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2020's Strain Brings the Future Closer

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As a plague of medieval proportions arrived, we were all forced to embrace changes most of us anticipated arriving several years in the future, if we could even conceive them. Abandoning offices virtually overnight to work at the kitchen table was just the start of it. Property insurance had stubbornly resisted direct sales, but suddenly no one wanted to meet in person any more. Property insurance claims have always required a human touch, until suddenly no one wanted to touch anything or any one.

And yet, here we are, months into a pandemic that will not be leaving us until deep into 2021, with a functioning property insurance industry that has adapted to every challenge by adopting new ways of thinking at a speed never before seen. It turns out we can work from home without collapsing the Internet. It is possible to collaborate, and indeed innovate, through video chat. Taking clues from a younger generation that had been turning cameras on themselves for years, old dogs learned new tricks about lighting, background, and camera placement to look and sound our best on screen.

As improbable as it seems, property and casualty insurers have proven to be among the most successfully inventive industries in these crazy times. Discussing how that happened, and what it means to the future, is the perfect setup for a conference. But there's a problem: we can't get together in one place to share ideas and innovations. Thus our 2020 Property Insurance Report National Conference, like everything else, has been forced to adapt. Since you couldn't come to the conference, we will bring the conference to you.

Keeping with the theme of making the best of a strange situation, we have opted for a different format than other online conferences. As much as everyone loves a live Zoom/Teams/Skype meetings (that would be sarcasm, which is hard to communicate these days), we have chosen video on demand. As much as everyone loves to watch presentations for hours at a time while seated at a laptop (again, sarcasm), we decided to spread out the topics over several weeks, to give them each their due consideration.

We thank you for coming along with us on this unique journey, and know you will join us in thanking the speakers and sponsors who have worked so hard to bring these ideas to you. We look forward to seeing you all again next November, but until then, the show must go on(line)!

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

Tracie Sullivan
Conference Director

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Calendar of Events
As of November 3 we are still in production, so the schedule may change
Presentations Be Released on Tuesdays at 1pm ET; Noon CT; 10am PT

November 10, 2020
Chairman's Opening Remarks
Brian Sullivan, Conference Chairman and
Editor, Property Insurance Report

Finding the Sweet Spot in Wildfire Mitigation
Attila Toth, Founder and CEO, Zesty.ai

Autonomous Drone Flight Reaches a New Level
Adam Bry, Chief Executive Officer, Skydio
Bill Banta, General Manager, Enterprise Solutions, EagleView

November 17, 2020
Cyber Insurance Starting to
Find a Practical Footing
Patrick Sullivan, Engagement Manager, AAIS
Jeffrey Cron, Vice President, Berkley Re Solutions
Keith Moore, Founder & CEO, CyberPolicy
Alexander Tsetsenekos, Chief Insurance Officer, CyberFortress

What Happens to Homeowners Claims
When Everyone is at Home?
Aaron Brunko, Senior Vice President of Product,
Claims Solutions, Xactware

November 24, 2020
With Fires Here To Stay, What Policy Choices
Make the Most Sense for California?
Cody Webb, Principal & Consulting Actuary, Milliman

Do Insurers Have a
Social Justice Responsibility?
Roosevelt Mosley, Principal and Consulting Actuary,
Pinnacle Actuarial Resources, Inc.

December 1, 2020
How You Tap, Type and Swipe
Is the Real Digital Fingerprint
Zach Pitts, VP of Business Development, Neuro-ID
Stothard Deal, Vice President, Product Development,
U.S. Markets – Insurance, TransUnion

Is Property Insurance
Cool Enough For An App?
Justin Suter, Senior Analyst, Corporate Insight

December 8, 2020
Seeing Roof Condition
Through The Windshield Of A Car
Randy Ishikawa, Director, Home Insurance,
LexisNexis Risk Solutions

It Isn't Easy Replacing Green:
The Digital Payments Challenge
Christopher Ewing, CEO, One Inc

December 15, 2020
Photographic Proof That Crooks Are Clever,
and How to Stop Them
Carlos Martins, Senior Vice President,
General Manager, ISO Claims Solutions

Twenty Trends and Closing Comments
Brian Sullivan, Conference Chairman and
Editor, Property Insurance Report

How It Works

Registration is free, but you must register to see the presentations.
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We'll send you email notices as soon as presentations are posted.

