

Funding Resiliency



WILLIAM & MARY LAW SCHOOL

Elizabeth Armistead Andrews

Professor of the Practice of Law, and Director, Virginia Coastal Policy Center

William and Mary Law School

Elizabeth Andrews is the Director of William & Mary Law School's Virginia Coastal Policy Center. She formerly served as Senior Assistant Attorney General and Chief of the Environmental Section of the Virginia Office of the Attorney General, where she oversaw a team of attorneys representing and providing counsel to the Secretary of Natural Resources and the natural resources agencies of the Commonwealth. She also served as the Water Policy Manager for the Virginia Department of Environmental Quality, where she worked closely with the legislature, the regulated community and environmental organizations to address the water quality and quantity challenges facing Virginia, particularly its coastal areas.

Professor Andrews is a graduate of the College of William and Mary and received her Juris Doctor degree, *summa cum laude*, from the Washington College of Law at American University. She serves as the Virginia representative on the Chesapeake Bay Program's Climate Resiliency Workgroup, and as faculty for the Virginia State Bar's Professionalism Course for new attorneys. She was a member of the Alternative Management Structures Workgroup of the Eastern Virginia Groundwater Management Advisory Committee and for many years served as an appointed member of the Virginia Code Commission's Administrative Law Advisory Committee. Professor Andrews is a graduate of the Leadership Fairfax program and is former Chair of both the Virginia State Bar's Communications Committee and the Richmond Bar Association's Energy and Environmental Law Section.

Rear Admiral, Ann C. Phillips

US Navy (Retired)

Special Assistant to the Governor for Coastal Adaptation and Protection



Ann C. Phillips is the Special Assistant to the Governor for Coastal Adaptation and Protection for the State of Virginia. Prior to joining the administration, she worked to address sea level rise and climate impact on national security at the regional, national and international level, and chaired the Infrastructure Working Group for the Old Dominion University-convened Hampton Roads Sea Level Rise Preparedness and Resilience Intergovernmental Pilot Planning Project.

Preceding her work on climate impact and sea level rise, Ann served nearly 31 years on active duty. She had the honor to commission and command USS MUSTIN (DDG 89) and to command Destroyer Squadron 28. Her final Flag command was as Commander, Expeditionary Strike Group TWO, including all the Amphibious Expeditionary Forces on the East Coast of the United States.

Ann earned a Master of Business Administration from The College of William and Mary - Mason School of Business, in 2016. She is a 1983 graduate of the University of North Carolina at Chapel Hill. In addition, she is a certified Chesapeake Bay Landscape Professional, Level 2.

Nora Wittstruck
Director – Lead Analyst
U.S. Public Finance - Local Government

S&P Global
Ratings

Nora joined S&P Global Ratings in January 2016 and is currently a Director – Lead Analyst within the Local Government East Region team covering local government credits from Maine to Florida as well as serving as the lead for the analytical team covering New York City. She also participates on the analytical team covering the State of Texas. Prior to joining S&P Global, Nora worked for the State of Florida in the Division of Bond Finance as a Bond Development Specialist. The Division of Bond Finance is responsible for managing the long-term debt issuance process for state agencies including the Department of Transportation and the State Colleges and Universities.

Previous work history includes Moody's Investors Service as an Assistant Vice President/Analyst covering local government credits in the West, Midwest and Southwest states. Additionally, Nora spent a short time at Hilltop Securities managing the Continuing Disclosure department. Nora received her Master's in Public Administration from the University of North Texas in Denton, Texas and her Bachelor of Arts in Political Science from Truman State University in Kirksville, Missouri.

Ben Cohen
Director
Quantified Ventures



Ben Cohen is a Director at Quantified Ventures, an impact investment intermediary firm that specializes in structuring outcomes-based financing, notably Social and Environmental Impact Bonds. As the head of the urban and coastal resilience practice, he structures outcomes-based investments that help state and local issuers finance projects to manage stormwater, mitigate flooding, and prepare for disasters.

He recently closed the first-ever Environmental or Social Impact Bond to be publicly offered and traded with the City of Atlanta's Department of Watershed Management, to finance green infrastructure projects in underserved neighborhoods. Ben previously worked on resilient infrastructure investment at Encourage Capital and the UN Development Programme's global climate adaptation team. He is an alum of the dual MBA and Masters of Environmental Management program at Yale, and also holds a Bachelor's degree in Biology from Williams College.

Gloria Hendrickson
Chief Operating Officer, Underwriting & Risk
New Paradigm Underwriters



Gloria Hendrickson is the Head of Underwriting & Risk for New Paradigm Underwriters. She brings 28+ years of insurance, reinsurance, catastrophe risk and modeling, and data analytics to the organization. Gloria spent the first 20 years of her career at Munich Re in various capacities with the last 10 years being dedicated to catastrophe modeling and accumulation. During this tenure, she supported the insurance, reinsurance, and specialty markets divisions with pricing, accumulation, and policy holder data audits. Prior to joining NPU Gloria also served as SVP of Risk for American Integrity Insurance Company of Florida, a Florida homeowners insurance provider. She managed the risk and accumulation for a \$250+ million personal lines book of business including reinsurance purchasing and was instrumental in implementing the first cat bonds in the organization's reinsurance structure. Through Gloria's well-rounded background she has extensive experience to be inspired by when structuring customized solutions for NPU's clients.