



HDH Group Supports TAGGART's Global Growth

Executive Overview

TAGGART Global, LLC (TAGGART) is a world-leader in clean coal technology and preparation services. Headquartered in Pittsburgh, Pennsylvania, this US-based engineering company has a wide global reach with offices and projects located in Brazil, Canada and China, a new joint venture in Australia, and a recent acquisition in South Africa. The company is experiencing tremendous growth – both domestically and internationally – and is steadily expanding its workforce to keep pace with the increasing global demand for energy supplied by clean coal processing technology.

The unique and challenging demands of a growing operation, particularly one with such a large international workforce, led TAGGART to re-evaluate its employee benefit program and the services provided by its insurance broker. Upon evaluation, TAGGART determined that the HDH Group was the benefits consultant best suited to meet the company's current and future insurance needs.

Securing ProActive Benefits

Like many growing companies, TAGGART's changing business operations demanded a new approach to its employee benefit program. The team responsible for managing the employee benefits program inherited insurance plans and relationships that had worked well for TAGGART in the past, but were no longer meeting all of its needs. And although the company did have an insurance broker, TAGGART was managing its needs directly with insurance carriers because the broker relationship had become inactive through the years.

According to Kelley Lynch, TAGGART's Chief Financial Officer, "We decided to take stock of our entire program because we wanted to ensure that we had the right coverage to meet our employees' needs and best interests, and we also wanted to make sure that we were working smart. Our time is extremely valuable. We needed to figure out if we were getting the best value from our current broker relationship, and if not, move to a broker that would give us the service and support our growing operations required."

In determining which benefits broker to work with going forward, TAGGART evaluated several insurance brokerage firms and their ability to deliver on three important fronts: to secure the right insurance coverage for its employees; to support the company's health management and productivity program; and to help TAGGART better manage the total costs and risks of its global employee benefit program.

TAGGART ultimately decided it was time to switch brokers and selected the HDH Group as their new benefits broker and consultant. "HDH clearly provided a level of expertise and service that we weren't receiving from our legacy broker relationship. We were impressed with their capabilities, particularly their international experience, and felt that they were best suited to address our specific needs," commented Lynch.

"HDH has worked with us to improve our entire employee benefit program, especially our international exposure, and they've helped us to streamline our processes and reduce our costs. On all our areas of measurement, they have exceeded our expectations."

Kelley Lynch, Chief Financial Officer
Taggart Global, LLC

Global Opportunities & Exposures

The first area to be addressed was TAGGART's international medical benefits. TAGGART has two different categories for international insurance coverage: US-based employees travelling abroad; and US citizen employees living and working in other countries. Its first priority was to ensure that their employees travelling and working overseas received the premier medical benefits that its state-side employees received. Upon an in-depth review of the company's policies and coverage, HDH identified gaps that were not in keeping with TAGGART's commitment.

HDH secured for TAGGART a comprehensive international medical benefit policy that provides for both the company's travelling employees and those living and working out-of-country. In addition to delivering an improved layer of coverage for the company's international medical risks, the new plan provides a more streamlined administration process. Previously, TAGGART was faced with a time-consuming manual activation process each time a US-based employee travelled outside of the country. The new coverage and plan, established with HDH, includes an automated process for activating international medical coverage for its employees' international trips and short-term assignments.



Client Story: HDH Group Supports TAGGART's Global Growth

"In very short order, HDH identified our gaps and helped us to secure the right international insurance policies," said Lynch. "The new plan not only provides expanded coverage – it gives us the right coverage, and is less expensive than what we previously had in place. And through its international network of insurance contacts, HDH was able to coordinate an on-site benefits briefing session for the employees in our Beijing office, so they could meet in-person with insurance support contacts located in China. This premier level of support and guidance was exactly why we made the decision to work with HDH."

Advancing Health & Productivity

TAGGART's owners are firmly committed to providing a positive and supportive work environment for its employees. Voted one of Pittsburgh's 'Best Places to Work' in 2007 by the readers of the Pittsburgh Post Gazette, TAGGART's Human Resources group works hard to make sure that the company continues to extend to its employees a feeling of community, even as the number of employees continues to multiply. In the last five years the company has gone from approximately 60 employees in its Pittsburgh location to just under 160 employees regionally, and growing. Including its international employees, the company's total employee count is well over 400.

TAGGART offers a variety of programs and policies that help the company retain its employer-of-choice status, including its "Get Fit Now" health and productivity management program. "We're in the program's second year and we look forward to building on the success of the first year," said Melissa Struzzi Englesberg, TAGGART's Assistant General Counsel and head of Human Resources. "It really is a win-win for both the company and the employees. It is our hope that in the long-term our efforts will work to decrease, or in some cases even prevent, health problems for our employees and ultimately help TAGART to better manage its healthcare costs. But in the short-term, we're finding that the contests, classes, and programs are providing opportunities for employees to get to know each other better, to reduce stress, and generally to have fun."

As part of their "Get Fit Now" campaign, TAGGART has offered a variety of on-site fitness classes from yoga, to Zumba® dance, to Taichi, and has held a number of team-oriented contests, like its 10,000 Steps competition, in which teams pledged to

take enough steps to reach a variety of destinations, such as Hawaii for one ambitious team. The company also offers a mix of programs and classes that reinforce healthy choices like discounted gym memberships, fitness and nutrition classes held on-site during lunch, and coordinating the delivery of fresh fruits and vegetables ordered by employees through Pittsburgh-based GoodApples.com.

According to Barbara McGinley, a senior benefits consultant at HDH, "TAGGART's program is tremendous; it's one of the best examples of creative, generous, and well-devised health and productivity programs I have seen. The company's management and all those involved with the creation and monitoring of the "Get Fit Now" program are to be congratulated."

Struzzi Englesberg shared, "HDH has been a great source of support and guidance for us. Going forward, we expect to take advantage of their Health and Productivity consulting services to maximize the discounts and services available to us through our healthcare insurance carrier."

Renewing with Confidence

"As we head into our second renewal cycle with HDH, it's striking to all of us how differently we are managing our employee benefit program as compared to what we did before HDH," said Lynch. "We are now able to forecast and budget our costs in advance of the carrier's official renewal rate notification, which helps us to make any necessary adjustments in a proactive, not reactive, manner. This is a fundamental and important shift."

"But more than that, we truly feel we have a trusted advisor in HDH. The breadth and depth of their insurance expertise gives us great confidence that as our needs evolve, HDH will be there to provide guidance and help us select the right insurance solutions for our needs. Our HDH account team gives us amazing support, and their attention to detail allows us to focus our attention on other mission-critical areas of our business.

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The HDH Group is an employee-owned professional services firm offering risk management, employee benefits, surety, and alternative risk insurance solutions. HDH works with clients across a wide range of industries, including transportation, healthcare, construction, manufacturing, information technology, financial services, the public sector, and others. An owner in Assurex Global, the largest global network of independent insurance brokers with over 500 offices across 6 continents, HDH Group combines specialized industry and insurance expertise with an extensive national and international reach. Headquartered in Pittsburgh, Pennsylvania, HDH also has offices in Harrisburg and Erie, Pennsylvania.



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