

# Made possible

## Accident & Health

QBE offers Accident & Health products to companies, providing them with the funds, support and expertise they need – when they're needed most.



By combining our appetite for risk with our can-do **attitude**, QBE's Accident & Health team provides companies with the funds that make it possible for them to feel more **secure** in the face of what could've been financial uncertainty.

We do all we can to say “yes” and provide you with the solutions you need and the **quality** you deserve.

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# Steve Gransbury

## Message from the President of QBE Accident & Health.

QBE has a long history of making it possible for key partners to turn their business ambitions and plans into reality.

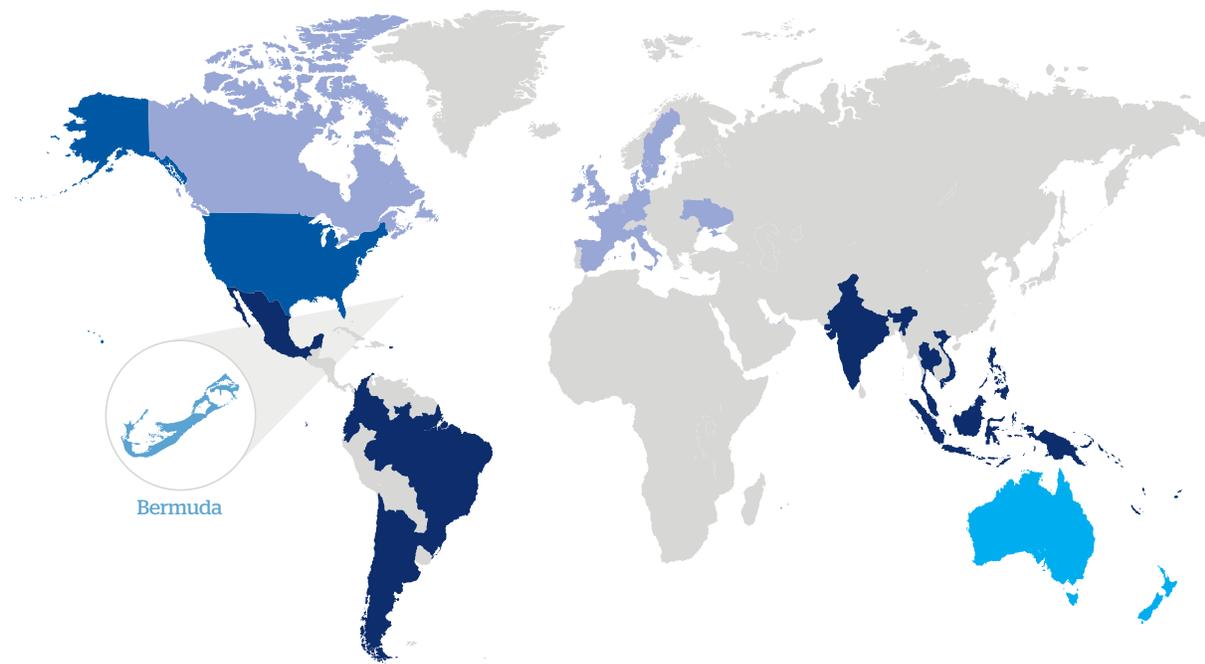
We are committed to developing a mix and diversity of products and offerings that give you a competitive edge.

QBE A&H has seasoned and experienced professionals to deliver our core value proposition: service and solutions. Our dedicated sales, underwriting and claims professionals have extensive backgrounds in Accident & Health products. We make a proactive commitment to developing quality customers, building long-term relationships and providing effective insurance solutions.

I welcome your interest and encourage you to learn more about how our appetite for risk can make your vision possible.

A handwritten signature in black ink, appearing to read 'S. Gransbury'.

# Global Overview



2015 Earnings	2015 <sup>(1)</sup>	
	Group	QBE NA <sup>1</sup>
<b>Key Ratios</b>		
Gross Written Premium	\$14.8bn	\$4.6bn
Combined Operating Ratio	94.9%	99.2%
Total Tangible Assets	\$42.2bn	\$11.1bn

(1) Tangible Assets based upon Consolidated QBE NA pool statutory financials.

<p><b>North American Operations</b></p> <p>General insurance and reinsurance in the U.S., through four specialized business units: Standard Lines P&amp;C, Specialty Lines, Crop and Reinsurance.</p> <p>U.S. million <b>\$4,578</b> 2015 GWP</p>	<p><b>European Operations</b></p> <p>Commercial insurance and reinsurance principally in the Lloyd's market, the UK, Ireland and mainland Europe.</p> <p>U.S. million <b>\$4,386</b> 2015 GWP</p>
<p><b>Australian &amp; New Zealand Operations</b></p> <p>General insurance operations throughout Australia and New Zealand, providing all major lines of insurance coverage for personal and commercial risks.</p> <p>U.S. million <b>\$3,787</b> 2015 GWP</p>	<p><b>Emerging Markets</b></p> <p>General insurance in 23 countries across the Asia Pacific and Latin American regions, providing commercial, specialty and personal insurance covers.</p> <p>U.S. million <b>\$1,728</b> 2015 GWP</p>

# North America Overview

Financially backed by QBE Insurance Group, one of the 20 largest insurance and reinsurance companies in the world.

