

A photograph of three surgeons in an operating room. They are wearing blue scrubs, green surgical caps, and white face masks. They are focused on a patient, with their hands near the surgical site. The room is brightly lit by large overhead surgical lamps. The background shows medical equipment and a window with a view of the outdoors.

QBE Accident & Health

QBE's expertise and experience make it possible to provide the best solutions for our production partners. Our ability to collaborate creatively demonstrates our commitment to providing quality medical stop loss products. Together we'll find the solution that's right for you, so you can stay focused on your future.

Specialized product offerings available:

- Market responsive excess loss contract
- Contract basis: 12/12, 12/15, 12/18, 12/24, 15/12, 18/12, 24/12 & PAID
- PPO
- Specific deductibles range up to \$1M
- Rate stabilization (No New Laser) option
- *QBE Rewards*: experience refund option
- Early lock
- Specific advance reimbursement
- Aggregating specific deductible options
- Aggregate accommodation option
- Terminal liability options
- Fully insured organ transplant coverage
- Group and Single parent Captive solutions

Variations and alternatives are available to tailor products to clients' needs. Contact your underwriter or representative for details.

The QBE Accident & Health (A&H) advantage:

Institutional strength: One of the world's largest insurance and reinsurance organizations; QBE's financial strength provides the resources and capacity that allows us to deliver long-term security and stability to brokers, TPAs and their clients.

Direct writing carrier: As a direct writing carrier, QBE is empowered with full underwriting discretion and claims decision-making authority.

Direct access: We provide direct access to expert underwriters and our consultative approach allows us to share expertise and streamline the quotation process.

Limited and preferred distribution: We believe that success is predicated on building mutually supportive relationships with our business partners. We strive to develop deeper production relationships and avoid business that is transactional in nature. Our more restrictive access will provide a competitive differentiator and enhanced market positioning to our brokers and administrative partners. In addition, our risk management oversight program offers technical and clinical expertise to our production partners.

Helping communities: Through QBE's Premiums4Good initiative, we help communities develop, grow and thrive by dedicating a portion of policyholder premium to investments with a social or environmental objective. By 2025, we aim to grow our global impact investments to \$2B.

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Specialty Markets

Captive MSL, Organ Transplant and
Special Risk Accident

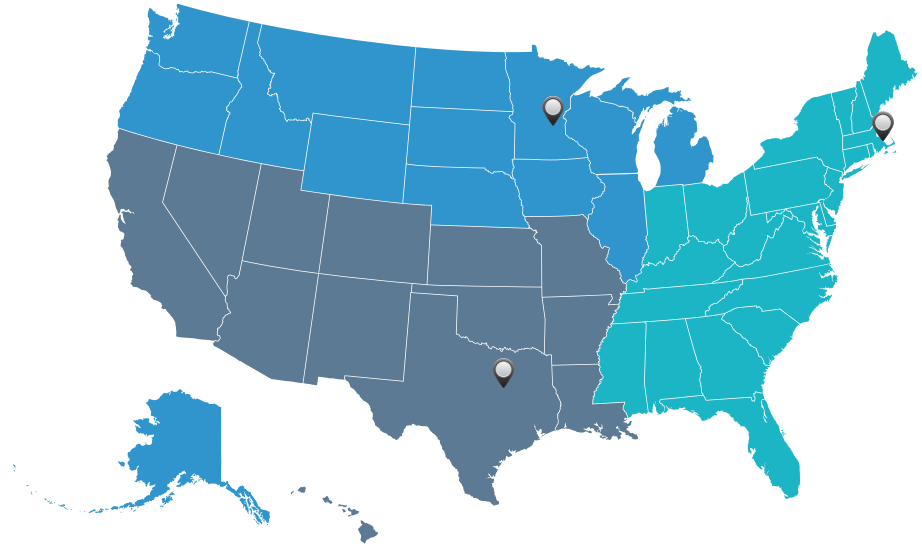
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About QBE

QBE North America is part of QBE Insurance Group Limited, one of the largest insurers and reinsurers worldwide with a GWP of \$20.1B in 2022. QBE's history dates back more than 130 years to when it was founded in Sydney, Australia. Since then, QBE has grown to have operations in 27 countries with more than 11,000 employees worldwide. QBE is rated "A+" by Standard & Poor's and "A" (Excellent) by A.M. Best - Financial Category Size (FCS) XV.

Premiums4Good is QBE's global initiative to help communities develop and thrive.



We invest a portion of all customer premiums into investments that have additional social or environmental benefits



Premiums4Good has no impact on policyholder premiums

Investments may include:



Reducing homelessness



Keeping struggling families together



Supporting youth mental health services



Enhancing opportunities for children entering the foster care system