

Individual Disability Insurance External Sales Team



Doug Waters, 2nd Vice President, IDI Sales

Two MGA Sales Support Teams

Comprised of sales and product experts:

Team Jill: Regional Director **Jill Frohardt** and IDI Sales Reps **Tyler Huff** and **Tawni Johnson**

Team Jim: Regional Director **Jim Poland** and IDI Sales Reps **Chris Coy** and **Marty Kovatchki**

National Accounts Sales Support

Three organizations receive support from:

Director of National Accounts **Steve Brady**

Guaranteed Standard Issue Sales Support

All agencies receive dedicated GSI support from:

GSI Sales Reps **Adam Aschoff** and **Patrick Sheehan**



Doug Waters, CLU, RHU, REBC | 2nd Vice President, IDI Sales

Doug joined The Standard in early 2014 as head of the IDI sales team. In his nearly 30 years in the industry, he has worked on all sides of sales: retail, as a multi-lines agent and worksite marketing agent; wholesale, as a group benefits regional manager for two carriers; and in the home office in various roles. Before joining The Standard, he was the DI product manager and then head of DI distribution at Ameritas. Doug enjoys playing golf, working Wall Street Journal crosswords and rooting for Virginia Tech sports teams.



Jill Frohardt | Regional Director

Jill joined The Standard in 2014. Jill has had a variety of roles in the insurance industry for 12 years, seven of which have been in sales. Prior to The Standard, Jill worked with Mutual of Omaha and Allied Insurance. Other roles have included claims, underwriting, product development and sales. In her free time, Jill enjoys running, home-improvement projects and the outdoors.



Tyler Huff, CLU | IDI Sales Representative

Tyler began working for The Standard in 2004 as an internal IDI sales consultant. His most recent prior role with The Standard was associate regional director in support of the Securian distribution channel. Prior to The Standard, Tyler served as an insurance consultant for New York Life Insurance Company. Tyler spends his leisure time completing home improvement projects and restoring classic cars.



Tawni Johnson | IDI Sales Representative

Tawni became an IDI sales representative for The Standard in early 2016, but she is not new to the company. She previously had a 10-year career at The Standard as a senior IDI underwriter, and for the past three years worked as an IDI underwriter for Guardian. Tawni brings to her sales role not only her IDI underwriting background, but also significant experience in the medical industry, having worked as both a surgical assistant and EMT. She enjoys fishing, hunting, hiking and watching baseball.

Individual Disability Insurance External Sales Team (continued)



Jim Poland, JD, FLMI | Regional Director

Since March of 1997, Jim has worked at The Standard in support of the individual product line. He started as a staff attorney, was promoted to supervisor of legal and compliance, and finally served as director and assistant counsel for the individual business unit before becoming a regional director. Jim managed third party accounting for Revco Drug Stores in Twinsburg, Ohio prior to working in the insurance industry. In his spare time, Jim enjoys remodeling his house, flying Cessna airplanes and attempting to play golf.



Chris Coy, CLU, ChFC | IDI Sales Representative

Chris has been with The Standard since 2003. Prior to his current role, Chris served as associate regional director in support of the Securian distribution channel as well as a sales consultant providing internal support. Before that, he was a sales associate and an operations supervisor with The Standard. An avid outdoorsman, Chris spends his personal time golfing, snowboarding and hiking in rural Oregon with his family.



Marty Kovatchki | IDI Sales Representative

Marty joined The Standard in late 2015 as a regional sales representative based in New York, New York. Marty has eight years of insurance industry experience in both individual disability and life insurance. Marty has served as agent, brokerage manager and wholesaler. Prior to joining The Standard, he was a disability income specialist and life brokerage manager with Guardian. In his spare time, Marty enjoys traveling, playing in a basketball league and, unfortunately, rooting for his hometown Buffalo Bills.



Steve Brady, RHU | National Accounts Sales Director

Steve Brady joined the Standard in 2000 to assist in the design of IDI products and establish distribution channels for IDI at The Standard. Steve started his career selling disability insurance for Northwestern Mutual and also has experience in wholesaling management for Paul Revere. Steve was awarded the W. Harold Petersen Lifetime Achievement Award for his years of service to the industry. Steve enjoys storytelling and sailing.



Adam Aschoff, CEBS | GSI Sales Representative

Adam began his career with The Standard 16 years ago in the records department. Adam has held multiple roles since then, landing in IDI with the premium and billing team, then moving to work with the GSI product, eventually leading to his current position as GSI sales representative. Adam enjoys golfing, working out, listening to music and spending time with his family.



Patrick Sheehan | GSI Sales Representative

Patrick joined The Standard sales team in the fall of 2015. Prior to joining the team at The Standard, Patrick worked at MassMutual for eight years. He most recently served as an executive benefits wholesaler at MassMutual. In his free time, Patrick enjoys hiking, traveling and umpiring division 1 NCAA baseball.