Consumer Action’s 8th Annual National Consumer Empowerment Conference
Consumer Action
National Consumer Empowerment Conference
November 15-16, 2017
Rosemont, Illinois

Consumer Action’s 2017 National Consumer Empowerment Conference convenes our most effective community group partners, consumer education experts and advocates, legislative, regulatory and industry representatives and other key stakeholders to address critical consumer issues and share best practices in community-based consumer education and empowerment.

Our National Consumer Empowerment Conference takes consumer outreach and consumer literacy training to the next level by providing community-based organizations (CBOs) in our nationwide network with the rare opportunity to learn from some of the country’s top community educators and subject matter experts and to network with other adult consumer literacy education providers.

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## DAY ONE

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<th>Time</th>
<th>Session</th>
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<tr>
<td>8:30 – 9:00</td>
<td>Registration and Breakfast</td>
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<tr>
<td>9:00 – 9:15</td>
<td>Welcome and Program Overview</td>
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<tr>
<td></td>
<td>• Ken McEldowney, Executive Director, Consumer Action</td>
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<td></td>
<td>• Selected conference sponsors</td>
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<tr>
<td>9:15 – 10:15</td>
<td>Session 1</td>
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<td>Consumer Protections at Risk</td>
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<td></td>
<td>• Bartlett Naylor, Financial Policy Advocate, Public Citizen</td>
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<td>• Joe Valenti, Director of Consumer Finance, Center for American Progress</td>
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<tr>
<td>10:15 – 10:30</td>
<td>Break</td>
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<tr>
<td>10:30 – 11:30</td>
<td>Session 2</td>
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<td>PACE Clean Energy Loans: Cost effective or predatory?</td>
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<td>• Paul Herrera, Government Affairs Director, Inland Valleys Association of Realtors</td>
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<td>• Andrea Luquetta-Kern, Deputy Director, California Reinvestment Coalition</td>
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<tr>
<td>11:30 – 12:30</td>
<td>Lunch</td>
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<td>12:30 – 1:40</td>
<td>Session 3</td>
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<td>Sharing Economy: What consumers should know about the risks, benefits and more</td>
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<td>• Ethan Pollack, Associate Director of Research and Policy, Aspen Institute Future of Work Initiative</td>
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<td>• Katherine Fiester, Staff Attorney, Legal Aid at Work</td>
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<td>1:40 – 2:40</td>
<td>Session 4</td>
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<td>The New Consumer Surveillance: How companies track your every move and profit from it</td>
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<td>• Pam Dixon, Executive Director, World Privacy Forum</td>
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<tr>
<td>2:40 – 2:55</td>
<td>Break</td>
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Session 5
Inspiring Youth to Build Wealth
- LaShawndra Thornton, Associate Director, Achieving the Dream
- Margaret Libby, Executive Director, MyPath
- Yolanda Waldon, America Saves for Young Workers Coordinator, Consumer Federation of America

Session 6
Used Car Buyers Beware
- Ruth Susswein, Deputy Director of National Priorities, Consumer Action

Networking Activity

Closing Remarks
- Selected conference sponsors

Dinner

**DAY TWO**

Breakfast and Reconvening of Conference

Session 7
Using FinTech to Expand Your Counseling Reach
- Bill Druliner, Director of Strategic Partnerships, GreenPath Financial Wellness
- Kristopher Budi, Director of Financial Products, Catalyst Miami

Session 8
CFPB: Fighting Financial Hurdles: From student loan servicing deceptions to servicemembers’ financial strife
- Paul Kantwill, Assistant Director for Servicemember Affairs, Consumer Financial Protection Bureau

CFPB Consumer Response: How complaints and consumer feedback inform the CFPB’s work
- Darian Dorsey, Deputy Assistant Director of Consumer Response, Consumer Financial Protection Bureau

Break
10:30 – 11:30  
Session 9  
Advocates Win Access to Credit  
- Josh Silver, Senior Advisor, National Community Reinvestment Coalition  
- Andrea Luquetta-Kern, Deputy Director, California Reinvestment Coalition

11:30 – 12:30  
Lunch

12:30 – 1:15  
Session 10  
Living with Financial Volatility  
- Rachel Schneider, Senior Vice President, Center for Financial Services Innovation

1:15 – 2:30  
Session 11  
Earn and Learn: Apprenticeship programs  
- Dr. Rebecca Lake, Dean of Workforce and Economic Development, Harper College  
- Olivier Meyenhofer, Vice President, HR Business Partner North America, Zurich Insurance Company

2:30  
Adjournment
Speaker and Panelist Biographies
(In order of appearance. Bios may have been edited for space considerations.)

