



THOMAS V. EALY

tealy@s2p2consulting.com • 773.562.4501

Tom is a highly accomplished leader and operating executive with uncommon business acumen gained over 35 years leading large risk-bearing and market-making insurance organizations. He has deep experience in strategy formulation, culture and team building, organizational design, operational effectiveness, technology transformation, mergers & acquisitions, and most of all driving organic growth while simultaneously improving profit margins.

EXECUTIVE EXPERIENCE

AMERIPRISE AUTO & HOME

2016-2019

President & CEO

- Restored profitability. Company earned a profit in five of its last seven quarters prior to the company's October 1, 2019 sale to American Family Insurance. Combined ratio improved over 8 points from Q3 2016 through Q3 2019, from 112.2% to 103.9%.
- Grew revenues 7% over this same period despite strategic decision to terminate a major partner totaling over 100,000 policies. Otherwise revenues would have grown over 12% during the turnaround.
- Modernized risk management including implementing new reinsurance programs that saved the company over \$100 million in catastrophe and other losses in 2017.
- Mobilized the company for technology transformation.

EDUCATION

Harvard University

MBA 1988

With Distinction

University of Notre Dame

BA Economics 1982

*Summa Cum Laude, Phi Beta Kappa,
Omicron Delta Epsilon*

BOARD EXPERIENCE

World Insurance Associates LLC

*Independent director for fast-growing
national insurance broker*

2020–present

American Property Casualty Insurance Association

*Member of Board of Governors of
trade association representing 60%
of the premium of the U.S. property
casualty insurance market*

2016–2019

Independent Statistical Service, Inc.

*For-profit APCIA subsidiary providing
regulatory reporting services to 450
insurers representing \$130 billion in
annual property casualty premiums*

2016–2019

Encompass Championship Charities

*Founder and Chairman of
PGA TOUR Champions® event*

2012–2015

ENCOMPASS INSURANCE

2011-2015

President

- In the second full year of the turnaround, achieved an underwriting profit and revenue growth in the same year for the first time since 2004. Earned a \$50 million underwriting profit (95.9% combined ratio) after four consecutive years of losses and increased revenues each year an average of 6.6% after seven consecutive years of declines.
- Modernized policy administration system for improved customer experience.
- Rebuilt the company's brand and reenergized its independent agents through The Encompass Championship, a PGA TOUR Champions® event from 2012-2015.
- Partnered with the Wharton School to create the Center for Mass Affluent Research and Education, designed to teach independent agents how to attract and retain the company's core consumer demographic.

WILLIS TOWERS WATSON

2002-2011

Chief Operating Officer

- Operational leader for \$800 million North American retail division of Willis Group plc, predecessor organization to Willis Towers Watson. Division exceeded its financial objectives during his tenure.
- Conceived and engineered the acquisition and integration of insurtech InsuranceNoodle®, one of the first web-enabled distributors of small commercial and personal insurance products.
- Led Willis Programs, a \$250 million (premium) MGA division, and positioned it for technology transformation.

Executive Vice President, Commercial & Consumer Segments

- Led national small business, personal lines, and underwriting divisions representing 75% (by count) of the combined clientele of the recently completed \$1.5 billion merger of Willis North America and Hilb Rogal & Hobbs.
- Created and implemented a first of its kind operating model that centralized small commercial accounts for greater efficiency and improved profitability.

National Partner, Midwest Region

- Executive in charge of \$250 million (brokerage revenue) Midwest region.
- Part of national team overseeing integration of merger with Hilb Rogal & Hobbs, then the 8th largest worldwide insurance broker.

Regional Partner, Chicago and Milwaukee

- Over four years, grew revenues 30% and increased profit margin from low teens to 25%.
- Earned *Turnaround Office of the Year* honors for Chicago office in 2003.

USI INSURANCE SERVICES

1998-2002

CEO Midwest

- Grew commercial lines, personal lines, and employee benefit revenues over 80% and profits 270% over a three-year period through a combination of acquisitions and organic growth.
- Named 2000 *Regional CEO of the Year* and 1999 *Partner of the Year* honoring the company's top ranked leader.