

The background features a light blue sky with white palm tree silhouettes on the left. On the right, a dark blue, irregular shape resembling a hill or a large rock sits on a light blue base. The year '2019' is printed in white on this dark blue shape.

# PROPERTY INSURANCE REPORT

NATIONAL CONFERENCE • RITZ-CARLTON, LAGUNA NIGUEL • NOV. 10-12

2019



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# LETTER FROM THE CHAIRMAN

It is easy to understand why so many people in this room love property insurance. It starts with the social aspect of the business: after the first responders depart (and often before) the first person to arrive on the scene after a traumatic loss is the insurance adjuster, whose sole task is to help the property owner get their life back on track. The entire industry is structured around the concept of helping people when they need help the most. It's hard not to feel good about that.

And then there's the intellectual challenge. Few businesses in the world are more complex than property insurance. Tell your friends who write auto insurance, or workers compensation, or life insurance, that they have it easy. Your job is tougher. Banking? That's child's play. Investing? Boo-hoo, you lost the money you invested. How about trying a business where you could lose 10 times the money you invested?

It is that complexity that's makes property insurance so interesting. How in the world do you measure risk? How do you fairly settle claims? How do you influence public policy to make the world safer? Where does the money come from? And what about the lawyers and politicians? It's not just the complexities that need to be worked out with advanced math. Those kinds of challenges are everywhere (engineering, rocket science, etc.). Property insurance adds an enormous social and public policy component. No other industry requires more mixing of math – including the most wildly creative predictive mathematics – with high-pressure social sciences. Joke all you want about actuaries looking down at their shoes. Leave them alone. They're busy thinking.

Thinking – thinking really hard – is what we're going to ask you to do for the next two days. We're going to explore some of the biggest challenges and opportunities facing the industry. We have an extraordinary group of speakers, matched only by the extraordinary group of attendees who will share in the conversation. It is our goal to send you home with an idea or two, the most precious of commodities, so you can help this already valuable industry do an even better job of keeping us safe from loss, and getting us back on our feet when we need it most.



Brian Sullivan  
Conference Chairman

# CONFERENCE SCHEDULE 2019

## SUNDAY

5:00 – 7:00 PM Early Registration and Reception with Speakers and Sponsors  
*Ritz-Carlton Ballroom Foyer and Monarch Courtyard*

## NOVEMBER 10

## MONDAY

7:30 – 8:30 AM Registration and Continental Breakfast, *Ritz-Carlton Ballroom Foyer and Monarch Courtyard*

8:30 – 8:40 Chairman's Opening Remarks, *Ritz-Carlton Ballroom*

8:40 – 9:25 Lessons from the California Conflagrations

9:25 – 10:15 Putting Artificial Intelligence to Work in the Real World

10:15 – 10:45 Coffee Break, *Ritz-Carlton Ballroom Foyer and Monarch Courtyard*

10:45 – 11:30 With a Changing Climate, Responses to Storms and Fire Must Also Change

11:30 – 12:20 PM A Burning Need to Maintain Availability in California Fire Zones

12:20 – 1:40 Luncheon, *Monarch Courtyard*

1:40 – 2:30 Taking a Bite Out of Pet Risk

2:30 – 3:15 Florida's Citizens Benefit from the Nation's Most Ambitious Involuntary Market

3:15 – 3:45 Cookie Break, *Ritz-Carlton Ballroom Foyer and Monarch Courtyard*

3:45 – 4:45 Clearing the Way for Regulatory Approval of Catastrophe Models

5:00 – 7:00 Reception, *Pavilion Rooms*

## NOVEMBER 11

## TUESDAY

7:30 – 8:30 AM Continental Breakfast, *Ritz-Carlton Ballroom Foyer and Monarch Courtyard*

8:30 – 8:35 Chairman's Opening Remarks, *Ritz-Carlton Ballroom*

8:35 – 9:20 Home Security Services: The Starting Point for Connected Homes

9:20 – 10:05 Convincing Consumers to Fortify Their Homes

10:05 – 10:35 Coffee Break, *Ritz-Carlton Ballroom Foyer and Monarch Courtyard*

10:35 – 11:25 Will Flood Insurance Changes Wash Away Barriers to a Private Market?

11:25 – 12:00 Twenty Trends

12:00 noon Adjournment

## NOVEMBER 12





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# CONFERENCE SCHEDULE 2019

## SUNDAY

## NOVEMBER 10

5:00 – 7:00 PM

**Early Registration and Reception with Speakers and Sponsors, *Ritz-Carlton Ballroom Foyer and Monarch Courtyard***

This is where it all begins. As your fellow attendees arrive, they'll make their way to this opening reception to begin two days of networking with each other, the speakers and our sponsors. As always, we beg you: don't be shy. Reach out and shake a new hand, because this is the time to reconnect with old friends and make new ones. Bring plenty of business cards! Make sure you have installed the conference app on all your devices so you can communicate with fellow attendees, speakers and sponsors and keep track of the program and agenda. If you're having trouble with the app, our registration staff can help you get started.

