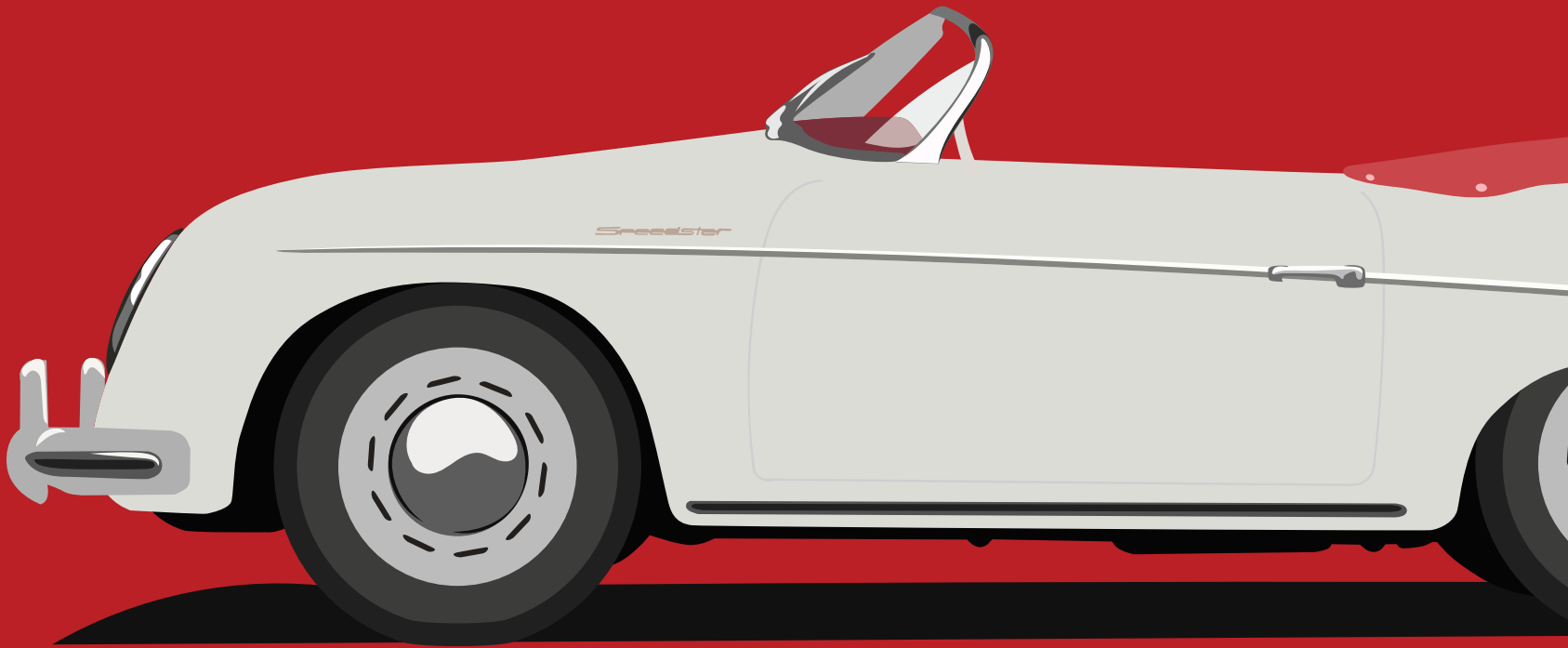


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WELCOME FROM THE CHAIRMEN

Twenty-five years ago, in the spring of 1998, Risk Information held the first Auto Insurance Report National Conference. Then as now, there was a refrain that the auto insurance business was in a time of change, that “business as usual” wouldn’t cut it anymore. That implied that in the past, the auto insurance business was stagnant. That in the future, it might quiet down. Nothing has been further from the truth over these past 25 years. Change was a constant then, as it is now.

As we gather together for this 25th meeting, we turn our attention to yet another set of turning points. More than a century after the arrival of the Model T, the automobile is being transformed by electrification and the arrival of advanced driving systems. After promising widespread disruption and change, the InsureTech boom has peaked, leaving behind an industry fundamentally better at innovating. The long-promised digital future has started to come into focus for carriers, expedited by pandemic-isolated consumers. Carriers are already changing how they market and are exploring new concepts like embedded coverages. Perhaps carriers will find a way to enhance their customers’ digital experience with the rise of bots like ChatGPT.

