Andrew Toy

Chief Executive Officer

Visionary technology executive with 15+ years transforming healthcare delivery through innovative AI-powered platforms. As CEO of publicly-traded Clover Health (Nasdaq: CLOV), led strategic evolution from startup to comprehensive Medicare technology company serving America's seniors. Proven track record of building and scaling enterprise platforms, including successful startup exit to Google.

Recognized leader in healthcare innovation who has testified before Congress Ways and Means subcommittee on Healthcare as an industry expert. Holds both B.S. and M.S. in Computer Science from Stanford University, where he has also served as associate lecturer.

Clover Health   **Remote - San Francisco, CA**
Chief Executive Officer & Board Member   *January 2023 – Present*
President   *February 2019 – January 2023*
Chief Technology Officer   *February 2018 – February 2022*

Leading technology-first Medicare company focused on making quality healthcare accessible to America's seniors through AI-driven physician enablement platform.

- Led public offering in January 2021, raising $400M+ for expansion
- Deployed Clover's technology platform into multiple lines of Medicare business, including Medicare Advantage and Direct Contracting
- Built Counterpart Assistant serving 1,000+ primary care physicians with real-time clinical insights
- Extended technology platform to non-Clover providers through Counterpart Health subsidiary

Google   **Mountain View, CA**
Product Director   *May 2014 - February 2018*

- Product lead in G Suite responsible for Developer Platform, Developer Ecosystem and AI/Machine Intelligence features
- Led Android for Work enterprise platform serving Fortune 500 clients

Divide™   **Remote, CA**
Co-founder & CEO   *January 2010 - May 2014*

- Sold Divide, a mobile security platform to Google after raising $25M in venture capital
- Built enterprise device management technology licensed by Verizon, Dell, MobileIron
- Recognition: 2011 Qualcomm QPrize. 2011 Laptop Magazine Best of CTIA. 2012 Time Inc Top-10 NYC Startups to Watch

MTV Networks   **New York City, NY**
VP, Mobile & Syndication Technology   *March 2008 - December 2009*

- Responsible for the technical direction and leadership for MTV Networks' mobile and syndication businesses as well as working closely with business and product development organizations to evaluate strategic goals
- Developed the technical platform for delivery of MTV Network content to partners such as Verizon, AT&T, XBox, Netflix etc.
- Led the initial architecture of TV Everywhere content delivery for partners such as Comcast, Time Warner and Verizon

Morgan Stanley   **New York City, NY**

VP, Mobile Applications   *July 2003 - March 2008*

- Led the development of internal mobility tracks such as fixed-mobile convergence, video delivery and collaboration/browsing
- Central owner of mobile security, helping assess the security implications of mobile applications and capabilities
- Created technical partnerships with enterprise mobility partners such as BlackBerry and Microsoft

EDUCATION

Stanford University   **2000- 2001**

MS, Computer Science

Stanford University   **1996 - 2000**

BS, Computer Science