



TOKIO MARINE  
HCC

# Delegated Property



# About us

Specialist brokers know their markets, which is why we trust our partners with our capacity through delegated authority deals.

We are experts in our field but often specialist brokers can bring something extra to the table. We want to partner with specialist brokers to ensure our clients get the best possible coverage – and at the best possible price.

Tokio Marine HCC (TMHCC) underwrites a specialised portfolio of Delegated Property insurance to a broker network across the UK, Europe and Canada. With a combined team offering over 125 years of knowledge in the industry, our specialist underwriters provide an extensive range of residential and commercial insurance solutions for clients.

## Highlights

Delivering a **strong product suite** to specialist brokers under a delegated authority agreement for risks with a total sum insured up to £2 million

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Third-party administrators for **first notification of loss** with 24-hour service and loss adjusters across the UK and Europe. There is an option to use our own first loss notification service based out of our Bridgend office for UK business

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The Insurer can either be our **Lloyds Syndicate (4141), HCCI Insurance Company** or **Tokio Marine Europe S.A.(TME)**

## Best for

Unoccupied **residential and commercial properties** in the UK

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**Residential property** owners for tenants such as professional persons, students, homes of multiple occupancy, DSS and asylum seekers as individual risks or portfolios

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UK and European **holiday homes** for family, friends and commercial let

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Properties undergoing **renovation**

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**Specialist property** schemes and offerings for affinity groups

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**SME commercial property** for light and medium trade risks

# We are not a traditional insurance company

In a rapidly changing world, a specialist insurance company like Tokio Marine HCC enables you to take on opportunities with confidence.

As insurance specialists with deep technical and analytical business expertise, our portfolio is designed to help you thrive.

We have the financial strength to keep you secure with some of the best financial ratings in the industry. Our Gross Written Premium for 2025 was \$8.1 billion\* and our headcount stands at 4,400\* employees worldwide. In brief, we have the global reach, unique insight and financial stability to help you succeed.



## Our Offices\*\*



Acquisitions 60+\*

Net premiums written \$5.9bn\*

Total revenue \$6.5bn\*

Operating earnings \$878bn\*

# Our underwriting platforms

**HCCI**  
(UK registered company)

**HCC USA**  
(UK Branch) (A.M. Best A++)

**HCC**  
Lloyd's Syndicate 4141

**TME**  
Tokio Marine Europe S.A.

## Our history

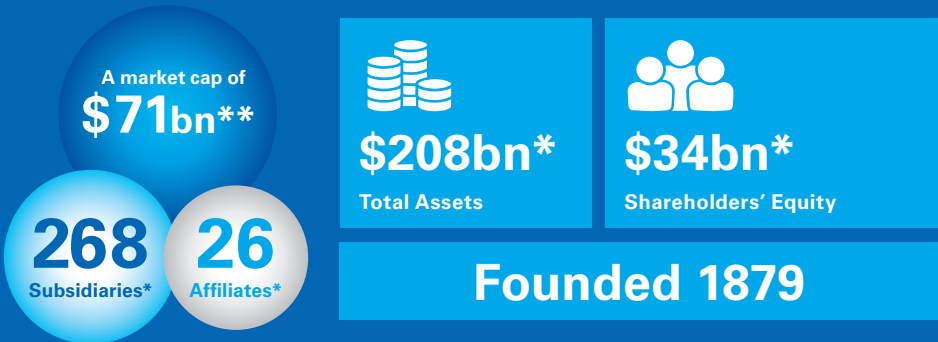
Tokio Marine HCC is part of Tokio Marine Group, one of the world's leading insurance companies with a market cap of \$71 billion.\*\*

Headquartered in Houston since 1974, Tokio Marine HCC specialises in some of the most complex areas of insurance focusing on tailored underwriting and providing the highest quality risk management.

We have grown organically and through acquisition, but always with the same goal in mind; anticipating the world's emerging exposures so that we can protect and defend our policyholders.

The success of our clients has been the priority of every employee at TMHCC since our inception.

### Tokio Marine Group



\* Figures as of 31/03/2025    \*\* Figure as of 31/12/2025

# Our financial strength

Our financial strength and superior ratings, coupled with our unique business model, means we can be relied upon by our clients should the worst happen.

When disaster strikes, you can rely on Tokio Marine HCC to be there.

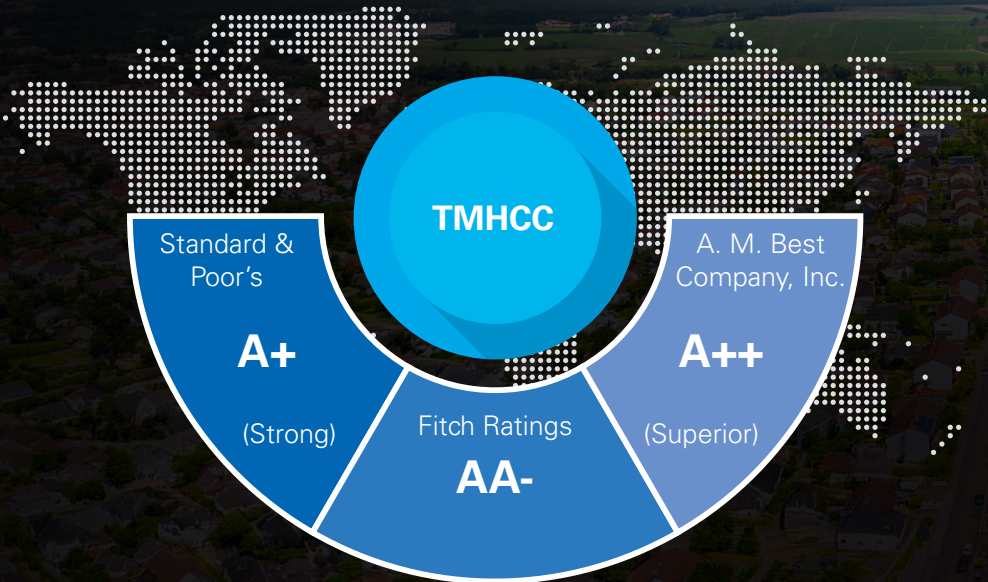
With strong financial ratings of A++ (AM Best), AA- (Fitch Ratings) and A+ (S&P Global), our proven stability and long history provide you with the confidence to move your business forward.

Our deep understanding of our customers and their business needs allows us to react swiftly to ever-evolving market

conditions. With experienced underwriters and private layer capacity, our agile team is poised to make decisions quickly, navigating both hard and soft markets with unparalleled expertise.

We have an entrepreneurial approach to insurance that has seen the company grow year-on-year since its inception.

When you partner with Tokio Marine HCC, you can operate with the confidence that we will be standing by your side, providing the protection and support you need to thrive, no matter the circumstances.



## Contact us

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[tmhcc.com](https://tmhcc.com)

 Tokio Marine HCC International

**A member of the Tokio Marine HCC group of companies**

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Tokio Marine HCC is a trading name of HCC International Insurance Company plc, which is a member of the Tokio Marine HCC Group of Companies. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority (FCA) and Prudential Regulation Authority. Registered in England and Wales No. 01575839 with registered office at The St Botolph Building, 138 Houndsditch, London, EC3A 7BT.

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