

# The QBE Captive Curve

Pick your position, QBE has a medical stop loss solution for you

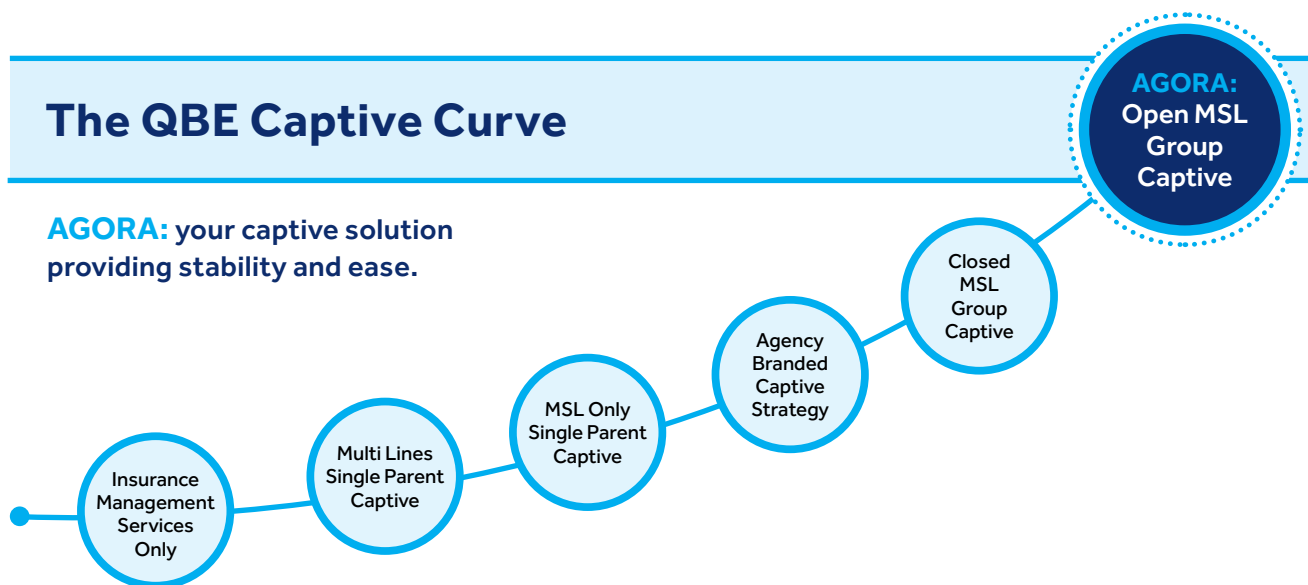
Seeing the opportunity to better support clients, our service model, The QBE Captive Curve®, provides improved efficiencies in a captive market that is often affected by unnecessary costs, long term commitments and other adverse contract terms.

In recent years, the use of captive insurance has become increasingly popular within the employee benefits community. Medical stop loss captives provide employers a sophisticated solution to risk manage their self-funded health plan. Today, single parent and group captives have proven successful in reducing fixed insurance expenses, delivering transparency and often captures underwriting profits and investment returns that would otherwise revert to an insurance company, ultimately reducing the cost of risk.

The QBE Captive Curve is our all-encompassing captive solution model that removes barriers to entry and allows for frictionless movement to new strategies. From large employers in need of value-based catastrophic risk financing, to employers looking for an open group captive program, our stop loss model provides ease and stability. Our program, **Agora**, is a great starting point for advisors and employers to gather as they begin their self-funded and captive journeys. Pick your position, QBE has a medical stop loss solution for you.

## The QBE Captive Curve

**AGORA:** your captive solution providing stability and ease.





# The QBE Captive Curve

Leveraging the power of captive insurance has proven to provide a better experience for employers and create enhanced cost stability by utilizing risk management strategies and reporting.

With QBE as your innovative risk partner, you can focus on growing your business.

## Key advantages

- Direct writing stop loss carrier
- Rated as "A" (Excellent) by A.M. Best and "A+" by Standard & Poor's
- Onshore domiciled captive
- Dedicated clinical, program and underwriting service teams

## Target markets

- Funding type: Fully insured or self-funded employers
- Size: 50+ employees
- Region: Licensed in all states

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

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\*Top 10\* claim made based on premiums earned, [2022 NAIC Accident & Health Policy Experience Report](#).

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