

*2020 Summer National Meeting  
Virtual Meeting*

**Special Session #3: Race & Insurance**  
***A Candid Dialogue on the Role of the Insurance Sector in Addressing Racial Inequality and  
Promoting Diversity in the Insurance Industry***  
**Thursday, August 13, 2020**  
**4:00 – 6:30 p.m. ET / 3:00 p.m. – 5:30 p.m. CT / 2:00 – 4:30 p.m. MT / 1:00 – 3:30 p.m. PT**

**SPEAKER BIOGRAPHIES**

**Panel 1: Historical Context on Racial Discrimination within the Insurance Sector**



**Director Chlora Lindley-Myers** (*Moderator*)

**NAIC Secretary-Treasurer**

**Director**

**Missouri Department of Commerce and Insurance**

Chlora Lindley-Myers was appointed director of the Missouri Department of Insurance, Financial Institutions and Professional Registration on March 6, 2017 (the name of the department was changed to the Missouri Department of Commerce and Insurance on August 28, 2019). She was confirmed by the Missouri Senate on April 13, 2017. She leads the department that protects consumers and ensures a strong and stable insurance market through the regulation of professionals and businesses that impact Missourians' lives daily.

She has served in several senior positions in the legislative, judicial and executive branches of government. She has also served in leadership roles in the regulatory and insurance industries, as well as within the National Association of Insurance Commissioners (NAIC). In addition to Missouri, she has worked for both the Kentucky Department of Insurance and the Tennessee Department of Commerce and Insurance, and for the NAIC.

She holds an undergraduate degree from Mount Holyoke College in Massachusetts and a law degree from the University of Connecticut. Chlora is licensed to practice law in various states, including Missouri. She has received national recognition for her work. As the Deputy Commissioner of Tennessee's Department of Commerce and Insurance, she was awarded the Robert Dineen Award for Outstanding Service and Contribution to the State Regulation of Insurance.

Director Lindley-Myers currently serves on the Executive (EX) Committee of the NAIC as Secretary/Treasurer. She also serves in these additional leadership roles with the NAIC: Secretary/Treasurer of the Government Relations Leadership Council (GRLC), Secretary/Treasurer of the Internal Admin (EX1) Subcommittee, Chair of the Audit Committee, Vice-Chair of the Market Information Systems (D) Task Force, Chair of the Reinsurance (E ) Task Force, Co-Vice Chair of the Special Committee on Race & Insurance, and is a member of the International Insurance Relations (G) Committee and the NAIC/Consumer Liaison Committee.



**George Nichols III**  
**President and CEO**  
**The American College of Financial Services**

George Nichols III currently serves as the 10th President and CEO in the storied history of The American College of Financial Services. He continues to take motivation from founder Solomon S. Huebner’s pioneering vision in 1927, while empowering The College to usher in the next century of excellence.

A life of private sector experience and public service brought Nichols to The College, where he shares its commitment to benefitting society by educating and influencing the financial services profession.

He joined The College after a 17-year stint at New York Life, where he held principal roles in sales, strategic initiatives, and public policy. He most recently served as executive vice president in the Office of Governmental Affairs, which encompasses all of the legislative, regulatory, and public policy issues at the company.

In 2006, Nichols was named to the company’s Executive Management Committee, a group of senior executives tasked with assisting the CEO in setting company policy.

Prior to joining New York Life, Nichols was Kentucky’s first African-American insurance commissioner, leading the regulation of the state’s \$10 billion insurance industry through his expertise in health insurance reform and financial services integration. He gained this knowledge through stints as the executive director of the Kentucky Health Policy Board, vice president of marketing for Athena of North America, executive director of product development with Blue Cross and Blue Shield of Kentucky, CEO of Central State Hospital in Louisville, and executive assistant to the commissioner of the Kentucky Department for Mental Health/Mental Retardation Services.

Along with his role as Kentucky’s first African-American insurance commissioner, Nichols was the first African-American president of the National Association of Insurance Commissioners (2000) and the first African-American elected to New York Life’s Executive Management Committee (2006). He has twice made the list of “Most Influential Blacks in Corporate America,” (2018 and 2012), an honor given by Savoy, the leading African-American business and lifestyle magazine.

