

**AUTO INSURANCE REPORT**

National Conference

2018





Use our data and analytics to drive innovation and elevate the customer experience.



### Product Development

Discover and pursue new market opportunities with speed and precision.



### Underwriting

Sharpen and increase the efficiency of risk selection and pricing.



### Claims

Reinvent the claim flow through the connected ecosystem.

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## LETTER FROM THE CHAIRMAN

We have to offer an apology. There are just too many new ideas in auto insurance to be contained in one program. Too much new data, too many new analytic ideas, too many unique lessons learned from hard experience, too much change happening in consumer behavior, distribution systems, claims technology, core systems software and more. Recognizing this, we have worked to curate (that's a hipster term whose cool factor has just about expired) a program that highlights what we consider the most impactful ideas we have found this year.

The biggest investment in time this year goes to telematics and usage-based insurance. Longtime attendees know we've invested a great deal of time on this topic over the years, perhaps too much and too soon, but now the promise has become reality. Millions of customers have some form of UBI, with more signing up every day. A range of technology platforms have created choices that serve a broader range of needs. Insights into which data points are predictive are growing at an astounding pace. Now is the time, we believe, to cover the entire ecosystem.

Our next two days will cover a vast range of topics. We are thrilled to have a powerful session on the impact of artificial intelligence in claims, which will also inform broader discussions of AI in all aspects of insurance. We'll take a look at brand new data on how drivers respond to accident avoidance systems, insights that will inform how future cars are developed. Technology is front and center of the session examining photo estimating, which could turn the auto insurance claims process on its head. Hard lessons have been learned, and applied, in handling the damage large floods do to cars left behind, informing our session on how much better salvage companies are handling the challenge, and what new insights will drive future improvements. We could not let this year go by without addressing one of the most distressed part of the business – commercial auto – with new data showing the way to improved results. No meeting is complete without a discussion of consumer behavior, and this year we have unique and unseen data on consumers' online shopping journey. The past year has seen significant changes in roadside assistance, and in our session Tuesday we'll see where the road leads from here. Finally, we will discuss in depth the many challenges that state regulators face as they try to keep up with an auto insurance industry racing forward at increasing speed and complexity.

As always, we are humbled and grateful that you have chosen to share your valuable time with us. We promise to work hard to do justice to this year's topics. For those topics we could not address in 2018 you'll just have to come back next year!



Brian P. Sullivan  
Conference Chairman

# CONFERENCE SCHEDULE 2018

## Sunday, April 22

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

## Monday, April 23

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

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

8:40 – 9:25 am Exactly How Do Drivers Respond to Accident Avoidance Systems?

9:25 – 10:15 am Using Wisdom and Common Sense to Maximize Artificial Intelligence in Claims

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

10:45 – 11:30 am Flood Response: Applying Hard Lessons From the Past, and Learning New Insights

11:30 – 12:15 pm Photo Estimating Is Finally Real

12:15 – 1:40 pm Luncheon, *Dana Pool Terrace*

1:40 – 3:05 pm The Roadmap to Telematics and Usage-Based Insurance (Part One)

- Introduction
- Automakers Are Embracing Telematics as Never Before
- The Potential, and Pitfalls, of Telematics Data Exchanges
- The Challenge of Driving Data Normalization
- The Evolution of Modeling Based on Driving Data

3:05 – 3:35 pm Cookie Break, *Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard*

3:35 – 5:00 pm The Roadmap to Telematics and Usage-Based Insurance (Part Two)

- Empowering Consumer Shopping With Driving Data
- The Telematics Claims Revolution and the Arrival of Instant Notice of Loss
- Using Telematics to Change Driver Behavior and Make Roads Safer
- What Does All This Mean, and What Does the Future Hold?

5:00 – 7:00pm Reception, *Dana Lawn*

## Tuesday, April 24

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

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

8:35 – 8:55 am The Revolution in Roadside Assistance

8:55 – 9:30 am Regulating Through Disruption

9:30 – 10:15 am Taking Control of Commercial Auto Challenges

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

10:45 – 11:30 am Online Selling: Speed and Continuous Engagement are of the Essence

11:30 – 12:00 pm Twenty Trends

12:00 noon Adjournment



# How Well Do You Know Your Customer?

Insurers, gain a clear, comprehensive view of consumers through advanced data and analytics, and powerful identity and risk verification tools for smarter decisions and improved risk assessment.

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# CONFERENCE SCHEDULE 2018

## Sunday, April 22

5:00 – 7:00 pm

### Early Registration and Reception with Sponsors

*Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard*

As an attendee at the Auto Insurance Report National Conference, you have a job to do: introduce yourself to new people and reconnect with old acquaintances and friends. From these connections, you are sure to gather new ideas, as well as contribute your own vitality to the wonderful mix this event historically enjoys. While you're doing your part, the speakers will certainly be working hard to bring you new ideas, and as conference hosts we'll work hard to ensure that the environment is just right to foster learning. Thankfully, by committing your time to joining us you've taken the first step toward a profitable time together. But to truly grasp all that is available to you, reach out and say hello!

