



# QBE Program Business

**QBE is one of the leading writers of program business in the U.S., with over \$1 billion in-force annual premium.**

## Program Administrators

QBE is committed to profitable growth in the Program space, and the success of our business begins with our program administrators. We look for the most accomplished program agents with niche expertise, established distribution, a well-defined market, and a record of producing profitable results.

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QBE North America is a division of QBE Insurance Group Limited, one of the world's 20 largest insurance and reinsurance companies.
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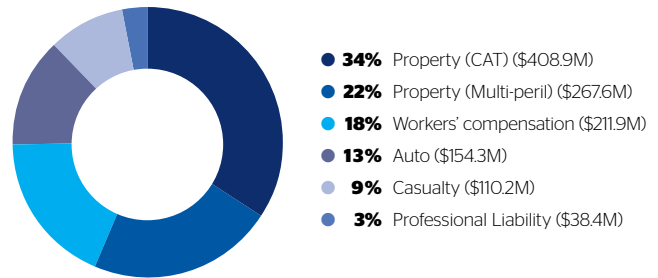
We are rated A+ by Standard & Poor's and A (Excellent) by A.M. Best.\*
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Located in 43 countries with 15,000 employees worldwide, we are considered a leading underwriter within our chosen markets.
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Broad appetite and ability to provide multiple lines of coverage for each program, in all 50 states.
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Admitted and non-admitted capabilities.

## 2015 Program Business mix (gross written premium)



## Results

|                       |     | 2015  | 2014  |
|-----------------------|-----|-------|-------|
| Gross written premium | \$M | 1,191 | 1,183 |

Figures are unaudited and based on AIFRS - Australian equivalent to International Financial Reporting Standards.

## Specialty Programs Appetite

QBE has a broad specialty lines appetite and the ability to provide multiple lines of coverage for each program. Written on a standalone basis or as an enhancement to our standard commercial and personal lines programs, our products include:

- Accident and health
- Aviation
- Management liability
- Professional liability
- Trade credit and surety
- Other niche products (design professionals, allied health and public entities)

\* Learn more about ratings guidelines at [standardandpoors.com](http://standardandpoors.com) and [ambest.com](http://ambest.com).

### Standard Lines Programs Appetite Includes:

- Antique Dealers
- Automobile Care
- Campgrounds
- Concrete Pumping
- Elevator Contractors
- Equipment and Party Rental
- Fire Suppression
- Funeral Homes
- Health and Fitness Clubs/Spas
- Janitorial and Building Maintenance
- Metal Salvage and Recycling
- Mix in Transit Concrete
- Parking Garages/Parking Lots
- Pest Control Services
- Security Guards
- Various Non-Catastrophe Property Classes
- Veterinarians
- Wineries and Microbreweries

*We are opportunistic - if it's not on the list, give us a call!*

## Why QBE?

### QBE will help you grow.

- We have a broad appetite and want to grow with you.
- Our programs range from \$5M- \$200M in premium.

### QBE is easy to do business with.

- We are a one-stop-shop - a single carrier to provide comprehensive product suite across P&C and Specialty lines.
- We can customize our forms to meet your unique needs.

### QBE is your long-term, strategic partner.

- We bring a coordinated and holistic approach, from program manager to product development to support services.
- We are deep in expertise with dedicated resources to help you profitably grow your business.
- We are one of the biggest in the industry, with \$1.2B in force, backed by a global organization and a strong balance sheet.

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