Questions? Contact Tracie Sullivan, Conference Director, at tbsullivan@riskinformation.com.

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Chairman's Opening Remarks

Brian Sullivan, Conference Chairman and Editor, Property Insurance Report

In this brief opening session we'll outline how the meeting is going to work, as well as examining some of the broader trends within the property insurance industry.

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Brian Sullivan is a journalist and analyst who has been covering insurance for more than 40 years. Since founding Risk Information Inc. with his wife and business partner Tracie Sullivan in 1993, Brian has been focused exclusively on property and auto insurance, publishing newsletters *Property Insurance Report* and *Auto Insurance Report* and hosting annual conferences for each industry. Brian is also in demand as a speaker at industry meetings, and often hosts seminars and makes presentations for boards of directors and senior management teams. Brian, a native New Yorker who has called California home since launching Risk Information, is a graduate of the Georgetown University of School of Foreign Service. He has served as reporter and editor at the *American Banker*, *Philadelphia Business Journal*, *Philadelphia Inquirer*, and the *Journal of Commerce*.

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Finding the Sweet Spot in Wildfire Mitigation

Attila Toth, Founder and CEO, Zesty.ai

Insurers aren't crazy, so it stands to reason they don't want to insure homes that are likely to burn down in an epic wildfire. California's politicians and insurance regulators aren't crazy, either, as they frantically seek a solution to enable homeowners to find coverage rather than abandoning their homes. But right now, no one has a firm grasp on the mitigation steps that will yield real results. Insurers can be forgiven for being nervous about insuring a home just because a single homeowner in the neighborhood raked the leaves away from their front door. How, then, to bridge the gap? In this session, Attila Toth of Zesty.ai will put to use a powerful artificial intelligence engine to examine before and after aerial imagery of California wildfires in search of ways to measure the impact of a range of mitigation prospects. Combined with laboratory research from the Insurance Institute for Business and Home Safety, it becomes possible to begin a conversation about what can be known, and what remains unknown, about how the natural and built environment impact wildfire risk in a state suffering through the wildest fire losses in history.

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Attila Toth is the CEO & Founder of Zesty.ai, a property risk analytics platform powered by Artificial Intelligence. Zesty.ai uses the latest advancements in computer vision and deep learning on 115+Bn data points to extract key property features to accurately model the potential impact of both attritional and catastrophic losses for Property and Casualty Insurance.

Attila has deep experience in artificial intelligence and real estate. Attila served as Senior Vice President, Worldwide Sales at C3.ai, a fast growing Artificial Intelligence startup founded by information technology pioneer, Tom Siebel. Under Mr. Toth's leadership contract bookings have grown fivefold. Prior to C3, Mr. Toth was General Manager at SunEdison. Under his leadership the company partnered with large property owners, such as Walmart, Whole Foods and the U.S. Department of Defense to power their properties with renewable energy. With Mr. Toth at the helm, the business grew in excess of 100% year-over-year to $330MM in annual revenues. Early in his career, Mr. Toth was a senior strategy advisor at McKinsey & Co. where he advised Fortune 500 companies on business strategy and data analytics. Mr. Toth holds an MBA from the Kellogg School of Management at Northwestern University. Mr. Toth lives in the San Francisco Bay Area with his wife and three children.

