

Insurance Products

Accident and Health Excess of Loss Treaty Reinsurance

It is difficult to estimate the total potential exposure to an insured loss following a severe natural or man-made disaster. Our Excess of Loss Treaty Reinsurance product for Accident and Health offers protection to insurance providers by reducing the volatility from an insurance portfolio by limiting the potential losses following a catastrophic event.

The types of portfolios that are usually insured include life, personal accident, workers compensation, travel or a combination of these. Coverage is provided for losses that are higher than a specified amount.

The product will be triggered following a catastrophic event that could impact a protected portfolio. This may include both natural and man-made events such as:

- Earthquake
- Winds
- Tsunami
- Terrorism
- Large-scale industrial accidents

What we cover

- Group life
- Individual life
- Accidental death
- Dismemberment
- Short-term disability
- Long-term disability
- Workers compensation
- Combination of the above

Why choose Tokio Marine Kiln?

- We are a market-leading provider of Accident and Health insurance in the Lloyd's and London markets
- Our underwriters take pride in offering superior and consistent service levels, being readily accessible and serving a diverse client base through a global portfolio of risks
- Key territories include North America, Europe, and Asia. Other territories will be considered on a case-by-case basis

About Tokio Marine Kiln

Tokio Marine Kiln is a leading international insurer with a reputation for underwriting excellence, great people and innovative products. As part of one of the largest insurance groups in the world, our underwriters are empowered to assess each individual risk, to make on-the-spot decisions and to find the right solutions for our clients' needs.

The ability to settle valid claims quickly and fairly in a human way is central to our business philosophy, and our adjusters are empowered to exercise their professional judgement to deliver an exceptional customer service.

Empowered Expertise www.tokiomarinekiln.com T +44 (0)20 7886 9000

If you want to find out more about this product please contact hello@tokiomarinekiln.com

To Be a **Good Company**

Tokio Marine Kiln

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number: 204909. Registered office is located at 20 Fenchurch Street, London EC3M 3BY Registered Number: 729671. Tokio Marine Kiln is a trading name.