

QBE Canada

Helping you achieve your ambitions

Financial Lines Appetite 2025



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 financial lines covers



Professional Liability / E&O



Cyber



Directors & Officers Liability



Financial Institutions

Our flexible solutions

- > Multinational solutions
- > Monoline or package expertise

Our risk solutions

- > Relevant to your business needs
- > Industry specific insights
- > Subject matter experts with industrial experience
- > Best practice guidance
- > Services to help manage your business risks
- > Improve business resilience

Our claims service

- > Major loss specialists
- > Fair and prompt
- > 24 hours, 365 days
- > Crisis management
- > Data analytics
- > Award winning fraud unit

Professional Liability / E&O - Core appetite



Core industries

- > Architects & Engineers
- > Design Build & Construction
- > Management Consultants
- > Media, PR Companies
- > Recruitment Consultants
- > Lawyers - XS of \$10m
- > Technology Companies
- > Telecommunications

Call us to discuss Property Developers /
Property Managers / Accountants /
Insurance Brokers

US Revenues

Below 30% domiciled preferred

Program capacity

Up to \$10m any one claim
Primary placements: up to \$10m
Quota Share: options available

We look for Clear, written client contracts /
Use of internal & external counsel / In-house
management & education programs / Stable
exposure and strong financial history / Clients
ranging in size from SME through to large
corporate & multinational

Risks we are currently not targeting

Tech start-up companies / Project specific policies
/ Financial advisors / Home inspectors / Tunneling
/ Off-Shore

Key aspects of QBE cover

- > Primary or excess cover
 - > Coverage, limits, and sub limits tailored to client industry needs
 - > Option for defence costs in addition
 - > Option for damages to include punitive damages where insurable
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Key benefits

- > In-house risk management
- > Ability to offer non-conventional program structures
- > Multinational program solutions
- > In-house claims handling

Cyber - Core appetite



Core industries

- > Agriculture
- > Business & Professional Services
- > Construction
- > Communication, Entertainment & Media
- > Hospitality & Tourism
- > Manufacturing
- > Mining, Metals, Minerals
- > Real Estate
- > Technology & Telecommunications
- > Wholesale & Retail

Call us to discuss Aviation / Power & Utility / Life Sciences & Pharmaceuticals / Financial Institutions / Transportation & Logistics / Payment Processing

Program capacity

Up to \$10m total
Primary placements: up to \$5m
Quota Share: options available

We look for Training and awareness of cyber risks (including phishing simulations) / Multi-factor Authentication on all remote connections / Formalised Business Continuity or Incident Response plan which is regularly tested / Regular offline backups of critical data including testing for integrity / Patching policy in place / No unsupported systems that are not isolated from the internet and the rest of the network / Vulnerability scanning and penetration testing / Adequate safeguarding of data (e.g. access restriction, encryption, etc.)

Risks we are currently not targeting

Cryptocurrency or blockchain / Healthcare or companies which have large amounts of healthcare data / Social media / Government entities / Education / Energy (Oil and Gas) / Any company with 5m+ U.S. sensitive data records or 50%+ U.S. records

Key aspects of QBE cover

Our cyber policy is modular and can include cover for:

- > Network extortion
- > Social engineering
- > Business interruption
- > Dependent business interruption (IT and non-IT providers)
- > Data recovery, restoration, and recreation
- > Bricking
- > Betterment
- > Legal, IT forensics, and PR
- > Notification
- > Credit monitoring
- > Consequential reputational loss
- > Regulatory defence and penalties
- > Payment Card Industry Data Security Standards (PCI-DSS)
- > Online media liability
- > Cryptojacking
- > Criminal Reward Funds

Key benefits

- > Notification and crisis management support - including setting up a call centre if required
- > Claims support by a dedicated and specialist crisis management team - including 24/7 hotline - in addition to local QBE claims team

Directors & Officers Liability – Core appetite



Professional Service

- > Accountants
- > Education
- > IT services, Consultancy
- > Lawyers
- > Construction, Engineering

Manufacturing

- > Food & Processing Products
- > Pulp & Paper
- > Printing & Publishing
- > Chemical & Allied Products
- > Industrial & Commercial Machinery

Utilities

- > Telecommunications
- > Power
- > Water
- > Energy Providers

Oil & Gas

- > Drilling & Exploration
- > Pipelines, Midstream
- > Oilfield Services

Call us to discuss US-listed firms; / Mining firms with tailings dam exposure / Distressed liquidity positions

Program capacity

Private companies

Capacity \$10m

Excess attachment only

Public companies

Capacity \$10m

Excess attachment only

US listed companies

Capacity USD \$10m

Excess Attachment only (Minimum \$50m, or more depending on US market cap)

We look for Sound corporate reputation; environmental, social and governance (ESG) framework / Balance sheet strength and strong liquidity profile / Industry recognized auditors

Risks we are currently not targeting

Pharmaceutical / Biotech / IPOs / Crypto currency / Blockchain / Cannabis / Firearms / Nursing homes

Key aspects of QBE's D&O cover include:

- > Structural flexibility
 - > Limits and sub limits considering client and industry's needs
 - > Multinational program solutions
 - > QBE policy wordings as well as manuscript wordings considered
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Our policy is modular and can include cover for:

Crime / Pension Trustees Liability / Employment Practices Liability

Financial Institutions – Core appetite



Core Industries

- > Banks
 - > Investment managers, Hedge Funds
 - > Private Equity, Venture Capital, Property Funds
 - > Insurance Companies
 - > Corporate Finance
 - > Stockbrokers
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Program capacity

Up to \$10m in the aggregate

Risks we are currently not targeting

Independent Financial Advisors / CSPs / Trust service providers / Fund administrators / Crypto / US & QC domiciled / FX platforms

Key aspects of QBE cover

- > Structural flexibility - Excess cover straight up or quota share with QBE as lead or support capacity
 - > Coverage, limits and sub limits considering client and industry needs
 - > Multinational program solutions
 - > E&O, D&O, Crime covers available separately or as a package
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Key benefits

- > Broad global industry expertise across the team
- > Experienced underwriters with average underwriter tenure of 10 years+
- > History of developing long term relationships with clients and brokers

- > 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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