These accolades were born from opportunities that he is passionate about extending through The College’s diversity initiatives.

Nichols received his Associate’s degree from Alice Lloyd College, a faith-based liberal arts school in eastern Kentucky, before earning his Bachelor’s degree from Western Kentucky University. He began his career in financial services after receiving his Master’s Degree from the University of Louisville.

He continues to lean on the love of his family—wife Cynthia Jean “CJ” and three children—and his unyielding faith to navigate the journey that brought him to this distinguished institution.



**Dr. Leroy D. Nunery II**  
**Founder & Principal**  
**PlūsUltré LLC**

Dr. Leroy (Lee) David Nunery II is an accomplished executive and entrepreneur with a unique breadth of experiences and competencies formed from forty years in corporate banking and capital markets, higher education, professional sports, charter school management, public education, and with a family-owned electrical contracting firm, Leroy Nunery & Sons, Inc. In 2007, Leroy founded PlūsUltré LLC, a strategic advisory firm whose clients include charter schools, public school districts, non-profit and for-profit enterprises, and governmental entities with a focus on turnarounds, transformations, growth and innovation planning, resource development, talent development, governance training, and diversity and inclusion strategies.

In 2017, PlūsUltré was commissioned by Marsh Companies to author a groundbreaking demographic and psychographic study called “The Journey of African American Insurance Professionals: Past and Present”. Following its publication in 2018 and presentations to insurance carriers, agencies, and trade associations, the Study has been celebrated for its deep analysis of the industry’s diversity and inclusion (D&I) dynamics and acknowledgment of the historic accomplishments of African American practitioners, professionals, and insurance company owners. PlūsUltré consults several industry participants on implementation of D&I strategies, exemplified by engagement with the Independent Insurance Agents and Brokers Association to advise on national and state level levels. A future version of the Study will explore the linkages between effective diversity and inclusion practices and corporate performance, and how well-designed D&I programs can affirmatively impact talent identification, selection, and retention.

Dr. Nunery has extensive experience in governance. He currently serves on the boards of Benchmark School, Philadelphia Outward Bound School, Alumni Advisory Board for University of Pennsylvania’s Graduate School of Education Executive Doctorate Program, and the National Council of Washington University’s Gephardt Institute for Civic and Community Engagement. He has previously served on the boards of Blue Cross Blue Shield Association, Inc., Pitney Bowes, Inc., Savoy Bank (New York), and Lafayette College. He is a Lifetime Member of the National Black MBA Association, Inc., and served as National President (1983 - 1987).

Among other recognitions, Dr. Nunery has been awarded the Wallace L. Jones Lifetime Achievement Award by the Consortium for Graduate Study in Management, and the Alumni Achievement and Community Engagement Award from Washington University’s Gephardt Institute. Since 2002, Lafayette College has awarded the Leroy D. Nunery Award for Intellectual Citizenship to a senior student of color for leadership and academic excellence.

Dr. Nunery is a graduate of Lafayette College (B.A., Honors in History, 1977), Washington University (M.B.A., 1979), and the University of Pennsylvania (Ed.D., 2003). He has participated in the Aspen Institute’s Executive Seminar; the Public Education Leadership Program (Harvard); and the Wharton e-Fellows Program (University of Pennsylvania). Leroy frequently speaks on educational access, leadership, and organizational development and has taught at The Fels Institute of Government, University of Pennsylvania (2008 – 2015) and Keller Graduate School of Management (1981 – 1984).

Leroy resides in Wyndmoor, PA, and is an avid golfer and loves to travel. He and his wife Gina Golson Nunery have three adult children, Leroy, Gillian, and Dorothy (Jackie). He is a proud member of Omega Psi Phi Fraternity and Sigma Pi Phi Fraternity.

## **Panel 2: Current Racially Based Challenges within the Insurance Sector**



**Andrew N. Mais** (*Moderator*)  
**Commissioner**  
**Connecticut Insurance Department**

Andrew N. Mais was nominated as Connecticut's 33rd Insurance Commissioner by Governor Ned Lamont and began serving on March 4, 2019. The mission of the Connecticut Insurance Department is to protect consumers through regulation of the industry, outreach, education, and advocacy.

