




Accident & Health

[qbe.com/us/ah](https://qbe.com/us/ah)

A photograph of three surgeons in an operating room, wearing blue scrubs, green surgical caps, and masks. They are focused on a patient, with bright surgical lights overhead. In the background, a monitor displays a chest X-ray. A large blue curved shape is overlaid on the bottom left of the image, containing white text.

QBE North America is a global insurance leader focused on helping customers solve unique risks, so they can stay focused on their future.

Our Accident & Health products are part of our broad spectrum of insurance capabilities.

And, customers can rest assured they are getting specialized advice from a true partner underpinned by risk mitigation, exceptional claims, and caring service.

## 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
- 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

AA- | A<sub>(Excellent)</sub>  
Standard & Poor's | A.M. Best\*



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

\$22.4B  
Worldwide  
**2024 GWP**  
\$7.3B  
North America







### 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.
- MSL 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 (MSL) 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



### Premiums4Good

- Through our Premiums4Good initiative, we allocate a portion of customer premiums to investments that have additional social or environmental benefits, at no extra cost to our customers or partners.



### Product portfolio

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





## Senior leadership team

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For information about our  
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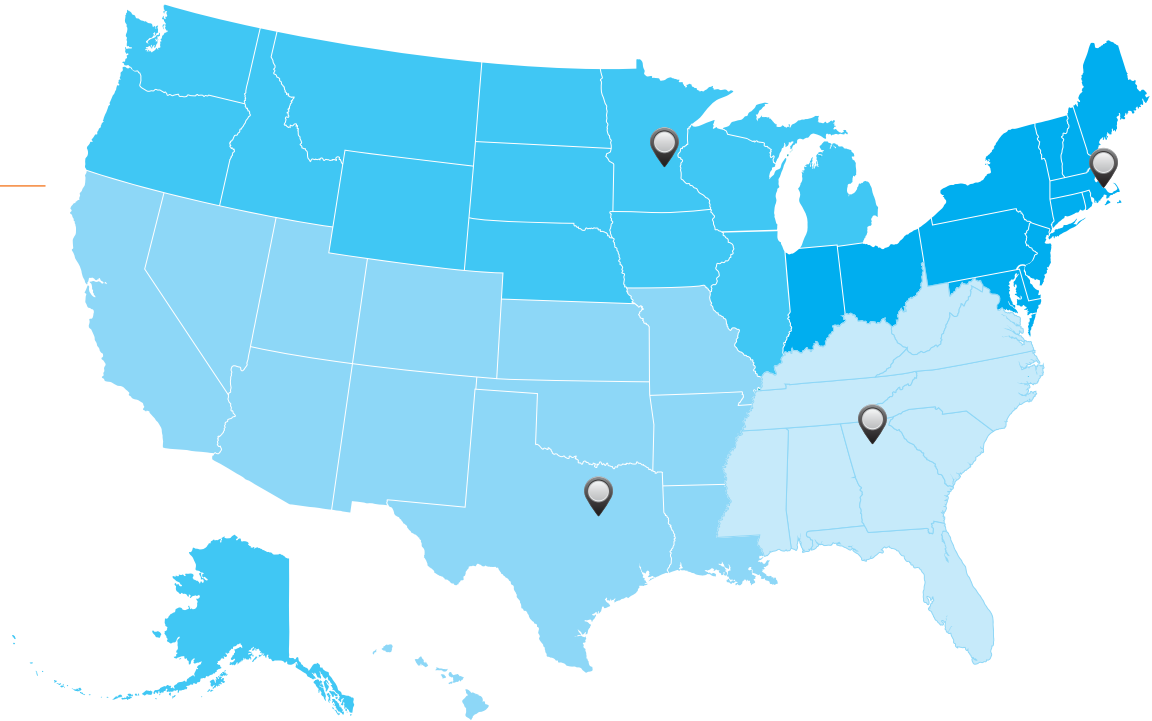
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'Top 10' claim made based on premiums earned, see [2023 NAIC Accident and Health Policy Experience Report](#).

\* Learn more about ratings guidelines at [standardandpoors.com](https://standardandpoors.com) and [ambest.com](https://ambest.com). Ratings as of 7/28/25.

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