## MONDAY

## NOVEMBER 11

7:30 – 8:30 AM

**Registration and Continental Breakfast, *Ritz-Carlton Ballroom Foyer and Monarch Courtyard***

The networking that began last night will pick right back up this morning, so it makes sense to come down early and seize more opportunities for learning.

8:30 – 8:40

**Chairman's Opening Remarks: State of the Industry, *Ritz-Carlton Ballroom***  
**Brian Sullivan, Conference Chairman and Editor, *Property Insurance Report***

This opening session will set the stage for the conversations to come, and look back on the past year to assess the state of the industry.

8:40 – 9:25

**Lessons from the California Conflagrations**

**Yana Valachovic, County Director and Forest Advisor, *University of California, Cooperative Extension***

In 2017 and 2018 California suffered through a series of devastating fires throughout the state, taking lives, destroying property and disrupting just about everything. Before the smoke even cleared, experts took to the field, and the air, to assess the causes of the conflagrations, to study the ways they developed and traveled, and to examine exactly the nature of the damage. The goals were clear: to learn from these events and develop strategies to prevent future events to the extent possible, and when fires inevitably return, to find ways to save more lives and properties. Yana Valachovic is one such professional who was on the ground in Northern California studying the fires as they developed and in the aftermath she has worked with other analysts, including those at the Insurance Institute for Business and Home Safety, to identify opportunities for improvement.

9:25 – 10:15

**Putting Artificial Intelligence to Work in the Real World**

**Jim Wucherpfennig, Vice President, Property, *Travelers Insurance***  
**A.J. Altman, Founder & CEO, *HOVER Inc.***

After years of high-flying promises of the theoretical benefits of artificial intelligence, AI-based tools, especially utilizing computer vision, are now being deployed in both insurance underwriting and claims. Recent innovations in extracting building data from smartphone photos and video are removing time and cost barriers in the field while vastly improving the accuracy and completeness of data. In this session, Jim Wucherpfennig of Travelers and A.J. Altman of HOVER, Inc. will share their real-world experience of applying this technology at Travelers. We'll examine the current state of the technology, its applications and its impact on the claims process. We'll also discuss its future potential to profoundly change the world of claims and underwriting.



**10:15 – 10:45**

**Coffee Break, *Ritz-Carlton Ballroom Foyer and Monarch Courtyard***

Newcomers are always surprised by our long breaks, but we firmly believe you need time to catch your breath, catch up with the office, and continue your conversations. Just be back on time, because as veterans of our meetings will tell you, we stick to the schedule and you won't want to miss a minute of the next sessions.

**10:45 – 11:30**

**With a Changing Climate, Responses to Storms and Fire Must Also Change**

**Roy Wright, President and CEO, *Insurance Institute for Business and Home Safety***

In designing a home to mitigate against storm losses, the focus has long been on surviving the most extreme wind or rain. But a changing climate has led to storms that linger for days over the same place, with sustained high winds and rain that erode the capability of a structure to resist damage even if a storm doesn't reach a significant peak. Likewise, wildfires have always been a problem, but more extreme weather has brought larger, longer-lasting, and hotter-burning fires that challenge traditional firefighting strategies and home design. All of these new developments are putting to the test underwriting and claims strategies – and critically, catastrophe modeling. As president of the industry's foremost property loss research organization, Roy Wright has been considering new strategies to confront these new challenges, and will share the best current thinking about what insurers should do next.

**11:30 – 12:20 PM**

**A Burning Need to Maintain Availability in California Fire Zones (and other challenges)**

**Joel Laucher, Senior Advisor, *The California Department of Insurance***

Regulating the California property insurance market has never been easy, given its enormous size, complexity, and diversity. But when you add two consecutive years of record wildfires in 2017 and 2018, punctuated by a modest 2019 earthquake that served to remind everyone of the really big risk, the challenges become even more daunting. So how in the world do you balance the need of consumers and businesses, who require insurance coverage, and insurers, who need to protect their capital? Very carefully is the easy answer, but for a more detailed discussion we are very fortunate to have one of California's most skilled and experienced regulators, Joel Laucher, who will share insights into the tricky road the state is traveling to keep the market open and healthy for all.

**12:20 – 1:40**

**Luncheon, *Monarch Courtyard***

There is a reason we often return to the Ritz-Carlton, Laguna Niguel: it is a wonderful, beautiful place and the chefs and staff make every experience a joy. Our luncheon will put all of that on display, so relax and enjoy. As with our extended coffee breaks, we leave plenty of time for lunch so you can catch up with the office, but we encourage you to linger with your fellow attendees and continue the conversations we started this morning.

