

HCC LIFE INSURANCE COMPANY



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Amigo Medical Underwritten by HCC Life Insurance Company

Amigo Medical, underwritten by HCC Life Insurance Company, provides affordable temporary health insurance protection for individuals and families.

The Amigo Short Term Medical Plan is offered by HCC Life HealthCare Options, a division of HCC Life Insurance Company. Located in Indianapolis, Indiana, HCC Life HealthCare Options has a team of claims specialists, medical professionals and service representatives available 24 hours a day, 7 days a week.

Amigo Medical is ideal for:

- Individuals transitioning between jobs
- College students or recent graduates
- Individuals ineligible for coverage on parents' plan due to age restrictions
- Individuals looking for an affordable substitute for COBRA
- New employees waiting for group coverage to begin
- Individuals not yet eligible for Medicare coverage

About the Insurer

Amigo Medical is insured by HCC Life Insurance Company (HCC Life), which has been an industry leader in medical stop loss and excess lines coverage for more than 30 years. In addition to Amigo Medical, HCC Life also offers HMO Reinsurance, Provider Excess, Medical Excess, and Group Term Life Insurance products to meet the diverse needs of the specialty insurance industry.

HCC Life, an Indiana domiciled insurer, has offices in Atlanta, Boston, Dallas, Indianapolis & Minneapolis and writes over \$750 million dollars in premium annually. HCC Life is annually reviewed by industry rating services for company strength and stability. HCC Life Insurance Company is rated A+ (Superior) by *A.M. Best Company*, AA (Very Strong) by *Standard & Poor's* and AA (Very Strong) by *Fitch Ratings*, and is backed by the financial stability of our parent company, HCC Insurance Holdings, Inc. (NYSE: HCC).

HCC Life is a wholly owned subsidiary of HCC Insurance Holdings, Inc. Since its inception in 1974 and with more than \$8 billion dollars in assets, HCC Insurance Holdings, Inc. has grown through expansion and acquisition to become an international leader in specialty insurance.

MultiNational Underwriters, LLC initially launched the Amigo Medical Plan midyear 2007. Up until that time MNU's entire insurance portfolio consisted of international travel medical plans for those traveling outside of their home country.

In January of this year, MNU was acquired by HCC Insurance Holdings, Inc. out of Houston, TX. As a result of this purchase, a new division was formed, HCC Life HealthCare Options, which supports the marketing efforts of the Amigo Medical Plan.

We still contract our producers with MultiNational Underwriters so that along with the Amigo Short Term Medical Plan, you may also include MNU's travel medical plans in your insurance portfolio.

- **Completely available in English and Spanish! ...And we provide bilingual customer support via phone or online chat capability!**
- Eligibility from age 2 through age 64

- Available to U.S. and non-U.S. citizens residing in the United States during coverage term
- No restrictions for prior established U.S. residency in order to be eligible to apply
- Currently available in 24 states (AL, AR, AZ, CO, DC, HI, IA, IL, IN, KY, LA, MI, MO, MS, NC, NE, NV, OH, PA, RI, SC, TX, VA, WI, WY)
- Fast and easy online quoting
- Immediate *online fulfillment* of certificates and id cards (printed in English and Spanish)
- Higher deductible options for more affordable choices (250 – 7,500)
- Coverage periods ranging from 30 days to 12 months (varies by state)
- Multiple opportunities for re-application (depending upon state)
- Customizable plan options to fit various needs and budgets
- Urgent care visit co-pay (\$50, plan deductible waived)
- Freedom to choose doctors and hospitals without incurring network penalties
- A menu of attractive quoting links/banners to include on your website (English and Spanish)
- Bilingual customer support and online chat capability
- Competitive premiums.
- Competitive commissions!