If there is anything we’ve learned over the last 25 years, it is that as exciting as change may be, it always happens slower than we expect. We first started to highlight the possibilities of telematics in 1999. Twenty-four years later, and the market has matured into a far more diverse set of tools than we could have imagined. There has been a clamoring for the legislation of marijuana since at least the release of The Beatles’ “Rubber Soul.” In the eleven years since Colorado became the first state to legalize the substance, there continues to be a question of how to measure its impact on drivers.

Few things in insurance ever stand still. As the industry faces new challenges, we are proud to have become a key destination for the industry to explore the cutting edge in a real and meaningful way. Part of that has always been a focus on bringing people together and giving you plenty of time to connect.

Our goal is not to give you the answers to questions about the future. That’s a guessing game. Rather, our goal is to share with you the ideas and information you need to formulate the right questions for productive conversations with colleagues.

We thank you for your support and look forward to another 25 years of fascinating discussions!

Conference Chairs

Brian Sullivan
Patrick Sullivan

Conference Directors

Tracie Sullivan
Dana Horst Sullivan



CONFERENCE SCHEDULE 2023

SUNDAY, APRIL 23

5:00 – 7:00 pm Early Registration and Reception With Speakers and Sponsors
Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

MONDAY, APRIL 24

7:30 – 8:30 am Registration and Buffet Breakfast
Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

8:30 – 8:40 am Chairmen's Opening Remarks
Ritz-Carlton Ballroom

8:40 – 9:25 am Automakers Are Replacing Insurers in Determining Repairs (and Other Big Changes)

9:25 – 10:05 am Finding a Reliable Way to Identify Marijuana Impairment

10:05 – 10:35 am Coffee Break
Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

10:35 – 11:20 am InsureTech – Humbled by Reality – Is Beginning to Mature

11:20 – 12:00 pm The Future of EVs Has Already Arrived – In China

12:00 – 1:20 pm Luncheon
Dana Pool

1:20 – 2:00 pm Identifying Customers and Prospects in an Increasingly Splintered Media Marketplace

2:00 – 2:40 pm Remote Work Case Study: Managing Adjusters as Personal Relationships Fade

2:40 – 3:10 pm Cookie Break
Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

3:10 – 3:55 pm Building Transparency Into Predictive Models

3:55 – 5:00 pm The Many Ways to Measure Driving for Usage-Based Insurance

5:00 – 7:00 pm Sunset Reception
Dana Lawn

TUESDAY, APRIL 25

7:30 – 8:30 am Buffet Breakfast
Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

8:30 – 8:35 am Chairmen's Opening Remarks
Ritz-Carlton Ballroom

8:35 – 9:20 am Embedded Insurance: Fad or Permanent Market Fixture?

9:20 – 10:05 am Sharpening the Cutting Edge of Products

10:05 – 10:35 am Coffee Break
Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

10:35 – 11:20 am Insurers Are (Sometimes) Talking Themselves Into Success With Chatbots

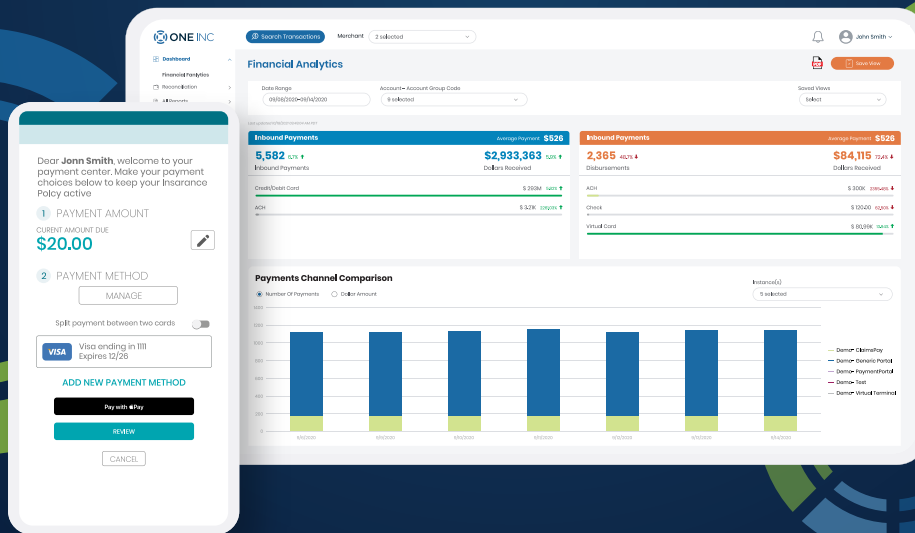
11:20 – 12:00 pm Twenty Trends

12:00 noon Adjournment





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CONFERENCE SCHEDULE 2023

SUNDAY, APRIL 23

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

Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

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. First-time attendees should be ready for some exuberant networking, so prepare to meet new people.