**1:40 – 2:30**

**Taking a Bite Out of Pet Risk**

**Heather Paul, Brand Campaign Specialist, *State Farm Insurance***

**Wailani Sung, Veterinarian and Behavior Specialist, *San Francisco Society for the Prevention of Cruelty to Animals***

More than two out of every three American households have pets – about 85 million households in all – and the numbers are growing every day. For the most part, these pets are not part of the homeowners insurance underwriting or claims process. In some cases pets prove very useful in keeping activity in an otherwise empty home, deterring would-be intruders. But sometimes pets can prove troublesome. The reasons for trouble are as diverse as the nature of their owners and the people who the pets encounter in the world:

# CONFERENCE SCHEDULE 2019

poor training, human provocation and perhaps most of all, misunderstanding. In this session we are fortunate that two experts in the intersection of pets and insurance will discuss the state of the art in managing pets and assessing pet risk. The goal of Heather Paul of State Farm and Dr. Wailani Sung of the San Francisco SPCA is to help insurers better manage their relationship with the growing population of pet owners that are the majority of their customers.

**2:30 – 3:15**

## **Florida's Citizens Benefit From the Nation's Most Ambitious Involuntary Market**

**Steve Bitar, Chief of Underwriting and Agency Services, *Citizens Property Insurance Corp.***

Faced with a property insurance marketplace spiraling out of control in the wake of historic hurricane losses, the State of Florida embarked on a bold experiment in 2002 with the creation of Citizens Property Insurance Corp. The state provided a market of last resort for property owners, with recourse to extensive reinsurance as well as the authority to assess both insurers and their customers in the event of a big loss. After 17 years, Citizens has proven adept at flexing up and down in size to reflect market needs, and along the way has innovated a clever system enabling agents and insurers to better measure the private market's willingness to insure a property. In this session we're fortunate to hear from Citizen's Chief of Underwriting and Agency Services, Steve Bitar, who will discuss the lessons learned from Citizens' journey and offer insights into how Florida's experience might prove useful to other states.

**3:15 – 3:45**

## **Cookie Break, *Ritz-Carlton Ballroom Foyer and Monarch Courtyard***

We are in California, home to healthy eating, but at this point in the day there is no sin in turning to sugar, salt and caffeine. If you have more discipline than we do, we'll also have cold water, green tea and a healthy snack.

**3:45 – 4:45**

## **Clearing the Way for Regulatory Approval of Catastrophe Models**

**Nancy Watkins, Principal & Consulting Actuary, *Milliman, Inc.***

**Matthew Nielsen, Senior Director, Government and Regulatory Affairs, *RMS, Inc.***

With every passing day predictive models become more integral to the insurance process, especially when it comes to assessing catastrophe risk. There is no doubt that for big and infrequent risks, the models outperform the use of historical loss experience or licking your finger and sticking it in the air when such experience is not really available. But the models deviate from traditional actuarial science, and are all profoundly complex, creating an unprecedented challenge for regulators charged with ensuring that insurance prices are not excessive, inadequate or unfairly discriminatory. At the moment, the vast majority of state regulators are overmatched. There has to be a better way. In this session, our experts will explore the potential for a single catastrophe model clearinghouse for regulators, explaining why it is needed, how it might work, and how catastrophe models in general, and the clearinghouse in particular, could fit into today's regulatory framework.

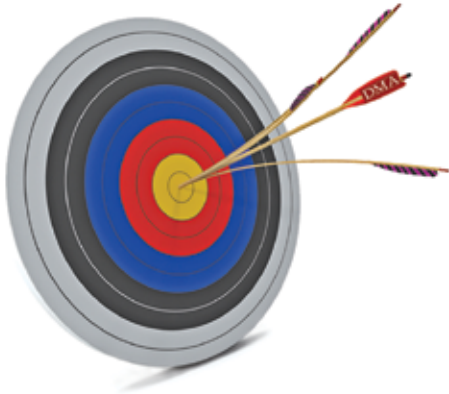
**5:00 – 7:00**

## **Reception, *Pavilion Rooms***

We will break just as the sun sets over the Pacific, so don't linger too long in the ballroom because the views will be breathtaking. This is the best networking opportunity in the property insurance business, especially if you've made good use of the prior reception, luncheon and breaks to meet new people. Relax and consider the discussions and connections of the day, before heading off to a wonderful dinner. Cheers!



## **IS POOR ESTIMATION ACCURACY COSTING YOU MILLIONS?**



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and on a better looking bottom line.**

# CONFERENCE SCHEDULE 2019

## TUESDAY

## NOVEMBER 12

7:30 – 8:30 AM

**Continental Breakfast, *Ritz-Carlton Ballroom Foyer and Monarch Courtyard***

We have a terrific program set for this morning, and there is no better way to get started than by coming down early and sharing breakfast with some of the smartest people in the business.

