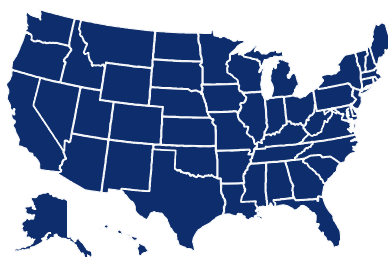




QBE North America

QBE is a 130 year old, \$15 billion global insurance company, operating in every key insurance market in the world. We offer the unique integration of financial strength, a broad product set and sophisticated capabilities to deliver greater value for our distribution partners and policyholders.

QBE's superior coverage forms and outstanding claims capabilities serve policy holders locally, nationally and globally. Our highly selective distribution model creates a powerful combination for policy holders who benefit from deep underwriting expertise, exceptional local service, and sound risk management advice.



QBE North America is a division of QBE Insurance Group Limited, **one of the world's 20 largest** insurance and reinsurance companies.

North American business diversification

A broad product set spans four major market segments.

Standard Lines P&C

Includes mono-line and multi-line business for:

- Agriculture
- Commercial Lines
- Personal Lines
- Programs
- Risk Management

Specialty Lines

Offers niche insurance products in specialty markets, including:

- Accident & Health
- Aviation
- Inland Marine
- Management Liability & Professional Lines
- Programs
- Surety
- Trade Credit

Crop

Includes multi-peril, crop hail, named peril and livestock coverage

Reinsurance

Provides reinsurance for Standard and Specialty Lines. Global structure supports multi-line treaty structures

2015 Worldwide GWP

\$14.8 billion

2015 North American GWP

\$4.6 billion



Rated

A+ by Standard & Poor's and **A** (Excellent) by A.M. Best.*

Overall claim satisfaction score

92.6%

Located in **43 countries** over **15,000 employees** worldwide

Ranked Forbes Global 2000 list of public companies

Visit qbena.com to learn more about QBE North America.