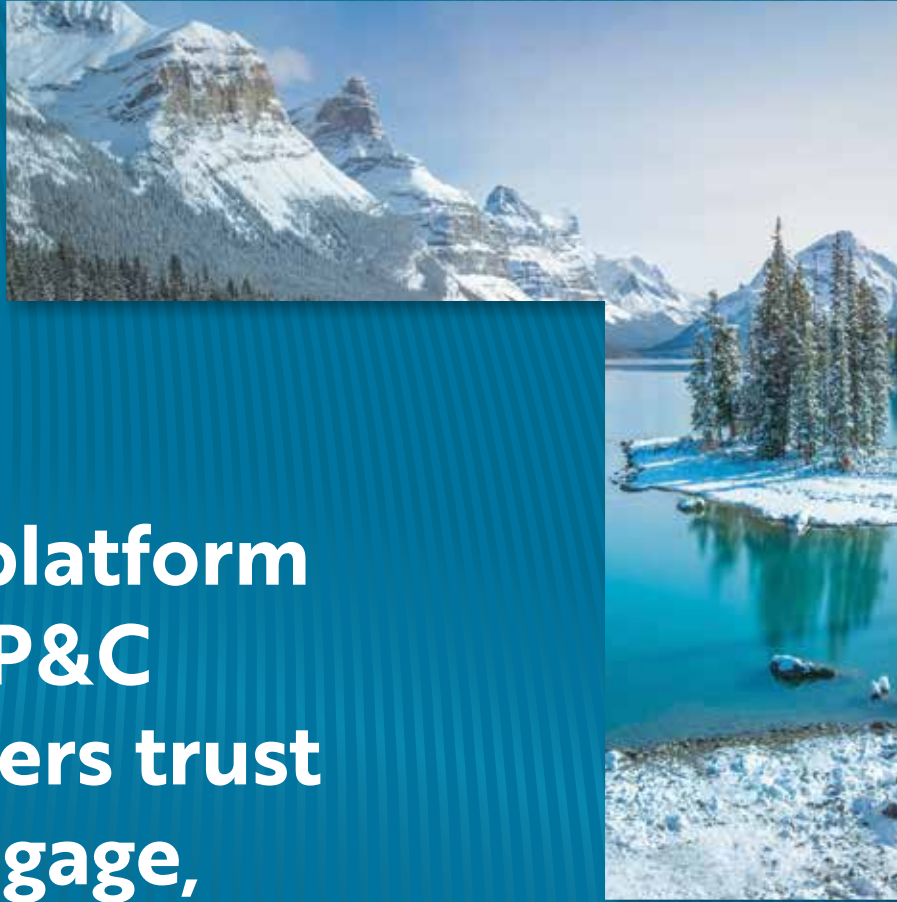


AUTO INSURANCE REPORT

2024 NATIONAL CONFERENCE



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WELCOME From the Chairmen

The light at the end of the auto insurance market tunnel is finally in sight, and we can confidently state it isn't an oncoming tractor trailer. At the end of last year, a number of carriers returned to profitability and have hit the ground running in 2024. That has set up this year to be one of the most dynamic in the market's history as insurers and vendors alike work to find newly solid ground. As we do every year, we strive to bring our audience two days of impactful sessions that offer real insight, not just platitudes. It's going to be a busy two days!

A key driver of insurance losses over the last two years has been the degradation of driver performance and a decline in traffic enforcement. Coming to terms with these issues is essential to future success, but it's not just insurance companies who want to get a better handle on this issue. We'll be addressing how auto safety leaders both inside and outside government are looking to tackle the new challenges.

With profitability returning, 2024 is the year insurance companies will get back to writing new business. The adverse selection boogeyman looms large not just over marketing for new customers, but also in renewal activity. There are so many moving parts in this transition that the issues will permeate almost every discussion at the meeting.

We're not immune to the hype around "artificial intelligence," but in classic *Auto Insurance Report* fashion we're focused on finding real-world uses. It turns out that AI is not likely to revolutionize insurance, but it will make measurable improvements in specific parts of the insurance process, and we'll explore examples in subrogation and fraud detection. As a highly-regulated industry, there is additional work to be done to get regulators comfortable with these tools and we're excited for a discussion on the specifics of how that can be done.

No meeting would be complete without discussing how the automobile is changing. As connected cars continue to work their way into the fleet, the insurance implications are coming into focus. Automated accident reporting and more advanced claims reporting (and all the attendant privacy issues) are now permanent parts of the insurance world.

In a post-COVID, post-InsureTech world, insurance distribution is being revolutionized. Direct response is more complex than ever, captive agents are looking more like independent agents, and independent agents are evolving with greater consolidation, clusters, and most impactful of all, franchises. We'll take a close look at franchises to get a better idea of the fastest growing segment of personal lines distribution.

The standard auto insurance market has been wildly complex in recent years, but that can't begin to compare to the challenges of nonstandard auto, where the highest risks turn for help. We're thrilled to pull together some of the most experienced minds in nonstandard auto for a discussion of how nonstandard is evolving to deal with a rapidly changing market.

If you can't tell, we're excited about this year's program, but the sessions on the stage are not the entirety of what makes this meeting special. It is your attendance here, for which we are thankful and humbled. There are few things as valuable as your time and we promise you won't leave here without some new ideas. Thank you!