MONDAY, APRIL 24

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

Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

Come down early to enjoy breakfast and the opportunity to network. If there is someone you want to meet that you don't see walking by, just send them a note in our conference app, and perhaps you can catch up here or at the first coffee break.

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

Ritz-Carlton Ballroom

Patrick Sullivan and Brian Sullivan, Conference Co-Chairmen

Setting the stage for the meeting, Conference Co-Chairmen Patrick Sullivan and 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 – 9:25 am Automakers Are Replacing Insurers in Determining Repairs (and Other Big Changes)

Hami Ebrahimi, Chief Strategy Officer and Shawn Hezar, Chief Client Officer, Caliber

It has never been easy to run an auto repair business, so no one should be surprised by the current environment. But now shop owners must navigate the single biggest shift in control the industry has ever seen: the rising influence car manufacturers are exerting over repair procedures. For decades, insurers have dictated the way cars have been repaired, as they controlled the money. But with cars becoming increasingly complex, automakers are dictating exactly how a car needs to be repaired in order to safely put all the systems back together again. The final structure is still very much up in the air. How things turn out depends on how well insurers and automakers work together and incorporate the repair industry into the process. So far, communication between insurers and manufacturers is scant, so pity the repair shops caught in the middle. On top of this, shops must deal with an acceleration of long-term challenges, such as capital demands, skilled labor shortages, and more. In this session, we'll discuss how these factors are playing out, and how they'll impact insurers' efforts to control rapidly rising costs.

9:25 – 10:05 am Finding a Reliable Way to Identify Marijuana Impairment

Nina French, President, Employer + Law Enforcement Solutions, Hound Labs Inc.

As marijuana is increasingly legalized in the United States, safety advocates, law enforcement, and insurers remain stumped on how best to measure impairment from THC, the active ingredient that reduces reaction times and increases the urge to eat pretzels. Unlike alcohol, where blood alcohol levels provide a reliable tool, impairment from marijuana has thus far eluded science. In this session, we'll look at new breathalyzer technology that can effectively measure the recency of marijuana use, possibly opening the door to a reliable way to identify impaired drivers.



CONFERENCE SCHEDULE 2023

10:05 – 10:35 am **Coffee Break**

Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

Here is where your diligence in using the conference app can pay off, as you track down friends and contacts, old and new, by the coffee or tea.

10:35 – 11:20 am **InsureTech – Humbled by Reality – Is Beginning to Mature**

Kyle Beatty, Managing Director, American Family Ventures

InsureTech is finally throwing off its youthful naïveté as it faces challenging economic headwinds. In this session we'll look through the wreckage of failed startups to glean hard-earned lessons as well as highlight the successful innovators who have helped develop a dynamic new way for the insurance industry to improve. Kyle Beatty of American Family Ventures joins us for a rousing discussion from his perch at the center of the action. Having worked as an advisor to many of the industry's key companies, and an investor in many, Beatty brings a unique perspective of what's happened and where the industry's new R&D lab is going next.

11:20 – 12:00 pm **The Future of EVs Has Already Arrived – In China**

Xiaohui Lu, Vice President, Global Business Development, LexisNexis Risk Solutions

As insurers try to discern the impact of electric vehicles in the United States, China's dramatically larger EV market is providing essential lessons on how risks will develop. China is certainly a different market than the U.S. but with a wide range of manufacturers, vehicle types, drivers, geography and climate, the lessons learned in China are invaluable to understanding the future of the emerging fleet in the U.S. As insurers try to discern the impact of electric vehicles in the United States, Chinese insurers have already underwritten 13 million EVs, and learned some essential lessons on how risks develop.

12:00–1:20 pm **Luncheon**

Dana Pool

A beautiful setting, a wonderful meal, and some of the most interesting luncheon companions you could possibly gather together. What more could you want? We've left plenty of time for networking and taking care of emails and phone calls back to the office, but please don't linger too long. We have a fantastic afternoon planned.

