

2:15 PM – 3:05 PM

General Session 6 - *Become a Top Gun Employer: Secrets of a 4-Time Winner of Best Workplace in Texas*

Speakers:



Robyn Bayne
Aon



Carol McBride
Mr. Cooper Group



Robyn Bayne, Aon

Robyn Bayne is a client Team Leader and Senior Strategist in **Aon's Health Solutions** practice located in Dallas. Robyn brings innovative strategies and consulting services to many of Aon's large market clients. She focuses on delivering actionable data and presenting innovative cost management and health management strategies to her clients. Robyn also serves as the Regional Large Market Leader for Aon's South Region. Robyn has over 30 years' experience in the benefits industry and has been with Aon since 2011. She has a Bachelor of Arts degree from Rice University.

Carol McBride, Mr. Cooper Group

Carol McBride is Vice President, Benefits at **Mr. Cooper Group**. Carol joined Mr. Cooper in February 2022 after relocating from Houston to Dallas. As a Certified Professional in Human Resources, Carol has worked in Human Resources for more than 30 years. She specializes in Global Health & Welfare, Retirement, and Pension. Carol is active in multiple HR organizations, including Society of Human Resources Management (SHRM), International Foundation of Employee Benefits Plans (IFEBP), Dallas HR, HR Houston, Houston Compensation & Benefits (HC&B), and the National Association of African Americans in Human Resources (NAAAHR). She is the past Committee Chair of Ascende Charitable Trust (ACT) and has chaired various ERG and customer experience initiatives during her career. Carol also is the Founder and Managing Partner of The Carol McBride Group, LLC (CMG) and author of *"HR, Where's Your Freaking Sense of Humor?"* She also sponsored her own HR Consortium to share knowledge and experiences with the HR community.



Become a Top Gun Employer: Secrets of a 4-Time Winner of Best Workplace in Texas

Your Flight Instructors:

Carol McBride, Mr. Cooper Group

Robyn Bayne, Aon

December 2022





Mr. CooperGroup®

MR. COOPER GROUP OVERVIEW

OVERVIEW

Mr. Cooper Group is an industry-leading mortgage company serving customers through our servicing, originations and digital real estate solutions

4.1 MILLION CUSTOMERS⁽¹⁾

7,000+ TEAM MEMBERS

LARGEST NON-BANK SERVICER IN THE U.S. ⁽²⁾	3rd LARGEST SERVICER IN THE U.S. ⁽²⁾	TOP 20 LOAN ORIGINATOR IN THE U.S. ⁽²⁾	TOP 15 CORRESPONDENT LENDER IN THE U.S. ⁽²⁾
SERVICING PORTFOLIO \$854 BILLION IN UNPAID PRINCIPAL BALANCE ⁽¹⁾	ORIGINATED \$5.7 BILLION IN LOANS ⁽³⁾	TOTAL HOME SALES \$18.1 BILLION THROUGH XOME AUCTION ⁽¹⁾	HOMES SOLD 110,000+ THROUGH XOME AUCTION ⁽¹⁾



1) As of September 30, 2022
2) According to Inside Mortgage Finance as of September 30, 2022
3) Reflects a 3-month period ended September 30, 2022

