

Global Risk Solutions Overview

As a top global insurer, QBE offers a consistent approach to risk control on a local, national and global level. We pride ourselves on providing global risk solutions with a quality assurance process that results in world-class service to our customers.

QBE's Global Risk Solutions professional consultants are industry leading experts in risk exposure assessments and effective risk controls. Our focused commitment to service and technical excellence helps customers identify, evaluate and reduce their potential for losses and business risk. By getting to know our customers, their business operations, priorities and concerns, we can help deliver the best possible outcomes.

Whether it is property special hazards, risk transfer, integrating the latest fire suppression technology in a new facility, helping supervisors be more effective in creating a strong safety culture or identifying business interruption vulnerabilities, we can help. Our team can assist in reducing risk of financial loss.

QBE Risk Services:

- Provides the power of a global organization with a strong national and local presence
- Can assist with lowering your overall cost of risk through our expertise in industry risk control best practices
- Helps identify and understand the risk and exposures that can impact your business operations, facilities and personnel
- Has consultants who are knowledgeable on current standards such as National Fire Protection Association codes, federal and state OSHA and DOT regulations
- Offers customized account service management for large and multi-location customers including commercial, programs and specialty business

Product expertise:

- Property
- General Liability
- Product Liability
- Workers' compensation
- Fleet

Industry expertise:

- Manufacturing
- Hospitality
- Real Estate
- Wholesale
- Retail

Safety & risk control

Our consultants provide solutions for mitigating a wide range of risk exposures by recommending safety controls that are specific and effective. Our consultant's expertise and experience with pre and post-loss programs allows them to provide high-quality evaluations of loss producing exposures. They then customize plans to assist customers with management, mitigation and reduction of potential risks. This service helps our customers build a safer work environment, lower expenses, increase engagement and productivity, drive a stronger culture and improve profits.

Loss control services include:

General

- Risk assessments
- Loss trending and analysis
- Risk control program consulting
- Training program development/delivery
- Online video training
- Large account service coordination
- Multi-national service account coordination
- Self assessments
- Virtual service delivery
- Collaborative marketing and new business
 proposal presentations with brokers
- Service account stewardship reports
- Benchmarking
- Advanced technology

Workers' Compensation

- Safety program development and accountability
- Industrial hygiene
- Ergonomics
- Transitional duty and return to work
- Job hazard analysis
- Accident/incident investigation effectiveness
- OSHA assistance

General Liability

- Public liability exposure awareness and control
- Tribology/slips and falls
- Product liability risk assessment & control
- Risk transfer and vendor qualification best practices

Motor Vehicle and Fleet Safety

- Exposure assessment
- Driver accountability programs
- Training
- DOT compliance reviews

Property

- Property risk assessments
- Sprinkler protection and water supply reviews
- New construction design review
- Builders risk
- Special hazards consultation
- Fire protection impairment

Virtual loss prevention

QBE's digital virtual loss prevention

QBE's digital workshop series connects risk management experts and business owners in a collaborative online environment. Topics include:

- Disaster preparedness
- Emergency response
- Fentanyl handling
- Active shooter
- Pandemic Response
- Civil Unrest

Knowledge Delivery

QBE's Global Risk Solutions team is connected to leading risk management thought leaders. We distill their collective wisdom via a combination of on-site and virtual consultations, self directed loss prevention tools and free access to an industry leading, on demand safety training platform for our workers compensation customers.

Results are important. We know having a risk control partner you can trust with your business and personal insurance needs is important. We look forward to partnering with you.

 \Rightarrow Questions on Loss Control or Safety

- Visit the site: <u>QBE Risk Solutions Center</u>
- Call QBE at: 888.560.2635
- Email QBE at: <u>RSC@us.qbe.com</u>

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