

Have Confidence in Your Carrier

Key Attributes Signify Success

Not all Stop Loss carriers are the same. Make the right choice for your self-funded clients by considering what each potential insurance partner brings to the table. Certain characteristics should be present to best protect your clients' bottom line and your reputation. Price is not the only consideration – performance, policy and protection are essential to long-term satisfaction, and that is the HM advantage.

Use Our Checklist: Are You Selecting the Right Carrier?

When you are helping clients to determine the Stop Loss carrier that is right for them, look for these key characteristics:

- Direct writer** – In-house decision-making responsibilities
- Financially sound** – Well capitalized; excellent ratings from A.M. Best
- Stable** – Demonstrated market history with significant tenure and experienced leadership
- Accurate** – Greater than 95% technical and financial accuracy in processing/paying claims with limited delays and denials
- Contains costs** – Proven results and strong vendor relationships
- Delivers a policy with solid protection** – Clearly articulated contract with limited exclusions
- Demonstrates HCR expertise** – Understanding of health care reform legislation and obligations
- Tailors plans to the group's needs** – Uses innovative programs to satisfy specialized needs balanced with appropriate risk management practices
- Writes over multiple payors** – Provides seamless coverage that protects across plan variations

By taking these elements into consideration, you help to direct your clients to coverage that achieves results and satisfaction.

Expert risk assessment and exceptional service delivery extend carrier value far beyond cost. And expert knowledge in this challenging health benefits market helps to bolster a long-lasting partnership that adapts to future changes.

HM FAST FACTS

- HM Insurance Group member companies rated **A- (Excellent) by A.M. Best¹**
- Direct writer of Stop Loss coverage with **licenses in 50 states and Washington D.C.**
- More than **\$1 billion** in gross revenue
- Consistently named to **Ward's 50[®] top-performing insurance companies** based on financial performance²
- Insures more than **1,426 self-funded plans**, covering more than **3.19 million lives**
- Cost containment savings of more than **\$78 million** in the past five years
- **99.9%** of claims processed in less than 10 business days
- Claims processing with greater than **99% financial and technical accuracy**
- Proposal generation in **less than four** business days
- Sold case turnaround averaging **seven days** for new business and **four days** for renewals

About HM Insurance Group

HM Insurance Group (HM) works to protect businesses from the potential financial risk 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.¹

HM consistently has been named to Ward's 50 top life and health carriers based on financial performance.² 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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Company statistics gathered through HM Insurance Group January 2017 Line of Business Report and other HM Insurance Group internal analysis.
¹ A.M. Best Company, Best's Rating Reports, July 2016. ² Ward Group, Ward's 50 Life-Health Companies, July 2016.

Coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, in all states except New York under policy form series HL601 or HMP-SL (11/16) or similar. In New York, coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HL601 or HMP-SL (11/16) or similar. In Pennsylvania, coverage may be underwritten by Highmark Casualty Insurance Company under policy form series HC601 or HMP-SL (11/16) or similar. The coverage requested may not be available in all states and is subject to individual state approval.