Snapshot

HCC Life Insurance Company, operating as Tokio Marine HCC – Stop Loss Group, has been reducing risk while helping to control healthcare costs for employers and self-funded plans for more than 40 years. We also offer specialized solutions for Taft-Hartley and multiemployer organizations, Stop Loss Captive programs and fully insured Organ Transplant policies for self-funded plans.

About Tokio Marine HCC - Stop Loss Group

- Tokio Marine HCC – Stop Loss Group is backed by the financial stability of its parent company, Tokio Marine HCC
- We assume 100% of the risk for our stop loss business
- We also offer Taft-Hartley, captive and organ transplant solutions

Financial Strength

Tokio Marine HCC- Stop Loss Group is rated A++ (Superior) by A.M. Best Company, AA– (Very Strong) ratings from Standard & Poor's and Fitch Ratings.

Product Options

- Terminal Liability
- Split-Funded (Aggregating Specific) Arrangements
- Incurred Contract
- Aggregate Accommodation
- Unlimited Annual Maximums
- Contract Advantage Plan
- Family Deductible
- No Gap 12/15 Contract
- Simultaneous funding for catastrophic claims

Competitive Policy

- Limited Exclusions
- Compliant with federal and state laws
- Simultaneous funding standard

Underwriting Value

- Proven track record of consistent and stable underwriting
- Direct contact with our underwriters
- Specific coverage available for medical and prescription drug costs
- Aggregate coverage available to cover medical, dental, vision and prescription drug costs
- No lasering on renewals, unless requested

Value-Added Service

- Preliminary Claim Unit (PCU) and Specialty Claim Unit (SCU)
- Air ambulance expense management
- Cost management of high-dollar, complex medical events
- On-staff medical resources

Visit us online at tmhcc.com/life

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Tokio Marine HCC - Stop Loss Group
A member of the Tokio Marine HCC Group of Companies
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