Bartlett Naylor, Financial Policy Advocate, Public Citizen

Bartlett Naylor is a financial policy advocate in Public Citizen’s Congress Watch division and author of “Too Big: The Mega-Banks Are Too Big to Fail, Too Big to Jail, and Too Big to Manage,” a Public Citizen Blueprint for Wall Street Reform.

Naylor has been quoted in the Wall Street Journal, the New York Times, the Washington Post, the Huffington Post, The Hill, the Washington Times and Dow Jones, among other media.

Formerly, Naylor was chief of investigations for the U.S. Senate Banking Committee, leading probes of the savings and loan crisis, insider trading and corporate takeovers. He was also the director for the Teamsters Union Corporate Affairs Office, and a principal in Capital Strategies Consulting, Inc. Naylor’s other books include The Price of Life: From Monasteries to Microsoft: A History of Christian Thinking about Business; and The Big Leap.

Joe Valenti, Director of Consumer Finance, Center for American Progress

Joe Valenti is the director of consumer finance at the Center for American Progress (CAP) in Washington, D.C., where he engages in policy development and advocacy on financial security and consumer protection.

He has been quoted in publications including the New York Times, the Los Angeles Times and the Economist, and his writing has appeared in The Nation, the Richmond Times-Dispatch, the St. Louis Post-Dispatch and American Banker, among others.

Prior to joining CAP, he held research and policy roles at the U.S. Treasury Department, New York City Department of Consumer Affairs and the Aspen Institute, and was a graduate intern for the U.S. Senate Banking Committee under Chairman Christopher Dodd (D-CT).

He holds a master’s degree in public policy from Georgetown University and a bachelor’s degree in political science from Columbia University, where he was a John Jay Scholar. He also attended the Institute of Political Studies, Paris, and is a 2016 graduate of the Political Leaders Program at the University of Virginia’s Sorensen Institute. A resident of Alexandria, Virginia, he was recently recognized as one of the city’s 40 Under 40 by the Alexandria Chamber of Commerce.
Paul Herrera, Government Affairs Director, Inland Valleys Association of Realtors

Paul serves as an advocate for REALTORS® and their clients on local issues, helping to preserve and protect property rights and the value of homeownership. Working with colleagues at the California Association of REALTORS® and the National Association of REALTORS®, Paul helps members make a difference for their clients at the local, state and federal levels.

His unique experience includes an award-winning journalism career with newspapers in Florida and California, where he covered real estate, small business, the aviation business and the confluence of government policy, politics and business. His coverage of real estate and growth in Florida earned him top honors from the Florida Press Club in 2002.

In 2004, he won first place for in-depth business writing from the California Newspaper Publishers Association. After journalism, Paul served as communications director for the San Bernardino County Economic Development Agency, coordinating everything from press outreach to speeches and video production. In four years with the agency, he oversaw external communications, managed a communications team and helped publicly position a variety of projects and initiatives.

The combination of mass media experience, local expertise, policy and political background and understanding of real estate issues prepared him to lead IVAR’s government affairs and communications efforts through coalition building, strong messaging and technical understanding.

Paul earned his Bachelor of Journalism degree from the University of Missouri-Columbia.

Andrea Luquetta-Kern, Deputy Director, California Reinvestment Coalition (CRC)

CRC is a statewide coalition of 300 diverse non-profit organizations working together to build a fair and inclusive economy that meets the needs of communities of color, low-income communities, and others who have been historically marginalized and underserved. As a deputy director, Andrea Luquetta-Kern provides strategic and operational leadership and conducts extensive regulatory and legislative advocacy. Her priorities include protecting family income and assets against excessive and predatory financial service fees as well as negotiating and implementing multi-billion-dollar agreements with major banks to provide credit, capital and financial services to
increase and protect family wealth, small business growth and community-driven economic development.

