

High Performance Stop Loss

Have Confidence in the Quality of What You're Delivering to Your Customers.

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



HM Is Accurate

99.69%
Technical Accuracy
of Claims Payment

99.97%
Financial Accuracy
of Claims Payment



HM Is Approachable

Building Relationships
for the **long-term**

Providing Access
to **leaders** and **business experts**

Being Responsive
to **inquiries and requests**



HM Is Timely

5–7 Business Days
for **New Business Proposal** Generation

99.99% of Clean Claims
are processed in **less than 10 business days**

7 Business Days | **5 Business Days**
New Business | **Renewals**
Sold Case Turnaround | Sold Case Turnaround



HM Is Resourceful

Watching Trends
to monitor **claim drivers**

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

Using In-House Expert Insight
Pharm.D. for risk **evaluation and cost containment**



HM Is Diligent

More than 191,000
claim submissions processed over the past
five years – totaling more than **\$2.9 billion**

Saved \$78 Million
through **cost containment** in the last **5 years**

We Pay Claims
and have had only **2 cases litigated** since 2010



HM Fast Facts

HM Insurance Group member companies
rated **A (Excellent) by A.M. Best***

Approximately **\$776 million in annual**
Stop Loss gross premium in 2018

Insures nearly **1,100 self-funded plans**
covering more than **2.8 million lives**

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

HM INSURANCE
GROUP

Guarding Financial Health
800.328.5433 | hmig.com

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Company statistics gathered through HM Insurance Group January 2019 Line of Business Report and other HM Insurance Group internal analysis.
*A.M. Best Company, June 2018.

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. The coverage requested may not be available in all states and is subject to individual state approval.