



# PROPERTY INSURANCE REPORT

national  
conference  
2021



# WELCOME

## FROM THE CHAIRMEN

For an industry designed to weather sudden catastrophes, who could have ever predicted the challenges we have all faced since we last gathered two years ago? That every single person would leave their office on one day, and not return for a full year? Or that customers would rightly resist allowing an adjuster into their home to assess a claim? Or that agents would lose the opportunity to meet with customers, and instead pivot to video conferencing? Who could have foreseen digital claims and underwriting tools, considered promising but not yet mature, would be forced to grow up in a hurry and take on the burden of an entire industry? Never did we expect that we would need to build a studio and learn how to edit video, in order to bring you last year's virtual conference.

And yet here we are, two years later, and we can only marvel at the inventiveness that solved every challenge the pandemic threw our way. Remote work was successful beyond anyone's imagination. Digital tools for claims, underwriting and sales, while imperfect, proved to be far more capable than even their proponents predicted. And as the pandemic fades (we pray) these and other changes have become permanent parts of the property insurance industry's future.

It is toward that future that we will turn in the next two days, as we explore changes in the housing market, the technology that enables greater digital engagement and the software that will bring that to workflow, and trends in claims now that offices are empty and homes are filled with workers. We will also examine the impact of a changing climate, and how to deal with risks such as wildfire that are increasingly hard to insure. We will work to make sense of the enormous challenges of failing roofs and faulty appliances, and identify the newest tools for creating more accurate prices. And through it all, we encourage all of you to take advantage of the opportunity—which we once took for granted but now must treasure—of discussing these and other trends with one another. Because it is through collaboration, both spontaneous and planned, where true progress is made. Thank you for joining us!

Tracie Sullivan  
Conference Director

Patrick Sullivan  
Conference Co-Chair

Brian Sullivan  
Conference Co-Chair

# CONFERENCE

## SCHEDULE 2021

### SUNDAY, NOVEMBER 14

5:00 – 7:00 pm Early Registration and Reception with Speakers and Sponsors  
*Pacific Ballroom Promenade and Balcony*

### MONDAY, NOVEMBER 15

7:30 – 8:30 am Registration and Continental Breakfast  
*Pacific Ballroom Promenade and Balcony*

8:30 – 8:40 am Chairman's Opening Remarks  
*Pacific Ballroom*

8:40 – 9:25 am You Can't Go Home Again: Housing in a Post-Pandemic World

9:25 – 10:10 am Core Systems Emerge as the Hub Around Which Data Flows

10:10 – 10:40 am Coffee Break  
*Pacific Ballroom*

10:40 – 11:15 am Breaking Climate Change into Pieces

11:15 – 12:10 pm Burned by Rising Wildfire Risk, Insurers and Homeowners Need New Tools

12:10 – 1:30 pm Luncheon  
*Pacific Lawn*

1:30 – 2:10 pm Lessons From Trial by Fire of Virtual Claims Tools

2:10 – 3:05 pm Breakthroughs Require New Technology Incorporated into Tools and Integrated into Workflow

3:05 – 3:35 pm Cookie Break  
*Pacific Ballroom Promenade and Balcony*

3:35 – 4:20 pm Case Study: Using Imagery and Artificial Intelligence in Underwriting and Claims

4:20 – 5:00 pm With Roof Claims Soaking Their Bottom Line, Insurers Search for Answers

5:00 – 7:00 pm Reception  
*Grand Lawn*

### TUESDAY, NOVEMBER 16

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11:20 – 12:00 pm Twenty Trends



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## SCHEDULE 2021

### SUNDAY, NOVEMBER 14

#### **5:00 – 7:00 pm Early Registration and Reception with Speakers and Sponsors**

*Pacific Ballroom Promenade and Balcony*

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, NOVEMBER 15

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

*Pacific Ballroom Promenade and Balcony*

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

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

*Pacific Ballroom*

Setting the stage for the meeting, Conference Co-Chairs Brian Sullivan and Patrick 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 – 9:25am You Can't Go Home Again: Housing in a Post-Pandemic World**

*Patrick Sullivan, Conference Co-Chair and Senior Editor, Property Insurance Report  
Michelle Jackson, Director, Personal Lines Insurance Strategic Planning, TransUnion*

Where in the world will people live and work in the post-pandemic world? You've come to the right place to find out. For a decade before the pandemic, millennials were giving every indication that they were going to resist the siren song of the suburbs and remain in gentrifying cities, while their retiring baby boomer parents were also selling the big family house and heading to cities and other places with walkable centers. Then COVID-19 struck and people fled densely populated areas for the suburbs, sometimes back to their high school bedrooms, or drove in rental cars to rural areas, increasing demand for fancy coffee in places that didn't know a macchiato from a cappuccino. As vaccination rates rise and the pandemic eases, will everyone move back to their former residence? Conference Co-Chair Patrick Sullivan, who has researched every possible data point on housing trends, is joining force with TransUnion's Michelle Jackson, who brings a wealth of data on consumers and housing for a comprehensive view of where Americans will live, and work, in the years to come.

