

A photograph of three surgeons in an operating room, wearing blue scrubs and surgical masks, focused on a procedure under bright overhead lights.

# 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
- Network differentiated pricing
- 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.

## East (Home office)

123 Pleasant Street, 3rd Floor  
Marblehead, MA 01945  
rfp@us.qbe.com  
800.742.9279

### Mike Jacobs

Vice President  
michael.jacobs@us.qbe.com  
978.619.1539

### Ed Wadhams

Vice President, National Partnerships  
ed.wadhams@us.qbe.com  
770.883.1357

## Northwest (Regional office)

7900 West 78th Street, Suite 220  
Edina, MN 55439  
rfpmn@us.qbe.com

### Jon Tolzin

Vice President  
jon.tolzin@us.qbe.com  
952.833.5016

## Southwest (Regional office)

2400 North Dallas Parkway, Suite 350  
Plano, TX 75093  
rfptx@us.qbe.com

### Joseph Kipp

Vice President  
joe.kipp@us.qbe.com  
214.493.4219

## Specialty Markets

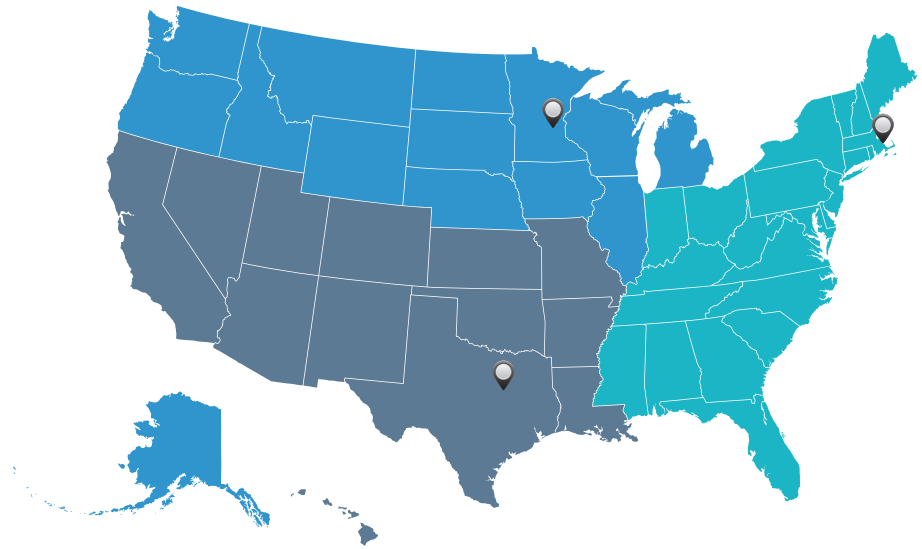
Captive MSL, Organ Transplant  
and Special Risk Accident (SRA)

### Jennifer Lee

VP, Business Development Lead –  
Captive MSL, Organ Transplant & SRA  
jen.lee@us.qbe.com  
312.438.2460

### Dale Sagen

VP, Business Development Lead –  
Cell Captive  
dale.sagen@us.qbe.com  
440.503.4442



## 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



## QBE North America

123 Pleasant Street, 3rd Floor  
Marblehead, MA 01945  
Tel: 800.742.9279  
qbe.com/us

<sup>1</sup>Top 10<sup>®</sup> claim made based on premiums earned, see 2022 NAIC Accident & Health Policy Experience Report.

All products and services are written or provided by QBE Insurance Corporation or its affiliates, One QBE Way, Sun Prairie, WI 53596, and may not be available in all states. QBE and the links logo are registered service marks of QBE Insurance Group Limited. © 2024 QBE Holdings, Inc. 634128 (1-24)