

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

99.44%
Technical Accuracy
of Claims Payment

99.91%
Financial Accuracy
of Claims Payment



Timely

5 Business Days
for New Business
Proposal Generation¹

99.99% of Clean Claims
are processed in **fewer than 10 business days**¹

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



Diligent

More than 179,500
claim submissions
processed over the past
five years – totaling more
than **\$2.9 billion paid**

Saved more than \$67 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**

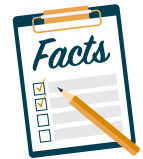


Resourceful

Trend Awareness
to monitor **claim drivers**

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

In-House Expertise
including **PharmDs**
for **risk evaluation and cost containment**



Proven

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

\$1 Billion
in annual **Stop Loss gross premium** in 2022
More than 1,500
self-funded plans insured



800.328.5433 | hmig.com

MX2896306 (R9/23)

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

Company statistics gathered through HM Insurance Group January 2023 and June 2023 Line of Business Report and other HM Insurance Group internal analysis.

¹Turnaround may vary during peak business times; ²AM Best Company, August 2022.

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