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LETTER FROM THE CHAIRMAN

There is apparently no speed limit on auto insurance innovation. This year we bring you a pioneering digital driver's license; a pioneering pairing of driving data, phone usage and claims experience; an exclusive look at loss experience for autonomous driving in the real world; a tool to put a geo stamp on all reported auto accidents; and an artificial intelligence program for claims handling that, among other things, seamlessly blends computers and humans. We're going to explore an ingenious system to measure traffic by capturing data broadcast from passing cars, such as from tire pressure sensors. How do you keep track of what parts are put on what cars? You create an entirely new concept for parts distribution.

During the next two days we will also consider how you can manage all this new data. We'll explore the new world of vehicle data and what regulations should apply. We'll hear from an insurance company executive on the challenges and opportunities of working with third-party data providers. And we'll take a look at insurance company websites to see how well they function in moving customers from questions to answers.

And just in case this isn't enough, we'll start it all off with a discussion of how to deal with the proliferation of drivers trying to emulate Cheech and Chong.

As always, we are humbled and grateful that you have chosen to share your valuable time with us. We promise you won't go away without some new ideas!

Brian P. Sullivan Conference Chairman

SUNDAY	MAY 5
5:00 — 7:00 pm	Early Registration and Reception With Speakers and Sponsors South Ballroom Foyer and Ponce Promenade
MONDAY	MAY 6
7:30 - 8:30 am	Registration and Continental Breakfast, Ocean Lawn and South Ballroom Foyer
8:30 - 8:40 am	Chairman's Opening Remarks, Ponce de Leon Ballroom
8:40 - 9:25 am	Reefer Madness: Dealing With Rising Accidents from Marijuana Legalization
9:25 - 10:10 am	Measuring, Monitoring and (Hopefully) Managing Distracted Drivers
10:10 - 10:40 am	Coffee Break, South Ballroom Foyer and Ponce Promenade
10:40 - 11:25 am	Mapping the Right Place for the Wrong Event
11:25 - 12:10 pm	After 116 Years on Paper, Driver's Licenses Go Digital
12:10 - 1:30 pm	Luncheon, Venetian Ballroom
1:30 – 2:15 pm	Preparing for the Regulatory Challenge of Driving Data
2:15 - 3:00 pm	Cars Are Already Talking, If You Know How to Listen
3:00 - 3:30 pm	Cookie Break, South Ballroom Foyer and Ponce Promenade
3:30 - 4:15 pm	Insurers and Their Suppliers: Toward a More Effective Relationship
4:15 - 5:00 pm	Digital Consumers: Why They Still Haven't Found What They're Looking For
5:00 - 7:00	Reception, The Circle
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TUESDAY	MAY 7
7:30 – 8:30 am	Continental Breakfast, Ocean Lawn and South Ballroom Foyer
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8:35 - 9:20 am	Blending Artificial and Human Intelligence to Help Claimants
9:20 - 10:05 am	Avoiding Accidents With Tesla Autopilot
10:05 - 10:35 am	Coffee Break, South Ballroom Foyer and Ponce Promenade
10:35 - 11:20 am	Greater Repair Transparency Is Part of the Plan
11:20 - 12:00 pm	Twenty Trends
12:00 noon	Adjournment



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SUNDAY MAY 5

5:00 – 7:00 pm Early Registration and Reception With Sponsors

South Ballroom Foyer and Ponce Promenade

The Breakers is one of the most beautiful hotels in the world, but to make the most of our opening event you'll have to stop gaping at the ceilings and focus instead on the remarkable collection of industry talent that is joining us here. Bring your business cards, your curiosity, and try to meet new people as well as enjoying the fun of reconnecting with old friends. If you're new to the meeting, just ask a veteran for a few tips on how to make the most of this remarkable opportunity.

MONDAY MAY 6

7:30 – 8:30 am Registration and Continental Breakfast

Ocean Lawn and South Ballroom Foyer

When we started the conference years ago, a few stragglers would show up for a cup of coffee before the first speaker. No longer. The morning breakfast is a fierce networking session, and veterans know to be ready for the doors to open so they can grab a choice seat.

