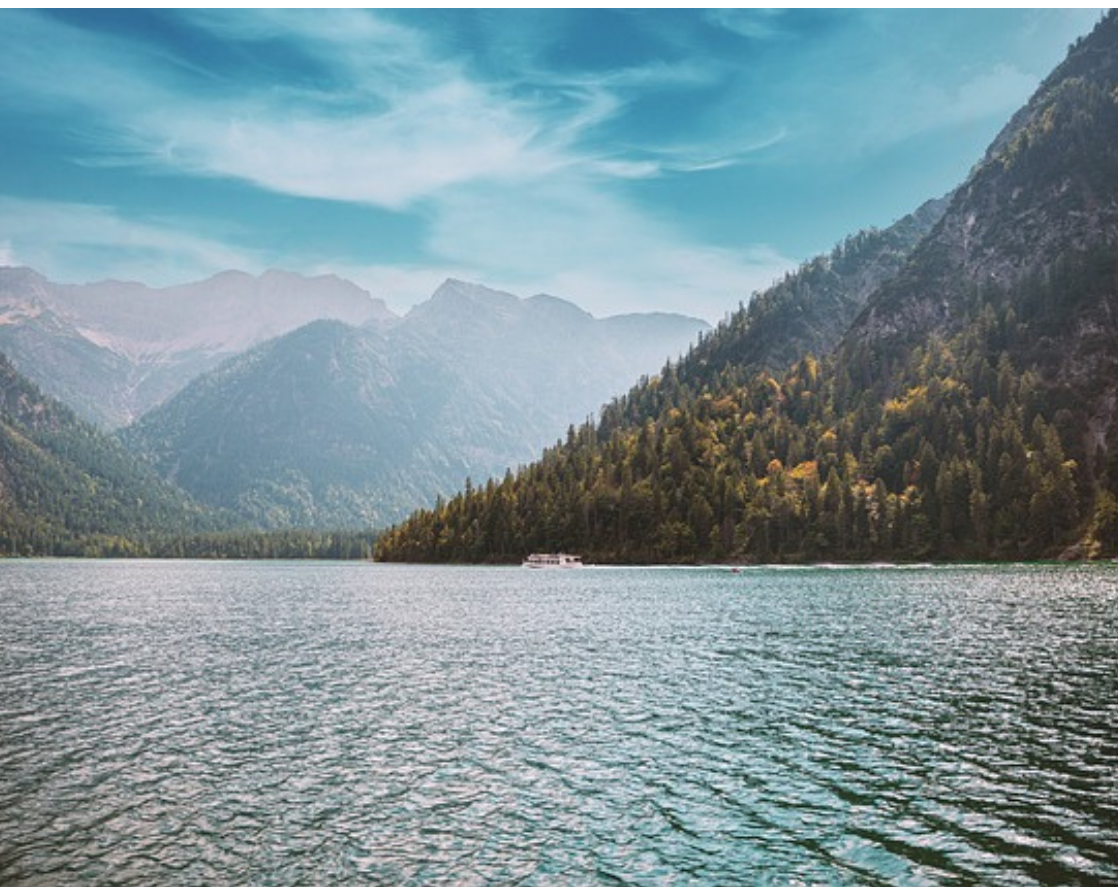




International Insurance & Reinsurance Brokers



Brokerage | Coverholder & MGA Services | Reinsurance & Captives

QUICK RALF GRANT



Introducing QRG

QRG is a specialist insurance group and Lloyd's Broker headquartered in the heart of the City of London, operating internationally with an established presence and offices in Greece, Spain and Australia.

As a forward thinking and tech-driven independent insurance organisation, the Group encompasses a Lloyd's and EU Broker, an MGA incubator and a cutting edge tech platform.

QRG's greatest strength is the quality of its people and the success of the company is proof of the quality, integrity and reliability of the team. Alongside our entrepreneurial approach and investment in talent is a robust operating model that enables us to attract broking and underwriting executives to thrive and expand the QRG offering through their creativity, knowledge and experience.

QRG's lean decision-making process enables us to be proactive and responsive to our clients' needs. We are large enough to access the global marketplace yet agile enough to remain client focused, creative and proactive. At the core of QRG values lies a fundamental commitment to excellent service levels, so that we can always be a robust and reliable partner for our clients and markets alike.



A Message from the CEO

The insurance industry remains first and foremost a people industry.

