

## Teresa Paul

Teresa (Terry) Paul was Managing Director with HRH Group. In this position, Terry is responsible for both client services and major accounts within HRH's Midwest Region. In her 27 years in the insurance industry, Terry has held executive positions at both Aon Group and Zurich Group. She was the first female officer of the company at Zurich, and the first female executive board member at Aon. Named the APIW Insurance Woman of the Year in 2000, Terry is active as a keynote and panel speaker for a variety of industry events, and has authored numerous insurance technical articles that are currently utilized in risk management curriculums around the country. Terry is a graduate of the University of Iowa with a B.S. in Economics, and is a graduate of the Executive MBA Program at the Northwestern Kellogg School of Business. Terry holds the CPCU, ARM and ARP designations from the American Institutes.