8:30 – 8:40 am Chairman's Opening Remarks

Ponce de Leon Ballroom

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

A quick introduction, 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 Reefer Madness: Dealing With Rising Accidents from Marijuana Legalization Matt Moore, Senior Vice President, Highway Loss Data Institute

We've reached a point where the data clearly shows the expanded use of marijuana is having a material impact on safety – a bad one. But with the movement toward legalization still growing, the message about its dangers are getting lost. Matt Moore of the Highway Loss Data Institute will define the problem, look at the newest data, and engage in a conversation about what the insurance industry can do to reduce the death and destruction that comes from impaired driving, especially when public attitudes about the danger of driving under the influence of marijuana are so cavalier.

9:25 – 10:10 am Measuring, Monitoring and (Hopefully) Managing Distracted Drivers

Gary Hallgren, President, Arity

Cellphones are the scourge of American roads today. Whether sitting in the cupholder or mounted on the dash, these alluring devices are pulling the attention of drivers away from the road and traffic before them, with deadly and costly consequences. Managing this growing risk first requires an understanding of its scope – and the first step is recognizing how devices are



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being used by drivers. Of the many companies trying to understand the risk of distracted driving, few have the volume of rich data employed by Arity, a subsidiary of The Allstate Corporation that collects and analyzes billions of miles of driving behavior data, including phone use behind the wheel. In this session, Arity President Gary Hallgren will examine the scope of distracted driving today, and we will discuss ways that these insights can help inform insurers' efforts to make the roads safer for everyone.

10:10 - 10:40 am Coffee Break

South Ballroom Fover and Ponce Promenade

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 get some fresh air, enjoy the refreshments, and then please come back on time because there's more excitement to come.

10:40 – 11:25 am Mapping the Right Place for the Wrong Event

Yiem Sunbhanich, Founder and CEO, Tnedicca

Every day, cars all over the United States run into each other and into other things. When the collision is serious, the police come out and write up a report. A critical part of the process is writing down the location and time of day. Unfortunately, the formats are inconsistent, the accuracy is iffy at best, and the reports are stored in places inaccessible to the world of big data. Enter a scrappy pair of entrepreneurs with a crazy idea: collect all of the available messy reports and write software to bring structure to wildly unstructured data. The result: a geomap of accident locations, with enough precision to begin measuring the relative risk of driving down different streets. One of those scrappy entrepreneurs is Yiem Sunbhanich, co-founder and CEO of Tnedicca ("accident" spelled backwards, get it?). He will explain the challenge of bringing order to data chaos and describe his hopes for improving the understanding of the safety of American roads, which could lead to better road design, signage, signaling, and more.

11:25 – 12:10 pm After 116 Years on Paper, Driver's Licenses Go Digital

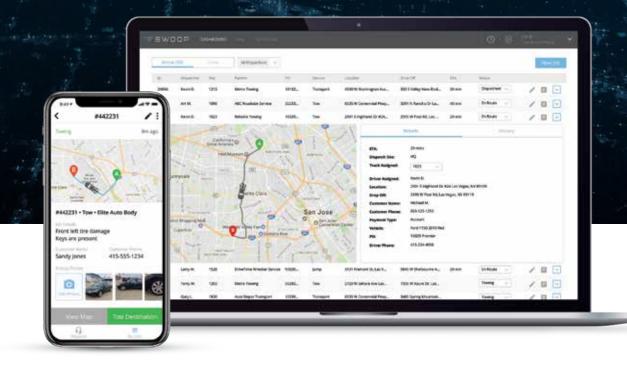
Calvin Fabre, Founder and President, Envoc

After 116 years, driver's licenses may be on the verge of their first real change. It was in 1903 that the first states required all drivers to have a license to operate motor vehicles. They were, naturally, on paper, easily forged and fudged (as any teenager looking to buy beer in the 1970s could tell you). The only real innovations have been the addition of photographs and lamination starting in the 1980s. Today, the very first systems to move driver's licenses into the digital realm are alive and working, opening the door to greater security, lower costs and the potential for vastly more data. In this session, Calvin Fabre, founder, and president of Envoc will explain and demonstrate the new digital credential app, LA Wallet, which he jointly developed with and for the state of Louisiana and which has over 100,000 users. We will

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explore the opportunities, and the challenges, that are sure to flow from what is likely to be a dramatic change in the licensing landscape.

12:10 – 1:30 pm Luncheon

Venetian Ballroom

A stunningly ornate ballroom, a first-class chef, the very best of company, and lots of time! We have 80 minutes for you to schedule more formal meetings, continue informal networking, fire off those critical emails or just stroll the beautiful grounds before we return.

