

Protecting your business from liability risk

When it comes to protecting your organisation against general liability risk, you need an insurer with the capacity, the expertise, and the commitment to respond.

With experience across a huge range of sectors in many territories around the world, we have the footprint and the resources to deliver comprehensive cover for your liability risks.

We're known for our flexible and entrepreneurial approach. We put in the time to understand your business in depth, so we can provide the best possible solution for your needs - however complex they may be. As a leading casualty insurer, we're well placed to support our customers as they grow from single-site operations into multinational conglomerates.

Global capabilities

With our extensive global network and our broad licence capability - offering a choice of Lloyd's or QBE paper - we can cover liability risks right around the world. For businesses with overseas operations, we provide comprehensive multinational programmes that are fully compliant with local legal and regulatory requirements. Our strength and security mean you can be confident we'll be there for you when you need to make a claim.



What we insure

In the UK we insure businesses through retail and Lloyds brokers. We have an exceptionally broad appetite for general liability risks.

Among the sectors we insure are:

Wholesale and retail

- > Machinery and equipment
- > Household and electrical appliances
- > Clothing and accessories
- > Food and grocery stores
- > Building materials

We like to work with high street and online retailers who have clear contractual arrangements within supply chains, stable exposures, strong financial histories and robust risk management arrangements.

Manufacturing

- > Metal
- > Plastic
- > Food
- > Textile
- > Industrial and engineering
- > Chemical

We like to work with businesses who have automation-driven procedures, and clear production processes and supply chain management.

Information and communication

- > Satellite communications
- > Radio and television broadcasting
- > Wired/wireless communications
- > Newspaper, software and book publishers

We like to work with businesses who have strong editorial and legal checking procedures and comprehensive website monitoring.

Construction

- > Residential
- > Commercial
- > Heavy and civil engineering
- > Highway/street/bridge construction

We like to work with businesses looking for annual policies, who have strong subcontractor and supply chain management.

Cover is also available through our Commercial Combined and Contractors Combined products.



A partner that you can count on

We have an exceptionally broad appetite for casualty risk. Being a leading player across many classes and sectors brings balance and stability. It also gives us a unique breadth of insight - an insight whose benefits you share when you partner with QBE.

Over the years, we've consistently been major players in Employers' Liability, Public Liability, Product Liability, Pollution Liability, and a full range of associated classes. We're established leaders in sectors like construction, manufacturing, transportation, oil and gas, and public authorities, but active right across the casualty spectrum. We listen, gather knowledge, absorb information, and proactively analyse data so we can better understand the right solution to any risk scenario you may be facing. More than that, we look ahead to where your business might be six months, twelve months, five years into the future. In a fast-changing world, we're here to help you safely navigate the shifting tides of risk and opportunity.

We constantly scan the horizon for new threats that could impact your business - and for new approaches, new solutions, new technology that can help us mitigate them. For example, we've recently invested in a customer insights platform that helps us make better informed underwriting decisions. This empowers us to be more flexible in our pricing, adapting our cover to reflect the current realities of your business as it changes and grows.

Backed by the undoubted financial strength of the QBE Group, we're committed to remaining leading players in the general liability insurance market for many years to come. We value the reputation we've established for sticking with customers through good times and bad. Our many longstanding customers value the consistency, stability and significant capacity we offer. We understand that businesses want predictability around cover and service, and that's what we're here to deliver.

Effective insurance protection

Whether you're a small corporate or a major multinational, effective insurance protection depends on pinpointing exactly where risk exists within your operations. Our expert underwriters listen and learn so we can deliver a tailored solution that mitigates and offsets risks that could threaten your future success.

Getting to know your business in depth enables us to deliver a solution that genuinely meets your needs. Taking the time and trouble to understand what keeps you awake at night means we can take those worries away, helping you go forward with confidence.

Like you, we live in the real world. We know that the risks you face don't line up neatly by insurance product. We work closely with our colleagues in Motor, Property and other specialist areas to offer cross-class solutions that keep you protected from all sides. For businesses with complex needs, we can assemble a cross-class underwriting team with dedicated Risk Management, Claims, and Relationship Management Support.

Cover across the globe

When you operate in multiple territories, cultural differences and unfamiliar regulatory controls expose you to a whole new level of risk. If you're not adequately covered, or you don't fully understand local regulations, you could leave yourself open to fines - or face problems getting paid.

The QBE Multinational Client Centre (MCC) ensures all of our international programmes are legal and compliant. It also handles local policy communication, wordings issuance, premium bookings, and claims handling - in a timely and efficient basis. We assign a dedicated MCC relationship manager to every customer with operations overseas.

Our multinational offer includes:

- > A centrally coordinated global risk management service to ensure you're always properly covered.
- > Dedicated multinational case handlers.
- > A liaison service making sure you're issued with appropriate policy documentation.
- > Policies that are fully compliant with local regulatory and tax requirements.
- > Premium and tax payment tracking.
- > Premiums agreed centrally, but collected locally.



Supporting brokers and customers

Our expert underwriters around the UK are empowered to make decisions. They can respond quickly and creatively to find the solutions you need - when you need them. People who partner with QBE find we're professional, pragmatic and dependable.