Previously a member of Deloitte's Center for Financial Services, Mais primarily focused on the insurance sector—both US and internationally—serving as a subject matter specialist and resource on insurance regulation, providing expertise in corporate governance and responsibility in the public and private sector through his work at Deloitte and as a regulator and government official. Prior to that, he was a Director at the New York State Insurance Department (NYSID). He served four governors as part of the sr. leadership team through numerous events including the financial crisis of 2008 and major state and federal changes in health insurance regulations and laws. Before joining the NYSID, he served as director of a Connecticut nonprofit.

Mais has led various research teams; authored whitepapers on insurance issues; published articles in *Best's*, *Carrier Management* magazine, and the *Journal of Reinsurance*; and has been quoted in trade publications, many of the largest general interest newspapers in the US, and the financial press. His expertise has been sought by organizations including the Government Accountability Office.

A graduate of Yale University, Mais has served in elected and appointed positions in New York and Connecticut, as well as on numerous boards. He most recently served as chair of the Council on Ethics of the town of Wilton, CT, where he lives with his wife, Susan, and is often visited by their daughter Jennifer. Other service includes the board of the Maritime Aquarium of Norwalk, a leading national institution with a mission that includes providing leadership in STEM education and training to students from under-served groups, as well as community education on the importance of the Long Island Sound.

His more than 30 years of community involvement includes past board memberships on the American Red Cross of Mid-Fairfield County; Board of Finance of the Town of Wilton (he was cited by the CT House of Representatives); Wilton Chamber of Commerce; Rotary Club of Wilton; The Teen Center of Wilton; Wilton Education Foundation; and numerous others.



**Birny Birnbaum**  
**Executive Director**  
**Center for Economic Justice**

Birny Birnbaum serves as Executive Director of the Center for Economic Justice ([www.cej-online.org](http://www.cej-online.org)), a U.S. non-profit organization, whose mission is to advocate on behalf of low-income and minority consumers on issues of availability, affordability, accessibility of basic goods and services, such as utilities, credit and insurance.

Birny, an economist and former insurance regulator, has worked on racial justice issues for 30 years. He performed the first insurance redlining studies in Texas in 1991 and since then has conducted numerous studies and analyses of racial bias in insurance for consumer and public organizations. He has served for many years as a designated Consumer Representative at the National Association of Insurance Commissioners and is a member of the U.S. Department of Treasury's Federal Advisory Committee on Insurance, where he co-chairs the subcommittee on insurance availability. Birny is also a member of the U.S. Federal Reserve Board's Insurance Policy Advisory Committee.

Birny as Associate Commissioner for Policy and Research and the Chief Economist at the Texas Department of Insurance. At the Department, Birny developed and implemented a robust data collection program for market monitoring and surveillance.

Birny was educated at Bowdoin College and the Massachusetts Institute of Technology. He holds Master's Degrees from MIT in Management and in Urban Planning with concentrations in finance and applied economics.



**Dora Hughes, MD, MPH**  
**Associate Research Professor of Health Policy & Management**  
**Milken Institute School of Public Health**  
**The George Washington University**

Dora Hughes, MD, MPH, is Associate Research Professor of Health Policy & Management at the Milken Institute School of Public Health at The George Washington University, where her work focuses on the intersection of clinical and community health, social determinants of health, health equity, healthcare quality and workforce. Previously, Dr. Hughes was a Senior Policy Advisor at Sidley Austin, where she advised on regulatory and legislative matters in the life science industry. Prior to that, she served for nearly four years in the Obama Administration as Counselor for Science & Public Health to Secretary Kathleen Sebelius at HHS. Her areas of responsibility included implementation of public health and FDA-related provisions of the ACA, as well as signature legislation for tobacco, Alzheimer's and FDA reform. She served in leadership roles for several White House initiatives, including the Childhood Obesity Task Force, President's Food Safety Working Group, Committee on STEM Education and Let's Move.

Dr. Hughes began her career in health policy as Senior Program Officer at the Commonwealth Fund, and subsequently as Deputy Director for the HELP Committee under Senator Edward M. Kennedy. She then served as the Health Policy Advisor to former Senator Barack Obama. Dr. Hughes received a BS from Washington University, MD from Vanderbilt and MPH from Harvard. She completed internal medicine residency at Brigham & Women's Hospital.



