



TOKIO MARINE
HIGHLAND

Specialty Property
Division

Insurance Solutions for the Financial Services Industry

It's about **compliance.**
And **trust.**
And **service.**



Compliance

When you choose Tokio Marine Highland, you have a team of domestic and international compliance experts providing keen insights and precise analysis on regulations that define the critical intersections between lending, servicing and insurance. You will have peace of mind knowing that your program is 100% compliant with state and federal regulations.



Trust

Lenders, loan servicers, investors and asset managers have relied on Tokio Marine Highland's trusted insurance solutions for decades to protect loan collateral against storms, floods, fires, tornadoes and hurricanes. You can be confident that your coverage will always be there when you need it.



Service

Tokio Marine Highland provides a superior customer experience, marked by the highest level of integrity and professionalism, and delivering results that meet your expectations and make your work easier.

To learn more about Tokio Marine Highland's broad capabilities and innovative solutions, visit:
www.tokiomarinehighland.com

Why Tokio Marine Highland?

Losses from multiple perils are more common than you think. No matter how diligently you notify your customers of the need to maintain property or liability insurance for the life of a loan, you can't assume 100% compliance.

With Tokio Marine Highland, you can rely on proven and endorsed risk management solutions to protect against uninsured or underinsured losses. You will have direct access to deep product knowledge and compliance expertise to gain assurance that your program meets state and federal regulations.

To unburden you with the time-consuming search for an insurance provider that meets your exact requirements, you can tap Tokio Marine Highland's broker and consulting services to plan and manage requests for information or proposals, a thorough selection process, due diligence and contract negotiations.

The TMH Advantage

Financial Strength and Industry-Leading Resources

Tokio Marine Highland, formerly WNC Insurance Services, was founded in 1962 and is a wholly owned company of Tokio Marine Kiln, one of the largest carriers in the Lloyd's of London market, rated A(Excellent) by AM Best and a member of global insurance giant Tokio Marine Group.

Creative and Innovative Products

Crafted by underwriting teams with deep expertise and decades of experience, our specialty property insurance products are borne of intensive collaboration, imagination, and innovation to meet the most complex needs giving agents and brokers the confidence in offering them to their customers.

Superior Claim Management

We provide industry-leading claim administration and adjustment capabilities with dedicated and experienced adjusters through our wholly owned Precise Adjustments.

First-Rate Customer Service

At Tokio Marine Highland, it's all about our clients. We deliver products and services that make it easier to manage and grow your business. We serve your customers and fulfill your commitments as if they were our own.

Mortgage/Auto Loans

- Hazard, Flood and Wind
- Blanket Mortgage
- Mortgage Impairment
- Insurance Tracking
- CPI, VSI, Auto GAP
- Escrow Processing
- Loss Drafts Administration

Investment & Asset Protection

- Real Estate Investment Protection

Claims Services

- Damage Appraisals
- Full Claim Adjusting
- Re-inspections
- Mediation Representation
- Third-Party Administration Services

Lender-Placed Flood Insurance

100

100% Compliant
customer notices



Up to \$250K per 1-4
family residential building



Up to \$500k per 5+
multi-family or
commercial building



\$1K temporary housing



Competitive rates

Lender-Placed Hazard/Wind Insurance

100

100% CFPB-compliant
customer notices



Up to \$5 million per
residential or commercial
building



Up to \$2.5 million per
commercial building



Business personal
property



\$1K temporary housing



Competitive rates

Specialized Services

- Risk Management Consultation



Contact Us

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