



PROPERTY INSURANCE REPORT

20

22

NATIONAL CONFERENCE

Welcome | FROM THE CHAIRMEN

As happens every few years, the world was reminded of the importance of property insurance as Hurricane Ian barreled through Fort Myers and Naples, causing damage on par with some of the largest storms in the nation's history. As the citizens of Florida struggle to put their lives back together, it will be insurance companies who help them rebuild, but not without controversy as the nation's most litigious insurance market crosses paths with arguments over covered wind losses versus mostly uncovered flood losses.

Ian may be the topic du jour as we gather, but it is far from the only subject demanding our attention. Wildfire still plagues the West, long promised technologies are finally maturing, and new risks are emerging. Who would have thought property insurers would have to deal with deep fakes, AI-generated images, and the spillover from cyber warfare? This all comes at a time where the industry, and the nation, are grappling with serious questions about fairness and equity. Every year it seems, property insurance becomes more exciting as its complexity — already unmatched by almost any other business — continues to grow.

We're thrilled to have you join us for two days of intensive discussions. As we do every year, we have worked to gather a group of thought-provoking speakers to bring you some of the most innovative ideas. Just as important is the fantastic group of attendees gathered here, as a discerning audience is just as critical for a successful meeting as an impactful speaker. We know time is your most precious commodity and we can't thank you enough for sharing it with us. We hope to send you back home with a few new ideas, and perhaps new opinions on some old ones.

Tracie Sullivan
Conference Director

Patrick Sullivan
Conference Co-Chair

Brian Sullivan
Conference Co-Chair



Conference | SCHEDULE 22

SUNDAY NOVEMBER 13

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

MONDAY, NOVEMBER 14

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

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

8:40 – 9:25 am Perfect Partners: Fire Chiefs and Insurers

9:25 – 10:10 am Personal Cyber: The Risk of Doing Nothing

10:10 – 10:40 am Coffee Break
Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

10:40 – 11:25 am Refining Claims Decisions by Combining Weather and Property Characteristics

11:25 – 12:10 pm The Gun Dealer Next Door: Identifying Commercial Risks in the Home

12:10 – 1:25 pm Luncheon
Monarch Bay Courtyard

1:25 – 2:10 pm When Pictures Lie: Image Verification in the Age of Deep Fakes

2:10 – 2:55 pm Know Thy Risk: Gathering Commercial Property Characteristics

2:55 – 3:25 pm Cookie Break
Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

3:25 – 3:50 pm Does Property Insurance Have a Fairness Problem?

3:50 – 5:00 pm The Fight to Keep Florida's Market from Blowing Away

5:00 – 7:00 pm Sunset Reception
The Pacific Promenade

TUESDAY, NOVEMBER 15

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

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

8:35 – 9:20 am The Delicate Challenge of Rating High-Risk Insurance Companies

9:20 – 10:05 am State of the Art in Automated Commercial Underwriting

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

10:35 – 11:20 am The Maturing of Drones as an Insurance Tool

11:20 – 12:00 pm Twenty Trends

12:00 pm Adjournment



A tattered sail won't get you far.

So why are you navigating your business with one?

25% of your in-force properties likely reflect substantial replacement cost errors.

CAPE Purefill™ fixes these errors with the first multi-source, AI-verified prefill.



Elevate your business with CAPE.
Learn more today at capeanalytics.com/purefill.

Conference | SCHEDULE 22

SUNDAY, NOVEMBER 13

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 by the prospect of engaging discussions over the next two days. Be sure to take advantage of this opportunity to connect with fellow attendees, speakers and sponsors as the conference gets underway.

MONDAY, NOVEMBER 14

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.

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

Ritz-Carlton Ballroom

Setting the stage for the meeting, Conference Co-Chairs Patrick Sullivan and Brian Sullivan will review the state of the market after a remarkable year of progress, challenge, and change.

8:40 – 9:25am **Perfect Partners: Fire Chiefs and Insurers**

*Dave Winnacker, Fire Chief, Moraga-Orinda Fire District
Nancy Watkins, Principal and Consulting Actuary, Milliman*

Insurers know that wildfire losses and risks are on the rise, especially in the West. They would love to encourage mitigation efforts that would reduce those risks, but data to determine effective mitigation, and how it can be achieved, has been elusive, putting insurers in a bind as regulators press them to act. The solution could well be a partnership with the nation's fire chiefs, who have a similar desire to find evidence-based community solutions and figure out how to implement them in the real world. In this session, Fire Chief Dave Winnacker will outline work underway to gather data to refine the list of the most effective mitigations and confirm the ongoing presence of these mitigations on the ground. Milliman's Nancy Watkins will connect those efforts to related efforts by insurers, involving the Insurance Institute for Business and Home Safety, to measure fire risk and mitigation, in the search of accurate mitigation scoring and underwriting.

