Treaty Reinsurance

About us

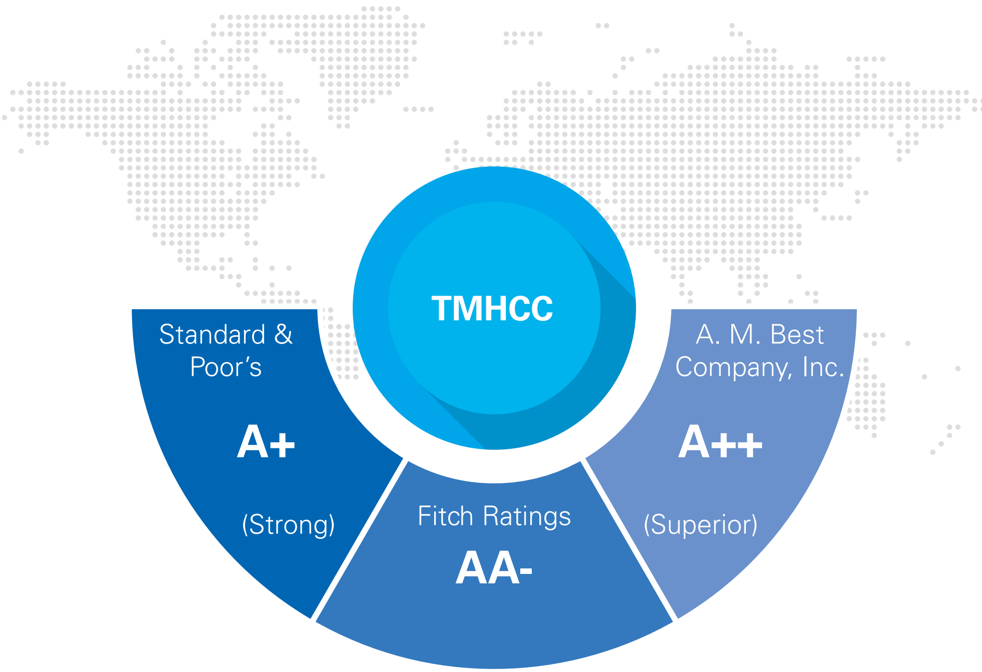
Tokio Marine HCC (TMHCC) is part of Tokio Marine Group, one of the world's leading insurance companies with a market cap of $81 billion.*

With strong financial ratings, our proven stability and long history provides you with the confidence to move your business forward. 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.

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.



* Figure as of 30/06/2025

A strong team and balance sheet

At Tokio Marine HCC, we understand that when it comes to specialty insurance, trust is everything. That's why we've built our reputation on two key pillars: an exceptional team of experts and unwavering financial strength. We provide protection against high-severity, low-frequency risks – the kinds of events that are rare but potentially devastating. Our clients count on us to deliver when it matters most.

With a solid financial foundation, we offer competitive solvency coverage that gives you the assurance we'll be there – today, tomorrow, and in the future.

Our dedicated and experienced claims team is central to our client-first approach. Empowered with the authority to assess, reserve, and settle claims swiftly, we deliver market-leading response times that set us apart. We know that in critical moments, speed and clarity are everything. That's why our clients benefit from a streamlined, proactive claims process – designed to protect their business and preserve their peace of mind.

Partner with us today and experience the confidence of working with an industry leader committed to your success.

Building relationships, not just transactions

We are deeply committed to cultivating strong, long-term relationships with our clients. Our fully centralised, in-house teams specialising in underwriting, claims, and actuarial services – are exclusively focused on Treaty Reinsurance. With direct access to our senior decision-makers, we are empowered to deliver highly tailored solutions that align precisely with each client's unique needs. This streamlined structure ensures agility, responsiveness, and consistently successful outcomes.

Client-focused, not model-driven

Our underwriters take a client first approach, prioritising a deep understanding of individual requirements over being solely driven by models. This approach has fuelled our consistent, organic growth year after year, allowing us to expand both our support and capacity in an ever-growing market. By focusing on building trusted relationships, we ensure we are there for our clients when it matters most, providing stability and expertise at every step.

Tokio Marine Group

A market cap of **$81bn****

268 Subsidiaries*

26 Affiliates*

$208bn* Total assets

$34bn* Shareholders' equity

Founded 1879

* Figures as of 31/03/2025 ** Figure as of 30/06/2025

Our underwriting platforms

HCCI
(UK registered company)

HCCU
(operating from a UK branch) (A.M. Best A++)

HCC
Lloyd's Syndicate 4141

TME
Tokio Marine Europe S.A.

Accident and Health

Protecting your portfolio in the event of catastrophic loss of life due to 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.

Engineering

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 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

Gross premiums written $7.9bn*

Net premiums written $5.7bn*

Total revenue $6.3bn*

Operating earnings $832bn*

* Figures as of 31/12/2024

Our products

Property Catastrophe Excess of Loss
$150 million normal maximum per programme

Composite Whole Account
$20 million per programme

Property and Engineering Risk Excess of Loss
$17.5 million per programme

Marine and Energy Foreign Excess of Loss
$20 million per programme

Engineering Proportional Treaties
$10 million per programme

Terrorism
$17.5 million per excess of loss

Engineering Direct and Facultative Line
$60 million per risk

Accident and Health
$10 million per programme

Contact us

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Tokio Marine HCC International

A member of the Tokio Marine HCC group of companies

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