8:30 – 8:35

**Chairman's Opening Remarks, *Ritz-Carlton Ballroom***

8:35 – 9:20

**Home Security Services: The Realistic Starting Point for Connected Homes**  
**Ken Porpora, Chief Growth Officer, *ADT Security Services***

For many years, insurers and others have dreamed of the connected home, and an entire industry has risen up to deliver it. Doorbells deliver video. Lightbulb colors can be changed with a smartphone. Locks can be opened and closed from afar. Smoke detectors can report to your cell phone if their battery is getting low. Refrigerators can tell you if their door was left ajar. It's all a great deal of fun. But so far, the concept of a truly connected home has been elusive. The complexity of homes turns out to be much greater than anticipated. Bluetooth, wifi, and other connections are harder to manage than expected. And so far, none of these efforts have generated anything in the way of useful data. But there is one area where the connected home is both ubiquitous, effective and with an established relationship to the insurance industry: home security. About 17% of American homes have a monitored security system installed, communicating basic, but very essential information. The most common is the opening and closing of doors and windows, and some include smoke and heat detectors. So far, this data has not been available to insurers, but in this session we'll hear from Ken Porpora of ADT Security Services, the nation's largest security company and quickly expanding into connected homes, about new efforts to connect to the insurance industry, and how consumers, insurers, and security companies can all benefit by working together.

9:20 – 10:05

**Convincing Consumers to Fortify Their Homes**

**Gina Williams Schwitzgebel, CEO and General Manager, *North Carolina Joint Underwriting Association and North Carolina Insurance Underwriting Association***

The science of a storm-resistant home is now clear, and for a relatively modest investment homes can be constructed so they won't blow away in a big storm. The problem is convincing customers to make that investment. Insurers would love to help, but worry that they would invest in a more expensive roof only to have another insurer reap the benefits if the consumer changes to a competitor. At a state-run insurer of last resort, which actively works to move its customer back into the private market, the loss of mitigation investment isn't a big deal since the broader good is more important than the bottom line. In North Carolina, home to one of the nation's largest involuntary property insurers, the state's Joint Underwriting Association has successfully launched an innovative program to provide the financial support needed to encourage better construction. In this session, Gina Schwitzgebel of the North Carolina's involuntary insurance markets will outline what is needed to convince consumers to build stronger homes, and will share with us some hard earned lessons on what works, and what does not, in insurer-led mitigation efforts.

10:05 – 10:35

**Coffee Break, *Ritz-Carlton Ballroom Foyer and Monarch Courtyard***

Enjoy a last chance to visit with your fellow attendees, but don't linger too long, as you'll want to be back in time for an exciting finish...



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# CONFERENCE SCHEDULE 2019

10:35 – 11:25

## Will Flood Insurance Changes Wash Away Barriers to a Private Market?

David Evans, Consulting Actuary, *Milliman, Inc.*

Matt Chamberlain, Principal and Consulting Actuary, *Milliman Inc.*

For many years, the creation of a private flood insurance market has been a dream for insurers, given the size of the risk to be insured and the premiums potentially available. But as long as the federal government is willing to let the National Flood Insurance Program lose money – more than \$25 billion since opening its doors 40 years ago – there has been little room for properly priced private coverage. The most recent legislative attempt at overhauling the federal program, “Biggert-Waters” in 2012, collapsed when the reality of actuarially sound rates became clear. But with losses continuing, enough changes have taken place that the prospect of a private market is very real. In this session, Milliman’s David Evans and Matt Chamberlain will explore the advances being made in risk measurement that are opening the door for private insurers to compete with NFIP, they’ll explain the changes happening at NFIP that are accelerating the growth of the private market, and detail how state insurance regulators are dealing with this nascent marketplace. Finally, we’ll discuss what needs to happen to keep the momentum going so that the dream of a private market doesn’t turn into a nightmare for all involved.

11:25 – 12:00

## Twenty Trends

Brian P. Sullivan, Conference Chairman and Editor, *Property Insurance Report*

Predicting the future is a fool’s errand, which means Conference Chairman Brian Sullivan is just the man for the job. In our traditional closing session we’ll examine where the industry is going, with a bit of boasting about past successes, and admissions of what we got wrong.

12:00 noon

## Adjournment

# ACKNOWLEDGEMENTS

Conference Director Tracie Sullivan and Chairman Brian Sullivan would like to thank the many people who have supported this year’s program. Our sponsors provide invaluable support, serving as the program’s foundation and, we trust, adding a great deal to the value of the program. We select our sponsors with care, and hope you take advantage of the time available to meet with them: LexisNexis, Verisk, TransUnion, One Inc., Cape Analytics, EagleView, Bolt and DMA Claims.

The staff of the Ritz-Carlton Laguna Niguel, particularly Leslie Peterson, Senior Director of National Accounts, Mai Byers, Group Reservations Coordinator, Rebecca Ceaser, Senior Meetings and Special Events Manager, and Melissa Swanepoel, Sales Manager, PSAV have been wonderfully responsive and creative in producing a first-class environment for our conference.

Ever since 2000, Gillian Kirkpatrick of King Graphic Design has provided the sparkling design for all our printed materials, as well as producing this program. We especially thank Registration Manager Nancy Daniel, whose efforts have facilitated the appearance of everyone at this event. We are grateful for the team at EventMobi, and trust you find our conference app a valuable addition to the event.