#### **9:25 – 10:10 am Core Systems Emerge as the Hub Around Which Data Flows**

*Mike Rosenbaum, CEO, Guidewire Software, Inc.*

Today, the new competitive battleground in property insurance is over the implementation of the dizzying array of new tools, services and data sets coming from an endless stream of providers. It starts with the big data providers and continues through smaller, more focused operations and the many property restoration companies. The ability to successfully manage and integrate all these different relationships will separate

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the winners from the losers. And at the heart of this management and integration, we find core system providers like Guidewire, which offer the essential hub around which everything flows. In this session, Mike Rosenbaum, Guidewire's new CEO, will explore the opportunities and challenges of integrating the enormous and complex modern insurance ecosystem, and what the future will bring.

### **10:10 - 10:40 am Coffee Break**

*Pacific Ballroom Promenade and Balcony*

The first presentations will provide plenty of things to chat about during our extended break. Make sure you reach out and meet someone new.

### **10:40 - 11:15 am Breaking Climate Change into Pieces**

*James Waller, Research Meteorologist, GC Global Strategic Advisory, Guy Carpenter & Co., LLC*

What should insurers do about climate change? It is a question every insurer must face, yet it has proven to be one that not a single insurer can truly answer. The question is just too big. A better strategy is to break climate change into its component parts, and begin to address them one at a time. What should be done about flood? What should be done about changes in storm patterns? What should be done about increased wildfire? How will rising sea levels impact insurers? All these factors, and more, are the result of climate change, and there are concrete actions insurers can take for each of them. In this session, Guy Carpenter Research Meteorologist Jim Waller will walk us through the many facets of climate change, how each will impact insurers, and the steps every company can take to begin addressing the challenges.

### **11:15 - 12:10 pm Burned by Rising Wildfire Risk, Insurers and Homeowners Need New Tools**

*Ken Allen, Deputy Commissioner, Rate Regulation, California Department of Insurance*

*Keith Daly, President of Personal Lines, Farmers Insurance*

*Attila Toth, Founder & CEO, Zesty.ai*

The California property insurance market—along with much of the Western United States—requires new thinking if it is to transition into the new reality of permanently higher fire losses. To have success, at least three things must happen. First, insurers must better grasp the risks they face so they can create an appropriately balanced book of business, giving them confidence to take on new customers and giving reinsurers confidence that they can successfully play their part. Second, government must gain greater insights into how best to reduce fire risk through mitigation, both at an individual and community level. Third, homeowners must be informed about what they can do to reduce fire risk and be offered incentives to take effective mitigation steps. In this critically important session, three key players in the development of a new and more successful future for California property insurance will explore the progress being made. Ken Allen of the California Department of Insurance will bring an experienced regulator's eye to the essential balancing of public interest and a healthy market. Keith Daly's Farmers Insurance is not only one of the biggest California home insurers, it has also been at the forefront of innovations in wildfire risk management. And Attila Toth's pioneering work in wildfire mitigation and risk management will ground the discussion in the art of the possible.

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### **12:10 – 1:30 pm Luncheon**

*Pacific Lawn*

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.

### **1:30 – 2:10 pm Lessons From Trial by Fire of Virtual Claims Tools**

*Matthew Grant, Partner, InsTech London*

It was probably a 5th-century pandemic that led Sun-Tzu to quip that “in the midst of chaos, there is also opportunity,” and for virtual claims and underwriting tools, it was as true in the past year as it would have been centuries ago. The COVID-19 Pandemic provided the chaos, limiting insurers’ ability to conduct in-person inspections of homes for claims and underwriting. That chaos provided an opportunity for vendors working in virtual claims, inspection, and aerial imagery to prove just how effective their solutions can be. The pandemic supercharged both the adoption and expanded the use of these tools to areas many had argued they would excel in if given the chance, such as virtual inspection of high-net-worth homes. InsTech London’s Matthew Grant is closer than anyone we know to all these vendors, and joins us to provide an overview of what worked, what did not, and what the future holds for virtual claims tools as we move past the pandemic.

### **2:10 – 3:05 pm Breakthroughs Require New Technology Incorporated into Tools and Integrated into Workflow**

*Kimberly Burdi-Dumas, Global Director of Insurance & Strategy, Matterport*  
*Jared Dearth, Vice President, Xactware Claims, Verisk*

As insurers begin to embrace photo estimating for underwriting and claims, Apple’s latest product lineup brings an entirely new wave of innovation. Armed with 5G, LiDAR, and frameworks for machine learning and augmented reality, iPhone and iPad can accurately identify and measure both inside or outside of a home or commercial building. To harness these advancements for insurers, solution providers such as Matterport have built new tools to easily incorporate these elements into underwriting and claims, while core insurance platforms such as Verisk’s Xactware are working to bring these capabilities directly into the insurance workflow. In this session, we’ll gain a deeper understanding of today’s product capabilities; Matterport’s Kimberly Burdi-Dumas will show how claims and underwriting are enhanced through new data, and Verisk’s Jared Dearth show how all of this can be integrated into the core software systems that drive insurers forward.