1:20 – 2:00 pm **Identifying Customers and Prospects in an Increasingly Splintered Media Marketplace**

Scott Bolton, Vice President Marketing Solutions, TransUnion

Advertisers were once limited to TV, radio, and print. Then came the internet and a golden age of digital marketing. Opportunities to engage with consumers became seemingly endless. As they always do, things change. Decisions around tracking, global privacy regulation and the deprecation of third-party cookies by Apple, the EU and others have made it increasingly difficult to get the right message in front of the right consumer. The bad news is that marketing is harder in a fragmented environment. The good news is that marketing can be dramatically more refined, if only you can figure out where to find the customers you are looking for. With a data strategy strongly rooted in consumer identity, marketers can find their audiences whenever and wherever they engage with brands. We hope that in this session TransUnion's Scott Bolton can help Patrick unpack why he's been receiving all of Brian's AARP mailers!



CONFERENCE SCHEDULE 2023

2:00 – 2:40 pm Remote Work Case Study: Managing Adjusters as Personal Relationships Fade

Michael J.K. Kratsios, Managing Director, Scale AI

For decades, managers would get to know their staff, and then allocate tasks to the people best equipped to handle them. But with remote and hybrid work growing for insurers and other businesses, how do you assign tasks to staff members you don't really know? Businesses are increasingly turning to more refined gathering and analysis of tasks and employee performance, often using machine learning and artificial intelligence to support decisions. In this session we'll take a close look at personal auto claims, and how to identify just the right adjuster for the job.

2:40 – 3:10 pm Cookie Break

Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

It's OK if once or twice a year you mix caffeine and sugar with a giant cookie. It helps fortify for the final sessions. But if you insist on healthy snacks, they'll be available too. And may we offer a challenge: you have 30 minutes, so make sure you meet someone new.

3:10 – 3:55 pm Building Transparency into Predictive Models

Peggy Brinkmann, Principal and Consulting Actuary, Milliman
Serhat Guven, Managing Director, Willis Towers Watson

Recent decades have brought algorithms and modeling to every corner of the insurance process, delivering remarkable accuracy for decision making. One growing problem has arisen: too often it isn't possible to explain the reasons behind their output. That opaqueness challenges executives trying to run their business, regulators trying to understand what businesses are doing, and consumers trying to understand what they are being charged, or why a claim is being denied. In this session we will examine yet more math, this time aimed at bringing greater transparency into predictive models and artificial intelligence.

3:55 – 5:00 pm The Many Ways to Measure Driving for Usage-Based Insurance

Gary Hallgren, President, Arity
Dan Hill, National Sales Director, Carfax
Ryan McMahon, Senior Vice President, Cambridge Mobile Telematics

Usage-based insurance is expanding to embrace a wide range of data flows, empowering insurers across a broad spectrum of uses. From semi-annual mileage checks to more frequent tracking on how much people move around, to real-time data from vehicles, smartphones, or other devices, there is now a solution to a broad array of marketing, pricing and claims uses. In this session, we'll explore the breadth of data, discuss challenges such as privacy, and take a look at what the future might bring.

5:00 – 7:00 pm Sunset Reception

Dana Lawn

What more could you ask for? There are so many topics to discuss, so many people to meet, such a great view of Pacific Ocean waves crashing, a glorious sunset, and of course the hunt for your favorite appetizer. As we unwind from the day, this reception — the industry's unmatched networking opportunity — is an experience not to be missed and an excellent stage-setter for more intimate dinners to follow.





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CONFERENCE SCHEDULE 2023

TUESDAY, APRIL 26

7:30 – 8:30 am Buffet Breakfast

Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

Time is running out. There are still great people to meet, thoughtful conversations to have, and sponsors to connect with. As much fun as you might have had Monday night, there's no excuse for squandering the opportunities presented by Tuesday morning breakfast networking.

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

Ritz-Carlton Ballroom

8:35 – 9:20 am Embedded Insurance: Fad or Permanent Market Fixture?

William Pitt, Director, Research & Consulting, Conning

For decades, marketers have dreamed of selling insurance alongside other products. After all, why can't you embed insurance within a car payment? So far, such embedded insurance sales have been a bust because of that essential insurance truth: complexity. But a wide range of very large players are betting they can overcome that complexity and finally deliver on cross-selling dreams. Will it work this time around?

9:20 – 10:05 am Sharpening the Cutting Edge of Products

Sheri Scott, Principal & Consulting Actuary, Milliman

As InsureTech moves into a new era, Milliman's Sheri Scott takes us behind the scenes of companies who tried to "disrupt the market". Some ideas worked, most did not, but regardless of the outcome, there were valuable lessons learned. Many opportunities are still out there to be explored. Scott has worked with just about every new idea, from telematics, to blockchain, to crypto and AI. You name it and she's helped to develop a product. After a day of conversations about the future of embedded insurance and startups, Scott joins us to discuss what incumbent carriers need to think about when they're trying to launch a risky new idea.

