



TATUM RE & SIIA – A STORY OF PARTNERSHIP

Editor's Note: This is the first in a periodic series of articles written by SIIA member companies where they discuss their positive engagement with the association and share related views on the future of the self-insurance industry. If you would like to tell your story, please contact Mike Ferguson at mferguson@siia.org.

Written By Dominic Hagger

Introduction

I'm Dominic Hagger – CEO of the Tatum RE Group, which encompasses Tatum RE – our US-based Reinsurance Intermediary; Tatum Consulting – our Consulting arm, which provides a range of consulting services to clients throughout the Accident & Health sector and Secan & Partners Ltd, which is our fully accredited Lloyd's Broker, based in London, England.

Our group of companies assists clients in structuring and designing programs, partnering up the various program partners and handling all of the subsequent facets of program business; we have a real focus on the Self-Insured market. We are heavily involved in the Captive market too, and of course, our main function is to place reinsurance for the primary insurance carriers, assuming the original risks and exposures.

We launched in July 2019 – at that point, it was solely me. We're now 25 staff, in our 7th year of operation and are operating both in the USA and the UK, providing our clients with access to all US as well as international insurance and reinsurance markets.

We are well on the way to building the premier independent reinsurance intermediary both in the USA and the UK. Our mission is very simple – we aim to ensure our clients' financial security and peace of mind. We are passionate about providing a personalized, quality service and maintaining our broad market access. Much of what we do is create partnerships; hence our trademark of 'Empowering Partnerships.'



SIIA INVOLVEMENT – PAST & PRESENT

My personal career now spans nearly 40 years, and yes, I've been a member of and have been engaged with SIIA right from the beginning. It is so important to garner the strength of combining the industry's knowledge and experience, and I believe SIIA does this. It is absolutely vital for our industry, whether that Self-Funded focus is Medical Stop-Loss, Workers' Compensation or some other specific area, that we have a forum to combine together, join forces and tackle the problems and issues that we face. There is great strength in our collaboration.

SIIA provides a recognized and respected voice, and when an industry issue arises, SIIA is often the first to recognize this and, through its membership and advocacy platforms, that issue is then addressed. Our membership of SIIA, and just as importantly, our engagement with SIIA, allows us jointly to help address and shape the market. There are so many examples of this – here are just three:

- **SIPAC**

- Unfortunately, so much of what we wrestle with every day is in the political landscape. Having the Self-Insurance Political Action Committee is of critical importance to ensuring that the self-insured industry has a voice and can provide input at the top table where many of the key decisions are made. Tatum RE is pleased to support this Committee.

- **SIIA Committees and Task Forces**

- There are numerous Committees and Task Forces that have been formed by SIIA. These are created in response to pertinent issues within the industry and again, are critical in addressing these issues,

responding to them and ensuring that we, as an industry, are fully engaged in such matters.

I, as well as numerous of our team members, have participated on these Committees and/or Task Forces. That engagement has sought to address the issues at hand, and it has supported the industry overall, including both the self-insured community and the ultimate risk takers.

- **Future Leaders**

- o I'm not saying anything new here; it has been said many times, but we are an industry that desperately needs to engage with our Future Leaders. It is so important that industry veterans pass on their knowledge and experience to the younger generation. This generation is the future, and we can teach them a lot; they, too, can teach the industry veterans – their approach and outlook are different from those in their more mature years, and we must embrace that; it can only help to look at the same old problems through a somewhat different lens.

