



# Welcome!

The past 18 months have been the most extraordinary time, certainly in all our careers, possibly in our lives. And though many uncertainties remain, there are also many certainties. For the purposes of this meeting, one of the more important certainty is the ability of auto insurers to adapt quickly to a dramatically changed environment. For example, who knew every employee could go home one day, with zero notice or preparation, and the enterprise would not skip a beat?

The old complaints about the industry being slow-moving and resistant to change have been put to rest by the ability of insurers

and their data vendors, service providers, reinsurers, lawyers, agents, adjusters, consultants and more to adapt and innovate. That performance has been nothing short of a revelation.

We are so grateful that you have joined us. We should all be grateful that we are once again able to come together. We hope you will join us in thanking the speakers and sponsors who make this all possible. We cherish the energy and intellect you all bring to this event, and

look forward more than words can express to the opportunity to come together again next April for the Auto Insurance Report National Conference 2022!



Tracie Sullivan  
Conference Director

Patrick Sullivan  
Conference Co-Chair

Brian Sullivan  
Conference Co-Chair



# 2021 Conference Schedule

## SUNDAY SEPTEMBER 12

5:00 – 7:00 pm Early Registration and Reception With Speakers and Sponsors  
*Ritz-Carlton Ballroom Foyer and Terrace*

## MONDAY SEPTEMBER 13

7:30 – 8:30 am Registration and Continental Breakfast, *Ritz-Carlton Ballroom Foyer and Terrace*

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

8:40 – 9:00 am How Automakers Are Remaking Transportation

9:00 – 9:20 am The Arrival of Automakers in the Insurance Ecosystem

9:20 – 9:45 am GM Fireside Chat

9:45 – 10:20 am Networking Coffee Break, *Ritz-Carlton Ballroom Foyer and Terrace*

10:20 – 10:45 am It's Time to Make Fairness a Factor in Rating

10:45 – 11:25 am An Inconvenient Truth: Pricing Without Credit Is Possible, and Problematic

11:25 – 12:00 pm The Delicate Dance of Credit Data and Driving Behavior

12:00 – 1:20 pm Luncheon and Networking, *Oceanfront Lawn*

1:20 – 2:05 pm Connecting the Dots: Integrating Multiple Tools Into Core Software

2:05 – 2:45 pm Offering a \$9 Billion Auto Insurance Market Opportunity, Ontario Opens Its Arms

2:45 – 3:20 pm Cookie Break, *Ritz-Carlton Ballroom Foyer and Terrace*

3:20 – 4:05 pm Digital Claims Tools, Forced to Maturity by Pandemic, Need Deeper Integration

4:05 – 4:55 pm The Rental Car and Auto Glass Industries' Pandemic: First, Survive, Then Reinvent

5:00 – 7:00 Networking Reception, *Oceanfront Lawn*

## TUESDAY SEPTEMBER 14

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

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

8:35 – 9:20 am Usage-Based Insurance: Steady Progress in an Unsteady World

9:20 – 10:05 am Optimizing the Online Shopper Experience and Value

10:05 – 10:35 am Coffee Break, *Ritz-Carlton Ballroom Foyer and Terrace*

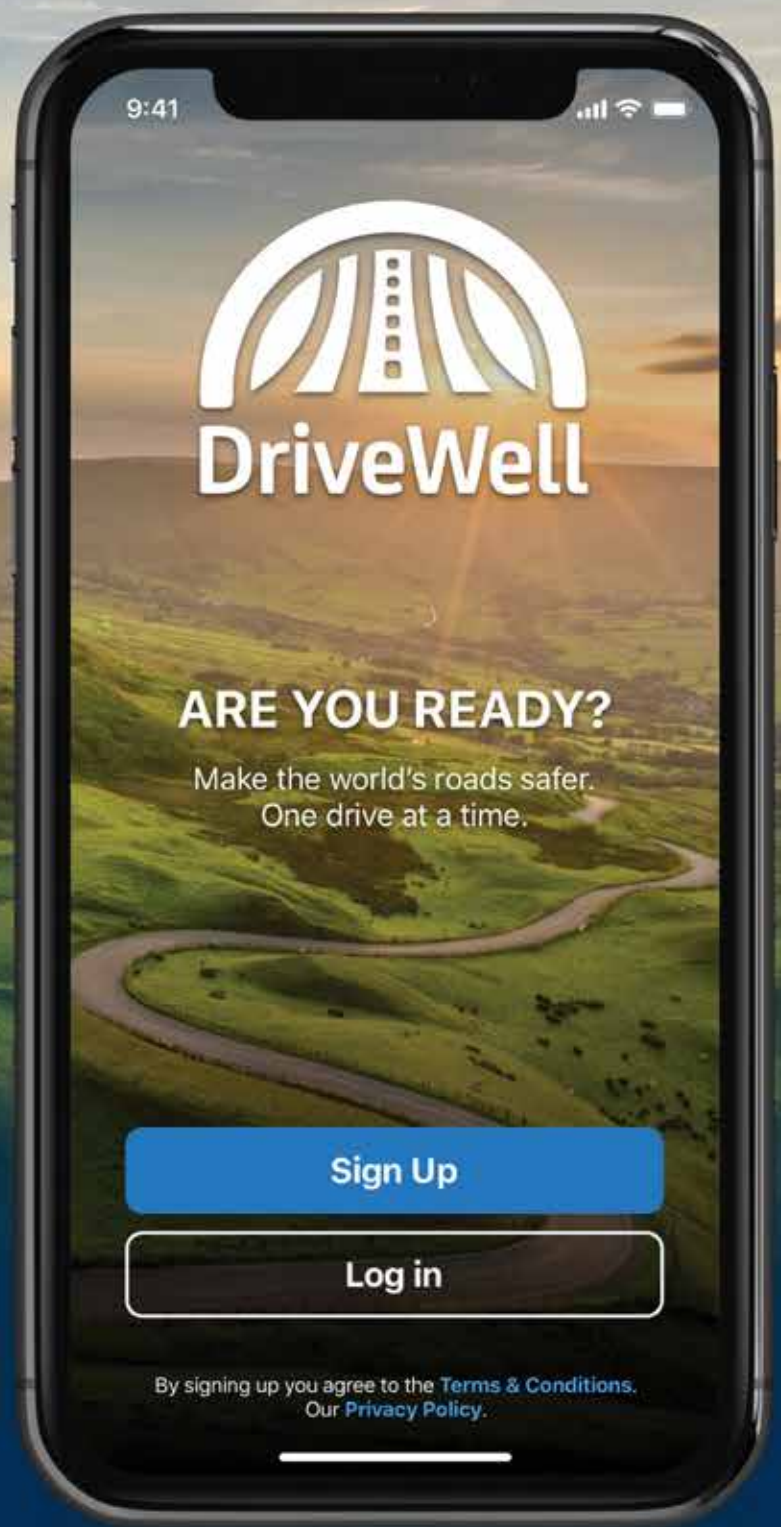
10:35 – 11:20 am Living With Giants: The Vital Role of Smaller Repair Facilities for Carriers and Consumers