Patrick Sullivan and Brian Sullivan
Conference Co-Chairs

CONFERENCE Schedule 2024

SUNDAY, APRIL 14

5:00 – 7:00 pm Early Registration and Reception With Speakers and Sponsors
Pacific Ballroom Promenade and Terrace

MONDAY, APRIL 15

7:30 – 8:30 am Registration and Buffet Breakfast
Pacific Ballroom Promenade and Terrace

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

8:40 – 9:20 am Identifying Driving Behavior in the Post-Covid Speeding Frenzy

9:20 – 10:05 am Taking Action: Using Modern Data Tools to Measure Fairness in Insurance

10:05 – 10:35 am Coffee Break
Pacific Ballroom Promenade and Terrace

10:35 – 11:15 am The Future of Automated Accident Detection

11:15 – 12:05 pm Managing Nonstandard Auto Through a Volatile Market

12:05 – 1:25 pm Luncheon
Pacific Lawn

1:25 – 2:05 pm Driving Blind: How Relying on DMV Records Alone Leaves Insurers at Risk

2:05 – 3:00 pm Helping the Federal Government Use Driving Data to Improve Safety

3:00 – 3:30 pm Cookie Break
Pacific Ballroom Promenade and Terrace

3:30 – 4:15 pm How To Be Smart About Artificial Intelligence

4:15 – 5:00 pm As Marketing Splinters, Franchise Agencies Are on the Rise

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10:35 – 11:20 am Fraudsters Are Using Artificial Intelligence. Insurers Must Respond in Kind

11:20 – 12:00 pm Twenty Trends

12:00 noon Adjournment



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CONFERENCE Schedule 2024

SUNDAY, APRIL 14

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

Pacific Ballroom Promenade and Terrace

Before two days of deep conversations about auto insurance, we hope you'll take a moment to enjoy one of the finer networking events in the industry. Our welcome reception is a great time to enjoy the early spring air and make exciting new contacts. If this is your first meeting, be sure to ask an old hand for any tips or tricks to make the most of this opportunity. Make sure to bring your business cards, digital or printed!

MONDAY, APRIL 15

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

Pacific Ballroom Promenade and Terrace

Is breakfast the best meal of the day? Undoubtedly yes. Join your fellow attendees bright and early for what has become a busy networking session. Plus early arrivals will have their pick of the choice seats for the day.

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

Pacific Ballroom

Patrick Sullivan and Brian Sullivan, Conference Co-Chairs, Auto Insurance Report

8:40 – 9:20 am **Identifying Driving Behavior in the Post-Covid Speeding Frenzy**

Gary Hallgren, President, Arity

Covid-19 launched the biggest surge in high-speed driving the nation has ever seen, thanks to empty roadways and subdued law enforcement. In a surprise, as traffic recovered the speeding hasn't stopped. What isn't a surprise is the resulting surge in traffic deaths and record insurance claim severity. Never before has it been more important for insurers to gain a detailed understanding of how existing and potential customers behave behind the wheel. Fortunately, the business of assessing driving behavior is reaching new levels of maturity, as data flows not just from usage-based insurance programs, but also from other smartphone apps and automaker connected car data. What is more, analysts are starting to correlate driving data with other key risk indicators, such as time of day, traffic, weather, roadways and more. The team at Arity, which provided invaluable real-time driving data during the pandemic, has built upon the lessons learned in those crazy days to gain insights in which drivers are safe, which are not, and how behaviors differ by factors such as region. Gary Hallgren, Arity's president, joins us with new and unique data that reveals the state of driving risk in the United States today, and in conversation we'll build upon those insights to explore where the trends may be taking us in the future.

9:20 – 10:05 am **Taking Action: Using Modern Data Tools to Measure Fairness in Insurance**

Adrian Cuc, Senior Vice President and Head of Analytics, Verisk

Neal Silbert, National Predictive Analytics Leader, Auto Product Pricing, Underwriting and Product Management, American Family

The arrival of ever more sophisticated computer modeling and artificial intelligence poses a unique challenge for insurers. As a highly regulated industry, regulators need to be comfortable that the ongoing technological revolution avoids the inclusion of potential bias. The passage of Colorado's SB169 in 2021 and the NAIC model bulletin that was approved at the end of last year show the seriousness of the issue for regulators and politicians.

CONFERENCE Schedule 2024

Few people have been as focused on fairness in insurance as Verisk's Adrian Cuc. Cuc did much of the early research on this issue as part of Risk Information's Insurance Fairness Forum in 2021, utilizing Verisk's deep statistical data resources to look for bias. That work led to the recent launch of the new "FairCheck" tool, which is just now being utilized by several insurers. One of the insurers exploring the idea of a statistical tool to assess bias is American Family, and we're thrilled that Neal Silbert will join us to discuss how organizations can navigate the difficult challenge of implementing such a tool. After a great deal of talk about bias in insurance, we're thrilled to present something actionable.

10:05 – 10:35 am **Coffee Break**

Pacific Ballroom Promenade and Terrace

This conference runs on coffee, and it's important to get a chance to enjoy a cup as you digest the morning's session with colleagues. One of the benefits of being in Southern California is the chance to step outside and enjoy some fresh air as we take a break to network and check in with the office.

10:35 – 11:15 am **The Future of Automated Accident Detection**

Josh Thompson, Senior Vice President, Claims and Operations, General Motors Insurance

General Motors is hardly new to the world of accident detection, having debuted the feature all the way back in 1996. By the end of 2025 every GM car will be equipped with accident detection capabilities. GM isn't alone, as other leading manufacturers and telematics providers have been ramping up their crash detection capabilities and combining them with connected car data. The benefit to insurers, particularly in the claims space, is starting to come into focus. Josh Thompson of General Motors Insurance joins us to discuss how he and his team are using accident detection and connected car data to not just improve the claims process but keep drivers safe in GM vehicles. It promises to be a fascinating session with a glimpse of innovations that are just around the next bend.