9:25 – 10:10 am **Personal Cyber: The Risk of Doing Nothing**

Matthew Cullina, Head of Global Cyber Insurance, Transunion LLC

Insurance executives have been wringing their hands for more than a decade about the unknown scope of cyber risk. The market has developed slowly, especially in personal lines, as the nature of risks kept shifting. Just when clarity started to arrive, work moved from a centralized office on a safely guarded internal server to the wild west of working from home. Not to mention the onset of war between Ukraine and Russia. One feature of the market has crystalized, however: cyber insurance is as much about prevention as it is indemnification. Data shows claim frequency and severity can be significantly reduced and even avoided by providing a comprehensive personal cyber insurance



Conference | SCHEDULE 22

offering including pre-incident education, digital monitoring apps, a 24/7 expert help line and crisis management support to compliment a robust personal cyber insurance endorsement. In this session, Transunion's Matt Cullina, a veteran of cyber risk from its earliest days, will share data-driven use cases for cyber insurance coverage and programs in the personal lines marketplace as insurers face increased claim complexity and demand for cover from consumers.

10:10 – 10:40 am **Coffee Break**

Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

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 – 11:25 am **Refining Claims Decisions by Combining Weather and Property Characteristics**

Matt Van Every, CEO, Canopy Weather

Kevin Van Leer, Senior Director of Client Success, CAPE Analytics

When a big weather event arrives, insurers scramble immediately. Where should adjusters go, how many, and would staff or independent adjusters be best? How should call centers be staffed? What can be done to triage claims? The answers to these questions have always been found in the combination of information about storm severity and path, and knowledge of the properties in the storm's path. Success has encouraged the industry to look toward ways to more tightly connect weather and property characteristics. In this session, we'll explore the state of the art in the integration of weather and property characteristic data from two of the leading companies in the field, Canopy Weather and CAPE Analytics.

11:25 – 12:10 pm **The Gun Dealer Next Door: Identifying Commercial Risks in the Home**

Erin Oswald, Director, Vertical Market, Home Insurance, LexisNexis Risk Solutions

James Handley Jr., Director, Data Science, LexisNexis Risk Solutions

While often benign, sometimes home-based businesses include gun dealers, marijuana farms, and garages packed with costly inventory. Needless to say, finding these businesses is critical for insurance underwriting, especially as more people start home-based businesses and launch a side hustle while working from home. In this session, Erin Oswald and James Handley of LexisNexis will examine the challenge of finding home-based business, and how the data sources for tracking them has evolved in recent years.

12:10 – 1:25 pm **Luncheon**

Monarch Bay Courtyard

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.

1:25 – 2:10 pm **When Pictures Lie: Image Verification in the Age of Deep Fakes**

Craig Stack, Founder and President, Truepic Inc.

We've long been interested in the idea of using policyholder generated photos for claims and underwriting. But the question is no longer can cell phones take good photos – the quality is amazing – but are the photos even real? The same tools that make a photo look clear for Instagram are being used to make damage to a home's siding seem worse than it is. What's more, it is now possible to change not just the photo, but also the underlying



Conference | SCHEDULE 22

data. Editing basic photo information such as date and location is now standard in iOS and Android. Sometimes, fraudsters don't even bother to edit photos, they use photos of different properties with adjusted locations, reuse photos they find on the internet, or have an AI create a brand new image. These are just a few of the issues insurers must address as they pivot to heavy use of images. Craig Stack of Truepic has been working on these issues since 2014. He will join us to share his experience working with carriers to identify weak spots in the move to digital underwriting and claims, and how carriers can manage their processes to get the most accurate and validated photos.

2:10 – 2:55 pm **Know Thy Risk: Gathering Commercial Property Characteristics**

Hemant Shah, Co-Founder and CEO, Archipelago Analytics

Commercial property insurers want to get into the game of more sophisticated risk assessment. The arrival of aerial imagery, and enhanced analysis of tax and real estate records, building permit data, advanced weather and topographical maps empowers insurers to understand residential property risk at an increasingly sophisticated and automated level. But commercial risks too often remain the domain of human property inspectors and underwriters, who look at costly roof surveys and the examination of interiors by loss control specialists. The insights created by these examinations have failed to turn into data that can be used by multiple parties over time. Its lead to a high bar to entry for carriers, leaving the market to specialists. To bring more sophisticated underwriting data to commercial property, a new company called Archipelago began collecting and organizing the many disconnected bits of property characteristic data into a single file controlled by the property owner. Much of the information comes under the heading "unstructured," such as an inspector's notes, so in addition to compiling, the file must be analyzed and turned into usable data. Though the process has begun with large properties and large property owners, the concepts are likely to find their way into the mid-market and even small properties as well. In this session, Archipelago's Hemant Shah (who had earlier founded modeling firm RMS), will outline the challenges of modernizing commercial property underwriting, and how they can be overcome.

2:55 – 3:25 pm **Cookie Break**

Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

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 plenty of time in this break for networking, but be sure to come back for the day's action-packed final sessions.

