

QBE Rewards

For many employers, self-funding is the most effective way to stabilize the costs of delivering health care insurance to employees. Now your clients can realize additional benefits from their stop loss coverage as a result of favorable claims experience with QBE Rewards.

Rewarding exceptional results

Medical stop loss premiums are a direct reflection of an employer’s loss history. These expenses are a direct reflection of an employer’s loss history. The more effectively losses can be controlled, the lower medical stop loss premiums will be. The QBE Rewards policy endorsement enables self-funded employers to reduce the cost of stop loss even further by returning a portion of surplus specific premium as a reward for achieving an exemplary loss experience.

How QBE Rewards works

- Accounts electing the QBE Rewards option will receive a 25% return of the specific stop loss shared savings, if a net loss ratio of less than 65% is achieved.¹
- The return will be determined 120 days after the close of the specific stop loss contract’s run-out period.
- Reward returns will be paid within 60 days following the calculation.

QBE Rewards examples	No Claims	20% Net Loss Ratio	40% Net Loss Ratio
Specific stop loss premium ²	\$400,000	\$400,000	\$400,000
Ratio subject to shared savings calculation	65%	65%	65%
Maximum shared savings amount	\$260,000	\$260,000	\$260,000
Less specific stop loss claims	\$0	(\$80,000)	(\$160,000)
Net shared savings amount	\$260,000	\$180,000	\$100,000
Percent of shared savings eligible for refund	25%	25%	25%
Return of premium experience refund	\$65,000	\$45,000	\$25,000
Percent of premium returned	16.25%	11.25%	6.25%

QBE is a global insurance leader

focused on helping customers solve unique risks, so you can focus on what matters most.



Over **13,000** employees located in **26** countries



AA- | **A** (Excellent)
Standard & Poor’s | A.M. Best*



Forbes Global 2000
list of public companies

The QBE difference

QBE Accident & Health provides exemplary coverage and services to support the specialized needs of self-funded employers. QBE Rewards helps high-performing self-insurers further reduce their ultimate cost of providing healthcare insurance to their employees.

QBE is one of the top direct-writing carriers of medical stop loss. We provide streamlined access to underwriters for increased decision-making agility and service responsiveness.

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¹ QBE Rewards requires a \$300,000 minimum premium. ² Net of producer commissions.

* Learn more about ratings guidelines at standardandpoors.com and ambest.com. Ratings as of 8/4/25.

Groups must renew coverage with QBE in order to receive return of premium reward. Terms vary in AK, NH, TN and TX. Contact your QBE Business Development Lead for details. Coverage provisions are provided through QBE Insurance Corporation Amendatory Endorsement AH-MSL-5004 (09-21). QBE and the links logo are registered service marks of QBE Insurance Group Limited. © 2025 QBE Holdings, Inc. 930354 (8-25)