10:05 – 10:35 am Coffee Break

Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

This is your last chance to make new friends or reconnect with old. Don't waste it, but don't linger too long — we have an exciting finish.

10:35 – 11:20 am Insurers Are (Sometimes) Talking Themselves into Success with Chatbots

Justin Suter, Research Manager, Insurance, Corporate Insight Inc.

Chatbots have become an increasingly hot topic in the wake of ChatGPT's launch in November 2022. To some pundits, it is the herald of the end times of the written word. To teenagers, it's a potent tool for slacking off. For others, it's simply the next step. Since 2019, Justin Suter and the team at Corporate Insight have been tracking deployment of chatbots across industries. Insurers have already made substantial strides in utilizing chatbots, with 16 of the 19 carriers Corporate Insight tracks having deployed them. In this session, Suter will give the audience a detailed overview of how insurers are utilizing chatbots, and if any of them are positioned to become the first HAL 9000.



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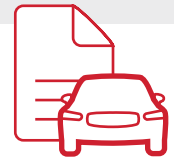
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CONFERENCE SCHEDULE 2023

11:20 – 12:00 pm **Twenty Trends**

Patrick Sullivan and Brian Sullivan, Conference Co-Chairmen

Pat and Brian spend 12 months stuffing ideas into a folder, then argue for two weeks before the meeting about the trends to present, the order they appear, and who gets to take the lead. Somehow it comes together into a fast-paced mixture of predictions, insights, and reviews of past hits and misses. Speaking of which, our closing session is not to be missed!

12:00 noon **Adjournment**

ACKNOWLEDGEMENTS

We 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, Insurance Auto Auctions, LexisNexis Risk Solutions, One Inc, PartsTrader, TransUnion, and Verisk.

The staff of Ritz-Carlton, Laguna Niguel 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 who 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 as we set out for our second quarter century, with the 26th annual conference, April 14-16 across the street at the Waldorf Astoria Monarch Beach Resort!

Conference Chairs

Brian Sullivan
Patrick Sullivan

Conference Directors

Tracie Sullivan
Dana Horst Sullivan



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AIRNC24
APRIL 14-16
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Monarch Beach Resort
Monarch Beach, CA



PIRNC24
NOVEMBER 10-12
The Ritz Carlton,
Laguna Niguel
Dana Point, CA



AIRNC25
MAY 4-6
The Breakers
Palm Beach, FL



PIRNC25
NOVEMBER 9-11
Waldorf Astoria
Monarch Beach Resort
Monarch Beach, CA



AIRNC26
APRIL 12-14
The Ritz-Carlton,
Laguna Niguel
Dana Point, CA



PIRNC26
NOVEMBER 15-17
The Ritz-Carlton, Laguna Niguel
Dana Point, CA



AIRNC27
APRIL 11-13
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CONFERENCE SPEAKERS 2023

PATRICK SULLIVAN

Conference Co-Chairman and Senior Editor, Auto 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 at insuretech Carpe Data and later AAIS, a not-for-profit insurance advisory organization. He returned to Risk Information as Conference Co-Chairman and Senior 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, Patrick is a graduate of Santa Clara University.

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. in 1993 with his wife and business partner Tracie Sullivan, 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 School of Foreign Service. He has served as reporter and editor at the *American Banker*, *Philadelphia Business Journal*, *Philadelphia Inquirer*, and the *Journal of Commerce*.

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CONFERENCE SPEAKERS 2023

HAMI EBRAHIMI

Chief Strategy Officer, Caliber



Hami Ebrahimi is responsible for refining and driving Caliber's goal to grow as a market and industry leader during this time of unprecedented business changes. Hami joined the Caliber operations team in 2020, facilitating the rapid expansion of Caliber's diagnostics and calibration business and overseeing the auto glass operations. He has worked extensively with Caliber since 2013 in partnership with OMERS. Hami started his career at Deloitte Consulting and has a long record of success with a number of companies, including Bain & Company and OMERS Private Equity. Hami has an Honors Bachelor of Science degree from the University of Waterloo and an MBA from INSEAD in France and Singapore.

