

A circular, fisheye projection of a city skyline, likely New York City, featuring prominent skyscrapers like the Empire State Building. The image is centered on a dark, radial pattern that creates a tunnel-like effect.

**QBE MULTINATIONAL**  
A TRULY GLOBAL INSURANCE PROGRAMME





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# Welcome to QBE Multinational

This is an exciting time for QBE, our customers, brokers and partners as we enhance our multinational proposition through significant global investment.

We offer tailored global insurance programmes and services, backed by years of experience and the expertise of staff and partners in over 170 countries around the world.

Our global reach is based around three centres of service excellence and a geographical footprint that makes us one of only a handful of truly worldwide insurance companies. Our relationships are long-term and personal. We enjoy a reputation for honesty. We also get to know a customer's business in depth and use our experience for their benefit.

In this way we can structure programmes that meet an individual customer's needs and requirements.

Central to our ethos is the importance of nurturing our relationships with customers and brokers by providing expertise and feedback. We listen to what customers and brokers need and we remain flexible enough to create tailor-made programmes for each of our customers, when required.

Our experienced teams in Underwriting, Service and Claims provide a reliable and consistent level of support, accounting for regulation, tax and local policy requirements in different territories. Advantageously, our team of service professionals are located strategically round the world and are dedicated to multinational customers and their needs.

We look forward to working alongside you, so please do not hesitate to make contact.

Yours sincerely,



**Simon Plumridge**

Global Head of Multinational  
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# A changing world

For global enterprises facing demanding regulation and a fast-changing political agenda, QBE's approach is to put the customer's ambitions first.

In practical terms we do this by focusing on three distinct areas of excellence – our underwriting know-how, our support to meet each customer's needs in a specific, relevant and compliant way and our claims service.

While we have invested significantly in technology (drones to assess earthquake damage, data analytics to inform decisions) we know systems can never replace people, which is why we retain the tried and trusted human skills of relationship-building and risk management. We have a dedicated team of underwriters with expertise in multinational business and a commitment to continually invest in our people and the services they provide.

QBE has the scale to write business across many countries and for a variety of risks, backed by a strong balance sheet and the power of our global reach, while remaining flexible and innovative. We also provide technical insights throughout our global network to the benefit of our customers.

We have modern, fast technology and our brokers and customers tell us this makes us efficient and refreshing to deal with. Leading brokers are now choosing QBE Multinational with increasing frequency as they know we combine excellent operational capabilities and great service underpinned by market leading expertise.

# Why Multinational matters

Large and medium-sized multinational companies and those expanding into new territories can benefit from the consistency of cover and economies of scale offered by a multinational insurance programme. We provide a single point of contact, backed up by a Customer Service team and underpinned by the security you would expect from a global insurance company of our standing.

As a multinational insurance partner, QBE can ensure cover is delivered globally and compliantly, wherever insurance is needed. Insurance legislation varies greatly by country and region – and can change fast. Our expert staff are always on hand to answer detailed and country-specific questions.

Multinational programmes are often complemented by our Global Risk Solutions team who can suggest steps and strategies to minimise claims in the future and so drive down the cost of premiums.


We see our relationship with customers and brokers as a three-way partnership. With a broker partner, customers can discuss their concerns, plans and insurance requirements with us and we can give feedback based on our experience.

# QBE Multinational

## Our global network

Our Multinational Client Centres (MCC) provide consistent coordination and control of service for our customers on behalf of every QBE office that produces multinational business.

Our Global Network team coordinates the work of more than 170 QBE Servicing Offices and Network Partners.

-  QBE Servicing Offices
-  Network Partners
-  QBE Producing Offices
-  Multinational Client Centres (MCC)



# Adding value and nurturing relationships

We can write policies in more than 170 countries either through our own offices or those of specially-selected local partners.

Customers have the reassurance of knowing that once the policy details have been agreed, they will be able to 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 a professional urgency, no matter which country or territory is involved.

We can provide risk insights for each country on a customer's programme, and where appropriate, make recommendations on how to address those risks.

# A truly global overview

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

Among those needs are:

- Guidance on how to meet country-specific regulatory and tax compliance requirements
- Understanding local markets and their insurance needs
- Managing the payment of premiums and claims transactions, either globally or locally, depending on country regulations
- Agreed service level agreements with customers and brokers.

QBE therefore offers tailored multinational solutions that combine global geographical spread and locally-compliant policies and claims-handling support to meet our customers' requirements. We recognise that there is more than one way to deliver an efficient and compliant global insurance programme and we are always keen to discuss options with our customers and brokers.

Customers benefit from:

- A globally-coordinated claims service. No matter where the policy is written or where the claim is made, customers receive the same level of support and service via our dedicated offices
- An ongoing relationship with QBE that can support and help with changes in local legislation and regulations, policy queries, and risk-management issues
- A global network that spans more than 170 countries. Our experience and global reach means we can almost certainly provide the cover that you need whenever you might need it - either today or in the future
- An insurance policy that is truly multinational in its range and can accommodate complex risks across multiple territories. We understand that businesses expect claims to be dealt with swiftly and efficiently. Our service and systems deliver against this expectation wherever in the world the insured event occurred
- A broad product range.

CASE STUDY  
Flexibility  
in times of  
change and  
expansion

We understand that businesses can never stand still. Whether it is expansion into new territories, the creation of new products and services or new business lines as a result of acquisition or growth, the demands for insurance cover are always changing.