We offer a highly responsive local service and pride ourselves on our flexibility and our ability to react quickly when things change. Our teams of underwriters, broker account managers, claims adjusters, and risk solutions managers will keep in regular touch to make sure you always have the support you need.

We regularly host regional events where you can interact with our teams and hear about our latest product innovations. We produce articles, publications, and guidance notes on key topics in business and risk management, helping you prevent claims incidents.

We focus on making it as easy as possible for brokers to trade with us. On quote requests that fall outside our appetite, we'll offer an immediate 'no quote' response, so we don't waste your time. For everything else, we aim to get back to you within 24 hours.

Risk solutions expertise

Whether you're a small enterprise or a large multinational, we can help you make informed decisions on reducing, mitigating or living with the risks you face, helping you operate securely, efficiently and profitably, and building resilience into your business.

Recognising and quantifying risk, and embedding a strong risk management culture right across your operations, maximises opportunities without putting your business in jeopardy. Helping you achieve this is a core component of the value QBE can add as your insurance partner.

Many members of our team have worked in industry, so we know the world you operate in. This helps us recognise precisely which risk management measures will work best for you. Taking the time to understand in detail how you work and the unique set of challenges and opportunities you face means we can provide practical, cost-effective and targeted recommendations.

Depending on the size and complexity of your business requirements, our risk solutions services can include:

- > High-level review of risk management standards and loss prevention procedures.
- > Online self-assessment helping customers identify and minimise risks.
- > Site visits, surveys and evidence-based reviews by experienced risk management professionals.
- > Bespoke and targeted risk improvement programmes.
- > Risk-quality benchmarking.
- > Hazard evaluation and protection.
- > Business impact analysis and business resilience assessments.
- > Access to an extensive library of risk management material.
- > Topical articles and reference material published throughout the year.
- > Risk management events, workshops and training, including e-learning packages
- > Sharing best practice.



Panel providers

We've scanned industry to assemble our panel of risk management providers, helping you plan, defend and respond.

With the right support, the right people and the right tools, almost any risk can be measured and managed to allow you to get on with what you do best - running your business.

When it comes to the right support, you can rely on QBE to offer you a great service. An integral part of this offering is our ability to bring specialist expertise to the table when the time is right.

We have scanned the market to find a range of providers who can help you enhance specific aspects of your risk management strategy.

Each one of these providers is unique and offers something different. What they have in common, however, is they're considered leaders in their chosen field. We often recommend you work with a combination of them, to ensure you have a support from a team that's delivering an integrated service tailored to your requirements.

Some of our partners can also offer you discounts and incentives. We're delighted that they do choose to do this, but it isn't the reason we work with them. We work with them because they are the best at what they do, offering you a level of service equitable to what you would expect from QBE.

Whether you choose to contact our panel providers directly, or through your usual QBE contact, you can be certain they'll do what it takes to help you meet the risk management goals for your business.

Our claims commitment to you

When you buy an insurance policy, you're buying a promise to pay. At QBE, we take that promise seriously.

We're committed to giving you and your broker the support you need throughout the claims process. We'll support you through every stage, bringing in the right expertise at the right time to deliver the best possible outcome.

We see everything from the most straightforward to the most complex of claims. So, whatever happens, you'll find we have the experience and the expertise you need.

Our deep understanding of claims means your claim will always be handled by the best person for the job (or the best combination of people). We empower our claims handlers to move fast and make decisions when they're needed.

To make sure you always have the full support you need, we'll bring in outside experts where necessary. We carefully select and monitor all our partners, making sure they match the same high service standards we deliver.

We work exclusively with market-leading firms who share our values and commitment to outstanding customer service.

We look to settle claims fairly and promptly. We have an excellent record for paying claims. As one of the world's leading insurers, rated A+ by Standard & Poor's, we have the financial strength and security to deliver on the promises we make.

Claims relationship management

Our Claims Relationship Management team provides thoughtful account management for larger customers and their broker partners.

We'll work with you and your broker to understand what really matters to your business, then agree claims handling procedures that accurately reflect your needs.

The aim is to find tailored claims solutions that target and ultimately reduce the total cost of risk. We achieve this using a suite of services, providing coordination, data insight, and assessments - supported by recommendations designed to improve the claims experience, both before and after claims.

Claims key service features

Seeing you through a major loss

Let's hope it never happens. But, if it does, our major loss team is here to support customers and brokers in dealing effectively with even the most complex of claims.

Our experienced team provides a rapid, effective response to all major incidents. You can rely on us for technical expertise, continuity of service, and good communication, every step of the way.

We can support customers and brokers in preparing a major risk response plan that defines key roles and responsibilities, and advise on how to stress-test live scenarios. We can also help review current processes, including business continuity and crisis response plans, and put you in touch with appropriate legal and loss-adjusting specialists. Planning ahead helps protect you from the impact of any major loss event.

Proactive rehabilitation

Our rehabilitation services deliver consistent financial benefits for your business. But our first priority is the well-being of your people - and getting them back to what they do best. By intervening proactively after an accident, we can minimise their pain and suffering and fast-track their physical and psychological recovery.

