

HM Specialty



Assumed Accident and Health Reinsurance and Provider Excess Insurance

Experts in risk management, HM Insurance Group's HM Specialty team provides reinsurance quota share and excess coverage solutions for accident and health carriers, captives and health plans, as well as excess loss insurance for providers.

Brokers and clients look to HM for these coverage options that can help to expand their capacity, stabilize their underwriting results, gain surplus relief, secure catastrophic financial protection and spread risk. Blending underwriting discipline, analytical strength and a partnership philosophy, we strive to provide best-in-class service and competitive solutions.

Experience, Expertise & Expansion

To complement our Employer Stop Loss business and further position HM Insurance Group as a leader in the excess loss market, we have offered reinsurance solutions for health plans and providers since 2006. The overarching goal has been to help a range of clients better manage and protect against the financial risk related to health care costs.

Our leaders have decades of experience in the health insurance and reinsurance space, and they use their backgrounds and industry knowledge to determine opportunities for broadening our approach. In 2022, we established HM Specialty to deliver custom, client-specific solutions in additional categories of risk management and brought in a dedicated, tenured team with proven expertise to manage the business in these areas.

HM Insurance Group Fast Facts

- Well-established, national organization with more than 40 years in business
- Member companies all rated "A" (Excellent) by AM Best Company*
- 2023 year-end in-force premium of nearly \$1.2 billion
- Fast, accurate claims processing by an experienced, in-house claims team
- HMConnects™ cost-containment program for claim oversight and vendor engagement
- On-staff PharmDs sharing knowledge and working to help better manage costs
- Commitment to building long-standing relationships with brokers and clients

About HM Insurance Group

HM Insurance Group (HM) works to protect businesses from the financial risk associated with health care costs. A recognized leader in Employer Stop Loss, the company delivers protection for a range of group sizes. HM also offers assumed Accident and Health reinsurance solutions and Provider Excess insurance through HM Specialty.

HM Life Insurance Company, HM Life Insurance Company of New York and Highmark Casualty Insurance Company are all rated "A" (Excellent) by AM Best Company.* 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.

To learn more about our HM Specialty portfolio, contact **Steve Donnelly** at steven.donnelly@hmig.com or 203-209-3859.



800.328.5433 | hmig.com

MX3957350 (8/24)

*AM Best Company, September 2023
Company statistics gathered through HM Insurance Group January 2024 Line of Business Report and other HM Insurance Group internal analysis.
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. In all states except New York, Managed Care Reinsurance coverage is underwritten or reinsured by HM Life Insurance Company, Pittsburgh, PA, or Highmark Casualty Insurance Company, Pittsburgh, PA, under policy form series HM PEL 1105, HC PEL 1105, HMP PEL (08/19), HMP PEL (09/20), HML 1105 ELR, HMC 1105 ELR, HM 1005-ELR or similar. In New York, Managed Care Reinsurance coverage is underwritten under policy form series HMNY PEL 1105 or similar or reinsured by HM Life Insurance Company of New York, New York, NY. In all states except New York, Accident & Health Specialty Reinsurance may be reinsured by HM Life Insurance Company, Pittsburgh, PA, or Highmark Casualty Insurance Company, Pittsburgh, PA. In New York, coverage is reinsured by HM Life Insurance Company of New York, New York, NY. The coverage or service requested may not be available in all states and is subject to individual state approval. Reinsurance agreements only reflect a form number when required by applicable state law.