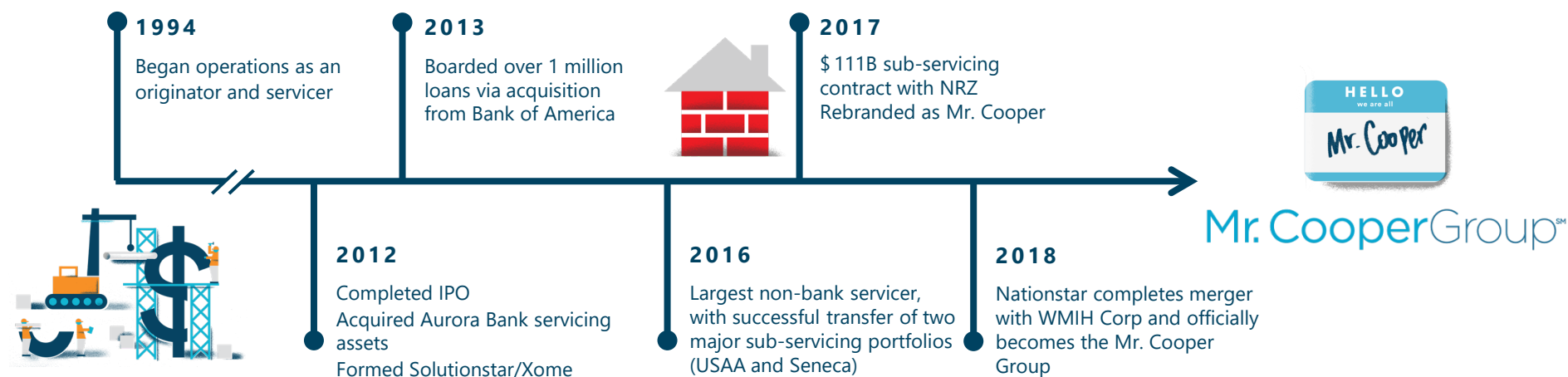
WHERE WE ARE

7,000+
TEAM MEMBERS



HISTORY

More than 20 years of experience serving both originations and servicing customers, while maintaining servicing excellence, a strong regulatory and compliance standing, and robust relationships with GSEs and investment partners.



INDUSTRY LEADER

SERVICING LEAGUE TABLE (1)
DOLLARS IN BILLIONS

Servicer	2022 Q2	
	Rank	UPB
Wells Fargo	1	\$972.7
Cenlar	2	\$895.0
Mr. Cooper	3	\$803.6
Chase	4	\$786.5
Dovenmuehle	5	\$605.0
Rocket Mortgage	6	\$550.0
PennyMac	7	\$527.3
NewRez/Caliber	8	\$498.0
Freedom	9	\$423.5
LoanCare	10	\$356.0

ORIGINATION LEAGUE TABLE (1)
DOLLARS IN BILLIONS

Lender	Rank	Volume
Quicken Loans	1	\$34.5
Wells Fargo	2	\$34.1
United Wholesale	3	\$29.9
PennyMac	4	\$26.7
Chase	5	\$28.0
NewRez/Caliber	6	\$19.1
loanDepot	7	\$16.0
Guaranteed Rate	8	\$16.3
Bank of America	9	\$14.5
U.S. Bank	10	\$13.8
Mr. Cooper	15	\$7.7

1) According to Inside Mortgage Finance as of June 30, 2022

Mr. CooperGroup®



“Great companies are built from the inside out”

Over the last few years, we have transformed our culture to become customer-focused with great (and measurable) success

FOUR-TIME WINNER OF BEST WORKPLACE IN TEXAS

- Certified as a **Great Place To Work** in 2019, 2020, 2021 & 2022
- **88% of team members** say Mr. Cooper Group is a great place to work
- **Core Values & DEI** are key components of performance management
- Filled approximately **20% of all open positions with internal candidates** and **promoted more than 1,600 team members**
- Improved communications. including ***Hanging With Jay***, Yammer, Weekly Leader Calls
- Launched ***So You Think You Want to Be A Leader***, **Cooper Climbers** and ***Know 2 Grow*** programs
- Office Of Diversity, Equity & Inclusion **hosted 75+ hours of programming and 20+ connection events**
- Based on team member feedback, became a **Home-Centric organization** focusing in-office gathering primarily for learning, collaboration and celebrations **with individual work done at home**
- **Attracting and retaining talent** through benefits like Mortgage Loan Program, Down Payment Assistance, Student Debt Program and Team Member Relief Fund



Wellbeing



Transparency



CHOICE





Affordability

Accountability

Diversity, Inclusion & Equity



Overview of Aon's Active Exchange Model



Value Delivered to Mr. Cooper with Aon Active Exchange



Control Cost

- Ability to budget with defined contribution
- Renewals over last 4 years have ranged from <1% increase to 4% increase