Most of all we want to acknowledge the contribution of our attendees, who bring a vital energy and intellectual curiosity to our meetings. We hope to see you all again next year for our 18th annual conference, to be held November 8–10, 2020 back here at the Ritz-Carlton, Laguna Niguel in Dana Point, California!

Tracie Sullivan, Conference Director

Brian Sullivan, Conference Chairman



THANK YOU TO THIS YEAR'S SPONSORS!





### AIRNC 2020

April 26–28 The Ritz-Carlton  
Laguna Niguel, CA



### PIRNC 2020

Nov 8–10 The Ritz-Carlton  
Laguna Niguel, CA



### AIRNC 2021

April 25–27 The Ritz-Carlton  
Amelia Island, FL



### PIRNC 2021

Nov 14–16 Monarch Beach  
Resort, Monarch Beach, CA



### AIRNC 2022

April 24–26 Monarch Beach  
Resort, Monarch Beach, CA



### PIRNC 2022

Nov 13–15 The Ritz-Carlton  
Laguna Niguel, CA



### AIRNC 2023

April 23–25 The Ritz-Carlton  
Laguna Niguel, CA



### PIRNC 2023

Nov 12–14 Monarch Beach  
Resort, Monarch Beach, CA



### AIRNC 2024

April 14–15 Monarch Beach  
Resort, Monarch Beach, CA



### PIRNC 2024

Nov 10–12 The Ritz-Carlton  
Laguna Niguel, CA



### AIRNC 2025

May 4–6 The Breakers  
Palm Beach, FL

# MARK YOUR CALENDARS!

# CONFERENCE SPEAKERS 2019

## Brian Sullivan

Conference Chairman and Editor, *Property Insurance Report*;  
President, Risk Information Inc.

Brian Sullivan, Conference Chairman, and his wife Tracie Sullivan, Conference Director, founded Risk Information Inc. in 1993 to serve the property insurance and auto insurance industries with specialized strategic information. Brian serves as editor of the company's two newsletters, *Property Insurance Report* and *Auto Insurance Report*, as well as chairing annual conferences for both industries. He is in demand as a speaker for insurance companies, with assignments ranging from seminars for boards of directors and senior management teams to presenting industry trends to agents, claims and operation leaders. Brian also makes presentations at many industry conferences, as well as providing insights to regulators and consumer groups in the United States and Canada.

Brian began his career as a business reporter, focusing on insurance, at the *Journal of Commerce* and *Philadelphia Inquirer*, before being named Editor of the *Philadelphia Business Journal*. He served as Managing Editor of the *American Banker* newspaper, and President of the newsletter and conference division for the American Banker and Bond Buyer. Brian is a graduate of the Georgetown University School of Foreign Service.



## Yana Valachovic

County Director and Forest Advisor  
University of California, Cooperative Extension

Yana Valachovic is the County Director – Forest Advisor for the University of California Cooperative Extension in Humboldt and Del Norte Counties. She is a registered professional forester and forest scientist whose skills and interests cover a wide set of natural resource fields. She is currently the co-lead of the Northern California region of the California Fire Science Consortium and is founding steering committee member of the Northern California Prescribed Fire Council. She has co-authored papers on fire behavior in coastal California forests and on the intersection of fire performance in home and landscape design. With the 2017 North Bay fires she has been leading UC Cooperative Extension's education work in fire building performance and is keenly interested in helping communities learn to build smarter.



# CONFERENCE SPEAKERS 2019

## Jim Wucherpennig

Vice President  
Property, Travelers Insurance

Jim Wucherpennig is an energetic, results-oriented leader with a passion for innovation and coaching and developing others. He is currently the Vice President of Property Claims for Travelers Insurance Company. Jim is responsible for setting and leading the strategic direction of the Property Claims organization countrywide, including product development and innovation, operational excellence, technical quality, vendor management and delivery of market leading claims outcomes and service to Travelers personal and commercial lines customers.

Jim previously served as the Vice President of Workers' Compensation Claims where he had similar responsibility for the strategic direction, innovation, service delivery and results for the workers compensation line of business. Prior to that, he held positions of increasing responsibility in the Travelers field organization across multiple lines of business, including Field Claims professional, Unit Manager, Field Product Line Manager and Claims Center Vice President. Jim received his B.S. in Finance from San Diego State University and earned his CPCU designation in 1995.

He serves on the Board of Journey Home, an organization dedicated to ending homelessness in Connecticut. Jim is an avid runner and a devoted father, and lives in Connecticut with his wife, Meg, and their four-legged friend, Jackson.



## A.J. Altman

Founder & CEO  
HOVER Inc.

A.J. Altman is founder & CEO of HOVER, a mobile app that is transforming homeownership by creating 3D interactive home models from smartphone photos. Prior to founding HOVER, A.J. was an engineer at Intel Corporation and served as an infantry officer in the United States Marine Corps. A.J. is a graduate of the University of Notre Dame.