11:15– 12:05 pm **Managing Nonstandard Auto Through a Volatile Market**

Joseph J. Skruck, Co-Founder, AssuranceAmerica

Paul Harrison, President, Aspen Managing General Agency

Josh Schlesinger, Executive Vice President, Links Insurance Services

Nonstandard auto insurance writers have long thought of their market as completely separate from the one inhabited by their standard risk brethren. Claims, marketing, technology, underwriting, even payment structures differ greatly in the nonstandard world. Perhaps because of these differences, nonstandard auto is having something of a moment, with seven of the top ten personal auto writers having an active presence in the nonstandard market. It is not the first time standard writers have taken an interest in higher risk drivers, but it takes place at a time when the nonstandard market is very much in flux. The days of a market defined by drunk drivers and those with policies carrying only state mandated minimum limits passed by long ago in favor of a more complex customer base driven often by economics.

To help us understand the market, we've called on three veteran nonstandard executives who are also long-time conference attendees: Joe Skruck of AssuranceAmerica; Paul Harrison of Aspen Managing General Agency, and Josh Schlesinger of Links Insurance Services. Together they aim to give the audience a crash course in the new mechanics of nonstandard auto, and hopefully telling just enough scary stories to frighten off any further competition. This promises to be one of the most exciting sessions we've had in some time.

CONFERENCE Schedule 2024

12:05– 1:25 pm Luncheon

Pacific Lawn

After a busy morning, it is important to take a break and enjoy a meal with your fellow attendees. We've provided a long break for you to take advantage of the skill of the resort's top chefs, take a few meetings, catch up with emails, or bask in the California sunshine before returning to the ballroom for some rousing afternoon sessions.

1:25 – 2:05 pm Driving Blind: How Relying on DMV Records Alone Leaves Insurers at Risk

Nicole Carangelo, Principal, U.S. Insurance Solutions, TransUnion

For decades, insurers have relied on state motor vehicle reports as a valuable tool for identifying higher risk drivers. However, decreased traffic enforcement and increased limitations for sharing violation histories across state lines have made it dangerous to rely solely on recorded violations. Meanwhile, careful drivers and their insurers have seen roadway risks significantly increase as the worst drivers remain on the road even after major convictions or out-of-state tickets should have resulted in a suspended license. It's a messy status quo that requires insurers to rethink violation data. Nicole Carangelo of TransUnion has spent years working to improve these data sets and is a passionate advocate for a more sophisticated approach. She joins us to discuss how insurers – and safety advocates – can augment violation data with an array of additional data sources to generate a more robust, and complete, picture of a driver's risk.

2:05 – 3:00 pm Helping the Federal Government Use Driving Data to Improve Safety

Tara Casanova Powell, Chief Executive Officer, Association of Transportation Safety Information Professionals

Ryan Smith, Transportation Research Analyst, National Transportation Safety Board

Ryan McMahon, Senior Vice President, Cambridge Mobile Telematics

Federal and state governments make extraordinarily important decisions about road design and safety every year based on an array of data from numerous government agencies, court records and academic studies. Much of the research is highly detailed but lacks both speed and scale, as much research is years or even decades old, and key studies include just a few thousand cars and a few hundred thousand miles driven.

Telematics programs collect more data about road performance and driver behavior in a month than the government will collect in a decade. The value of this pool of information has not gone unnoticed by transportation and safety professionals across the country, who are looking for ways to enhance their traditional tools with the more current and voluminous new data. In this session we'll learn from Tara Casanova Powell of the Association of Transportation Safety Information Professionals about the current state of the art in government driving risk assessment. Then we'll hold a wide-ranging discussion about how this might be augmented with additional driving data with Casanova Powell, Ryan Smith of the federal government's National Transportation Safety Board and Ryan McMahon of Cambridge Mobile Telematics, who will serve in the role of translator for the insurance industry.

3:00 – 3:30 pm Cookie Break

Pacific Ballroom Promenade and Terrace

After almost a full day of discussing insurance, everyone has earned a cookie. Enjoy some world-class treats along with time to visit with friends old and new.



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CONFERENCE Schedule 2024

3:30 – 4:15 pm **How To Be Smart About Artificial Intelligence**

Brian Sullivan, Editor, Auto Insurance Report

Tim Christ, Associate Director, CCC Intelligent Solutions

You can't walk down any street in America without bumping into an "expert" touting the revolutionary impact of artificial intelligence on the insurance industry. While most of the predictions are more artificial than intelligent (think "InsureTech will wipe out incumbent insurers" or "NFTs will be worth real money"), there are important truths found in AI's current ascent of the hype cycle. In this session, Conference Co-Chairman Brian Sullivan will explore AI's role in incrementally improving a wide range of insurance industry practices, from marketing to underwriting and pricing to claims. With terms defined and the stage set, CCC's Tim Christ will prove the point by bringing a highly detailed example of how AI works within the very specific insurance subrogation process to speed and improve outcomes. Then Tim will join Brian in a wide-ranging conversation on how AI works, and what other parts of the insurance process could be impacted.

