



# HCH Advisors

## Ensuring Tomorrow's Success

Improve Long Term Profitability Through Operational Change

# Who We Are



## ▶ John Hines

- ▶ 40 years experience
- ▶ CEO, COO, CFO
- ▶ Turn around
- ▶ Start up
- ▶ Finance/operations
- ▶ Risk management

## ▶ Don Cronin

- ▶ 40 years experience
- ▶ CEO
- ▶ Underwriting
- ▶ Marketing
- ▶ Property catastrophe
- ▶ Reinsurance

## ▶ Patrick Haughey, CPCU

- ▶ 40 years experience
- ▶ Senior executive
- ▶ Start-up
- ▶ Underwriting
- ▶ Marketing
- ▶ Technology
- ▶ Personal and Commercial lines
- ▶ Workers compensation

Experience

Real world solutions

# What We Do

Strategic approach to improved long term profitability through operational change

*Our framework can be tailored to the specific needs of the company*

## Operations review

- ▶ Assessment of operations on key drivers of profitability
- ▶ Identify untapped opportunities and potential risks and threats

## Consider external and market pressures

- ▶ Relationship to profit drivers and impact on results

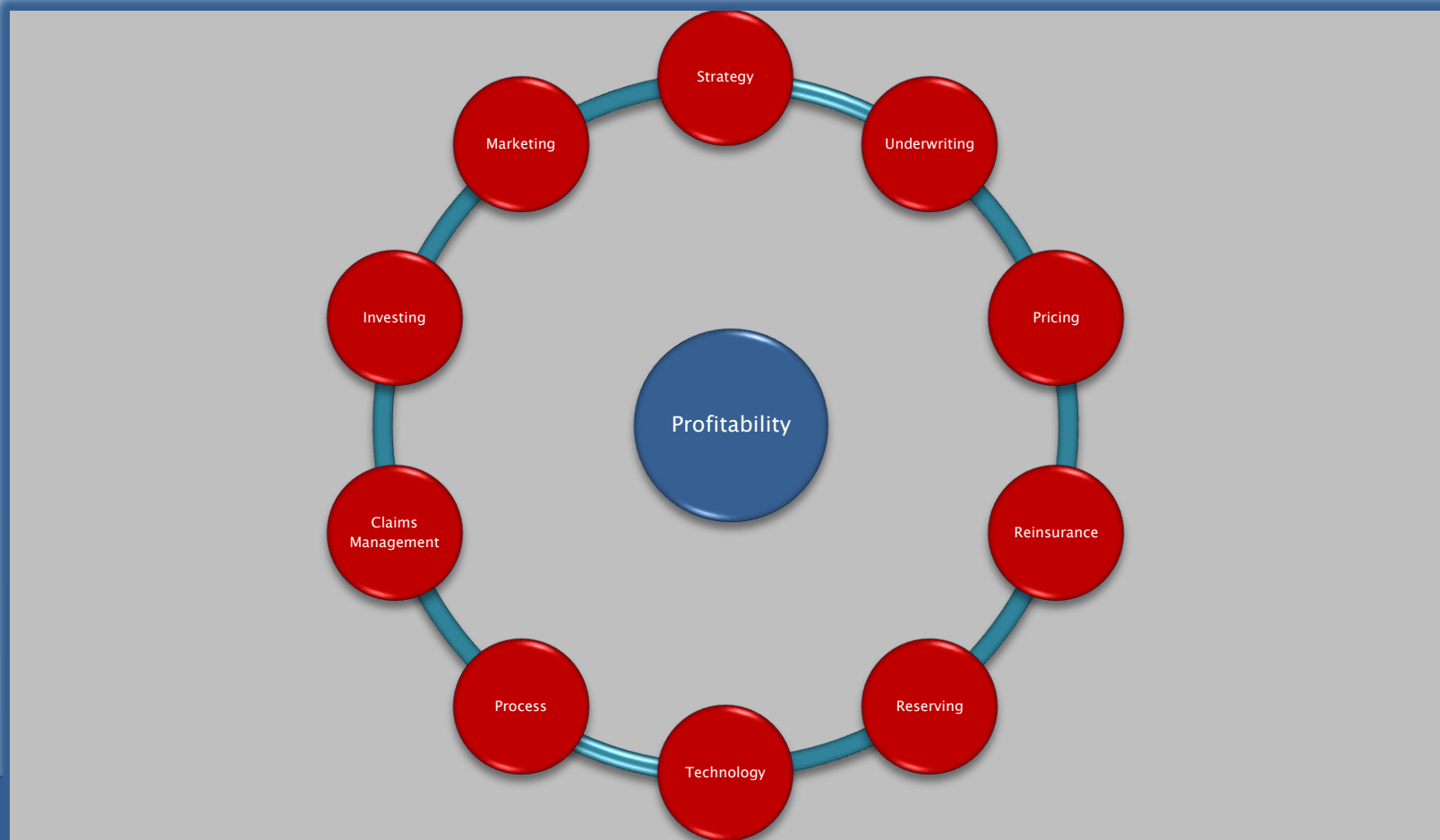
## Optimize innovation investment results