- Operating in 43 countries, including all key global insurance markets
- Ability to profitably meet the local and multi-national risk management needs of commercial customers who trade on a global basis

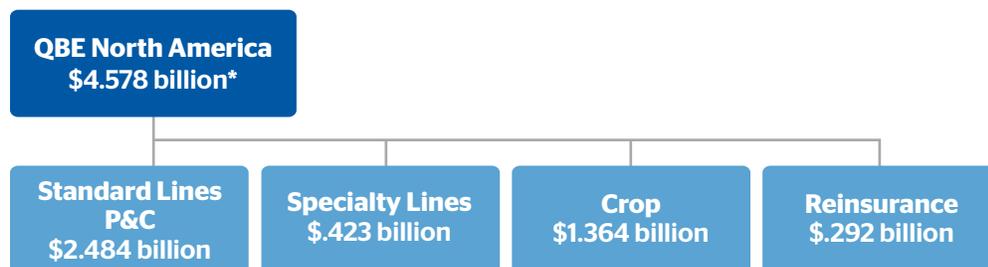
QBE North America is transforming our operations. We're making it easier for producers to access our people and our products so they can meet the specialized needs of the niche markets where we compete. Here's how we make it possible:

- Proprietary products
- Superior technical and underwriting acumen
- Deep expertise around risk management needs of specific industries and customers
- World-class claims servicing
- Distribution networks in the retail, wholesale, program, Bancassurance and internet channels

## Financial ratings:

QBE is rated "A+" by Standard & Poor's and "A" (Excellent) by A.M. Best.

## North American business diversification



In North America, QBE's insurance portfolio consists of four specialized business segments:

**Standard Lines P&C** - Mono-line and multi-line commercial and personal lines including Programs and Agriculture.

**Specialty** - Highly specialized insurance coverage for unique risks. Includes A&H, Aviation, Inland Marine, Management Liability & Professional Lines, Specialty Programs, Surety and Trade Credit lines of business.

**Crop** - Includes multi-peril and named peril crop insurance.

**Reinsurance** - Our global reinsurance division produces business primarily through reinsurance brokers.

# Accident & Health Overview

→ **Medical Stop Loss**

→ **Captive**

→ **Critical Illness**

→ **Accident & Travel**

QBE has the experience, resources and dedication to protect what's important to you.

## ↻ **Medical Stop Loss**

While costs continue to escalate because of medical inflation, advancements in treatment and government regulations, Plan Sponsors increasingly rely on their consultants to provide creative healthcare funding solutions.

The mission of QBE's A&H business unit is to offer a Medical Stop Loss product that supports self-funded clients and helps our production partners grow their businesses. Our priority is to exceed the needs of our clients by delivering innovative solutions and exceptional results.

### **Products and services**

- Specific and Aggregate Stop Loss
- Full spectrum of specific deductible options
- Protection for ACA-mandated benefits
- Aggregating Specific Deductible, Terminal Liability and Aggregate Accommodation
- Value-added services that include specific advancement
- Dedicated service team
- Risk management oversight
- Early rate and term lock options available
- Contract and amendment issuance within 30 days
- 48-hour turnaround on claim determinations
- Rate Stabilization Rider available upon request





### ➔ Captive Medical Stop Loss

One of the latest solutions in the Stop Loss Market is excess of loss coverage over a Captive insurance company. Thanks to our fully integrated program management system combined with a dedicated team in place, we deliver our services at an elite business level. Our Claims, Administration, Accounting and Risk Management departments are all carefully integrated with our Captive underwriting process to produce superior results.

#### Product offerings

- Captive risk assessment
- Full underwriting capability
- Program management services provided for the Captive
- QBE reinsurance cover
- Program management services include:
  - Underwriting support
  - Policy issuance
  - Monthly bordereaux
  - Risk management
  - Reserve management
  - Claims adjudication/explanation of reimbursement
  - Block analysis

#### Desired opportunities

QBE Accident & Health offers solutions for Single Parent and Homogenous Group Captive companies. We specialize in the following types of captives:

- Healthcare
- Hospitals
- Higher education
- Energy

### ➔ Critical Illness

QBE understands the challenges that people face today in dealing with the resulting financial hardships that can occur from a Critical Illness. Our Group CI offering is one of the most comprehensive products in the market today – making it a crucial part of any employer group's benefit package.

QBE's Critical Illness Insurance pays a single, lump sum benefit to a covered employee who has a life-threatening illness. Qualified claimants can use the benefit to pay out-of-pocket costs that health insurance may not cover, including medical procedures, out-of-network specialists, prescription drug co-pays or alternative therapies. The benefit may also pay for living expenses that disability doesn't cover or non-medical expenses related to the illness.