4:15 – 5:00 pm **As Marketing Splinters, Franchise Agencies Are on the Rise**

Lauren Menuey, Managing Director, Goosehead Insurance Agency

Nothing is simple anymore. Captive agents are gaining the broader product mix of independent agents, direct response insurers sell through indirect channels, and the independent agency marketing channel is now so diverse it can hardly be considered a single entity. The closest thing to clarity we have found is the rise of franchise insurance agencies that combine the sales freedom and product mix of independent agencies with the back-office efficiency of captive insurers and the lead generation skills of direct response marketers. While no single marketing channel is likely to dominate personal auto again the way captive agencies have done for more than half a century, the rapidly expanding franchises are the most comprehensive new solution the market has seen in many years. To help us sort through these issues, we are thrilled that Lauren Menuey of Goosehead Insurance Agency, the largest of the franchise companies, will join our program for a discussion of how we arrived at this point and where distribution is likely to head in the future.

5:00 – 7:00 pm **Sunset Reception**

Grand Lawn

If you're looking for a world-class networking event, you can't do better than our evening reception that will hopefully be bathed in the glow of a Pacific Ocean sunset. After a full day you'll find the brightest minds in the industry ready to decompress, discuss and digest the day's sessions.

TUESDAY, APRIL 16

7:30 – 8:30 am **Buffet Breakfast**

Pacific Ballroom Promenade and Terrace

The best meal of the day returns! Join us for another chance to meet with your fellow attendees over a relaxing meal in the morning sun (or possibly a lingering ocean fog).

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

Pacific Ballroom

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CONFERENCE Schedule 2024

8:35 – 9:25 am **The Great Marketing Freeze is Over. Now What?**

Ethan Jones, Chief Revenue Officer, Kissterra

Ryan Hemker, Senior Media Director, Insights & Solutions, Liberty Mutual Insurance

For the past two years, insurers have been running away from new business – and many renewals – with the snorting and raging of a Kentucky Derby winner. But now, with auto insurance price increases taking hold and claim costs moderating, it is time to start marketing again. Unfortunately, carriers are entering an environment very different from the one they left and campaigns that worked in the golden age of clear strategies and strong profits won't work now. For starters, with many drivers engaging in risky behavior, a broad campaign can attract the wrong customers. Also, metrics used to measure the value of leads in easier times must be completely reworked to reflect new consumer behaviors online and in response to a rapidly changing media marketplace. To help us understand how carriers need to adjust their marketing strategy, the teams at Kissterra and Liberty Mutual are joining us to discuss how a deep analysis of carrier performance data can provide the bedrock for more thoughtful marketing campaigns that respond quickly to a dynamic and rocky market.

9:25 – 10:05 am **Renewals, Once Reliably Profitable, Now Pose New Risks**

Adam Pichon, Vice President and General Manager, Auto Insurance and Claims, LexisNexis Risk Solutions

It isn't often — if ever — that the auto insurance market contrives to make renewals a potential danger zone. But the wacky experiences of the past two years have brought about a market where existing customers traumatized by higher prices are shopping and switching if they can. That leaves behind those who can't move because of their unattractive risk profile and are grateful for the underpriced safe haven sticking with their current carrier affords. As a result, insurers are finding there are plenty of mispriced risks still on the books that will continue to drive losses if left unaddressed.

Adam Pichon of LexisNexis joins us to argue that it is critical for insurance companies to address their renewal books if they're going to return to profitability. To retain the best risks and reprice the rest requires a surgical precision to avoid disrupting the wrong risks, a skill that could be successfully applied even when the market settles down.

10:05 – 10:35 am **Coffee Break**

Pacific Ballroom Promenade and Terrace

This is it, the final networking session of the meeting and your last chance to overdo it on coffee. Make sure to lock in plans to reconnect with your fellow attendees but be sure to join us before the big finale!

10:35 – 11:20 am **Fraudsters Are Using Artificial Intelligence. Insurers Must Respond in Kind**

Dan Donovan, Vice President, Customer Success & Solutions Consulting, Shift Technologies

In an era of economic uncertainty, some people will look for any way to make a quick buck. Today's fraudsters are a more sophisticated group, a far cry from the grifters and hucksters of the past. Rings of crooked lawyers, repair shop owners and doctors have become far more commonplace and are continually innovating on the best way to get money out of insurance companies. The speed at which rings develop and implement new schemes has surprised even the most hardened SIU investigator. Joining us for a discussion on new and emerging trends in fraud is Dan Donovan of Shift Technology. Shift works with carriers across the world, helping them detect and stop fraudulent activity and giving them a front row seat to the

cutting edge of fraud trends. To do so, the company utilizes the latest advances in pattern recognition models and large swaths of data. Technically this is known as AI, but we call it good detective work.

In their work Shift has seen some schemes fizzle out, and others proliferate across nations and geographies. What starts as a localized scheme in the southwest can grow into attacks on insurers across the nation. In this session, we'll learn of a host of examples of the type of activity and trends Shift is seeing, giving attendees plenty of questions to ask when they go back home.

11:20– 12:00 pm **Twenty Trends**

Patrick Sullivan and Brian Sullivan, Conference Co-Chairmen

Abbot and Costello, Scharpling and Wurster, Beavis and Butthead: the double act has a long and storied history. You can add to that list: Sullivan and Sullivan. After a year's worth of work, conference Chairmen Brian Sullivan and Patrick Sullivan take the stage to do the impossible: predict the future of auto insurance. We may not always get it right — which we are only too happy to admit — but we promise it will be thought-provoking and entertaining. We hope you'll join us for a few closing thoughts before heading to the airport or taking a well-deserved rest.