IS POOR ESTIMATION ACCURACY COSTING YOU MILLIONS?
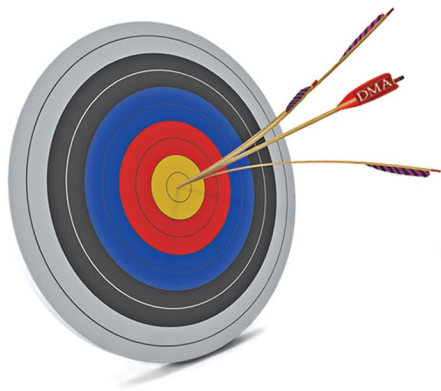
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Autonomous Drone Flight Reaches a New Level

Adam Bry, Chief Executive Officer, Skydio; Bill Banta, General Manager, Enterprise Solutions, EagleView

The use of quadcopter drones to assess residential and commercial structures has moved from concept to reality in recent years, with virtually every insurer testing, and many implementing, such programs. The value of speedy and close inspection with HD video without the need for a ladder is hard to overstate. The single biggest challenge faced by these programs is avoiding crashes. Few things impress a customer more than seeing their insurer fly a drone around their property. Few things sour customers on that experience faster than seeing that drone crash into a tree or, worse still, their roof. In this session, we will learn about the state of the art in autonomous flight and crash avoidance from one of the leaders in the field, Adam Bry of Skydio. Bill Banta of EagleView will then show us how these new tools are beginning to deploy in the insurance world. Best of all (at least we think so), Conference Chairman Brian Sullivan will take a Skydio drone for a walk through an obstacle course to get first-hand experience on how an amateur pilot can operate these powerful new tools.

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Adam Bry is co-founder and CEO at Skydio, the leading consumer and enterprise US drone company, and the world leader in autonomous flight technologies. He has two decades of experience with small UAS, starting as a national champion R/C airplane aerobatics pilot as a teenager. As a grad student at MIT, he did award winning research that pioneered autonomous flight for drones, transferring much of what he learned as an R/C pilot into software that enables drones to fly themselves. After graduating from MIT, Adam co-founded Google[x]'s Project Wing. He has co-authored numerous technical papers and patents, and was also recognized on MIT's TR35 list for young innovators.

Bill Banta, General Manager of Enterprise Solutions at EagleView, brings a wealth of product management, operations and go to market experience from Amazon, Apple and his own image processing start-up (which was acquired by Amazon). In his role as General Manager, Bill leads end-to-end product definition and growth of EagleView's workflow and machine learning solutions. Bill has been granted 15 patents, primarily in image processing. He earned his bachelor of science from the University of Virginia and his MBA from the Stanford Graduate School of Business.

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Cyber Insurance Starting to Find a Practical Footing

Patrick Sullivan, Engagement Manager, AAIS; Jeffrey Cron, Vice President, Berkley Re Solutions;

Keith Moore, Founder & CEO, CyberPolicy and Alexander Tsetsenekos, Chief Insurance Officer, CyberFortress

No one disputes that cyber risk is a big deal. Every day brings new warnings of how thieves steal money and data under the cover of darkness, and often right out in the open with ransomware. But finding the right insurance products to protect businesses and individuals has proven tricky in this rapidly evolving risk classification. To be sure, giant corporations have worked with big commercial insurers to create custom coverages. In this session, we will look at the next layer of risk, and the evolving products and services (for mitigation is a key part of any insurance offering) that are being utilized by individuals and mid-sized businesses. With a panel of experts from across the industry, chaired by Patrick Sullivan of AAIS, this session will provide a detailed understanding of the product offerings available today, and a practical examination of how those products might evolve in the next few years.

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Patrick Sullivan is Engagement Manager for AAIS, a not-for-profit insurance advisory organization. He is responsible for developing relationships with existing and prospective Members and Associates. Before joining AAIS, Pat was an Account Executive at Carpe Data, and served as Associate Editor of Risk Information Inc. Patrick is a frequent speaker to insurance industry groups and leading insurance companies nationwide.

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Jeff Cron is Vice President & Solutions Leader at Berkley Re Solutions and a member of the firm's Innovations & Solutions Team. Jeff's responsibilities include the development and management of Custom Turnkey Solutions, tailoring of the developed solutions to meet specific customer needs and providing of logistical support for customer implementation and management strategies. Jeff earned a Bachelor of Science degree in Finance from St. Joseph's University and a MBA from New York University Stern School of Business in Finance and Strategy.