The notable injection of new talent and expertise will help us to build the full array of scalable capabilities in the best traditions of a Lloyd's Broker, aligned and supported by forward looking technology, and a robust embedded regulatory culture.



"There is no substitute for good people. In tandem with the new direction the business is taking, we will empower our employees to deliver the right outcomes."

Robert Ralf
CEO

QRG is relentlessly focused on delivering excellence in its chosen specialisms. The strength of the talent pool and our independence enables us to present creative, novel solutions to clients, allowing the business to compete with the largest insurance organisations whilst remaining nimble enough to maintain our client focussed approach.



Property, Casualty & Specialty



We provide Broking capabilities for Clients covering a wide range of Insurance products on a global basis.

Reinsurance



Surety



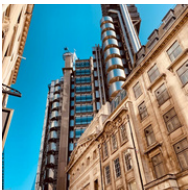
Financial Lines



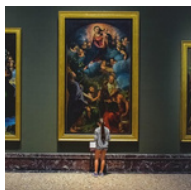
Cyber



Property



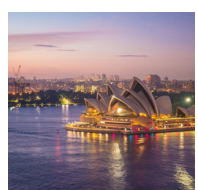
Fine Art



Marine & Energy



Programmes



Reinsurance



We work with direct insurers, captives and MGAs alike, to deliver Facultative and Treaty reinsurance solutions to enable carriers to enter into new product lines and restructure existing treaty portfolios to help improve the overall terms and profitability of a book of business.

Classes of Business

- Marine & Energy
- Property
- Casualty
- Specialty Lines
- Natural Catastrophe

Types of Cover

- Treaty - Proportional & Non-Proportional
- Facultative
- Alternative Solutions
- Structured Reinsurance - Complex Business
- Sourcing Capacity
- Captive Reinsurance



Alternative Risks & Surety



Traditional insurance does not always meet the exacting requirements of our clients.

We have the ability to navigate the markets to provide solutions for companies engaged across a multitude of sectors including construction and engineering.

Types of Products

- Alternative Risk Transfer
- Surety Bonds & ILS
- Catastrophe Bonds
- Reinsurance

Types of Bonds

Commercial:

- License & Permit Bonds
- Captive Retention Guarantees
- Court Bonds
- Public Official Bonds

Contract:

- Bid Bonds
- Advance Payment Guarantees
- Performance Bonds
- Warranty Bonds
- Payment Bonds



Financial Lines

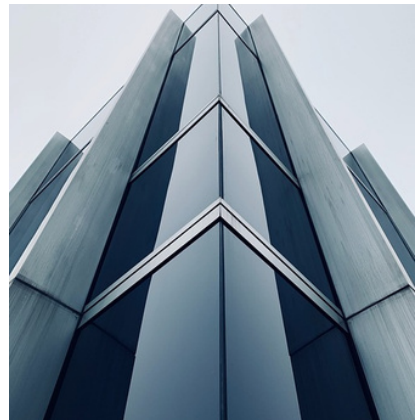


We provide the entire suite of Financial Lines insurance solutions ranging from private enterprises to multinational corporate entities including not-for-profit organizations.

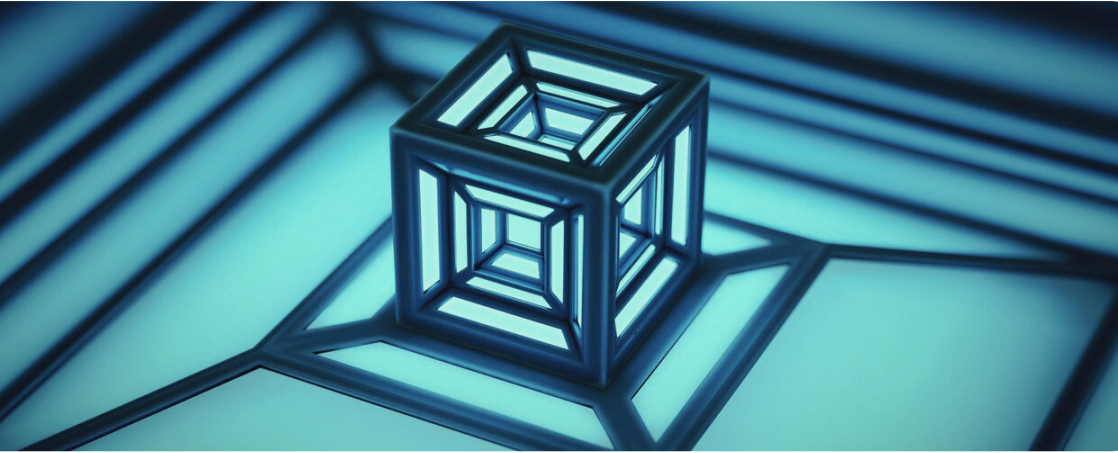
Our offerings extend to Commercial entities as well as Financial Institutions - a category encompassing various financial loss insurance products designed for banks, asset managers, and insurers. These solutions can be provided individually or as combined packages, often customized to address specific risks faced by individual entities or their broader industry.