## Monday, April 23

7:30 – 8:30 am

### Registration and Continental Breakfast

*Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard*

Do not sleep in, slip down at the last minute, grab a cup of coffee and slink into the back of the room. Do arrive as early as you can, have a casual breakfast, continue the networking from the night before (or get started if you just arrived), stake out a good seat in the ballroom and be ready to go because we've got exciting discussions coming your way.

8:30 – 8:40 am

### Chairman's Opening Remarks

*Ritz-Carlton Ballroom*

*Brian Sullivan, Conference Chairman and Editor, Auto Insurance Report*

A quick introduction to the program to come, a quick tutorial of our smartphone app, a few words on the state of the industry, and then we're off...

8:40 – 9:25 am

### Exactly How Do Drivers Respond to Accident Avoidance Systems?

*Jeffrey Blecher, Senior Vice President, Strategy, Agero, Inc.*

Advances in automotive technology are coming at breakneck speed, with a dream of safety systems that will prevent us all from breaking our necks. But which systems are the most successful? And how does the arrival of semi-autonomous driving impact the alertness of drivers? While driving becomes easier with new vehicle capability, and in theory safer, drivers will still need to remain alert and in control of their vehicles for years to come. In this session Jeffrey Blecher of Agero will discuss the pioneering "The Advanced Vehicle Technology (AVT) Consortium," which is tracking vehicle and driver behavior with sensors and cameras to assess how early adopters are responding to their newly empowered vehicles. The very first results of the Consortium's work is becoming available right now, and in this session we'll get a first look at the initial findings.

9:25 – 10:15 am

### Using Wisdom and Common Sense to Maximize Artificial Intelligence in Claims

*Alex Dalyac, Chief Executive Officer, Tractable*

Among the many buzzwords and terms that populate insurance today – Big Data, analytics, machine learning, and the rest – "artificial intelligence" stands out as



among the hardest to connect to day-to-day operations. How is it that a computer can stand in for a human in making a judgement on how humans might behave? How is it possible to feed photos of a damaged vehicle to a computer and get an automated assessment of the repair cost. Is it really smart to use “bots” to chat with claimants? Will the customer be happy? Will the bot know truth from fiction? In this session, Alex Dalyac of Tractable, a pioneer in artificial intelligence for insurance, will review the state of the art, identifying current strengths and weaknesses of artificial intelligence tools, and offer a glimpse into the near-term future.

**10:15 – 10:45 am**

### **Coffee Break**

*Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard*

Newcomers to our meetings will discover our passion for long breaks that facilitate networking, reconnecting with the office, and recharging your brain cells. Get outside and enjoy some fresh air, enjoy the refreshments, and then please come back on time because there’s more excitement to come.

**10:45 – 11:30 am**

### **Flood Response: Applying Hard Lessons From the Past, and Learning New Insights**

*John W. Kett, Chief Executive Officer and President, and Donald J. Hermanek, Chief Client Officer, Insurance Auto Auctions, Inc.*

Hurricane Harvey flooded hundreds of thousands of cars in 2017, just as Superstorm Sandy (2012) and Hurricane Katrina (2005) before it. Thanks to those earlier storms, and the hard lessons learned from them, insurers and their auto salvage partners were able to move cars out of the flood zones, stabilize their condition, and then bring them to a useful market at much greater speed and capturing much greater value than ever before. In this session, Insurance Auto Auction’s John Kett and Don Hermanek will explore the lessons learned from all three big storms, how those lessons have been applied, and outline the latest new insights from Harvey and what new solutions can be applied to minimize the losses and maximize the value of damaged vehicles in the next major event.

**11:30 – 12:15 pm**

### **Photo Estimating Is Finally Real**

*Jason Verlen, Senior Vice President, Products and Technology, CCC Information Services, Inc.*

The arrival of photo estimating is perhaps the single biggest change in physical damage claims since the creation of direct repair programs 25 years ago. Armed with smartphones, consumers are taking photos of their damaged vehicles — sometimes from the accident scene — and sending them off to desk adjusters — some at insurers, some at third parties — to write up repair estimates. We’re already in the world where artificial intelligence and deep machine learning techniques are empowering computer systems to provide essential guidance to human adjusters. The next step will be turning a photo into a repair estimate without ever engaging a human adjuster. None of this is easy. None of it is without limitations, risk of regulatory and consumer pushback, and other dangers. But all of this, and more, is coming and coming quickly. In this session an executive of CCC Information Services will show the state of the art in damage assessment by photos, the hurdles left to overcome, and the possibilities for the future.

# CONFERENCE SCHEDULE 2018

12:15 – 1:40 pm

## Luncheon

*Dana Pool Terrace*

We head outside to a delicious luncheon around the pool, where the magic of the Ritz-Carlton chefs, the beauty of California, and the camaraderie of your fellow attendees will make for a fantastic experience. Note that we have left nearly an hour and a half for you to schedule more formal meetings, continue informal networking, fire off those critical memos or just stroll the beautiful grounds before we return for one of the most anticipated sessions of our 2018 event.