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Keith Moore Keith Moore is CEO of San Francisco-based CoverHound and CyberPolicy. CyberPolicy leverages CoverHound's leading digital agency platform to offer online Cyber Insurance with bundled Cybersecurity options for small to medium businesses. Keith has over 20 years of successful digital product and marketing innovation experience. He previously led the Marketing, Sales, and Internet Operations of the Western Mutual Insurance Group, which was the first direct insurance carrier to offer online instant quotes and purchase options for Earthquake and Preferred Homeowners Insurance.

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Alex Tsetsenekos is Chief Insurance Officer of CyberFortess, an insuretech startup which provides parametric insurance coverage for ecommerce businesses. He previously launched Tesla's managing general agency, and spent 20 years with various insurers (Liberty Mutual, Farmers, Zurich and Starr) and third-party data providers (LexisNexis) in key executive roles. Alex received his Bachelor of Science in business administration from Boston University and his MBA from Northeastern University.

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2020	**2020**	**2020**	**2019**	**2019**

Zesty.ai is the leading partner for Property & Casualty insurance companies embarking on digital transformation. Zesty.ai uses 200Bn data points, including aerial imagery, and artificial intelligence to develop innovative risk products that protect homes, businesses and support thriving communities. Zesty.ai has partnered with leading carriers, helping them insure $2 trillion in real assets.
For more information visit: https://www.zesty.ai/

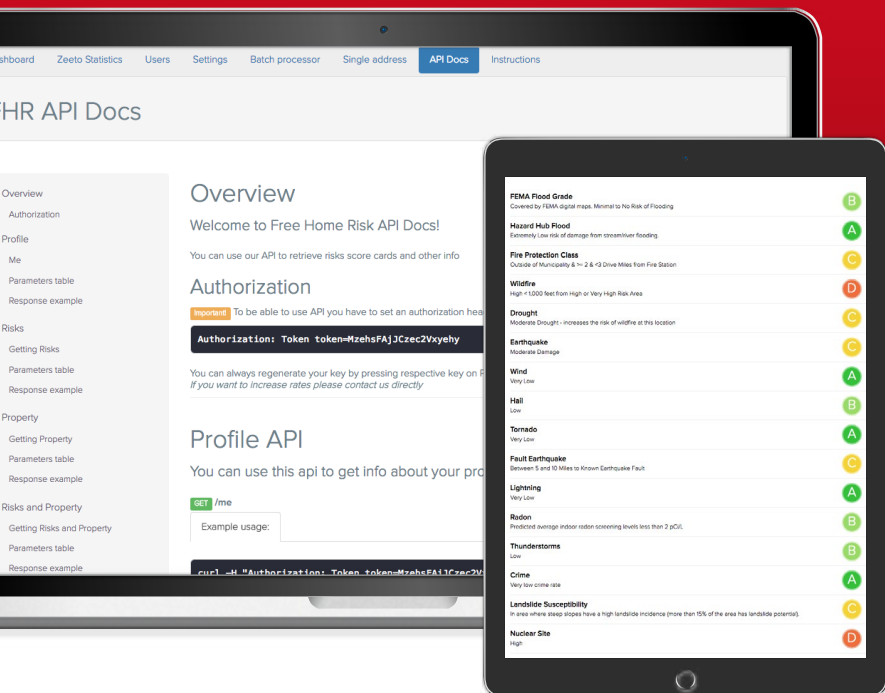# What Happens to Homeowners Claims When Everyone is at Home?