Employee Satisfaction

- 95% Like Carrier Choice
- 91% Confident In Their Elections
- 91% Overall Satisfaction



Deliver Innovation

- 92% of population used the Help Me Choose tool



Drive Competition

- Carrier incentives aligned with managing cost
- Multiple carriers drives down cost

Aon Active Health Exchange

How It Works



Financial Benefits

- Best-in-market pricing
- Real competition among multiple carriers at the consumer level to drive cost down and quality up
 - Administrative savings
- Strong employee adoption and satisfaction
- Ease of change for clients and employees

Aon Active Health Exchange Mechanics

Defined Contribution Subsidy

1

Health Care Credit

Medical	Bronze (+ Alt)	Aetna
	Bronze Plus (+ Alt)	BCBS
	Silver (+ Alts)	Cigna
	Gold/Gold II	Dean / Prevea 360
	Platinum (+ Alt)	Geisinger
Dental	Bronze	Health Net
	Silver	Kaiser
	Gold	Medical Mutual of Ohio
	Platinum	Priority Health
		United Healthcare
Vision	Bronze	UPMC
	Silver	Aetna
	Gold	Cigna
		Delta Dental
		MetLife
		United Healthcare
		VSP

Employees Shop Across Plan & Carrier Options

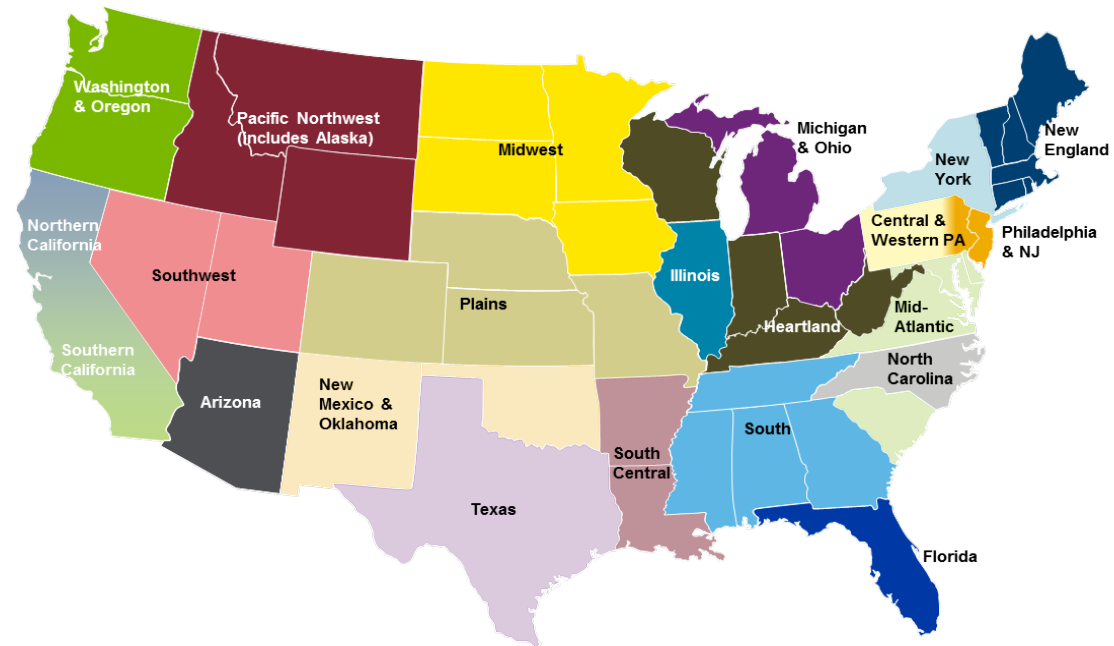
2

Standardized Plans + Competing Carriers

Leverage Best-in-Market Strategy

3

22 Rating Bands



Competition Drives Value

Value Proposition and Results – Exchange-wide

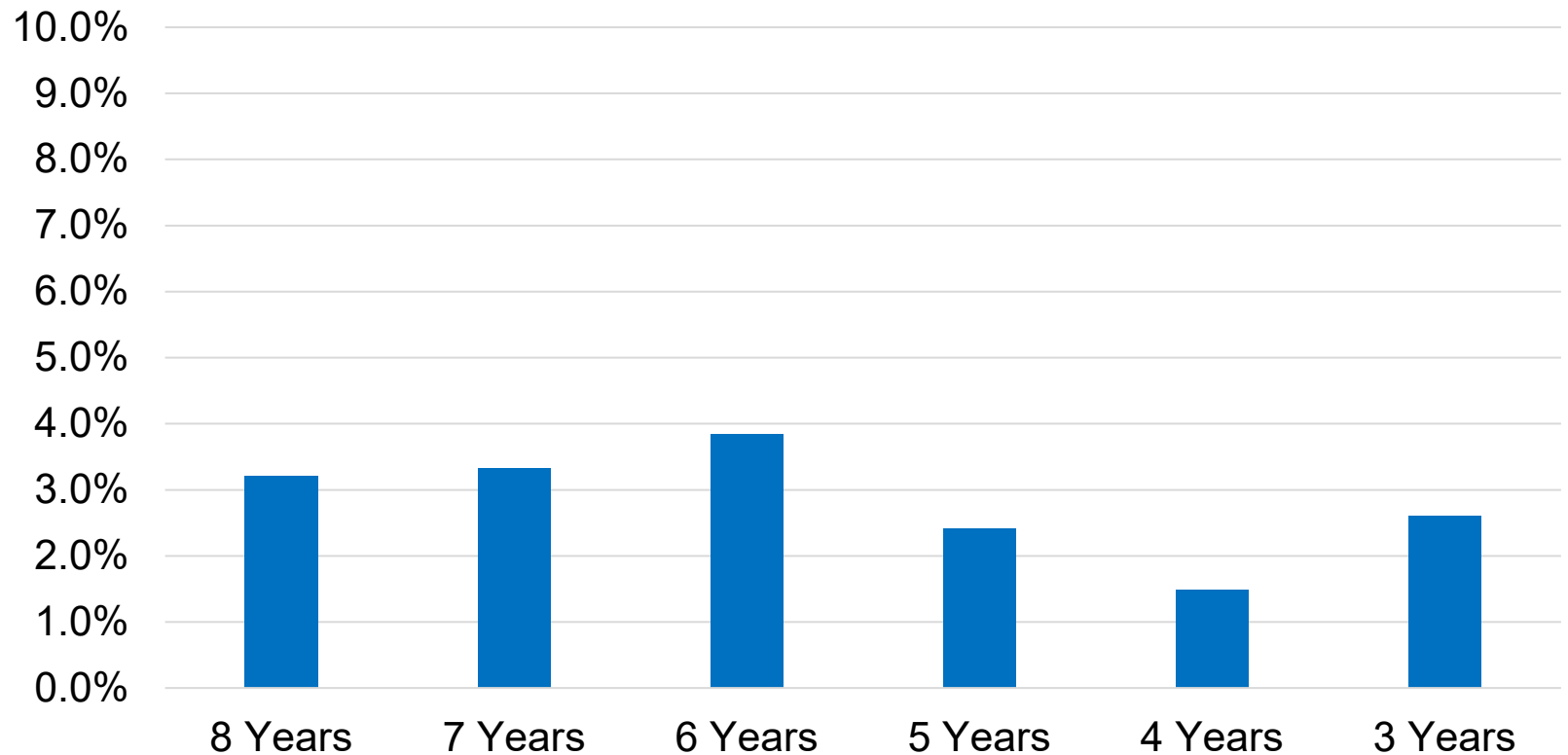
2.4%

Average 5-Year Top-line PMPM
Premium Cost Increase

(2.5% for 10-Year
life of Aon Active
Exchange)

Control Cost

Current Client Premium CAGR by Class Year



Questions?