**Sonja Larkin-Thorne**  
**Consumer Advocate & Retired Insurance Executive**

Sonja Larkin-Thorne retired as Vice President of Government Affairs for The Hartford and has over 35 years of experience in the insurance business. She managed The Hartford's regulatory and legislative activities in 14 states and provided counsel on underwriting practices, market conduct examinations, urban issues, consumer complaints, use of insurance credit score, guaranty funds, solvency issues, natural disasters, and financial services legislation.

Sonja represented The Hartford at the National Association of Insurance Commissioners (NAIC) and served as a member of the Property Casualty Insurance Guaranty Fund boards in Arizona, District of Columbia, Maine, and Connecticut. She was elected vice-chair of both the National Conference of Insurance Guaranty Funds and the NAIC's System for Electronic Rate and Form Filing (SERFF) Board of Directors and represented the Property & Casualty insurance industry on the NAIC Improvements to State-Based Systems Subgroup.

Prior to joining The Hartford in 1990, she served as Senior Consultant on Insurance to former California Assembly Speaker Willie L. Brown, Jr. and Special Assistant on Insurance to the late Senator Teresa P. Hughes, Vice President Personal Lines, and Director of Legislative Affairs for the Association of California Insurance Companies. She was also a Project Manager in Allstate Insurance Company's Home Office and Regional Underwriting Manager of the company's Southern California Regional Office.

Sonja continues to expand her expertise. She was appointed in 2020, to the State of Connecticut Insurance Department Advisory Council on Technology and chairs the Consumer Data subcommittee. She works with the Department on many regulatory issues impacting consumers.

In 2009, the National Association of Insurance Commissioners appointed her a member of the NAIC Consumer Board of Trustees and a Funded Consumer Representative. In this position, she assisted the NAIC in its efforts to support state regulation of insurance regulation by providing consumer views on insurance regulatory issues. She was reappointed to both positions until her resignation in 2018. In 2010, Sonja was appointed to the Interstate Insurance Product Regulation Consumer Board until she resigned in 2018. She also served as an ex-officio member of the NAIC's SERFF Board of Directors until 2013.

In 2013, the International Association of Insurance Supervisors (IAIS) Executive Committee appointed Sonja to the newly created IAIS Consumer Observer position. In this role, she worked with insurance and financial regulators along with representatives of consumer organizations from around the world. In 2013, she was the first consumer observer to attend the IAIS annual meeting in Taipei and addressed the membership on the importance of consumer participation. Sonja participated in IAIS meetings in Basel,

Quebec City, and Amsterdam. In 2012, she represented U.S. consumers at the Joint Forum Risk Assessment and Capital meeting in Toronto, Canada.

The National Conference of Insurance Legislators (NCOIL) invited Sonja to join its 2014 International Issues Task Force. The task force worked to develop a resolution in support of and stress the success of state-based insurance regulation and the need for increased dialogue with state legislators concerning international issues affecting state regulation of insurance.

Sonja's expertise in insurance issues impacting consumers is extensive. As a result, she is a sought-after speaker. Her presentations' topic areas include:

- 2020 U.S. House Committee on Financial Services "Drivers of Discrimination: An Examination of Unfair Premiums, Practices, and Policies in the Auto Insurance Industry (Washington D.C.)
- 2019 RMS Exceedance "Flood, Risk, Reform and Implications Flood Panel (Miami, FL)
- 2019 A.M. Best TV "Florida Association for Insurance Reform Sets Sights on Flood" (Florida)
- 2019 & 2018 Insurance Regulation in the United States for Representatives of the China Banking and Insurance Regulatory Commission, University of Connecticut School of Law, Big Data, Insurance and Consumer Protection (Hartford, CT)
- The NAIC 2018 International Insurance Forum, Building Momentum for Digital Disruption in Insurance (Washington D.C.)
- 2017 Certified Financial Accountants Society of Hartford, University of Connecticut School of Business, Technological Regulatory and Investment Risk (CT)
- The NAIC CIPR 2017 Flood Summit, An Overview of the Federal Flood Bill and Its Impact on Consumers Countrywide (GA)
- 2015 International Association of Claims Professionals 46th Annual Conference Consumer Issues (Texas)
- The 2014 NAIC Regulatory Leadership Meeting, Consumer Issues and Concerns (MO)
- The AICP annual conferences (Texas, RI, and Toronto)
- The NAIC CIPR Ride-Sharing, Car-Sharing Forum in (KY)
- The RAND Institute for Civil Justice, Rethinking Insurance and Liability in the Age of Autonomous Vehicles (CA)
- 2011-2012 Susan G. Komen Chair, The Connecticut Affiliate "Community Profile - Breast Cancer in Connecticut"

Additionally, she has worked with numerous state insurance departments on regulatory and consumer issues.

