








QBE North America

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 (Healthcare U.S. revenue up to \$10B)

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"> • High end condos/apts. • Hotels • Warehousing 	<ul style="list-style-type: none"> • Shopping centers 	<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"> • Tobacco/cannabis • Fuel/gas/kerosene • Boats/recreational vehicles • Car dealers 	<ul style="list-style-type: none"> • No firearms
 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
 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.

Part of QBE's Integrated Advantage offering Specialty and P&C coverages through one integrated team

 Financial Institutions	<ul style="list-style-type: none"> • Asset managers • REIFs/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	<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