Andrea joined CRC after working as a litigator at Western Center on Law and Poverty. She graduated from UCLA School of Law’s Epstein Program in Public Interest Law and Policy, where she also completed a concentration in Critical Race Studies. Before going to law school, Andrea was an advocate for affordable housing and bank reinvestment at the Massachusetts Association of Community Development Corporations and at New Jersey Citizen Action.

Andrea is a formerly undocumented immigrant from Colombia; her family gained legal permanent residency through the Immigration Reform and Control Act (IRCA) of 1986 and she became a naturalized citizen in 2002. She lives in Oakland with her wife, Kathie.

Ethan Pollack, Associate Director of Research and Policy, Aspen Institute Future of Work Initiative

Ethan Pollack is the Associate Director of Research and Policy for the Future of Work Initiative. Prior to his work at the Aspen Institute, he worked for the Pew Charitable Trusts researching and advising states on budget, tax, and infrastructure policy. He has served as director of fiscal programs for the Economic Policy Institute and as a staff economist for the Bowles-Simpson deficit reduction commission, and has also worked for the Office of Management and Budget and Freedman Consulting. He holds a bachelor’s degree from the University of California, Los Angeles, and a Master in Public Policy from George Washington University.

Katherine Fiester, Staff Attorney, Legal Aid at Work

Katie Fiester is a staff attorney in the Wage Protection Program, where she advises and represents clients in securing unpaid wages in administrative and litigation proceedings, and unemployment insurance before the California Unemployment Insurance Appeals Board. She also serves clients at semi-monthly wage claim clinics held at the California Labor Commissioner offices in San Francisco and Oakland.
Pam Dixon, Executive Director, World Privacy Forum

Pam Dixon is the founder and executive director of the World Privacy Forum, a public interest research group well known and respected for its consumer and data privacy research. An author and a researcher, Dixon has written groundbreaking and influential studies in the area of privacy, including *The Scoring of America*, a substantive report on predictive analytics and privacy written with Bob Gellman. She has also written well-known reports on medical identity theft, the *One-Way-Mirror Society* report on digital signage networks and retail privacy, and a series of reports on data brokers, among others. Dixon has conducted substantive biometrics research in India, which formed the basis of a scholarly article on India’s Aadhaar, biometrics, and EU-US policy in a special issue of *Springer-Nature* and co-published in Harvard-based *Journal of Technology Science*.

Dixon has testified before the U.S. Congress, including the Senate Judiciary Committee, as well as the U.S. Federal Trade Commission and other agencies on prominent consumer privacy issues, including issues related to data brokers, identity, health privacy, genetic privacy, the Common Rule, facial recognition, and online and offline privacy. Dixon is an expert advisor to the OECD regarding health data uses, and she serves on the editorial board of Harvard’s *Journal of Technology Science*. She is a member of the Biometric Institute, where she serves on the privacy committee. Dixon was formerly a research fellow with the Privacy Foundation at Denver University’s Sturm School of Law. She has written eight books, including titles for Random House/Times Books, among other major publishers. Her most recent book, *Surveillance in America*, was published in 2016 by ABC-CLIO books.

LaShawndra Thornton, Associate Director, Achieving the Dream

LaShawndra Thornton is an associate director at Achieving the Dream, Inc. In this role, she primarily works on the Working Student Success Network Initiative, leading state policy work as it relates to creating pathways and integrated services for low-income community college students. Additionally, she oversees the MetLife Foundation’s Financial Products Initiative that seeks to re-envision financial inclusion systems and infrastructure to improve the likelihood of student success.