- ▶ Review innovation plans
- ▶ Map plans to profit drivers
- ▶ Identify gaps
- ▶ Recommend modifications to plans

## Develop road map for implementing change

# How We Do It

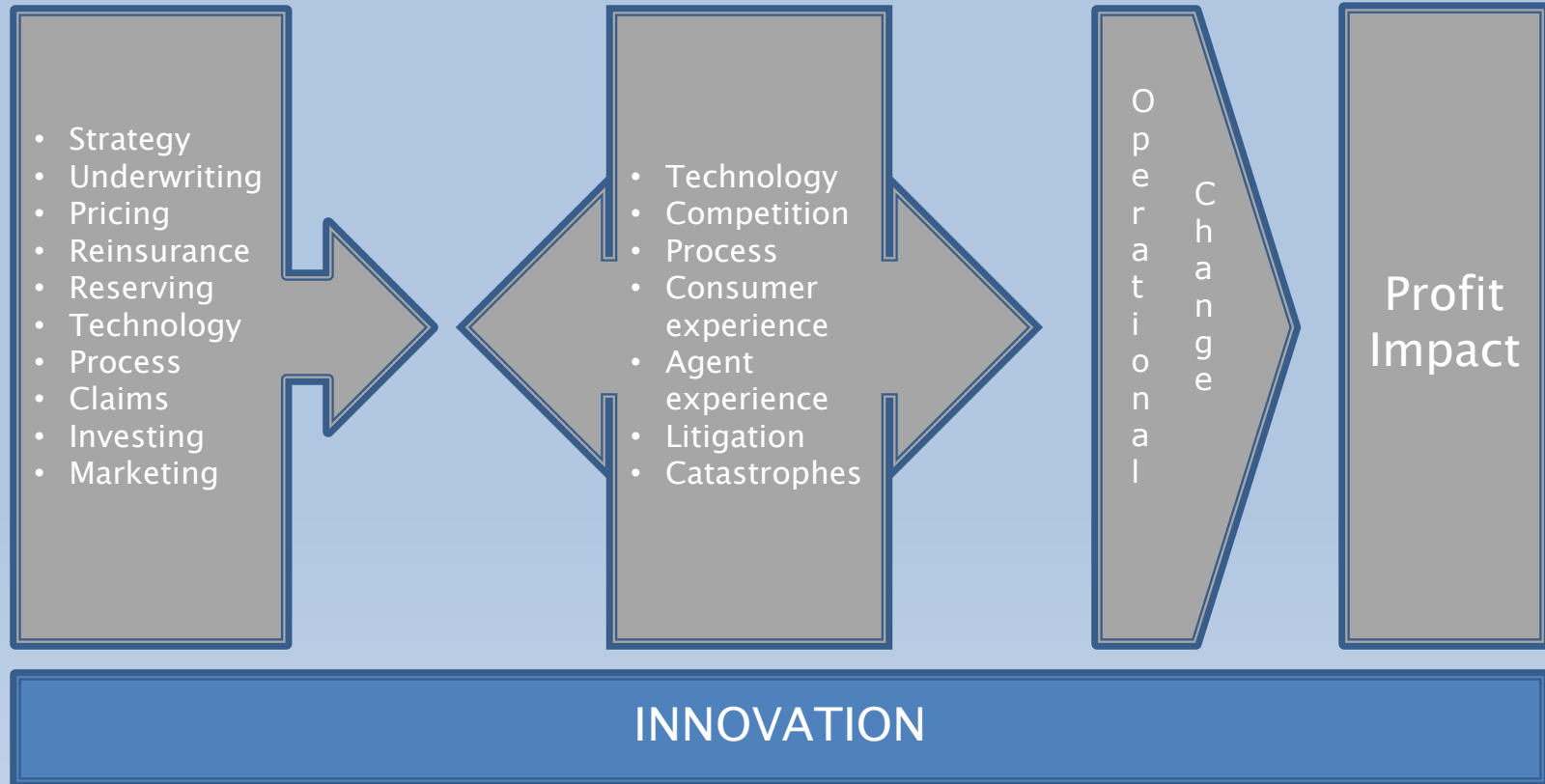
Operations analysis – can be applied to all functions or specific areas of concern



