

Supporting your business all the way

Business is ever-changing. That means adapting fast and carving out an individual path. The companies that succeed will be ready to tackle unexpected challenges and embrace fresh opportunities - local and global.

That means having the right insurance. At QBE Insurance Group, one of the top insurers and reinsurers globally, we have over 130 years of experience, trading in markets across the world. We can use that to help you.

QBE is the insurer of choice for marine and energy insurance needs in Texas, Louisiana and beyond. From strong foundations laid down by Burnett & Company, Inc., we have been offering protection across these markets for well over 50 years.

We know that a flexible approach to risk can mean the difference between business success and failure. We are here to support your company shape that approach and achieve its goals with peace of mind.



Who we are

While we are international in our outlook, we are also proudly local in our operations. Our people, wherever they may be, bind risk locally, settle claims in-country and build risk programs tailored to local needs.

Based in New Orleans and Houston, QBE International Markets is a leading insurer in the Upstream, Midstream and Downstream energy and marine markets. Local or international, energy or marine, complex or simple, we know we can find the solution you need. We have underwriters that have been underwriting for 30+ years.

We are more than a local or specialist insurer, though. Our wider group, QBE Insurance, has a presence in every major global market, in every insurance class, from property and casualty, to financial lines and specialty, and everything in between.

QBE International Markets offers you access to everything the QBE group can do.

Our priority is always to manage client risks in the US. We believe in local authority and local relationships. And we have the expertise and underwriting authority to do that in almost all cases. But if we can't, we'll reach out to our colleagues across the globe to find a solution that works for you and for us.

We believe in making informed decisions and investing in client partnerships for the long term. We are proud to have relationships stretching back over 50 years. Consistency and reliability are always better than short-term gain.

We are your access point to everything the global insurance market has to offer, delivered direct to you, where you are.

We will find a solution to your needs

**Across New Orleans and Houston,
we have experts to meet your needs in:**

Energy Property

- > Upstream, Midstream and Downstream sectors
- > Domestic and internationally focused operations
- > Physical Damage
- > Loss of Production Income, Loss of Profit, Business Interruption - Direct and Contingent
- > Control of Well
- > Cargo
- > Oil in Store
- > Named Windstorm, Earthquake and Flood
- > Terrorism

Energy Liability

- > Upstream, Midstream and Downstream operations
- > Oil and Gas Contractors and Operators
- > Primary Commercial General Liability
- > Excess Liability (Claims made or Occurrence)
- > Sudden and Accidental Pollution, Contractor's Pollution available
- > Terrorism

Marine

- > Vessel Operations and Marine Transportation Services
- > Hull and Machinery
- > Protection and Indemnity (P&I)
- > Charterers Operations
- > Terminal and/or Stevedore Operations
- > Wharfingers and/or Fleeting Operations
- > Shipyards - Ship Repair and New Construction
- > MEL
- > Cargo
- > Specie
- > MGL
- > Marine Excess Liabilities
- > Terrorism

Offering a credible alternative

We are a genuine alternative to the norm, not just another insurer. We do things differently. We underwrite on a case-by-case basis as we don't believe in an off-the-shelf approach. That's because we've never come across an off-the-shelf client.

And we strongly believe that our client relationships, whatever form they may take, should never be only transactional.

We are always honest, open and upfront with information, even when we cannot deliver good news. We never keep clients and their brokers in the dark. Our clients know they can count on us to be expert, reliable and responsive.

Meeting challenges with a creative approach

Whatever the challenge, our people are well established in local markets and have a depth and breadth of understanding and managing risk. We offer proactive and pragmatic solutions.

We are flexible and creative in our thinking, and we give our people the freedom and confidence to develop innovative approaches to risk. In our business, clients want access to a human. That's what they get.

Valuing diversity

We are also proud to have a diverse workforce, not only because everyone deserves equal opportunities, but also because diversity improves our decision-making. It gives us a broader, more inclusive perspective.

Our people are always encouraged to be themselves. We want them to be comfortable and authentic, and to bring the best of themselves to work and to our clients.



Claims is an important part of our business

We are an insurance company, so paying claims is what we do.

All claims - large and complex or small and straightforward - are professionally managed locally to significantly reduce assessment and settlement time.

We integrate our claims expertise into the underwriting process. Not only does this give our underwriters and clients a better understanding of a particular risk, but it also means our handlers can move quickly, armed with knowledge about the client and that risk, in the event of a claim.

Environmental, financial and political risks are increasing in severity and frequency. QBE research shows that of the least predictable risks of the past 30 years, most have been in the last decade. The unexpected is increasingly to be expected, and we're here to provide the resilience our clients need to withstand these shocks.

We have handled some of the most complex, high-profile and costly claims in our time, so you are in good hands. You can enjoy the peace of mind that our teams bring all their expertise, experience to every single claim.

Financial strength

We exist to keep our clients secure. It is a responsibility we relish and which, in turn, is based on our own security and financial strength.

QBE Group Financial Performance, 2021

Gross Written Premiums	US\$18,457 m
Combined Operating Ratio	93.7%
Profit	US\$1,215 m

While the Gross Written Premiums highlight our size and influence, the Combined Operating Ratio and profit figures show that we approach the world of risk responsibly. The industry and sector expertise of our people allows us to write risks in the right way, with an ambitious but sustainable approach.

But this only tells part of the story. An external perspective on our financial strength is equally important. All of the ratings agencies give QBE Group a clean bill of health.

Standard & Poor's	A+ Stable
Fitch Ratings	A+ Stable
AM Best	A Stable

This financial stability and strength give QBE the ability and ambition to broaden existing horizons and reach out to new markets and clients. Our security is as important to us as the security we provide to our clients, and the decisions we take will never compromise on either.



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.

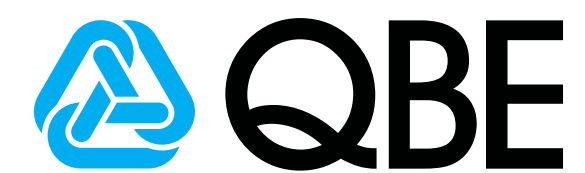
Multinational

Many of our clients are looking beyond their borders to maximise growth and sustainability. At QBE, we are with them every exciting step of the way.

International growth brings particular challenges. Logistics, cultural differences, market practices, local laws and regulations must all be understood.

Our dedicated multinational team is here to help. With a range of products including general liability, property, engineering, financial lines and D&O, our innovative underwriters and global network can help clients get established with a consistent, compliant insurance programme and stay safe in over 150 countries.

Crucially, we believe that however global the outlook, the programme risk management should always be local. So regardless of where a business's ambitions take it, QBE will always be there, bringing our international presence and expertise straight to the client's doorstep.



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