



Elizabeth Kelleher Dwyer
Superintendent
State of Rhode Island
Department of Business Regulation
Division of Insurance

Beth Dwyer was appointed Superintendent of Insurance on January 11, 2016. Prior to this appointment she had been employed by the Rhode Island Department of Business Regulation for fifteen years, first as General Counsel to the Insurance Division and later as Associate Director. Prior to government service, Ms. Dwyer was engaged in private law practice in California and Rhode Island specializing in litigation and insurance regulation.

Ms. Dwyer is a member of the National Association of Insurance Commissioners and has served as Chair and Vice Chair of various Committees, Task Forces and Working Groups. She currently serves as Chair of the Interstate Insurance Product Regulation Compact (IIPRC) and Restructuring Mechanisms (E) Working Group; Co Chair of the Producer Licensing (D) Task Force; Vice Chair of the Financial Regulation Standards and Accreditation (F) Committee and the Big Data (EX) Working Group and Secretary/Treasurer of the National Insurance Producers Registry (NIPR) Board of Directors.

Ms. Dwyer is a past president of the Rhode Island Women's Bar Association and served on the Rhode Island Supreme Court Advisory Committee on Gender in the Courts. She was awarded the 2010 Rhode Island Attorney General's Justice Award for Consumer Protection. She completed the Senior Executives in State and Local Government Program at Harvard University, John F. Kennedy School of Government Executive Education.

Ms. Dwyer holds the designations of Chartered Life Underwriter (CLU) from The American College and Senior Professional in Insurance Regulation (SPIR) from the NAIC. Ms. Dwyer was admitted to practice law in California, Rhode Island, Massachusetts, the Federal District Courts of California and Rhode Island and the Ninth Circuit Court of Appeals. She received a JD from Pepperdine University and a BA in Political Science and Public Administration from Providence College.



Amy Bach
Attorney
Executive Director
[United Policyholders](#)

Amy Bach has been a professional advocate for insurance policyholders since 1984 and an attorney since 1989. While practicing insurance regulatory law and representing clients in litigation matters, she co-founded United Policyholders in 1991. Bach migrated from the private practice of law in 2005 to become the organization's full-time Executive Director and primary spokesperson; shaping and overseeing the Roadmap to Recovery™, Roadmap to Preparedness, and Advocacy and Action programs. She is a nationally-recognized expert on insurance claim and legal matters; frequently interviewed in print and broadcast media, and the author of numerous legal and consumer publications including

"The Disaster Recovery Handbook," "WISE UP: The Savvy Consumer's Guide to Buying Insurance," and tips and guides in the UP Claim Help Library. Recognized by Money Magazine as a Money Hero, Bach has served as an official consumer representative to the National Association of Insurance Commissioners since 2009 and is in her second term as an appointed member of the Federal Advisory Committee on Insurance. She also currently serves on the American Bar Association's Standing Committee on Disaster Preparedness and Response.



Robert T. Fee, AAI, CPCU
Big “I” Chairman-elect
Fee Insurance Group (Hutchinson, Kansas)

Robert “Bob” T. Fee, AAI, CPCU, is president of Fee Insurance Group in Hutchinson, Kansas. Fee was installed as Big “I” chairman-elect in September 2019.

At the state association level, Fee has served on the Kansas Association of Insurance Agents (KAIA) Board of Directors and as the Kansas director on the national association board. He has also served on several KAIA committees, including the Government Affairs Committee, and was the 2007-2008 KAIA president.

At the national association level, Fee has served on the Government Affairs Committee and the Trusted Choice® Board of Directors, including a term as the Trusted Choice board chairman.

Fee is active in his community with numerous charitable and civic organizations. He is a graduate of the University of Kansas and the USF&G School of Insurance in Baltimore, Maryland. Fee and his wife Annie have four children and reside in Hutchinson.

Founded in 1896, the [Independent Insurance Agents & Brokers of America](#) (the Big “I”) is the nation’s oldest and largest national association of independent insurance agents and brokers, representing more than 25,000 agency locations united under the Trusted Choice brand. Trusted Choice independent agents offer consumers all types of insurance—property, casualty, life, health, employee benefit plans and retirement products—from a variety of insurance companies.



Jillian Froment
Director
Ohio Department of Insurance

As Director of the Ohio Department of Insurance (department), Jillian Froment serves as a member of Governor DeWine's cabinet and is responsible for the overall leadership and direction of the department.