3:25 – 3:50 pm **Does Property Insurance Have a Fairness Problem?**

Patrick Sullivan, Conference Co-Chair and Senior Editor, Risk Information Inc.
Brian Sullivan, Conference Co-Chair and Editor, Risk Information Inc.

Is the personal lines insurance business "fair" to all segments of society? Or do insurers take actions, intentionally or not, that penalize parts of the population that are already disadvantaged by a history of prejudice? For decades, insurers have fended off fairness questions, insisting that they are color blind, collecting no race information about consumers and making decisions only based on actuarial science. But in the past two years society has taken a harder look at how social and business structures impact all communities, redefining what fairness means. Insurer's protestations of colorblindness





Is Poor Estimate Accuracy Costing You Millions?

DMA works harder at perfecting accuracy than any other independent adjusting firm in the country. A recent re-inspection project by a major US property carrier determined that of all the independents studied, DMA scored highest in estimate accuracy.



Speed of Service

In the Residential and Commercial Property industry, speed of service is vital to policyholder retention. Our **Contact Time**, **Inspection Time**, and **Time to Report** exceed industry standards by a healthy margin.



Contact us. We're here to help.

Our experienced **Client Services Team** can assist by providing information, answering questions and resolving problems.

DMA
A VENBROOK COMPANY



assignments@davidmorse.com



(800) 649-7602



www.davidmorse.com

Conference | SCHEDULE 22

are no longer sufficient as society seeks to make itself more equitable and grapple with the nation's history. With the Colorado legislature charging its insurance regulator with eliminating bias from the insurance process, the game has changed for insurers, who must move from avoidance to engagement. In this session conference co-chairs Patrick Sullivan and Brian Sullivan will provide a summary of findings from the Insurance Fairness Forum they recently led, and outline how the current discussions might impact insurers in the near future.

3:50 – 5:00 pm **The Fight to Keep Florida's Market from Blowing Away**

Jimmy Patronis, Chief Financial Officer, The State of Florida

Kelly Booten, Chief Operating Officer, Citizens Property Insurance Corp.

Fred Karlinsky, Shareholder, Greenberg Traurig LLP

Thanks to the unavoidable existence of persistent hurricanes such as Hurricane Ian, the Florida insurance market will never be an easy place for property insurers. But the Florida market doesn't have to be the disaster that the state has become due to non-weather threats, from one-way attorney fees, assignment of benefits abuses, fraud, and a history of uneven regulation that has chased big insurers from the market, leaving Florida at the mercy of the volatile global catastrophe reinsurance markets. In this session we are fortunate to have three individuals doing their best to hold back the tide. Florida CFO Jimmy Patronis will get us started with a presentation on the steps recently taken to reform the market as well as updating us on the fallout from Ian. Patronis will then be joined for a panel discussion by Kelly Booten, who has helped to successfully lead the state's market of last resort, keeping complete market meltdown at bay, and Fred Karlinsky, longtime legal advisor to insurers, regulators and politicians with a reputation for making productive personal connections. They all have the same goal: explaining to the industry how the recent changes will lead to a marketplace in which insurers should work.

5:00 – 7:00 pm **Sunset Reception**

The Pacific Promenade

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 15

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

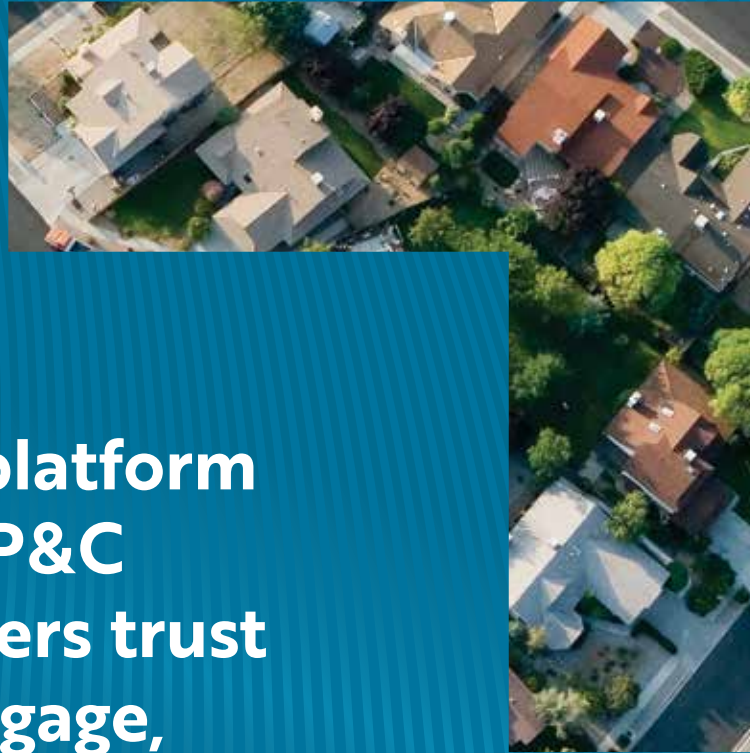
Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

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

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

Pacific Ballroom





**The platform
that P&C
insurers trust
to engage,
innovate, and
grow efficiently**

Learn more at [guidewire.com](https://www.guidewire.com)

Our Commitment

At Guidewire, we are utterly committed to your success. And with the largest R&D team, services team, and partner ecosystem in the industry, we continually evolve to meet your changing needs. That's why 450+ innovative insurers run on Guidewire.

