



## ► *Capability Statement*

Founded in 1994, HCP National Insurance Services Inc. (HCP) is an independent, privately held commercial insurance brokerage, serving clients nationwide. HCP is one of the largest brokerages in the country that is led and owned by a certified minority (MBE) woman (WBENC): Andrea "Cris" Dyer. Since 1994, HCP has placed over \$1 billion in insurance premiums. HCP currently covers over 1 million lives and members on self-insured medical plans to risk-bearing entities with stop loss and reinsurance. HCP's additional expertise is in all forms of employee benefits and property and casualty insurance.

## ► *Why Choose HCP National?*

- HCP has never had an eligible client claim denied; industry standard is 1-3%.
- If given a level playing field, HCP prevails in over 80% of projects competed on against the largest brokers in the country.
- To eliminate gaps in coverage and the Employer's Plan Document, HCP pays for a legal review of recommended coverage for all stop loss clients.
- HCP uses an actuary to determine the appropriate stop loss deductible.
- HCP's brokers and founder have worked at HCP for an average of 20 years.
- HCP provides a written analysis of all insurance policies to confirm coverage adequacy.
- HCP provides benchmark reports for cyber insurance to recommend limits based on peers.
- HCP can create insurance coverage when none is available or adequate.

## ► *Past Performance*

- Employer Group, NJ: Self-insured medical plan with 25,000+ employee lives and dependents. HCP placed all stop loss and liability coverage.
- Employer Group, CA: Self-insured medical plan with 23,000+ employee lives and dependents. HCP placed all stop loss and liability coverage.
- National HMO: HCP placed all coverages, including reinsurance.

## ► *Certifications*



## ANDREA "CRIS" DYER CEO

### ► *Core Competencies*

- Employee Benefits Insurance: Medical, Dental, Long Term Disability and Voluntary Benefits
- Stop Loss for Self-Insured Employer Medical Plans
- Captive Reinsurance for Medical or Casualty Risks
- Life Insurance
- Kidnap and Ransom
- Directors and Officers Insurance
- Workers Compensation and Excess
- Cyber Breach and Technology E&O
- Patent Defense and Abatement Insurance
- Professional Liability Insurance: Errors and Omissions, Medical Insurance and General Counsel
- ERISA Fidelity Bond
- Crime
- Property
- General Liability and Umbrella

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