Froment joined the department in 2011 and was appointed Director in 2017. During her tenure, Froment has worked to benefit Ohio consumers by removing regulatory barriers that needlessly drive up the cost of insurance while also strengthening meaningful consumer protections.

Her efforts include leading a national working group to establish a best interest standard of conduct for agents and insurers when making recommendations to consumers regarding the purchase of annuities; and she has worked to enhance department resources and enforcement for individuals accessing their mental health and substance use benefits. Additionally, she has managed a taskforce of Ohio insurance CEOs to review and implement improvements to Ohio's regulatory environment and to create a robust workforce for Ohio's insurance industry. She strengthened protections for consumer information by working with Ohio's legislature to bolster industry's data loss reporting requirements and require industry members to develop and maintain information security programs.

Recently, Froment established an Emerging Products Initiative – one of the first in the nation. The initiative is designed to ensure that the department's regulatory framework is flexible enough to allow insurers to innovate and provide the best service possible to their customers, all while providing the highest-level consumer protections for Ohioans.

Froment has actively represented Ohio in the NAIC, as a member of the Executive Committee and as the Vice-Chair of the Midwest Zone. She is currently serving as Chair of the Life Insurance and Annuities Committee and as a member of the Property and Casualty Insurance Committee and the Innovation and Technology Task Force. Additionally, she is a member of the Federal Advisory Council on Insurance and a steering committee member for the EU-US Insurance Dialogue Project.

Froment has more than 15 years of executive experience with a reputation for streamlining organizations and realizing operational efficiencies. In the recent onset of COVID-19, she led the efforts to transform the department into a remote operation while maintaining all services provided to consumers and industry.

Froment earned a Juris Doctorate from Capital University and a Bachelor's of Science in Engineering from The Ohio State University.



Daniel Knecht, M.D., M.B.A.
Vice President, Transformation Clinical Product
CVS Health

A board-certified internist, Dr. Daniel Knecht currently serves as Vice President, Transformation Clinical Product at CVS Health. He is responsible for clinical product ideation, concept development and testing, optimization, launch, performance and measurement in collaboration with key stakeholders across the enterprise.

Prior to this, he served as Vice President of Health Strategy and Innovation, Medical Affairs, where he worked across all major CVS Health business lines to develop and execute clinical strategies that address unmet health needs. He joined Aetna in 2016 and has led a series of enterprise-wide strategic initiatives including the company's efforts to combat opioid misuse and addiction. Following CVS Health's acquisition of Aetna, his team remained focused on leveraging data analytics to provide actionable insights for patients and providers that increase value of care.

A Fulbright scholar, Dr. Knecht has developed deep insights into the health care industry through a career encompassing life science entrepreneurship, strategy consulting, patient care and bench research. He graduated with honors from Dartmouth College and received a joint M.D., M.B.A., from Weill Cornell Medical College and Johnson Graduate School of Management where he was a recipient of the Lee Family Scholarship. He also is an associate clinical professor at Mount Sinai West in New York City where he still sees patients.



Todd Henderson
Senior Vice President and
Chief Risk Officer
Western & Southern Financial Group

David T. Henderson (Todd) is senior vice president and chief risk officer for Western & Southern Financial Group, a diversified family of financial services companies based in Cincinnati. A Fortune 500 company, Western & Southern is one of the strongest life insurance groups in the world.

As chief risk officer, Henderson oversees the design, implementation and ongoing management of the enterprise Risk Management function, encompassing investment, insurance, operations and business risks. Henderson first joined Western & Southern in 1985 and has held various positions of increasing responsibilities. He was promoted to chief risk officer in 2005 and senior vice president in 2017.

Henderson has been involved with numerous professional and civic organizations. He is a member of the American Academy of Actuaries and a Fellow of the Society of Actuaries and a Chartered Enterprise Risk Analyst. He is a past member of the Society of Actuaries/Casualty Actuarial Society Joint Risk Management Section Council and the Risk Management Task Force. He is a past president of the Cincinnati Actuarial Club and past member of the LOMA Research Council and LOMA Enterprise Risk Management Committee.

Henderson holds a Bachelor of Science degree in finance from Miami University. He and his wife, Jean, reside in Blue Ash, Ohio.



