



## Todd Henderson

**Senior Vice President and  
Chief Actuary, Risk and Data Officer**  
Western & Southern Financial Group

David T. Henderson (Todd) is senior vice president and chief actuary, risk and data officer for Western & Southern Financial Group, a diversified family of financial services companies based in Cincinnati. A *Fortune* 500 company, Western & Southern is one of the strongest life insurance groups in the world.

As chief actuary, risk and data officer, Henderson oversees product pricing, valuation and financial reporting, in force management, experience studies, predictive analytics and reinsurance, as well as the design, implementation and ongoing management of the enterprise Risk Management function, encompassing investment, insurance, operations and business risks. Henderson first joined Western & Southern in 1985 and has held various positions of increasing responsibilities. He was promoted to chief risk officer in 2005, senior vice president in 2017 and chief actuary in 2021.

Henderson has been involved with numerous professional and civic organizations. He is a member of the American Academy of Actuaries and a Fellow of the Society of Actuaries and a Chartered Enterprise Risk Analyst. He is a past member of the Society of Actuaries/Casualty Actuarial Society Joint Risk Management Section Council and the Risk Management Task Force. He is a past president of the Cincinnati Actuarial Club and past member of the LOMA Research Council and LOMA Enterprise Risk Management Committee.

Henderson holds a Bachelor of Science degree in finance from Miami University. He and his wife, Jean, reside in Blue Ash, Ohio.