1:40 – 3:05 pm

## The Roadmap to Telematics and Usage-Based Insurance (Part One)

This session is unlike anything we have done before. In one afternoon, we will strive to discuss every aspect of telematics and usage-based insurance, relying on experts from five different companies providing key parts of the UBI ecosystem, tied together by a narrative from Conference Director Brian Sullivan. The goal is simple: When we are done, you should have a complete picture of the state of the art, and the likely trajectory into the future. It not a modest goal, but given all the talent we are fortunate to have tapped, we're confident that if you'll honor us with your attention, you will come away with the clearest possible roadmap toward this essential part of the future of auto insurance.

- **Introduction**

*Brian P. Sullivan, Conference Director and Editor, Auto Insurance Report*

- **Automakers Are Embracing Telematics as Never Before**

*Rutger van der Wall, Vice President Global Products, LexisNexis Risk Solutions*

- **The Potential, and Pitfalls, of Telematics Data Exchanges**

*Brian P. Sullivan, Conference Director and Editor, Auto Insurance Report*

- **The Challenge of Driving Data Normalization**

*Rutger van der Wall, Vice President Global Products, LexisNexis Risk Solutions*

- **The Evolution of Modeling Based on Driving Data**

*Geoff Werner, Group Vice President, DriveAbility and Consulting, Octo Telematics*

3:05 – 3:35 pm

## Cookie Break

*Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard*

In the middle of this telematics *tour de force*, we will break for 30 minutes to enjoy the sunshine, a snack, something to drink and a visit with friends new and old.

3:35 – 5:00 pm

## The Roadmap to Telematics and Usage-Based Insurance (Part Two)

- **Empowering Consumer Shopping With Driving Data**

*Saurabh Khemka, SVP and GM IoT/Telematics, Verisk Analytics*

- **The Telematics Claims Revolution and the Arrival of Instant Notice of Loss**

*Ted Gramer, Chief Executive Officer, TrueMotion*

- **Using Telematics to Change Driver Behavior and Make Roads Safer**

*Sam Madden, Founder and Chief Scientist, Cambridge Mobile Telematics*

- **What Does All This Mean, and What Does the Future Hold?**

*Brian P. Sullivan, Conference Director and Editor, Auto Insurance Report*



# Insights that Fuel Growth

## Transforming Knowledge into Actionable Insights to Help Drive Improved Business Performance

At Equifax we leverage data and develop new capabilities that provide you the tools to help develop a well-rounded picture of opportunity and risk.

Our actionable insights enable you to develop a better understanding of prospects and policyholders to confidently grow your business.

Our capabilities include:

- Data-driven Marketing (DDM) to target likely shoppers online and offline
- Identity resolution to help ease customer journeys
- Machine learning to automate and speed decisions
- Unique alternative data to open up potential new markets

[equifax.com/business/insurance](https://equifax.com/business/insurance)

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**STOP BY OUR BOOTH OR VISIT OUR SITE TO LEARN MORE**

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# CONFERENCE SCHEDULE 2018

**5:00 – 7:00 pm**     **Reception**

*Dana Lawn*

If you're looking for the single best networking opportunity in the auto insurance business, just stroll out to the Dana Lawn, a sea of green grass overlooking the waters of the Pacific Ocean looking out to Catalina Island and the setting sun. There you will find the most innovating thinkers in the business, ready to meet new people and discuss the issues introduced throughout the day, and on tap for tomorrow.

## Tuesday, April 24

**7:30 – 8:30 am**     **Continental Breakfast**

*Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard*

**8:30 – 8:35 am**     **Chairman's Opening Remarks**

*Brian Sullivan, Conference Chairman and Editor, Auto Insurance Report*

**8:35 – 8:55 am**     **The Revolution in Roadside Assistance**

*Brian Sullivan, Conference Chairman and Editor, Auto Insurance Report*

Working with the leaders of all the key players in roadside assistance, Conference Chairman Brian Sullivan will survey the state of the industry and take a hard look at how business models might be changing. For years, roadside assistance contracts have locked in towing companies to contracts that guaranteed them work. This means these contractors received the assignment to help someone by the side of the road even if they were miles away and another truck was around the corner. But the arrival of technology used by Uber and Lyft to transform the taxi and livery business has enabled challengers such as Honk to create a network that sends jobs to the closest truck without the reliance on big contracts. With the acquisition of Honk competitor Swoop, market stalwart Agero has signaled that the very structure of the market is now open to discussion. In this session we'll explore the different models, how they intersect with insurers, what the future means for the AAA clubs, private clubs and more.