SHAWN HEZAR

Chief Client Officer, Caliber



Shawn Hezar is the Chief Client Officer of Caliber, a privately held automotive services provider founded in 1997 (and introduced to the industry at the first Auto Insurance Report National Conference in 1998!). Shawn's primary focus is to lead the development and implementation of Caliber's next generation of strategic partnership program. Under his leadership Caliber has maintained excellent and growing client relationships while ensuring Caliber foresees industry trends and is well positioned to provide practical solutions. The designing of Caliber's customized value proposition and his strong penchant for collaboration stem from his legacy of transformation and intimate, hands-on perspective from launching start-ups, owning, and operating multi-locations in his very tenured career.

Shawn is a graduate of UCLA's Anderson School for Executive Management and serves on several insurance boards. He resides in Southern California with his wife and is the proud father of two daughters.

CONFERENCE SPEAKERS 2023

NINA FRENCH

President, Employer + Law Enforcement Solutions, Hound Labs, Inc.



Nina French is President of Employer + Law Enforcement Solutions at Hound Labs, Inc. She has more than 30 years of experience in the employee screening industry and a deep understanding of drug testing program design, technologies, policies, state laws, and federal regulations. In addition to holding a leadership role at a major drug testing services provider, Nina co-founded a consulting firm providing drug testing and screening guidance to hundreds of clients. Nina frequently speaks at conferences and regularly contributes to the Hound Labs blog as well as other industry publications. A graduate of The Catholic University of America, Nina is the current president of the Drug & Alcohol Testing Industry Association.

KYLE BEATTY

Managing Director, American Family Ventures



As Managing Director at American Family Ventures, Kyle Beatty leads instrumental investments into early insurtech, SaaS, data analytics, and proptech startups, while also helping founding teams accelerate their time to market and increase the pace of their top line growth. Kyle synthesizes experiences from a number of roles: as a startup founder with a prior public exit, a public company leader with P&L/M&A responsibility, an investor, and a scientist. A former insurance data analytics executive as well as a graduate of Singularity University and an active member of YPO, Kyle is a subject matter expert in (re)insurance, data monetization, computer vision, remote sensing, AI/ML, and natural disasters. He is particularly passionate about improving the health of our oceans as well as finger styling on his guitars, dabbling in Web3, and living to the age of 150 – over which time he plans to be off-planet at least once. A father of two based in the Boston area, Kyle is an explorer by nature, and also enjoys discovering new plant-based recipes, running, and international travel.



CONFERENCE SPEAKERS 2023

XIAOHUI LU, PH.D.

Vice President, Global Business Development, LexisNexis Risk Solutions



Xiaohui Lu is the Managing Director of the China Insurance business of LexisNexis Risk Solutions, which he started in 2015 and grew the business to be a leading provider of data and analytics solutions to Chinese auto insurers. Before that, Dr. Lu developed the China market for LexisNexis insurance business, innovated products for U.S. personal auto insurance market and consulted leading insurers on pricing strategies. Dr. Lu earned a Ph.D. degree in Biophysics and a M.Sc. degree in Computer Sciences from Harvard University, as well as a B.Sc. degree from Nanjing University, China.

SCOTT BOLTON

Scott Bolton, Vice President Marketing Solutions, TransUnion



Scott Bolton, the Vice President of Marketing Solutions for TransUnion and its Neustar subsidiary, co-leads a consulting services practice that leverages data, analytics, and insights to transform business strategy for a mix of Fortune 100 and emerging brands. As part of this work, Scott helps clients to understand the return on investment of their marketing spend and where to invest their next marketing dollar. Prior to joining TransUnion, Scott worked for a leading direct-to-consumer healthcare company, and was part of the strategy practice at Accenture, with a focus on the health insurance market. Earlier in his career, Scott spent five years building international sales and distribution operations for U.S. clients, mainly in Latin America.

Scott holds an MBA from the Wharton School of the University of Pennsylvania, and a BA in International Business from Lehigh University.

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CONFERENCE SPEAKERS 2023

MICHAEL J.K. KRATSIOS

Managing Director, Scale AI

Michael Kratsios is the Managing Director at Scale AI, leading corporate strategy and helping accelerate AI applications across industries.



Michael served as the fourth Chief Technology Officer of the United States. Under his leadership, the White House reoriented U.S. national technology policy towards an explicit primary focus on ensuring continued American leadership in emerging technologies. Michael is responsible for architecting the nation's first AI Strategy, the American AI Initiative, doubling Federal AI and quantum research spending, developing first-in-the-world regulatory principles to govern AI development, and leading U.S. efforts to develop the world's first intergovernmental AI policy guidelines at the OECD.

