

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.

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



- **Employer Specific Deductible Layer:** Employers choose their own specific deductible, schedule of benefits, network and administrator while sharing a layer of risk with other participating employers.
- **Captive Shared Risk Layer:** 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.
- **Excess Risk Layer:** TMHCC is a direct writer, reinsuring both the individual specific claims and the captive aggregate. We share in the risk with the employer and are experts in stop loss captive underwriting.

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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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 top-tier cost containment practices.

Option #1: Producers can place employers in an existing cell with a top Captive Manager:

TMHCC partners with industry leading, experienced captive managers. These partners have well-established captive cells with robust cost-containment measures ready for new employers to join. TMHCC provides the stop loss paper, underwriting, and back room support. This option works for producers looking for a “plug and play” option.

Option #2: Producers can create their own captive cell, but work with a top Captive Manager:

For producers with a large existing block of business that is entrepreneurial and looking for a captive option where they can be in control, TMHCC can connect with a Captive Manager that can help guide producers through this process. This option will remove much of the administrative and regulatory burden from the producer/members, while still allowing full control of the process.

Option #3: Producers can create their own turnkey captive cell with TMHCC as Captive Manager:

TMHCC owns HCC Captive Solutions, a captive cell facility based in Tennessee. Producers seeking to control all aspects of their captive can utilize TMHCC's top rated stop loss paper, underwriting, and back room support while utilizing their own preferred cost-containment measures and internal processes.

Option 1 works well for producers looking to start placing employers soon, without needing a large block ready to move. Options 2 and 3 are best suited for producers that already work with several employers ready to start their own cell. It is easiest to start a cell with employers that producers already work with and then grow the captive in the following years with new business to the producer.

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