

QBE Canada

Helping you achieve your ambitions

Commercial Package Risk Appetite 2024



The buffer between the best-laid plans and uncertain reality

QBE is a commercial insurer and reinsurer. We're big enough to make a difference, small enough to be fleet of foot. We have customers as varied as satellite manufacturers to multinational engineering firms. For them, we're the buffer between the best-laid plans and uncertain reality.

People who deal with us find us professional, pragmatic and reliable - these are just some of the reasons we're still here after 130 years. Our teams of experts have the skills and authority to provide

solutions and make decisions which means brokers and customers get answers quickly when they most need it. We don't just cover risk, we also help our customers manage it, meaning that they're less likely to have to make a claim in the first place or that the impacts of an incident are lessened.

QBE began when an Australian shipping company decided it could insure its own vessels better than anyone else. As it turned out, it could. We still admire that grit and energy. We hope it shows.

Our covers



General Liability



Property



Crime



Boiler

Available in Support*

- > Fleet - 10+ power units
- > Directors & Officers
- > Errors & Omissions
- > Cyber - 1st and 3rd Party

Available in Extensions

- > Manufacturers E&O
- > Product Recall (expense reimbursement only)

Our flexible solutions

- > Local underwriting authority and decision making
- > Flexible approach to each client's needs
- > Monoline or package offering
- > Cross border and multi-national capabilities

Our claims service

- > Major loss specialists
- > Fair and prompt
- > 24 hours, 365 days

Capacity

\$50M Property and Business Interruption
\$25M Casualty
\$50M Boiler
\$5M Fleet
\$10M E&O
\$10M D&O

Minimum Premium

\$30,000

Minimum Deductible

Property \$5,000
Casualty \$2,500

Territory

Worldwide territory, suits brought back to Canada and US. Insured must be Canadian Domiciled.

*Separate policy would be issued.

Core appetite by industry – Manufacturing



Core industries

- > Component Assembly
- > Heavy Manufacturing
- > Metal Products and Machining
- > Textile and Apparel
- > Beverages (Non-Alcoholic)
- > Automotive (Non-Critical Parts)
- > Glass
- > Machinery and Electronics
- > Electronics Equipment and Components
- > Plastics and Rubber Goods
- > Wood and Lumber
- > Low Hazard Chemicals (Soaps, Detergents and Water-Based Paints)

Risks we are currently not targeting

Food processing or manufacturing / Babies and children's goods, including furniture, clothing / Inherently dangerous goods / Aviation and marine products

Key considerations

- > Adequate control of special hazards
- > Highly protected risks for plastics and wood required
- > Management focus on safety and loss prevention
- > Business continuity and quality control procedures

Core appetite by industry – Real Estate & Retail



Core industries

- > Commercial Real Estate / REITs
- > Industrial
- > Retail – Chain Stores and Franchises
- > Mixed-Use Real Estate
- > Shopping Centers

Risks we are currently not targeting

Hospitality risks including restaurants, hotels and motels* / Stand alone public warehousing / Logistics centers / freight forwarders / Cold storage facilities / Any location with vacancies > 50%

Key considerations

- > Residential occupancy limited to 15% within schedule
- > Frame construction limited to 10% within schedule
- > Management focus on fire-life safety and loss prevention
- > Acceptable loss history with low frequency

* Capacity may be available from QBE's monoline casualty team.

Core appetite by industry – Business & Professional Services



Core industries

- > Management Consultants
 - > Property Managers
 - > Interior Designers
 - > Public Relations Firms
 - > Multimedia Companies
 - > Lawyers
 - > Engineers and Architects
-

Risks we are currently not targeting

Waste management / recycling / Security or protection related services (including alarm installation) / Adoption or social work operations / Tour or travel operators

Key considerations

- > Professional liability coverage in place
 - > Years of experience in business
-

Core appetite by industry – Technology, Media and Telecoms



Core industries

- > IT Services / Consultants
 - > Telecommunications
 - > Software Development (Custom and Pre-Packaged)
 - > Website Design / Hosting
-

Risks we are currently not targeting*

Software integration / ASP / Data hosting centers / Healthcare software or services / Gaming

Key considerations

- > Tech / Cyber coverage in place
 - > Adequate control of special hazards
 - > Communication towers, data centers
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* Capacity may be available from QBE's monoline casualty team.

Core appetite by industry – Construction



Core industries

- > Sheet Metal
 - > Electrical
 - > Carpentry
 - > Plastering and Drywall
 - > Tile Setting
 - > General Contractors
-

Risks we are currently not targeting*

Plumbers / Structural / Erection Work / Standalone COC / Builders Risks & Wrap-ups / US Installation & Project Work / Demolition / Fire Suppression, Alarm System & Sprinkler System / Snow Removal

Key considerations

- > Years of Experience in business
 - > Where used, subcontractors must carry adequate insurance limits
-

* Capacity may be available from QBE's monoline casualty team.

Core appetite by industry – Financial Institutions



Core industries

- > Small Banks / Credit Unions
 - > Investment Managers
 - > Hedge Fund Managers
 - > Property Funds
-

Risks we are currently not targeting

Wealth management / Administrators and corporate service providers / Crypto currency / Block chain utilization

Key considerations

- > Professional liability coverage in place
 - > Years of experience in business
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- > With hundreds of products and deep underwriting expertise, we can cover most business risks
- > QBE Insurance Group is rated A+ by Standard & Poor's
- > We pay more than 100,000 claims a year and have an excellent track record for paying fairly and promptly
- > You can count on us, 24 hours a day, 365 days a year

Contact

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