Michael previously served as Acting Under Secretary of Defense. He oversaw DARPA, the Missile Defense Agency, the Defense Innovation Unit, the Space Development Agency, and the DoD Laboratory enterprise. Michael's writings have appeared in *The Wall Street Journal*, *The Washington Post*, *WIRED*, *Bloomberg*, and *Fortune*.

Prior to joining the White House, Michael was a Principal at Thiel Capital, where he invested in and advised technology companies. A South Carolina native, Michael graduated from Princeton University and served as a Visiting Scholar at Beijing's Tsinghua University.

PEGGY BRINKMANN

Principal and Consulting Actuary, Milliman

Peggy Brinkmann is a principal and consulting actuary with the Property and Casualty practice in Milliman's San Francisco office. She joined the firm in 2012. Peggy specializes in applying emerging technologies and advanced analytics to develop innovative insurance products for both traditional and start-up insurers. Peggy's areas of expertise include: statistics and machine learning, data mining processes, developing risk scores with external data, pricing new and existing insurance programs, and preparing rate filings to facilitate efficient regulatory reviews.



Peggy has developed a variety of predictive models for profitability, claim risk, retention, and improving efficiency in underwriting and claims processes. She is a Fellow of the Casualty Actuarial Society, and a member of the American Academy of Actuaries. Peggy earned an MBA from Santa Clara University, and a BA in mathematics and education from Washington University in St. Louis.



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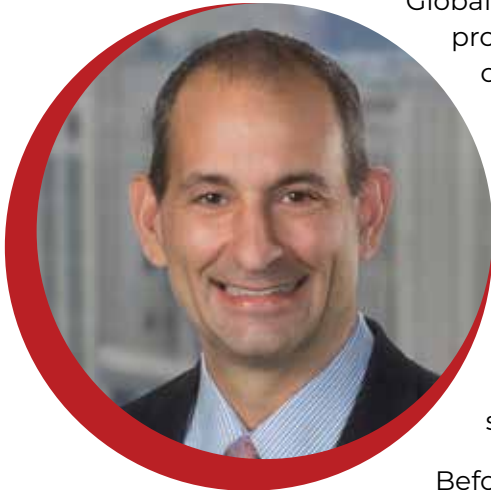
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CONFERENCE SPEAKERS 2023

SERHAT GUVEN

Managing Director, Willis Towers Watson



Serhat Guven is Willis Towers Watson's Insurance Consulting & Technology Global Leader for P&C Pricing, Product, Claims, and Underwriting proposition. He and his team are responsible for the delivery of consulting services and technology solutions that are uniquely designed to help insurers respond to significant industry trends; as well as provide carriers support in core areas that are fundamental for effective business management and profitability.

Prior to his current role, Serhat Guven was Willis Towers Watson's Regional Line of Business Leader for the Americas. In this capacity he was responsible for go to market strategy and development of the full range of consulting services and software solutions to insurance companies.

Before joining Willis Towers Watson, Serhat spent nine years in a variety of positions at United Services Automobile Association (USAA), where he was the technical expert on multivariate pricing, demand modeling, classification and tiering analysis, territorial ratemaking, and data management.

GARY HALLGREN

President, Arity



Gary Hallgren is president at Arity, where he leads the development and implementation of Arity's strategy and operations. Gary has extensive experience creating next-generation telematics solutions and Software as a Service (SaaS) business models, managing mergers and acquisitions of public and venture-backed companies and leveraging data and analytics to create breakthrough business opportunities.

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

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

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CONFERENCE SPEAKERS 2023

DAN HILL

National Sales Director, Carfax



Dan is an award-winning sales and underwriting insurance executive that now works with Carfax to help insurance carriers understand and use vehicle history. He specialized in insurance company operation improvement through the application of innovative pricing, underwriting, agency management and marketing strategies.

In his career, Dan has held a variety of senior positions with mutual insurance companies and Fortune 500 companies, so he understands a broad spectrum of the business issues that face these diverse insurance carriers.

Under Dan's leadership at Carfax, his team provides the auto insurance industry in the U.S. with unique data variables to use for claims, rating, underwriting and marketing through the robust vehicle history records.

Dan graduated from the University of Michigan with a BA in Economics and resides in Grand Rapids, Michigan.

RYAN MCMAHON

Senior Vice President, Cambridge Mobile Telematics



Ryan McMahon is the Senior Vice President of Strategy & Corporate Development at Cambridge Mobile Telematics (CMT), the world's largest telematics provider. Ryan joined CMT from the insurance industry where he held several leadership roles, introducing new products and insurance services to personal and commercial markets. Ryan is a member of CMT's executive team with responsibilities overseeing corporate development, government, and public affairs. Ryan holds a BA in Psychology from SUNY Potsdam and an MBA from Worcester Polytechnic University.



