

Summary

An energetic leader with a proven track record of creating and executing successful innovative business strategies. Fosters out of the box thinking to create new markets or solve problems. Sees the “big” picture prioritizing key deliverables yet dissecting complex details to overcome obstacles.

Key Capabilities

- Building High Functioning Organizations
- Consistent Delivery of Significant Results
- Future Focused Strategic Planning
- Clear Positive Communication

Achievement Highlights

- **Ecosystem Builder:** Grew ecosystem to be largest recognized Insurtech center of influence in the US
- **Innovation product design:** Patent on Chronic Illness Rider (market for 12 years and still being sold) and 6 first to market insurance products
- **Navigation of Highly Regulated Markets:** NAIC Contingent Deferred Annuity Approval, SEC monthly rate change and IRS same sex income benefit treatment

Professional Experience

RAINMAKING INNOVATION

2018 +

MANAGING DIRECTOR, HARTFORD INSURTECH

Built and expanded two leading innovation programs to ignite Hartford CT's innovation eco-system. Connected the expertise of leading property casualty, health and life insurers, investors and mentors to transformative startups/scaleups important to the insurance marketplace. Global scan of new ideas creating solutions to key issues concerning insurance partners

- Business development and relationship manager for all partners including 15+ Fortune 500 Insurers e.g. Aetna, Travelers, The Hartford, Mutual of Omaha
 - Built team to best support expected program outcomes
 - Research and investigate emerging insurer topics (e.g. new markets, on demand coverage, remote care and customer connections) and technology (e.g. AI, IOT, Blockchain)
 - Scouted, coached and develop startups from all over the world to provide outcome-oriented value to insurers- included interactions with over 4000 companies
- Promoted Hartford to be the location of choice for insurtechs
 - Positive program outcomes with a 9.2% favorability rating with startups- highest rating of all program globally
 - Achieved eco-system recognition to reach over 50k website visits, 1.7M social media impressions and built up to 5K Demo Day views in 2020.
 - Amplified program awareness globally with 62 countries showing interest in program, thought leadership downloaded and viewed from 20 countries and 72% of InsurTech funding obtained from outside the US.
 - Winner of 2019 Community Favorite Program and Honorable Mention 2020 Community Builder Award voted by outside CT business leaders- CT Entrepreneurship Awards
 - Expedited regulatory connections with state insurance department involvement
- Shaped and delivered the only global program focused on Life, Annuity, Retirement, LTC and Employee Benefit insurers. Virtual scale up program design focused on quick proof of concept projects continued through pandemic. Expect 100% of partners to resign in 2021.
- Interim Managing Director for Digital Health Program funded by Hartford Health Care including companies focused on medical devices, digital solutions and therapeutic solutions. Activities included scouting, recruiting, business development, selection, Demo Day and training sessions.
- Employed student communities including 20 student intern roles with startups. Shared insurtech global knowledge for 3 years as a guest lecturer for InsurTech Venturing course taught to University of Hartford and UConn upper class or graduate level students.
- Responsible for all US business operations for international parent company

PRUDENTIAL FINANCIAL

VICE PRESIDENT U.S BUSINESS SOLUTIONS INNOVATION

2016-2017

Identify futuristic leading technology growth opportunities by building a top talent team supporting all 5 U.S. business lines including retirement, investments, life insurance, annuities and group insurance.

- o Constructed and implemented design thinking ideation and solutions process. Delivered innovative solutions to proposal stage with positive cross business feedback. Included over 20 cross-functional corporate areas and 50 people within process, which resulted in over 20 implemented ideas.
- o Researched emerging topics, created training and spearheaded working prototypes for such as block chain, digital currency, genomics, unexpected vendor partnerships and risk sharing.

VICE PRESIDENT SENIOR LEADERSHIP RETAIL ANNUITIES

2009-2016

Managed retail annuities business areas at senior level for 8 functions within the organization including strategy, product development, in force management, innovation, competitive research, actuarial pricing and research, legal filings, project management office and communications.

- o Developed and aligned all departments towards strategic goals and initiatives under President's direction. Managed timing, budget, resources and team building.
- o Delivered product design focused on providing consumer value, profit levels, regulatory approval and managing risk for long- term sustainability. Increased product output by 400%. Resulting in #1 in Annuity Market Share Sales in 2009-2010, while maintaining required profit levels and 30% portfolio diversification in 2 years.

THE HARTFORD

2006-2008

ASSISTANT VICE PRESIDENT LIFE PRODUCT DEVELOPMENT AND MANAGEMENT

Managed product development and management for retail fixed and variable life insurance products

- o Redesigned product development process and procedures to improve speed to market by 30%, project volume by 25% and reduced technology expenditures.
- o Facilitated innovative thinking and creative pricing to create and implement a Life Access Rider. U.S. Patent Awarded and a competitive advantage 11 years later.

LINCOLN FINANCIAL GROUP

2005-2006

ASSISTANT VICE PRESIDENT LIFE INSURANCE STRATEGY

Identified futuristic growth opportunities and strategy for fixed and variable life insurance organizations

- o Developed 5-year innovative product strategy considering marketplace, distribution and product offerings to improve life insurance sales and risk results. Resulting implementation of strategy through 2016.
- o Researched and recommended innovative processes such as prescription drug data, blood pressure palm pads and life style databases. Resulting in incorporation in underwriting process and product design.

TRAVELERS LIFE & ANNUITY/ CITIGROUP

1985-2005

CHIEF OPERATING OFFICER RETIREMENT/ PRESIDENT TRAVELERS INSURANCE DISTRIBUTORS

Spearheaded the strategic vision, business plan and new initiatives of the Retirement Division, whose product portfolio included 401(k), 403(b), 457, non-qualified annuities, IRA's and payout products.

- o Rallied organization to meet all goals and objectives as outlined in the strategic business plan, reporting directly to the President. Exceeded all sales, earnings and initiative goals year ending 2004.
- o Managed product development and in force management, distribution onboarding, technology prioritization, digital, sales force compensation and tools, expense budget, vendor contract approval.

EDUCATION

BACHELOR OF SCIENCE
Mathematics
Actuarial Science
Central CT State University

LICENSES/CERTIFICATIONS

FINRA: Securities License Series 6, General Industry Product, Series 26, Principal/Supervisor
SOCIETY OF ACTUARIES: Exam P, Exam FM, Exam MLC, Exam MFE, VEE Applied Statistics, Corp Fin & Econ, FAP modules 6-8, FAP Final Assessment, DMAC module

COMMUNITY

CT State Insurance Department
Technology Committee
Women's Leadership Network Chair
Women Unlimited Graduate and Mentor
Pitch Coach Goodwin College