



TOKIO MARINE  
HCC

# Global Engineering Re/Insurance



# About us

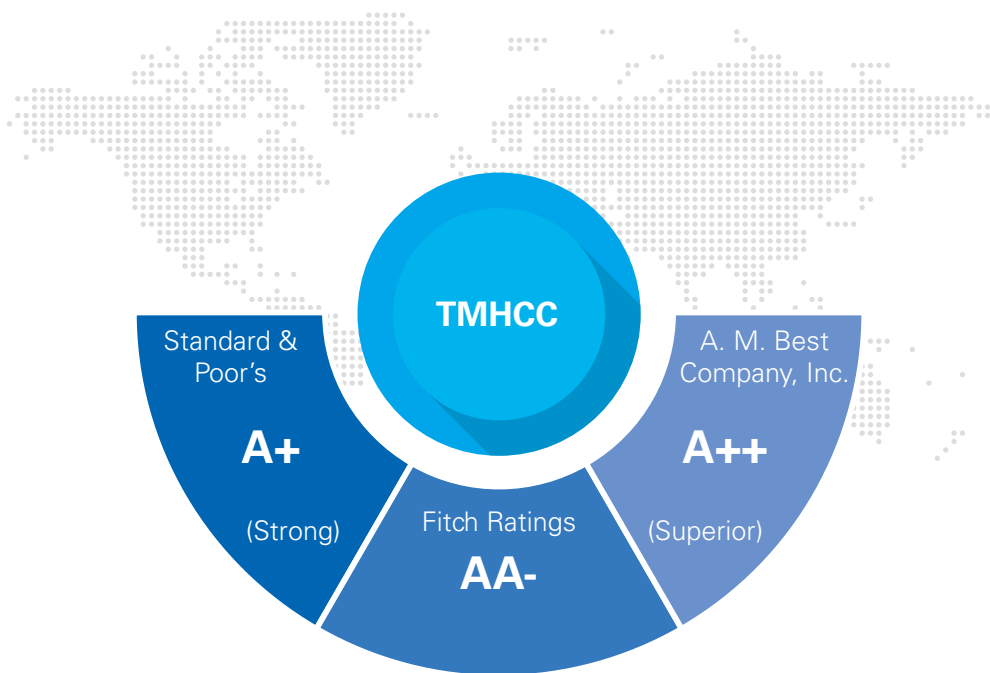
Tokio Marine HCC (TMHCC) is part of Tokio Marine Group, one of the world's leading insurance companies with a market cap of \$81 billion.\*

With strong financial ratings, our proven stability and long history provide 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 30/09/2025

## A strong team and balance sheet

At Tokio Marine HCC, we understand that when it comes to specialty insurance, trust is everything. That is why we've built our reputation on two key pillars: an exceptional team of experts and unwavering financial strength. 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 will 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 is 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 who is 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 and Engineering. 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.

Our global team have expertise on engineering projects from large-scale to simpler housing developments, and we are here to support a world that needs vastly expanded infrastructure and technological development, with projects that are becoming bigger and more complex than ever, in order to achieve a more resilient future.

## 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.

### Tokio Marine Group



**\$208bn\***

Total assets



**\$34bn\***

Shareholders' equity

**Founded 1879**

\* Figures as of 31/03/2025    \*\* Figure as of 30/09/2025

# 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.

### Pro Rata Engineering Treaty

We write a substantial global book of quota share and surplus treaty business. With a maximum line size of USD\$10m per cedant.

### Excess of Loss Engineering Treaty

With a maximum risk line of USD\$17.5m, we can also consider treaty business on an LOD (losses occurring during) XOL basis.

### Binders

We can consider existing binders with pre-agreed underwriting criteria and using the LMA3113 Lloyd's framework or similar.

### Direct & Facultative

We write all traditional classes of onshore construction and engineering risks – from Contractor's All Risks and Erection All Risks to Third Party Liability, Plant and Equipment and Machinery Breakdown – so we have the appetite and expertise to ensure your long-term security.

We write a global book of onshore engineering business. From heavy civils to simple housing developments, passing through new industries.

- USD\$70m capacity
- Professional and prompt response
- Wide appetite on project type
- DSU/ALOP available

## 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

**Engineering  
Risk Excess  
of Loss**

**\$17.5**  
million per  
Programme

**Engineering  
Direct and  
Facultative  
Line**

**\$70**  
million per  
risk

**Engineering  
Proportional  
Treaties**

**\$10**  
million per  
Programme

**Engineering  
Binders**

**\$10**  
million per  
Programme

## Contact us

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### Engineering

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Tokio Marine HCC International

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

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