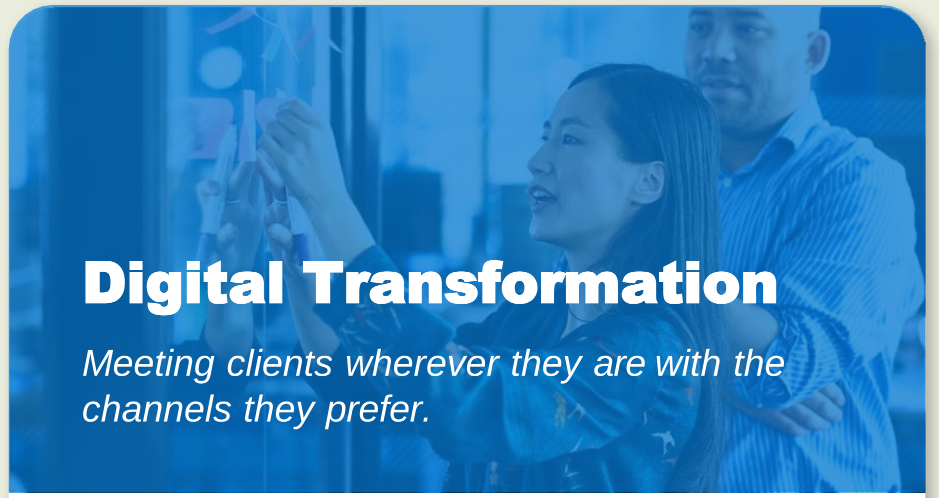
HUB Strategic Initiatives

HUB is poised for powerful growth. Over the next 25 years, we are focused on scaling our business to meet and exceed the complex needs and issues of our customers. Here's how we're investing in our business and our people:



Digital Transformation

Meeting clients wherever they are with the channels they prefer.

- VIU by HUB is a digital personal insurance marketplace that integrates advanced technology with human expertise to provide seamless, omnichannel distribution for customers and partners.
- Through its comprehensive insurance ecosystem, VIU by HUB delivers exceptional value to partners and has expanded its offerings to employers, focusing on supporting financial wellness through personal lines insurance.
- Small business insurance capabilities revolutionized through Insureon, Squaremouth & CM&F integration

Retirement & Private Wealth

Top-performing HUB retail practice

- Added $3B in AUM from deals expected to close by the end of 2024.
- Excellent growth in cross-sell business to HUB clients, generating $11.4M revenue YTD.
- Over 225,000 employees enrolled in HUB FinPath our proprietary financial wellness platform.

Employee Benefits

Differentiated value proposition for a changing world of work.

- Proprietary analytics tools, including HUB Workforce Persona Analysis™ and HUB Infused Analytics™, deliver powerful strategic insights to clients of every size
- HUB's Quality Employee Experience (QEX) meets the growing demand for personalized benefits and a frictionless experience
- Strategic risk mitigation by leveraging HUB Health Insights™ and EmpoweRx™ to achieve better health outcomes, reduce waste and optimize pharmacy spend

Specialty Practices

Expanding on a successful growth platform.

- Continued growth to provide tailored solutions for upper middle market clients to reduce their Total Cost of Risk (TCoR), offering deep expertise in Property & Casualty and financial lines.
- Further expansion of boundaryless offerings via Global Risk Solutions, leveraging strategic global partnerships and an international broker network in over 100 countries, to provide seamless solutions for Property & Casualty, Employee Benefits, as well as risk strategies and coverage for Personal Lines and High Net Worth clients.
- Specialized offerings across financial lines via the ProEx team, providing customized solutions for executive, professional, tech/cyber and transactional risks.

Specialty Program Group

A leading MGA and Wholesaler at the forefront of digital distribution.

- A major force in specialty insurance broking, underwriting and consulting facilities in the U.S.
- 41 acquisitions since 2016
- 31 portfolio companies generating $5B in Premium
- Leading organic revenue growth across HUB for three years
- From ideation to 6th largest Specialty Intermediary in North America in 5 years
- 4th largest Specialty MGA Platform

Private Client

Enhancing the high net worth client experience in an era of increased risk.

