










QBE North America

Middle Market Property & Casualty appetite



QBE North America is a leading provider of risk solutions tailored to meet the unique needs of mid-sized businesses. Zone focused underwriters with deep industry knowledge can structure customized solutions to meet each customer's needs.

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

Industry	Target classes → High risk classes*				Key risk characteristics
 Manufacturing	<ul style="list-style-type: none"> • Machinery & parts • Metal goods • Miscellaneous • Aviation (non-critical) 	<ul style="list-style-type: none"> • Food processing • Mineral • Plastic goods 	<ul style="list-style-type: none"> • Textiles/leather • Wood products 	<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
 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
 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
 Services (includes professional services)	<ul style="list-style-type: none"> • Law & accounting firms • Consulting/architects/engineering • Drafting services 	<ul style="list-style-type: none"> • Sales or service orgs • Landscape/gardening • Parking garages • Printing 	<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
 Construction	<ul style="list-style-type: none"> • General contractors • Carpentry - interior • Electrical • Excavators - Not roads/water drainage • HVAC • Painting - interior • Plastering/wallboard • Plumbing • Tile/flooring 	<ul style="list-style-type: none"> • Concrete - Non-structural • Masonry • Paving/re-paving - Not roads 	<ul style="list-style-type: none"> • Cable installation • Insulation work • Machinery installation 	<ul style="list-style-type: none"> • Crane & rigging • Demolition/rigging • Pipeline - oil/gas/sewer • Ready mix • Roofing/siding • Street & road/tunnel work/bridges 	<ul style="list-style-type: none"> • Strong subcontracting contracts • Limited residential (focus on artisan contractors) • Subject to territory restrictions • No residential general contracting • No height > 3 stories
 Financial Institutions	<ul style="list-style-type: none"> • Investment advisors • Venture capital funds • Regional insurance companies • Regional banks 	<ul style="list-style-type: none"> • Asset managers 		<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 and WC only)	<ul style="list-style-type: none"> • Medical offices • Managed care orgs. • Physician groups • Local hospitals 	<ul style="list-style-type: none"> • Clinics • Hospice • Dialysis/imaging/surgery centers 	<ul style="list-style-type: none"> • Long-term care • Blood banks • Home health 	<ul style="list-style-type: none"> • Drug and alcohol rehab • Hospital/health systems • Labs 	<ul style="list-style-type: none"> • No emergency patient transport • GL/professional & auto not available
 Real Estate (owners and property managers) <i>Selective capacity/appetite</i>	<ul style="list-style-type: none"> • Commercial real estate - offices/retail • Light industrial 	<ul style="list-style-type: none"> • Luxury condos and apartments • Shopping centers 	<ul style="list-style-type: none"> • Assisted living • Senior housing • Warehousing 	<ul style="list-style-type: none"> • Commercial real estate development • Habitational (garden style/frame) 	<ul style="list-style-type: none"> • Subject to territory restrictions • Vacancy restrictions • No Student Housing or Section 8 • NFPA 13 required/limited frame
 Hospitality (Hotels & Restaurants) <i>Selective capacity/appetite</i>	<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 • Resorts 	<ul style="list-style-type: none"> • Motels • Bars/nightclubs • Food trucks • Fast food 	<ul style="list-style-type: none"> • Limited passenger transport, food delivery, resorts or playgrounds • NFPA 13 required/limited frame

*For high risk classes, discuss eligibility with your underwriter.