

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

99.67%
Technical Accuracy
of Claims Payment

100%
Financial Accuracy
of Claims Payment



Timely

3 Business Days
for New Business
Proposal Generation¹

**100% of
Clean Claims**
are processed in **less than
10 business days**¹

**Sold Case
Turnaround Time**
averaging less than
3 Bus. Days/New Business¹
2 Bus. Days/Renewals¹



Diligent

We Pay Claims
delivering on our promises

202,610
claim submissions
processed over the
past five years

**More Than
\$3.6 Billion**
in claims paid over
the past five years



Approachable

**Builds
Relationships**
for the long term

**Provides
Access**
to leaders and
business experts

Responsive
to inquiries and
client needs



Resourceful

**Informed
Decisions**
made through trend
monitoring, data analysis
and predictive modeling

In-House Expertise
including **17 Nurses,**
2 PharmDs, 2 Cost
Containment Specialists
and **50+ dedicated**
to Underwriting



Proven

**A (Excellent)
Rating**
by AM Best for
HM Insurance Group
member companies²

**More Than
\$1.3 Billion**
in annual Stop Loss
gross premium in 2024
More Than 1,700
self-funded plans insured



800.328.5433 | hmig.com

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

Company statistics gathered through HM Insurance Group January 2025 Line of Business Report and other HM Insurance Group internal analysis.

¹Turnaround may vary during peak business times; ²AM Best Company, November 2024.

Stop Loss coverage may be underwritten by HM Life Insurance Company, Pittsburgh, PA; HM Life Insurance Company of New York, New York, NY; or Bridge City Insurance Company, Pittsburgh, PA, under policy form series HMP-SL (08/19), HMP-SL (06/20), or BCICP-SL (06/20) or similar. The coverage requested may not be available in all states and is subject to individual state approval. In Oregon, Bridge City Insurance Company does business as BCIC Insurance Company.