Aaron Brunko, Senior Vice President of Product, Claims Solutions, Xactware

If you want to know what has really happened to property claims in the time of pandemic, tune in to this session, in which Verisk and Xactware will share detailed claims trends based on recently reported events. When everyone left their offices and sheltered in their homes, they set in motion a dramatic shift in the usage of physical properties. Homes, normally occupied evening and weekends, were now occupied 24 hours a day. Offices, normally occupied during the weekdays, were now mostly empty. From the start it was reasonable to assume a few claims outcomes: residential frequency rises because people are home cooking and washing and flushing and showering, but severity falls because people were around to catch something going wrong before it turns into a disaster. Residential theft falls sharply, as thieves prefer not to rob occupied homes. The commercial property assumption was the opposite, with frequency falling because fewer people are in commercial spaces, but severity rises because people don't notice the stain on the ceiling tiles until it turns into a major water event, etc. And commercial theft rises as empty offices, stores, etc. become rich targets. But of course nothing is this simple. For example, some insurers report that people are catching things so quickly that overflowing bathtubs don't turn into claims that reach deductibles. It will take some time before the impact of the pandemic is perfectly clear, but this deep cut into the initial data will provide the first comprehensive look at what is going on.

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Aaron Brunko is Xactware's Senior Vice President of Product, Claims Solutions. Aaron's team is responsible for creating products that connect policyholders to the Xactware ecosystem to enhance their "ClaimXperience" and increase efficiencies for claims professionals. He also serves on the Xactware Senior Leadership Committee where he helps create claims solutions across all products. Aaron joined Xactware in 2001 and has worked in technical support, quality assurance, Xactimate testing, national account sales, training, implementation (as project manager), as a technical account manager, and as a project manager for XactContents. Aaron holds a bachelor's degree in Business IT Management from Western Governors University.

With Fires Here To Stay, What Policy Choices Make the Most Sense for California?

Cody Webb, Principal & Consulting Actuary, Milliman

Did anyone really think California's 2019 fire reprieve was going to last? The 2020 fire season is joining the record losses of 2017 and 2018 as evidence that a new normal has been reached, and it isn't pretty. Insurers can't fool themselves anymore: this state seems poised to burn more often than in the past. And a key question lingers: Is the worst yet to come?

Insurers, reinsurers, and state regulators have a vested interest in stabilizing insurance prices and availability, but the reverberations of this issue extend well beyond the insurance industry. Understanding the diverse perspectives inside and outside the industry and the potential paths forward is essential for making sense of the California property environment.

In this session we will hear from Cody Webb of Milliman, who for the past several years has been peering through the smoke in search of the various objectives of those involved in protecting Californians against wildfires, the different dilemmas they face, the decisions they have made to date, and the actions they may take in the future. We will present the latest snapshot of insurance availability and affordability, regulatory and legislative proposals, and private market innovation. We hope this session helps separate the certainties from the uncertainties in the California market.

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Cody Webb is an actuary with the Property and Casualty practice in Milliman's San Francisco office. He joined the firm in 2015. Cody's areas of expertise includes personal lines homeowners and auto ratemaking, including development of generalized linear models and incorporation of data from industry sources, competitors, and catastrophe models. He has also worked on pricing optimization, and competitive intelligence for ratemaking and product development. Cody has built a variety of complex custom models focusing on a wide array of subjects, such as customer lifetime value analysis, financial forecasting, customer acquisition cost, underwriting expense allocation, and enterprise risk management.

Prior to joining Milliman, Cody was an actuary with CSAA Insurance Group in Walnut Creek, California. His roles included homeowners pricing, competitive intelligence, and actuarial research. He is a Fellow of the Casualty Actuarial Society and a Chartered Property Casualty Underwriter. He holds bachelor's degrees in Economics and Psychology from the University of Colorado at Boulder.

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Do Insurers Have a Social Justice Responsibility?

Roosevelt Mosley, Principal and Consulting Actuary, Pinnacle Actuarial Resources, Inc.

