



# Tokio Marine HCC Stop Loss Captives



Tokio Marine HCC - Stop Loss Group (TMHCC) continues to be a leader in stop loss captives. TMHCC utilizes our industry leading stop loss underwriting to help our producer partners find a stop loss captive solution for their top performing clients.

HCC Life Insurance Company, operating as Tokio Marine HCC - Stop Loss Group, an A++ (Superior) rated carrier by A.M. Best Company, has excelled in Stop Loss Captives since 2012. Call your TMHCC marketing rep today to learn more.

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TMHCC Stop Loss Captives help small to mid-sized employers take advantage of the benefits of self-funding, while minimizing the volatility.

- Employers choose their own specific deductible, schedule of benefits, network and administrator while sharing a layer of risk with other participating employers.
- Stop Loss Captives typically renew as a block, which can reduce fixed costs and provides options in addressing large ongoing claims.
- Long term savings can be achieved through lower fixed cost, reduced trend, transparency in claims data and best care management practices.
- TMHCC is a direct writer, reinsuring both the individual specific claims and the captive aggregate. We share in the risk with the employer and underwrite the risk as our own.

The shared captive claims layer is funded by traditional stop loss premium.

All premium remaining in the shared captive layer after paying claims, fees and expenses is returned to the participating employers.

