

Financial Lines

The Solution For Private Companies

The Solution is available for publicly traded entities, private companies, non-profits and financial institutions. QBE's *The Solution* is a market-leading portfolio product that allows an entity to build an insurance program for all of its professional lines exposures in one policy. Coverages include Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime, Errors and Omissions Liability, Media, and Cyber.

The Solution for Private Companies

This simplified policy offers the following key coverage features:

- Prior notice and pending or prior proceedings exclusions - for initial policy year only. This bolsters QBE's commitment to not rely on opportunistic contract provisions
- Simple claim reporting requirements with no threat of a claim denial for late notice, unless QBE is materially prejudiced
- No consent needed to settle a claim where the settlement combined with defense expenses is within the retention
- Common policy definitions whenever possible
- A non-rescindable policy

- Automatic coverage for acquisitions and new subsidiaries during the policy period
- 100% defense cost allocation
- Loss includes fines and penalties where insurable
- EPL includes independent contractors when indemnified in the same manner as employees
- EPL contract exclusion is limited to written contracts
- Fiduciary definition of wrongful act affirmatively includes "settlor" functions
- Crime coverage is loss discovered
- Crime section includes ERISA bond coverage

Claims

- In-house, dedicated specialty claims adjustors with product expertise, industry specialization, and a commitment to superior service pre-loss and post-loss
- Exclusive legal panel provides clients with the highest quality legal advice
- Easy claim reporting at professional.liability.claims@us.qbe.com

Premiums4Good is QBE's global initiative to help communities develop and thrive.

5%

We're investing 5% of premiums in investments with social objectives



Premiums4Good has no impact on policyholder premiums

Investments may include:



Reducing homelessness



Supporting youth mental health services



Keeping struggling families together



Enhancing opportunities for children entering the foster care system



Underwriting appetite

Limits capacity - \$10M

QBE focuses on creating solutions for our clients through a detailed underwriting appetite with no limit on size of risk. Classes of business include, but are not limited to:

- Manufacturing
- Business services
- Retail
- Energy
- Transportation
- Technology
- Biotechnology
- Development stage companies
- Construction
- Property managers

QBE Financial Lines

- *The Solution* continues the theme of contract certainty we started with *The Excess*, *The Executive*, our *Lead Side A Excess/DIC* policy, and *The Solution* for Public D&O.
- *The Solution* is designed to be readily adaptable to emerging business trends. Its General Terms and Conditions section is uniform for all coverage parts.
- Underwriters average 20 years in the professional lines space with industry specialization to help tailor policies that are right for each client.
- Find out more about QBE and find our forms at qbe.com/us.

QBE North American operations

- Our North American headquarters is in New York, with offices throughout the country.
- QBE is focused on product diversification, superior underwriting, and unparalleled claims and customer service.
- Our goal is to exceed the service you expect from a leading commercial specialty insurer focused on long-term relationships.

QBE North America

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QBE Insurance Group



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



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



Located in 27 countries with over 11,000 employees worldwide, we are considered a leading underwriter within our chosen markets.



We are able to profitably meet the local and multinational risk management needs of commercial customers who trade on a global basis.



Ranked on Forbes Global 2000 list of public companies and, in 2022, had a worldwide gross written premium of \$20.1 billion.

The QBE difference

For more information on how our financial lines products can make things possible for you and your business, visit qbe.com/us or contact:

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* Learn more about ratings guidelines at standardandpoors.com and ambest.com.

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