners / advisors
- Freight forwarders
- Hairdressers / Barbers
- Insurance - broker / agents (life)
- Patent attorneys
- Pest control
- Property manager / body corporate
- Risk managers

### Not QBE appetite

QBE is not able to support the following products or industries due to the nature of the risks.

They include:

- Actuaries
- Financial institutions - banks, credit unions, stockbrokers, insurance, brokers, share registry services, investment advisors
- Government bodies / authorities incl. non-council
- Insurance: broker / agents (general)
- Motor dealers
- Real estate valuers

## Appetite by occupation / industry

Occupation / Industry	QBE's appetite
Accountants / tax agents / advisors	Target
Actuaries	Not QBE appetite
Advertising	Target
Architects including landscape	Target
Auctioneers	Target
Builders - PI design and consult only	Target
Charities	Target
Childcare	Moderate appetite
Consultants - agricultural / horticultural / agronomy / forestry / occupational health and safety / human resources / marketing / public relations / business management / corporate	Target
Consultants - environmental / geological / mineral / fire protection	Moderate appetite
Draftsmen	Target
Education	Target
Engineers (except naval, marine, chemical, nuclear, mining or environmental)	Target
Finance and mortgage brokers	Target
Financial institutions - banks, credit unions, stockbrokers, insurance, brokers, share registry services, investment advisors and financial planners	Not QBE appetite
Freight forwarders	Moderate appetite
Government bodies / authorities incl. non-council	Not QBE appetite
Hairdressers / Barbers	Moderate appetite
Industry associations and trade unions	Target
Insurance - brokers and life agents	Target

Occupancy / Industry	QBE's appetite
Interior designers	Target
IT consultants	Target
Loss assessors / adjusters	Target
Motor dealers	Not QBE appetite
Patent attorneys	Moderate appetite
Pest control	Not QBE appetite
Project / construction managers	Target
Property inspections	Target
Property manager / body corporate	Moderate appetite
Real estate agents	Target
Real estate valuers	Not QBE appetite
Risk managers	Moderate appetite
Single project	Target
Solicitors / conveyancers / barristers / legal	Target
Sporting coaches / instructors (except diving)	Target
Surveyors	Target
Town planners	Target
Translators / translinguists	Target
Travel agents and tour operators	Target
Trustee companies	Target
Veterinary clinics	Target

Legend: ■ Target ■ Moderate appetite ■ Not QBE appetite

# Single Project Professional Indemnity (SPPI)

## By country

Product / Country	Underwriting Capacity	Hong Kong & Macau	Malaysia	Singapore	Vietnam
Single Project Professional Indemnity (SPPI)	US\$50M	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				

## Appetite at a glance

Target occupation / industry	Moderate appetite	Not QBE appetite
<p>Below are occupation / industries QBE has identified as target growth areas:</p> <ul style="list-style-type: none"> <li>• Acoustical engineering</li> <li>• Electrical engineering</li> <li>• Heating and ventilation</li> <li>• Hydraulic / fire engineering</li> <li>• Mechanical engineering</li> <li>• Plumbing engineering</li> </ul>	<ul style="list-style-type: none"> <li>• Bridges</li> <li>• Civil engineering</li> <li>• Dams</li> <li>• Geotechnical / soil engineering</li> <li>• Marine / naval engineering</li> <li>• Mining - underground</li> <li>• Offshore projects</li> <li>• Oil, gas, petrochemical</li> <li>• Project management (less than 25%)</li> <li>• Structural engineering</li> <li>• Transmission and distribution lines</li> <li>• Underground tunnels</li> <li>• Wet risks</li> </ul>	<p>QBE is not able to support the following products or industries due to the nature of the risks. They include:</p> <ul style="list-style-type: none"> <li>• Chemical engineering</li> <li>• Environmental engineering</li> <li>• Mining engineering</li> <li>• Nuclear engineering</li> </ul>

**Appetite by occupation / industry**

Occupation / Industry	QBE's appetite
Acoustical engineering	Target
Bridges	Moderate appetite
Chemical engineering	Not QBE appetite
Civil engineering	Moderate appetite
Dams	Moderate appetite
Electrical engineering	Target
Environmental engineering	Not QBE appetite
Geotechnical / soil engineering	Moderate appetite
Heating and ventilation	Target
Hydraulic / fire engineering	Target
Marine / naval engineering	Moderate appetite
Mechanical engineering	Target

Occupation / Industry	QBE's appetite
Mining - underground	Moderate appetite
Mining engineering	Not QBE appetite
Nuclear engineering	Not QBE appetite
Offshore projects	Moderate appetite
Oil, gas, petrochemical	Moderate appetite
Plumbing engineering	Target
Project management (<25%)	Moderate appetite
Structural engineering	Moderate appetite
Transmission and distribution lines	Moderate appetite
Underground tunnels	Moderate appetite
Wet risks	Moderate appetite

Legend:  Target  Moderate appetite  Not QBE appetite

# Your QBE Team



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