### **3:05 – 3:35 pm Cookie Break**

*Pacific Ballroom Promenade and Balcony*

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.







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### **3:35 – 4:20 pm Case Study: Using Imagery and Artificial Intelligence in Underwriting and Claims**

*Cole Winans, CEO, Flyreel*

*Rob Jacobson, VP of Operations, Kingstone Insurance*

The idea is alluring: take a picture and identify the contents and construction of a property for underwriting. Or take a picture and identify the damage to a property for a claim. Before the pandemic, insurers tentatively employed such new technology to supplement their claims teams and better engage policyholders. But COVID-19 put an end to “tentative” and forced a full embrace of new technologies. In this session, Cole Winans, the founder of Flyreel, a leading virtual claims vendor, will share the journey through this most challenging year. Then insurance veteran Rob Jacobson of Kingstone Insurance will talk about the insurer’s adoption of Flyreel’s tools and the lessons and surprises along the way.

### **4:20 – 5:00 pm With Roof Claims Soaking Their Bottom Line, Insurers Search for Answers**

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

Of all the parts of homes and commercial buildings that can give insurers headaches, none can match the roof. Just about every peril threatens them, including wind, hail, snow, ice, falling trees, and more. Beyond that, the roof is the part of a home that wears out the fastest. Understanding the challenge of roof risk requires detailed research and patience, which are abundantly available at the Insurance Institute for Business and Home Safety, whose CEO, Roy Wright, joins us to share the latest insights into how best to manage this enormous risk.

### **5:00 – 7:00 pm Reception**

*Grand Lawn*

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

## TUESDAY, NOVEMBER 16

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

*Pacific Ballroom Promenade and Balcony*

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

### **8:30 – 8:35 am Chairman’s Opening Remarks**

*Pacific Ballroom*

*Patrick Sullivan, Conference Co-Chair and Senior Editor, Property Insurance Report*

We’ll offer a quick recap of the prior day’s events, and then we’re on our way.

A middle-aged man with a grey beard and mustache, smiling warmly. He is wearing a light beige suit jacket over a light blue dress shirt and a dark blue tie with white polka dots. His arms are crossed. The background is a blurred office interior with a plant on the left.

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### **8:35 - 9:15 am Everyone Went Home for the Pandemic. What Happened?**

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

A year ago, we asked Aaron Brunko of Xactware to investigate his data set and tell us what was going on with property claims early in the pandemic. The results provided a comprehensive and unmatched window into claims trends of those early months, but it was hard to project forward because the world was still in chaos. Fast-forward 18 months into the pandemic, and the data set is far richer and more predictive. Xactware handles most of the industry's property claims, so you can be sure its insights go far deeper than any individual insurer could hope to develop on its own.

### **9:15 - 10:10 am Making the Leap Toward More Accurate Renewal Pricing**

*Keith Yun, Vice President, Product Manager, State Auto Insurance*

*Joe Jezewski, National Product Director, Kemper Insurance*

*George Hosfield, Senior Director, Home Insurance, LexisNexis Risk Solutions*

All applications for property insurance receive careful assessment—examining the risk profile of the structure and territory, the tenants and owners, the weather and more—to create a scope of coverage and a price. But after that initial burst of effort, the assessment of risk more or less comes to an end, as re-underwriting is more the exception than the rule. For the last several years, insurers have experimented with, and invested in, dynamic risk assessment. The idea is to track data flows to see if a property's profile has changed enough to warrant a new look that could lead to adjusted coverage or a new price. It hasn't been easy or widely adopted, inhibited by the costs of data and the disruption brought by re-underwriting. But some pioneering insurers are starting to make progress, creating a more dynamic, ongoing assessment of risk. In this session, Keith Yun of State Auto and Joe Jezewski of Kemper will share what they've learned on the road to more accurate renewal pricing, and George Hosfield of LexisNexis will outline the data flows that are making it all possible.

### **10:10 - 10:40 am Coffee Break**

*Pacific Ballroom Promenade and Balcony*

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!

### **10:40 - 11:20 am If It's Broke, Don't Fix It Until We Check for Subro!**

*Lyle Donan, President & CEO, Donan Solutions*

Every day, all across America, there are failures by dishwashers, washing machines, dryers, toasters, microwave ovens, air conditioners and every other conceivable kind of appliance and household machinery. And when these things fail, they lead to floods, fires, smoke damage and other unfortunate and costly events for which insurance companies are often called upon to pay. Sometimes, the loss is just the result of bad luck, in which case the insurer pays up. But sometimes, it is the fault of the manufacturer, and in that case, someone else should be paying. How do you know the difference between bad luck and faulty construction? You turn to a forensic engineer, who can look into the charred hulk of a burned out microwave and



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reconstruct what went wrong. In this session Lyle Donan of Donan Engineering will explain the nuances of searching for the truth, and the opportunities to be found in its discovery.