11:20 – 12:00 pm Twenty Trends

12:00 noon Adjournment



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# 2021 Conference Schedule

## SUNDAY SEPTEMBER 12

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

*Ritz-Carlton Ballroom Foyer and Terrace*

Each year this opening event represents a joyful reunion of friends and colleagues, excited for the prospect of engaging discussions over the next two days. This year will have the added thrill of reconnecting with colleagues after nearly two years apart.

## MONDAY SEPTEMBER 13

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

*Ritz-Carlton Ballroom Foyer and Terrace*

Come down early to enjoy breakfast and the opportunity to network.

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

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

Setting the stage for the meeting, Conference Co-Chairman Brian Sullivan will review the state of the market with the latest data in the context of broader economic, regulatory, legislative, M&A, consumer and technology trends. All in 10 minutes!

### 8:40 – 9:00 am How Automakers Are Remaking Transportation

*Tricia Morrow, Safety Engineering Strategy Manager, General Motors*

The newest cars on the road offer safety features of remarkable dexterity, warning drivers if they get sleepy or are distracted by their phones, sometimes by watching their eyes. Drivers are warned if they wander out of their lane, try to change lanes with a car in their blind spot, and more. The most advanced have automatic braking systems to avoid or reduce the impact of forward collisions. Though true autonomy is years away, the gradual adoption of existing technologies should help reduce the number and severity of crashes. All of this raises questions for insurers about future accident rates, repairability, and more. In this session, Tricia Morrow of General Motors will discuss how the most advanced driver assistance systems (ADAS) are migrating from high-end vehicles, such as Cadillacs, into all vehicles, and what all this will mean for the insurance industry.





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# 2021 Conference Schedule

## 9:00 – 9:20 am OEM + UBI = Unmatched Knowledge. The Arrival of Automakers in the Insurance Ecosystem

*Andrew Rose, President, OnStar Insurance & VP, Global Innovation, General Motors*

Insurers and manufacturers have worked closely on repair issues since the advent of the automobile, but collaborating on insurance sales has been a challenge. Car dealers have been rightfully focused on selling the car, not on other products. Even when an automaker created its own insurer – as General Motors did from 1925 to 2009 – the integration of the owner, manufacturer, and insurer of vehicles never really jelled. But today's environment brings a new factor – vehicle and driving data – that is changing the game. With connected vehicles gathering unmatched data sets about how a car is driven and maintained, automakers can claim a prominent seat at the insurance table. In this session, Andrew Rose, an experienced insurance executive leading GM's latest insurance enterprise, will discuss this new dynamic, and how automakers are working their way into a more comprehensive customer experience that includes insurance.

## 9:20 – 9:45 am GM Fireside Chat

*Andrew Rose, President, OnStar Insurance & VP, Global Innovation, General Motors*

*Tricia Morrow, Safety Engineering Strategy Manager, General Motors*  
*Brian Sullivan, Conference Co-Chairman*

## 9:45 – 10:20 am Networking Coffee Break

*Ritz-Carlton Ballroom Foyer and Terrace*

Aware that everyone is starved for networking, we have added a few minutes to our already generous coffee breaks!

## 10:20 – 10:45 am It's Time to Make Fairness a Factor in Rating

*Frank Palmer, Chief Insurance Officer, Root Insurance Co.*

Insurers must use information they gather to discriminate between good and bad risks, then set prices accordingly. If they fail to discriminate intelligently, they go out of business. But from the very beginning, consumers have questioned the fairness of insurance pricing. In 1784, for example, Green Tree Insurance was formed because other insurers would not cover homes with nearby trees. Farm Bureaus formed because big insurers in the East would not fully cover farm risk they didn't understand. Today's version of this debate centers around the fairness of personal behavioral factors in setting prices. Is it right to



A man with a grey beard and mustache, wearing a light beige suit, a light blue shirt, and a dark blue tie with white polka dots. He is smiling and has his arms crossed. The background is a blurred office interior with a plant and windows.

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# 2021 Conference Schedule

use marital status when so many people cohabitate without seeking official recognition? Is it fair to charge people based on how they use credit when doing so raises prices for lower income populations? In this session Root Insurance executive and industry veteran Frank Palmer – who 25 years ago was instrumental in building the first insurance score relying on credit – will argue that many of these indirect social factors represent unfair discrimination, and that it is time for insurers to turn toward better, more modern factors, such as the telematics program at the center of Root's business model. Competitors might scoff at the proposal, but regulators are listening, so if nothing else, it is wise to understand the arguments.