# CONFERENCE SPEAKERS 2019

## Roy Wright

President and CEO

Insurance Institute for Business and Home Safety

Roy Wright joined IBHS in 2018 with more than 20 years of experience in insurance, risk management, mitigation, and resilience planning. Convinced that the continuing cycle of human suffering that strikes families and communities in the wake of severe weather can be broken, Roy leads a team of scientists and risk communicators who deliver strategies to build safer and stronger homes and businesses. IBHS's real-world impact enables the insurance industry and affected property owners to prevent avoidable losses.

Roy joined IBHS from the Federal Emergency Management Agency (FEMA) where he served as the Chief Executive of the National Flood Insurance Program, led the agency's Federal Insurance and Mitigation Administration, and directed the resilience programs addressing earthquake, fire, flood, and wind risks. In these roles, he guided several programs that promote a risk-conscious culture, enable faster disaster recovery, and address long-term vulnerabilities to life, property, and well-being in communities across the United States. Prior to joining FEMA in 2007, Roy worked in public and private sector roles with Coray Gurnitz Strategy Consulting and the U.S. Department of the Interior.

A native of California, Roy earned a bachelor's degree in political science from Azusa Pacific University and a Master of Public Administration from The George Washington University.



## Joel Laucher

Senior Advisor

The California Department of Insurance

Joel Laucher joined the California Department of Insurance in 1985 as a market conduct examiner after working for 5 years as a commercial lines underwriter. At the CDI, Joel went on to serve as a Division Chief for Market Conduct, Division Chief for Consumer Services, Deputy Commissioner of Rate Regulation, and Chief Deputy Commissioner. He now serves as a Senior Advisor. A graduate of UC Santa Cruz, Joel enjoys reading fiction and the California Insurance Code.



# CONFERENCE SPEAKERS 2019

## Heather Paul

Brand Campaign Specialist  
State Farm Insurance

Heather Paul joined State Farm in 2001 and has been in the Public Affairs department for her entire State Farm career. In her current position as Public Affairs Specialist, Heather leads PR campaigns for State Farm focused on innovation and technology such as blockchain and drones, dog bite prevention, and teaching children about the value of being kind to animals. She also coordinates the State Farm Arson Dog Program, a program that trains accelerant detection canines and handlers throughout the U.S. and Canada. Her work with accelerant detection canine teams has resulted in her appointment to the Coalition Against Insurance Fraud (CAIF) communication committee.

Prior to her work coordinating PR campaigns for Innovation and pet-related campaigns, Heather was responsible for loss mitigation and disaster preparedness PR efforts. She represented State Farm on multiple committees focused on loss and disaster preparedness messaging such as the Insurance Institute for Business and Home Safety (IBHS) and the Insurance Information Institute (I.I.I.). Her work on turkey fryer safety campaigns with actor William Shatner and the Robertson's from Duck Dynasty resulted in a Public Relations Society of America Silver Anvil Award and a PRSA Award of Excellence.

Outside of her corporate life, Heather works closely with many local non-profit organizations and boards. She is a founder and Executive Board Member for the West Bloomington Revitalization Project (WBRP) and has served on the Board of Directors for Habitat for Humanity of McLean County and the Miller Park Zoological Society. She is a graduate from the University of Iowa where she earned a bachelor degree in Socio-cultural Anthropology. In her spare time, Heather has obtained the rank of third degree black belt in Tae Kwon Do, first degree black belt in Hapkido, and first degree black belt in Jujitsu. She is also an FAA certified drone pilot, a photographer and videographer, and mother to an 18 year old son (Hunter), 3 dogs, and 2 guinea pigs.



# Insurance... It's a Changing Environment

Rising Property Losses

Changing Consumer Preferences

Innovative New Products



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# CONFERENCE SPEAKERS 2019

## Wailani Sung

Veterinarian and Behavior Specialist

San Francisco Society for the Prevention of Cruelty to Animals

As one of 86 board-certified veterinary behaviorists in the United States, Dr. Wailani Sung has a passion for helping owners prevent or effectively manage behavior problems in companion animals, enabling them to maintain a high quality of life. Dr. Sung obtained her master's degree and Doctorate in Psychology, with a special interest in animal behavior from The University of Georgia. Upon completion of these graduate programs, she obtained a Doctorate in Veterinary Medicine from The University of Georgia College of Veterinary Medicine. Dr. Sung practiced veterinary behavioral medicine in dogs, cats and birds in Arizona, Washington and currently in California. Dr. Sung performs behavioral consultations at the Behavior Specialty Clinic located at the San Francisco SPCA. She does not consider any patient or problem hopeless, and her treatment protocols are based on scientific information about animal behavior, psychopharmacology, and learning theory.