**8:55 – 9:30 am**     **Regulating Through Disruption**

*Anne Melissa Dowling, Senior Advisor, Weiss Multi-Strategy Advisers LLC, former Insurance Commissioner for Illinois and Connecticut*

As insurers rush headlong into the future, reimagining underwriting, pricing, claims, marketing, distribution and more, regulators are running as fast as they can to keep up. It isn't easy, as age-old regulatory structures prove inadequate to address new ideas, and as insurers apply massive amounts of resources toward ever-more-complex strategies that regulators simply don't have the resources to examine. There is a lot at stake as regulators work to find their proper role in this new world. Insurance regulation has been uniquely successful in preventing the kind of recklessness that has brought down banking and Wall Street multiple times in the past few decades. And for all the criticism of insurers by consumer advocates, insurance customers have never suffered through the indignities visited on homeowners carrying inappropriate loans, young people buried in excessive student debt, or investors suffering from fraud and misrepresentation. We are fortunate that Anne Melissa Dowling, a uniquely experienced former Illinois and Connecticut regulator has agreed to join us and share her thoughts on the state of the current regulatory environment, and offer suggestions on how insurers and regulators can better work together to maintain healthy markets.

9:30 – 10:15 am

### **Taking Control of Commercial Auto Challenges**

*Anthony Sullins, Director, Product Development, TransUnion Insurance*

Commercial auto is struggling mightily, with the worst results in at least 15 years. Solutions have been hard to come by as insurers, fearful of jeopardizing the rest of their commercial insurance customer relationship, have been reluctant to take the needed commercial auto rate increases. Fortunately, there are other levers to pull in the effort to bring commercial auto into balance, notably in risk selection, loss control and claims management. The data sets available to commercial auto insurers are not as large as those fueling increased sophistication in personal auto. But ever-increasing skills are empowering insurers to improve their performance by utilizing aggregated credit data, court record violation data, vehicle history and more for underwriting and claims. New technology is also helping to reduce the underlying risks, such as distracted driving. In this session, we will discuss how these new tools are evolving, the limits of their capabilities and the limits on their use, and what might be available in the future.

10:15 – 10:45 am

### **Coffee Break**

*Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard*

Last call for networking before our merry band of insurance wizards breaks up until next year. Just be sure to make it back to the ballroom for the big finish.

10:45 – 11:30 am

### **Online Selling: Speed and Continuous Engagement are of the Essence**

*Jaimie Pickles, General Manager of Insurance, Jornaya*

Virtually all auto insurance shoppers start their journey on the Internet. While the majority buy offline, we learn more every day how their online activities impact the final outcome. Understanding online behavior is becoming increasingly important as insurers push to reach more prospective customers and accomplish more during those first few interactions, helping to improve the efficiency of the eventual human interaction, and smooth the way for more sales to be closed directly online. Fortunately, technology has made it possible to map the consumer's shopping journey, identifying when and where they begin, assessing where they are in the process, and make ever-more-informed decisions on how to optimize the sales process. As an online shopping pioneer – he helped lead the first online insurance marketplace nearly 20 years ago – Jaimie Pickles of Jornaya is the perfect person to share data on how consumers move through the digital landscape and offer insights on how to best and most cost-effectively sell insurance to them. (Hint: know how and where the customer has been shopping, and don't move quickly, but rather instantly and continuously.)

11:30 – 12:00 pm

### **Twenty Trends**

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

The chairman's opening letter stressed the enormous number of new ideas, opportunities and challenges surrounding auto insurance, and in our classic closing session we will take a hard look at where the industry stands and attempt, to the degree possible, to project where the major trends are heading. It isn't easy, and we promise to own up to prior misfires, but projecting the future is an essential part of leadership, so we'll do our best to help.

12:00 noon

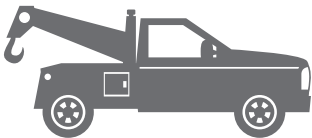
### **Adjournment**



***EVERY CATASTROPHE  
IS DIFFERENT.***

***We Plan. We Respond. We Deliver.***

## The Key to IAA's Catastrophe Response:



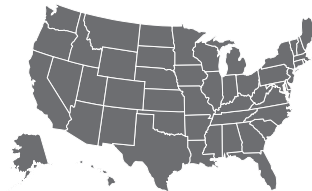
CAT Response Team



Accessible  
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Nationwide Pool  
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Approach

Visit [IAA-Auctions.com/catastrophe/cat-updates/](http://IAA-Auctions.com/catastrophe/cat-updates/) to learn more about our preparedness for Hurricane Harvey and our unparalleled response and follow-through.

IAA is a proud sponsor of the 2018 Auto Insurance Report National Conference.



## ACKNOWLEDGEMENTS

Conference Director Tracie Sullivan and Chairman Brian Sullivan would like to thank the many people who have made this year's program possible. The speakers who are sharing their time and wisdom are the core of why we are all here, and we are forever grateful for their generosity. 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: Agero; DMA Claims Services; Equifax; Insurance Auto Auctions; LexisNexis Risk Solutions; One, Inc.; RPM Direct; TransUnion and Verisk.

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

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. For the clarity of the meeting's audiovisual production, we turn again to the wizards of sound and light at Clarity Experiences. We are grateful for the team at EventMobi, and trust you found our new conference app to be 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 22nd annual conference, to be held May 5-7, 2019 at The Breakers in Palm Beach, Florida!