Early capture and assessment of workplace accidents allows us to supply the right medical expertise at the right time, and so reduces the impact of workplace injury. The sooner your injured employees return to work, the sooner your business can get back to full productivity.

Through us, you benefit from an award-winning team of experts across a wide range of clinical specialisms, backed by handpicked third-party providers. Our input protects your business, your claims position, and your injured employees themselves. This reduces both the likelihood and the potential value of claims - and can thus help reduce your future insurance costs.

We give you access to a market-leading suite of rehabilitation, return to work, and absence management services. We deliver proactive support and advice, working in partnership with your broker. We'll help you integrate our services into your business and train your staff to take full advantage. We'll share data, analysis, best practice insights, and advice on emerging health risks. This ensures you benefit fully from our advanced approach to rehabilitation.

Fighting insurance fraud

Fraud exposes your business to financial, regulatory and reputational harm. It also pushes up premiums. But at QBE, we're pushing back.

No business is immune from fraud. That's where QBE's Special Investigation Unit (SIU) comes in. It combines the full range of expertise required to combat fraud effectively and drive down costs for our customers and for QBE.

Since setting up the SIU in 2010, we've identified 63,000 instances of potential fraud and successfully challenged 20,000 fraudulent claims. We've also helped our customers protect themselves from the many challenges fraud can cause by sharing intelligence and promoting awareness.

To achieve this level of performance, we invest strongly in our SIU team, giving them the resources they need to deliver advanced data washing and analytics, sophisticated fraud detection and case management, statistical analysis and benchmarking, and best practice across all aspects of special investigations.

Outstanding service

We take pride in the outstanding claims service we deliver to customers and brokers. Your satisfaction is the true test of our service. But it's always good to receive additional validation in the form of industry award wins.

British Claims Awards 2022

InsurTech Award

Insurance Times Claims Excellence Awards 2022

Claims Product Solution of the Year - Rehabilitation

Insurance Post Claims & Fraud Awards 2021

Fraud Investigation of the Year

Insurance Times Claims Excellence Awards 2021

Commercial Lines Claims Excellence Award

Insurance Post Claims Awards 2019

Claims Innovation of the Year - Broker/Insurer

British Insurance Awards 2019

Claims Initiative of the Year - Insurer

The Insurance Fraud Awards 2018

Commercial Fraud Team of the Year

Why choose QBE?

QBE is one of the world's leading insurers and reinsurers. We offer hundreds of specialist products and have a truly global footprint. That means we can cover the vast majority of business risks right around the world.

We offer multi-line capabilities across property, casualty, motor, financial lines, commercial combined, contractors' all risks, and more.

QBE Insurance Group

Standard & Poor's.....	A+ Stable
Fitch Ratings.....	A+ Stable
A.M. Best.....	A Stable

QBE Insurance Group's strength and security means customers can be confident we'll be here for them if they need to make a claim.

With gross written premiums of US\$18,457 million for the year ended 31 December 2021. QBE Insurance Group is rated A+ by Standard & Poor's.

QBE UK Limited ("QBE UK")

Standard & Poor's.....	A+ Stable
Fitch Ratings.....	A+ Stable
A.M. Best.....	A Stable

Our strength and security is reflected in the insurer financial strength ratings that QBE European Operations receives.

QBE Europe SA/NV ("QBE Europe")

Standard & Poor's.....	A+ Stable
Fitch Ratings.....	A+ Stable
A.M. Best.....	A Stable



Working for a better world

At QBE, we believe in seeking, securing, and nurturing sustainable partnerships in everything we do. And that focus is not limited to commercial concerns. It's also reflected in how we invest our premiums and support the communities in which we operate.

Premiums4Good

Like all insurers, QBE invests customers' premiums until they're needed to pay claims.

Not afraid to do things a little differently, our ground-breaking initiative Premiums4Good, gives our customers the choice to have up to 25% of their premium diverted to impact investments that deliver an environmental or social impact or return.

These investments make a real and sustainable difference to communities around the world, benefiting causes such as reducing homelessness, renewable energy, improving chances for foster children and agricultural productivity. What's more, Premiums4Good has played a vital part in the Covid-19 response, with funding directed to global initiatives that support communities hit hard by the health and economic impact of the virus.

Customers have embraced this approach. By June 2021, QBE had invested US\$1,410 million and is well on track to meet its impact investment target of US\$2 billion by 2025.

QBE Foundation

We want to help find solutions to the problems of tomorrow, but we also want to tackle those the world is facing today. That's why we established the QBE Foundation to direct our charitable efforts to the most pressing issues.

Through the Foundation, we want to establish long-term partnerships, supported by education and awareness around risks, to improve the resilience and preparedness of our communities so they are better equipped to protect themselves.

We want to help create strong, resilient, and inclusive communities, by focusing investment and efforts on two key areas where we believe we can have the greatest impact: climate resilience and inclusion.

Since launching the QBE Foundation in 2011, alongside our employees, QBE in Europe has donated more than £10 million to worthy causes.

Let's talk

Start a conversation with us today - and find out how we can bring a fresh approach to your casualty insurance needs.

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