Sonja is a graduate of The University of Connecticut School of Business Administration, Business Mastery Program, The ITT Executive Development Institute at Duke University's Fuqua School of Business, Professional Insurance Agent's Insurance School and attended California State University, Los Angeles.

### **Panel 3: Increasing Diversity and Inclusion within the Insurance Sector**



**Dean L. Cameron** (*Moderator*)  
**Director**  
**Idaho Department of Insurance**

Dean L. Cameron was appointed Director of the Idaho Department of Insurance by Governor C.L. "Butch" Otter. He took office on June 15, 2015.

Cameron became licensed in life and health while attending college. Later, he passed his Series 6 and Series 63 exams and also obtained his property/casualty (P/C) license. Cameron is a third-generation agent.

At the time of his appointment as Director, Cameron was serving his 13th term as senator for District 27 as the most senior member of the Idaho Senate. He was serving his 8th term as the chairman of the Senate Finance Committee, which meets jointly with the House Appropriations Committee to set the budget for the state of Idaho.

He was the co-chair of a task force on health care and has sponsored nearly 20 pieces of health care legislation in his 24 years of service in the Idaho Senate.

Cameron was also former chairman of the Senate Commerce and Human Resources Committee, which handles all banking, business and insurance issues. He was the senior member of that committee until his resignation.

He earned an associate degree in arts and science at Ricks College in Rexburg, ID (now BYU-Idaho), majoring in political science.

Cameron was born in Burley, ID, and served a church mission to Portugal. Cameron and his wife, Linda, have three married children and five grandchildren.





**Ricardo Lara**  
**Commissioner**  
**California Department of Insurance**

Ricardo Lara is California's eighth Insurance Commissioner since voters created the elected position in 1988. Lara previously served in the California Legislature, representing Assembly District 50 from 2010 to 2012 and Senate District 33 from 2012 to 2018.

As Senator, Lara expanded protections for disaster survivors from losing their homes to insurance cancellation and nonrenewal. He wrote the nation's first climate insurance law, SB 30, to engage the insurance industry in the fight against climate-linked environmental disasters like wildfires and sea level rise. Lara is one of California's most effective environmental champions, working to improve health conditions and rein in air pollution.

Lara received the United Nations 2017 Climate and Clean Air Award with former Governor Edmund G. Brown Jr. and the California Air Resources Board for his work to reduce super pollutants.

Lara authored the Health4All Kids Act, which now covers 250,000 California children with full-scope health care regardless of their immigration status. He also authored laws that help prevent prescription drug abuse and crack down on patient brokering and fraud involving Californians recovering from substance abuse disorders.

Raised in East Los Angeles by immigrant parents, Lara made history in 2018 by becoming the first openly gay person elected to statewide office in California's history.

Lara earned a bachelor's degree in Journalism and Spanish with a minor in Chicano Studies from San Diego State University.



**Andrew N. Mais**  
**Commissioner**  
**Connecticut Insurance Department**

Andrew N. Mais was nominated as Connecticut's 33rd Insurance Commissioner by Governor Ned Lamont and began serving on March 4, 2019. The mission of the Connecticut Insurance Department is to protect consumers through regulation of the industry, outreach, education, and advocacy.

Previously a member of Deloitte's Center for Financial Services, Mais primarily focused on the insurance sector—both US and internationally—serving as a subject matter specialist and resource on insurance regulation, providing expertise in corporate governance and responsibility in the public and private sector through his work at Deloitte and as a regulator and government official. Prior to that, he was a Director at the New York State Insurance Department

(NYSID). He served four governors as part of the sr. leadership team through numerous events

including the financial crisis of 2008 and major state and federal changes in health insurance regulations and laws. Before joining the NYSID, he served as director of a Connecticut nonprofit.

