



# Financial Lines



TOKIO MARINE  
HCC

[tmhcc.com](http://tmhcc.com)

# We Know Insurance

As a member of Tokio Marine HCC Group, we are an insurance partner with a smart approach to covering business risk.

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We ask the right questions, invest in the right professionals and provide the right solutions to help you take on opportunities with confidence.



## Assurance in an Uncertain World

We move in an era of increasing corporate lawsuits and a growing compliance culture – where getting proper protection for your business and managers is crucial, and the consequences of not doing so can be severe.

But what is proper protection? It is impeccable insurance that gives you security, designed by experts who know how to tailor corporate insurance to your specific needs.

Tokio Marine HCC is a leading specialist in financial lines insurance. We provide intelligent advice and innovative solutions that safeguard you against the loss of personal and company assets.

We understand that you have better things to do than worry about the risk of being sued, like getting back to business and making critical decisions. We are here to relieve you of your worries and help mitigate the impact of risk effectively.

## Transferring Risk to the Specialists

When it comes to protecting your assets, it goes without saying that experience and specialisation count.

Underwriting financial lines insurance worldwide is what we at Tokio Marine HCC do. It is what we have always done.

This commitment to focusing on a select portfolio of key products continually sharpens our expertise and enables us to provide you with superior protection.

Tokio Marine HCC delivers individually tailored solutions that meet the ever complex needs of each of our clients. We base our efforts on the continuous enhancement of our products to protect you from challenging and unconventional exposures that may arise.

What we do best is listen, develop a profound understanding of our clients' needs and calculate how best to protect them against the unexpected.

Cyber Liability

Directors and Officers

Employment Practices Liability

Fiduciary Liability

Financial Institutions Bond and Commercial Crime

Intellectual Property

Professional Indemnity

Transaction Risk Insurance

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# We Know Service

Profound knowledge and superior expertise are the driving forces behind Tokio Marine HCC. These forces enable us to provide our clients with sophisticated and effective insurance solutions.

Since our beginning, we have maintained a solid infrastructure that supports knowledge-sharing among our employees.

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We have continued to invest in talented and enterprising professionals. Our people ask the right questions, provide intelligent advice and deliver the right solutions.

What we've achieved is a smart internal process that enables us to deliver a consistent and high standard of service to our brokers and clients for the long-term.



## Unity of Purpose

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The fundamental reason for our continuous growth and success in the financial lines insurance market is the preservation of a centralised management structure. International financial lines business is conducted from offices in Europe where we consolidate our assets – our people, our knowledge and our expertise.

Underwriters, in-house legal counsel and claims managers are united under “one roof” to facilitate internal cooperation and effective exchange of information. Through seamless communications, our transnational teams who cater to allocated geographic areas gain easy access to a wealth of specific knowledge. This is transferred effectively to our brokers

and clients through intelligent advice and first-class solutions.

The amalgamation of our assets enables real-time interaction among our employees who in turn are quick to respond to our clients’ needs. The way we are organised makes us institutionally quick.

## Service and Support at a Local Level

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We are a global company with a global strategy. But we have the resources and insight to provide service and support locally. We place high importance on detailed local knowledge of all of the markets we cover and the corporations that operate within them.

At Tokio Marine HCC, we are aware of the regulatory differences between jurisdictions. That is why our team includes legal counsel who have profound understanding of the

local laws and compliance culture in respective markets. Each of our underwriters is familiar with local legal concepts and is proficient in the corresponding languages, customs and market issues.

Working in synergy, our professionals are able to adapt policy wording and key policy features to the unique needs of your business – wherever you are in the world – while maintaining top underwriting standards.

We provide global programmes that extend across all continents. Brokers and clients can easily access our knowledge-base at any time, anywhere.

Whether you are a local company or part of a multinational concern, we are ready to assist you. We are prepared to give you customised insurance solutions and work with you in new territories.

## Efficient Claims Management

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Our one-company structure upholds a unity of purpose among our employees: to provide our brokers and clients with the best possible information, advice and solutions.

We realise that one of the most important values of an insurance offering is found in the way claims are handled. That is why we employ in-house claims lawyers who have sophisticated insurance experience and are involved in the entire policy management process. In addition, they are available to give you a full understanding of the issues surrounding claims settlements.

Our aim is to act promptly and discreetly to keep business disruptions to a minimum. We are efficient, and we intend to stay this way, working to earn your trust and exceed your expectations.





# Products

Our financial lines insurance portfolio includes:

- Cyber Liability
- Directors and Officers Liability (D&O)
- Employment Practices Liability (EPL)
- Fiduciary Liability
- Financial Institutions Bond and Commercial Crime (FI Bond and Commercial Crime)
- Intellectual Property (IP)
- Professional Indemnity Liability (PI)
- Transaction Risk Insurance (TRI)

These products can be taken up individually or combined in a blended programme suited to your requirements.

We also offer a further range of specialty risk insurance products. To find out more, please visit our website.



## Why Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is comprised of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our approximately 3,600 employees are industry-leading experts.

Tokio Marine HCC's major domestic insurance companies have financial strength ratings of "A+ (Strong)" from Standard & Poor's Financial Services LLC, "A++ (Superior)" from A.M. Best Company, Inc., and "AA- (Very Strong)" from Fitch Ratings; its major international insurance companies have financial strength ratings of "A+ (Strong)" from Standard & Poor's Financial Services LLC.\*

Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$36 billion.\*\*

\*At the time of printing  
\*\*As at 30.09.2022



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## A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of HCC International Insurance Company plc (HCCII), Tokio Marine Europe S.A. (TME) and HCC Underwriting Agency Ltd (HCCUA), members of the Tokio Marine HCC Group of Companies.

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The policyholder will always be informed of which insurer in our group will underwrite the policy according to jurisdiction.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by Tokio Marine HCC Group of Companies. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.