

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

99.51%
Technical Accuracy
of Claims Payment

99.99%
Financial Accuracy
of Claims Payment



Timely

5 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

More than 183,308
claim submissions
processed over the past
five years — totaling more
than **\$3.2 billion paid**

Saved Nearly \$58 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**

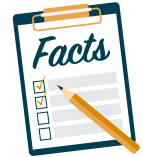


Resourceful

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

More Than \$1.1 Billion
in annual **Stop Loss gross premium** in 2023

More Than 1,500
self-funded plans insured



800.328.5433 | hmig.com

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For more information, contact your HM sales representative or visit [hmig.com](https://www.hmig.com).

Company statistics gathered through HM Insurance Group January 2024 Line of Business Report and other HM Insurance Group internal analysis.

¹Turnaround may vary during peak business times; ²AM Best Company, September 2023.

Stop Loss 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, Stop Loss 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.