Key Coverages

- Directors & Officers Liability (D&O)
- Corporate Legal Liability (CLL)
- Pension Trustee Liability (PTL)
- Professional Indemnity (PI)
- Employment Practices Liability (EPL)
- Commercial Crime (CC)
- Cyber Liability
- Financial Institutions Crime (FI Crime)
- Bankers Blankets Bond (BBB)



Cyber



In an evolving world where digital technology-enabled solutions play an essential role in the daily operations and financial success of businesses, safeguarding against cyber-crime is all the more critical.

Cyber insurance policies typically offer Third-Party Liability and First-Party Reimbursement costs in the event of a security breach or failure, illegal threat, or cyber-attack.

Our team can guide and assist clients in obtaining coverages including:

- Reputational Damage
- Restitution & Damage to Digital Assets
- Critical Breach Response Services
- Cyber Business Interruption
- Third-Party Liability & Regulatory Costs



Property



Alongside our standard Property products which are placed on an Open Market, specialist facility or portfolio basis, we can specifically offer solutions on a worldwide basis in the following areas:

Classes of Business

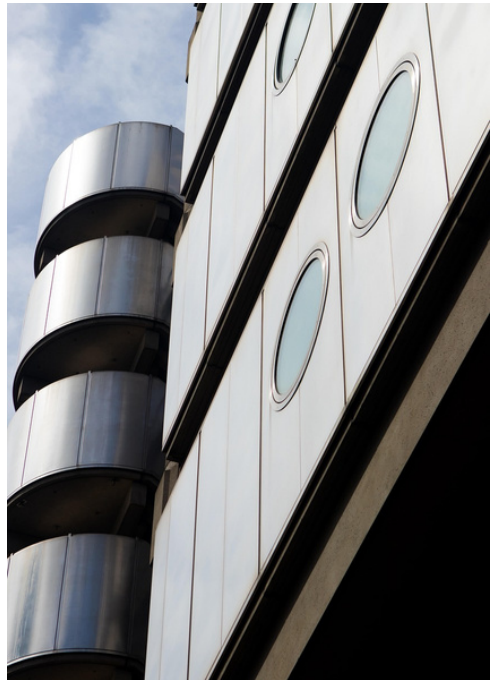
- Commercial Property
- Homeowners
- All Risks
- Primary / Excess / Quota Share

Catastrophe Coverages

- Earthquake
- Wind and Hail
- Flood
- Standalone Terrorism
- Deductible Buy-Backs

Territories

- Worldwide



Fine Art & Specie



Private and Corporate Collectors insurance, encompassing both Physical Loss and Damage to goods stored at premises as well as those in transit.

Key Coverages

- All Risks of Physical Loss or Damage
- Infidelity of Employees
- Cover whilst on premises or in Transit
- Jewellery - including Wearing Risk
- Cash in Transit
- General Specie
- Off track Storage and Transit

Risks Covered

- Fine Art collections – paintings, sculptures, collectibles
- Private Jewellery collections
- Museums, Galleries & Exhibitions
- Classic Car collections
- Musical instruments
- Collectibles - stamps, rare books, sports memorabilia, handbags
- Fine Wine and Vintage spirits
- Vault risks, Safety Deposit Boxes (SDB)
- Precious metals in storage and/or in transit
- Mining risks
- Cash in Transit Operators



Marine & Energy



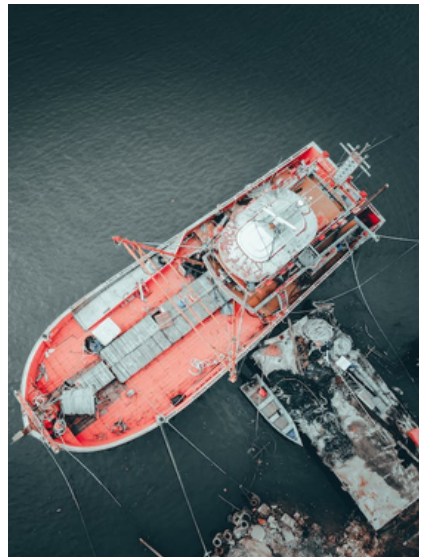
Our onshore and offshore Marine and Energy expertise covers operations and services across the industries ranging from the point of construction to resource extraction, distribution and the production of power.