1:30 – 2:15 pm Preparing for the Regulatory Challenge of Driving Data

Adam Hudson, Senior Director & GM, US Connected Car, LexisNexis Risk Solutions

In the rush toward usage-based insurance and connected cars, an unprecedented amount of data is being collected, with far more to come. The most immediate challenges have been managing the data flow and figuring out how best to mine it for insights. But any minute now, a new challenge will arise, as regulators, politicians and the public start asking questions. Who owns the data? Is it safely stored? How can consumers access their data? How can they challenge its contents, or question its use? In this session, Adam Hudson of LexisNexis will discuss the nature of this evolving data set and place it in the context of similar data, such as credit, to assess how regulations might evolve. He will suggest what insurers can do to ensure that they responsibly manage this data, a job that is quickly becoming a major challenge.

2:15 - 3:00 pm

Cars Are Already Talking, If You Know How to Listen

Mark Pittman, Founder and CEO, Blyncsy

One of the holy grails of the future roadway is vehicle-to-infrastructure communication, in which cars, roadways and traffic signals are seamlessly communicating with one another to improve traffic flow and safety. It will be years, decades perhaps, before all the pieces are in place for such communication, but a small company in Salt Lake City has already cracked part of the code. In this session, Mark Pittman, founder and CEO of Blyncsy (blink-see), will explain how today's vehicles are already transmitting information about their location, speed and direction through a number of devices, such as tire pressure sensors. Blyncsy has installed small devices to receive these anonymized transmissions throughout Salt Lake City, enabling the company to successfully measure traffic flows and manage the system's traffic signals. We will explore lessons learned in this initial effort and how similar projects might be applied on a wider scale.

3:00 - 3:30 pm

Cookie Break

South Ballroom Foyer

In the middle of this auto insurance extravaganza, we will break for 30 minutes to enjoy the sunshine, a snack, something to drink and a visit with friends new and old.

3:30 - 4:15 pm

Insurers and Their Suppliers: Toward a More Effective Relationship

Keith Toney, Senior Vice President, Personal Lines Product Management & Data Analytics, The Hartford

The modern insurance landscape requires a close relationship between insurance companies and third-party providers of data, services and software tools. It's a tricky process, involving intimate cooperation but also a level of detachment and sometimes conflicting interests. For insurers, one of the most important factors for success is the ability to outperform competitors in getting the most out of these relationships. In this session we're fortunate to hear from The Hartford's Keith Toney, an executive who has been on all sides of this process: a creator of third-party data and tools, a consultant advising insurers on how best to use them, and now as an insurance company executive who is among the more sophisticated users of third-party services. We will discuss how insurers and their data, service and software providers can most effectively identify if opportunities to work together exist, how to manage the ongoing relationship and how to navigate the tough times that are sure to come.

4:15 – 5:00 pm

Digital Consumers: Why They Still Haven't Found What They're Looking For Justin Suter, Analyst, Corporate Insight Inc.

Consumers begin their insurance journey on the internet without a clear roadmap for how to proceed. Should they start on the website of a big brand insurer? Start with a shopping site? Search for stories about "the best car insurance"? Or should they just wait until an insurance advertisement is presented to them as they look for cute cat videos? Once they start, how do they respond to the various strategies utilized to get them to either buy insurance or ask for an agent to call them? What works, for whom and when? What fails and sends customers scurrying away? Once they're an insurance customer, what online services work and which repel? The answers to these questions are hard to find, which is why no one has yet found the optimal way to attract the attention of customers, inform them of their choices, move them to purchase, and keep them from running away. But it is possible to study how consumers navigate the digital world and try and piece together better strategies to meet their needs. That's where Justin Suter of Corporate Insight will take us in this session, which will look at best practices online and try to divine just what makes the online consumer tick.

5:00 - 7:00 pm

Reception

The Circle

If you're looking for the single best networking opportunity in the auto insurance business, just stroll into The Circle, one of the most spectacular public spaces in the State of Florida. There you will find the most innovative thinkers in the business, ready to meet new people and discuss the issues introduced throughout the day.

TUESDAY MAY 7

7:30 – 8:30 am Continental Breakfast

South Ballroom Foyer and Ponce Promenade

Yet another opportunity to meet and greet, and enjoy the hospitality of the The Breakers' chefs and their team.

