



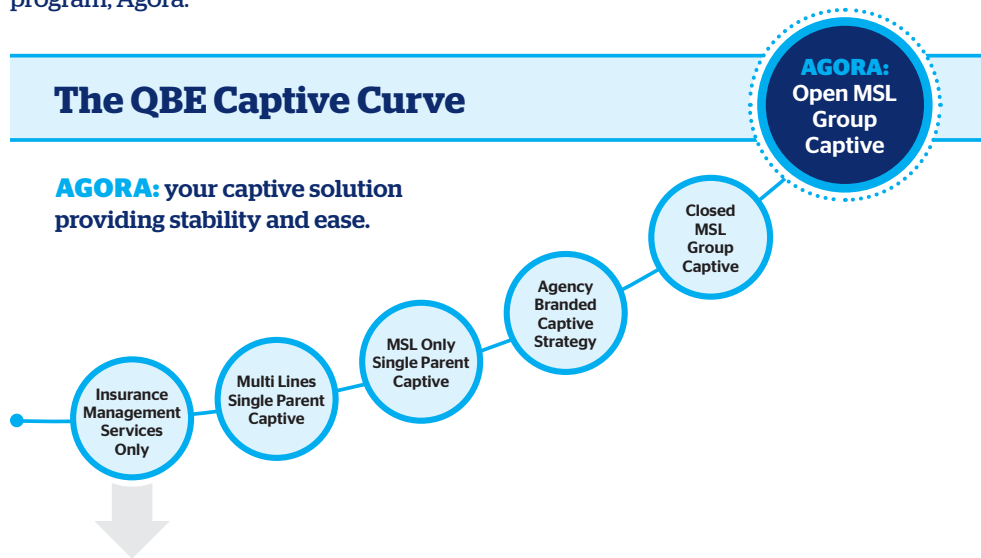
Captive Insurance Management Services

QBE North America has specialized in underwriting and managing medical stop loss captives for nearly two decades. As a direct writer with access to risk management and underwriting, we have successfully migrated hundreds of employer groups from fully insured and Multiple Employer Welfare Arrangements (MEWAs) to self-funded health plans.

Our all-encompassing captive service model, **The QBE Captive Curve**, removes barriers to entry and allows for frictionless movement to new strategies. Our stop loss model provides ease and stability to a wide variety of employers, from those needing risk management services to those looking to join an open group captive, like our program, Agora.

The QBE Captive Curve

AGORA: your captive solution providing stability and ease.



With QBE, you don't have to operate your captive medical stop loss policy alone. Our team has deep Insurance Management Services (IMS) knowledge, skill and experience to assist you in working this line of coverage into your captive and support you each step of the way. From assessing the risk to handling a claim, should one arise, we provide the necessary IMS to the risk layer assumed by the captive:

- Captive risk assessment
- Pricing and underwriting support
- Policy issuance
- Monthly bordereaux
- Medical risk management
- Reserve management
- Claims adjudication/advise to pay/ explanation of reimbursement



Please reach out to our team to learn more about how we can help your business reduce healthcare costs:

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