



Steve Gransbury *Head of Specialty and Residential Insurance*

Steve Gransbury is the Head of Specialty and Residential Insurance for QBE North America. He is responsible for the Accident & Health, Aviation, and Residential business units. He oversees the ongoing development and execution of the go-to-market strategy, while driving underwriting excellence, strong portfolio management, selective distribution, innovation, and a differentiated and specialized customer experience.

He has over 25 years of experience in the insurance, reinsurance and captive industries, focused on managing risk, enabling teams, profitable growth, partnerships, and leadership. Prior to joining, Steve co-founded SLG Benefits & Insurance, LLC, a Managing General Underwriting and Program Management Company and the captive insurance company, Stratus Reinsurance Inc. SLG Benefits was acquired by QBE and formed the platform for QBE's current market-leading Accident & Health business.

Steve sits on various industry leadership committees for the Self-Insurance Institute of America, Inc. SIIA is the largest national member-based organization dedicated to the business interests of employer group self-insurance, alternative risk transfer and the medical stop loss industry.

Steve holds a Bachelor of Arts in Economics from Hartwick College.



Tara Krauss *Head of Accident & Health*

Tara Krauss is the Head of Accident & Health for QBE North America. In this role, she is responsible for the development and execution of long-range strategic plans that accelerate profitable growth for the Accident & Health practice. Tara has been dedicated to utilizing her deep industry expertise across underwriting, technology, operations and claims to provide the best solutions to QBE's customers. Tara believes that an organization's culture drives success and has an unwavering commitment to talent development and engagement.

She has been with QBE since 2009, holding several leadership roles during her tenure. In her prior role of SVP, Underwriting Operations, Tara was accountable for several core elements of the business. She developed and implemented underwriting and risk management guidelines to support technical rate adequacy, optimized policy administration protocols to ensure both customer satisfaction and regulatory compliance and developed a best in class underwriting team. Prior to joining QBE, she held various underwriting and management positions with HCC Insurance (formerly LDG) and SLG Benefits & Insurance, LLC.

Tara holds a Bachelor of Science degree in Finance from Merrimack College, where she graduated Magna Cum Laude.





Andrea McNamara SVP, Underwriting Operations

Andrea McNamara is the SVP, Underwriting Operations for QBE North America's Accident & Health practice. She is responsible for the development and execution of the division's underwriting operations, product delivery, enterprise risk management oversight and medical risk management plans. In addition, she helps develop long-range strategic business plans and lead A&H's operations and transformation agenda to ensure that underwriting processes support the achievement of those plans. Andrea joined QBE in 2007 and has been recognized as one of QBE's Top 10 employees.

Prior to her tenure at QBE, she held various underwriting positions with Standard Security Life Insurance Company of New York, Enterprise and Commercial Union.

Andrea holds a Bachelor of Science degree in communications from the University of Massachusetts at Amherst.



Matt Drakeley *Vice President, Specialty Markets*

Matt Drakeley is QBE North America's Vice President of Accident & Health's (A&H) Specialty Markets. He is responsible for leading profitable underwriting operations for A&H's Captive Medical Stop Loss (MSL), Special Risk Accident (SRA) and Organ Transplant businesses. In addition, Matt focuses on developing the strategic vision for growth to further enhance A&H's value, services and market leadership.

With over 30 years of healthcare experience working for well-known insurance and reinsurance organizations, Matt is a seasoned executive bringing deep expertise in underwriting, pricing, product development, strategic planning, client management and supervision. Matt has led large teams of insurance professionals in the Accident & Health arena. Prior to joining QBE, Matt spent over six years at Companion Life Insurance as Director of Accident & Health, where he led underwriting, risk management and program oversight. He also held various management positions at Munich RE, Independence Blue Cross, and Prudential Insurance.

Matt earned a Bachelor of Science in Business Management from Lycoming College.