8:30 – 8:35 am Chairman's Opening Remarks, *Ponce de Leon Ballroom*

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

8:35 – 9:20 am Blending Artificial and Human Intelligence to Help Claimants

Dr. Catriona Wallace, CEO and Founder, Flaming Ai

Artificial intelligence has supplanted "big data" as the buzzword of the moment, and with good reason. The ability of a machine to learn and improve on its own is a remarkably powerful concept that will have an impact on almost every aspect of life. But what about right now? In this session, Dr. Catriona Wallace, founder and CEO of Flamingo Ai, will walk us through systems currently in use that enable customers to chat with their insurer online, talking with a machine when the topic is simple and clear and then seamlessly shifting to human interaction when the discussion becomes more complex. These tools still have limitations – for example speech-to-text is hardly good enough to deploy in a call center – but as the front edge of Al use for consumer interaction, the lessons are endless.

9:20 - 10:05 am

Avoiding Accidents With Tesla Autopilot

Alex Tsetsenekos, Head of Insurance, Tesla Inc.

Tesla just started offering Autopilot as a standard feature in every car it sells. But the company has been offering semi-autonomous driving to owners of its pioneering electric cars since 2014. The goal was not just to make driving easier, but also profoundly safer by reducing if not removing human errors, which are the primary cause of accidents. With more than half a million cars on the road, and billions of miles driven, Tesla is now in possession of a unique data set showing how much autopilot and other advanced driver assistance systems can reduce accidents and insurance claims. In this session, veteran insurance executive Alex Tsetsenekos, who now heads Tesla's insurance program, will share insights into the Tesla loss experience, hoping to convince insurers that the cars warrant a fresh look in underwriting. With many other carmakers coming online with what they hope will be similar capabilities, this will be an excellent window into future claims. Tsetsenekos will also detail Tesla's maturing plans to become an insurance broker for its customers.

10:05 - 10:35 am Coffee Break

South Ballroom Foyer and Ponce Promenade

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.

10:35 – 11:20 am Greater Repair Transparency Is Part of the Plan

Rob Cooper, Founder and CEO, PartsTrader

For decades, there has been an open tug of war between insurers and the businesses that repair insured cars. Among the most heated battles: auto parts, where insurers' struggle to control costs has caused as much trouble as progress. The latest attempt at a resolution seeks to create greater transparency in the parts-ordering process. It is one thing for a shop to specify which part should go on the car and quite another to be certain that part was used. In this session Rob Cooper, founder and CEO of New Zealand's PartsTrader, will examine the state of parts-ordering in the U.S. market, and we will discuss the delicate task of trying to increase transparency while allowing repair shops the control they need to get the job done.

11:20 - 12:00 pm Twenty Trends

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

We've been working on this session all year long, assessing the market, studying data, talking to sources. Finally, we put a stake in the ground and look into the future. We don't always get it right – and promise to own up to past misfires – but our track record is strong. We encourage you to give us those last precious minutes before taking off for travel (or a last round of golf!).

12:00 noon Adjournment

ACKNOWLEDGEMENTS

Conference Director Tracie Sullivan and Chairman Brian P. Sullivan would like to thank the many people who have made this year's program possible. The speakers who share 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 conference. 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, RPM Direct, TransUnion, Verisk and One Inc.

The staff of The Breakers, Palm Beach, have been critical in producing a first-class environment for our conference. Special thanks to National Sales Manager Shannon Favole, Conference Manager Randy Kerr, Meetings Reservations Coordinator Ines Bodeman and Audio/Video Project Manager Cliff Crumpton.

Ever since 2000, Gillian Kirkpatrick of King Graphic Design has provided the sparkling design for all our printed materials, including this program. We especially thank Registration Manager Nancy Daniel, whose efforts have facilitated the participation of everyone at this event. We are grateful for the team at EventMobi, and trust you found our 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 23rd annual conference, which will be held April 26-28 at our home away from home, The Ritz-Carlton, Laguna Niguel, in Dana Point, California!

Tracie Sullivan, Conference Director

Brian P. Sullivan, Conference Chairman

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AIRNC 2021

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



PIRNC 2021

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



AIRNC 2022

Apr 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

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



PIRNC 2024

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

Brian Sullivan

President, Risk Information Inc., Conference Chairman

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.



Matt Moore

Senior Vice President, Highway Loss Data Institute

Matt Moore is senior vice president of the Highway Loss Data Institute, where he oversees HLDI's research, the collection of vehicle information, data services for member companies and production of loss data. HLDI processes loss data from companies that represent approximately 85% of U.S. private passenger auto insurance.