By working with our customers, we find insurance solutions which support them during periods of change and development.

In one recent example, QBE worked with a large UK-based construction company to look at ways to support its changing requirements in both cover and territories around their use of sub-contractors for aspects of their work in South Africa. After research and discussion, QBE was able to extend cover and support the customer with their expansion plans.

Our multinational service accommodated a change of business emphasis, location and risk profile within the existing policy, thanks to a pragmatic and flexible approach.

Thanks to our expertise, service culture and leading edge systems we are able to adapt policies to meet our customers changing needs and so become a trusted partner throughout their journey.



# 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 helps customers:

- Benefit from flexible control of insurance premiums, costs and coverage
- Have transparency of local insurance and related expenditure
- Ensure policies are issued accurately and on time around the world
- Gain access to high-quality information, particularly on claims
- Make informed decisions about risk management and insurance coverage in new and existing markets
- Expand and develop their business in new markets.

*“The way the claim was responded to and effectively managed has been excellent and this reflects the strong partnership that we have built up with QBE over the years. The partnership approach to understanding our business has proved invaluable.”*

Roger Pearce, Global Risk Management Director, Synergy Health plc

## CASE STUDY A complex claim successfully handled

One of QBE's multinational customers suffered a fire at its irradiation plant in Malaysia providing sterilisation services to the pharmaceutical industry. The fire started during the irradiation process. This presented a risk to staff and the plant had to go into lock-down.

The customer's claim was for property damage and business interruption. The irradiation was provided by radioactive cobalt, which had to be moved from the damaged property to another of the customer's plants in Malaysia. This was a multi-million US dollar claim from a multinational client with business interests on a global scale.

It was a hugely complicated claim that involved organising shipping licences from the US for new supplies of cobalt, while liaising between Malaysia and the UK. QBE ensured that the customer received interim payments to enable it to continue with its business services.

QBE's claims and risk-management proposition is geared to working with customers to ensure solution delivery on a global scale and is capable of handling large and complex claims.







# How we work for you

- **Partnerships:** our Global Network team selects and appoints network partners, using local knowledge 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 bring clarity to the complexities of global programme administration that can otherwise be so time-consuming for customers and brokers alike.
- **Expert implementation:** our Customer Service team is available to assist multinational customers wherever they are in the world. We provide a seamless and consistent level of service, whichever one of the three Multinational Client Centres our customers might deal with. Our forms and systems are integrated across QBE, allowing our customers to enjoy service certainty on a global scale.
- **Investment in the proposition:** we continue to make significant investment in our service infrastructure and have a process of continual learning and improvement in place. Our systems are fast and efficient and we have a uniform approach across our entire global network.
- **Global network:** we have a team of specialists who work closely with our global network of servicing offices to understand and convey local market compliance and regulations. We ensure smooth delivery of multinational programmes and ensure the whole network is held to account with consistent service levels. This enables us to provide consistent global service standards and transparency of approach.
- **Global claims:** we have a Global Claims unit with dedicated Claims Managers to minimise disruption to the customer. They give regular updates on the progress of claims, whatever territory they arise in, to ensure claims are managed efficiently and communication is smooth.
- **Global risk solutions:** a designated risk-management account coordinator provides insight to customers and conducts review and feedback meetings.
- **Valuable customer partnerships:** our relationships with customers are built on trust and confidence in our multinational service, expertise and innovation.
- **Shared goals:** our service is backed by market-leading expertise and a single connected global team. Our shared values and goals enable us to differentiate service through expertise and innovation. We have dedicated people, based in strategic centres, to provide expert service to our multinational customers wherever they are in the world.

# Our investment for customers

We apply our energy and determination to finding solutions to even the most complex challenges - and we're not afraid to try something new, even if it means going against current market conventions.

Recent innovations include:

- Customer relationship management systems and processes implemented globally
- Multinational capability improved for customers operating across multiple geographies
- Advanced customer risk-management systems offering guidance on wider risk issues
- Data and analytics used to allow more focused support
- Make a difference with your premium: QBE's Premiums4Good initiative helps disadvantaged communities around the world by investing your premium in socially responsible investments.

## CASE STUDY Proactive Risk Management

Our Australian office worked closely with a large manufacturer looking for insurance for its overseas operations and supply chain. QBE was approached because we have wide experience with manufacturing.

As part of the underwriting process, we looked at the company's factories, exposure to risk and contingency plans.

In addition, and as part of our detailed risk-assessment process, we researched where it was sourcing its raw goods and how its supply chain operated. We found inherent risks and potential problems based on our experience with other customers.

Having advised the firm to put safeguards around its supply chain and manufacturing processes to mitigate risk, we worked with them to help make contingency plans for potential business interruptions.

Its exposure included manufacturing plants in India, Mexico, China and Vietnam, among other countries. We looked at its capacity to cope with a fire or other issues in one of its factories in those regions and made recommendations.







# 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 14,000 people in 36 countries, with significant operations in Australia, Europe, North America and across the emerging markets of Latin America and Asia Pacific.

QBE is an established global insurer and reinsurer with a broad multinational network. We have been underwriting multinational customers for more than 20 years.

Everyone has ambitions and goals - both personal and professional. We give people the confidence to achieve them by helping them manage risks so they can focus on the outcome they desire, not the potential barriers holding them back.

Our ability to satisfy our customers' risk management needs is at the heart of what we do. We will do all we can to find a way to say 'yes' and turn your business opportunities and possibilities into reality.

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