









# 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 \$100M per location, fewer than 500 vehicles

Industry	Target Appetite <span style="font-size: 2em;">→</span> Restricted Appetite				Key Risk Characteristics
 Manufacturing	<ul style="list-style-type: none"> <li>• Machinery &amp; parts</li> <li>• Metal</li> </ul>	<ul style="list-style-type: none"> <li>• Wood products</li> <li>• Food processing</li> <li>• Mineral</li> <li>• Plastic goods</li> </ul>	<ul style="list-style-type: none"> <li>• Textiles/leather</li> </ul>	<ul style="list-style-type: none"> <li>• Pharma/chem</li> <li>• Invasive medical devices</li> </ul>	Limited: <ul style="list-style-type: none"> <li>• Seafood/meat/leafy greens</li> <li>• Critical parts</li> <li>• Toys/child merchandise</li> </ul>
 Services (includes professional services)	<ul style="list-style-type: none"> <li>• Law &amp; accounting firms</li> <li>• Consulting/architects/engineering</li> <li>• Printing/photographers</li> <li>• Drafting services</li> </ul>	<ul style="list-style-type: none"> <li>• Sales or service orgs</li> <li>• Landscape gardening</li> <li>• Parking garages</li> </ul>	<ul style="list-style-type: none"> <li>• Carpet/furniture/upholstery</li> <li>• Vending machine operations</li> <li>• Janitorial</li> </ul>	<ul style="list-style-type: none"> <li>• Street/road work</li> <li>• Driving/towing</li> <li>• Auto repair/towing</li> <li>• Alarm/fire protection</li> </ul>	<ul style="list-style-type: none"> <li>• No bridge/tunnel work</li> <li>• Limited rental services</li> <li>• Subject to territory restrictions</li> <li>• No temp staffing</li> </ul>
 Real Estate (owners and property managers)	<ul style="list-style-type: none"> <li>• Commercial real estate - offices/retail</li> <li>• Industrial</li> <li>• REITs</li> </ul>	<ul style="list-style-type: none"> <li>• Luxury condos</li> <li>• Hotels</li> <li>• Warehousing</li> </ul>	<ul style="list-style-type: none"> <li>• Shopping centers</li> <li>• Luxury apartments</li> </ul>	<ul style="list-style-type: none"> <li>• Assisted living</li> <li>• Senior housing</li> <li>• Commercial real estate development</li> <li>• Habitational (garden style/frame)</li> </ul>	<ul style="list-style-type: none"> <li>• Subject to territory restrictions</li> <li>• Vacancy restrictions</li> <li>• No student or Section 8 housing</li> <li>• Adequate sprinkler protection preferred</li> </ul>
 Hospitality (Hotels & Restaurants)	<ul style="list-style-type: none"> <li>• Hotels - business class &amp; up</li> <li>• Boutique hotels</li> <li>• Fine dining</li> </ul>	<ul style="list-style-type: none"> <li>• Fast casual dining</li> <li>• Catering</li> </ul>	<ul style="list-style-type: none"> <li>• Casinos</li> </ul>	<ul style="list-style-type: none"> <li>• Motels</li> <li>• Bars/nightclubs</li> <li>• Food trucks</li> <li>• Fast Food</li> </ul>	Limited: <ul style="list-style-type: none"> <li>• Passenger transport</li> <li>• Non-sprinklered</li> <li>• Playground/entertainment/water amenities</li> <li>• Food delivery</li> </ul>
 Consumer Goods (Retail)	<ul style="list-style-type: none"> <li>• E-tailers</li> <li>• Electronics/computers</li> <li>• Clothes/apparel/shoes</li> <li>• Furniture</li> </ul>	<ul style="list-style-type: none"> <li>• Bakeries</li> <li>• Big box</li> <li>• Grocery stores</li> <li>• Beer/wine/liquor</li> <li>• Household appliances</li> <li>• Sporting goods</li> </ul>	<ul style="list-style-type: none"> <li>• Convenience stores</li> </ul>	<ul style="list-style-type: none"> <li>• Fuel/gas/kerosene</li> <li>• Boats/recreational vehicles</li> <li>• Auto dealers</li> </ul>	<ul style="list-style-type: none"> <li>• No firearms</li> <li>• No tobacco/cannabis</li> </ul>
 Wholesale/Distribution	<ul style="list-style-type: none"> <li>• Appliances</li> <li>• Hospitality supplies</li> <li>• Home furnishings</li> <li>• HVAC/plumbing equipment</li> <li>• Machinery/industrial equipment</li> </ul>	<ul style="list-style-type: none"> <li>• Clothing/apparel</li> <li>• Grocery, flowers</li> <li>• Office supply</li> <li>• Auto parts</li> <li>• Medical and dental</li> </ul>	<ul style="list-style-type: none"> <li>• Self storage</li> <li>• Beer/wine/liquor</li> <li>• Frozen food</li> <li>• Building material</li> </ul>	<ul style="list-style-type: none"> <li>• Contractor equipment</li> <li>• Cold storage</li> </ul>	<ul style="list-style-type: none"> <li>• Prefer durable goods</li> <li>• Limited non-durable exposure</li> <li>• Limited leasing/rental</li> <li>• Less than 50% of premium from auto</li> </ul>
 Financial Institutions	<ul style="list-style-type: none"> <li>• Asset managers</li> <li>• REITs/real estate</li> <li>• Investment advisors</li> <li>• Venture capital funds</li> </ul>	<ul style="list-style-type: none"> <li>• Regional insurance companies</li> <li>• Regional banks</li> </ul>		<ul style="list-style-type: none"> <li>• Collection and credit services</li> </ul>	Limited: <ul style="list-style-type: none"> <li>• Residential foreclosure exposure</li> <li>• Repossessed auto exposure</li> </ul>
 Construction (Artisan, Contractor, Trade)	<ul style="list-style-type: none"> <li>• Commercial general contractors</li> <li>• Electrical</li> <li>• HVAC</li> <li>• Plumbing</li> <li>• Carpentry</li> <li>• Painting</li> </ul>	<ul style="list-style-type: none"> <li>• Concrete</li> <li>• Mason</li> <li>• Tile/flooring</li> </ul>	<ul style="list-style-type: none"> <li>• Excavators</li> </ul>	<ul style="list-style-type: none"> <li>• Street &amp; road</li> <li>• Structural construction</li> <li>• Rigging</li> <li>• Ready mix</li> </ul>	<ul style="list-style-type: none"> <li>• Subject to territory restrictions*</li> <li>• Limited work at heights</li> <li>• No residential general contractors</li> <li>• No roofers</li> <li>• No demolition/wrecking</li> </ul>

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