Matt joined HLDI in 1999 as a programmer. He is the author of numerous research papers and has led several projects that resulted in studies that were world firsts on topics such as collision avoidance technologies, legal recreational marijuana and motorcycle ABS.

Before coming to HLDI, Mr. Moore worked in higher education, conducting institutional research, designing data systems and creating websites. He holds an MBA and a bachelor's degree from Saint Francis University in Pennsylvania.



Gary Hallgren

President, Arity

Gary Hallgren is president of Arity, a mobility data and analytics company founded by The Allstate Corporation. Gary leads the development and implementation of Arity's strategy and operations.

Gary has extensive experience creating next-generation telematics solutions and software as a service (SaaS) business models, managing mergers and acquisitions of public and venture-backed companies, and leveraging data and analytics to create breakthrough business opportunities.

Prior to joining Allstate in 2015, Gary served as senior vice president of corporate strategy at Telogis, where he negotiated four strategic acquisitions related to fleet management, insurance telematics, routing and logistics and commercial navigation. Previously, he was CEO of Remote Dynamics Inc., where he led a turnaround and positioned the company as a leading telematics supplier to the construction industry.

Earlier in his career, Gary served as president and CEO of WirelessCar North America, Inc., which provides telematics services to the fleet-management industry and vehicle manufacturers. He also served as vice president of operations at Volvo Technology of America, which provides telematics solutions for cars, trucks and marine products.



Yiem SunbhanichFounder and CEO, Tnedicca

Yiem Sunbhanich is a co-founder and CEO of Tnedicca. The company provides proprietary crash risk scores and services to enable safer mobility and more accurate auto insurance pricing.

Prior to co-founding Tnedicca, Yiem spent 14 years analyzing data and leading analytics teams in the information service, insurance and automotive industries. The essence of his roles and responsibilities has been around helping companies to more effectively utilize the available data to make informed decisions and to take appropriate actions.

Since March 2015, Yiem has embarked on an entrepreneurial journey to apply his learning and expertise to reduce future traffic accidents through a better use of data and analytics.

Yiem received a master's degree in economics from the University of California at Los Angeles and a bachelor's degree in economics from Thammasat University, Thailand.





Calvin Fabre

Founder and President, Envoc

Calvin Fabre is the founder and president of Envoc (pronounced "invoke"), a 25-person mobile software development and hosting firm. He is also co-founder of LA Wallet, the first legal digital driver's license app in the United States.

Calvin graduated from Southeastern Louisiana University and holds degrees in both computer science and math. He enjoys public speaking and regularly contributes as a guest lecturer at Louisiana State University, and other Louisiana universities. He also speaks about technology, digital identity, public safety and company culture at technical and non-technical events. Envoc does all of its work in the United States, is a PCI- and HIPAA-compliant software company and made the Best Places to Work in Baton Rouge list for the last five years in a row.



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Adam Hudson

Senior Director and General Manager, U.S. Connected Car, LexisNexis Risk Solutions

Adam Hudson leads the U.S. Connected Car Team at LexisNexis Risk Solutions. The team is dedicated to developing and driving adoption of insurance telematics and OEM data and analytics solutions for the U.S. and automotive OEM market. In his prior role, Adam was the strategy and merger and acquisitions lead for the insurance data services business overseeing European expansion and expansion into the Chinese market.

Adam is a former management consulting and investment banking professional with more than a decade of experience in corporate strategy, finance and performance improvement gained at Alvarez & Marsal, Macquarie, Capgemini and Siemens. Adam has an MBA from Columbia Business School and a Bachelor of Science in industrial and systems engineering from Georgia Tech.





Mark Pittman

Founder and Chief Executive Officer, Blyncsy

Mark Pittman is the founder and chief executive officer of Blyncsy. Prior to starting Blyncsy, Mark worked in areas as diverse as political campaigns, start-ups and a Fortune 500 company. Mark was director of the Lassonde New Venture Development Program at the Pierre Lassonde Entrepreneur Institute at the University of Utah. While at the University of Utah, Mark earned a JD, an MBA and an MS in international affairs and global enterprise. Mark also completed bachelor's degrees in political science, international studies and economics.

As the founder of Blyncsy, Mark is passionate about improving the world through technology and innovation.