12:00 noon **Adjournment**

ACKNOWLEDGEMENTS

Conference Directors Tracie Sullivan and Dana Horst Sullivan would like to thank the many people who have made this year's program possible. We'd like to thank the speakers, who make all of this possible, for sharing their time and insights. We are grateful for your trust. Our sponsors provide invaluable support without which the meeting would not be possible. We take the selection of sponsors seriously and hope you take advantage of this time to meet with what we believe to be a key group of industry leaders. Thank you to Agero, Arity, Cambridge Mobile Telematics, CCC Intelligent Solutions, DMA Claims Services, Guidewire, Insurance Auto Auctions, LexisNexis Risk Solutions, TransUnion, and Verisk.

We must thank the staff of the Waldorf Astoria Monarch Beach Resort for their many efforts in making this a first-class environment for our conference. Special thanks to Rebecca Ceaser, Senior Event Manager extraordinaire, who has helped ensure the success of many of our meetings over the years.

Since 2000 we've worked with Gillian Kirkpatrick of King Graphic Design on all our fantastic-looking printed materials and logos, including this program. For even longer we have been honored to work with Tom Akers of Designing Images, who provides the wonderful shirts, jackets and more that we offer to attendees to commemorate your time with us. The team at EventMobi has been indispensable in helping us with our conference app.

And thank you for your attendance and contributions to the meeting. It is your energy and intellectual engagement that brings out the best in our speakers. We thank you for your time and hope you'll join us again next year for our 27th annual conference, to be held May 4-6, 2025 at the magnificent Breakers Resort in Palm Beach, Florida.

Conference Directors

Tracie Sullivan

Dana Horst Sullivan

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AIRNC26

APR 12–14

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Laguna Niguel
Dana Point, CA



PIRNC26

NOV 15–17

The Ritz Carlton,
Laguna Niguel
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AIRNC27

APR 11–13

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CONFERENCE Speakers 2024

PATRICK SULLIVAN

Conference Co-Chairman and Senior Editor, *Auto Insurance Report*
Risk Information, Inc.

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, *Auto Insurance Report*
Risk Information, Inc.

Brian Sullivan is a journalist and analyst who has been covering insurance for more than 40 years. Since founding Risk Information with his wife and business partner Tracie Sullivan in 1993, Brian has been focused exclusively on auto and property insurance, publishing newsletters *Auto Insurance Report* and *Property Insurance Report* and hosting annual conferences for each industry.

Brian is also in demand as a speaker at industry meetings, and often hosts seminars and makes presentations for boards of directors and senior management teams. Brian, a native New Yorker who has called California home since launching Risk Information, is a graduate of the Georgetown University 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 2024

GARY HALLGREN

President, Arity

Gary Hallgren is president at Arity, where he leads the development and implementation of Arity's strategy and operations. Prior to joining Arity 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.

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.

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.



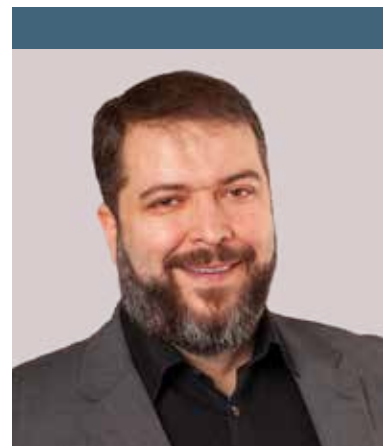
ADRIAN CUC

Senior Vice President and Head of Analytics, Verisk

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

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

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



CONFERENCE Speakers 2024

NEAL SILBERT

National Predictive Analytics Leader, Auto Product Pricing, Underwriting and Product Management, American Family Insurance

Neal Silbert leads the Predictive Analytics department inside Auto Insurance Product Management at American Family Insurance. He focuses on helping AmFam leverage advanced data science capabilities to develop highly competitive pricing and underwriting models, as well as sophisticated product management and actuarial tools to improve product management decision making. Neal leads a blended team of data scientists, actuaries, BI analysts, and data science engineers. He has spent more than 30 years building high performing teams of analytic professionals, supporting their career development, and helping them deliver high impact business solutions. In addition to multiple leadership roles in insurance product management, Neal has been a management consultant and Insurance AI product global software leader.

Neal is a graduate of the University of Chicago, with a Bachelor Degree in History.



JOSH THOMPSON

Senior Vice President, Claims & Operations, General Motors Insurance

Josh Thompson joined General Motors Insurance Co. in 2022 as Senior Vice President Claims & Operations, leading the build of its claims organization from scratch. He comes to the task with more than 20 years of experience in the insurance industry. Josh gained claim handling experience early in his career at two top ten carriers. Josh joined State Auto in 2011 spending time building the Claims Training Program and then leading the Auto and Total Loss Claims Organizations. He then became the Vice President of Shared Services leading claims innovation efforts. After serving as Vice President Auto and Property Claims for four years, Josh was named Senior Vice President, Chief Claims and Risk Engineering Officer. Josh completed his CPCU designation in 2010 and M.B.A. in 2006. He has served on the Board of Directors at the American Heart Association and Ohio Insurance Institute. He is a graduate of The Ohio State University's Fisher College of Business, and earned his MBA from Franklin University.



CONFERENCE Speakers 2024

JOSEPH J. SKRUCK

Co-Founder, Consultant and Member of the Board of Directors
AssuranceAmerica

Joe Skruck began his journey with AssuranceAmerica as co-founder in 2002 and has served the organization in multiple roles, most recently as Chief Executive Officer. For over two decades Joe guided the steady growth of the organization through a variety of business cycles to great success. Joe now serves as a Member of the Board of Directors and a consultant to the leadership team focused on the expansion strategy of the company for long-term growth.