Mais has led various research teams; authored whitepapers on insurance issues; published articles in *Best's*, *Carrier Management* magazine, and the *Journal of Reinsurance*; and has been quoted in trade publications, many of the largest general interest newspapers in the US, and the financial press. His expertise has been sought by organizations including the Government Accountability Office.

A graduate of Yale University, Mais has served in elected and appointed positions in New York and Connecticut, as well as on numerous boards. He most recently served as chair of the Council on Ethics of the town of Wilton, CT, where he lives with his wife, Susan, and is often visited by their daughter Jennifer. Other service includes the board of the Maritime Aquarium of Norwalk, a leading national institution with a mission that includes providing leadership in STEM education and training to students from under-served groups, as well as community education on the importance of the Long Island Sound.

His more than 30 years of community involvement includes past board memberships on the American Red Cross of Mid-Fairfield County; Board of Finance of the Town of Wilton (he was cited by the CT House of Representatives); Wilton Chamber of Commerce; Rotary Club of Wilton; The Teen Center of Wilton; Wilton Education Foundation; and numerous others.



**Robert H. Muriel**  
**Director**  
**Illinois Department of Insurance**

Robert H. Muriel was confirmed as the Director of the Illinois Department of Insurance (DOI) on May 31, 2019. He began serving as the Acting Director of the DOI on March 11, 2019.

Muriel practiced as a civil and commercial lawyer for more than twenty years representing small businesses and professionals in trials, appeals and arbitrations in state and federal courts. His core practice was civil and commercial litigation, including insurance coverage and bad faith claims, financial fraud claims, legal malpractice cases and consumer class action cases including actions brought under the Fair Debt Collection Practices Act.

Muriel was formerly President of the Hispanic Lawyers Association of Illinois and President of the Alumni Board of Governors for Loyola University Chicago School of Law. He also has served on numerous civil boards, including serving on the Board of Directors for the AIDS Legal Council of Chicago, Almost Home Kids and the Executive Committee for the Alliance of Bar Associations for Judicial Screening.

He received his Juris Doctor from the Loyola University School of Law and bachelor's degrees in accounting and finance from the University of Illinois at Urbana-Champaign.



**Mike Chaney**  
**Commissioner**  
**Mississippi Insurance Department**

Mike Chaney, Mississippi's 11th Commissioner of Insurance and State Fire Marshal, is currently serving his third term in office. First elected in 2007, he brought extensive business knowledge and experience to the office combined with 15 years of service in the Mississippi House of Representatives and Senate. His priorities throughout his terms in office remain steadfastly committed to consumer protection and application of technology for efficiency of the department to serve the state and consumers. He is leading the department in making strides in health care reform; disaster recovery from flood, tornado and hurricane events; bail bond industry reform; and reductions in state fire deaths.

An active member of the NAIC, Chaney serves on numerous committees, task forces and working groups. Among the issues he is involved in addressing are examination oversight, accounting practices, producer licensing, health insurance and managed care, senior issues, catastrophe and property and casualty insurance.

As Commissioner, he was inducted into the Insurance Hall of Fame at his alma mater, Mississippi State University. He received the Distinguished Service Award from the University of Mississippi Risk Management and Insurance program and its Professional Society. He has been named one of the top insurance professionals by Insurance Business America magazine and was named a Healthcare Hero by the Mississippi Business Journal. Chaney has served on numerous community development entities and corporate boards.

Chaney is also a Rotarian and Paul Harris Fellow. He is a veteran of the United States Army, serving in Vietnam. Chaney and his wife, Mary, have three children and eight grandchildren.



**Jessica K. Altman**  
**Commissioner**  
**Pennsylvania Insurance Department**

Jessica Altman currently serves as Insurance Commissioner for the Commonwealth of Pennsylvania. Prior to this, she served as Chief of Staff for the Pennsylvania Insurance Department alongside former Insurance Commissioner Teresa Miller beginning in June 2015. In this position, Altman served as the top aide to former Insurance Commissioner Miller, oversaw policy initiatives for the agency, and coordinated policy with other state government agencies and external groups.