Conference | SCHEDULE 22

8:35 – 9:20 am **The Delicate Challenge of Rating High-Risk Insurance Companies**

Joseph Petrelli, President, Demotech Inc.

Joe Petrelli is only trying to help. Really, he is. As president and co-founder of Demotech Inc., he has provided ratings for insurers who are unable or unwilling to garner ratings from other agencies, which typically insist on more history and more capital before offering an opinion. Someone must assess the market's edges, especially as the world gets more complicated. But Petrelli's helpfulness can sometimes lead to stress. Such as when Demotech starts to question the viability of insurers on whose slim capital the Florida market's stability relies. Then life gets tricky, and fast, as people complain that Demotech, just as with other rating agencies, has become a *de facto* regulator with too much power. In this session, Petrelli will explain how he has worked to find the balance of giving higher risk insurers a chance to prove themselves while honestly measuring their ability to do so safely. After all, he's only trying to help.

9:20 – 10:05 am **State of the Art in Automated Commercial Underwriting**

Chris Cheatham, Product Evangelist, Bold Penguin

Commercial insurers have always looked longingly at automated underwriting in personal lines. With just a few pieces of information from the customer, an insurer can draw from an immense pool of third-party data to present a price within seconds. But hard work has recently identified a wide range of data assets that speed small commercial underwriting, or at least enhance the application process. More recently, predictive analytics have made sense of the less refined data about large risks, enhancing that underwriting process. With more work, the differing skills of small commercial and big commercial underwriting could combine to bring advances to mid-market commercial risk underwriting, currently a remaining challenge. Chris Cheatham of Bold Penguin has spent his career solving these complex problems, and comes to us to discuss the current state of the art in automated and enhanced commercial underwriting, with an eye toward the progress that is yet to come.

10:05 – 10:35 am **Coffee Break**

Ritz-Carlton Ballroom Foyer and Monarch Bay Courtyard

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 **The Maturing of Drones as an Insurance Tool**

John Butkus, Director, Property Claims, COUNTRY Financial

Jim Loveland, CEO, Loveland Innovations

Insurers were initially skeptical of small quadcopter drones when they arrived on the scene in 2013, but within a few years they were scrambling to see how they could improve understanding of roof condition without the cost and danger of sending someone onto the roof. Vendors sprung up to provide drones, software, services and more to capitalize on what was clearly a significant tool for insurers. Nearly ten years on, it is time to take stock of where drones fit, and don't fit, into property insurance claims and underwriting, and how they have been integrated into workflows (or not). With that as baseline, we can see where these tools are headed, and the impact they



You can't accurately insure
what you can't see.



**Get the insights you need with a groundbreaking
property inspection solution.**

Introducing a transformative platform for property risk assessment that offers Total Property Understanding™. LexisNexis® Flyreel® easily identifies property risk and coverage opportunities, then captures AI-driven insights about the property's interior, exterior and roof, all without having to send someone on-site.

Scan the QR code for a sharper view of property risk.



<https://risk.lexisnexis.com/flyreel>

Conference | SCHEDULE 22

can have on improving outcomes for insurers and consumers alike. We're lucky to have as our guides John Butkus of COUNTRY Financial, an executive with extensive experience throughout the development of drone use for property claims, as well as Jim Loveland of Loveland Innovations, who began his career in the claims estimating business before turning to aerial imagery.

11:20 – 12:00 pm **Twenty Trends**

Patrick Sullivan, Conference Co-Chair and Senior Editor, Risk Information Inc.
Brian Sullivan, Conference Co-Chair and Editor, Risk Information Inc.

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 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: LexisNexis Risk Solutions, Verisk, TransUnion, DMA, Eagleview, CAPE Analytics, Zesty.ai, Guidewire, and Paul Davis Restoration.

The staff of The 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 handsome design for all of our materials, including this program. For just as long, Sue Ann and Tom Akers of Designing Images Group have provided the wonderful gifts, signage 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 21st annual conference, which will be held November 12–14, 2023 across the street at The Waldorf Astoria Monarch Beach Resort.

