



Property & Casualty Real Estate Appetite



QBE understands the unique challenges in the real estate industry and our P&C and E&O 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 with both guaranteed cost and loss sensitive programs.

Targeted account size

- Account GWP of \$100K-\$3M
- U.S. revenue less than \$3B
- Amount subject up to \$200M per location

Key characteristics

- Territory and vacancy restrictions apply
- Adequate sprinkler protection preferred
- Limited frame real estate
- No student or section 8 housing

| | Auto | General Liability | Property | Umbrella | Workers' Comp | E&O |
|--|------|-------------------|----------|----------|---------------|-----|
| Classifications* | | | | | | |
| Apartment - High-end/Luxury | ● | ● | ● | ● | ● | ● |
| Assisted Living/Senior Housing | ◐ | ○ | ◐ | ○ | ◐ | ◐ |
| Commercial Real Estate - Office/Retail | ● | ● | ● | ● | ● | ● |
| Condominiums | ● | ● | ● | ● | ● | ◐ |
| Hotels - Business Class and up | ● | ● | ● | ● | ● | ● |
| Hotels - Motels | ◐ | ◐ | ◐ | ◐ | ◐ | ● |
| Industrial/Manufacturing - Light | ● | ● | ● | ● | ● | ● |
| Industrial/Manufacturing - Heavy | ◐ | ◐ | ◐ | ◐ | ◐ | ● |
| Real Estate - Development & Construction | ○ | ○ | ○ | ○ | ○ | ◐ |
| REITs | ● | ● | ● | ● | ● | ● |
| Shopping Centers | ● | ◐ | ● | ◐ | ◐ | ● |
| Warehousing - Single Occupancy | ● | ● | ● | ● | ● | ● |
| Warehousing - Multiple Occupancy | ◐ | ◐ | ◐ | ◐ | ◐ | ● |

*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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