

TOKI MARINE  
HCC

# 2021 Annual Market Report

HCC Life Insurance Company Operating  
as Tokio Marine HCC - Stop Loss Group

Tokio Marine HCC - Stop Loss Group  
A member of the Tokio Marine HCC Group of Companies  
TMHCC1152 - 08/2021

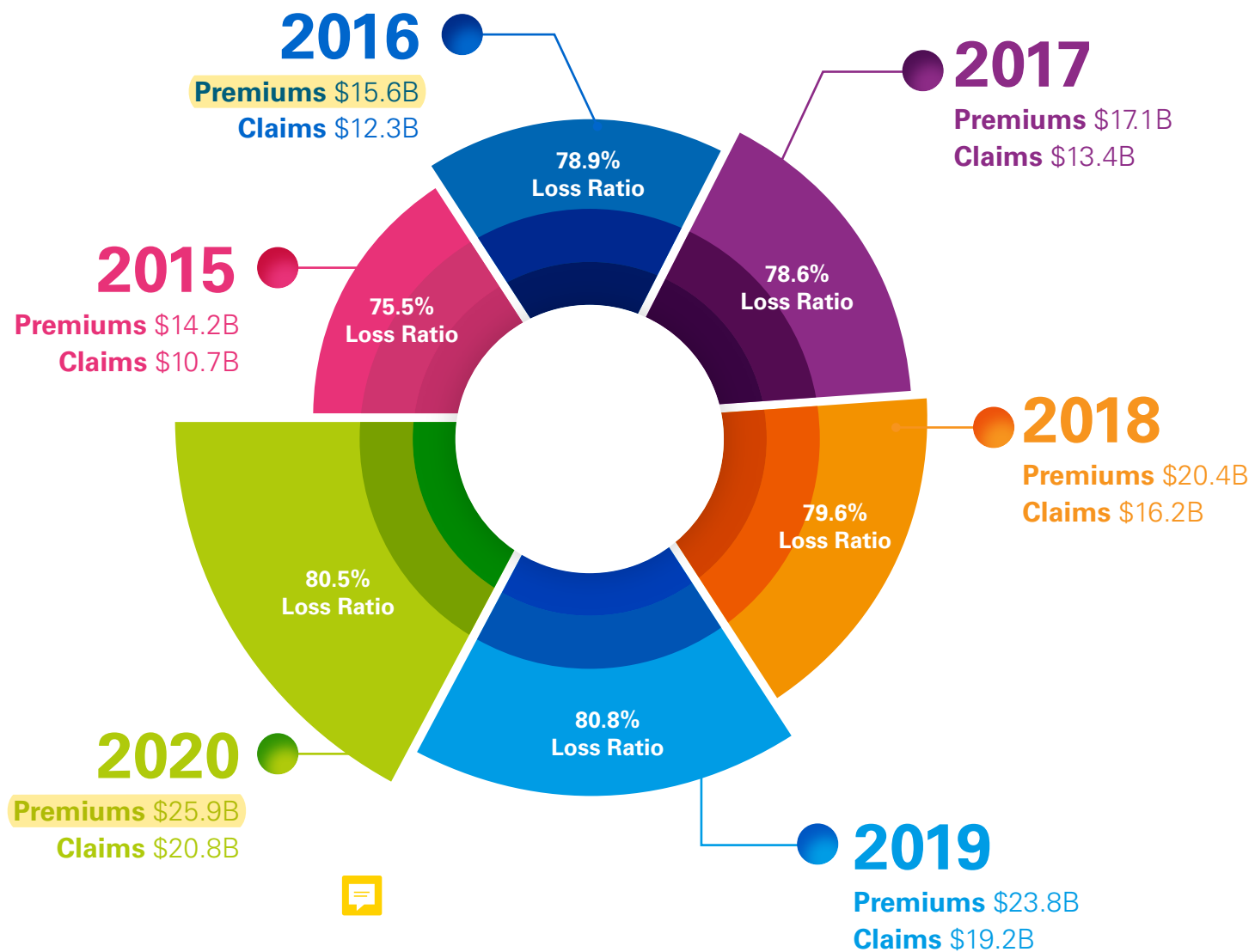
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# NAIC Stop Loss Industry Data

Earned Premiums and Incurred Claims by Calendar Year

From 2015 through 2020, premiums increased by

82% but claims increased by 94%



# Custom Benchmarking and Proposal

One of our primary goals is to provide you with the tools and reference materials necessary to assist you and your clients in making stop loss coverage decisions. TMHCC generates custom benchmarking data and automatically includes it with all new business and renewal proposals. Below is a sample of one of the pages from our Custom Benchmarking and Proposal report.

Custom Benchmarking Data

## DG Manufacturing Group

Tokio Marine HCC – Stop Loss Group is one of the largest direct writers of Stop Loss in the country. With our experience, we have created one of the industry’s largest databases of Stop Loss statistics. In an effort to help you make an informed decision, we are including benchmarking metrics for your consideration.

	Employee Size	Industry	State
	DG Manufacturing Group	125 to 149	Manufacturing
			Alabama
<b>Average Number of Employees</b>	132	136	502
<b>Average Age of Employees</b>	51	46	47
<b>Male/Female Employee Split</b>	70/30	65/35	74/26
<b>Average Specific Deductible*</b>	\$80,000	\$75,000	\$130,000
<b>Expected Number of Stop Loss Claims</b>	2.9		
<b>Probability of Having an Organ Transplant</b>			
In 1 Year	8%		
In 5 Years	35%		

\*Current specific deductible for DG Manufacturing Group is shown.