

Treaty Reinsurance

At Tokio Marine HCC we are proud to offer strongly rated paper to our brokers and clients; A+ Standard & Poor's (Strong) and A++ A.M. Best (Superior). Our financial strength allows our clients to operate in the knowledge that we will be there to support them, in the most challenging of times.

The understanding we have of our customers and their business needs means we can react effectively to fast-changing market conditions. We are experienced Underwriters with private layer capacity; in both hard and soft markets our agile Underwriters make decisions quickly.

A strong team a strong balance sheet.

Tokio Marine HCC prides itself on its strong team and robust financial position. We lead the way in protecting high severity, low frequency events and providing top-tier security to our clients. Our strong balance sheet allows us to offer competitive solvency covers, ensuring we can effectively meet our clients' needs.

We are using our capacity, retained by us.

Unlike many of our competitors, we do not rely on third-party capital to provide our unique reinsurance services. We have a dedicated and experienced claims-handling staff who are customer-focused and have the authority to promptly assess, reserve, and settle claims. Our average response time is market-leading, ensuring our clients receive efficient and effective claims handling.

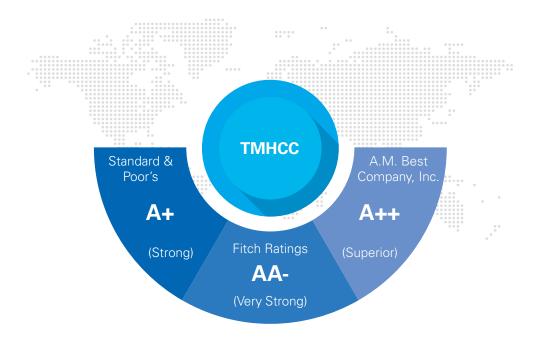
It is not a commodity it is a relationship.

We value relationships and strive to build strong connections with our clients. Our centralised in-house underwriting, claims, and actuarial teams are dedicated to treaty reinsurance and have immediate access to our highest decision-makers. This allows us to provide individually tailored solutions to our clients.

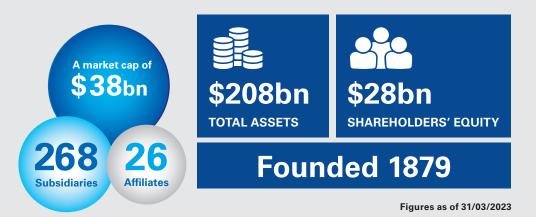
Our underwriters are not model-dictated, they are client-focused.

We have achieved organic growth every year, expanding our support and capacity in a growing market. Our Underwriters are not solely driven by models but are focused on understanding and meeting our clients' needs. We prioritise building strong relationships with our clients, so they can trust that we will be there when it matters most.

When choosing a reinsurer, it is important to consider their reliability and consistency. With Tokio Marine HCC, you can have confidence that we will respond promptly and effectively when you need us.



Tokio Marine Group



Our Underwriting Platforms

HCCI (UK registered company)

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HCCU (operating from a UK branch) (A.M. Best A++) HCC Lloyd's Syndicate 4141 TME Tokio Marine Europe S.A.

Accident & Health

Engineering

Protecting your portfolio in the event of catastrophic loss of life due to a unforeseen events like an earthquake, tsunami, or aviation disaster.

Catastrophe Excess of Loss Business

Providing worldwide capacity with an emphasis on homeowners and commercial portfolios, whilst generally targeting higher / private layers.

Property and Energy Risk Excess of Loss Business

Underwriting all occupancy types including onshore energy, engineering, heavy industrial, smaller commercial and homeowner accounts. We write all traditional classes of onshore construction and engineering risks – from Contractor's All Risks and Erection All Risks to Third Party Liability and Machinery Breakdown – so we have the appetite and the expertise to ensure your long-term security.

Specialty, Marine and Composite

Excess of loss capacity for standalone Marine, Energy and Terrorism portfolios. Composite/ Whole Account products are actively underwritten involving most short-tail classes of business.

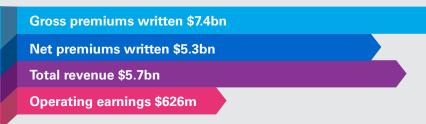
We also offer proportional capacity for terrorism on a standalone basis.



Tokio Marine HCC providing support for European clients.

Following the Brexit referendum vote, we recognise the responsibility to continue servicing our clients and brokers in the European Economic Area (EEA) and offer them stability regardless of the outcome of the Brexit negotiations. HCC International Insurance Company Plc (HCCI) has set up a new insurance company in Luxembourg, Tokio Marine Europe S.A. (TME). TME has also been assigned a financial strength rating of "A+ (Strong)" from S&P Global Ratings. Through HCCI and TME, we can continue servicing our reinsurance clients in the EEA while maintaining "business as usual", contract certainty and coverage continuity. This not only demonstrates our commitment to our European clients but Tokio Marine HCC's commitment to support our clients globally

Tokio Marine HCC



Contact us

Executive

Tony O'Connor CUO- Global Treaty Reinsurance Tel: +44(0)20 7648 1259 toconnor@tmhcc.com

Gary Stevenson Head of Treaty Operations Tel: +44(0)20 7648 2906 gstevenson@tmhcc.com

International

Chris Parker Head of International Catastrophe Tel: +44(0)20 7648 1225 cparker@tmhcc.com

Kirsty Adam

Deputy Head of International Catastrophe Tel: +44(0)20 7648 1240 kadam@tmhcc.com

Edward Ottino

Underwriter Tel: +44 (0)7925 355 110 eottino@tmhcc.com

USA

Richard Wells

Deputy Head of Treaty Underwriting | Head of North American Tel: +44(0)20 7648 1244 rwells@tmhcc.com

Zach Willis

Underwriter Tel: +44(0)20 7648 2912 zwillis@tmhcc.com

Emily Rowland

Deputy Underwriter Tel: +44 (0)207 648 1180 erowland@tmhcc.com

Accident & Health

Steve Kempton Deputy Underwriter Tel: +44(0)20 7648 1249 skempton@tmhcc.com

Engineering

Jamie Jeffery Head of Global Engineering Tel: +44(0)20 7648 1271 jjeffery@tmhcc.com

Alvaro Hernandez-Lirio

Underwriter Tel: +44 (0)20 7702 4700 ahernandez@tmhcc.com

Specialty

Mark Kinseley Head of Treaty Specialty Tel: +44(0)20 7648 1261 mkinseley@tmhcc.com

A member of the Tokio Marine HCC group of companies

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