## 10:45 – 11:25 am **An Inconvenient Truth: Pricing Without Credit Is Possible, and Problematic**

*Stothard Deal, Vice President, Insurance Solutions, and Courtney Anderson, Senior Manager, Data Science & Analytics, TransUnion*

When the National Council of Insurance Legislators passed model legislation on the use of credit data for insurance pricing in 2002, it seemed the big fight over the use of credit had come to an end. Most states allowed it, a handful did not, and the market settled down. Then came the social turmoil of 2020, which spurred a reexamination of many things considered settled. Once again, the use of credit data is being challenged based on the belief that the practice has a disparate impact on lower-income consumers. Washington State's regulator unilaterally restricted credit this year, and other regulators are asking hard questions. To understand what might happen if insurers lose the ability to consider credit data, Courtney Anderson and Stothard Deal of TransUnion began to examine what happens to rating plans with credit removed. Some of the findings are predictable: some customers who are likely to make claims will pay less, and others who are less likely to make claims will pay more. But it is the unexpected outcomes that are the most interesting, and the most challenging.

## 11:25 – 12:00 pm **The Delicate Dance of Credit Data and Driving Behavior**

*Adrian Cuc, Senior Vice President, ISO Analytics, Jared Smollik, Vice President, Personal Lines Core Products, ISO*

When telematics first brought driving data into usage-based insurance policies, insurers found they had a powerful new data set that could be more predictive of loss than almost any other single factor, including credit data. With contentious debates over the use of credit since its first use more than 25 years ago – and renewed challenges today – driving data seems to offer an escape. Several insurers have already pledged to



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ignore credit and rely instead on driving data, some beating their chest about the virtuous nature of their decision. But is it really possible to swap one for the other? In this session, two senior members of the ISO/Verisk team – both with extensive experience in credit and telematics – will explore the truths behind the two most predictive factors in the market today, whether one can substitute for the other, and how both credit and driving data are likely to evolve on their own, and in relation to one another, in the future.

## **12:00 – 1:20 pm Luncheon and Networking**

*Oceanfront Lawn*

The chefs at the Ritz-Carlton have been waiting more than a year for the chance to show off their skills, so be prepared for a wonderful meal. We have left plenty of time to enjoy lunch, network with your fellow attendees, speakers and sponsors, schedule a meeting or two, and still have time left over to check in with the office.

## **1:20 – 2:05 pm Connecting the Dots: Integrating Multiple Tools Into Core Software**

*Michael Jackowski, Chief Executive Officer, Duck Creek Technologies*

The past decade has seen a remarkable transformation of core systems for insurance companies, as claims and policy management systems have moved to third parties that bring deeper resources, modern technology, and the significant advantage of feedback from multiple insurers. But for these systems to work to maximum capacity, they must balance the benefits of centralized control with the essential need to integrate with other providers of data and tools. Finding the right mix is critical to success for the entire industry. In this session, Michael Jackowski of Duck Creek Technologies, one of the pioneers of core systems software, will discuss the opportunities and challenges of integrating multiple tools under one umbrella in the name of creating the most effective system possible.

## **2:05 – 2:45 pm Offering a \$9 Billion Auto Insurance Market Opportunity, Ontario Opens Its Arms**

*Tim Bzowey, Executive Vice President Auto/Insurance Products, Financial Services Regulatory Authority of Ontario*

What if someone offered you a single market with \$9 billion in personal auto premium, a growing population of 14 million – two thirds of them in a single metropolitan region – a newly flexible regulatory regime and a dearth of sophisticated competitors? That is what Ontario, Canada, is inviting U.S. insurers to consider with the aim of improving the marketplace for consumers by attracting innovative insurers that will



# 2021 Conference Schedule

bring new capital, new ideas, new products and, eventually, better service at a lower price. Even with a new regulator in town, heating things up north of the border, Ontario has a way to go before it becomes an insurer's dream. Not all the reforms are in place, or fully tested, and profitability has been a challenge in Ontario auto insurance for quite some time. But new markets the size of Georgia and Pennsylvania don't grow on trees, and if the reforms continue on their current trajectory, it could be a lot easier for newcomers to adjust to Ontario, and its intense Canadian niceness, than challenging states like Louisiana, Florida, California, New York, Texas and, well, you get the idea. This could, in fact, present an opportunity not unlike the reformed New Jersey and Massachusetts auto insurance markets (both much smaller than Ontario.) In this session, Tim Bzowey, an experienced insurance hand turned regulator, will explain the structure of the market, the opportunities new regulation can bring, as well as the risks that Ontario presents. Did we mention \$9 billion in direct premium written?

## **2:45 – 3:20 pm Cookie Break**

*Ritz-Carlton Ballroom Foyer and Terrace*

We don't know about you, but this is the time of day when caffeine and sugar are most welcome. You can have a cola, which provides both, or a more balanced meal with coffee and a cookie. For those of you with more restraint, we promise healthy snacks and a cold drink as well. As with the morning break, we have included some additional time in this break for networking, but be sure to come back for the day's action-packed final sessions.

## **3:20 – 4:05 pm Digital Claims Tools, Forced to Maturity by Pandemic, Need Deeper Integration**

*Jason Verlen, SVP Product Management, Strategy, and Marketing, CCC Intelligent Solutions*

When the pandemic arrived in spring 2020, the potential of digital claims tools was already widely accepted. Appraising vehicle damage from a photo – by a desk adjuster, artificial intelligence or a mixture of the two – had proven itself in specific circumstances for a group of pioneering vendors and insurers. These tools were especially effective for modest physical damage claims. But when live inspections were essentially halted in the early days of the pandemic, digital claims tools were forced into service for major physical damage claims and even some bodily injury claims. This crash course in the value of



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digital claims tools provided an unexpected bonanza of insight into what works and what does not. Further, insurers and vendors are working as quickly as possible to integrate these tools into broader claims workflows at a level and speed no one could have predicted. From his home office, Jason Verlen of CCC Information Services has enjoyed an unmatched view of how and where these tools have been utilized, and he will share his expectations of what the claims process will look like once the pandemic has passed.

