

Ted Williams, JD, The Williams Group

Telephone: 515-274-6899

Email: ted@the-williams-group.com

Bio: Timely, topical, knowledgeable and humorous is how Ted Williams is often described by clients who have worked with him as a consummate consultant, trainer facilitator, and seminar leader. He has been a much sought after keynote and session speaker at the national conventions of several well-known corporations and organizations.

Ted's background includes a law degree and expertise in human resources management, which he uses to serve a national clientele in 18+ industries. His special ability lies in sharing with his clients the strategies, steps and approaches necessary to create and maintain a work environment that fosters increased performance, productivity and profits. Companies and organizations that have repeatedly utilized his services have acknowledged him as a recognized workplace/workforce expert in this arena.

Ted's firm, The Williams Group (TWG), is a Des Moines-based full service human resources management consulting and training firm that has met the needs of clients with as few as 15 employees and as many as 10,500.

Ted earned his Juris Doctorate Degree from Golden Gate University Law School and completed his undergraduate work at Southern Illinois University. He has been designated the "Consultant's Consultant" by the 400 member National Association of Healthcare Consultants of North America. He is a professional expert certified by Lloyd's of London and both the plaintiff and defendant's bar utilize his workforce/workplace expertise. He has published articles in several national professional magazines and journals.

Ted has taught human resources management, business management and business law as an associate professor at Golden Gate University in San Francisco and at William Penn University in Des Moines, Iowa. He was a senior executive in healthcare and government in the San Francisco Bay area and has served as Dean of Human Resources Development at Brookdale Community College in New Jersey and Director of Human Resources for the Iowa State Board of Regents.

David Lind, President, David P. Lind and Associates, L.C.

Telephone: 515-273-5140

Address: 1350 NW 138th Street, Suite 400 Clive, Iowa 50325-8308

Bio: President and majority partner of David P. Lind & Associates, an employee benefits consultant and research firm based in Clive, Iowa.

Industry Experience:

Over 23 years experience in employee benefits.

Prior to founding David P. Lind & Associates in 1995, David served in the following positions:

- Account Consultant at Blue Cross and Blue Shield of Iowa;
- Group Specialist at Northwestern Group Marketing Services of Des Moines, Inc.

Education:

B.S. in Business Administration at Northeast Missouri State University.
MBA at Drake University.

Professional Designations:

Certified Employee Benefit Specialist (CEBS), a designation provided through the International Foundation of Employee Benefit Plans and the Wharton School of Business (University of Pennsylvania).

Paula Dierenfeld, Federation of Iowa Insurers

Telephone: 515-283-8023

Email: PSD@nyemaster.com

Bio: Paula Dierenfeld is a shareholder in the Nyemaster Goode Law Firm in Des Moines, Iowa. Paula joined the law firm in June of 1999. Paula's principal areas of practice include administrative law, utilities law, and legislative representation. Paula also serves as the Executive Director of the Federation of Iowa Insurers.

Prior to joining the firm, Paula served as a Board Member on the Iowa Utilities Board (IUB) from September of 1997 to April of 1999. Prior to her appointment to the IUB, Paula served for nearly nine years in the Iowa Governor's office as the Governor's legal counsel and administrative rules coordinator. In that position, she also served as the Governor's policy advisor in the areas of health, human services, and criminal justice. Previously, Paula held positions as director of the Republican Research Staff in the Iowa Senate and staff assistant to U.S. Senator Charles Grassley.

Paula received her Bachelor of Arts degree from the University of Northern Iowa and her law degree from Drake University Law School.

Bob Skow

Bob is Chief Executive Officer of the Independent Insurance Agents of Iowa. The Independent Insurance Agents of Iowa is the states largest insurance association, and represents the business interests of 760 member's agencies with over 1,000 offices located in virtual every community in Iowa. They employ over 8,000 licensed agents and support staff. They sell all lines of insurance, and offer assistance and consultation in the placement of insurance products on behalf of Iowa consumers.

Bob was the Executive Director of the Independent Health Alliance of Iowa from 1992 through 1996. The Independent Health Alliance was the only state wide health

purchasing cooperative in Iowa which ceased doing business in 1996. He is a former State Representative and is a graduate of Drake University. He holds the Chartered Property Casualty Underwriter designation which he earned in 1979.

Janet Griffin

**Vice President, Public Policy and Government Relations
Wellmark Blue Cross Blue Shield**

Janet Griffin oversees the Wellmark Blue Cross Blue Shield public policy program and state and federal government relations activities for Iowa and South Dakota. Associated with Wellmark since 1982, she has almost 30 years experience in the Iowa insurance industry. During her tenure with Wellmark she has served as corporate counsel, compliance/ethics officer and board secretary. She has also represented Wellmark on numerous health insurance industry groups at the state and national level. Before joining Wellmark she was a staff attorney with the Iowa Division of Insurance and subsequently First Deputy Insurance Commissioner. As a regulator, she focused on consumer protection and enforcement of Iowa's insurance laws.

She served for several years, including three terms as president, on the board of the Iowa Comprehensive Health Association (Iowa's high risk pool). Most recently she has been serving in a similar capacity as one of only two public members of the South Dakota Risk Pool Board. A Pittsburgh, Pa. native, Griffin holds a bachelor's degree in political science from The Pennsylvania State University and a law degree from the University of Iowa College of Law.

She can be reached at Wellmark: griffinj@welmark.com or 515-248-5388.

John Aschenbrenner

**President – Insurance and Financial Services
The Principal Financial Group®**

Mr. Aschenbrenner has more than 32 years experience in the financial services industry -- including nearly 20 years in strategic business development, financial oversight and executive management at The Principal Financial Group. He joined the company in 1972 and through the years held a variety of executive level positions in the organization's pension, individual retail, and group life and health businesses. Named to his current position in 2003, Aschenbrenner is responsible for overall management of the company's life and health insurance businesses generating approximately \$275 million of annual operating earnings and includes Individual, Group, Medical and Supplemental Benefits divisions as well as distribution channels supporting each.

Aschenbrenner received his bachelor's degree from the University of Iowa and his master's degree from the University of Iowa. He is a member of Phi Beta Kappa.

Aschenbrenner currently serves on the Board of Visitors of the Henry B. Tippie College of Business – University of Iowa, Board of Directors, United Way of Central Iowa and Board Member of America’s Health Insurance Plans. He is the past chairman of the board of directors of the Iowa College Foundation and LIMRA International. He is also a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, a member of the Actuaries Club of Des Moines, member of National Coalition on Health Care, LIMRA Leadership Institute Fellow (LLIF), and a Chartered Life Underwriter (CLU).