



# Property & Casualty Wholesale Appetite



QBE understands the unique challenges in the wholesale industry and our 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

- Prefer durable goods
- Less than 50% of Premium from Auto
- Limited:
  - Leasing/rental
  - Direct importing
  - Delivery

	Auto Liability	General Liability	Property	Umbrella	Workers' Comp
<b>Classifications*</b>					
Appliances	●	●	●	●	●
Auto Parts	●	◐	●	◐	●
Barber/Beauty Shop Supplies	●	●	●	●	●
Beer/Wine/Liquor	◐	●	◐	◐	◐
Biofuels/Gasoline	○	○	○	○	○
Building Material	◐	◐	◐	◐	◐
Clothing/Wearing Apparel	●	●	◐	●	●
Cold Storage	○	○	○	○	○
Contractors Equipment	○	○	○	○	○
Food - Dairy	◐	◐	◐	◐	◐
Food - Dry Goods	◐	●	◐	◐	◐
Food - Frozen	◐	●	◐	◐	◐
Food - Meat/Seafood	◐	◐	◐	◐	◐
Food - Produce	◐	◐	◐	◐	◐
Home Furnishings	●	●	●	●	●
Hospitality Supplies	●	●	●	●	●
HVAC/Plumbing Equipment	●	●	●	●	●
Machinery/Industrial Equipment	●	●	●	●	●
Medical and Dental Supplies	●	◐	●	◐	●
Office Supplies Distributors	●	●	●	●	●
Scrap/Salvage/Recycling	○	○	○	○	○
Self Storage	◐	◐	◐	◐	◐
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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