

# INSIGHTS FROM HM LEADERS

## Q&A

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WITH  
**WADE  
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CHIEF ACTUARY

JOINED HM:  
**2025**

**HM** Insurance  
Group



**QUESTION 1:**

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

Marry wealthy!

**ANSWER 2:**

Manage your career – nobody else is going to do it for you.

## QUESTION 2:

# HOW DID YOU END UP IN THE STOP LOSS INSURANCE INDUSTRY?

GQ magazine begged me to be a lifetime cover model for them, but I wanted to give others a chance at the spotlight, so I just went into the insurance game.

## ANSWER 2:

Having little discernable talent other than being able to “do math,” I fell into studying Actuarial Science in college and have been at it ever since.

### QUESTION 3:

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

People can get paid while working in their pajamas.

### ANSWER 2:

The removal of the annual and lifetime maximum limits via the Affordable Care Act (ACA). This has predictably caused medical costs to skyrocket and bent the cost curve up.

## QUESTION 4:

# WHAT IS YOUR FAVORITE THING ABOUT OUR COMPANY?

The elevator system.

## ANSWER 2:

It is a great place to work. People are given both autonomy and accountability regarding accomplishing goals, and there's a feeling of personal responsibility across the organization.

## QUESTION 5:

# WHAT WAS YOUR FIRST PAID JOB?

Michael Jordan hired me to help him with his game in 1990. He won his first of six championships in 1991 ...

## ANSWER 2:

I started working at a retirement center on my 14th birthday, making \$3.75 per hour washing dishes as well as preparing and serving meals to the residents. In the summer, I would also do maintenance and housekeeping work there to get more hours so I could save up and buy a car before I turned 16.

## QUESTION 6:

# SHARE SOME FUN FACTS ABOUT YOURSELF.

Everything about me is fun, and I would end up on disability due to carpal tunnel syndrome if I typed it all out.

## ANSWER 2:

I recently started taking guitar lessons and bought a manual transmission Mustang GT. (I know it sounds like a midlife crisis, but it isn't because I already had that when I turned 30). I have wanted to drive a manual sports car for 20+ years but had other expenses that took priority. Also, I wanted to learn guitar for a long time so I could play heavy metal music. Now, I'm doing both.

## QUESTION 7:

# WHAT IS YOUR FAVORITE SPORTS TEAM?

Anyone who is playing against the Dallas Cowboys.

## ANSWER 2:

I have watched and rooted for the four Philadelphia sports teams my entire life, but I don't take it too seriously. Out of those teams, I would say the Flyers are my favorite. Hockey is such a fast-moving and exciting sport, and, in my opinion, none of the other sports compare to watching hockey live. I have seen the Eagles, Phillies, and Sixers win championships; the Flyers last won the Stanley Cup when I was less than a year old, so I continue to hope I get to witness that happen again in my lifetime.