## **4:05 – 4:55 pm The Rental Car and Auto Glass Industries' Pandemic: First, Survive, Then Reinvent**

*Mary Mahoney, Vice President, Replacement & Leisure Division, Enterprise Holdings Inc.*

*Renee Cacchillo, Executive Vice President Customer Experience Officer, Safelite Group*

The pandemic tested the rental car and glass industries as never before. With few drivers on the road, there was no broken glass to repair and replace. The elimination of business and leisure travel took out one pillar of the rental car business, and the dramatic reduction in auto repair nearly took out the other. After dealing with the first order of business – survival – these two essential parts of the auto insurance ecosystem were then afforded the unwanted, but still useful, opportunity to reinvent themselves. Fleets of rental cars and repair vehicles were reconsidered, locations were scrutinized, staffing was refined. When we come out the other side, what will insurers find? Mary Mahoney of Enterprise Holdings and Renee Cacchillo of Safelite will share lessons learned by their businesses and the insurers they serve and discuss what the landscape will look like in 2022 and beyond.

## **5:00 – 7:00 pm Networking Reception**

*Oceanfront Lawn*

With a full day of presentations and conversations under our belt, there are an unlimited number of topics for conversation. As we unwind from the day, this reception – the industry's unmatched networking opportunity – is an experience not to be missed.



# 2021 Conference Schedule

## TUESDAY SEPTEMBER 14

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

*Ritz-Carlton Ballroom*

*Patrick Sullivan, Conference Co-Chairman and Senior Editor,  
Auto Insurance Report*

### 8:35 – 9:20 am Usage-Based Insurance: Steady Progress in an Unsteady World

*Ryan McMahon, Vice President, Insurance and Government Affairs,  
Cambridge Mobile Telematics*

In theory, the pandemic should have created a consumer rush toward usage-based insurance. With many commuters working from home, and their cars idled, UBI offered the best way to capture the insurance savings that should flow from not driving. Yet while the pandemic did lead more customers to UBI, there was no stampede. Instead, the pandemic provided yet another push in the steadily building momentum toward an auto insurance product all agree is the most accurate way to assess risk. This is probably for the best, as transmitting driving data – from an app, a dongle, or directly from the vehicle – is a fast-evolving technology. The ability to assess that data is also evolving, as insurers and vendors study the predictive power of speed, braking, cornering, and other driving behaviors both on their own and in the context of other factors, such as speed limits, traffic, weather, locations and more. Adding yet another layer of complexity, consumers, regulators and government officials also continue to adjust their views on privacy, and not in a straight line or at the same rate. So steady growth, rather than a big boom, is probably best for everyone. In this session, Ryan McMahon of Cambridge Mobile Telematics will outline the innumerable moving parts in the UBI world, seeing how far we have come, what the future might hold, and what barriers insurers will have to overcome along the way.



# 2021 Conference Schedule



## 9:20 – 10:05 am **Optimizing the Online Shopper Experience and Value**

*Steve Yi, Chief Executive Officer, MediaAlpha, Inc.*

Not long ago, the online shopper was a mystery. Insurers and lead generation sites did not know who was shopping, where they were in the shopping process, or even if the name they gave was real. Today, new technologies have enabled insurers to glean much more information about who is asking them for a quote, thanks to tools that track a consumer's shopping journey, tools to verify the owner of the device being used to shop, and prefill data that helps define the customer's key characteristics. With these new tools, insurers are gaining insights into how to create the best possible online shopping experience. If consumers are just getting started, push them to get information. If they are clearly near a decision, give them a price. And if you know enough about the customer, and about your price, you might realize this is a customer you're not likely to win, and you should instead send them on their way to another insurer, collecting a fee that will help support further marketing. In this session, Steve Yi of MediaAlpha will share the state of the art in maximizing online shopping journeys, especially for the many consumers who are more likely to buy with another carrier.

## 10:05 – 10:35 am **Coffee Break**

*Ritz-Carlton Ballroom Foyer and Terrace*

Here is your last chance to connect with fellow attendees, but don't dawdle at the end, because we have an exciting and informative final session ready for you!

## 10:35 – 11:20 am **Living With Giants: The Vital Role of Smaller Repair Facilities for Carriers and Consumers**

*Aaron Schulenburg, Executive Director, Society of Collision Repair Specialists*

The COVID-19 pandemic was hard on us all, and there are ongoing impacts from current events on the collision repair industry. With miles driven down, collisions fell dramatically, claims practices changed, and the resulting trickle-down effects on body shops have been interesting. While every business has experienced unique challenges as a result, smaller independent shops have felt it most acutely, already stressed by trends toward industry consolidation and a push to virtual claims settlement models which were in play

# 2021 Conference Schedule

long before, but exacerbated by, the pandemic. But understanding why this segment of the population is so important to the OEM might cause audience members to consider why this very large segment of repair capacity is essential to insurers' ability to serve customers well. Though it may not have easy access to Wall Street, ownership is very close to the shop floor, providing a nimble and passionate leadership that has proven resilient, responsive and often-times best suited for reacting to the pace of evolution in today's sophisticated automobiles. In this session, Aaron Schulenburg of the Society of Collision Repair Specialists will discuss the dynamics of this important repair segment, how they have fared during the pandemic, and outline a plan for a better relationship between insurers and this essential part of the repair ecosystem.

## 11:20 – 12:00 pm **Twenty Trends**

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

*Patrick Sullivan, Conference Co-Chairman and Senior 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.

