

INSIGHTS FROM HM LEADERS

Q&A

WITH

**NEIL
REECE**

VICE PRESIDENT &
CHIEF FINANCIAL OFFICER

JOINED HM:
2023

HM Insurance
Group



QUESTION 1:

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

I have been fortunate to have had a lot of great mentors, and a few pieces of advice are:

- We will all work for a long time, so pursue something that you are passionate about, and the money will follow.
- You will have to make a lot of tough decisions over the course of your career. Follow your gut and stay true to yourself, and you'll make the right calls.
- No leader is anything without their team. It is critical to advocate for the team, support them, and help set them up for the future.
- If you are irreplaceable, you become unpromotable. Share knowledge with your colleagues, leave things better than you found them, and be open to new opportunities.

QUESTION 2:

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

2025 was a difficult year in the Stop Loss industry. While results are improving in 2026, there is still a lot of work to be done. There are a number of challenges, including increased utilization, escalating healthcare costs, and ground-breaking, but very expensive, new treatments for chronic diseases.

From an opportunity perspective, the self-funded and Stop Loss markets continue to grow. Our experienced Sales and Underwriting team combined with our operational excellence in paying claims quickly and accurately position us well to continue to capitalize on this growth.



QUESTION 3:

WHAT IS YOUR FAVORITE THING ABOUT OUR COMPANY?

The culture is my favorite thing about HM Insurance Group. It's a small company within a much bigger organization, and I am thrilled to be a part of it.

QUESTION 4:

DO YOU HAVE A FAVORITE QUOTE?

Excerpts from Desiderata by Max Ehrmann:

- Go placidly amid the noise and haste, and remember what peace there may be in silence. As far as possible, without surrender, be on good terms with all persons. Speak your truth quietly and clearly; and listen to others, even the dull and the ignorant; they too have their story.
- If you compare yourself with others, you may become vain and bitter, for always there will be greater and lesser persons than yourself.
- Enjoy your achievements as well as your plans. Keep interested in your own career, however humble; it is a real possession in the changing fortunes of time.
- Exercise caution in your business affairs; for the world is full of trickery. But let this not blind you to what virtue there is; many persons strive for high ideals, and everywhere life is full of heroism.
- With all its sham, drudgery, and broken dreams, it is still a beautiful world. Be cheerful. Strive to be happy.



QUESTION 5:

WHAT WAS YOUR FIRST PAID JOB?

My mom had her own business, so I worked for her from a young age. In high school, I worked at Dick's Sporting Goods as a sales associate for \$6.50 an hour. I thought I was a decent salesman, and they even asked me to come back during breaks from college. However, I saw my manager 20 years later at Trader Joe's, and she had no idea who I was. So, I guess it's good I'm a finance person now, haha.



QUESTION 6:

SHARE A FUN FACT ABOUT YOURSELF.

While I haven't done much of it lately (after having 3 kids), I love to travel and have been to 24 countries across five continents. I'd love to make it to Africa at some point for my sixth continent but will pass on braving the elements in Antarctica.