#### What we cover

- Acute conditions: Heart attacks and stroke
- Illnesses: Cancer (in situ and invasive), benign brain tumors, motor neuron diseases, end-stage renal failure, coronary heart disease, diseased heart valves, diseased aorta and major organ failure



### ➔ **Special Risk Accident**

QBE's Special Risk & Student/Sports Accident Insurance Program provides coverage for medical expenses resulting from accidental injuries that occur during policyholder supervised and sponsored activities. Policyholders include school districts, sports teams and leagues, colleges, day care centers and volunteer organizations, as well as organizations that sponsor youth and adult activities.

#### **Benefits and features**

- Programs tailored to meet policyholder's needs
- High limit accident medical expense benefits
- Accidental death and dismemberment benefits
- Paralysis benefits
- One- or two-year benefit periods
- Deductibles up to \$100,000
- Benefits payable in excess of any other insurance of the injured party
- Coverage provided for 100% of the participants or members
- Available in all states

### ➔ **Travel insurance**

QBE travel insurance products provide coverage for various situations including:

- Trip cancellation
- Trip delay
- Lost baggage
- Emergency medical and dental expense
- Repatriation
- Emergency assistance

**QBE Accident & Health  
has renowned expertise  
in helping our customers  
understand and structure  
their Medical Stop Loss  
plans.**

**By leveraging all our  
available products and  
services, we can create  
a holistic program that  
ensures the security of  
our customers.**

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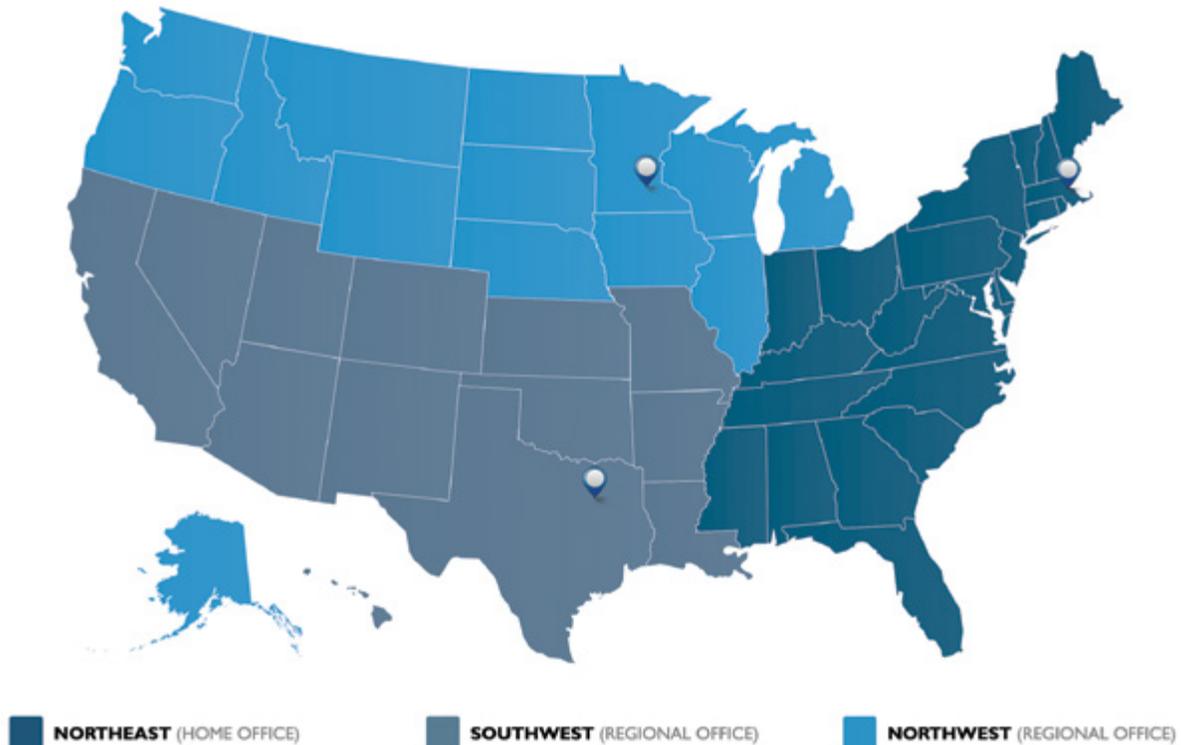
### **Our approach to risk**

Risk is an essential characteristic of life and the world we live in. At QBE we aim to help companies manage risk - every dollar saved through loss prevention is money that goes back into your business.

Our broad and varied appetite for risk is one of the many reasons we stand out from our competitors.

**In a world of volatility, our expertise with managing risk gives businesses the reassurance they need to invest and grow - and opens up a whole new world of possibilities.**

# Accident & Health Contacts



**QBE has a strong legacy of offering superior products supported by experienced people. If you have any questions about any of our Accident & Health offerings, a marketing representative in your area will be happy to assist you.**

**For more information or to find a contact in your area, please visit our website at [qbeah.com](http://qbeah.com)**

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