



TOKIO MARINE HCC TO OFFER RESTAURANT RECOVERY INSURANCE ON AN ADMITTED BASIS

MOUNT KISCO, NEW YORK (February 19, 2016) . . .

Tokio Marine HCC - Specialty Group, a leading global provider of crisis management insurance products, today announced the availability of its Restaurant Recovery/Foodborne Illness Program on an admitted basis in several states.

Tokio Marine HCC will add the availability of admitted policies issued through United States Specialty Insurance Company effective February 15, 2016 in 17 states, with more to follow. In addition, the policy is currently issued on a surplus lines basis in all states and on Lloyd's paper in Canada.

"This industry leading product has become a critical component for any restaurant insurance program, as evidenced by recent contamination outbreaks and enhanced food safety guidelines issued by the federal government. The availability of this coverage on an admitted basis will open new channels for producers to introduce this specialty line and bring awareness to foodborne illness coverage," said Bert Van Wageningen, Senior Vice President of Tokio Marine HCC - Specialty Group.

Headquartered in Wakefield, Massachusetts, Tokio Marine HCC - Specialty Group is among the industry's leading managing underwriters of innovative specialty insurance products, including high-limit disability, crisis management, contingency, DIC, prize indemnity, international medical and travel medical insurance, and special program business. For more information, please visit <http://www.hccspecialty.com>. For online Restaurant Recovery submissions, go to <https://restaurantrecoveryinsurance.com>.

Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware-incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom, Spain and Ireland. Tokio Marine HCC's major domestic and international insurance companies have financial strength ratings of "AA- (Very Strong)" from Standard & Poor's Financial Services LLC, "A+ (Superior)" from A.M. Best Company, Inc., and "AA- (Very Strong)" from Fitch Ratings. For more information about Tokio Marine HCC, please visit <http://www.hcc.com>.

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