# How We Do It

## Profit Divers

## External & Market Pressures



# How We Do It



## High level review

Culture

Determine scope



## Conduct analysis

Full scope

Specific concerns



## Identify opportunities and threats to long term profitability

Recommend action plan

Develop road map

# How We Do It



- ▶ Once the road map is developed, HCH Advisors will work with the client to implement the plan
- ▶ We can function as project manager or provide hands-on assistance
- ▶ Our objective is not to merely write a report (although one will be issued at the client's request)
- ▶ Our goal is to help clients improve long term profitability

# What Else We Do

- ▶ Company formation and start-up
- ▶ Strategic planning
- ▶ M&A due diligence
- ▶ Financial planning and forecasting
- ▶ Assessment of innovation initiatives
- ▶ Cost analysis
- ▶ Reinsurance review
- ▶ Company or division turn-around
- ▶ Interim and outsourced management
- ▶ Business risk assessment

Strategy

Vision



# Markets Served



- ▶ Property and casualty industry
  - Coastal property with emphasis on Florida and surrounding states
  - Personal lines
  - Commercial lines
  - Workers comp

# Why HCH Advisors



- ▶ Seasoned executives who have been there
- ▶ Real world solutions
- ▶ Strategic approach

# Partners' Accomplishments



- ▶ Doubled premium revenue and increased underwriting capacity while improving the direct combined ratio by 8 percentage points.
- ▶ Designed start-up operations, comprehensive reinsurance program and initial go-to-market strategy.
- ▶ Senior member of a management team that turned around a \$60 million unprofitable division through a strategic re-design of the division's products.
- ▶ Achieved an average of over 20% ROE annually while CEO.
- ▶ Wrote, lobbied for, and help get passed key legislation which provided reinsurance relief to property carriers in Florida.
- ▶ Architected and built commercial workers' compensation insurance company, from ground up to \$125M in revenue and \$15M in profit in the 7th year moving from #125 to #12 ranked workers comp company in the State.
- ▶ Created automated business processes for clients providing web enabled CRM processing to back-end legacy technology.

# Contact Information



**John Hines**

**Tel: 610-212-8036**

**[jhines@hchadvisors.com](mailto:jhines@hchadvisors.com)**

**Don Cronin**

**Tel: 727-515-3476**

**[dcronin@hchadvisors.com](mailto:dcronin@hchadvisors.com)**

**Patrick Haughey**

**412-400-5489**

**[phaughey@hchadvisors.com](mailto:phaughey@hchadvisors.com)**

**[www.hchadvisors.com](http://www.hchadvisors.com)**