

Agora

A straightforward and transparent medical stop loss group captive program

Group captives deliver medical stop loss coverage to employers, building a community of like-minded buyers, and have proven to reduce the cost of employer sponsored healthcare.

QBE's medical stop loss captive program, **Agora**, solves for many of today's group captive market inefficiencies. Our Agora program represents a shift in the market with a streamlined solution that promises to support the employers' current strategies and enable a more resilient future.

Key advantages

- Owned, sponsored and underwritten by QBE, a direct writing carrier
- QBE insurance companies are rated "A" (Excellent) by A.M. Best and "A+" by Standard & Poor's
- Access to captive experts to support growth opportunity
- No required plan solutions, conference or committee demands
- Transparent underwriting and monthly experience reporting
- No new laser with rate cap endorsements available
- Long and short terms available with the common renewal date
- Single policy year commitments only
- Post termination return of unused surplus and collateral
- Currently targeting fully insured or self-funded clients that want a choice of network and administrator with 50+ employees

Agora delivers a new point at the beginning of the **QBE Captive Curve**® by making it simpler to participate in a group program.

We designed **Agora** to be a trustworthy and efficient group captive model to give our clients a simple access point into the captive market without common entry or exit obstacles that limit mobility.

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