



 QBE.

**Accident & Health**

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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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### **Tara Krauss**

Head of Accident & Health  
tara.krauss@qbe.com  
978.619.1510



### **Andrea McNamara**

SVP, Head of A&H Underwriting  
Operations & SRA  
andrea.mcnamara@qbe.com  
781.336.7653



### **Matthew Drakeley**

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



### **Ed Wadhams**

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

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



**East** *(Home office)*

Mike Jacobs  
SVP, Regional Underwriting Leader - East  
mike.jacobs@qbe.com  
978.619.1539



**Northwest** *(Regional office)*

Jon Tolzin  
SVP, Regional Underwriting Leader - Northwest  
jon.tolzin@qbe.com  
952.833.5016

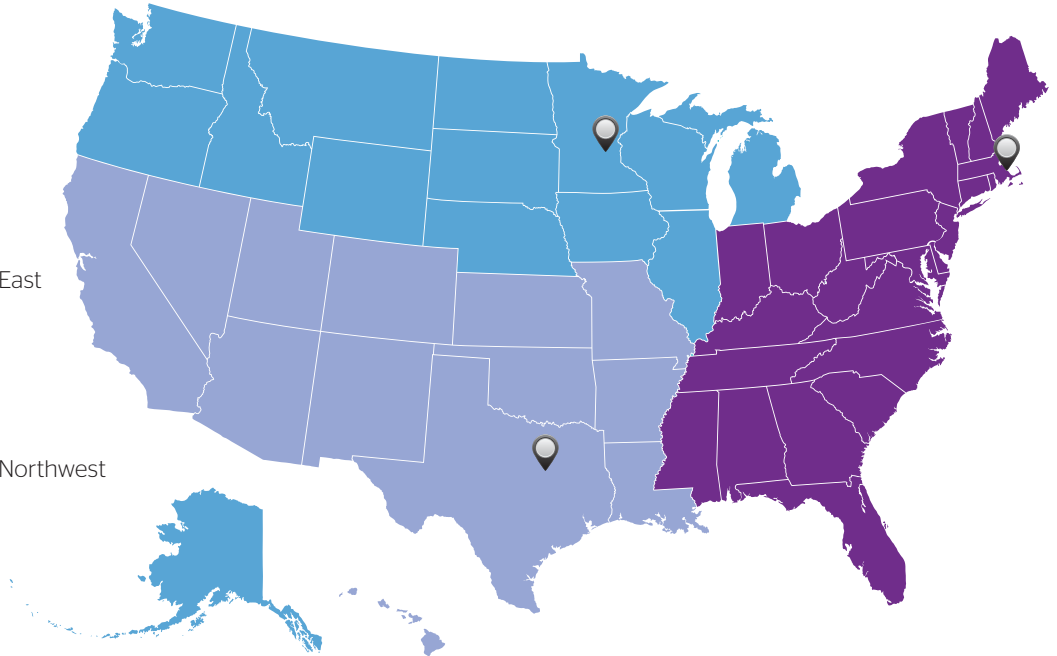


Nichole Sivigny  
VP, Underwriting Leader - Northwest  
nichole.sivigny@qbe.com  
612.437.7179



**Southwest** *(Regional office)*

Joseph Kipp  
SVP, Regional Underwriting Leader - Southwest  
joseph.kipp@qbe.com  
214.493.4219



**RFPs**

[rfp.us@qbe.com](mailto:rfp.us@qbe.com)



**QBE North America** 123 Pleasant Street, 3<sup>rd</sup> Floor | Marblehead, MA 01945 | 800.742.9279 | [qbe.com/us](https://qbe.com/us)

\*Top 10<sup>1</sup> claim made based on premiums earned, see [2022 NAIC Accident & Health Policy Experience Report](#).

\* Learn more about ratings guidelines at [standardandpoors.com](https://standardandpoors.com) and [ambest.com](https://ambest.com). Ratings as of 4/1/24.

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