Tracie Sullivan
Conference Director

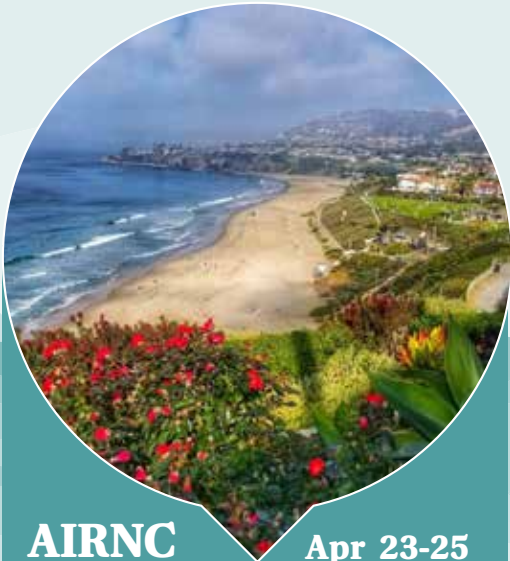
Patrick Sullivan
Conference Co-Chairman

Brian P. Sullivan
Conference Co-Chairman



Thank you | TO THIS YEAR'S SPONSORS





AIRNC

Apr 23-25

23

The Ritz-Carlton
Laguna Niguel
Dana Point, CA



PIRNC

Nov 12-14

23

Waldorf Astoria
Monarch Beach Resort
Monarch Beach, CA



AIRNC

Apr 14-16

24

Waldorf Astoria
Monarch Beach Resort
Monarch Beach, CA



PIRNC

Nov 10-12

24

The Ritz-Carlton
Laguna Niguel
Dana Point, CA



AIRNC

May 4-6

25

The Breakers
Palm Beach, FL



PIRNC

Nov 9-11

25

Waldorf Astoria
Monarch Beach Resort
Monarch Beach, CA

S
A
V
E

T
H
E
S
E

D
A
T
E
S

PAUL DAVIS[®]

THE DIFFERENCE MAKERS[™]



The Restoration Innovators

Delivering a Modern Claims Experience for your Policyholders

With more than 300 locations in North America, Paul Davis provides services to cleanup and repair damage to residential and commercial properties due to water, fire, mold, storm or other disasters. Our 50-year heritage is one of innovation, resourcefulness, empathy, and outstanding customer service.



COMMERCIAL & RESIDENTIAL
Property Restoration Specialist

(888) 244-9840

www.pauldavis.com

Brad Cowan
Executive Vice President
Business Development
brad.cowan@pauldavis.com



Courtney Makris
Vice President
Business Development
courtney.makris@pauldavis.com



Conference | SPEAKERS 22

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 at insurtech 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, 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 *Property Insurance Report* and *Auto Insurance Report* and hosting annual conferences for each industry.

Brian is also in demand as a speaker at industry meetings, and often hosts seminars and makes presentations for boards of directors and senior management teams. Brian, a native New Yorker who has called California home since launching Risk Information, is a graduate of the Georgetown University 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*.



Conference | SPEAKERS 22

Dave Winnacker

Fire Chief, Moraga-Orinda Fire District

Chief Dave Winnacker has been in the fire service for 18 years in Fresno City, Alameda County, and the Moraga-Orinda Fire District. Since becoming the fire chief in 2017 he has developed a comprehensive strategic wildfire risk reduction plan for the Moraga-Orinda community using early warning, fire spread modeling, terrain and vehicular access analysis, and prescribed fire in conjunction with extensive outreach, education, and enforcement efforts to increase the adoption of residential defensible space and home hardening measures. Prior to joining the fire service, he served on active duty as a Marine Corps Infantry officer from 1997-2003.

As a member of the Marine Corps Reserve, he is a Colonel and served as the Commanding Officer, 4th Force Reconnaissance Company from 2014-2016, as the Deputy Commander, 23D Marine Regiment from 2019-2022 and is currently assigned as the Chief of Staff, Marine Innovation Unit. He is a Hoover Institution Veteran Fellow working on the intersection of wildfire and property insurance.



Nancy P. Watkins, FCAS, MAAA

Principal and Consulting Actuary, Milliman

Nancy P. Watkins is a principal and consulting actuary in Milliman's San Francisco office who leads a consulting practice that specializes in climate resilience, insurtech and catastrophic property risk. At the forefront of innovation in wildfire risk, Nancy and her team provide state-of-the-art tools, technology, and analysis to insurers, reinsurers, government entities and trade groups. Their recent engagements include a groundbreaking white paper for the Casualty Actuarial Society showing how to create wildfire mitigation credits for ratemaking using catastrophe models, calculation agent support of a new parametric wildfire reinsurance product, and a multi-disciplinary study for the Town of Paradise exploring ways to rebuild the town to promote climate resilience and long-term insurance access.

Widely known as a thought leader in the areas of property insurance availability and affordability, Nancy leads the global Milliman Climate Resilience Initiative. She currently represents the insurance industry on the California Office of the State Fire Marshal Risk Modeling Advisory Workgroup of the Wildfire Mitigation Advisory Committee. She serves on the United Nations Capital Development Fund's Climate Insurance Linked Resilient Infrastructure Finance Working Group to pilot climate adaptation financing for emerging markets and least developed countries. She also serves on the Advisory Board of the Wharton Risk Center Policy Incubator, advising on innovative risk transfer instruments.



