

## **Robert (Bob) Gruhl**

Bob has extensive financial, operational, and consulting experience in insurance and financial services. He is the founder of Strategy Finance Capital, a firm he established to provide strategic and financial advisory services to insurance agencies and insurance-related companies. Typically, these businesses are in transition: start-ups, organizations positioning themselves for the next growth stage, re-focusing their business strategies, and those in need of an exit strategy.

Most recently, Bob's management experience includes being the CFO of a large, respected aggregator; a membership organization of small to medium size property-casualty insurance agencies. As CFO he was responsible for financial reporting, cash management, banking and creditor relationships, and external audit. Bob was instrumental in managing several recapitalizations to support current operations and future growth. Additionally, he provided advisory services to member agencies on agency acquisitions and sourcing capital for their growth.

His areas of expertise include:

- Revenue and profitability analysis of current operations
- Creating a custom financial model for an agency
- Assessing the financial impact and organic growth versus growth through acquisitions
- Identifying sources of funding for growth or acquisitions
- Managing the acquisition and due diligence process including the capital providers
- Perpetuation planning

Bob has an extensive network of contacts in the accounting, tax, valuation, funding, and IT areas that SFC accesses as needed.

Bob's previous consulting experience includes being a Managing Principal at a Boston-based consulting firm, and a national consulting firm, both serving the insurance industry. These businesses provided advisory services to CEO's of companies in the areas of strategy, financial planning, acquisitions, capital sourcing, and sourcing strategic partners to support future growth. Earlier, Bob held a number of key financial and operational executive management roles, and subsidiary corporation board positions, for a Fortune 500 insurance corporation, including CFO of the corporate Group.