



Agora:RBP

(reference-based pricing)

An efficient and stable group captive medical stop loss solution for reference-based priced policyholders

Based on the success of QBE's medical stop loss captive program, Agora, we are proud to offer an exclusive solution that isolates reference-based priced policyholders into a high performing group captive program.

Why was Agora: RBP created?

- Alternative network strategies are increasingly being utilized
- Policyholders with reference-based pricing need a stable risk partner
- Reference-based medical stop loss with efficiency to return underwriting surplus is in demand

Key advantages

- Sponsored and underwritten by QBE, "A" rated (Excellent) by A.M. Best, an admitted, and direct writing carrier
- Participating in a group captive with like-minded risk management organizations with no required conferences or committee demands
- Policy endorsement to address balance billing
- Transparent underwriting and monthly experience reporting with one-year commitments only



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Reach out to your QBE representative to explore how **Agora** and **Agora: RBP** can provide you with a better group captive experience.