


 QBE[®]
Insurance



Accident & Health

qbe.com/us/ah

A photograph of three surgeons in an operating room. They are wearing blue scrubs, green surgical caps, and white masks. They are focused on a patient lying on a table. The room is brightly lit by large overhead surgical lamps. In the background, there are windows showing a view of the outdoors.

QBE North America is a global insurance leader focused on helping customers solve unique risks, so they can stay focused on their future.

Our Accident & Health products are part of our broad spectrum of insurance capabilities.

And, customers can rest assured they are getting specialized advice from a true partner underpinned by risk mitigation, exceptional claims, and caring service.

A broad product set spanning three major market segments

Specialty Insurance

We provide protection and services to support the specialized needs of a wide range of customers through programs, primary and excess offerings. Coverages include:

- Accident & Health
- Aviation
- Healthcare Liability
- Management Liability
- Professional Liability
- Transactional Liability

Commercial Insurance

We offer a comprehensive suite of admitted and non-admitted property & casualty products through our Programs, admitted middle market Construction, Specialty Casualty and Commercial Property businesses.

Coverages include:

- Auto Liability
- Excess Liability
- General Liability
- Products Liability
- Property
- Umbrella Liability
- Workers' Compensation

Crop Insurance – NAU Country

We are committed to providing the most informed, accurate and timely risk management to the American Farmer through personalized service, dedication to claims and innovative technology. Coverages include:

- Crop-Hail
- Livestock
- Multi-Peril
- Named Peril

A+ | A (Excellent)
Standard & Poor's | A.M. Best*



Over **13,000** employees
located in **26** countries

\$22.4B
Worldwide
2024
GWP
\$7.3B
North America





Direct writing carrier

- We retain all risk on a net basis and are not encumbered by reinsurers.
- Our teams are empowered with full underwriting and claims paying authority.
- We've built a regional office structure to provide localized underwriting expertise and service.



Limited and preferred distribution

- We focus on building mutually supportive relationships with our business partners.
- MSL production comes from 100 national production sources.
- Most of our business is sold through our top 25 producer relationships.



Direct access

- We provide direct access to expert underwriters and subject matter experts: actuarial, administrative, captives, claims, and medical risk management.
- Our collaborative approach allows us to share expertise and streamline the underwriting, claims and risk management process.



Medical Stop Loss (MSL) Captives

- Over 20 years of experience supporting single parent and group captives arrangements.
- Rent-a-cell solutions along with our open group captive offering, Agora.
- Insurance management services and reinsurance for direct writing single parent captive programs.
- Dedicated captive team of underwriting, operations, account and risk management supporting captive programs.



Medical risk management services

- In-house team of registered nurses, certified case managers and cost containment specialists
- Proactive review and negotiation of high dollar claims
- Collaborative approach with care providers, TPAs, PBMs and other specialists to mitigate the cost of large claims



Industry-leading claim performance

- Average turnaround time: seven days
- Advance reimbursement available on eligible claims
- QBE Initiated Claim (QIC) and Expedited Reimbursement (EXR) programs to assist our policyholders with ASO arrangements
- ACH reimbursement directly to client accounts with no third-party vendor involvement



Premiums4Good

- Through our Premiums4Good initiative, we allocate a portion of customer premiums to investments that have additional social or environmental benefits, at no extra cost to our customers or partners.



Product portfolio

- Medical Stop Loss
 - QBE Rewards Experience Refund Option
 - Rate Stabilization (No New Laser) with Rate Cap
- Captive MSL
 - Inclusive of The QBE Captive Curve, encompassing Agora, our open MSL group captive
- Organ Transplant
 - Fully-insured carveout for self-funded plans





Senior leadership team



Tara Krauss
President of Accident & Health
tara.krauss@qbe.com
978.619.1510



Andrea McNamara
SVP, Head of A&H Underwriting
andrea.mcnamara@qbe.com
781.336.7653



