

INSIGHTS FROM HM LEADERS

Q&A

WITH

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CHIEF OPERATING OFFICER

JOINED HM:
2021

HM Insurance
Group



QUESTION 1:

**WHAT IS THE BEST PIECE OF
CAREER ADVICE YOU HAVE
RECEIVED?**

"There may be people who have more talent than you, but there's no excuse for anyone to work harder than you do."

– Derek Jeter

QUESTION 2:

WHAT IS THE BIGGEST CHALLENGE YOU HAVE SEEN IN THE MARKET?

The biggest challenge I've seen is the sheer volume of risk that has been thrust into the Stop Loss market as a result of the rapid increase and frequency in healthcare costs. Is it the innovative, effective, expensive drugs and treatments? Increased billing and coding intensity due to the deployment of AI by providers? Dramatic increases in provider contracting?

Despite being the tail of American healthcare, the Stop Loss market is being asked to figure out how to constrain and/or finance the costs of all of it. A LOT of uncapped and unmitigated risk has been unleashed on the Stop Loss market in the last 10 years – and even more so post-COVID – and yet, pressure on Stop Loss carriers to lower rates and provide more favorable coverage terms persists.



QUESTION 3:

WHAT IS YOUR FAVORITE THING ABOUT OUR COMPANY?

Obviously, the **PEOPLE**. We have such a strong, knowledgeable Stop Loss team across all functions of the organization. But, more importantly, the integrity and transparency with which our people operate stands out to me every day.

We have a strong culture of being responsive, clear, and fair. It makes it easy to go to work when you are surrounded by people with those same values.



QUESTION 4:

DO YOU HAVE A FAVORITE QUOTE?

"Whether you think you can, or you think you can't – you're right."

– Henry Ford

QUESTION 5:

WHAT WAS YOUR FIRST PAID JOB?

I had a highly successful (no one drowned) career as a lifeguard in the summers at a local day camp that began when I was 15.

I was reminded of my humble start recently when my daughter (who started her first job at a camp) texted "can't believe I'm getting paid to swim with kids 😂."



QUESTION 6:

WHAT IS YOUR FAVORITE SPORTS TEAM?

As much as I would love to say the Yankees, Knicks, Chelsea FC...it has to be anything Notre Dame sports-related. Go Irish!