*Tracie Sullivan, Conference Director*

*Brian Sullivan, Conference Chairman*

## THANK YOU TO THIS YEAR'S SPONSORS







**AIRNC 2019**  
May 5–7 The Breakers  
Palm Beach, FL



**AIRNC 2020**  
April 26–28 The Ritz-Carlton  
Laguna Niguel, CA



**AIRNC 2021**  
April 25–27 The Ritz-Carlton  
Amelia Island, FL



**AIRNC 2022**  
Apr 24–26 Monarch Beach  
Resort, Monarch Beach, CA



**AIRNC 2023**  
April 23–25 The Ritz-Carlton  
Laguna Niguel, CA



**AIRNC 2024**  
April 14–15 Monarch Beach  
Resort, Monarch Beach, CA



**PIRNC 2018**  
Nov 11–13 The Ritz-Carlton  
Laguna Niguel, CA



**PIRNC 2019**  
Nov 10–12 The Ritz-Carlton  
Laguna Niguel, CA



**PIRNC 2020**  
Nov 8–10 The Ritz-Carlton  
Laguna Niguel, CA



**PIRNC 2021**  
Nov 14–16 Monarch Beach  
Resort, Monarch Beach, CA



**PIRNC 2022**  
Nov 13–15 The Ritz-Carlton  
Laguna Niguel, CA



**PIRNC 2023**  
Nov 12–14 Monarch Beach  
Resort, Monarch Beach, CA



**PIRNC 2024**  
Nov 10–12 The Ritz-Carlton  
Laguna Niguel, CA

**Save these  
important dates!**



# CONFERENCE SPEAKERS 2018

## Brian Sullivan

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

Brian Sullivan is a journalist and analyst who has been covering financial services and the insurance industry for more than 35 years. Today, Brian is Editor and Publisher of two of the leading newsletters in the property and casualty insurance industry, *Auto Insurance Report* and *Property Insurance Report*. He is also chairman of the Auto Insurance Report National Conference and Property Insurance Report National Conference, annual meetings which bring together leading industry executives, investors, brokers, reinsurers and others to discuss the most important strategic issues impacting these markets.



As a speaker, Brian has been called upon to host seminars for the senior management teams and boards of directors for insurance companies of all sizes, and make presentations on industry trends to agent groups and claims and operations professionals.

Brian started his career in 1979 at the *Journal of Commerce*, covering insurance and international trade. He continued his reporting on insurance, banking, venture capital and finance at the *Philadelphia Inquirer*. In 1984 he was named Editor of the fledgling *Philadelphia Business Journal* and helped build it into one of the nation's largest and most profitable regional business publications. In 1988 Brian was named Managing Editor of the *American Banker*, a daily newspaper for the banking industry, and in 1990 he was promoted to President of the company's international newsletter and conference divisions.

In 1993 Brian formed what is now Risk Information Inc., launching *Auto Insurance Report*, a weekly newsletter, and *Property Insurance Report*, a bi-weekly. With his wife, Tracie Sullivan, as Conference Director, the company created national conferences for these industries in 1998.

Brian is Vice President of the board of directors of The Prentice School in Tustin, California. Prentice is one of the nation's leading schools for the education of elementary school students with learning differences.

Brian, a native of New York City now based in Dana Point, California, is a graduate of the Georgetown University School of Foreign Service.

# CONFERENCE SPEAKERS 2018

## Jeffrey Blecher

*Senior Vice President, Strategy  
Agero, Inc.*

As Senior Vice President of Strategy, Jeffrey Blecher is responsible for the development of Agero's long-range strategic plans and objectives, including data science initiatives and the identification and evaluation of both organic and acquisitive growth opportunities. He also leads Agero's research efforts and partnerships and is a founding member of the MIT Advanced Vehicle Technology consortium.



Jeff is recognized as an industry thought leader with specialization in connected vehicles, autonomy and electrification and has been featured in publications and media outlets such as Forbes, NPR, Computerworld, CIO Magazine, and Slate.

Prior to joining Agero, Jeff was a Senior Principal at The Parthenon Group, a leading boutique strategy consulting firm where he advised senior executives from Fortune 500 companies, private equity firms and startups on growth strategy, market diligence, mergers and acquisitions, operational improvement, and portfolio strategy. His areas of focus included information services, publishing, and private equity.

Jeff received his undergraduate degree from Dartmouth College and his M.B.A with Distinction from Dartmouth's Tuck School of Business as an Edward Tuck Scholar.

## Alex Dalyac

*Chief Executive Officer  
Tractable*

Alex Dalyac is co-founder and CEO at Tractable, an artificial intelligence company that automates expert visual tasks. Tractable's AI technology is a leader in photo-based auto damage appraisal; its products are used by leading insurers in Europe and North America. Prior to co-founding Tractable, Alex was a hedge fund quant, and an early employee of Asian e-commerce startup Lazada, which was acquired last year by Alibaba. Alex holds a degree in econometrics from the London School of Economics, and a master's in computer science from Imperial College London, where he is a recipient of the Philips Prize.



