



# HCH Advisors

Ensuring Tomorrow's Success

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HCH Advisors was recently formed by a team of seasoned executives as a specialty consulting firm focused on the insurance industry. HCH helps companies navigate the path to improved long-term profitability by identifying its drivers and pressure points. We recognize the actions that influence results both positively and negatively. Our solutions are strategic in nature and kept in alignment with the company's vision to produce long term profitability.

While we do offer a full range of consulting capabilities, our approach to profitability analysis and improvement and our in-depth knowledge and understanding of the Florida homeowner and coastal property markets makes us uniquely positioned. Additionally, each of our partners has been instrumental in the successful rebuild and turn-around of insurance operations.

We view profitability analysis and improvement as much more than a financial exercise. Our approach looks at the overall organization and the underlying operational fundamentals to determine the impact on financial results.

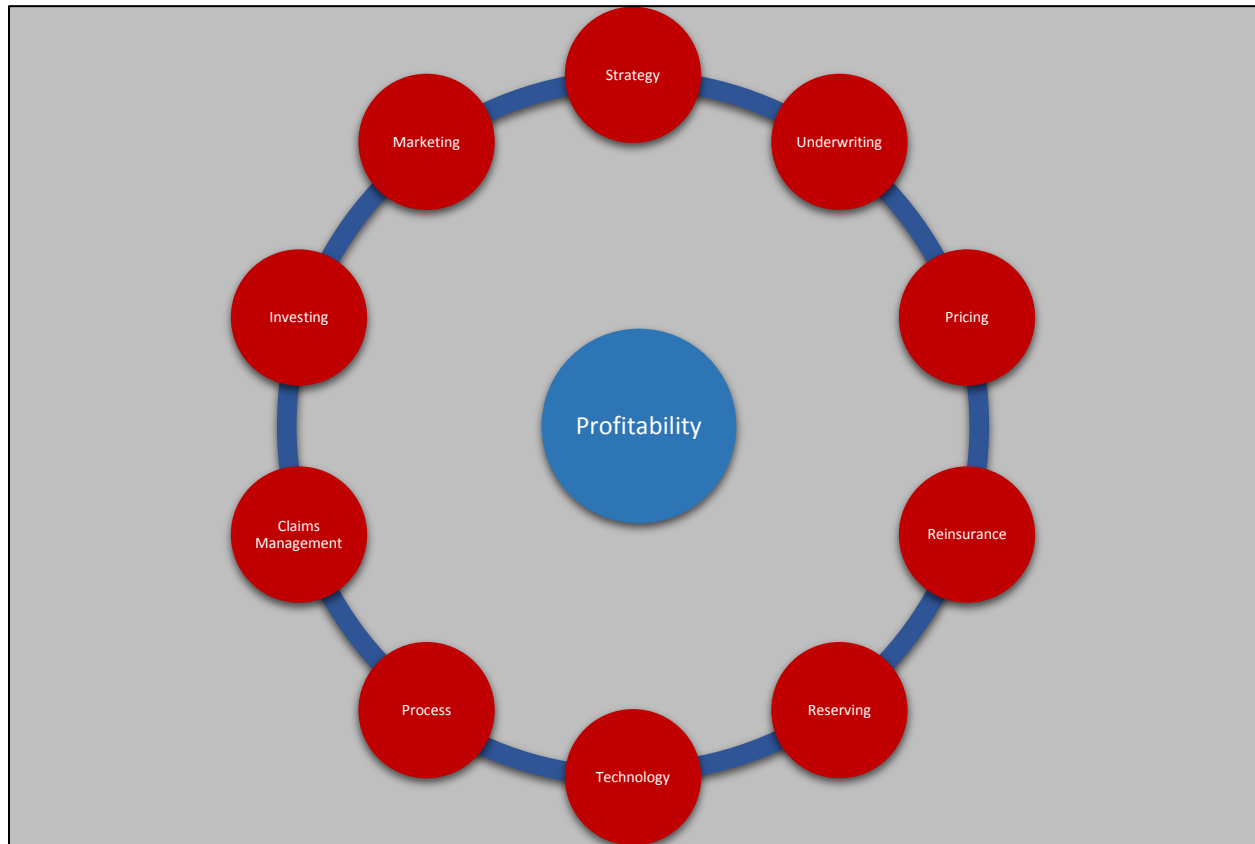
Having worked in the Florida market in either an executive capacity or on multiple consulting assignments, including two engagements for the Florida Office of insurance Regulation ("FLOIR"), we have a thorough understanding and appreciation for the issues facing homeowner carriers in Florida. Whether it is AOB, reinsurance costs or catastrophes, we believe a strategic approach and modifying certain underlying fundamentals provide for improved long term profitability.

Our review focuses on an objective evaluation of the underlying fundamentals driving profitability. As can be seen in the figure below, our review targets functional areas of the company rather than financial statement line items, then draws the connection between them. Depending on the results of our initial high level review, we will use risk assessment and operational analysis tools, strategic planning tools, financial analysis, projections and analytics.

In addition to potential opportunities, our analysis will look to identify risks and threats before they have an impact on financial results.

Our high level review will primarily assess the culture of the organization and its impact on operations. Since one size does not fit all, this review will also help us to formulate the remainder of the engagement.

## Operational Focus to Profitability



Depending on the results of the initial assessment, our review will drill down on some or all of the functions shown in the figure. These assessments will generate findings and recommendations and will include the analysis that draws the relationship between the operation and the financial results they impact. We will not stop at issuing a report. We will continue working with our clients through the implementation of our recommendations.

We are veterans of the insurance industry and particularly, the Florida property market, and have successfully rebuilt and turned-around and grown insurance operations. **Our goal is improved long term profitability.**

We would like the opportunity to have a call to discuss further and can arrange at your convenience. Please visit our website at [www.hchadvisors.com](http://www.hchadvisors.com). If you would like anything additional, please let us know.

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