### 11:20 – 12:00 pm **Twenty Trends**

*Brian P. Sullivan, Conference Co-Chair, Editor, Property Insurance Report*

*Patrick Sullivan, Conference Co-Chair and Senior Editor, Property 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: Bolt, CAPE Analytics, Eagleview, DMA, LexisNexis, One Inc, TransUnion, Verisk, and Zesty.ai.

The staff of The Waldorf Astoria Monarch Beach Resort have been critical in producing a first-class environment for our conference. We thank them all!

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 20th annual conference, which will be held November 13-15, 2022 across the street at The Ritz-Carlton, Laguna Niguel.

Tracie Sullivan  
Conference Director

Patrick Sullivan  
Conference Co-Chairman

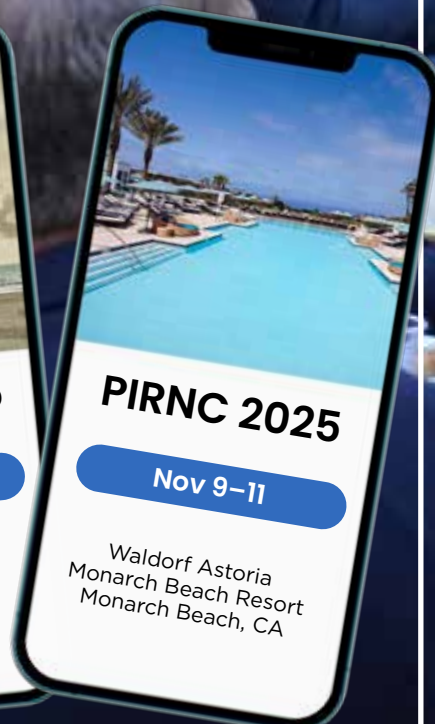
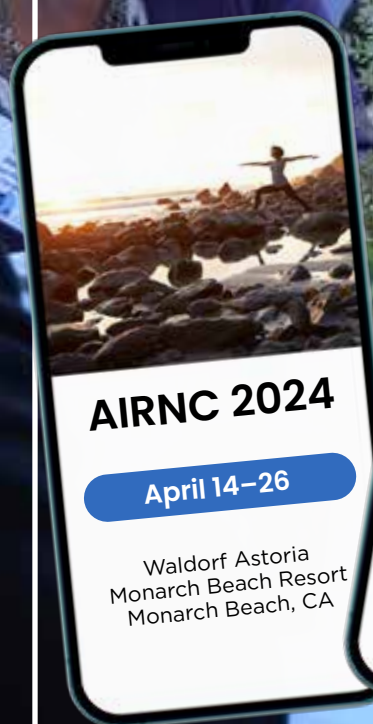
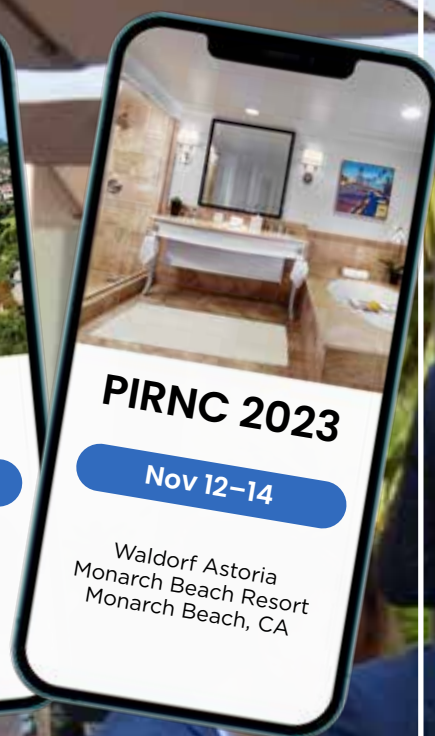
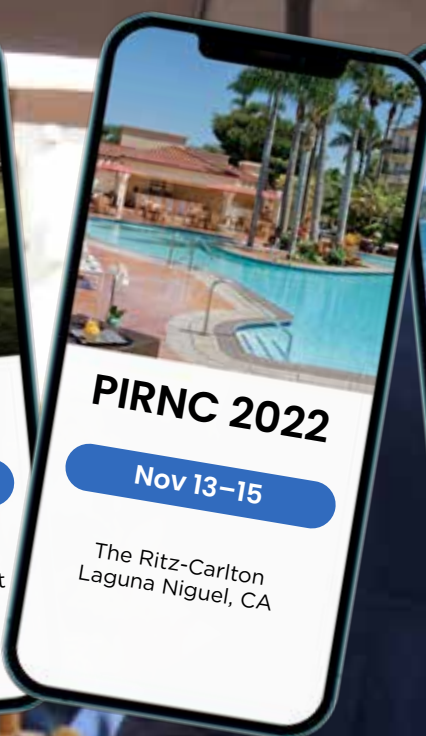
Brian P. Sullivan  
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# CONFERENCE

## SPEAKERS 2021

### BRIAN SULLIVAN

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



Patrick Sullivan began his insurance industry career at Risk Information in 2007 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.

