



Preliminary Conference Topics

February 5, 2018: We're putting the finishing touches on the program for this year. Here's an outline of some of the sessions we've started to lock down. Titles and session descriptions will evolve as we work with speakers to refine everything. Those who have joined us in the past know we're tinkering and improving until the night before. If there's still time, there's still a chance to make things better!

Exactly How Do Drivers Respond to Accident Avoidance Systems?

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

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

Using Wisdom and Common Sense to Maximize Artificial Intelligence in Claims

Alex Dalyac, CEO, Tractable

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

The Roadmap to Telematics, Usage-Based Insurance, and the Claims Revolution

Brian Sullivan, Conference Chairman, with LexisNexis, Verisk, TrueMotion and more

We're really proud of this extended session. Conference Chairman Brian Sullivan will lead a team of industry experts from a wide range of companies to look at the following topics:

- The state of the UBI industry today
- The arrival of vehicle-based telematics data courtesy of car manufacturers
- The arrival of telematics data exchanges
- The enormous challenge of normalizing telematics data so it can be used for modeling
- Choosing between shared third-party UBI models, or building one of your own
- The arrival of comparison shopping using driving data through an exchange
- The use of telematics data, including smartphone usage, to transform claims
- How to use telematics data to change the behavior of drivers, with the goal of safer roads and fewer accidents

If this sounds like a ton of information, you're right.

Twenty Trends

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

We return with our traditional session looking at the state of the market and try our best to identify the trends that will impact auto insurance in the years to come.

Photo Estimating Is Finally Real, With Endless Possibilities

CCC Information Services

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

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

John Kett, CEO, and Don Hermanek, Chief Client Officer, Insurance Auto Auctions

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

Taking Control of Commercial Auto Challenges

Anthony Sullins, Product Director, TransUnion

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

The Revolution in Roadside Assistance

Brian Sullivan, Conference Chairman and Editor, Auto Insurance Report

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

As you can see, we have some speakers to confirm, and we also have a few other ideas percolating. We'll share them when they firm up.