Dr. Sung frequently lectures on managing common behavioral issues and consults with veterinary practices to design programs and train staff in best practices for making vet visits less stressful and developing treatment protocols for patients with behavioral issues. Dr. Sung is a co-author of the book, "From Fearful to Fear Free", in which she collaborated with America's veterinarian Dr. Marty Becker, veterinary colleague Dr. Lisa Radosta, and renown trainer, Mikkel Becker. Dr. Sung has been a contributor to the magazines, *Healthy Pet* and *Happy Paws* and the websites, PetCoach and PetMD. Dr. Sung has written chapters for the following veterinary textbooks: *Behavior of Exotic Pets*, *Blackwell's Five-Minute Veterinary Consult Clinical Companion: Canine and Feline Behavior*, 2nd Edition and *Blackwell's Five-Minute Veterinary Consult: Canine and Feline*: 7th edition. Dr. Sung is also an advisory member of Fear Free Pets.

An equestrian enthusiast, Dr. Sung spends her free time riding horses or relaxing at home with her husband and their two dogs, two visually impaired cats and a red-bellied parrot.







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# CONFERENCE SPEAKERS 2019

## Steve Bitar

Chief of Underwriting and Agency Services  
Citizens Property Insurance Corp.

Steve Bitar is responsible for Personal and Commercial Lines Underwriting, Product Development, Agency Services, Consumer and Policy Services, Workforce Management, Citizens' internal insurance agency, the Property Insurance Clearinghouse, Depopulation, the Florida Market Assistance Program, and related business analysis, project management, business process outsourcing, and quality improvement functions. He also oversees the Catastrophe Response Center deployment activities following any significant storm event that should impact Citizens' customers, ensuring staff volunteers are trained and ready to serve our policyholders should the need arise.

Steve has more than 20 years of insurance experience, the majority in management positions with progressively increasing responsibilities. Prior to joining Citizens in 2003, Steve began his professional career at Prudential (later acquired by Aetna), where he served in the Claims, Customer Service and Compliance units.

Steve is a magna cum laude graduate of Boston University and earned his Master of Business Administration degree from Jacksonville University. Bitar also holds the Chartered Property Casualty Underwriter (CPCU), Associate in Reinsurance (ARe), and Associate in Insurance Data Analytics (AIDA) designations.



## Nancy Watkins

Principal & Consulting Actuary  
Milliman, Inc.

Nancy Watkins is a principal and consulting actuary with the Property and Casualty practice in Milliman's San Francisco office. She manages an actuarial consulting practice that specializes in Insuretech and property insurance analytics. She joined the firm in 1997.

Nancy's consulting engagements include pricing and product development, predictive modeling, target marketing analysis, competitive rate analysis, use of catastrophe models and third-party data, loss reserve analysis and certification, litigation support, reinsurance risk transfer analysis, reinsurance commutation support, software development support and market analysis, mergers and acquisitions support, and expert witness testimony.

Her clients include domestic and international insurance and reinsurance companies, governmental insurance entities, virtual insurance companies, insurance software developers, managing general agencies, venture capitalists, and attorneys.

Nancy was president of Watkins Consulting Co. in Atlanta for six years. Prior to that, she was a senior manager and consulting actuary at Price Waterhouse. She also worked as an actuary for John Hancock Reinsurance and for Aetna Life & Casualty. Nancy is a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries. She received a BS in Mathematical Science at the University of North Carolina, Chapel Hill.





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# CONFERENCE SPEAKERS 2019

## Matthew Nielsen

Senior Director, Government and Regulatory Affairs  
RMS, Inc.

Matthew Nielsen leads Governmental and Regulatory Affairs for RMS, Inc. He is responsible for maintaining relationships with regulators, legislators, and rating agencies on behalf of the company to establish open channels of communication around RMS models and solutions.

Matthew is a meteorologist and geographer with extensive experience in North American catastrophe risk. In his prior role at RMS, he was responsible for developing the RMS climate peril models for the Americas, including the severe convective storm, winter storm, flood, and hurricane models. He has conducted field reconnaissance for major catastrophes including Hurricanes Katrina and Sandy. Before joining RMS, Matthew conducted remote sensing in satellite meteorology research at the Cooperative Institute for Research in the Atmosphere (CIRA). He holds a BS in physics from Ripon College, where he won the Henry Knop Award in Physics, and an MS in atmospheric science from Colorado State University. Matthew is a member of the American Meteorological Society (AMS), the International Society of Catastrophe Managers (ISCM), and the American Association of Geographers (AAG).



## Ken Porpora

Chief Growth Officer  
ADT Security Services

Ken Porpora was named Chief Growth Officer of ADT Security Services in October 2018, focusing on growth within ADT's residential and small business market segments. Ken has 20 years of experience in the security industry with ADT, in a wide range of finance, sales, marketing, data analytics, and operational positions. Prior to his current role, Ken was ADT's President, Field Operations. He also held roles as Chief Financial Officer of ADT's Residential Business Unit, and Vice President of various financial and data analytics leadership roles. Ken received his bachelor's degree in Finance from Florida Atlantic University.