## John W. Kett

*Chief Executive Officer and President  
Insurance Auto Auctions, Inc.*

John W. Kett is CEO and president of Insurance Auto Auctions, Inc., the leading live and live-online salvage auto auction company and a business unit of KAR Auction Services, Inc. (NYSE: KAR). A member of the KAR senior leadership team, he has helped IAA grow into an international company, nearly tripling its corporate-owned auction facilities with over \$900 million in annual revenue. IAA has become known in the industry as a leader in technology, analytics and operational performance. John was named CEO in May of 2014, and has assumed a variety of executive roles since joining the company in 2001. Formerly, John served as Senior VP of Planning and Business Development and CFO. He sits on the board of directors for SkillsUSA Illinois and was awarded the prestigious Pat Dalton Outstanding Achievement Award at the 52nd Annual SkillsUSA National Leadership and Skills Conference. Additionally, he serves on a committee for CEO Connection. John has held senior financial roles at Central Steel and Wire Co., Safelite Glass Corporation, Newark Electronics and Deloitte LLP. He received a master's degree from Northwestern University and a bachelor's degree in accounting from Northern Illinois University.

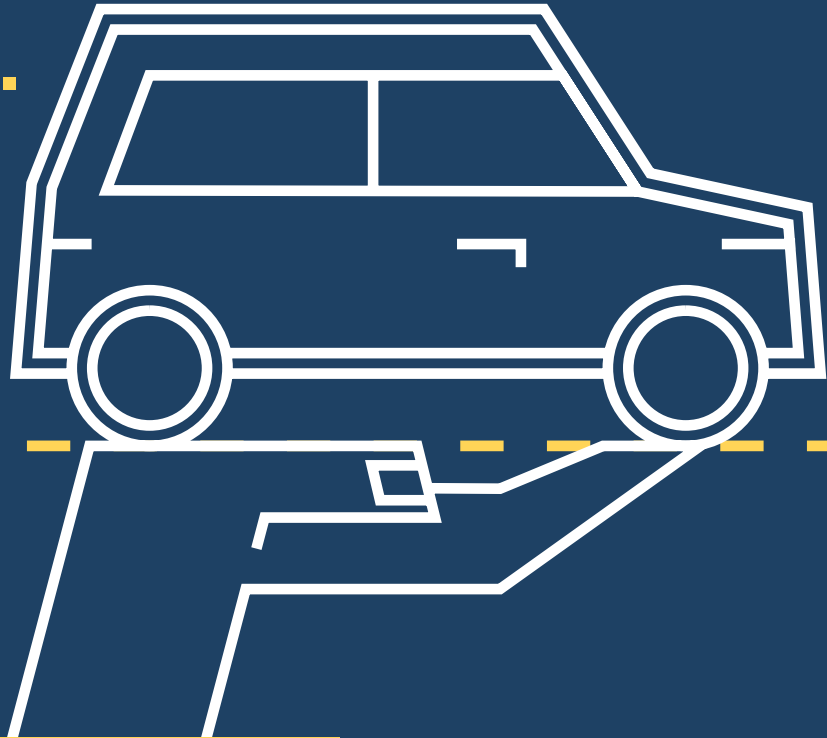


## Donald J. Hermanek

*Chief Client Officer  
Insurance Auto Auctions, Inc.*

Donald J. Hermanek is chief client officer for Insurance Auto Auctions, Inc., a position he assumed in 2008. In this role, he helps continue to develop and cultivate IAA's mature and global seller customer base. Don is an over 35-year veteran of the automotive claims and salvage industry. Prior to this position, Don was senior vice president of sales and marketing which also included field sales and corporate accounts. Before joining IAA in 2000, Don served as vice president of business development for Consolidated Services Corp., vice president of national sales for Safelite Glass Corporation, and vice president of sales for ADP (now Audatex). He is a member of numerous industry and professional associations including a 2014 Illinois Board Member for Skills USA and a 2013 appointment to serve on the Collision Repair Education Foundation Board of Trustees. Don holds a BS in Marketing from the University of Illinois–Chicago, and began his professional career in sales and management with the IBM Corporation after college.





# Experience the Power of Intelligent Roadside

Experience the power of data. Experience Bolt.

## Introducing Bolt<sup>SM</sup> – an AI-powered driving experience

We're combining data intelligence with intuitive design to digitally transform roadside. Using the power of machine learning, our location-smart algorithms optimize service provider speed and performance while delivering a fully transparent and connected service experience for all platform participants.

The future is here.  
Experience it at our display table.



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# CONFERENCE SPEAKERS 2018

## Jason Verlen

*Senior Vice President, Products and Technology  
CCC Information Services, Inc.*

Jason Verlen is Senior Vice President of Products and Technology for CCC Information Services Inc. He has extensive experience in the software industry with specific expertise in product management, big data, and analytics. Before joining CCC in May 2015 Jason spent five years at IBM where he was VP of Big Data Analytics. Prior to IBM, he was VP of Product Management for SPSS, a predictive analytics software company. Jason earned a B.S. degree in Computer Science from Northwestern University and an MBA from the University of Chicago.



