



**David Pincus** is the Director of Labor Relations Research for F&H Solutions Group LLC. He assists and advises clients in the airline, railroad and other industries on all aspects of their labor relations and personnel policies. In the airline industry, he has advised or otherwise performed labor relations-related services for the management of major, national, regional, charter, cargo and international airlines. David prepares customized exhibits and graphs for negotiations, presentations and internal meetings. He also analyzes market characteristics to determine the appropriate competitors of airline clients.

David costs out union and management contract proposals and conducts comparative studies of other carriers' labor agreements, focusing on pay, work rules and various benefit plans. He also determines the cost advantages/disadvantages of utilizing provisions of a competitor's collective bargaining agreement in place of a client's current collective bargaining agreement or policies. He has served as an expert witness on labor relations/collective bargaining agreement matters.

From 1992 to 1995, David worked in various credit and financial analyst positions in the banking industry. He was responsible for underwriting loan requests for new and existing clients, incorporating full underwriting of borrowers, guarantors and collateral, and assisting in developing loan structures based upon drawn conclusions. He performed complete financial analyses of loan candidates including financial statement and cash flow analysis, formulated projections based on current and historic financials, and evaluated real estate collateral. He drafted and presented full credit reports with his recommendations to the executive loan committee and Senior Credit Officer. David also supervised and trained individuals in financial analysis, market and industry research, collateral evaluation and cash flow sensitivity.

He holds a B.S. in Finance from the University of Maryland at College Park.

**WASHINGTON, DC OFFICE:**

1300 19th Street, N.W., Suite 700

Washington, DC 20036

Direct: 202.719.2018

Fax: 202.719.2077

[dpincus@fhsolutionsgroup.com](mailto:dpincus@fhsolutionsgroup.com)