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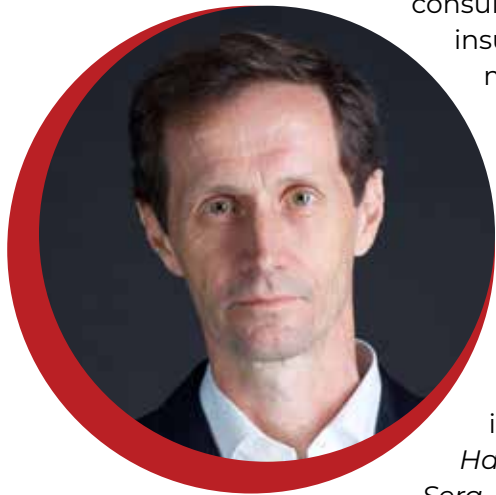
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CONFERENCE SPEAKERS 2023

WILLIAM PITT

Director, Research & Consulting, Conning



William Pitt is a director at Conning, where he is responsible for research and consulting projects focusing on distribution strategy and the specialty insurance market. Prior to joining Conning in 2021, he held senior marketing and business development roles at Lloyd's, Marsh & McLennan Companies, and Beazley. As chief marketing officer at Beazley, he led the development of the company's brand as a significant specialty insurer in the U.S., Europe and Asia and as an innovative underwriter of cyber and other rapidly evolving risks.

William is the author of Conning's strategic study on the Lloyd's market, published in 2021, and is the lead author of Conning's annual MGA study. He has written extensively on insurance for publications including the *Wall Street Journal*, *Harvard Business Review*, *Institutional Investor* and *Corriere della Sera*. He is the author of *More Equal than Others: A Director's Guide to EU Competition Policy*. William holds a B.A. in Modern History from Oxford University and an M.B.A. from Columbia University.

SHERI SCOTT

Principal & Consulting Actuary, Milliman



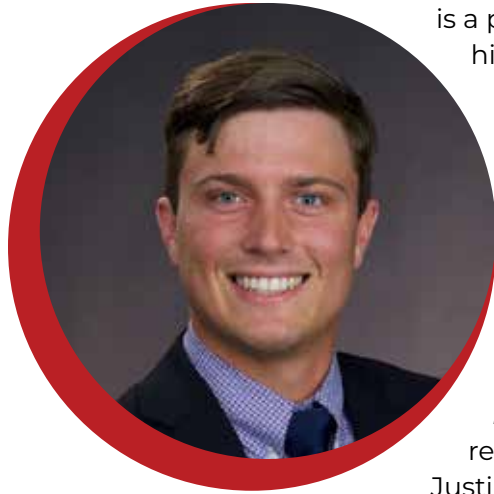
Sheri is a principal and consulting actuary leading a Milliman Property and Casualty practice in Orange County that focuses on pricing insurance risk for emerging markets. Sheri's experience includes using advanced rating techniques to develop and modify insurance products, using technology to automate insurance processes and reserving analyses.

Sheri has helped several insurance companies launch new and revise existing products. She specializes in automating insurance functions, including reserve analyses. Prior to joining Milliman, Sheri was SVP of Balboa Insurance Group and served as a consultant at Aon Risk Services. She is a Fellow of the Casualty Actuarial Society, a member of the American Academy of Actuaries and a certified specialist in Predictive Analytics, the CAS Institute. She holds a BSc, Statistics, from the University of Western Ontario.

CONFERENCE SPEAKERS 2023

JUSTIN SUTER

Research Manager, Insurance, Corporate Insight Inc.



As Research Manager, Insurance, at Corporate Insight Inc., Justin Suter is a passionate competitive intelligence researcher who has spent his career analyzing the digital customer experience insurers provide their policyholders. At CI, he works with the nation's leading insurers to help them improve their websites and mobile apps, increase their understanding of competitors' digital offerings and streamline their digital customer service. Justin leverages CI's research panel of policyholders with active, in-force policies to gain insights, stay abreast of industry trends and track the pace of change across insurers' digital properties. As the Research Manager for CI's *P&C Insurance Monitor*, *Life Insurance Monitor* and *Annuity Monitor* research teams, he oversees extensive qualitative research, benchmarking studies and consumer survey analysis. Justin graduated with a BA in history from New York University.



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