

People



Maria E. Henderson

Consultant*

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vCard

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An innovator with over two decades of experience in the property and casualty insurance sector, Maria Henderson works with insurance companies and self-insured companies to navigate complex regulatory issues and create effective and compliant operations solutions. She has extensive experience with M&A, new market entrants, rate, rule, and forms filings, and responses to market conduct examinations.

Having previously served as general manager at Progressive Insurance, Maria was an inventor on one of several patents related to usage-based insurance, and she launched the company's first usage-based automobile insurance in Texas. In her role at Progressive, she was also responsible for all aspects of the business including product development, regulatory approvals, operations, and claims. She managed products in Georgia, Alabama, Texas, and Mississippi, and worked with regulators in numerous states including California, Florida, and Maryland.

Further diversifying her background, Maria's career began in the banking business, in the areas of operations research and corporate marketing. She gained invaluable experience working at the Federal Reserve Board in Washington, D.C., where she and a fellow colleague developed an automated system to evaluate bank mergers and acquisition market effects.

Notable Work

Medical Malpractice: Represented the largest medical malpractice insurer in the U.S.; coordinated the regulatory process when it acquired two Florida domiciled medical malpractice companies.

Property and Casualty Insurance: Provides advice to property and casualty insurance companies on claims and underwriting operations, compliance with rules, and responses to market conduct exams.

Areas of Experience

Government Strategies
Insurance Regulation
Financial Services

Education

M.S., The American University, Management Information Systems, with distinction, Phi Kappa Phi
B.S., University of Florida, Math & Physics

Admissions*

Bars

* Not admitted to the practice of law

Self Insured: Worked with a large self-insured aggregate company to create procedures to effectively manage the internal claims process and coordinate with third party administrators.

Insurance Staff Counsel Operations: Assists insurance companies in setting up staff counsel operations compliant with local Bar rules.

Related Professional Experience

- Progressive Insurance, General Manager, 1993-2002, Product Manager, 1987-1992
- Barnett Banks of Florida, VP Operations Research, Corporate Marketing, 1978-1987
- Federal Reserve Board, Washington, D.C., Senior Systems Analyst, 1974-1978

Published Work and Lectures

- ACC Staff Counsel Roundtable – Speaker, “ Best Practices in Avoiding Attorney Grievances”, March 2017
- ACC Staff Counsel Roundtable - Speaker, “Establishing a Culture of Excellence”, February 2016

Affiliations

- Florida Bar Foundation Endowment Trustee 2013 - 2018
- Florida Bar Grievance Committee 2015 – 2018
- Florida Bar Foundation, Board of Directors, President; Executive Committee, Member 2006-2013
- Florida Bar Foundation, Executive Committee 2010-2012; Finance and Audit Committee, Vice-Chair 2010-2012; Administration of Justice Committee, Chair 2008-2010; Development Committee, Member 2004-2010, Vice-Chair 2010-2012; Legal Assistance/Law Student Assistance Grant Committee, Member 2010-2011, Chair 2012
- Institute for Electronic and Electrical Engineering
- Intelligent Transportation Systems America
- 2nd Judicial Circuit Grievance Committee, Tallahassee, FL 2002-2006
- The Tampa Museum of Art, Trustee and Chair of Marketing Committee, 1994-2001