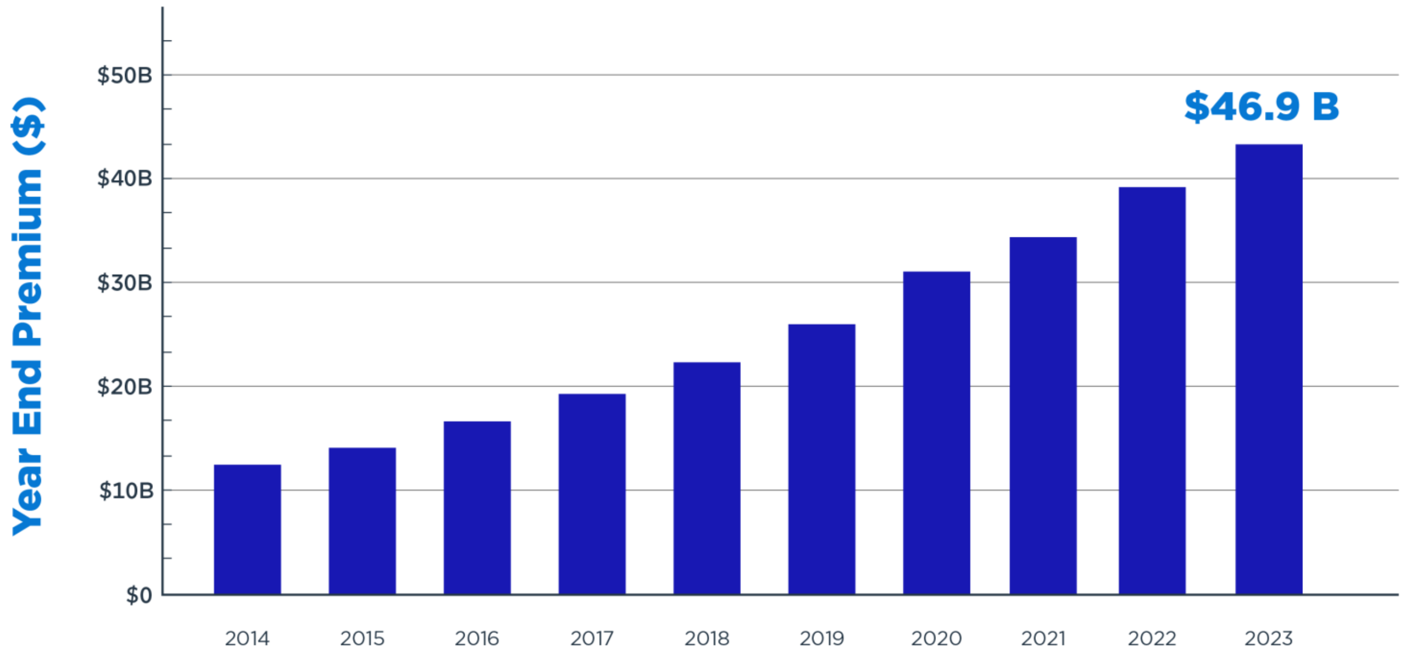
- 500 Risk Advisors coordinated with support experts to drive bespoke solutions for 40,0000+ HNW/UHNW clients
- Strategic risk mitigation across every aspect of the affluent lifestyle with formation of Risk Advisory Services groups
- Addition of Complex Placement Specialists to address clients with complicated, multi-faceted risk profiles

Growth

HUB is scaling for the next quarter century with another impressive year. Our organic growth and bullish acquisition strategy continues to lead the industry.

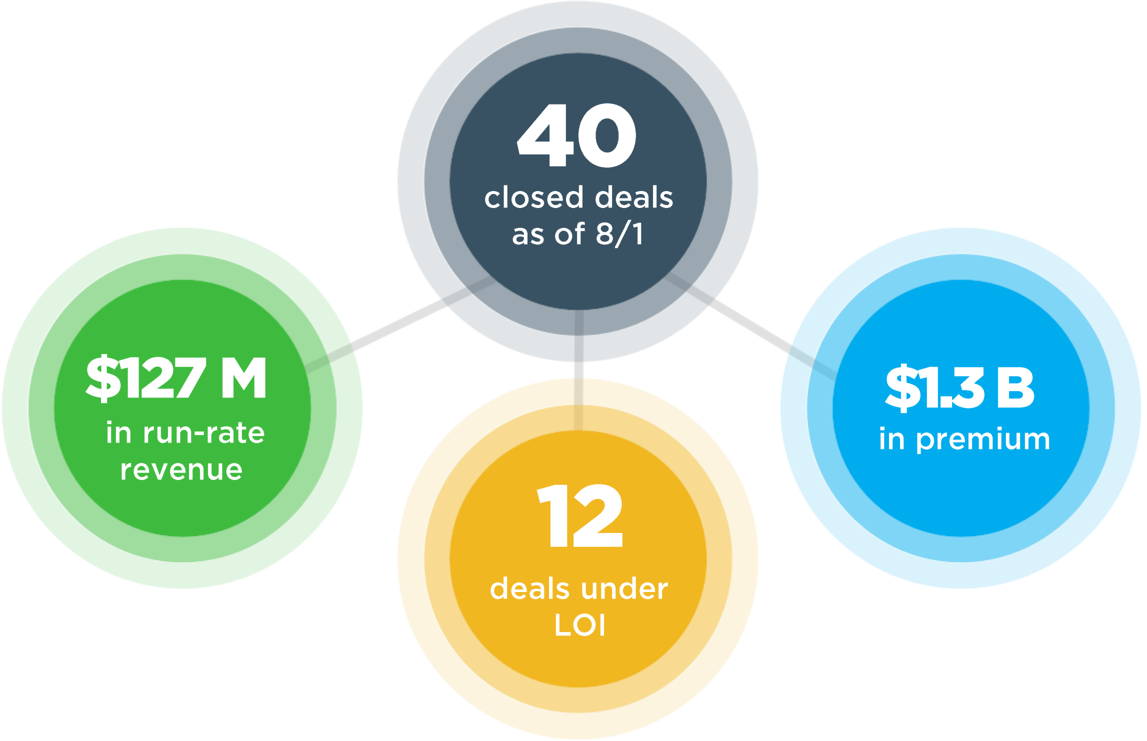
3.5 growth since 2014 with CAGR 16%

YTD 9% commercial lines revenue growth; all-time high
YTD 12.4% organic growth in Wholesale



Mergers & Acquisitions

- Firms that joined HUB in the last 12 months achieved near double digit top line revenue growth and 20 percent growth to the bottom line in their first year.
- 95% of shareholders are with HUB 5 years post close of their transaction.



Our Specialty Practices have achieved 17.5% growth in new business to base year over year.

HUB Specialties have helped position the firm for continued growth and scale-up to provide our clients with specialized products and solutions. To continue to expand our areas of expertise, HUB will be adding new practice groups for Energy and Technology/Life Sciences. Look for more discussions in 2025 as we formalize the new practices and align with our carrier partners.