Conference | SPEAKERS 22

Matthew Cullina

Head of Global Cyber Insurance, TransUnion LLC

Matt Cullina is Head of Global Cyber Insurance Business at Transunion. He joined Transunion in 2021, via the acquisition of Sontiq, an intelligent identity security company. Cullina is responsible for driving Transunion's global growth of its comprehensive cyber solutions and strengthening strategic partnerships throughout the insurance markets.

Matt brings over 25 years of experience in cyber services, insurance research, development, and claims management. Prior to Sontiq's acquisition of Cyberscout in 2021, Cullina served as Managing Director of Global Markets at Cyberscout. Before that position, Cullina was CEO of Cyberscout from 2008 to 2018. He helped to guide Cyberscout's maturity from a single product business focused on the U.S. to becoming the leading provider of personal and commercial cyber solutions to the insurance industry, with both a U.S. and global footprint.

Matt has a rich background in the property and casualty insurance industry, having held complex claims management roles at Travelers and Allianz. Additionally, he served as Director of Product Development for MetLife Auto & Home and was responsible for the product development and management of MetLife's personal lines offering.



Matt Van Every

CEO, Canopy Weather

Matt Van Every is a meteorologist, co-founder, and CEO of Canopy Weather, a company that focuses on creating original data and solutions focused around weather-caused roof damage.

Prior to Canopy, in 2009, Matt was a co-founder of Weather Fusion, where he had overall product management responsibility for forensic hail, wind, and lightning solutions in the claims, underwriting, and restoration markets. While at Weather Fusion, and working closely with carriers and restoration contractors, Matt noticed that roof damage did not always align with the maximum hail size that impacted the roof.

After the successful sale of Weather Fusion to CoreLogic in 2014, Matt wanted to learn why maximum hail size does not equal roof damage. This quest to understand roof damage led him to become a roofing contractor — to gain valuable 'boots-on-the-roof' insight into the relationship between weather data and actual roof damage.

This unique combination of industry successes, severe-weather meteorology, and boots-on-the-roof contractor experience led Matt to create Canopy Weather in 2019, along with Don Giuliano (former CEO of Weather Fusion). At Canopy Weather, Matt leads the product and business teams to invent the next generation of forensic weather data and subsequent roof damage, claims, and underwriting solutions.





Every policyholder is a VIP. We help you treat them like one.

Verisk makes it simple to deliver the red carpet treatment with every interaction.

From marketing to underwriting to claims, Verisk helps you deliver world-class customer journeys every step of the way.

verisk.com/insurance



Conference | SPEAKERS 22

Kevin Van Leer

Senior Director of Client Success, CAPE Analytics

As Senior Director of Client Success for CAPE Analytics, Kevin Van Leer is focused on helping customers maximize the impact of CAPE's aerial imagery-derived data products that enable granular risk differentiation and more efficient underwriting workflows. These efforts include CAPE's Sales Engineering, Client Success Management, and Business Intelligence functions. Prior to CAPE, Kevin spent five years at Risk Management Solutions (RMS), where he drove the release of several climate-peril catastrophe models, including for wildfire, hurricane, and severe convective storm, alongside location-specific custom vulnerability analytics.

He has been quoted in multiple publications on the topic of severe weather and wildfire, including the *New York Times Magazine*, *Forbes*, *Insurance Journal*, and *Carrier Management*. Kevin holds a master's degree in atmospheric sciences from the University of Illinois at Urbana-Champaign and a bachelor's degree in atmospheric sciences from Purdue University. Kevin is a member of the American Meteorological Society (AMS) and holds the Certified Catastrophe Risk Analyst (CCRA) designation from RMS along with several client success certifications.



James Handley, Jr.

Director, Data Science, LexisNexis Risk Solutions

James Handley is a Director of Data Science at LexisNexis Risk Solutions, serving the insurance business. James specializes in identifying data assets and creating data-driven solutions to the home insurance market that help carriers improve performance through technology-driven decision making.

James is an experienced data scientist, analyst, and researcher with over 10 years of experience creating data solutions and understanding their value relative to business goals. James joined LexisNexis Risk Solutions in 2016 after leading marketing analytics for digital software startups for several years. He holds a bachelor's degree in Mathematics from Morehouse College and a Master of Business Administration from Georgia State University.



Conference | SPEAKERS 22

Erin Oswalt

Director, Vertical Market, Home Insurance, LexisNexis Risk Solutions

Erin Oswalt is a Director in the Insurance business at LexisNexis Risk Solutions. In this role, Erin is focused on delivering data-driven solutions to the Home Insurance market, helping carriers reinvent the customer experience and power decision-making leveraging emerging technologies.

Erin has over 20 years of product leadership in insurance and financial services, spanning across both software and data solutions. Prior to joining LexisNexis Risk Solutions in 2018, Erin led product marketing and product portfolio management functions at Bottomline Technologies and Bank of America.

She holds a Master of International Business Studies from the University of South Carolina and a bachelor's degree from Wake Forest University.



Craig Stack

Founder and President, Truepic Inc.

Craig Stack is the Founder and President of Truepic, Inc., the leading photo and video verification platform that develops the world's most secure camera technology. Since 2015, Craig has been responsible for developing Truepic's strategic direction and supporting growth expansion.