Prior to joining Achieving the Dream, LaShawndra was a management and program analyst at the U.S. Department of Education. In this role, she provided project management support for
the Race to the Top District and Teacher Incentive Programs, managing grant-funded initiatives totaling $150 million. Also at the Department, she was the non-state educational team lead, providing annual awards up to $5 million to new charter schools and for promising charter schools to disseminate best practices. Lastly, she operated as the Replication & Expansion Competition Manager for the Charter Schools Program, awarding $25 million to charter management organizations.

LaShawndra founded Limby in 2015, a non-profit whose mission is to motivate, inspire, and empower amputees and individuals with loss of limb sensation. She currently serves on the board of directors of My Girlfriend’s House as the director of development, and on the board of directors of Eagle Prep Academy, located in Washington, D.C. She is also a mentor with Capital Partners for Education.

LaShawndra earned a Bachelor of Arts degree from the University of Michigan. She also holds a Master of Public Health and a Master of Social Work from Columbia University.

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**Margaret Libby, Executive Director, MyPath**

Margaret Libby is the founding executive director of MyPath, a national non-profit that promotes upward economic mobility for low-income working youth. Since her start in January 2007, Margaret has led MyPath’s pioneering work to demonstrate the effectiveness of integrating banking, saving and credit-building into youth employment settings. Under her leadership and in partnership with young people, MyPath launched MyPath Savings, the nation’s first model to integrate banking, saving and peer support directly into youth employment settings, and MyPath Credit, the nation’s first youth-focused credit-building model. MyPath Savings is the only rigorously tested and proven youth financial capability model in the nation, and has supported low-income working youth to save over $2.5 million. Margaret also launched MyPath Advocates, a model that supports low-income youth to advocate for financial inclusion through campaigns of their own choosing to bring youth voices into the dialogue. MyPath’s program models have delivered significant outcomes for participants, and have attracted local, state and national recognition, including numerous national and local awards for their impact and innovation.

MyPath has initiatives running in 11 cities through 70 partner sites, engaging 5,000+ low-income working youth in banking, saving and credit-building. Prior to MyPath, Margaret led a statewide youth-led research and evaluation project while at Youth Leadership Institute, and engaged in advocacy related to inequities in the subprime mortgage market while at California Reinvestment Coalition. She has co-written numerous publications around youth financial
Yolanda Waldon, America Saves for Young Workers Coordinator, Consumer Federation of America

Yolanda Waldon currently stays true to her financial industry background by consulting multiple municipalities and non-profit organizations across the country on ways to establish savings programs for their first-time worker population. She has been supporting and guiding the leadership team of youth employer programs on the implementation and follow-up of the America Saves for Young Workers program since 2014. She is currently responsible for the coordination of five cities and 11 programs.

She has worked as the program manager for Bank On Greater Cincinnati. As program manager, she was responsible for implementing the Bank On Greater Cincinnati two-year pilot program. Under her leadership the program was extended for multiple years. Ms. Waldon worked closely with local city government officials from Cincinnati, Newport, and Covington; the Federal Reserve Bank of Cleveland (Cincinnati Branch); and non-profit partner LifeSpan SmartMoney to direct the vision of Bank On Greater Cincinnati. She oversaw the day-to-day operations while building strong community relations with financial partners, educators, and community advocates around the issues of banking and asset building for the unbanked and underbanked population.

Ms. Waldon’s prior experience and professional development includes working in retail banking for over 10 years, primarily focused on building assets in low-to-moderate-income communities.

She has been featured in Who’s Who of Cincinnati, Fourth and Fifth editions, inducted into several circles of excellence, holds insurance and real estate licenses, and is a small business owner. She is the proud mother of one young adult and one teenage girl.
Ruth Susswein, Deputy Director of National Priorities, Consumer Action

Ruth Susswein is Consumer Action’s deputy director of national priorities. Since 2006, she has focused her energies on consumer advocacy, financial literacy and financial empowerment on behalf of underrepresented consumers.

As the chair of committees for the umbrella consumer group Americans for Financial Reform (AFR), Ruth works to ensure that the Complaints division of the federal Consumer Financial Protection Bureau (CFPB) is providing maximum possible benefit to consumers through its public complaint database and financial complaint process. Since its inception, she has advocated to help the CFPB create a comprehensive complaint-handling system with state-of-the-art complaint resolution capabilities and public access to detailed complaint information.