Altman represented the department in a number of statewide initiatives including coordinating aspects of Health Innovation in Pennsylvania, which leverages funds from the Centers for Medicare and Medicaid Services' State Innovation Model Initiative and sitting as a board member for ABC-MAP, the Commonwealth's initiative to implement a prescription drug monitoring program. She is also an

active member of the NAIC, where she currently serves as Vice Chair of the Health Insurance and Managed Care (B) Committee, and the National Academy for State Health Policy, where she serves as Vice Chair of the Health Care Access & Finance Steering Committee.

Prior to joining the Pennsylvania Insurance Department, Altman worked at the U.S. Department of Health and Human Services' Center for Consumer Information and Insurance Oversight, where she developed policy and facilitated implementation of the federal Affordable Care Act. In addition, she analyzed policy for the health division of the White House Office of Management and Budget while completing her master's degree.

Altman has a Master in Public Policy from the Harvard University John F. Kennedy School of Government and a Bachelor of Science in Policy Analysis and Management, with a concentration in Health Care Policy, from Cornell University.



**My Chi To**  
**Executive Deputy Superintendent**  
**New York State Department of Financial Services**

My Chi To currently serves as the Executive Deputy Superintendent of the Insurance Division at the New York Department of Financial Services (DFS), which regulates more than 1,400 insurance companies with assets of \$4.7 trillion. In that role, she oversees the regulation and supervision of the health, life, and property and casualty insurance industries in New York State.

Under Superintendent Linda Lacewell's leadership, My Chi spearheaded the Insurance Division's efforts to protect New Yorkers during the pandemic, including by waiving copays for COVID-19 testing, mental health services for frontline workers, and all telehealth services, directing health insurers to provide financial and administrative relief to New York hospitals to enable them to devote more staff and resources to caring for COVID-19 patients, requiring insurers to defer premiums for policyholders experiencing financial hardship due to COVID-19, and working with insurers to provide millions of dollars in premium credits to policyholders. She has also worked with the Research and Innovation Division at DFS help insurtechs with innovative ideas navigate DFS's regulatory requirements through DFS FastForward.

Prior to joining DFS, My Chi was a partner in Debevoise & Plimpton's restructuring group and global insurance practice. She represented clients across the insurance industry, including insurers, reinsurers, pension funds, private equity firms and other capital providers, in a wide range of transactions and restructuring matters. This includes state insurance rehabilitations and liquidations, insurance holding company bankruptcies, reinsurance transactions, reserve and other financings, pension risk transfers, and other complex transactions and restructurings involving insurance businesses. My Chi was awarded the Kathryn R. Heidt Memorial Award by the Business Law Section of the American Bar Association. She also received the Best Lawyers Under 40 Award from the National Asian Pacific American Bar Association.

An advocate for diversity in the legal and business community, she was a member of the Steering Committee of the U.S. 30% Club, a group of business leaders focused on improving the representation of women at all levels of U.S. organizations, including corporate boards. My Chi is a member of New

York state's Committee for the Advancement of Women in Leadership in Financial Services. She has recently spoken on the topic of eliminating racial bias in insurance underwriting.

She received an M.Phil. in Politics from the University of Oxford, where she was a Rhodes Scholar. She received an LL.L. and LL.B. in Civil Law and Common Law from the University of Ottawa and was a law clerk to the Hon. Claire L'Heureux-Dubé of the Supreme Court of Canada, the highest court of Canada.



**Hodgen Mainda**  
**Commissioner**  
**Tennessee Department of Commerce and Insurance**

Commissioner Hodgen Mainda was appointed by Governor Bill Lee to lead the Department of Commerce and Insurance starting on October 1, 2019.

Mainda previously served as vice president for community development at the Electric Power Board (EPB) in Chattanooga.

In addition to his work with EPB, Mainda served on several non-profit boards including the Chattanooga Area Chamber of Commerce, the Downtown Chattanooga Rotary Club, the United Way of Greater Chattanooga, the University of Tennessee at Chattanooga Chancellor's Roundtable and the College of Business Advisory Board. Mainda is also a member of the Leadership Tennessee Class of 2019 and a 2018 graduate of the Harvard Business School Young American Leaders Program.

A native of Nairobi, Kenya, Mainda, moved to Tennessee in 1997 to study at Middle Tennessee State University. He is a graduate of the University of Eastern Africa. He is married and has two small children.