

# Financial Lines

## *The Solution* for Private Companies

*The Solution* is available for publicly traded entities, private companies, non-profits and financial institutions. QBE's *The Solution* is a market-leading portfolio product that allows an entity to build an insurance program for all of its professional lines exposures in one policy. Coverages include Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime, Errors and Omissions Liability, Media, and Cyber.

### **The Solution for Private Companies**

This simplified policy offers the following key coverage features:

- Prior notice and pending or prior proceedings exclusions - for initial policy year only. This bolsters QBE's commitment to not rely on opportunistic contract provisions
- Simple claim reporting requirements with no threat of a claim denial for late notice, unless QBE is materially prejudiced
- No consent needed to settle a claim where the settlement combined with defense expenses is within the retention
- Common policy definitions whenever possible
- A non-rescindable policy

- Automatic coverage for acquisitions and new subsidiaries during the policy period
- 100% defense cost allocation
- Loss includes fines and penalties where insurable
- EPL includes independent contractors when indemnified in the same manner as employees
- EPL contract exclusion is limited to written contracts
- Fiduciary definition of wrongful act affirmatively includes "settlor" functions
- Crime coverage is loss discovered
- Crime section includes ERISA bond coverage

### **Claims**

- In-house, dedicated specialty claims adjustors with product expertise, industry specialization, and a commitment to superior service pre-loss and post-loss
- Exclusive legal panel provides clients with the highest quality legal advice
- Easy claim reporting at [professional.liability.claims@us.qbe.com](mailto:professional.liability.claims@us.qbe.com)

### **Premiums4Good is QBE's global initiative to help communities develop and thrive.**



We're investing 5% of premiums in investments with social objectives



Premiums4Good has no impact on policyholder premiums

#### **Investments may include:**



Reducing homelessness



Supporting youth mental health services



Keeping struggling families together



Enhancing opportunities for children entering the foster care system



## Underwriting appetite

Limits capacity - \$10M

QBE focuses on creating solutions for our clients through a detailed underwriting appetite with no limit on size of risk. Classes of business include, but are not limited to:

- Manufacturing
- Business services
- Retail
- Energy
- Transportation
- Technology
- Biotechnology
- Development stage companies
- Construction
- Property managers

## QBE Financial Lines

- *The Solution* continues the theme of contract certainty we started with *The Excess*, *The Executive*, our *Lead Side A Excess/DIC* policy, and *The Solution* for Public D&O.
- *The Solution* is designed to be readily adaptable to emerging business trends. Its General Terms and Conditions section is uniform for all coverage parts.
- Underwriters average 20 years in the professional lines space with industry specialization to help tailor policies that are right for each client.
- Find out more about QBE and find our forms at [qbe.com/us](http://qbe.com/us).

## QBE North American operations

- Our North American headquarters is in New York, with offices throughout the country.
- QBE is focused on product diversification, superior underwriting, and unparalleled claims and customer service.
- Our goal is to exceed the service you expect from a leading commercial specialty insurer focused on long-term relationships.

## QBE North America

55 Water Street  
New York, NY 10041  
[qbe.com/us](http://qbe.com/us)

 @QBENorthAmerica

## QBE Insurance Group



QBE North America is a division of QBE Insurance Group Limited, one of the world's largest insurance and reinsurance companies.



We are rated A+ by Standard & Poor's and A (Excellent) by A.M. Best.\*



Located in 27 countries with over 11,000 employees worldwide, we are considered a leading underwriter within our chosen markets.



We are able to profitably meet the local and multinational risk management needs of commercial customers who trade on a global basis.



Ranked on Forbes Global 2000 list of public companies and, in 2020, had a worldwide gross written premium of \$14.7 billion.

### The QBE difference

For more information on how our financial lines products can make things possible for you and your business, visit [qbe.com/us](http://qbe.com/us) or contact:

Jonathon M. Fanti, RPLU  
[jonathon.fanti@us.qbe.com](mailto:jonathon.fanti@us.qbe.com)  
312.803.3511

\* Learn more about ratings guidelines at [standardandpoors.com](http://standardandpoors.com) and [ambest.com](http://ambest.com).

QBE and the links logo are registered service marks of QBE Insurance Group Limited. All coverages underwritten by member companies of QBE. Actual coverage is subject to the language of the policies as issued.  
© 2021 QBE Holdings, Inc. 217163A (2-21)