Ruth worked on passage of federal financial reform legislation (Dodd-Frank), concentrating on the need to create a national, independent consumer financial protection agency.

She also advocates for vast improvements in mortgage industry practices and meaningful government actions to help homeowners at risk of foreclosure.

Ruth worked to help pass the first credit card legislation in decades, the Credit CARD Act. She helps educate community-based organizations on changes in financial consumer protections, credit card law, foreclosure prevention programs and other personal finance issues as part of Consumer Action’s free financial empowerment training sessions. Among other things, she leads Consumer Action’s editorial team in the planning, writing and editing of Consumer Action’s topical newsletter, Consumer Action News.

Ruth joined Consumer Action with long experience in consumer advocacy. Previously, she was the executive director of the national non-profit credit education consumer group Bankcard Holders of America (BHA).

Prior to joining BHA, she was the investigative consumer reporter for the ABC affiliate in Springfield, Massachusetts, where she exposed credit repair scams, second mortgage schemes and unscrupulous practices by landlords and home improvement contractors. She has also worked at WABC-TV in New York in the investigative and consumer units.
Bill Druliner, Director of Strategic Partnerships, GreenPath Financial Wellness

Bill Druliner is passionate about remixing the American Dream so it works for everyone. He is convinced that finding ways to improve financial health in America will unlock human potential in ways we can’t quite grasp. In his role as director of strategic partnerships for GreenPath Financial Wellness, he is interested in exploring ways to reduce barriers to economic well-being through the combination of data, technology and personal guidance. He has experienced how the disciplines of “design thinking” and rapid prototyping can accelerate learning and innovation, and he is eager to inspire others to work towards creating a world where financial wellness is attainable for all.

Bill holds a Master of Business Administration from Marquette University and completed his undergraduate studies in finance at the University of Wisconsin–La Crosse. He lives near Milwaukee, Wisconsin, with his wife and three children.

Kristopher Budí, Director of Financial Products, Catalyst Miami

Kristopher Budí joined Catalyst Miami in December 2016 as director of financial products. In this role he is responsible for identifying innovative products and developing partnerships to increase the financial products offered at Catalyst Miami. He is also responsible for leading a design team to develop and implement a Children’s Savings Account program in Miami-Dade County. Prior to joining Catalyst, he was the manager of lending at Accion East and Online for the Florida region. He has extensive experience in guiding entrepreneurs as they realize their financial dreams through financial education, and connecting these individuals with the financial resources needed to grow their small business. He graduated from Northwestern University with a Bachelor of Arts in Economics and received a Master of Business Administration from the University of Florida Hough Graduate School of Business.
Paul Kantwill, Assistant Director for Servicemember Affairs, Consumer Financial Protection Bureau (CFPB)

Paul Kantwill is an assistant director of the Consumer Financial Protection Bureau (CFPB), leading the Office of Servicemember Affairs. His office’s mission is to partner with the Pentagon to see that military families receive strong financial education; to monitor complaints from military families and responses to those complaints by the CFPB and other agencies; and to see that federal and state agencies coordinate their activities to improve consumer protection measures for military families.

Prior to joining the CFPB, Mr. Kantwill served as the director of legal policy in the Office of the Under Secretary of Defense for Personnel and Readiness. In that capacity, he was the principal advisor to the Under Secretary of Defense for Personnel and Readiness and the Secretary of Defense on a wide variety of legal and policy issues, including the Servicemembers Civil Relief Act (SCRA), the Military Lending Act (MLA), and financial/consumer issues affecting all members of the Armed Forces and their family members.

Mr. Kantwill has a distinguished 25-year military career as an active duty officer in the U.S. Army Judge Advocate General’s Corps. He served continuously on active duty from January 1990 through December 2014, and served in Afghanistan and the Persian Gulf. He is the recipient of the Legion of Merit, two Bronze Star Medals and numerous other military awards and decorations. He is a recipient of the Department of Defense Medal for Exceptional Civilian Service.

