



 QBE.

Accident & Health

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



Commercial Insurance

We offer a comprehensive suite of property & casualty products, programs and services, serving the unique needs of our customers. Coverages include:

- Auto Liability
- Excess Liability
- General Liability
- Products Liability
- Property (includes Inland Marine)
- Umbrella Liability
- Workers' Compensation



Specialty Insurance

We provide protection, partnerships and services to support the specialized needs of a wide range of customers. Coverages include:

- Accident & Health
- Aviation
- Cyber
- Financial Institutions
- Management Liability
- Healthcare Liability
- Professional Liability
- Renters
- Transactional Liability



Crop Insurance

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



Over **11,000** employees
located in **27** countries



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



Forbes Global 2000
list of public companies 2023



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.



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.



MSL Captives

- Over 20 years of experience supporting single parent and group captives arrangements.
- Rent-a-cell solutions along with our open group captive program, 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 (MSL)
 - 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
- Special Risk Accident (SRA)
 - Inclusive of K-12, collegiate and volunteer accident





Senior leadership team



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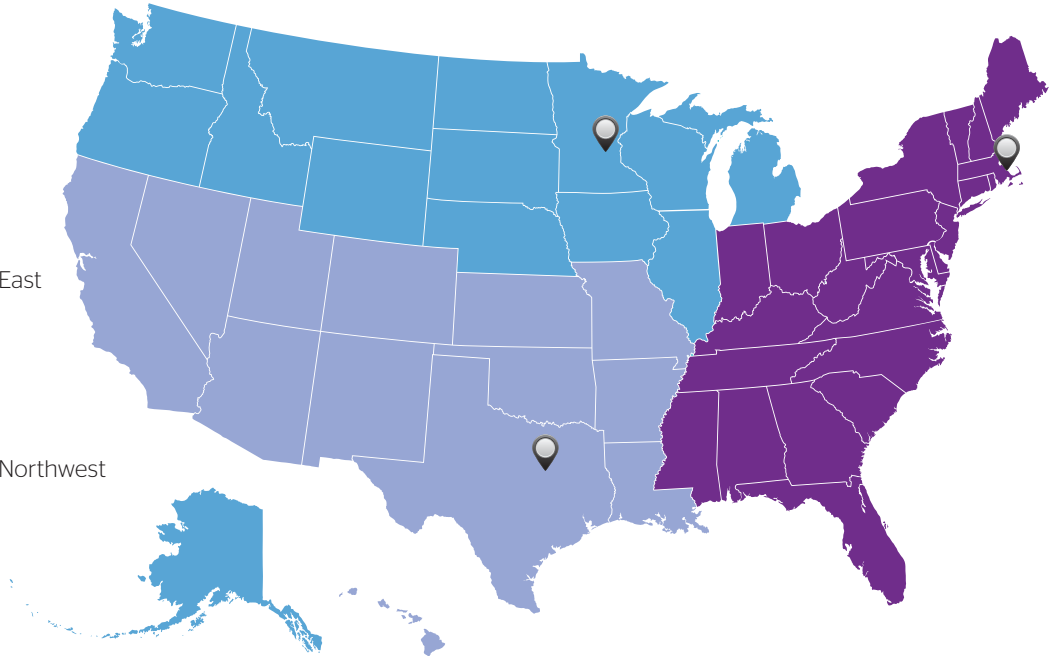


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*Top 10¹ claim made based on premiums earned, see [2022 NAIC Accident & Health Policy Experience Report](#).

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

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