STAYING FOCUSED ON KEY INDUSTRY ISSUES

I feel that we as an industry are facing a number of very important issues today; some have been ongoing and developing over time, others are relatively new, and, of course, it seems as though there is a new issue nearly every week! To focus on a few matters that I consider to be at the top of the agenda, I would suggest the following:

- o **Non-Disclosure / Lack of Transparency**

- No risk taker, whether they are self-insured, an insurer, a reinsurer or a captive, should assume risk without being able to truly evaluate it. This is becoming more and more challenging, especially when certain healthcare providers attempt to prevent the payers/risk takers from seeing certain data and information, hiding behind the 'confidentiality and/or proprietary' masks! We have recently had clients who have been told '...we can't show you the total billed charges or discount amounts, due to this information being proprietary....' This is a preposterous stance and should be outlawed. Yes, we need

confidentiality and a secure, de-identified and encrypted method of sharing data and information; however, we must deal with fully transparent parties. This is just another example of buying something before you know the price. We wouldn't do that with our own money, and we should understand why your insurer or reinsurer shouldn't do this either. Maybe this is a matter for SIPAC to pick up on!

- o **Healthcare vs Healthcare Financing**

- This matter is somewhat connected to the first point above, but the majority of people don't differentiate enough between





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healthcare and healthcare financing – likely through insurance; they are two separate things, albeit often connected in our world. We should all have access to quality healthcare, but insurance doesn't (and shouldn't) pay for everything. We continue to see advocacy groups and regulators attack certain risk management tools without fully understanding their impact and affordability. We need to bring all parties together to find a compromise between achieving social objectives while maintaining the fundamental premise of insurance.

- **Medical Lasers**

- Quite often in the medical market, you will hear the term 'laser;' this is when an individual is targeted due to a current medical condition, and typically, they are held to a higher (sometimes significantly) deductible or self-insured retention. In the Medical Stop-Loss arena, 'No New Laser' policies are available, but this is probably offered by less than half of the market. This situation places huge uncertainty for Self-Funded Employers.

- **Cell and Gene Therapies**

- One of the great things about the US healthcare industry is that it is the world leader in developing medicines and new approaches to addressing medical conditions. Newly approved Cell & Gene therapies for cancers and certain rare diseases have given individuals new hope for longer and better lives. As an industry, we are, of course, concerned about the extremely high cost of these therapies, many of which are priced at \$1M+ (some much greater) for one course of treatment or a single shot! As an industry, we must find ways to pool these costs, or the alternative may be that these wonderful and often life-saving treatments will simply not be covered under many health plans.
- It's also worth mentioning here that large claims in general are growing and at a rapid pace; they don't necessarily have to be related to CGT. As an industry, we need to stay on top of this trend and do everything possible to ensure the reasonableness of such charges.

- **Technology / Artificial Intelligence**

- For those of us who have been in the workforce for a long time, it is very easy for us to recognize just how important technology is and what a significant role it plays in our world today. The speed of

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technological advances is immense, and AI is increasing this evermore. In the Medical Stop-Loss arena, AI is used for Small Group Underwriting as well as to enhance operational efficiency overall. As an industry, we must continue to embrace AI and apply it to its best use. Don't be afraid of AI; AI is not your competition – but don't be the only competition that doesn't have AI in your locker!

- **PPO vs RBP vs DPC**

- Over the past 5 years or so, the industry has explored ways to deal with the ever-increasing costs being incurred through traditional PPO (Preferred Provider Organization) networks; one such response has been the introduction of Reference Based Pricing (“RBP”), and the results have been phenomenal. And importantly, these results have not just been good for the patient and the payer, but also for the provider. We also recognize that there are challenges to this method of reimbursement, one being the accessibility to care; another being the education process for both the user and the provider. But the results have been truly meaningful – be determined and hang in there. The Direct Primary Care (“DPC”) model is another alternative; again, this method of contracting and reimbursement can be meaningful and is certainly worth exploring further.

- **Captives**

- We have seen significant and growing use of captives over recent years, which is another form of self-insurance. Tatum RE is very active in this space and works on captives domiciled in both on-shore and off-shore locations and with various captive managers and vendors. Also, through our Lloyd's Broker Secan & Partners Ltd, we have placed some very unique captive reinsurances, such as traditional aggregate stop-loss covers right through to balance billing coverage. I see this area as one that has grown significantly over the past 5 years and one that will continue to do so for some time to come.



Dom Hagger