In today's social environment, where responsibility to justice and fairness is being reconsidered vigorously, the insurance industry finds itself in the middle of the maelstrom. For those who say insurers should do more to help balance society's scales, the industry's reply has been an insistence that actuarial science is colorblind. Underwriting and pricing are built only on socially appropriate factors that are predictive of loss. Factors such as race, ethnicity, religious practice, sexual preference, or national origin are directly excluded from consideration. This industry position has been challenged for many years as the use of territory and credit have been directly criticized as proxies for race and/or income. Factors such as gender, occupation and education, all very predictive of loss, have likewise found challenges and restrictions growing. Adding to the intensity of today's debate is a growing insistence by many that being "colorblind," on social justice issues is no longer enough. Some critics insist that insurers, along with the rest of society, must be actively involved in promoting justice and fairness. Being neutral, in this view, is not enough. In this session, Roosevelt Mosley of Pinnacle Actuarial Resources will consider these and other challenges to insurers' social role, examining them through the lens of his work with insurers and regulators, before engaging in a conversation with Conference Chairman Brian Sullivan to dig more deeply into the question of how this all might play out in the months and years to come.

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Roosevelt Mosley is a Principal and Consulting Actuary with Pinnacle Actuarial Resources, Inc. and has over 21 years of property and casualty actuarial experience. His skill set includes predictive analytics applications, ratemaking, advanced statistical modeling techniques, claims analytics, developing vehicle classification systems, insurance legislation pricing and analysis, rate filing development, regulatory compliance, litigation support and financial modeling. Roosevelt is a Fellow of the Casualty Actuarial Society (FCAS) and a Member of the American Academy of Actuaries (MAAA). He serves as the Vice President of Marketing and Communications for the CAS and is a member of the Strategic Planning Committee. In addition, he serves on the American Academy of Actuaries (AAA) Auto Issues Committee. He has also served as a member of the Board of Directors of the CAS, the Board of Directors of the International Association of Black Actuaries, and both the CAS and AAA Governance Task Forces.

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How You Tap, Type and Swipe is the Real Digital Fingerprint

Zach Pitts, Vice President of Business Development and

Stothard Deal, Vice President, Product Development, U.S. Markets – Insurance, TransUnion

The way someone enters information online says a lot about them. Do they move too quickly, suggesting it might be something automated rather than someone honestly shopping? Do they move too slowly entering their birthdate – uncommon because most people don't need to think about their birthday – suggesting the applicant may not be legitimate? These and countless other details of how someone (or something!) moves around or inputs data on a web page can be modeled to provide clear indications if someone is legitimate, or where they might be on their shopping journey. What is more, with an extremely detailed understanding of this 'digital body language,' it becomes possible to better understand the friction your online customers run into and how to improve the design of the user experience or online journey to ensure success. To accomplish this requires two things, neither of them easy: first, capture online activity with detailed, question-level metrics, and second, take that huge pile of data, strip it of all the noise and make sense of it. In this session, Zach Pitts of Neuro-ID, a pioneer in this technology, will explain how their new tools have unlocked previously unreachable insights for both fraud and friction, and how, working with TransUnion, Neuro-ID is making a mark on property insurance. Stothard Deal will then join us to explain how these new data points fit into the insurance company workflow.

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Zach Pitts, VP of Business Development at Neuro-ID has been serving the digital world by day while enjoying the lakes, rivers and mountains of his native Montana with his wife and four kids by evening. With over a decade in technology sales and business development, Zach focuses on forming key partnerships to help businesses navigate and thrive in their digital transformation efforts. Through Neuro-ID, this work has centered around identifying and minimizing online fraud and friction with real-time behavioral analytics that provides new visibility into the digital customer experience.

Stothard Deal develops and executes TransUnion's product strategy for the global property and casualty markets. Prior to joining TransUnion, Stothard worked for 13 years in the industry where he held product management roles for Infinity Insurance, Nationwide Insurance, and AIG. Stothard holds a bachelor's degree in business administration from Georgia Southern University and an MBA from the University of Georgia.

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Adam Grant

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Is Property Insurance Cool Enough For An App?