He is a graduate of the U.S. Army Command and General Staff College, and received an LL.M. from the Judge Advocate General’s School, U.S. Army. He holds a JD from Loyola University Chicago School of Law and a BA from Loyola University, Chicago.

Darian Dorsey, Deputy Assistant Director of Consumer Response, Consumer Financial Protection Bureau (CFPB)

Darian Dorsey currently serves as the deputy assistant director of the Office of Consumer Response. She joined the Office of Consumer Response in December 2010 as a member of the Department of the Treasury Implementation Team. Within the Office of Consumer Response, Ms. Dorsey has served in several capacities, including chief of staff and senior advisor to the deputy assistant director. Prior to joining the CFPB, she led the implementation of Recovery Act reporting efforts at the U.S. Department of the Treasury’s Community Development Financial...
Institutions Fund after serving as a research project manager at IFF, a non-profit community development financial institution.

Josh Silver, Senior Advisor, National Community Reinvestment Coalition (NCRC)

Josh Silver is senior advisor at NCRC and has more than 25 years of experience in the housing and community development field. He produces white papers on the Community Reinvestment Act (CRA) and fair lending policy and issues. He also serves as an expert and provides advice and resources internally and externally on affordable housing and community reinvestment.

Josh came back to NCRC after serving as a development manager engaged in fundraising and research at Manna, Inc., a non-profit housing developer and counseling agency serving the District of Columbia. He previously served as vice president of research and policy at NCRC for 19 years. In that capacity, he developed NCRC’s policy positions, produced various research studies, engaged in proposal writing and fundraising, and supervised a staff of research and policy analysts. Josh has written NCRC testimony submitted to Congress on topics including financial modernization, predatory lending, and the effectiveness of the CRA. He has also written numerous comment letters to federal banking agencies on subjects ranging from the merger application process and the content and accuracy of home and small business data. Prior to NCRC, he worked at the Urban Institute, where he specialized in housing market analysis and program evaluation.

Josh holds a master’s degree in public affairs from the Lyndon Johnson School of Public Affairs at the University of Texas in Austin and earned a bachelor’s degree in economics from Columbia University in New York City. He lives in Bethesda, Maryland, with his wife and daughter.

Rachel Schneider, Senior Vice President, Center for Financial Services Innovation (CSFI)

Rachel Schneider is a senior vice president at CFSI and co-author of The Financial Diaries: How American Families Cope in a World of Uncertainty. The Financial Diaries connects the findings of the ground-breaking U.S. Financial Diaries research project, which collected highly detailed data about how 235 households save, spend, borrow and plan over the course of a year, with the
broad trends upending the economic lives of American families. It uncovers the emergence of a hidden inequality, in addition to disparities in income and wealth—an inequality in access to steady finances. It provides a framework for how to develop the products and policies that can help.

Rachel is a highly sought-after consultant and speaker, always offering her frank, insightful assessments of the financial challenges facing the majority of Americans. Her research has been featured in the nation’s top publications, including the *New York Times*, the *Wall Street Journal* and many others, and she speaks frequently at a broad spectrum of events.

Though she began her career as an investment banker at Merrill Lynch & Co., Rachel credits her commitment to the potential for innovative finance to solve major social problems to her days as a VISTA Volunteer (now AmeriCorps). She holds a JD/MBA from the University of Chicago and a BA from UC Berkeley. She lives in New York City with her husband and their two children. She occasionally “competes” in triathlons, which are getting easier to “win” as the number of competitors in her age group shrinks. Unfortunately, the same improvements cannot be said of her piano skills.

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**Dr. Rebecca Lake, Dean of Workforce and Economic Development, Harper College**

Rebecca S. Lake, Ed.D. is Harper College’s dean of workforce and economic development. She is an ApprenticeshipUSA LEADER and is director of Harper’s strategic apprenticeship activities. Before coming to Harper, Rebecca created the Community College Leadership (CCL) doctoral program at National Louis University, serving as program director for 10 years. She spent the first half of her professional life involved in health planning, hospital and health care administration, and nursing, while the second half has been in community college teaching and administration. She has held community college positions of faculty, assistant dean, career and technology (CTE) dean, and academic vice president.