Prior to starting Truepic, Craig was the Co-Founder of Life Credit Company, a finance company specializing in Life Settlements.

Prior to that, Craig was a Vice President in Equity Trading at Goldman Sachs. A graduate of Boston College Carroll School of Management, Craig resides in Charleston, SC with his wife and two children.



Conference | SPEAKERS 22

Hemant Shah

Co-Founder and CEO, Archipelago Analytics

Hemant Shah is the CEO of Archipelago, a risk data platform that connects and transforms property risk data for large commercial property owners and enables brokers and insurers to view and analyze customer portfolios to deliver optimal insurance outcomes. Previously, he was the co-founder and CEO of RMS, the world's leading catastrophe modeling company. Hemant has been a pioneer in the application of data analytics to risk management, helping to shape the modern reinsurance industry.

Hemant is passionate about risk and resiliency, and he serves on the board of the social venture, Build Change. Hemant holds both a Bachelors and a Master of Science in Engineering from Stanford University.



Jimmy Patronis

Chief Financial Officer, The State of Florida

Jimmy Patronis is a native Floridian born and raised in Panama City. He earned his associate degree in restaurant management from Gulf Coast Community College and a bachelor's degree in political science from Florida State University. He is a partner in a family-owned seafood restaurant called Captain Anderson's that celebrated its 50th anniversary in 2017. His public service career began with experience as an intern in the Florida Senate and the United Kingdom's House of Commons. Following Jimmy's college graduation, Governor Lawton Chiles appointed him to the Florida Elections Commission, and he was later reappointed by Governor Jeb Bush.

He served in the Florida House of Representatives from 2006 to 2014, representing his hometown region in the Florida Panhandle. He was appointed to serve on Florida's Public Service Commission, as well as the Constitution Revision Commission, which meets once every twenty years to propose changes to the state constitution.





Make Brilliant Climate and Property Risk Decisions

Zesty^{AI} uses artificial intelligence to build a digital twin for every property in North America, accounting for all details that could impact a property's value and associated risks, including the potential impact of natural disasters.

Climate Risk

 Wildfire Risk


 Hail Risk


 Wind Risk

 Flood Risk

Property Insights

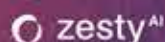
 Digital Roof

 Home Intelligence

 Commercial Real Estate

180 DAY PLAYBOOK

Mitigation in Rating Plans and Wildfire Risk Models



California's first-of-its-kind "Mitigation in Rating Plans and Wildfire Risk Models" regulations are here.


The new regulations will require insurers in California to refile their existing rating plans on an aggressive 180-day timeline and consider the structure of a home, its surroundings, and community-level mitigation.



Navigate The New Regulations with Zesty^{AI}'s 180 Day Playbook

<https://content.zesty.ai/ceplaybook/>

 hello@zesty.ai

 1-650 999-9900

 <http://zesty.ai>



Conference | SPEAKERS 22

Kelly Booten

Chief Operating Officer, Citizens Property Insurance Corp.

Kelly Booten is a well-respected senior insurance executive with 30 years of successful operational experience leading multifaceted divisions — achieving extensive business results while managing unprecedented growth. She builds transformative multi-sourced teams that serve the Florida marketplace. From initial consumer engagement to delivery and assessment of services, Kelly leverages critical market insights, knowledge, and analytics to forecast and execute corporate solutions, and strategically aligns the organization's stakeholders and employee base to embrace innovative yet highly pragmatic solutions.

Since joining Citizens in 2002, Kelly has held progressively more significant positions from project manager to Chief Operating Officer, where she has led numerous strategic initiatives. She is currently responsible for underwriting; product management; agency and market services; information technology; and enterprise services — which includes strategy, planning and continuous improvement; vendor management and purchasing; and enterprise programs.

Prior to joining Citizens, Kelly served as Enterprise Project Manager for the Florida Legislature, where she managed enterprise-wide projects that delivered automated process improvement initiatives to the Florida Senate and House.

Kelly earned her Bachelor of Arts in computer science from Clarke College. She holds multiple professional certifications, including certification as a Chartered Property Casualty Underwriter (CPCU) and as a Project Management Professional (PMP) with the Project Management Institute (PMI).



Fred Karlinsky

Shareholder, Greenberg Traurig LLP

Fred Karlinsky is a Shareholder and Global Co-Chair of Greenberg Traurig's Insurance Regulatory and Transactions Practice Group. Fred has nearly 30 years of experience representing the interests of insurers, reinsurers and a wide variety of other insurance-related entities. He is a recognized authority on national insurance regulatory and compliance issues and has taken a leadership position in many insurance trade organizations. Recognized as the only Band 1 Florida insurance lawyer by Chambers & Partners and one of the most influential leaders in Florida politics by *City & State Florida* and *INFLUENCE Magazine*, Fred has in-depth knowledge of insurance compliance matters and has been a primary strategist in virtually all types of Florida insurance-related legislative initiatives. Fred has also been listed in *The Best Lawyers in America*, *Super Lawyers*, and *Florida Trend's "Legal Elite"* for his work in insurance law.

