



# BROKER SERVICES



Balances carrier and mutual client advocacy

With more than half a century of experience, Tokio Marine Highland is a leading underwriting agency in Property & Casualty insurance. Since 1981, Tokio Marine Highland has specialized in providing insurance tracking and risk management programs to financial institutions. We are a member of the Tokio Marine Kiln (TMK) family, one of the largest carriers in the Lloyd's of London insurance market, rated A (Excellent) by AM Best for financial strength. Our broker services will select the provider that offers you the best combination of service, system, security, compliance, price, and performance guarantees.



Creates objectivity in evaluating prospective providers

## Why Tokio Marine Highland Broker Services

- Extensive knowledge of challenges in protecting loan collateral creates an efficient and effortless process of evaluating prospective solutions and providers.
- End-to-end project execution including contract discussions and post-implementation reviews leave no gaps between current and desired state.
- Deep underwriting expertise in lender-placed and voluntary insurance, and wide-ranging experience with affinity-based products bring skillful approach to selecting the most competitive providers.

### For questions or more information

- For questions or information, please contact your Tokio Marine Highland representative today.



Ensures priority attention to process improvements and increased automation

Is there dedicated client support & are they knowledgeable about your business model?

### Expertise & Client Support



Mitigates complaints and escalations

**Service**  
Are there service gaps and how can they be filled?



### Pricing

Is pricing significantly outside peer group benchmarking or is there reasonable deviation with the peer group?

**Information Security**  
Does information security meet established standards?



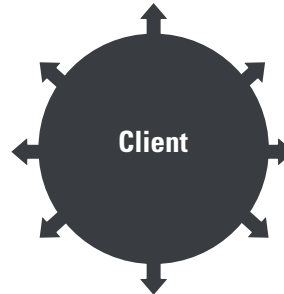
### Program Structure

Does program structure meet needs & expectations of management team, servicing team and Board, and does it meet or exceed peer group comparisons?



Bridges client understanding of industry best practices

**Performance Analytics**  
What critical service levels (SLAs) & key performance indicators (KPIs) are measured, how do they compare to peer group, and is there accountability for performance?



### Regulatory Compliance

How does regulatory compliance compare to peer group and are updates communicated timely and implemented promptly?



### Systems & Operations

Do systems support the needs and how do they compare favorably to peer group?