## Rutger van der Wall

*Vice President, Global Products  
LexisNexis Risk Solutions*

Rutger van der Wall is Vice President, Global Products for LexisNexis Risk Solutions. In this role, he is leading the international efforts for all telematics offerings as well as bringing new capabilities to the global telematics offering. His experience comes in part from a diverse career comprised of domestic and international experience, exposure to product introductions in established and emerging markets, and firsthand knowledge of telematics solutions. Rutger joined LexisNexis in 2002 and advanced to his current position in early 2014 after serving three years as Vice President Global Legal Software Solutions based in the US and four years as the company's managing director of The Netherlands, Belgium, Germany and Emerging Markets like Russia, the Middle East and Latin America. Earlier in his career, Rutger was associated with both large and small European firms in various management, business development, and marketing roles.



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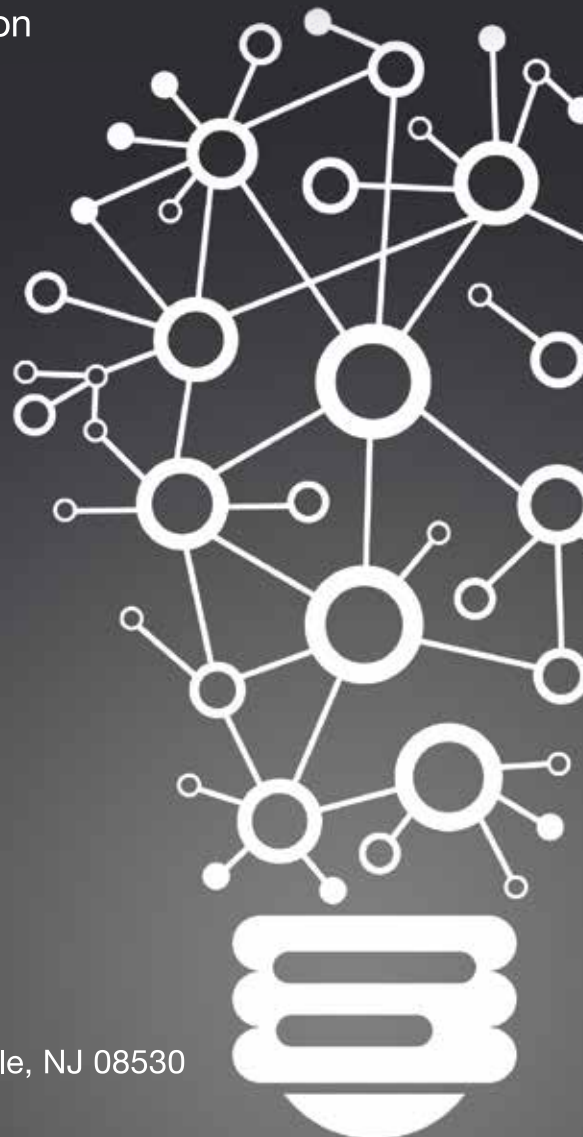
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# CONFERENCE SPEAKERS 2018

## Geoff Werner

*Group Vice President, DriveAbility and Consulting  
Octo Telematics*

Geoff Werner has over 27-years in the insurance industry, where he has specialized in personal lines pricing. Geoff joined Octo in 2017 as Group Vice President DriveAbility and Consulting following 7 years as Global Telematics Product Leader for Willis Towers Watson. Throughout his career, Geoff has been responsible for the creation and implementation of many initiatives related to pricing and product management, including: developing and managing the DriveAbility product to provide telematics scoring services for participating insurers; implementing rating and tiering programs; implementing competitive measurement tools and completing comprehensive competitive analysis; assisting companies with predictive modeling needs; developing territorial ratemaking procedures; analyzing impacts of legislative changes (tort reform, CA prop 103, etc.): improving management information systems and reviewing pricing processes, recommending improvements and providing necessary training.



## Saurabh Khemka

*Senior Vice President and General Manager, IoT/Telematics  
Verisk Analytics*

Saurabh Khemka is Senior Vice President and General Manager for the Internet of Things and Telematics division at Verisk Analytics. Prior to his current role, Saurabh was Head of Strategy and Business Operations at ISO. As head of strategy, he led the largest Insurance data analytics business at Verisk, managing several divisions including Finance, Marketing and Customer engagement. He profitably ran three Product P&Ls with a particular emphasis on Business strategy, M&A and Innovation.

Prior to joining Verisk, Saurabh worked at Bain & Company, a management consulting firm specializing in Private Equity and Corporate M&A, Technology and Media and Consumer Products.

Saurabh has a Masters in Computer Science and Engineering Systems from Massachusetts Institute of Technology, and a Bachelors in Mathematics and Computer Science from Concord University.





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# CONFERENCE SPEAKERS 2018

## Ted Gramer

*Chief Executive Officer  
TrueMotion*

Ted Gramer serves as Chief Executive Officer of TrueMotion, the leader in providing mobile Usage Based Insurance (UBI) services. Prior to joining TrueMotion last spring, Gramer spent more than a decade with Liberty Mutual Insurance in a variety of executive leadership positions, including Executive Vice President and Chief Claims Officer and Executive Vice President of Liberty International. Most recently, Gramer was the Managing Director for Global Property at Solera, a global leader in data and software for automotive, home ownership and digital identity management. Gramer holds a Bachelor of Science in Management from Bentley University, an MBA from the MIT Sloan School of Management and is a Chartered Financial Analyst (CFA).