In addition to his role with Greenberg Traurig, Fred has been an Adjunct Professor of Law at Florida State University College of Law since 2008, where he teaches a course on Insurance Law and Risk Management. Fred currently chairs the Florida Supreme Court Judicial Nominating Commission, which he has served on since 2014.





AUTOMATE AND ACCELERATE

YOUR ENTIRE CLAIMS WORKFLOW



From **IMAGERY**



To **TRIAGE**



To **INSPECTIONS**



To **MEASUREMENTS
and ESTIMATES**

**INSURANCE CLAIMS TECHNOLOGY
TO POWER A BETTER CLAIMS EXPERIENCE**

Visit eagleview.com/insurance to learn more.

Conference | SPEAKERS 22

Joseph L. Petrelli, ACAS, ASA, MAAA (MBA)

President, Demotech Inc.

Joseph Petrelli is the President and Co-Founder of Demotech, a financial analysis and rating firm. In 1989, having successfully secured acceptance of Demotech's Financial Stability Ratings from Fannie Mae and then Freddie Mac, Demotech became the first to review independent, regional and specialty insurers. Today, Demotech reviews, rates and follows more than 450 insurers writing virtually all lines of insurance in every state, DC and Puerto Rico. In Florida, the 40 insurers that Demotech reviews and rates write approximately 60% of the residential property insurance marketplace. In terms of uniquely rated carrier count in the United States, Demotech is the second largest rating agency.

Prior to founding Demotech with his wife, Sharon Petrelli, in 1985, Joe had been employed by Insurance Services Office, Agway Insurance and Nationwide Insurance.

A prolific author, Joe has been a frequent contributor to *Best's Review* as well as *National Underwriter*, *Business Insurance*, the John Liner Organization, *Rough Notes*, *Insurance Journal* and *Carrier Management*. He also contributes to *The Demotech Difference*, his quarterly publication received by more than 21,000 insurance professionals worldwide.

Joe is a member in good standing of the Casualty Actuarial Society, Society of Actuaries, and the American Academy of Actuaries. He holds a bachelor of science degree in actuarial science from the College of Insurance (now part of St. John's University) and a masters in business administration from The Ohio State University.



Chris Cheatham

Product Evangelist, Bold Penguin

Chris Cheatham is the Product Evangelist at Bold Penguin, a commercial insurance quoting platform. Prior to joining Bold Penguin, Chris founded RiskGenius, which was acquired by Bold Penguin in 2020.

Chris is a former insurance attorney, and he likes to explore the application of new technologies. He is a graduate of the University of Kansas, with a bachelor's degree in political science, and the University of Texas School of Law.



Conference | SPEAKERS 22

John Butkus

Director, Property Claims, COUNTRY Financial

John Butkus is the Director of Property Claims at COUNTRY Financial, based in Bloomington, Illinois. John has more than 32 years' experience in insurance claims, spanning various states. John has led COUNTRY's property claims into the future by the adoption of technology with several automated processes, including the drone inspection program and virtual claim handling.

John is a firm believer in driving customer preferences to ensure optimal claim handling satisfaction. He is a graduate of Western Illinois University.



Jim Loveland

CEO, Loveland Innovations

Loveland Innovations founder, Jim Loveland, was an insuretech mogul before the "insuretech" moniker even existed. He spent 30-plus years leading a technological revolution as he worked hand-in-hand with his father and other family members to build and grow the largest estimatics and claims technology used in property and casualty insurance. While there, he witnessed the challenges that property inspection professionals had in gathering the necessary data to do their job well and in a timely (and safe) manner.

As a technologist and innovator at his core, Jim kept a close eye on the advent and growth of burgeoning technologies like drones and artificial intelligence. He knew that there would be a day that these technologies would create a revolution for property inspection professionals. In 2015, Jim started Loveland Innovations to lead that revolution, and change the way that property professionals gather, analyze, and use property inspection data.



Risks Evolve

So do client expectations

The challenges facing policyholders have changed significantly in the past five years. As homeowners and small business owners increasingly rely on technology, their credit, financial and identity information is at greater potential risk. Considering the value of that data, policyholders are looking to protect it from being lost, stolen, damaged or destroyed.

Deliver the comprehensive cyber protection program your personal and small commercial line policyholders demand. With our network of cyber reinsurers, in-house team of incident response and fraud remediation specialists and seasoned claims management team, you'll have the product flexibility, expertise and result-driven support you need to meet the next risk challenge.

To protect your policyholders, strengthen your portfolio and expand your opportunities, contact your TransUnion representative, email us at inssupt@transunion.com or visit transunion.com/industry/insurance

NOTES



NOTES



NOTES



NOTES



HOW TO Download

YOUR Event App



Open

the Apple App Store or Google Play Store



Search

PIRNC2022



Download

the app

