

Financial Lines

Representations and warranties insurance

QBE is committed to providing products unlike anything else in the market, while minimizing any risks to your clients. Our Transactional Liability team is composed of dedicated and highly skilled underwriters, many of whom were corporate lawyers, focused exclusively on Transactional Liability insurance products. We have significant experience underwriting complex transactions and efficiently finding creative solutions to serve our insureds' needs. Our superior execution and coverage offerings minimize risk, allowing you to focus your efforts on what's most important —securing the deal.

Representations and Warranties Insurance (RWI)

What is RWI? RWI is a transactional insurance product that provides protection from financial losses that may result from wrongful acts or inaccuracies in the representations and warranties made about a company or business involved in a merger or acquisition.

What are the benefits of RWI?

RWI simplifies the deal process and protects the interests of both buyers and sellers, providing benefits to all involved in a transaction.

Benefits to Buyers:

- Increased protection: the policy provides coverage that supports that what the buyer is acquiring is in fact what they believe they are acquiring.
- Efficiency: RWI facilitates the transaction by eliminating certain key points of contention, such as indemnification obligations and escrows.
- Clarity: RWI provides a clear path forward for recovery in the unfortunate event of a breach.
- Confidence: RWI mitigates concern about a seller's creditworthiness as the policy is backed by a reputable, rated insurer.
- Extended coverage: RWI may offer longer coverage than traditional indemnification obligations.



QBE has the products and solutions to meet a customer's insurance coverage needs at every stage of its lifecycle.

Benefits to Sellers:

- Clean exit: seller can take the proceeds from the transaction with limited, or even nonexistent, escrow obligations.
- Efficiency: similar to the benefit for buyers, RWI can streamline the negotiation process.
- Protects business relationships, particularly where the sellers will continue to be a part of the business following the sale.

Benefits of RWI from QBE

- RWI policies are expertly tailored to the deal, with terms and conditions negotiated specifically based on underwriting.
- QBE's state of the market policy forms for buyer and seller side RWI provides clear and concise terms and conditions in a simple format that can quickly and easily be tailored in-house by QBE's underwriters to suit the needs presented by each individual transaction.
- Claims handled in-house by QBE's team – a seasoned group of attorneys and dedicated claims professionals.

Capacity

Up to \$50 million

Appetite

QBE is open to providing RWI for a wide range of transactions, including:

- Energy
- Industrial
- Utilities
- Manufacturing
- Distributors
- Real Estate
- Consumer products
- Professional services
- Technology
- Media
- Healthcare
- Financial services



In addition to Representations and Warranties Insurance, QBE also offers Tax Liability coverage to help protect against tax losses stemming from a challenge to a tax opinion or change to tax credits.

QBE is a global insurance leader

focused on helping customers solve unique risks, so you can focus on what matters most.



Over **13,000** employees
located in **26** countries



A+
Standard & Poor's

A (Excellent)
A.M. Best*



Forbes Global 2000
list of public companies



Premiums4Good initiative

We invest a portion of all customer premiums into investments that have additional social or environmental benefits

For more information on representations and warranties, tax liability insurance, contingent liability or any of our Financial Lines coverages, contact Paige Brewin at 978.619.1519 or paige.brewin@qbe.com.

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