Prior to AssuranceAmerica, Joe served as Senior Vice President of Sun States Insurance Group with direct responsibility for Product Management and Personal Lines Insurance and held additional Product Management roles with Great American Insurance and Anthem Casualty Companies.

Joe earned a Bachelor of Arts Degree in Economics from The Ohio State University and a Master of Science in Risk Management from Georgia State University. He also holds active Property and Casualty and Excess and Surplus licenses several states. He also holds designations of Chartered Property Casualty Underwriter (CPCU) and Certified Insurance Counselor (CIC).



PAUL HARRISON

President, Aspen Managing General Agency

Paul Harrison is the President of Aspen Managing General Agency, a multi-state MGA located in Texas. Paul is a seasoned insurance professional with over three decades of highly focused nonstandard-auto insurance experience with both insurance company and MGA expertise. Commencing his journey in 1990 with Midland Financial Group, he quickly rose through the ranks shouldering diverse underwriting, product management, and leadership responsibilities, furnishing him with invaluable start-up expertise in non-standard and commercial auto. Midland was purchased by Progressive Insurance in 1996.

Paul served as Product Manager at Republic Insurance Group (now AmTrust) in 1998, overseeing non-standard automobile and low-value property programs. He joined Imperial Fire and Casualty Company (now part of National General) in 2000, ascending to the position of President and Chief Operating Officer. In 2011, Paul assumed the role of President of personal lines for Hallmark Financial Services. In April 2013, he joined the Boenker Group of Companies and Empower Managing General Agency to launch Alinsco Insurance Co.

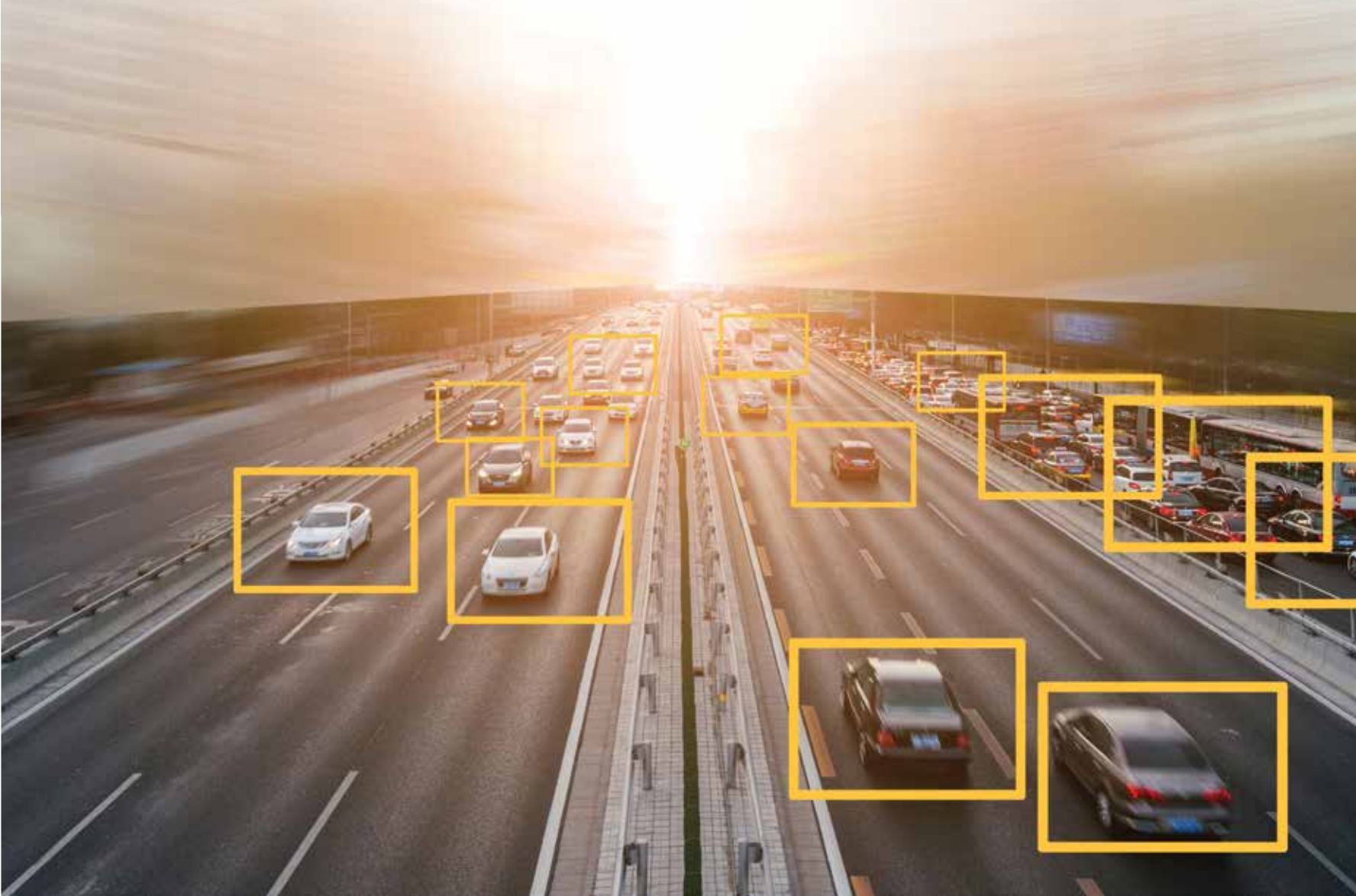
In August 2015, Paul established Aspen MGA, now part of the Starwind division of Truist Insurance Holdings, which recently entered a separation agreement from Truist Financial Group via an acquisition by Stone Point Financial and CD&R private equity groups.