Justin Suter, Senior Analyst, Corporate Insight

The average person spends 3.7 hours a day – a fifth of their waking time! – using their mobile device. It is a reasonable bet that almost none of that time is spent with a nifty new app for homeowners insurance. Given that mobile devices are more important than televisions and desktop computers combined, insurers have to do something – probably something dramatic – if they want their apps to become a moderately used part of the mobile ecosystem. Clearly, insurers need to step up their game. Most insurers offer the bare minimum when it comes to property details on mobile apps, traditionally a simple list of policy details and documents plus some FAQs. Justin Suter of Corporate Insight spends his days surveying insurer behavior online (he likes his coffee black, thank you), and in this session he will review the nascent efforts by insurers to bring some utility, if not excitement, to their mobile engagement efforts.

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Justin Suter leads the Property and Casualty Insurance Monitor team at Corporate Insight. He has performed wide-ranging research on the P&C 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 bi-weekly industry updates and monthly best practices reports, Justin investigates InsurTech 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.

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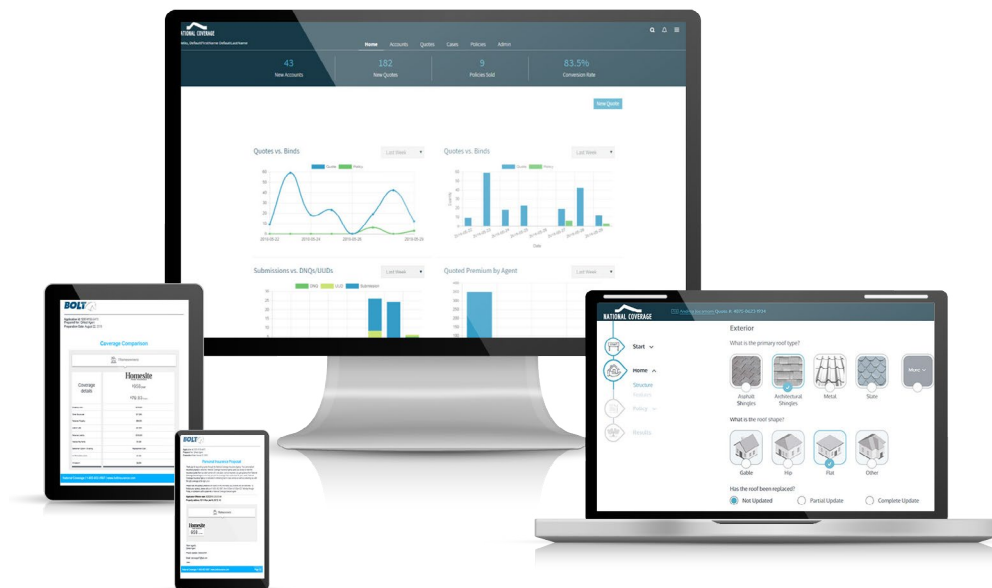
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Seeing Roof Condition Through The Windshield Of A Car

Randy Ishikawa, Director, Home Insurance, LexisNexis Risk Solutions

One of the bigger challenges in underwriting homes is assessing roof damage, especially from hail. Climbing on a roof has never been a cost effective strategy for underwriting, so insurers were mostly blind until aerial imagery came along, especially when combined with vastly improved weather data that can pinpoint where storms strike right down to the neighborhood. Now another factor is coming into play: auto insurance claims. While a roof may be damaged from a storm without the homeowner ever knowing, when a storm is severe enough to damage cars, through hail or wind-blown trees and debris, it is rarely ignored by the vehicle owner. In this session Randy Ishikawa of LexisNexis will show how a geographic survey of auto physical damage claims can reveal a great deal about potential

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Randy Ishikawa is Director, Home Insurance Solutions, at LexisNexis Risk Solutions. In this role, Randy is involved with aspects of the Personal Lines Property Vertical, including strategy, profitable growth, new product development and partnerships. His current focus is with inspection and imagery strategic initiatives. Randy is a tenured insurance executive with experience in both claims and underwriting at Allstate Insurance Company and aerial analytics at EagleView Technologies. He holds a B.S. in Business Administration from California State University, Sacramento and an M.B.A. and M.M.I.S. from the Keller Graduate School of Management.