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Keith Toney

Senior Vice President, Personal Lines Product Management and Data Analytics, The Hartford

Keith Toney is senior vice president responsible for product management and data science in personal lines at The Hartford. He joined The Hartford in 2017 to lead the product design and analytics team and his role expanded in 2018 to include all product management. His skill at driving business impact through data-driven thinking, advanced analytics and innovative product design will enhance and continually improve the quality and speed-to-market of the product suite.

The Hartford's personal lines business benefits from Keith's more than 20 years of industry expertise that spans personal lines, life and health insurance. He began his career at Nationwide Insurance in product management. Later, as president and CEO of InsurQuote, Keith created a competitive pricing tool that transformed pricing intelligence for personal lines auto and homeowners insurance. After the sale of InsurQuote, Keith joined the buyer, what is now LexisNexis, to develop and lead its advanced analytics practice, before leaving to help build Ernst & Young's strategic advisory practice focused on analytics and applying decision science to inform and advance C-suite executive agendas. Keith joined The Hartford from Connexion Point, where he helped major health insurance providers optimize telesales conversions by building a customer experience data and analytics platform.





Managing driving data safely and effectively is quickly becoming a reality for the insurance industry. It's time to steer the conversation toward providing a clearer understanding of the consumer consent management process, data usage and data security.

For information about LexisNexis® Risk Solutions Telematics, or to learn how we can help your organization prepare for the road ahead, please visit: http://blogs.lexisnexis.com/insurance-insights/us/

Justin Suter

Analyst, Corporate Insight Inc.

Justin leads the *Property and Casualty Insurance Monitor* team at Corporate Insight Inc. He has performed wide-ranging research on the property and casualty industry, staying abreast of industry trends and examining the online capabilities, educational resources and technological tools leading firms offer prospects and clients. In addition to spearheading biweekly industry updates and monthly best practices reports, Justin investigates insuretech companies and writes about telematics programs for insurance firms. He also blogs regularly for Corporate Insight.

Before taking over the P&C team, Justin worked on Corporate Insight's *Life Insurance Monitor* and *Annuity Monitor*. Justin graduated magna cum laude from New York University, where he received an honors degree in history and minored in politics, French and business.





Dr. Catriona Wallace

CEO and Founder, Flamingo Ai

Dr. Catriona Wallace is the founder and CEO of Flamingo Ai, a provider of machine learning-based cognitive virtual assistants and FAQ and knowledge-retrieval technologies, specifically designed for the insurance sector.

Catriona has a PhD in organizational behavior: human technology interaction and is a published author and commentator.

Based in New York and Sydney, Australia, Catriona has been recognized by the Australian Financial Review as the Most Influential Woman in Business and Entrepreneurship (2018) and received the award as FinTech Leader and Overall Excellence in Finance from Women in Finance (2018). Catriona is one of the world's most cited experts on the future of customer experience, artificial intelligence and bot strategy.

Catriona has been awarded Advance Australia's highest award in Technology and Innovation for Australians working abroad and has been inducted into the Australian Businesswomen's Hall of Fame. She was recently named among the top nine female entrepreneurs in Australia and as one of the 30 Women Redefining Business by Women's Agenda.

Catriona is also a philanthropist, human rights activist and mother of five.



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Alex Tsetsenekos

Head of Insurance, Tesla Inc.

Alex Tsetsenekos joined Tesla last year to set up and manage a managing general agency to serve the insurance needs of Tesla customers. His responsibilities include the insurance customer experience, underwriting strategy, product development, claims and Tesla's approach to an integrated body shop and collision repair strategy.

Prior to joining Tesla, Alex spent 20 years with various insurers (Liberty Mutual, Farmers, Zurich and Starr) and third-party data providers (LexisNexis) in key executive roles. These positions were in areas such as distribution, product development, underwriting/product management, data management, strategy, system implementation and operations management.

Alex received his Bachelor of Science in business administration from Boston University and his MBA from Northeastern University.





Rob Cooper
Co-founder and CEO, PartsTrader

Rob Cooper is a co-founder of PartsTrader, the leading online marketplace for auto collision repair parts that began in New Zealand in 2005. Since 2011, Rob has been the driving force behind PartsTrader's expansion into the U.S. market, working to redefine how supply chains operate in automotive collision parts procurement. Rob has spearheaded the creation of 11 marketplaces in five different industries over the past 20 years.



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