



# Property & Casualty Construction Appetite



QBE understands the unique challenges in the construction industry and our P&C 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 and to further assist you with both guaranteed cost and loss sensitive programs.

### Account targets

- Account GWP of \$100K-\$3M
- U.S. payroll less than \$35M
- Less than 500 vehicles
- Amount subject up to \$200M per location

### Key characteristics

- Subject to territory restrictions
  - Residential limited to Artisan work
  - Limited Height work
- No:
- Street or Road work
  - Structural/Erection work

	Auto	General Liability	Property	Umbrella	Workers' Comp
<b>Classifications*</b>					
Cable Installation	○	○	○	○	○
Carpentry	●	●	●	●	◐
Concrete - Non-structural	◐	◐	◐	◐	◐
Crane Operators	○	○	○	○	○
Demolition/Wrecking	○	○	○	○	○
Electrical	●	●	●	●	●
Excavators - Not roads	◐	◐	◐	◐	◐
General Contractors - Commercial	●	●	●	◐	●
General Contractors - Residential	○	○	○	○	○
HVAC	●	●	●	●	●
Insulation Work	◐	◐	◐	◐	◐
Iron/Steel Construction - Non-structural	◐	◐	◐	◐	◐
Machinery Installation	◐	◐	●	◐	◐
Masonry	◐	◐	◐	◐	◐
Painting - Exterior	◐	◐	◐	◐	○
Painting - Interior	●	●	●	●	●
Paving/Re-Paving - Not roads	◐	◐	◐	◐	○
Pipeline - Oil/Gas	○	○	○	○	○
Plastering/Wallboard	●	●	●	●	◐
Plumbing	●	●	●	●	◐
Ready-Mix	○	○	○	○	○
Rigging	○	○	○	○	○
Roofing/Siding	○	○	○	○	○
Sewer Construction	○	○	○	○	○
Street & Road	○	○	○	○	○
Tile/Flooring	◐	◐	◐	◐	◐
Tunnel Work/Bridges	○	○	○	○	○

\* Additional classes will be considered upon request. Please reach out to your QBE contact.

Key: ● Strong Appetite ◐ Judicious Appetite ○ Restricted Appetite

### QBE North America

55 Water Street  
New York, NY 10041

Tel: 212.422.1212  
qbe.com/us

@QBENorthAmerica