# CONFERENCE SPEAKERS 2019

## Gina Williams Schwitzgebel

CEO and General Manager

North Carolina Joint Underwriting Association (NCJUA)

North Carolina Insurance Underwriting Association (NCIUA)

Gina Schwitzgebel began her insurance career working in her father's insurance agency. After college, she worked with both Great American and Ohio Casualty in the roles of Underwriter, Underwriting Manager, Business Center Manager, National Umbrella Product Manager, and Assistant Vice President. Some of her responsibilities included managing operations in ten states, coordinating a corporate reorganization of both processing and support activities for five regional offices, and participating on a Strategic Planning Project focused on Agency Expectations.

In 2006, Gina accepted the position of Assistant Vice President with Builders Mutual where she was responsible for establishing and managing all underwriting policies, practices, and procedures. During her tenure at Builders Mutual, the company expanded operations from four to nine states, and transformed from writing primarily home builders to writing risks involved in all areas of construction.

In 2012, Gina was named General Manager for the North Carolina Joint Underwriting Association (NCJUA) and the North Carolina Insurance Underwriting Association (NCIUA). The Associations collectively insure \$95 billion in property exposures for 373,051 policyholders.

Gina has a Master of Business Administration from the John E. Weems Graduate School of Meredith College, a Master Certificate in Human Resource Management from Villanova University, and a Bachelors of Arts from Emory University. During her undergraduate studies, she had the opportunity to work for two national insurance brokerage companies, as well as for the Insurance Committee of the Georgia House of Representatives.

Gina has the following designations: Chartered Property and Casualty Underwriter (CPCU); Associate in Risk Management (ARM); Certified Insurance Counselor (CIC); Certified Risk Manager (CRM); Associate in Claims (AIC); and Associate in Marine Insurance Management (AMIM).

Gina also serves on the National Board of PIPSO (Property Insurance Plans Services Office), the RMI Advisory Board of East Carolina University and the Board of Directors for the Eastern North Carolina Chapter of CPCU. During the course of the past two years, Gina has made formal presentations at the White House (OMB on Community Resilience); PIPSO General Managers' Meeting; Southeastern Regulators Association Conference (SERA); and Casualty Actuarial Society, Ratemaking and Product Management Seminar. She also supports North Carolina universities through serving as a guest lecturer at University of North Carolina at Charlotte, Campbell University, and the Brantley Risk Insurance Center at Appalachian State University.



# CONFERENCE SPEAKERS 2019

## David Evans

Consulting Actuary  
Milliman, Inc.

Dave Evans is a consulting actuary with the Property and Casualty Practice in Milliman's San Francisco office. He joined the firm in 2017. Dave's experience is primarily in personal property and casualty insurance. Areas of expertise include: Personal property lines ratemaking and filing support, including development of new rates and improved segmentation of current rates using traditional actuarial methods and other predictive modeling techniques such as Generalized Linear Models; Development of by-peril rating plans in catastrophe-exposed areas; Catastrophic risk analyses including the perils of hurricane, flood (inland and storm surge), severe convective storm, and earthquake; Predictive modeling beyond standard pricing development including catastrophic risk, sub-peril, retention, conversion, underwriting, inspection, credit and noncredit insurance models; Leveraging third-party data for pricing and underwriting to improve data quality and credibility; Competitive analysis for ratemaking and new program development; Multi-state implementation of major rating plan updates and new programs.

Dave has extensive experience in homeowners insurance pricing and predictive modeling. Prior to joining Milliman, he was lead actuary at Geovera Holdings, Inc. Before that, he was in the actuarial research and homeowners' pricing units at State Farm Insurance.

Dave is a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries. He earned his Bachelor of Science degree in Statistics at California Polytechnic State University, San Luis Obispo.



## Matt Chamberlain

Principal and Consulting Actuary  
Milliman Inc.

Matt is a consulting actuary with the Property and Casualty practice in Milliman's San Francisco office. He joined the firm in 2011. Matt's experience is primarily in personal lines property and casualty insurance. His expertise includes: Developing rating classification plans using generalized linear models; Pricing property lines using a type-of-loss (or by peril) analysis; Territorial analysis, augmented by the use of third-party data; Catastrophe-exposed property ratemaking, especially for the hurricane, tornado/hail, and earthquake perils; Development of underwriting rules to manage storm surge risk; The use of geological and hydrological data in rating and underwriting for the sinkhole peril.

His past experience has included evaluating existing rating plans and optimizing them subject to business constraints, improving the loss ratio of underperforming books of business, and evaluating companies' competitive position. His specialty is pricing for natural catastrophes and using advanced analytical techniques for small companies with a limited volume of data.

Prior to joining Milliman, Matt was senior actuary at Geovera Holdings, Inc. Prior to Geovera, he worked for Unitrin Direct and the Massachusetts Workers' Compensation Rating and Inspection Bureau.

Matt is a Fellow of the Casualty Actuarial Society and member of the American Academy of Actuaries. He received a Bachelor of Science degree in Physics and a Bachelor of Arts degree in Classics from The Ohio State University, and a Master of Science degree in Physics from Auburn University.



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