## 12:00 noon **Adjournment**





# Acknowledgements

Conference Director Tracie Sullivan and Co-Chairmen Brian P. Sullivan and Patrick 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, Cambridge Mobile Telematics, CCC Intelligent Solutions, DMA Claims Services, EXL, Insurance Auto Auctions, LexisNexis Risk Solutions, One Inc, TransUnion, and Verisk.

The staff of The Ritz-Carlton, Amelia Island have been critical in producing a first-class environment for our conference. Special thanks to Christina Saldaña, Senior Manager, Meetings and Special Events, Michelle Caldwell, Group Reservations Coordinator, and Tyler Joy, Regional Sales Manager, Encore.

Ever since 2000, Gillian Kirkpatrick of King Graphic Design has provided the sparkling design for all our printed materials, including this program. For just as long, Sue Ann and Tom Akers of Designing Images Group have provided the wonderful signage, shirts and other materials that enhance the conference experience. 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 that make our conference app possible.

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 24-26 at our home away from home, The Waldorf Astoria Monarch Beach Resort in Dana Point, California!

Tracie Sullivan  
Conference Director

Patrick Sullivan  
Conference Co-Chairman

Brian P. Sullivan  
Conference Co-Chairman

## Thank you to this year's Sponsors!



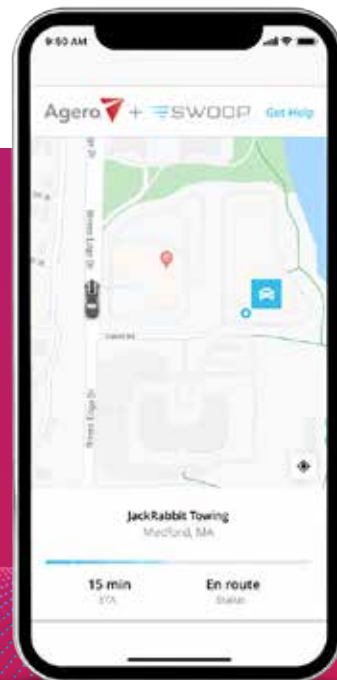


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## PIRNC 2021

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



## AIRNC 2022

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



## PIRNC 2022

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



## AIRNC 2023

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



## PIRNC 2023

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



## AIRNC 2024

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



## PIRNC 2024

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



## AIRNC 2025

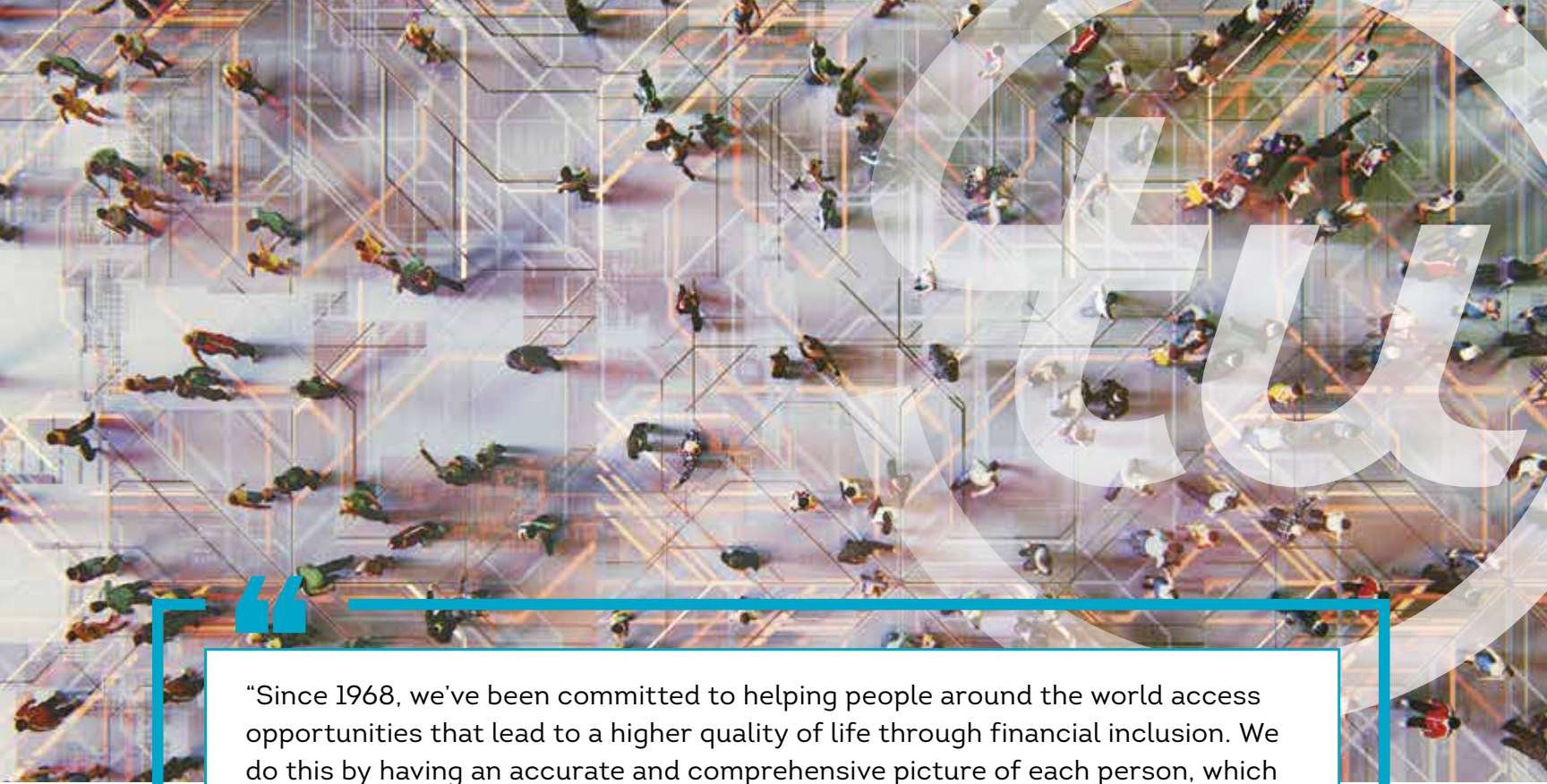
May 4–6 The Breakers  
Palm Beach, FL



## PIRNC 2025

November 9–11 Monarch Beach  
Resort, Monarch Beach, CA





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# 2021 Conference Speakers

## Brian Sullivan

*Conference Co-Chairman and Editor, Auto Insurance Report*

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 auto and property insurance, publishing newsletters *Auto Insurance Report* and *Property 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*.



