










QBE North America

Retail Property & Casualty appetite



QBE North America is an Integrated Specialist Insurer offering a comprehensive suite of products and services for middle market customers. Regionally focused underwriters with deep industry knowledge can structure customized solutions to meet each customer's unique needs.

- Coverages include General Liability, Auto, Workers' Compensation, Property, Foreign Package, Inland Marine, Lead and Excess Umbrella
- Guaranteed Cost & Loss Sensitive programs with Account GWP of \$100K-\$3M
- Target size: U.S. revenue less than \$3B, amount subject up to \$200M per location, fewer than 500 vehicles

Industry	Target Appetite → Restricted Appetite				Key Risk Characteristics
 Manufacturing	<ul style="list-style-type: none"> • Machinery & parts • Metal 	<ul style="list-style-type: none"> • Wood products • Food processing • Mineral • Plastic goods 	<ul style="list-style-type: none"> • Textiles/leather 	<ul style="list-style-type: none"> • Pharma/chem • Invasive medical devices 	Limited: <ul style="list-style-type: none"> • Seafood/meat/leafy greens • Critical parts • Toys/child merchandise
 Services (includes professional services)	<ul style="list-style-type: none"> • Law & accounting firms • Consulting/architects/engineering • Printing/photographers • Drafting services 	<ul style="list-style-type: none"> • Sales or service orgs • Landscape gardening • Parking garages 	<ul style="list-style-type: none"> • Carpet/furniture/upholstery • Vending machine operations • Janitorial 	<ul style="list-style-type: none"> • Street/road work • Driving/towing • Auto repair/towing • Alarm/fire protection 	<ul style="list-style-type: none"> • No bridge/tunnel work • Limited rental services • Subject to territory restrictions • No temp staffing
 Real Estate (owners and property managers)	<ul style="list-style-type: none"> • Commercial real estate - offices/retail • Industrial • REITs 	<ul style="list-style-type: none"> • Luxury condos • Hotels • Warehousing 	<ul style="list-style-type: none"> • Shopping centers • Luxury apartments 	<ul style="list-style-type: none"> • Assisted living • Senior housing • Commercial real estate development • Habitational (garden style/frame) 	<ul style="list-style-type: none"> • Subject to territory restrictions • Vacancy restrictions • No student or Section 8 housing • Adequate sprinkler protection preferred
 Hospitality (Hotels & Restaurants)	<ul style="list-style-type: none"> • Hotels - business class & up • Boutique hotels • Fine dining 	<ul style="list-style-type: none"> • Fast casual dining • Catering 	<ul style="list-style-type: none"> • Casinos 	<ul style="list-style-type: none"> • Motels • Bars/nightclubs • Food trucks • Fast Food 	Limited: <ul style="list-style-type: none"> • Passenger transport • Non-sprinklered • Playground/entertainment/water amenities • Food delivery
 Consumer Goods (Retail)	<ul style="list-style-type: none"> • E-tailers • Electronics/computers • Clothes/apparel/shoes • Furniture 	<ul style="list-style-type: none"> • Bakeries • Big box • Grocery stores • Beer/wine/liquor • Household appliances • Sporting goods 	<ul style="list-style-type: none"> • Convenience stores 	<ul style="list-style-type: none"> • Fuel/gas/kerosene • Boats/recreational vehicles • Auto dealers 	<ul style="list-style-type: none"> • No firearms • No tobacco/cannabis
 Wholesale/Distribution	<ul style="list-style-type: none"> • Appliances • Hospitality supplies • Home furnishings • HVAC/plumbing equipment • Machinery/industrial equipment 	<ul style="list-style-type: none"> • Clothing/apparel • Grocery, flowers • Office supply • Auto parts • Medical and dental 	<ul style="list-style-type: none"> • Self storage • Beer/wine/liquor • Frozen food • Building material 	<ul style="list-style-type: none"> • Contractor equipment • Cold storage 	<ul style="list-style-type: none"> • Prefer durable goods • Limited non-durable exposure • Limited leasing/rental • Less than 50% of premium from auto
 Financial Institutions	<ul style="list-style-type: none"> • Asset managers • REITs/real estate • Investment advisors • Venture capital funds 	<ul style="list-style-type: none"> • Regional insurance companies • Regional banks 		<ul style="list-style-type: none"> • Collection and credit services 	Limited: <ul style="list-style-type: none"> • Residential foreclosure exposure • Repossessed auto exposure
 Healthcare (Property focused)	<ul style="list-style-type: none"> • Medical facilities • Hospital/health systems • Managed care orgs. • Physician groups 	<ul style="list-style-type: none"> • Clinics • Hospice • Dialysis/imaging/surgery centers • Home health • Labs 	<ul style="list-style-type: none"> • Long-term care • Blood banks 	<ul style="list-style-type: none"> • Drug & alcohol rehab 	<ul style="list-style-type: none"> • No emergency patient transport
 Construction (Artisan, Contractor, Trade)	<ul style="list-style-type: none"> • Commercial general contractors • Electrical • HVAC • Plumbing • Carpentry • Painting 	<ul style="list-style-type: none"> • Concrete • Mason • Tile/flooring 	<ul style="list-style-type: none"> • Excavators 	<ul style="list-style-type: none"> • Street & road • Structural construction • Rigging • Ready mix 	<ul style="list-style-type: none"> • Subject to territory restrictions* • Limited work at heights • No residential general contractors • No roofers • No demolition/wrecking

* No Construction risks with primary domicile in AK, AZ, CA, CO, HI, NV, OR, WA, FL, LA, MS, NJ, NY, TX, WV and CT.