



 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
- General Liability
- Foreign Package
- Property (includes Inland Marine)
- Umbrella
- 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
- Professional Liability
- Renters
- Transactional Liability



Crop Insurance

Coverages include:

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



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



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



Forbes Global 2000
list of public companies



Premiums4Good initiative
5% of premiums allocated
to investments with
social objectives



Top MSL carrier

- QBE is among the industry's largest writers of medical stop loss.



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

- Industry pioneer in MSL Captives
- Single-parents and tightly-controlled groups
- Provide comprehensive Program Management Services for the captive layer



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) program to assist our policyholders with ASO arrangements
- ACH reimbursement directly to client accounts with no third-party vendor involvement



Premiums4Good

- Premiums4Good initiative helps communities develop, grow and thrive by dedicating a portion of policyholder premium to investments having an impactful environmental or social objective.



Product portfolio

- Medical stop loss
 - Specific and aggregate excess
 - *QBE Rewards*: experience refund option
- Stop loss captives
 - (Re)Insurance for single parent and groups
- Organ transplant
 - Fully-insured carveout for self-insureds
- Special risk accident
 - Participant accident, K-12 schools, colleges and universities





Senior leadership team



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



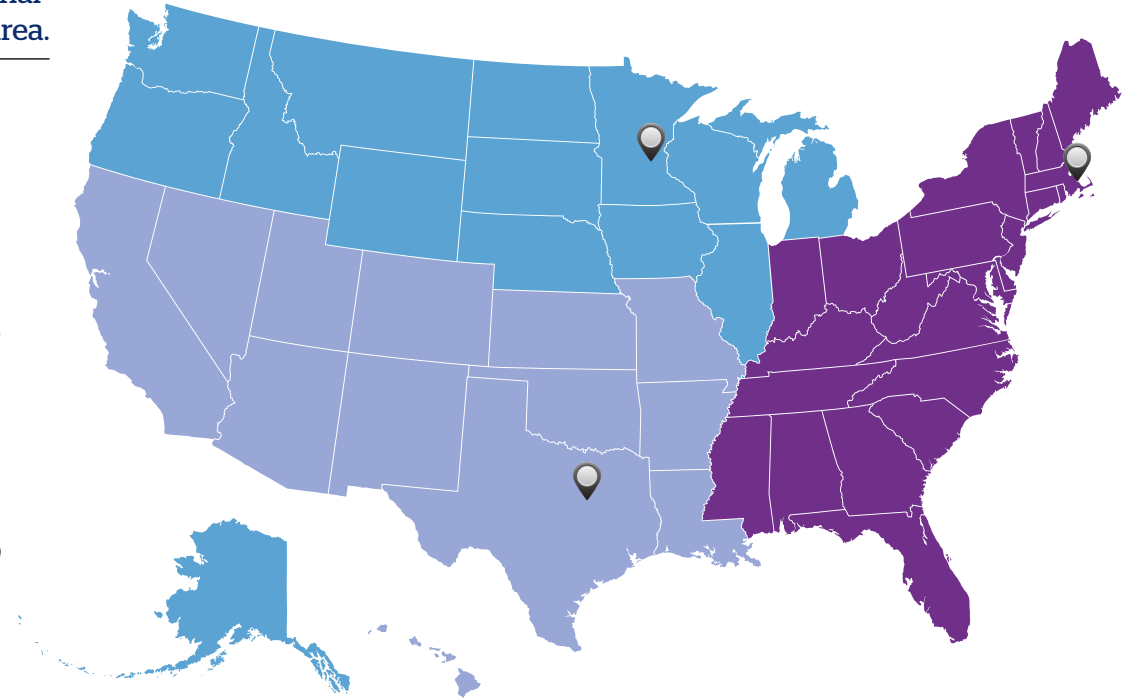
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