## Patrick Sullivan

*Conference Co-Chairman and Senior Editor, Auto Insurance Report*

Patrick Sullivan began his insurance industry career at Risk Information in 2008 as a journalist and analyst, before leaving in 2017 to work as an Account Executive at insuretech Carpe Data and as an Engagement Manager at AAIS, a not-for-profit insurance advisory organization. He returned to Risk Information as Conference Co-Chairman and Associate Editor in 2021 and remains in demand as a speaker to insurance industry groups and leading insurance companies nationwide. The one-time owner of Tall Pat Records and long-time resident of Chicago is a graduate of Santa Clara University with a Bachelor of Science Degree in Anthropology.



# 2021 Conference Speakers



## Tricia Morrow

*Safety Engineering Strategy Manager, General Motors*

Tricia Morrow has over 25 years of experience at General Motors and has worked within the Global Vehicle Safety, Global Electrical Controls and Software, Global Product Planning, and Global Advanced Vehicle Development Innovation organizations in a wide variety of roles. These include various safety related roles such as whiplash protection, safety and crashworthiness performance, and biomechanics. She was appointed to her current position within Global Vehicle Safety in July 2014.



Tricia is responsible for safety strategy and leading the passive safety advanced portfolio of projects. In this role she is also responsible for the design and performance of the industry-first Rear Seat Reminder and Buckle-to-Drive features. Her Rear Seat Reminder team received the Boss Kettering Award, which is GM's highest award for recognizing technical inventions and innovations.

Tricia was also named one of the 2020 Rising Stars by *Automotive News*. She is a strong safety advocate in the community and works to educate others on the topic of risky driving behaviors including driver distraction, speeding, and lack of seat belt use. Tricia earned a Bachelor of Science in Mechanical Engineering from Purdue University, a Master of Science in Bio-Medical Engineering from Wayne State University, and a Master of Business Administration from the University of Michigan. She and her husband have two children and live in Grosse Pointe, Michigan.



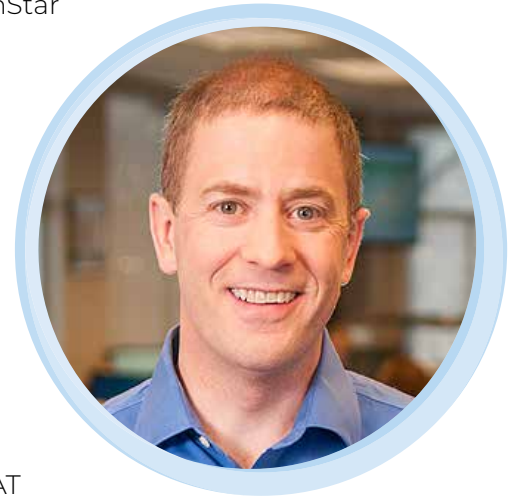
# 2021 Conference Speakers

## Andrew Rose

*President, OnStar Insurance & VP, Global Innovation, General Motors*

Andrew Rose joined General Motors in 2020 as President of OnStar Insurance and as the automaker's Vice President of Global Innovation. His task is to bring GM back into the insurance industry, with a particular focus on incorporating vehicle and driving data to create a better insurance product. Prior to joining GM, Andrew was Chairman and Chief Executive Officer of Compare.com, a comparison website for personal lines insurance, and the managing director and head of U.S. operations for Admiral Group. Andrew was Senior Vice President at Countrywide Insurance where he helped build and ultimately ran their auto insurance business. Earlier in his career, Andrew served as an Auto Product Manager for Progressive Insurance. Andrew's career also includes stops at AT Kearney, Capital One, Shell, and DuPont.

Andrew holds an MBA from the Darden School of Business, University of Virginia, a Masters Certificate in Project Management from George Washington University, and a BS in Chemical Engineering from Virginia Tech..




## Frank Palmer

*Chief Insurance Officer, Root Insurance Co.*

Frank oversees state management, actuarial pricing, underwriting, claims, and customer service at Root. He brings extensive operational expertise to each of these areas. He is a former senior associate at McKinsey & Company and has more than 25 years of experience in the insurance industry, including leadership roles in data science, telematics, pricing and product management at Progressive, Allstate, and Plymouth Rock Assurance.





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# 2021 Conference Speakers

## Stothard Deal

*Vice President, Insurance Solutions, TransUnion*

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.



## Courtney Anderson

*Senior Manager, Data Science & Analytics, TransUnion*

Courtney Anderson oversees the analytics and model development of TransUnion's risk solutions for personal auto and property insurance. Courtney joined TransUnion in 2010. She holds a master's degree in mathematics and statistics and a bachelor of science in mathematics and computer Science from Loyola University Chicago.





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# 2021 Conference Speakers

## Adrian Cuc

*Senior Vice President, ISO Analytics*

Adrian Cuc is SVP of Insurance Analytics, responsible for managing a team of data scientists and predictive modelers in the development of generic and custom underwriting and rating scoring solutions for the insurance industry. With over twenty years of Property & Casualty industry experience, Adrian brings various analytical and management capabilities including model development, strategy design and risk management.

