



Middle Market Property & Casualty Consumer Goods (Retail) Appetite

QBE understands the unique challenges in the Consumer Goods (Retail) industry and our Middle Market P&C underwriters are equipped to address the deeper level of specialization required to overcome them. Industry experts are embedded in our underwriting units to help solve any inherent insurance challenges and to further assist you with both guaranteed cost and loss sensitive programs.

Target account size

- Account GWP of \$100K-\$3M
- U.S. revenue less than \$3B
- Less than 500 vehicles
- Amount Subject up to \$200M per location

Key characteristics

- No:
- Firearms
 - Fuel/Oil Sales

	Auto	General Liability	Property	Umbrella	Workers' Comp
Classifications*					
Art Galleries	●	●	◐	●	●
Bakeries	●	●	◐	●	●
Beer/Wine	●	●	◐	●	●
Big Box Stores	●	●	◐	●	●
Books/Magazine Stores	●	●	◐	●	●
Cars/Boat/RV Dealers	○	○	○	○	○
Clothing - Accessory Stores	●	●	●	●	●
Clothing - Apparel Stores	●	●	●	●	●
Clothing - Shoe Stores	●	●	●	●	●
Computer Stores	●	●	●	●	●
Convenience Stores - without gas	●	●	●	●	◐
Convenience Stores - with gas	○	○	○	○	○
Drug Stores	●	●	●	●	◐
Electronics/Photography	●	●	●	●	●
E-tailers	●	●	●	●	●
Furniture Stores	●	●	◐	●	◐
Grocery Stores	●	◐	◐	◐	●
Hardware Stores	●	●	●	●	●
Hobby Stores	◐	◐	◐	◐	◐
Household Appliances	◐	●	●	●	◐
Liquor Stores	◐	◐	◐	◐	◐
Pet Supply Stores	◐	◐	◐	◐	◐
Sporting Goods - no firearms	●	◐	●	◐	●
Tobacco/Cannabis	○	○	○	○	○

*Additional classes will be considered upon request. Please reach out to your QBE contact. **Key:** ● Strong Appetite ◐ Judicious Appetite ○ Restricted Appetite

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