



- Program design and structure: As experts in designing and structuring the components of a fronted or insured program, HH-S will work with partners/clients to review and formalize the presentation of the opportunity. Evaluating the economics of the opportunity and determining the best way to achieve long term success are essential parts of HH-S's capabilities.
- Introduction to insurtechs, online agencies and alternative distribution partners for product delivery or expansion into the online community. Distribution in both P&C and A&H areas.
- Technology systems review, selection, implementation and on-going support: HH-S has long term valuable relationships with several systems vendors. In conjunction with HH-S they will offer existing MGAs, startup MGAs or incubator teams a state of the art efficient technology platform.
- Form and filing experience and expertise: HH-S has assisted in the implementation of multiple state filings and will assist each partner/client with this service.
- Program oversight and management: HH-S has a history of providing hands on oversight and management when requested. New underwriting teams, new lines of business or carrier transitions all have been completed by HH-S management in the past.
- Fronting carrier and risk bearing carrier sourcing and negotiations: HH-S has long term relationships with leading fronting and program supporting carriers. This historical experience will allow HH-S to determine which carrier is the "best fit" for the client. In addition, HH-S will coordinate and manage the negotiations on behalf of the client to obtain the best economic terms.
- Consulting on reinsurance: HH-S's abilities include offering assistance with the design of the optimum reinsurance structure for the client. Proper reinsurance terms and structure are critical to the success of a program's long-term profitability. HH-S has access to virtually every US reinsurance broker, an extensive list of London brokers and syndicates, US carriers and US reinsurers.

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