He joined Verisk in December 2015 from TransUnion, where he held a similar role. He was instrumental in the development of new predictive models that energized TransUnion's insurance practice. His prior experience includes lead analytical roles at Allstate and Progressive.

Adrian holds a Bachelor of Science degree in Mathematics and a Master in Applied Statistics from Bowling Green University.



## Jared Smollik

*Vice President, Personal Lines Core Products, ISO*

Jared Smollik is the Vice President of Personal Lines Core Products at ISO, a subsidiary of Verisk Analytics. He leads a team of personal lines insurance professionals in using customer feedback, market knowledge, business intelligence, and data to drive the creation of new coverage, actuarial and analytic products and to maintain and enhance ISO's existing programs. The team also provides valuable data and actionable insights related to industry benchmarks and financial results that help companies make critical decisions about product development.

Jared is also part of ISO's efforts to develop vehicle telematics and autonomous vehicle products and contributes to other automobile-related research. Jared graduated with a bachelor of science degree in mathematics and finance from Rutgers College and the Rutgers Business School, and subsequently with an MBA from the Rutgers Business School. He has earned the designations of Fellow of the Casualty Actuarial Society (FCAS), Member of the American Academy of Actuaries (MAAA), Chartered Enterprise Risk Analyst (CERA), Chartered Property Casualty Underwriter (CPCU), and Associate in Risk Management-ERM (ARM-E).

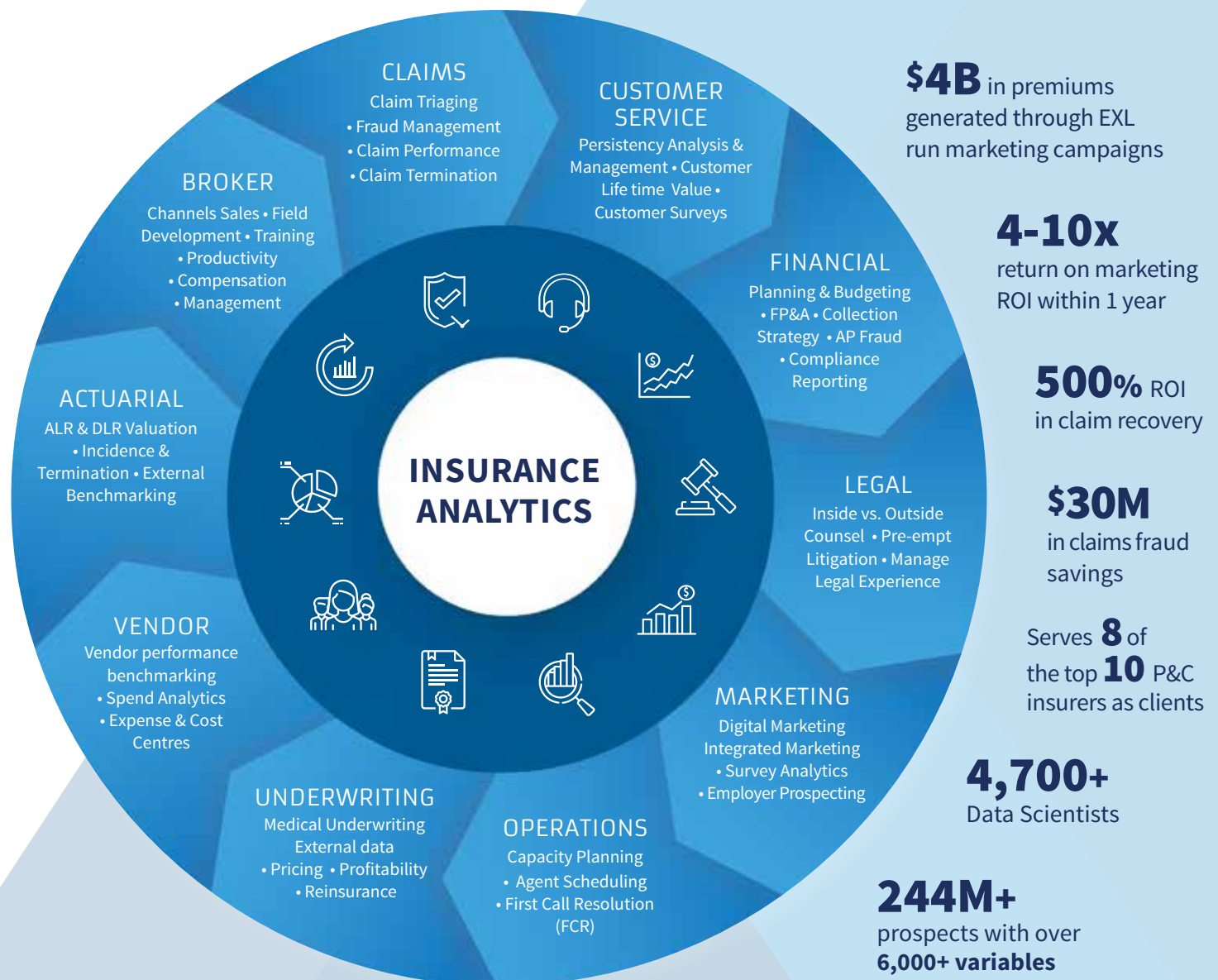




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# 2021 Conference Speakers

## Michael Jackowski

*Chief Executive Officer, Duck Creek Technologies*

Mike Jackowski is Duck Creek's chief executive officer and also serves on the Board of Directors. He brings more than 25 years of technology, operations, and insurance industry expertise to this global leadership role, in which he's responsible for the company's strategic direction and overall performance. As CEO, Mike shares his passion for the possible by aligning company goals and industry experts to deliver the solutions that drive business value for insurers worldwide.