### MICHELLE JACKSON

*Director, Personal Lines Insurance Strategic Planning, TransUnion*



Michelle Jackson leads the personal lines insurance market strategy team at TransUnion. She joined TransUnion's insurance product development group in 2012, and led the development and management of the company's personal property solution suite. Prior to TransUnion, Michelle worked in various product management and pricing roles at Travelers Insurance and Nationwide Insurance. She holds a bachelor's degree in mathematics and economics from Fairfield University. Michelle resides in Saratoga Springs, NY with her husband and two daughters.



# CONFERENCE

## SPEAKERS 2021

### MIKE ROSENBAUM

*CEO, Guidewire Software, Inc.*



Mike Rosenbaum serves as Guidewire's Chief Executive Officer and has overall responsibility for the company's global strategy, organization, culture, and operations.

Prior to Guidewire, Mike was part of the team at Salesforce for almost 14 years where he held several leadership positions and drove many of Salesforce's most notable product achievements. Most recently, Mike served as EVP Product, leading the product management and go to market strategy for Salesforce's core CRM product lines Sales Cloud, Service Cloud and Salesforce's Platform business. Prior to Salesforce, he held various technology and marketing roles at Siebel

Systems. Mike spent five years serving in the U.S. Navy as a submarine officer onboard the *USS Nevada*.

Mike is a graduate of the United States Naval Academy, where he earned a bachelor's degree in Systems Engineering, and The Haas School of Business at the University of California Berkeley, where he earned an MBA.

### JAMES WALLER, PHD

*Research Meteorologist, GC Global Strategic Advisory, Guy Carpenter & Co., LLC*



James is a research meteorologist with GC Global Strategic Advisory, responsible for extreme weather advisory and post-event analysis, and testing and evaluation of catastrophe models. He also represents GC on the Insurance Institute for Business and Home Safety Research Advisory Council. Prior to joining Guy Carpenter in 2012, James worked with a team to define tornado-prone regions for the National Building Code of Canada, and also reviewed Canadian snow and wind loads under present and projected climate conditions, while working with the Climate Adaptation Group at Environment Canada. Practical experience includes instrument testing and evaluation, weather observation networks, and deployment of

a marine observation station. He earned his B.A.Sc. in Engineering from the University of Waterloo, and graduate degrees in Meteorology from Florida State University, where he was also an instructor.

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## SPEAKERS 2021

### **KEN ALLEN**

*Deputy Commissioner, Rate Regulation, California Department of Insurance*



Ken has been with the California Department of Insurance, Rate Regulation Branch since 1989. He has served as Deputy Commissioner of the Rate Regulation Branch since September 2016 and is a graduate of California State University Fullerton with a degree in Mathematics. Ken is a Past President of the Insurance Regulatory Examiners Society (IRES) and currently serves on the IRES Board of Directors.

### **KEITH DALY**

*President of Personal Lines, Farmers Insurance*



Keith Daly is the President of Personal Lines at Farmers Insurance. In this role, which he has held since 2018, he oversees all product development, strategy, and underwriting efforts for the Farmers Personal Lines, Bristol West and Foremost lines of business, representing roughly \$17B in annual premium and 13 million customers. In addition, Keith is responsible for Toggle, the subscription-based Renters insurance program designed for millennials and Farmers Service Operations, which provides approximately 70K daily policy-related services by phone, chat and internal transactions to agents in the exclusive and independent distribution channels, as well as customers in the direct channel.

Keith joined Farmers in 2009 through the acquisition of 21st Century Insurance. Since that time, he has held a variety of executive positions, including leading both the Property and Auto Claims units. Prior to his current role as President of Personal Lines, Keith served as Chief Claims Officer.

Keith's career in the insurance industry began in 1993 as a claims representative trainee at Progressive Casualty Insurance Co., in Atlanta, GA. While at 21st Century, Daly served in a number of senior leadership roles and was the vice president of Field Claims Operations prior to joining Farmers.



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**[www.boltinsurance.com](http://www.boltinsurance.com)**



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## SPEAKERS 2021

### ATTILA TOTH

*Founder & CEO, Zesty.ai*



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+ billion 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 Attila's

leadership contract bookings grew fivefold. Prior to C3, Attila 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 Attila at the helm, the business grew in excess of 100% year-over-year to \$330MM in annual revenues. Early in his career, Attila was a senior strategy advisor at McKinsey & Co. where he advised Fortune 500 companies on business strategy and data analytics. Attila holds an MBA from the Kellogg School of Management at Northwestern University. He lives in the San Francisco Bay Area with his wife and three children.