Paul earned his Bachelor's degree in Economics and Business Administration from Ouachita Baptist University and a Master of Business Administration from the University of Memphis. Paul holds the Chartered Property Casualty Underwriter (CPCU) designation.



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JOSH SCHLESINGER

Executive Vice President, Links Insurance Services

Josh Schlesinger serves as Executive Vice President of nonstandard auto MGA Links Insurance Services as well as Chief Marketing Officer of insuretech ClaimRide & Continued Mobility. Josh is a third-generation legacy in the auto insurance industry. His grandfather David Rosner was the founder of Bristol West Insurance Group and his father Les Schlesinger was President & COO of Bristol West Insurance Group prior to launching Links Insurance Services in 2005. Josh joined Les in 2011 as a Texas territory marketing rep focusing on agency relations. Over the last several years his responsibilities included product development and management as well as overseeing marketing for Links' programs in Texas, Florida and California.

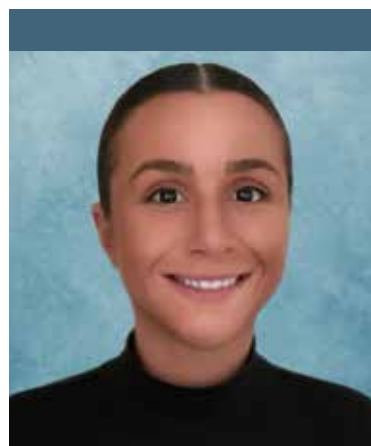
In 2017 Josh and Les launched their insuretech ClaimRide: a SAAS platform that was designed to deliver rideshare benefits to customers in the auto insurance space along with roadside assistance providers and vehicle service contractors. In 2020 they introduced Continued Mobility: a product solution that is currently being distributed within auto insurance policies as a customer service enhancement to aid those customers in safely and securely leaving the scene of an automobile accident and/or mechanical breakdown through the delivery of rideshare benefits by the ClaimRide platform.



NICOLE CARANGELO

Principal, U.S. Insurance Solutions, TransUnion

Niki Carangelo has over a decade of experience leading TransUnion's data acquisition teams tasked with acquiring, managing, and productizing driving violation data. During this time, she was responsible for identifying and interpreting regulatory changes pertaining to data access and privacy. Niki has served as a subject matter expert on driving insights in both the insurance industry and to government agencies and officials. Most recently, Niki oversaw TransUnion's Insurance Solutions strategic operating plan, product development process and roadmap. Her responsibilities recently expanded to include product strategy for TransUnion's US Market solutions. Nikki is a graduate of Dusquesne University.





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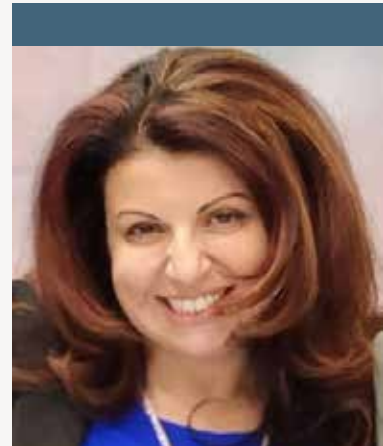
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CONFERENCE Speakers 2024

TARA CASANOVA POWELL

Chief Executive Officer, Association of Transportation Safety Information Professionals

Tara Casanova Powell is the Chief Executive Officer of the Association of Transportation Safety Information Professionals (ATSIP) and Principal of Casanova Powell Consulting, an independent traffic safety research consulting firm. Tara is also the Program Coordinator for the Annual Lifesavers National Conference on Roadway Safety Priorities and a Research Consultant for several other organizations including Acusensus, the Governors Highway Safety Association (GHSA), the American Bar Association (ABA), and the National District Attorneys Association (NDAA). Tara also serves as a faculty staff member for Impaired Driving Solutions, formerly the National Center for DWI Courts (NCDC), under "All Rise." With over 25 years of experience in the field of road safety, Tara's career has spanned several niches within this community.



Tara has been engaged with the Transportation Research Board of the National Academies of Science, Engineering, and Medicine for several years where she currently serves as the Chair for the Impairment in Transportation Committee and was the Chair of the 2021 TRB Drug-Impaired Driving Conference Planning Committee. Tara also founded and Chairs the International Council on Alcohol, Drugs and Traffic Safety's Impaired Driving Behavioral Intervention Working Group. Tara holds both a bachelors and masters degree from Southern Connecticut State University.

RYAN SMITH

Transportation Research Analyst, National Transportation Safety Board

Dr. Ryan C. Smith is a Transportation Specialist in the Office of Research and Engineering at the National Transportation Safety Board. In this capacity, he serves as a technical expert in the domains of drug impairment, health, human performance, and statistical analysis. Ryan's primary responsibilities are to conduct safety research studies, support crash investigations, and provide technical assistance within his areas of expertise. He was a study manager for NTSB's recent safety research report on Alcohol, Other Drug, and Multiple Drug Use among Drivers.



Ryan joined the NTSB in 2019 as a project manager and senior accident investigator in the NTSB's Office of Highway Safety. Prior to joining the NTSB, he was a Research Scientist at the Virginia Tech Transportation Institute and founding group leader of the Impaired Driving Research, Evaluation, and Analysis group. This included leading a diverse team of faculty and over \$5M of research that spanned the topics of impaired driving and advanced vehicle technologies.

