

# QBE Accident & Health

**QBE's expertise and experience make it possible to provide the best solutions for our production partners. Our ability to collaborate creatively demonstrates our commitment to providing quality medical stop loss products. Together we'll find the solution that's right for you, so you can stay focused on your future.**

**Specialized product offerings available:**

- Market responsive excess loss contract
- Contract basis: 12/12, 12/15, 12/18, 12/24, 15/12, 18/12, 24/12 & PAID
- Network differentiated pricing
- Specific deductibles range up to \$1M
- Rate stabilization (No New Laser) option
- QBE Rewards: experience refund option
- QBE Initiated Claim (QIC) and Expedited Reimbursement (EXR) for ASO administered groups
- Early lock
- Specific advance reimbursement
- Aggregating specific deductible options
- Aggregate accommodation option
- Terminal liability options
- Fully insured organ transplant coverage
- Group and Single parent Captive solutions

Variations and alternatives are available to tailor products to clients' needs. Contact your underwriter or representative for details.

**The QBE Accident & Health (A&H) advantage:**

**Institutional strength:** One of the world's largest insurance and reinsurance organizations; QBE's financial strength provides the resources and capacity that allows us to deliver long-term security and stability to brokers, TPAs and their clients.

**Direct writing carrier:** As a direct writing carrier, QBE is empowered with full underwriting discretion and claims decision-making authority.

**Direct access:** We provide direct access to expert underwriters and our consultative approach allows us to share expertise and streamline the quotation process.

**Limited and preferred distribution:** We believe that success is predicated on building mutually supportive relationships with our business partners. We strive to develop deeper production relationships and avoid business that is transactional in nature. Our more restrictive access will provide a competitive differentiator and enhanced market positioning to our brokers and administrative partners. In addition, our risk management oversight program offers technical and clinical expertise to our production partners.

**Helping communities:** 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.





## RFPs

rfp.us@qbe.com



**Ed Wadhams**  
SVP, National Partnerships  
ed.wadhams@qbe.com  
770.883.1357



**Jake Thiesse**  
SVP, Head of Business Development  
jake.thiesse@qbe.com  
O: 952.833.5017 C: 612.770.8813



### ■ **Northeast** (Home office)

**Zach Sullivan**  
SVP, Regional Underwriting Leadert  
zach.sullivan@qbe.com  
978.619.1502



### ■ **Southeast** (Regional office)

**Bruce Shaver**  
SVP, Regional Underwriting Leader  
bruce.shaver@qbe.com  
678.628.1624



### ■ **Northwest** (Regional office)

**Nichole Sivigny**  
SVP, Regional Underwriting Leader  
nichole.sivigny@qbe.com  
612.437.7179



### ■ **Southwest** (Regional office)

**Joseph Kipp**  
SVP, Regional Underwriting Leader  
joseph.kipp@qbe.com  
214.493.4219

## Specialty Markets

Captive MSL & Organ Transplant



**Matthew Drakeley**  
SVP, Specialty Markets  
matthew.drakeley@qbe.com  
215.446.6936



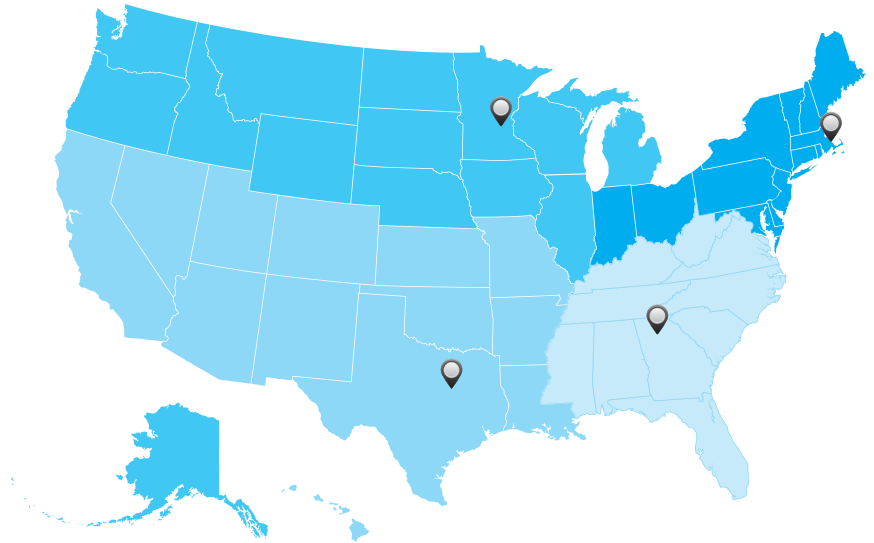
**Andrea McNamara**  
SVP, Head of A&H Underwriting  
andrea.mcnamara@qbe.com  
781.336.7653



## QBE North America

123 Pleasant Street, 3rd Floor |  
Marblehead, MA 01945

Tel: 800.742.9279 | [qbe.com/us/ah](http://qbe.com/us/ah)



## About QBE

QBE North America is part of QBE Insurance Group Limited, one of the largest insurers and reinsurers worldwide. QBE's history dates back more than 130 years to when it was founded in Sydney, Australia. Since then, QBE has grown to have operations in 26 countries with more than 13,000 employees worldwide. QBE is rated "AA-" by Standard & Poor's and "A" (Excellent) by A.M. Best – Financial Category Size (FCS) XV.



**Premiums4Good™** is QBE's global initiative to help communities develop and thrive.



We allocate a portion of our customer premiums to impact investments with environmental and/or social objectives



There is no additional cost to the customer

### Investments may include:



Renewable energy and sustainable infrastructure



Financial inclusion and gender equality



Resource efficiency, recycling and the circular economy



Health services and social care for vulnerable people and communities.

\*Top 10' claim made based on premiums earned, see 2022 NAIC Accident & Health Policy Experience Report.

\* For ratings guidelines and the latest information, access [ambest.com](http://ambest.com) and [standardandpoors.com](http://standardandpoors.com).

QBE and the links logo are registered service marks of QBE Insurance Group Limited. Coverages underwritten by member companies of QBE. © 2025 QBE Holdings, Inc. 816004 (7-25)