Prior to Duck Creek, Mike held several leadership roles at Allstate. He was senior vice president for the agency technology and sales business units, where he was responsible for strategic management and operations. He also led the business through a technology transformation that improved interactions and communications between the carrier's employees, agents, and customers. He joined Allstate as the senior vice president of technology and operations, where he was credited for reinventing the insurer's claims operations through modern technology and governance, a project that impacted 17,000 employees and involved 1,000 resources on three continents.

Before joining Allstate, Mike was a managing partner for Accenture's global claims and underwriting practice in the financial services group. In this role, he was responsible for Accenture's overall claims and underwriting product strategy and direction, which included creating the company's pioneering software solution, Accenture Claim Components, now Duck Creek Claims.





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# 2021 Conference Speakers

## Tim Bzowey

*Executive Vice President Auto/Insurance Products,  
Financial Services Regulatory Authority of Ontario*

Tim Bzowey leads FSRA's regulation and supervision of auto and other insurance products with a focus on serving the public interest through consumer protection, innovation, and competition.

Tim is a strategic, results-driven leader with global experience in insurance, wealth management and banking. He is known for his consumer focus, development of high performing teams and commitment to collaboration. Tim brings to the public service a pragmatic, firsthand understanding of consumer experience and the insurance ecosystem.

Prior to joining FSRA, Tim's financial services career included national insurance leadership roles where Tim and his colleagues earned internationally recognized customer service awards while delivering on business results.

Tim's track record of executing on strategy has continued at FSRA, resulting in some notable early achievements by collaborating with regulated entities, consumers and colleagues.



## Jason Verlen

*SVP Product Management, Strategy, and Marketing,  
CCC Intelligent Solutions*

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







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# 2021 Conference Speakers

## Mary Mahoney

*Vice President, Replacement & Leisure Division, Enterprise Holdings Inc.*

As Vice President, Insurance Replacement Division for Enterprise Rent-A-Car, Mary Mahoney is responsible for developing and maintaining relationships with many of the company's top insurance company partners, a critical customer set for the company.

Mary began her career with Enterprise in 1985 as a management trainee in Florida and advanced through various management positions in Florida and Minnesota. In 1994 she moved to Enterprise headquarters in St. Louis to spearhead the company's first National Marketing department and develop alliances with insurance companies throughout North America. Mary holds a bachelor's degree in communications from the University of Wisconsin – Milwaukee.



## Renee Cacchillo

*Executive Vice President Customer Experience Officer, Safelite Group*

Renee Cacchillo is executive vice president, customer experience officer at Safelite Group, the nation's largest provider of vehicle glass repair, replacement and recalibration services. Renee focuses her teams on delivering the company's vision and business goals by driving performance in customer experience, marketing, sales, pricing and claims management. She serves as a member of the senior leadership team in positioning Safelite as a People Powered, Customer Driven organization with the purpose of bringing unexpected happiness to people's everyday lives. A wealth of experience, best-practice knowledge and a proven track record of success around improving the customer experience make Renee an in-demand speaker.

Previously, Renee served in leadership roles in fast-paced, consumer-facing businesses, including Bob Evans, L Brands, Hallmark and Dillard's Department Stores. She started her career at Accenture, leading large-scale system implementations and change management.

Renee, a resident of New Albany, Ohio, graduated from the University of Kansas where she earned her bachelor of science in business administration and an MBA with an emphasis in marketing.



# 2021 Conference Speakers



## Ryan McMahon

*Vice President, Insurance and Government Affairs, Cambridge Mobile Telematics*

Ryan McMahon leads Cambridge Mobile Telematics' Insurance and Government Affairs group, which works with partners around the globe to deliver results from their connected insurance programs. Ryan is passionate about technological innovation in the insurance industry. Before CMT, he worked in claims, product, corporate, and field marketing for both personal and commercial lines carriers. Ryan spent five years at Plymouth Rock Assurance where he ran the "More Than Just Insurance" platform and worked on a team to introduce the first of its kind telematics-based rewards program to the U.S. Ryan holds a bachelor's degree in psychology from the State University of New York at Potsdam, and an MBA from Worcester Polytechnic Institute.



## Steve Yi

*Chief Executive Officer, MediaAlpha, Inc.*

Steve Yi is the co-founder and CEO of MediaAlpha, the leading provider of marketplace solutions for high-consideration categories such as property and casualty insurance, health and life insurance, personal finance, travel, education, and more.

MediaAlpha uses technology and data science to help businesses optimize their customer acquisition efforts.

The company's efficient, transparent marketplaces enabled more than \$800 million in high-value advertising transactions in 2020 alone. Steve and his team successfully completed an initial public offering for MediaAlpha in October 2020; the company is traded on the NYSE under ticker symbol MAX.

Steve has worked in the internet advertising industry for almost 20 years after starting his career with Goldman Sachs and Oliver Wyman. Steve has a J.D. from Harvard Law School and an A.B. from Harvard College.





# 2021 Conference Speakers

## Aaron Schulenburg

*Executive Director, Society of Collision Repair Specialists*

A passionate representative of the collision repair community, Aaron Schulenburg serves as the Executive Director for the Society of Collision Repair Specialists (SCRS), a national trade association representing nearly 40 affiliate associations, more than 6,000 collision repair businesses and nearly 60,000 specialized professionals within the collision repair industry.

Having previously held positions at collision repair facilities in Arizona, Delaware, and Maryland, Aaron has entrenched himself in active industry involvement throughout his career affording him the ability to bring relevant firsthand experience to his role. During his tenure, he has worked with the SCRS board to launch impactful programs such as the Repairer Driven Education series at the SEMA Show, the Repairer Driven News online information source, and to help found and manage nationally acclaimed industry resources such as the Database Enhancement Gateway (DEG).



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