**THOMAS J. "TJ" OBROKTA JR.
PRESIDENT AND
CHIEF EXECUTIVE OFFICER**

Thomas J. "TJ" Obrokta Jr. is president and chief executive officer of Encova Insurance, formerly Motorists Insurance Group and BrickStreet Insurance. Encova, a super-regional carrier ranked in the top 20 mutual insurance companies in the United States, provides commercial, auto, home and life insurance, and markets insurance solutions through more than 2,000 independent agencies in 28 states and the District of Columbia.

TJ first served as BrickStreet Insurance's general counsel, senior vice president and secretary when the company launched in 2006. He became its chief operating officer in 2012 and gave up his general counsel position in June 2014 to focus on operations. He was BrickStreet's president from May 2015 until BrickStreet's affiliation with Motorists closed in 2017, where he was named president and chief operating officer. The combined company rebranded to become Encova Insurance in July 2019.

Before helping to launch BrickStreet, TJ was general counsel of the West Virginia Workers' Compensation Commission and was part of the team that played a central role in the successful reform of West Virginia's workers' compensation system. TJ has nearly 20 years of legal experience in both the public and private sectors.

He is a graduate of the West Virginia University College of Law and holds a bachelor of arts degree in economics from Columbia University.



Michael F. Consedine
Chief Executive Officer
National Association of Insurance Commissioners

Michael F. Consedine serves as the NAIC's Chief Executive Officer. As CEO, he principally focuses on strategic planning, policy development and implementation in the areas of state, federal and international affairs and relations. He advocates for NAIC members and represents their interests before federal and international policymakers, state government associations, and consumer and industry groups. Consedine is also responsible for management of the NAIC's Executive Office and staff.

Consedine currently serves as an Executive Committee Member on the IAIS and speaks frequently on both domestic and international insurance matters. He is also on the advisory board for Plug and Play Tech Center and is very involved in both insuretech and fintech issues.

Before joining the NAIC in January 2017, Consedine served as the Global Head of Government and Policy Affairs at Aegon, one of the world's largest financial services companies with operations in 20 countries serving more than 30 million customers. At Aegon he led government relations in Europe, the Americas and Asia. Concurrently, Consedine was Senior Vice President, Deputy General Counsel, and Executive Director of Government Affairs of Aegon's U.S. subsidiary, Transamerica. In this role, he oversaw all aspects of the company's state and federal government relations activities.

Consedine has spent his entire career in the insurance industry as an attorney, regulator, and executive. Most notably, he served as the Insurance Commissioner for the Commonwealth of Pennsylvania from 2011 to 2015. While Commissioner, he was elected by his peers to serve as an officer of the NAIC as Secretary-Treasurer, Vice President and President-Elect. He served on a number of NAIC committees focused on both international and domestic matters, including as Chair of the International Insurance Relations (G) Committee, the Reinsurance (E) Task Force and the Health Care Reform Alternatives Working Group. In November 2011, the U.S. Treasury Department named him as one of the first members of the Federal Advisory Committee on Insurance, which advises the Federal Insurance Office on domestic and international policy. Consedine acted as the NAIC's representative to the U.S.-EU Insurance Dialogue Steering Committee, which was tasked with resolving mutual recognition/equivalency between the two biggest markets in the world. He was also active in the International Association of Insurance Supervisors (IAIS), where he served on their Executive Committee.

Earlier in his career, Consedine was a Partner at Saul Ewing LLP and was Vice-Chair of its Insurance Practice Group.



Lori K. Wing-Heier
Director
Alaska Department of Commerce, Community and
Economic Development
Division of Insurance

Lori Wing-Heier was appointed as the Director of the Alaska Division of Insurance on February 25, 2014.

Wing-Heier has approximately 30-years of experience in the insurance industry, which includes experience as a broker and an agent. She most recently served as the director of risk management at a large ANCSA corporation where she designed and implemented a comprehensive enterprise-wide risk management program. Wing-Heier also served as senior vice-president at a national brokerage, working with Alaskan

entities throughout the state; and as president of the Alaska Independent Insurance Agents and Brokers, Inc.

Wing-Heier attended North Central Michigan College and holds the Certified Insurance Counselor (CIC) and Certified Risk Manager (CRM) designations.

As Director of the Alaska Division of Insurance, Wing-Heier oversees and enforces the "Division's mission to regulate the insurance industry to protect Alaskan consumers."