## Sam Madden

*Founder and Chief Scientist  
Cambridge Mobile Telematics*

Samuel Madden is a Founder and Chief Scientist at Cambridge Mobile Telematics CMT. He is also a Professor of Electrical Engineering and Computer Science in MIT's Computer Science and Artificial Intelligence Laboratory. It was at MIT that Madden teamed with a fellow professor, Hari Balakrishnan, in a project dubbed MIT CarTel that collected driving data from Boston-area taxis equipped with GPS receivers to garner insights about traffic patterns. From that academic foundation CMT was born. Sam's research includes databases, distributed computing, and networking. He heads the Intel Science and Technology Center for Big Data, and BigData@CSAIL, an initiative to unite researchers at MIT and leaders from the industry. Madden received his PhD from the University of California at Berkeley and is the recipient of awards including an National Science Foundation CAREER Award and a Sloan Foundation Fellowship.



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# CONFERENCE SPEAKERS 2018

## Anne Melissa Dowling, CFA

*Senior Advisor, Weiss Multi-Strategy Advisers LLC  
former Insurance Commissioner for Illinois and Connecticut*

Anne Melissa Dowling is an accomplished insurance industry executive with significant private sector, public sector service and board experience. In 2015, she was recruited by newly elected Illinois Governor Bruce Rauner as the state's Director of Insurance. She led highly successful regulatory innovations, developing and delivering creative solutions to an ever-expanding set of dynamics driven by technology, globalization, and a historically low interest rate environment. Prior to serving in Illinois, she was appointed as Connecticut's Deputy Commissioner of Insurance by newly elected Governor Malloy's administration in 2011. Her portfolio included virtually every domestic regulatory issue effecting the insurance industry. Over three years, she led successful initiatives in such diverse areas as healthcare, financial services and consumer outreach. In 2014, she was Connecticut's Acting Commissioner of Insurance, leaving the post in 2015.

Anne Melissa had a highly successful career in domestic and international insurance investment and operating divisions which included executive roles with Massachusetts Mutual (MMG), Aetna, and Travelers. She grew the Institutional Insurance Division of MMG from startup to \$13 billion in assets under management. She started the Women's Initiative at MMFG which strove to increase the number of female insurance agents and policy-owners.

Among her current related activities is as a Senior Advisor to Weiss Multi-Strategy Advisors as well as service on the Prosperity Life, SBLI and Shenandoah Life boards of directors and as an Advisory Board Member for Carpe Data (a predictive analytics company) and the North American Connected Insurance Observatory, (a think tank formed in 2016 and dedicated to engaging the insurance industry and innovation leaders around automated vehicles). She has been appointed to the Connecticut Legislature's Task Force to Study Fully Autonomous Vehicles.

For a period of five years Anne Melissa served as Director of Spectranetics Corporation on its Audit, Executive Compensation, and Nominating and Governance committees. She has also served on several non-profit and educational boards of trustees including The Hartford Public Library (President), Amherst College, The University of Connecticut Foundation and Miss Porter's School, amongst others. She is a Chartered Financial Analyst (CFA). Anne Melissa is a graduate of Amherst College and the Columbia University School of Business.





# CONFERENCE SPEAKERS 2018

## Anthony Sullins, CPCU, CLU

*Director, Product Development  
TransUnion Insurance*

Anthony Sullins is Director of Commercial Product Development for TransUnion. He is responsible for developing new commercial products to meet the needs of the commercial insurance industry. Since joining TransUnion in February 2012, he has been leading the development of a new commercial insurance vertical focused on solutions across the entire insurance value chain. He also provides counsel on regulatory matters and acts as a subject matter expert for TransUnion partners.



Anthony has approximately 20 years of experience working within the insurance industry. Prior to joining TransUnion, he worked at Nationwide Insurance as a Product Director having product management responsibilities for Standard Auto, Homeowners, and Commercial product lines. He has also served in various other leadership positions at Nationwide within Sales Management, Finance, and Underwriting.

Anthony earned his BS in Insurance and Risk Management from the University of Memphis. He obtained his CPCU designation in 1995 and CLU in designation in 2003.

## Jaimie Pickles

*General Manager, Insurance  
Jornaya*

Jaimie Pickles is GM of Insurance at Jornaya (formerly LeadiD) - the fast-growing consumer journey insights platform. Prior to Jornaya, Jaimie pioneered and led multiple online and mobile advertising companies, including InsWeb Corporation – the first online insurance marketplace and lead generation company, We Speak Insurance – the first insurance call generation company, and Canal Partner LLC – advisor and investor in early-stage marketing and advertising technology companies.



Jaimie began his career in insurance thirty years ago as an analyst at Tillinghast-Towers Perrin and quickly became obsessed with the marketing and distribution of personal lines insurance. He holds the CPCU and ARM insurance designations and has a BS from the University of Tennessee and an MBA from the University of Chicago. Jaimie resides with his family in Wilmington, DE.



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