



QBE
Insurance



Accident & Health

qbe.com/us/ah



QBE North America is a global insurance leader committed to helping customers solve unique risks. And we make it happen every day, with a broad spectrum of custom coverage, specialized advice, and exceptional claims service that makes your life easier.

We are proud to offer a range of Accident & Health products as a part of our specialized suite of capabilities.

Together, we'll find the solution that's right for you – by getting to the heart of what's at risk.

A broad product set spanning three major market segments

Specialty Insurance

We provide protection and services to support the specialized needs of a wide range of customers through programs, primary and excess offerings. Coverages include:

- Accident & Health
- Aviation
- Environmental
- Healthcare Liability
- Management Liability
- Professional Liability
- Transactional Liability

Commercial Insurance

We offer a comprehensive suite of admitted and non-admitted property & casualty products through our Programs, admitted middle market Construction, Specialty Casualty and Commercial Property businesses.

Coverages include:

- Auto Liability
- Excess Liability
- General Liability
- Products Liability
- Property
- Umbrella Liability
- Workers' Compensation

Crop Insurance – NAU Country

We are committed to providing the most informed, accurate and timely risk management to the American Farmer through personalized service, dedication to claims and innovative technology. Coverages include:

- Crop-Hail
- Livestock
- Multi-Peril
- Named Peril

QBE is a global insurance leader

focused on helping customers solve unique risks, so you can focus on what matters most.



Over **13,000** employees
located in **26** countries



AA- | **AA-** | **A** (Excellent)
Standard & Poor's | Fitch | A.M. Best*



Forbes Global 2000
list of public companies





Direct writing carrier

- We retain all risk on a net basis and are not encumbered by reinsurers.
- Our teams are empowered with full underwriting and claims paying authority.
- We've built a regional office structure to provide localized underwriting expertise and service.



Limited and preferred distribution

- We focus on building mutually supportive relationships with our business partners.
- Medical Stop Loss production comes from 100 national production sources.
- Most of our business is sold through our top 25 producer relationships.



Direct access

- We provide direct access to expert underwriters and subject matter experts: actuarial, administrative, captives, claims, and medical risk management.
- Our collaborative approach allows us to share expertise and streamline the underwriting, claims and risk management process.



Medical Stop Loss Captives

- Over 20 years of experience supporting single parent and group captives arrangements.
- Rent-a-cell solutions along with our open group captive offering, Agora.
- Insurance management services and reinsurance for direct writing single parent captive programs.
- Dedicated captive team of underwriting, operations, account and risk management supporting captive programs.



Medical risk management services

- In-house team of registered nurses, certified case managers and cost containment specialists
- Proactive review and negotiation of high dollar claims
- Collaborative approach with care providers, TPAs, PBMs and other specialists to mitigate the cost of large claims



Industry-leading claim performance

- Average turnaround time: seven days
- Advance reimbursement available on eligible claims
- QBE Initiated Claim (QIC) and Expedited Reimbursement (EXR) programs to assist our policyholders with ASO arrangements
- ACH reimbursement directly to client accounts with no third-party vendor involvement



Product portfolio

- Medical Stop Loss
 - QBE Rewards Experience Refund Option
 - No New Laser with Rate Cap
- Captive Medical Stop Loss
 - Inclusive of The QBE Captive Curve, encompassing Agora, our open group captive
- Organ Transplant
 - Fully-insured carveout for self-funded plans





Senior leadership team



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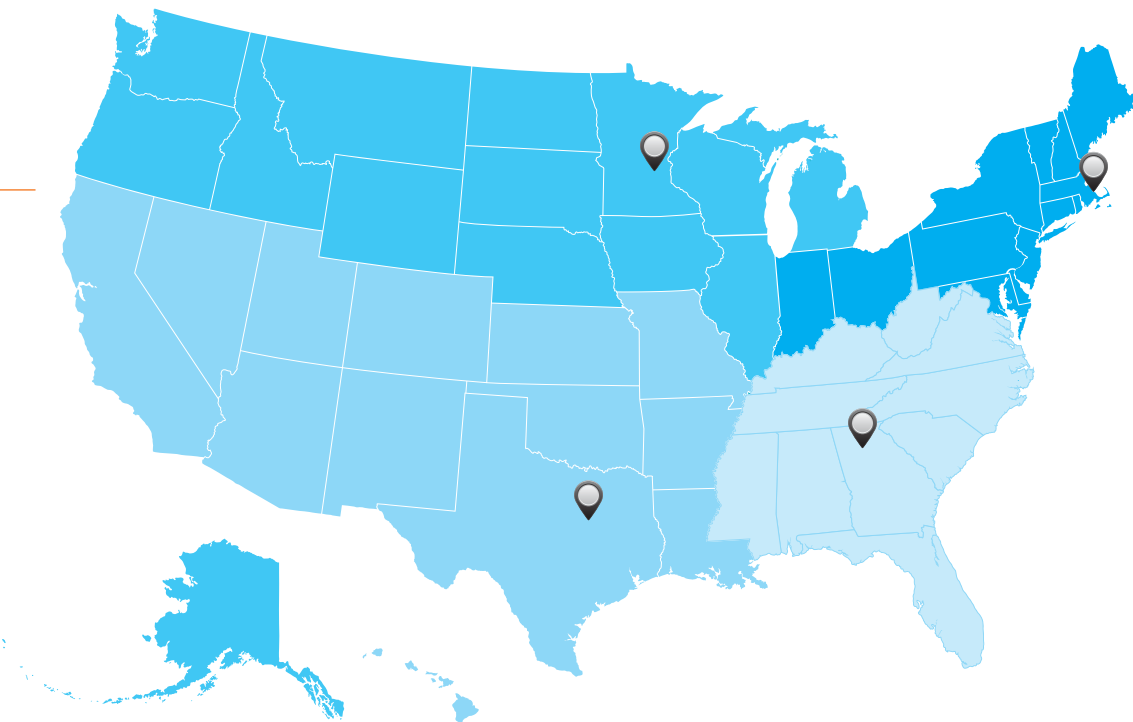


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'Top 10' claim made based on premiums earned, see [2024 NAIC Accident and Health Policy Experience Report](#).

* Learn more about ratings guidelines at standardandpoors.com, fitchratings.com and ambest.com. Ratings as of 4/23/26.

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