



QBE International - Asia Operations:

# Workers Compensation

February 2022

**QBE Insurance (Malaysia) Berhad**  
Member of PIDM

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## QBE International - Asia Operations: Workers Compensation Product Appetite

### By country

| Product / Country   | Underwriting Capacity | Hong Kong & Macau | Malaysia | Singapore | Vietnam |
|---|-----------------------|-------------------|----------|-----------|---------|
| Worker's Compensation / Employee's Compensation/ Workmen's Compensation | US\$100M              | ✓                 | ✓        | ✓         | ✓       |

### Appetite at a glance

| Target occupation / industry  |   |   |
|---|---|---|
| Below are occupations / industries QBE has identified as target growth areas:   |   |   |
| <ul style="list-style-type: none"> <li>• Education</li> <li>• Food and beverage manufacturing</li> <li>• Health and community services</li> <li>• Hotels</li> <li>• Metal product manufacturing / machinery and equipment manufacturing / other</li> <li>• Motion picture, radio and television services</li> </ul> | <ul style="list-style-type: none"> <li>• Motor vehicle - retail and services</li> <li>• Non-metallic mineral product manufacturing</li> <li>• Personal services - beauty salon, hairdressing, laundry and massage</li> <li>• Places of worship</li> <li>• Printing, publishing and recorded media</li> <li>• Retail - personal and household goods</li> </ul> | <ul style="list-style-type: none"> <li>• Services - finance, insurance, communication, business and property</li> <li>• Sport and recreation except diving</li> <li>• Textile, clothing, footwear and leather manufacturing</li> <li>• Wholesale manufacturing</li> <li>• Wood and paper product manufacturing</li> </ul> |

| Moderate appetite  |   |  |
|--|---|--|
| QBE has a moderate appetite to support the following occupations / industries due to the nature of the risks. They include:  |   |  |
| <ul style="list-style-type: none"> <li>• Air conditioner installation workers / repairer</li> <li>• Blasting</li> <li>• Cafes and restaurants</li> <li>• Cleaning</li> <li>• Construction projects (excluding Construction Projects in Hong Kong)</li> <li>• Crane operator</li> <li>• Demolition work</li> <li>• Diving</li> <li>• Drain repairer</li> <li>• Earth removal</li> </ul> | <ul style="list-style-type: none"> <li>• Excavation</li> <li>• Filling &amp; reclamation</li> <li>• Food retailing</li> <li>• Gondola worker / window cleaner</li> <li>• Logistics</li> <li>• Neon light signboard installation worker / repairer</li> <li>• Offshore Oil and Gas (including maintenance activity)</li> <li>• Recycling</li> <li>• Renovation and Decoration Projects</li> <li>• Scaffolding</li> </ul> | <ul style="list-style-type: none"> <li>• Ship repairer</li> <li>• Steel bending &amp; erection</li> <li>• Steeplejacks</li> <li>• Stevedores</li> <li>• Transport - water, road and other and services to transport</li> <li>• Tunnelling</li> <li>• Well sinkers and borers</li> <li>• Work on board launch / river trade vessel</li> </ul> |

Applicable for product offered in Malaysia:

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### Appetite by occupation / industry

| Occupation / Industry   | QBE's appetite    |
|---|-------------------|
| Air conditioner installation workers / repairer   | Moderate appetite |
| Blasting  | Moderate appetite |
| Cafes and restaurants   | Moderate appetite |
| Cleaning  | Moderate appetite |
| Construction projects (excluding Construction projects in Hong Kong)                      | Moderate appetite |
| Crane operator  | Moderate appetite |
| Demolition work   | Moderate appetite |
| Diving  | Moderate appetite |
| Drain repairer  | Moderate appetite |
| Earth removal   | Moderate appetite |
| Education   | Target            |
| Excavation  | Moderate appetite |
| Filling & reclamation   | Moderate appetite |
| Food and beverage manufacturing   | Target            |
| Food retailing  | Moderate appetite |
| Gondola worker / window cleaner   | Moderate appetite |
| Health and community services   | Target            |
| Hotels  | Target            |
| Logistics   | Moderate appetite |
| Metal product manufacturing / machinery and equipment manufacturing / other manufacturing | Target            |
| Motion picture, radio and television services   | Target            |
| Motor vehicle - retail and services   | Target            |

| Occupancy / Industry  | QBE's appetite    |
|---|-------------------|
| Neon light signboard installation worker / repairer                 | Moderate appetite |
| Non-metallic mineral product manufacturing                          | Target            |
| Offshore oil and Gas (including maintenance activity)               | Moderate appetite |
| Personal services - beauty salon, hairdressing, laundry and massage | Target            |
| Places of worship   | Target            |
| Printing, publishing and recorded media                             | Target            |
| Recycling   | Moderate appetite |
| Renovation and decoration projects                                  | Moderate appetite |
| Retail - personal and household goods                               | Target            |
| Scaffolding   | Moderate appetite |
| Services - finance, insurance, communication, business and property | Target            |
| Ship repairer   | Moderate appetite |
| Sport and recreation except diving                                  | Target            |
| Steel bending & erection  | Moderate appetite |
| Steeplejacks  | Moderate appetite |
| Stevedores  | Moderate appetite |
| Textile, clothing, footwear and leather manufacturing               | Target            |
| Transport - water, road and other and services to transport         | Moderate appetite |
| Tunnelling  | Moderate appetite |
| Well sinkers and borers   | Moderate appetite |
| Wholesale   | Target            |
| Wood and paper product manufacturing                                | Target            |
| Work on board launch / river trade vessel                           | Moderate appetite |

Legend:  Target  Moderate appetite

# Your QBE Team



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QBE Asia is part of the International Division of QBE Insurance Group Limited, one of the world's top 20 general insurance and reinsurance companies. Headquartered in Sydney, Australia, the QBE Insurance Group is listed on the Australia Securities Exchange and operates out of 31 countries in key insurance markets.



## IMPORTANT NOTES

- This brochure contains general information for the respective types of insurance products we offer, which caters to different needs. It is not a contract of insurance.
- The description of available coverage is for your quick and easy reference. The precise terms, conditions are specified in the insurance policy.
- You should read and understand all information about the policy coverage including the applicable product disclosure sheet, or ask your agent/broker, or us directly before you sign up, to ensure you have the right insurance to meet your needs.
- All premiums are subject to Service Tax at the prevailing rate. Policies are subject to RM10 stamp duty.
- If you have any enquiries about these products or other similar coverage, please visit our website at <https://www.qbe.com/my> for our contact details.
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