It Isn't Easy Replacing Green: The Digital Payments Challenge

Christopher Ewing, CEO, One Inc

Insurers have long been talking about eliminating checks, but complex claims payment issues have hindered digital progress over the years. Once the pandemic hit, insurers were forced to confront these complications and find quick solutions, quite literally overnight. It wasn't easy, but as with so many other business processes, the need for immediate change has driven an incredible and impactful response, thanks to the coordinated efforts of insurers, policyholders, digital payment providers, and other industry vendors. In this session, Chris Ewing of One Inc will review the challenges, frustrations, and ultimately the successes in this rapid transition to digital payments, exploring the gains that have been made and the considerable work that is still to be done.

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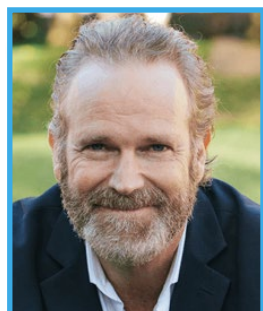
Christopher Ewing began his career as founder, chief executive, and general counsel for multiple insurance entities, each of which resulted in a successful exit. Leveraging his insurance background, Christopher co-founded One Inc to build industry-specific software solutions designed to help other insurers grow their businesses by transforming the way they interact with their customers. Today, over 160 insurance companies process billions of dollars using the One Inc Digital Payments Platform, delivering a frictionless premiums and claims payment experience to their policyholders. Christopher earned his B.B.A. from U.C. Riverside, and his J.D. from University of the Pacific McGeorge School of Law.

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Photographic Proof That Crooks Are Clever, and How to Stop Them

Carlos Martins, Senior Vice President, General Manager, ISO Claims Solutions

The insurance industry has made masterful use of digital photography in the claims process in the past decade, ranging from simple documentation of damages to automated photoestimating. The innovations save time and money for everyone involved, and often empower customers, who report great satisfaction in playing a bigger role in expediting their claims. But the professional thieves who live off the insurance industry look upon every innovation as an opportunity, and have started to find soft spots in the photoestimating ecosystem. Sometimes they just take random pictures of damaged homes and cars off the Internet and submit them as a claim. Sometimes they make use of the magic of Photoshop to alter the photo and make things look worse than they are. Sometimes crooks file the same photo of damage with multiple insurers, trying to collect over and over again for the same damage (real and/or fake). Insurers working alone to solve the problem have made some progress, but part of the success of the fraudsters is the isolation of insurers. One solution now being developed is a contributory database where insurers can deposit their claims photos and let the machines sort through to find matches. Photos can also be analyzed for their veracity at the same time. In this session, Carlos Martins of Verisk will outline the scope of the photo fraud problem, and how the shared photo database and associated tools are designed to bring into focus claims photo fraud.

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Carlos Martins is Senior Vice President and General Manager of ISO Claims Solutions. Carlos leads the operations of the ISO ClaimSearch database - the property/casualty industry's "all claims" database with over 1.4 billion claim records and market participation of more than 90 percent of the P&C insurance industry. Carlos is also responsible for the innovation and development of an integrated suite of claims solutions which includes: FNOL, claim fraud scoring, image forensics, predictive and prescriptive analytics, subrogation, case management, 3rd party decision support reports, and medical fraud, waste and abuse tools. Carlos brings to this role more than 30 years of claims experience in the property/casualty industry, where he has held a wide range of claims and technology roles. He is based in Jersey City, New Jersey

Twenty Trends and Closing Comments

Brian Sullivan, Conference Chairman and Editor, Property Insurance Report

We've been saving up ideas all year for the opportunity to close our conference with a rush of ideas and predictions (which sometimes come true). Conference Chairman Brian Sullivan will also summarize the work of our amazing presenters.

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