Ryan currently serves as a member of various impaired-driving-prevention working groups and committees for the International Council on Alcohol, Drugs, and Traffic Safety, Transportation Research Board, and Association of Transportation Safety Information Professionals. Ryan has over 150 combined scientific conference presentations, peer-reviewed journal articles, technical reports, and book chapters.

Ryan obtained his Ph.D. and Master's Degree in Industrial and Organization Psychology from Virginia Tech. He also holds Bachelor's Degrees in Psychology, Sociology, and Political Science – all from Virginia Tech.



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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 is a member of CMT's executive team with responsibilities overseeing the company's road safety advisory board, government, and public affairs.

Prior to his professional career in insurance, Ryan volunteered as an EMT while a student at the State University of New York at Potsdam. Ryan holds a BA in Psychology, and an MBA from Worcester Polytechnic University.



TIM CHRIST

Associate Director, CCC Intelligent Solutions

Tim Christ has over 20 years of executive leadership and operations experience that spans both the InsureTech and FinTech landscapes. He is the Associate Director of Subrogation with CCC, working with insurers to understand their current claims and subrogation processes, develop future strategies, leverage technology to enable faster claim adjudication, and enable better outcomes for both insureds and insurers.

His insurance claims background involves investigating small and large insurance claims all over the world. He has deployed on multiple catastrophe claims assignments, including Cancun (Hurricane Wilma), New Orleans (Hurricane Katrina), New York (Hurricanes Irene & Sandy), Calgary (flooding), and more. His extensive forensic engineering experience has included many fraud, subrogation, and other complex liability situations in over 20 countries.

He executed two successful turnarounds of Rimkus Consulting Group offices that were losing money and returned them to profitability. He is the founder and retired CEO of LWG Consulting Mexico, a forensic engineering company he built based in Mexico City that served all Central/South America. He also built four other business units from scratch into internationally-recognized and profitable operations. He was part of the ownership team that successfully sold LWG Consulting to Private Equity in 2015. He has worked as an Advisor/Management Consultant to a number of insurers, insurance vendor partners, and others.

Tim has served as an Adjunct Professor for the Academy of Insurance, the University of Texas-Brownsville, Park University in San Antonio, and St. Edwards University in Austin. He holds a bachelor's degree in business administration and marketing from Methodist University, and an MBA in international business from the University of Texas-Pan American.



CONFERENCE Speakers 2024

LAUREN MENUHEY

Managing Director, Goosehead Insurance Agency

Lauren Menuey joined Goosehead Insurance, a rapidly growing and innovative independent personal lines insurance agency, as Product & Training Manager in 2014 and was promoted to Managing Director in 2018. Ms. Menuey manages Goosehead's product portfolio, carrier relationships, and state expansion efforts and works closely with Goosehead's carrier partners to enable sustainable, profitable growth.

Prior to Goosehead, Lauren spent 11 years on the carrier side of the business, in claims and sales. Most recently Lauren managed the largest sales territory in the country for Progressive Insurance, and was responsible for agency development, profitability, recruiting, and training. Lauren received her B.L.A.S. in Speech Communication from the University of Illinois at Urbana-Champaign.



ETHAN JONES

Chief Revenue Officer, Kissterra

Ethan Jones joined Kissterra in 2022 as Chief Revenue Officer with more than 18 years of experience in the insurance industry, including expertise in carrier channel distribution, call center operations, marketing, technology and analytics. He was a Senior Vice President at QuinStreet, and spent a more than a decade in various marketing leadership positions at Esurance.

Ethan, who served as an Engineer in the Army National Guard, holds a bachelors degree from the University of South Dakota.



CONFERENCE Speakers 2024

RYAN HEMKER

Senior Media Director, Insights & Solutions, Liberty Mutual Insurance

Ryan Hemker is a Senior Media Director at Liberty Mutual Insurance Co. His career at Liberty Mutual is a bit of a Cinderella story, beginning 22 years ago taking customer service calls, transitioning into overseeing tech-deploys generating material efficiencies, assisting in the launch of some of Liberty Mutual's marquee partnerships and finally landing in his current role overseeing the insurer's media deployed via third party online lead aggregation channels.

Ryan was awarded Liberty Mutual's most prestigious recognition in 2017, for the deployment of a company leading telephony selection & routing technology. He is a graduate of Bethel College.



ADAM PICHON

Vice President and General Manager, Auto Insurance and Claims, LexisNexis Risk Solutions

Adam Pichon is Vice President and General Manager, Auto Insurance and Claims for LexisNexis Risk Solutions. He is responsible for leading the strategy, developing strategic alliances and driving the creation of new products, from concept generation to introduction to the market. Adam has been with LexisNexis Risk Solutions since 2014 and previously led the credit and analytics product teams, managing a variety of analytic products.

His insurance industry experience includes product management and predictive modeling roles at auto insurance carriers, as well as work on the vendor side developing and managing new solutions for the property and casualty insurance market. Adam earned a master's degree in economics with an econometrics focus, and a bachelor's degree in commodities marketing from the University of Illinois.



CONFERENCE Speakers 2024

DAN DONOVAN

Vice President – Customer Success & Solution Consulting,
Shift Technology

Dan Donovan is the Vice President of Customer Success & Solution Consulting for leading fraud detection solution provider, Shift Technology. In this role he and his team work closely with Shift's 130+ global insurance customers to provide ongoing support and guidance around business strategy and transformation topics to ensure overall customer satisfaction, and successful product adoption.

Dan is an expert in the field of insurance fraud and claims analytics with more than two decades of insurance industry experience leading fraud investigation and claims operations for a top five U.S. insurer, and 12 years working in the insurance technology sector. He is a graduate of Saint Anselm College.



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