Mike Jacobs *Vice President, Underwriting Leader*

Mike Jacobs is the Vice President of QBE Accident & Health's Northeast region, based in Marblehead, MA. In this position, he is responsible for all regional underwriting responsibilities; achieving regional sales and risk management objectives, while working closely with business development to cultivate target producer relationships.

Since joining QBE in 2007 as a Claims Analyst, Mike has held several underwriting positions, including Underwriting Manager before stepping into his current role. He has a strong technical underwriting acumen and a natural affinity for developing underwriting talent. He has led several development initiatives over the years, including facilitating the QBE Underwriting Academy.

Mike holds a Bachelor's degree in Business Management from Salem State University.





Joe Kipp Vice President, Underwriting Leader

Joe Kipp is the Vice President, Underwriting Leader of the Southwest Region for QBE's Accident & Health business unit. In this role, he is responsible for achieving regional sales and risk management objectives, while working closely with business development to cultivate target producer relationships. Joe is a seasoned insurance executive with more than 25 years of stop loss experience and a keen eye for monitoring the productivity and profitability of the region. talent. He launched A&H's southwest presence, opening QBE's regional office in Dallas, Texas in 2011.

For two decades prior to joining QBE, Joe held several leadership roles with a direct stop loss carrier in the medical stop loss industry. He has extensive technical experience in underwriting stop loss, as he has held several underwriting positions during his career.

Joe holds a Bachelor of Arts in Economics with a minor in Business Administration from the University of Iowa.



Jesse Roderick *Vice President, Claims*

Jesse Roderick is Vice President, Claims for QBE North America's Accident & Health business unit. In this position, he directs technical oversight, planning and operations for the A&H claim department, while ensuring collaboration with all operating units in A&H including underwriting, actuary, finance, legal and risk management. Jesse also provides TPA oversight to QBE's Special Risk Accident program. He provides organizational structure to the department and leads technical talent acquisitions by sourcing and hiring market-leading claims specialists, while providing timely and accurate solutions to our customers.

Previous to his current role, Jesse served as a Senior Claims Specialist and Claims & Risk Management Supervisor in the A&H business unit. Prior to joining QBE in 2011, he worked in the admitting and patient registration department of Beverly Hospital.

He holds a Bachelor's degree in Business Management from Salem State University.



Jon Tolzin

Vice President, Underwriting Leader

Jon Tolzin is the Vice President, Underwriting Leader of the Northwest, heading our Minneapolis office for QBE North America's Accident & Health business. In this role, he is responsible for achieving regional sales and risk management objectives, while working closely with business development to cultivate target producer relationships. His office serves brokers and TPA partners throughout 14 states. In addition to his regional responsibilities, Jon assisted in the development and execution of portfolio management tools. He has been recognized as one of QBE North America's Top 50 employees.

He has 25 years of insurance industry experience. Jon previously worked for Tokio Marine/HCC, where he was a medical stop-loss underwriter. Jon began his insurance career in customer service at BlueCross BlueShield, where he held various positions of increasing responsibilities, including financial underwriter.

Jon holds a Bachelor of Arts degree in Economics from the University of Minnesota.





Ed Wadhams

Vice President, Accident & Health National Partnerships

Ed Wadhams is the Vice President, Accident & Health National Partnerships for QBE North America. In this role, he is responsible for positioning our business priorities with top producers in the U.S. In conjunction with our global strategy, Ed leads the sales strategy of the business development team and works collaboratively with underwriting leadership to ensure profitable growth with select national partners. Ed is a seasoned sales executive acting as a trusted advisor and has helped facilitate a number of long-term partnerships. Previously, Ed was the RVP, Northwest Region and AVP, Marketing for the Southeast region.

Before joining QBE, Ed worked in various stop loss sales roles with HCC Life Insurance Company, The Hartford and Optum. Ed began his insurance career with stop loss placement and self-funded medical account management with Wells Fargo's brokerage and TPA operations.

Ed holds a Bachelor of Science in Communications from the University of Tennessee. He is also licensed as a Florida Accident & Health Insurance Producer.

QBE North America

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