Ed Wadhams
SVP, National Partnerships
ed.wadhams@qbe.com
770.883.1357

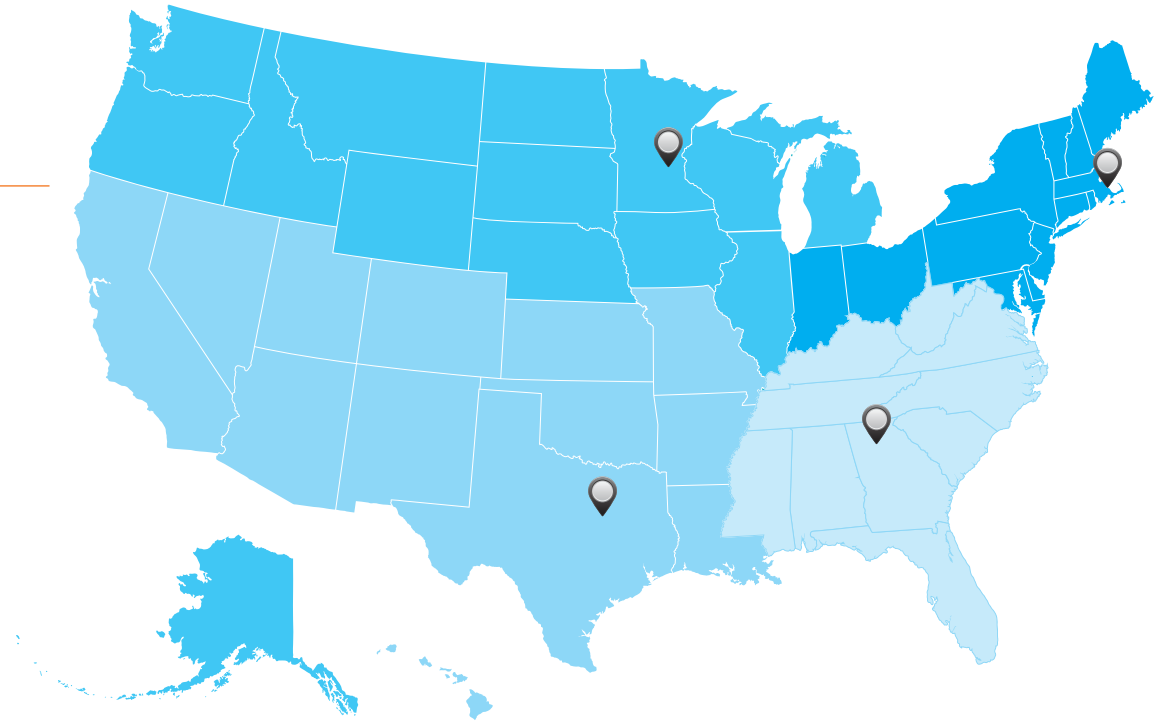


Jake Thiesse
SVP, Head of Business Development
jake.thiesse@qbe.com
O: 952.833.5017 C: 612.770.8813



Matthew Drakeley
SVP, Specialty Markets
matthew.drakeley@qbe.com
215.446.6936

For information about our Accident & Health products and services, please contact the regional representative in your area.



Northeast (Home office)

Zach Sullivan

SVP, Regional Underwriting Leadert
zach.sullivan@qbe.com
978.619.1502



Southeast (Regional office)

Bruce Shaver

SVP, Regional Underwriting Leader
bruce.shaver@qbe.com
678.628.1624



Northwest (Regional office)

Nichole Sivigny

SVP, Regional Underwriting Leader
nichole.sivigny@qbe.com
612.437.7179



Southwest (Regional office)

Joseph Kipp

SVP, Regional Underwriting Leader
joseph.kipp@qbe.com
214.493.4219



RFPs

rfp.us@qbe.com



QBE North America 123 Pleasant Street, 3rd Floor | Marblehead, MA 01945 | 800.742.9279 | qbe.com/us/ah

'Top 10' claim made based on premiums earned, see [2023 NAIC Accident and Health Policy Experience Report](#).

* Learn more about ratings guidelines at standardandpoors.com and ambest.com. Ratings as of 4/1/24.

QBE North America is the brand name for QBE Holdings, Inc. and its subsidiaries and affiliates (collectively "QBE"). All products and services are written or provided by QBE Insurance Corporation or its affiliates, One QBE Way, Sun Prairie, WI 53596. QBE and the links logo are registered service marks of QBE Insurance Group Limited. © 2025 QBE Holdings, Inc 867654 (5-25)