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**Olivier Meyenhofer, Vice President, HR Business Partner North America, Zurich Insurance Company**

With 10 years of human resources experience, Olivier has a proven track record in human resource business partnering, compensation and performance management, learning and development, and global project delivery, in both the field and in corporate settings.
His human resources background stretches from learning and development to recruiting, from compensation and performance management to HR business partnering, from consulting to service delivery.

Olivier is currently with Zurich American Insurance Company as senior HR business partner, advising Legal, Compliance, Regulatory Service and Government and Industry Affairs, and Operations units in all areas of human resources. Olivier is also the operational lead for the registered Zurich Insurance Apprenticeship Program in North America.

Prior to joining Zurich American Insurance Company, Olivier was based at Zurich’s global headquarters in Switzerland, where he held multiple roles throughout the different HR practices—roles ranging from head of Zurich Academy online to senior performance management and compensation manager. Olivier was responsible for the business operation of Zurich’s learning management system, accountable for the delivery and execution of training programs and processes across multiple entities globally. As such, he led the Group Learning Management System roll-out in the Middle East, Bermuda, Russia and Japan. In his last role at the headquarters, Olivier was responsible for compensation and performance management practices for all Assurance functions globally and the Life business locally in Switzerland. Prior to this role, Olivier held multiple roles at the headquarters in Switzerland.

Olivier began his career within the highly renowned global graduate training program at Zurich Insurance Company. Within this program, Olivier also worked as learning and development specialist at Farmers Insurance Company (subsidiary of Zurich) in Los Angeles.

Olivier has a well-rounded HR education. He holds a master’s degree in Business Psychology from the University of Zürich, Switzerland. Olivier has earned the designation of Senior Professional in Human Resources (SPHR) from the Human Resources Certification Institute. He also earned the designation of Global Remuneration Professional (GRP) from the World at Work Society of Certified Professionals and is certified in Hogan Personality Assessments.
Consumer Action

www.consumer-action.org

Consumer Action is a non-profit organization that has championed the rights of underrepresented consumers nationwide since 1971. Throughout its history, the organization has dedicated its resources to promoting financial and consumer literacy and advocating for consumer rights both in the media and before lawmakers to promote economic justice for all. With the resources and infrastructure to reach millions of consumers, Consumer Action is one of the most recognized, effective and trusted consumer organizations in the nation.

Consumer education. To empower consumers to assert their rights in the marketplace, Consumer Action provides a range of educational resources. The organization’s extensive library of free publications offers in-depth information on many topics related to personal money management, housing, insurance and privacy, while its hotline provides non-legal advice and referrals. At Consumer-Action.org, visitors have instant access to important consumer news, downloadable materials, an online “help desk,” the Take Action advocacy database and seven topic-specific subsites. Consumer Action also publishes unbiased surveys of financial and consumer services that expose excessive prices and anti-consumer practices to help consumers make informed buying choices and elicit change from big business.

Community outreach. With a special focus on serving low- and moderate-income and limited-English-speaking consumers, Consumer Action maintains strong ties to a national network of nearly 7,000 community-based organizations. Outreach services include training and free mailings of financial and consumer education materials in many languages, including English, Spanish, Chinese, Korean and Vietnamese. Consumer Action’s network is the largest and most diverse of its kind.

Advocacy. Consumer Action is deeply committed to ensuring that underrepresented consumers are represented in the national media and in front of lawmakers. The organization promotes pro-consumer policy, regulation and legislation by taking positions on dozens of bills at the state and national levels and submitting comments and testimony on a host of consumer protection issues. Additionally, its diverse staff provides the media with expert commentary on key consumer issues supported by solid data and victim testimony.

Contact us. Reach us by phone at 800-999-7981. Email us at info@consumer-action.org. Find more ways to contact us on our website: www.consumer-action.org.

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San Francisco, CA 94102
415-777-9648
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Consumer advice and referral hotline
Submit consumer complaints to our advice and referral hotline:
Chinese, English and Spanish spoken