

# High Performance Stop Loss

## Have Confidence in the Quality of the Coverage Being Delivered

Choose a responsive Stop Loss carrier that demonstrates a dedication to excellence throughout the cycle of business. If you make the selection based solely on “competitive pricing,” the cost may be too great.

### HM Insurance Group is:



#### Accurate

**99.50%**  
Technical Accuracy  
of Claims Payment

**99.99%**  
Financial Accuracy  
of Claims Payment



#### Timely

**5 Business Days**  
for New Business  
Proposal Generation<sup>1</sup>

**99.99% of Clean Claims**  
are processed in **fewer than 10 business days**<sup>1</sup>

**Sold Case Turnaround Time**  
averaging fewer than  
4 Bus. Days/**New Business**<sup>1</sup>  
3 Bus. Days/**Renewals**<sup>1</sup>



#### Diligent

**More than 183,000**  
claim submissions  
processed over the past  
five years – totaling more  
than **\$2.9 billion**

**Saved \$64 Million**  
through **cost containment**  
in the last 5 years

**We Pay Claims**  
delivering on our promises



#### Approachable

**Builds Relationships**  
for the **long-term**

**Provides Access**  
to **leaders and business experts**

**Responsive**  
to **inquiries and client needs**

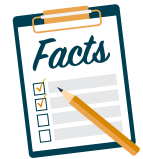


#### Resourceful

**Trend Awareness**  
to monitor **claim drivers**

**Informed Decisions**  
made with **data and predictive modeling**

**In-House Expertise**  
including **Pharm.D.**  
for **risk evaluation and cost containment**



#### Proven

**A (Excellent) Rating**  
by **AM Best** for  
HM Insurance Group  
member companies<sup>2</sup>

**\$871 Million**  
in annual **Stop Loss gross premium** in 2021

**More than 1,100**  
**self-funded plans** insured



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MTG-3123 (R7/22)

For more information, contact your HM sales representative or visit [hmig.com](http://hmig.com)

Company statistics gathered through HM Insurance Group January 2022 Line of Business Report and other HM Insurance Group internal analysis.

<sup>1</sup>Turnaround may vary during peak business times; <sup>2</sup>AM Best Company, September 2021.

Coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, in all states except New York under policy form series HMP-SL (11/16), HMP-SL (08/19) or HMP-SL (06/20) or similar. In New York, coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HMP-SL (11/16), HMP-SL (08/19) or HMP-SL (06/20) or similar. The coverage requested may not be available in all states and is subject to individual state approval.