### MATTHEW GRANT

*Partner, InsTech London*



Matthew Grant is the founder of Abernite and a partner with Instech London, one of the leading insurtech communities in Europe. He also hosts regular, lively discussions on the weekly InsTech London podcast.

In a 25-year career at pioneering modeling firms RMS and EQE, Matthew drove the growth in the use of catastrophe models worldwide. Today, he works with the CEOs and executive teams of many of the best-known and fastest-growing data and analytics companies serving the insurance market. He provides strategic support for market definition, sales, marketing communication and investment. Matthew is a graduate of the University of Aberdeen is Bachelor of Science degree in Mechanical Engineering.



# CONFERENCE

## SPEAKERS 2021

### **KIMBERLY BURDI-DUMAS**

*Global Director of Insurance & Strategy, Matterport*



Kimberly Burdi-Dumas brings extensive insurance and technology experience to 3-D digital imaging pioneer Matterport. Currently director of insurance and strategy, Kimberly previously served as a principal consultant at Transparent Claims Consulting, and as western regional district manager for Crawford Claims Connection. She came to the insurance claims industry from the restoration and construction industry at The Garment Restoration Company and Bartwood Construction. She is a graduate of Golden West College and the University of California, Santa Barbara.

### **JARED DEARTH**

*Vice President, Xactware Claims, Verisk*



Jared Dearth is Vice President of Product at Xactware, a Verisk business. He oversees all the claims products and works closely with customers to identify strategic advantages and benefits of using Verisk's product suite. Jared joined Xactware in 2010 as a project manager for XactContents and since then has held many positions providing oversight across several of Xactware's products. Before joining Xactware, he managed business development for software designed to drive user productivity and efficiencies in companies throughout North America and Asia. Jared has a bachelor's degree in behavioral sciences from Utah Valley University and an MBA from Brigham Young University.

### **COLE WINANS**

*CEO, Flyreel*



Cole Winans is the CEO and founder of Flyreel, the most advanced artificial intelligence solution for residential and commercial property insurance carriers. Prior to Flyreel, Cole developed and deployed more than 100 successful enterprise and consumer software products and applications. Cole's expertise extends into mobile technology, artificial intelligence, computer vision, and cloud application development. He is a graduate of the University of Colorado, Boulder.



# CONFERENCE

## SPEAKERS 2021

### **ROB JACOBSON**

*VP of Operations, Kingstone Insurance*



Rob Jacobson is the Vice President of Operations for Kingstone Insurance Company, a regional carrier that offers coverage in New York, New Jersey, Rhode Island, Connecticut, and Massachusetts. Kingstone offers several forms of coverage for individuals, including homeowners insurance, landlord insurance, personal umbrella insurance, and more. Kingstone also offers one specific coverage type for businesses, a for hire physical damage liability only policy. Kingstone insurance company is headquartered in Kingston, NY.

Rob brings over 35 years of Insurance Industry experience to Kingstone. Previously, he was the Chief Underwriting Officer

for AAA/The Auto Club Group and prior to that the VP, Underwriting Manager for Safeco/Liberty Mutual. Mr. Jacobson received his Bachelor of Science Degree in Business from the University of Wisconsin – Stout. He holds insurance designations in, Charter Insurance Operations Professional, Customer Experience and Analytics Professional, Certified Insurance Counselor and Lean Six Sigma Black Belt.

### **ROY WRIGHT**

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



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

Roy joined IBHS from the Federal Emergency Management Agency (FEMA) where he served as the Chief Executive

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

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





## IS POOR ESTIMATE ACCURACY COSTING YOU MILLIONS?

Estimate errors can generate significant leakage in the **Residential** and **Commercial Property** insurance industry with error rates that can run over 10%. That adds up to a lot of money that should be on the bottom line.

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# CONFERENCE

## SPEAKERS 2021

### AARON BRUNKO

*Senior Vice President of Product, Claims Solutions, Xactware*



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.