Classes of Business

- Marine
- Upstream
- Midstream
- Renewables

Industries

- Drilling & Oilfield Contractors
- Operators - Onshore / Offshore
- Port & Terminals
- Construction
- LNG & NGL Facilities
- Gas Processing Facilities
- Pipeline & Terminal Operations
- Wind & Solar
- Battery Energy Storage Systems (BESS)



Binders & Programmes



We support new and existing Coverholders writing both domestic and international portfolios, aligning suitable capacity providers with a view of entering long-term, successful partnerships whilst meeting local and regulatory requirements.

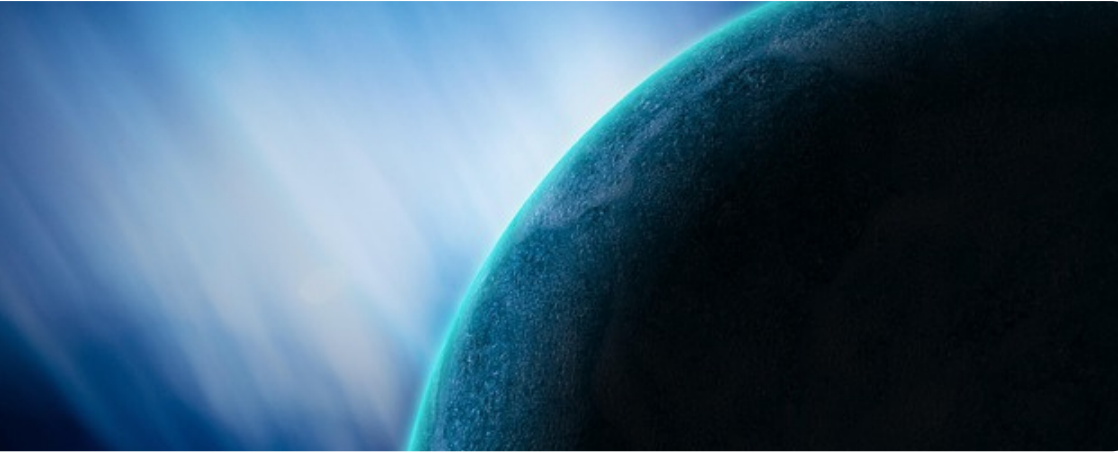
Our experience in new programme design makes us a strong partner for new and existing Coverholders looking to start new Facilities and Programmes or convert existing portfolios into fully delegated Binding Authorities.

Classes of Business

- Property
- Marine
- Energy
- Financial Lines
- Warranty & Indemnity
- Political Risks
- Trucking
- Casualty
- Fine Art
- General Specie



2Bind



At QRG, we are leveraging state of the art technology to provide a digital on-line solution to access insurance products via our MGA and Broker platforms.

In a fast evolving marketplace, speed and quality of service are paramount to the success of MGAs growing profitable books of business. The 2Bind system allows us to offer access to in-house Facilities for rapid indicative terms.

2Bind Advantages

- Custom built, on-line quote, bind and formal documentation issuance platform.
- Access to bespoke insurance products.
- Wide range of analytics to assist both underwriting, portfolio analysis and product performance.
- Built with the end user in mind making it easy to navigate and intuitive by nature.



QRG Specialty EU



In September 2024, QRG expanded into Europe through the acquisition of a licensed EU Broker in Athens. In turn, this has provided the necessary licensing armoury to QRG in London to place European business in line with post Brexit requirements.

In March 2025, QRG Specialty EU expanded its European offering with the strategic addition of a Barcelona branch with further territories in sight as part of its rapid expansion plans.

QRG Specialty EU will mirror the Lloyd's Broker's business mix with the principle ethos of two locations but one seamless way of working.





Email: info@qrgspecialty.com
Web: www.qrgspecialty.com

QRG Brokers Limited, 5th Floor, Dixon House, 1 Lloyd's Avenue, London EC3M 5DJ

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