



# QBE North America

QBE North America is an Integrated Specialist Insurer offering specialty, commercial, program, personal, crop and reinsurance capabilities. As one of the largest insurance carriers worldwide, our products and services are underpinned by applied expertise, global strength and a focus on providing an experience of excellence to our customers. We accomplish all this through a limited and preferred network of agents and brokers. Our customized and comprehensive solutions demonstrate our ability to meet the emerging needs of the market. From quote to claim, we manage risk better.

## A broad product set spanning four major market segments

### Alternative Markets

Alternative Markets is the alternative distribution arm of QBE North America comprised of Programs, Personal Insurance and Westwood Agency. Coverages include:

- Core Commercial
- Earthquake
- Errors & Omissions
- Homeowners and Renters
- Property CAT
- Workers' Compensation

### Crop

Coverages include:

- Crop hail
- Livestock
- Multi-peril
- Named peril

### Reinsurance

QBE Reinsurance offers Property & Casualty and Accident & Health treaty coverage.


### Specialty & Commercial

Our Specialty & Commercial division provides coverages and services to support the specialized needs of a wide range of customers. Coverages include:


- Accident & Health
- Auto
- Cyber
- General Liability
- Foreign Package
- Management Liability
- Professional Liability
- Property (includes Inland Marine)
- Surety
- Trade Credit
- Transactional Liability
- Umbrella
- Workers' Compensation

## Industry specific expertise


- Aviation
- Consumer Goods
- Financial Institutions
- Healthcare
- Hospitality
- Manufacturing
- Professional Services
- Real Estate
- Wholesale




Over 14,000 employees located in 31 countries



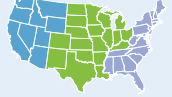
Worldwide \$13.7B  
North America \$4.7B



Standard & Poor's & A (Excellent) A.M. Best.\*



Forbes Global 2000 list of public companies



Regionally dedicated teams



*"People ask me every day what it means to be an integrated specialist. It's simple. We do everything with a holistic view of the customer in mind. We know we are succeeding when a customer doing business with us thinks they are dealing with an extension of their own company, not an insurance company. That's what it means to be an integrated specialist."*

*Russ Johnston, CEO, QBE North America*