### KEITH YUN

*Vice President, Product Manager, State Auto Insurance*



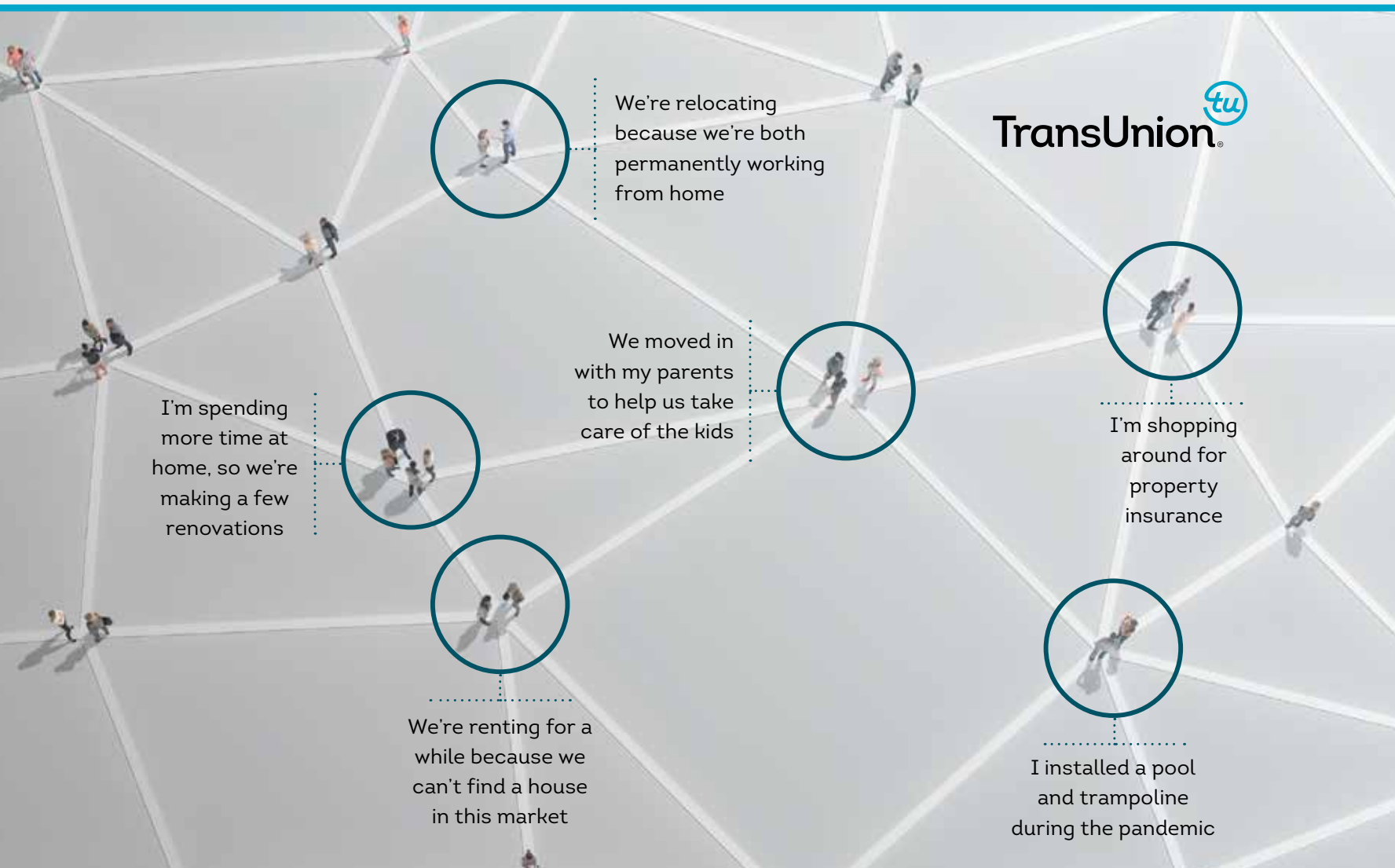
Keith Yun is a Vice President of Product Management at State Auto Insurance Company. He is responsible for the company's Personal Lines property business managing the Homeowners, Condos, Renters, and Dwelling Fire products across 28 states.

Before leading the personal lines property team, Keith was the Vice President of Strategic Initiatives, where he was responsible for the transformation of personal lines in 2016. This transformation launched new personal lines products on a new digital platform. His prior roles at State Auto include Business Insurance Operations Director, where Keith led five regional commercial lines processing units, and State Auto

National Director, where he was responsible for the company's nonstandard auto division.

During an insurance career spanning 21 years, Keith has demonstrated a passion for developing business strategies, delivering innovative solutions, and building cohesive teams.

Keith has a bachelor's degree in marketing from the Indiana University of Pennsylvania. He and his wife reside in Canal Winchester, Ohio, and have two children that attend Ohio State University.



TransUnion<sup>tu</sup>

We're relocating because we're both permanently working from home

We moved in with my parents to help us take care of the kids

I'm spending more time at home, so we're making a few renovations

I'm shopping around for property insurance

We're renting for a while because we can't find a house in this market

I installed a pool and trampoline during the pandemic

## Putting People First

“Since 1968, we've been committed to helping people access opportunities that lead to a higher quality of life through financial inclusion. We do this by having an accurate and comprehensive picture of each person, which allows organizations to have a better understanding of their customers and make more informed decisions. We call that Information for Good®.”

