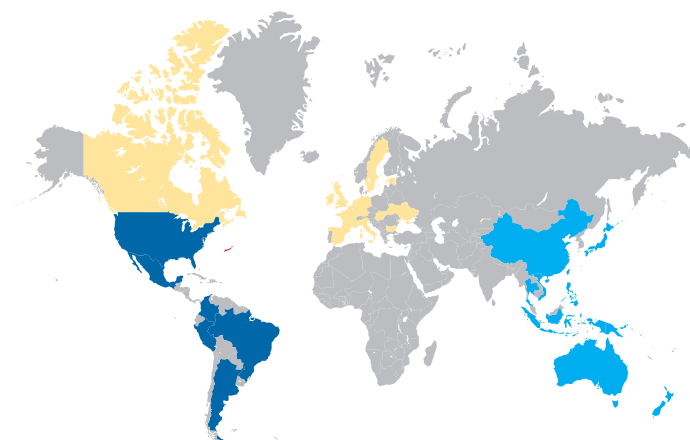


# QBE the Americas

QBE the Americas is part of QBE Insurance Group Limited, one of the top 25 insurers and reinsurers worldwide, with operations in all key global insurance markets. QBE is an Australian-listed company based in Sydney, with offices in 49 countries employing more than 13,500 staff worldwide.

Since we first established a presence in New York in 1991, our approach of diversification, strategic acquisitions, market expansion and niche focus have helped us become the organization we are today.

We conduct business through various property and casualty insurance subsidiaries in 10 countries. The head office is in New York with operations in North, Central and South America, and Bermuda. In the United States, we're licensed in all 50 states on an admitted basis and most states on a non-admitted basis. As of year-end 2010, QBE the Americas had more than 6,000 employees.



## Operating territory

### Financial strength – 2010 snapshot\*

A.M Best rating	A*
Standard and Poor's rating	A+*
Combined operating ratio	89.7
Gross written premium	\$5.2 billion
Increase in written premiums over 2009	29 percent
Americas contribution of gross earned premium to QBE Group results	38 percent

- Australia Asia Pacific
- Europe
- the Americas
- Equator Re

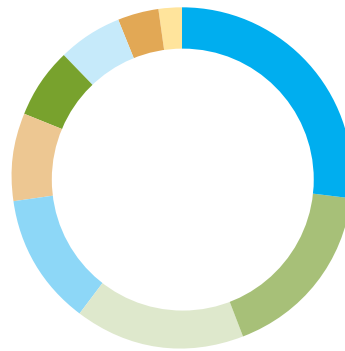
\* For ratings guidelines and the latest information, access [ambest.com](http://ambest.com) and [standardandpoors.com](http://standardandpoors.com)

## Lines of business

QBE's business in the Americas is managed in six segments: financial institutions, program business, major brokers and regional, Latin America, crop and reinsurance.

Accident and Health  
Business Owners Package  
Commercial Agriculture  
Commercial Auto  
Commercial Package  
Contractors Package  
Employment Practices Liability  
Excess and Surplus  
Farm and Ranch  
General Liability  
Homeowners  
Management and Professional Liability  
Personal Auto  
Personal Umbrella  
Property and Multi-Line  
Reinsurance-Domestic Treaty  
Reinsurance-Property Facultative  
Reinsurance-International Treaty  
Special Lines and Affinity  
Structured Trade Credit  
Workers' Compensation

## 2010 business mix Percentage by product line



27.2%	Property
17.0%	Motor and motor casualty
16.3%	Agriculture and bloodstock
12.3%	Casualty
8.5%	Workers' compensation
6.7%	Accident and health
6.1%	Financial and credit
3.7%	Householders
2.2%	Other

Based on 2010 gross earned premiums.

### QBE the Americas

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