

Company, Financial & Product Overview



HM Insurance Group (HM) creates solutions to protect employers and health care entities from the financial risks associated with health care costs. With more than 30 years in the market, HM is among the top carriers nationally for **Stop Loss** insurance, protecting self-funded clients from the financial loss associated with unexpected large or catastrophic claims. Similarly, HM's **Managed Care Reinsurance** product line delivers optimal coverage for the financial protection of risk-bearing entities such as payers, providers and ACOs.

Backed by sound business practices and financial judgment, HM uses a stable business model and risk management expertise to underwrite and service the risk exposures of our clients. Our strong relationships with producers and clients give them confidence in our ability to address a range of situations relating to health costs as we deliver smarter solutions, better performance and unparalleled support in guarding the financial health of our policyholders.

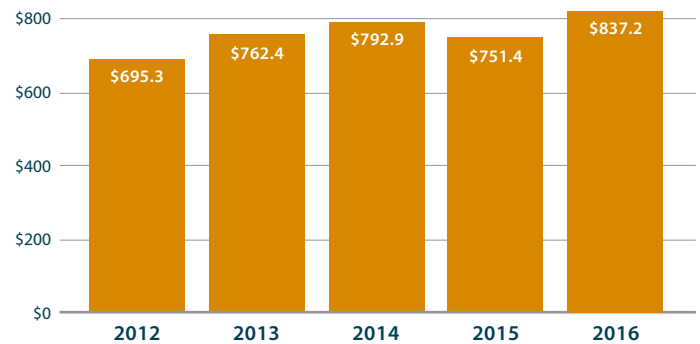
HM FAST FACTS

- HM Insurance Group's member companies are rated A- (Excellent) by A.M. Best Company¹
- The company has annual gross revenues of more than \$1 billion
- HM protects nearly eight million lives
- Through our insurance companies, HM holds licenses in 50 states and the District of Columbia and maintains 24 offices nationwide
- HM consistently is named to Ward's 50[®] top performing life-health carriers for financial performance²

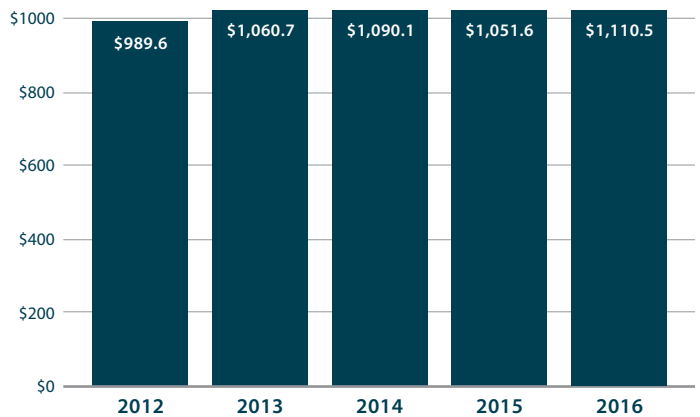
Financial Strength

HM focuses on smart, controlled growth, resulting in solid financial results year after year. Prudent rate development, pricing and risk selection are fundamental to our increasing market share, helping to ensure that business growth is managed appropriately. In order to meet our product guarantees, HM, as a regulated entity, sets aside reserves and capital to safeguard our financial commitments to our clients, and each of the HM companies has reserves and capital that exceed the levels required by regulators.

Stop Loss Gross Revenue (in millions):



HM Gross Revenue (in millions):



HM Stop Loss

Helping to protect self-funded employers from catastrophic claim costs requires an expert understanding of self-funding and risk. HM markets exclusively through producer relationships and uses a consultative approach to create solutions to meet each employer's unique risk needs. Through our experience in managing risk, we design Stop Loss programs that help to minimize self-funded employers' financial liability. And an array of deductibles and contract periods enables us to structure innovative plans to satisfy the potential claim risks specific to each group.

Some HM Stop Loss product features include:

- Specific and Aggregate coverage
- Wide range of contract periods - 12/12, 12/15, 12/18, 12/24, 15/12, 18/12, 24/12
- Unlimited specific coverage maximums to comply with health care reform
- Aggregate coverage maximum up to \$2,000,000 per policy period
- Specific deductibles from \$25,000 to \$2,000,000
- No new lasers or increase to existing lasers at renewal
- No signed disclosure form required at renewal

Optional features include:

- Aggregating Specific
- Specific and Aggregate Terminal Liability
- Monthly Aggregate Accommodation
- Advance Funding
- Bridge Renewal

A solid contract for protection

With HM Stop Loss, clients know exactly what they are getting from the start. Our policy provides clarity, financial protection and choice, and the contract is streamlined with limited exclusions, helping to ensure clients know their coverage details from the moment coverage is bound.

Managed Care Reinsurance

Offered through RBS Re, a program of HM Insurance Group, the Managed Care Reinsurance product line provides risk management for health plans, providers and ACOs. By developing innovative products that reflect the changing dynamics of the health care market, RBS Re easily adjusts course to provide clients with the right products and expertise to address current market conditions with essential risk management and protection.

RBS Re offers the following products:

- Health Plan Reinsurance
- Provider Excess
- ACO Reinsurance

With our Managed Care Reinsurance products, integration and added services go beyond reinsurance to save clients money across the entire spectrum of risk, avoiding the need to split risk management coverages among multiple carriers. The Navigator program provides services designed to complement and enhance existing medical case management practices along with additional resources at the time of a catastrophic diagnosis or significant first-dollar claim event. To learn more, visit hmig.com or rbsre.com.

About HM Insurance Group

HM Insurance Group (HM) works to protect businesses from the potential financial risks associated with catastrophic health care costs. The company provides reinsurance solutions that address risk situations confronting employers, providers and payers. A recognized leader in Employer Stop Loss, HM also offers Managed Care Reinsurance nationally.

HM Life Insurance Company, HM Life Insurance Company of New York and Highmark Casualty Insurance Company are rated "A-" (Excellent) by A.M. Best Company, one of the country's oldest and most respected rating agencies. HM also consistently has been named to Ward's 50 top life and health carriers based on financial performance. Through its insurance companies, HM Insurance Group holds insurance licenses in 50 states and the District of Columbia and maintains sales offices across the country.

For more information, contact your HM sales representative or visit hmig.com



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