Mark McElroy  
EVP TransUnion Insurance

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## SPEAKERS 2021

### JOE JEZEWSKI

*National Product Director, Kemper Insurance*



Joe Jezewski is a National Product Director at Kemper Insurance with over 20 years of industry experience and currently leads the Kemper's countrywide underwriting team. He has held prior roles at both Allstate and Encompass that included Regional Underwriting Consultant, State Manager and Underwriting Manager. A graduate of Illinois State University, Joe is married with two high school girls and in his spare time coaches his daughter's travel softball team and watches his other daughter compete in national dance competitions. He enjoys fishing, golf, fishing, rooting for the Bears, and fishing.

### GEORGE HOSFIELD

*Senior Director, Home Insurance, LexisNexis Risk Solutions*



George Hosfield is Sr. Director, Home Insurance Solutions, at LexisNexis Risk Solutions. In this role, George manages all aspects of the Personal Lines Property Vertical, including overall strategy, profitable growth, new product development and partnerships. He is responsible for several industry-leading data solutions, including LexisNexis Rooftop and LexisNexis Current Carrier Property.

George has been with LexisNexis for over 20 years working in a variety of operational and strategic roles in both the Legal & Professional and Risk Solutions divisions. He holds a B.A. in English from the University of Virginia and an M.B.A. from the University of Richmond, Robins School of Business.



# CONFERENCE

## SPEAKERS 2021

### **LYLE DONAN**

*President & CEO, Donan Solutions*



Lyle Donan is a professional engineer and the third-generation leader of Donan Solutions, a family-owned business formerly known as Donan Engineering. Lyle joined the company in April 2000 and currently serves as the company's president and CEO. He is a licensed civil engineer in 14 states and a licensed private investigator.

Under Lyle's leadership, Donan provides forensic engineering, fire investigation, component and materials testing, and evidence logistics services to the property insurance industry. Ranked by project volume, the company is the largest forensic investigation company in the United States. When not working

on Donan, Lyle can be found researching, investing in, and advising companies in InsureTech and PropTech, with seven active investments at this time. His efforts focus on leveraging the digital IP generated from hands-on property forensics across a myriad of technologies within property insurance, real estate, home warranty, home inspection, home services, and others.

Lyle began his formal education studying civil engineering at Vanderbilt University in Nashville, Tennessee, and graduated with a degree in mining engineering at Colorado School of Mines in Golden, Colorado. Lyle and his wife have three children and reside in Louisville, Kentucky.



## The Property Intelligence You've Been Missing

Making Every Property a Digital Property

- Zesty.ai offers access to precise intelligence about every property in North America for insurance and real estate customers. The company uses aerial imagery, permit, transaction, weather and IoT data, combined with artificial intelligence (AI) to turn more than 200 billion data points into comprehensive digital records and property-specific risk scores. In an increasingly digital world, Zesty.ai brings properties into a new digital age that enables real time transactions and powerful predictive analytics.

## Z-PROPERTY™ Residential & Commercial

Essential Property Information Without Stepping On-Site



## Reputation for Innovation



**100 Most Innovative AI Startups**  
2020 & 2021 CB Insights AI 100



**Best AI Startup**  
2020 by AI Breakthrough Awards



**Top 10 Insurtech Companies**  
2020 by Plug And Play



**Gartner Cool Vendor in Insurance**  
2019 by Gartner Research



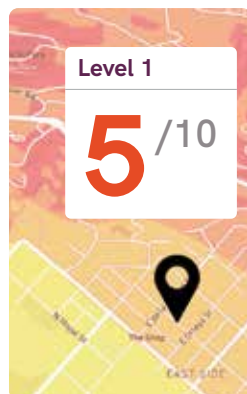
**Silver in Global Insurtech Challenge**  
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## 150M+ Properties Analyzed by Z-3D™

Improve the Speed and Accuracy of Quoting, Underwriting, and Rating with 3D Precision.

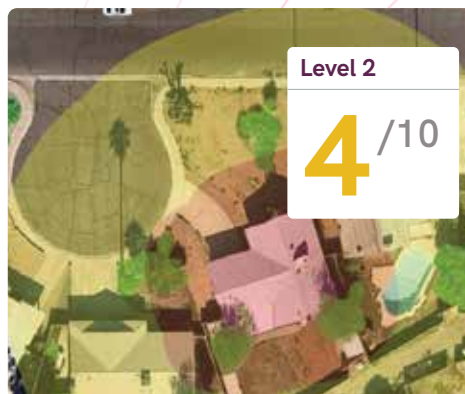
## Z-FIRE™ Property-specific Predictive Wildfire Risk Scores

First AI Model Included in Approved Rate Filing by the California Dept. of Insurance (CDI)



### Neighborhood Score (L1)

The annualized probability of the property being involved in a **future wildfire** event.



### Property-Specific Score (L2)

The conditional probability of a property being damaged if it was involved in a **future wildfire** event — taking into account vegetation, nearby structures, codes, and more.



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