Wing-Heier is a 30-year resident of Alaska and she makes her home with her family in Anchorage, where the Insurance Director position is located.



Marlene Caride
Commissioner
New Jersey Department of Banking and Insurance

Marlene Caride took the oath of office as Commissioner of Banking and Insurance on June 27, 2018. She was named Acting Commissioner by Governor Phil Murphy and began serving on January 16, 2018. Caride is the first Hispanic to head the department, where she oversees New Jersey's insurance, banking and real estate industries.

Prior to joining the department, Caride was a member of the New Jersey General Assembly representing the 36th Legislative District. During her three terms in the Assembly, Caride served on the Assembly Financial Institutions and Insurance Committee, the Assembly Appropriations Committee and the New Jersey Legislative Select Committee on Investigation. She also chaired the Assembly Education Committee and was vice-chair of the Assembly Transportation and Independent Authorities Committee.

Caride was a partner in the Union City, NJ, law firm of Gonzalez & Caride. She also served as the municipal prosecutor for the Ridgefield Municipal Court and Zoning Board attorney for the municipalities of South Hackensack, NJ, and Saddle Brook, NJ.

Earlier in her career, Caride served as legal counselor to the West New York Parking Authority and the alcoholic beverage control (ABC) prosecutor for the city of West New York, NJ. She also served as a special civil part mediator for the Hudson County Superior Court Law Division.

Caride is a member of the Bar of the Supreme Court of the United States, the New Jersey State Bar Association, the Hudson County Bar Association and the Hispanic Bar Association of New Jersey.

Caride earned a law degree from California Western School of Law and a bachelor's degree in education from Fairleigh Dickinson University. She resides in Ridgefield, NJ.



**Jon Godfread
Commissioner
North Dakota Insurance Department**

Jon Godfread was elected North Dakota's 22nd Insurance Commissioner on November 8, 2016. In service to the citizens of North Dakota, Godfread has prioritized consumer advocacy, ensuring North Dakotans are better aware of the services offered by the Insurance Department beyond industry regulation. He has also worked to restructure the department for efficient, effective use of tax-payer dollars, along with employee satisfaction.

On a national level, Godfread has been an active voice in discussions about insurance regulations including use of technology, air ambulance service, and healthcare reinsurance. He currently chairs the NAIC's Innovation and Technology Task Force.

Prior to serving as Insurance Commissioner, Godfread was most recently Vice President of Governmental Affairs for the Greater North Dakota Chamber in Bismarck. His background also includes banking and professional athletics. He has held prominent roles in discussions around the federal Affordable Care Act (ACA), across-the-board tax reductions for North Dakotans, creation of the North Dakota Outdoor Heritage Fund, K-12 education efforts and more.

Godfread earned a law degree and a Master of Business Administration (MBA) from the University of North Dakota in 2011. He earned his bachelor's degree in business with honors from the University of Northern Iowa in 2005.



Scott A. White
Commissioner
Virginia State Corporation Commission
Bureau of Insurance

Scott A. White joined the Virginia Bureau of Insurance in 1998 as a Research Analyst in the Bureau of Insurance's Property and Casualty Division. In 1999, he moved to the State Corporation Commission's Office of General Counsel, where he provided legal advice and representation to the Bureau, primarily on property and casualty and agent enforcement/licensing matters. His responsibilities later expanded to include representing the Bureau on life and health and financial regulation matters. In 2011, White became Deputy General Counsel for Financial Services in the Office of General Counsel. In this position, he managed a group of attorneys who provide legal advice and representation to those divisions within the Commission that regulate insurance, securities, and financial institutions. White was appointed Commissioner of Insurance in January 2018.

White received a Bachelor of Arts degree from the University of Virginia and a law degree from the University of Missouri.



Neil Abramson
Chief Financial Officer and Strategist
ECi Stores

Neil is Chief Financial Officer and Strategist of ECi Stores in Massachusetts, encompassing 4 stores, plus processing center operation that includes New England's Largest Children's Consignment store, with brands also serving Ladies, Teens, Home Decor and Furniture. Neil brings over 30 years of retail expertise and over 22 years of Resale experience.

Neil currently serves as President of the National Association of Resale Professionals, and is a regular presenter and advocate of all topics resale and small business.