

AUTO INSURANCE REPORT



2025 NATIONAL CONFERENCE

WELCOME FROM THE CHAIRMEN

The national auto insurance market has finally stepped back into the light, with insurers largely turning a profit across 2024. Now we all have to figure out what to do next, so we've assembled two days of the most intriguing and exciting ideas in the realm that we hope will send you home excited to face the future. Here are some ideas:

The American fleet continues to feature SUVs, and not content to simply be larger, today's vehicles are jam-packed with expensive and much-improved accident avoidance systems like LiDAR. We'll explore what that means for insurers and consumers, as well as exploring who's driving what on the roads today.

These changes are forcing claims leaders to question long-held practices. Supplements, long a frustration for shops and insurers, have become a standard part of the repair process. Electric vehicles may not be the majority of the fleet anytime soon, but their continued growth is forcing body shops to adapt.

One of the biggest issues bedeviling every carrier: how plaintiff attorneys have completely changed the claims process. They're winning the hearts of consumers and the minds of juries, and insurers need to find a way to respond.

Consumers have questions about telematics data, and the time to help them understand how these scores work is now.

The digital lead marketplace remains inefficient and faces a number of structural questions that will require a more thoughtful engagement by insurers. Independent agents continue to assert themselves in personal lines and, fueled by big investors, are shape-shifting into increasingly effective organizations. Searching for insights, insurers, especially in nonstandard, are increasingly turning to non-traditional financial data.

And if that wasn't enough to deal with, addressing innovation and emerging technology has become a must. We'll take on AI and review how insurers can set themselves up for success at this critical moment.

There's never a dull moment in auto insurance, and we're thrilled and humbled that you've chosen to spend your time with us in search of new ideas. We've worked hard to assemble a group of the brightest minds in the industry and promise another special meeting. Thank you!

Patrick Sullivan and Brian Sullivan
Conference Co-Chairs

SCHEDULE AIR CONFERENCE 2025

SUNDAY, MAY 4

5:00 – 7:00 pm Early Registration and Reception With Speakers and Sponsors
South Ballroom Foyer and Ponce de Leon Patio

MONDAY, MAY 5

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

8:30 – 8:40 am Chairmen's Opening Remarks
Ponce de Leon Ballroom

8:40 – 9:25 am Leveling the Litigation Playing Field

9:25 – 10:05 am Avoiding the Costly, and Sometimes Dangerous, Shocks of EV Repair

10:05 – 10:35 am Coffee Break
South Ballroom Foyer

10:35 – 11:25 am Understanding Risks and Opportunities in the Future Vehicle Fleet

11:25 – 12:05 pm Real World Insurance Applications of Artificial Intelligence

12:05 – 1:25 pm Luncheon
Venetian Ballroom

1:25 – 2:10 pm Creating Driver Score Transparency

2:10 – 3:00 pm Embracing Supplements as Part of Effective Auto Repair

3:00 – 3:30 pm Cookie Break
South Ballroom Foyer

3:30 – 4:10 pm A Missing Link Now Found: Non-Traditional Financial Data

4:10 – 4:55 pm Building Cars with Better Vision

5:00 – 7:00 pm Reception
The Circle Room

TUESDAY, MAY 6

7:30 – 8:30 am Buffet Breakfast
Ocean Lawn

8:30 – 8:35 am Chairman's Opening Remarks
Ponce de Leon Ballroom

8:35 – 9:20 am From the Front Lines: Enabling Effective Innovation

9:20 – 10:05 am Digital Marketing - Still Crazy After All These Years

10:05 – 10:35 am Coffee Break
South Ballroom Foyer

10:35 – 11:20 am The Wildly Successful Evolution of Independent Agencies

11:20 – 12:00 pm Twenty Trends

12:00 noon Adjournment

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SCHEDULE AIR PROGRAM 2025

SUNDAY, MAY 4

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

South Ballroom Foyer and Ponce Patio

Here's a great chance to ease into the meeting by networking with some of the brightest minds in auto insurance in one of the gilded age's finest hotels. We hope you'll enjoy the warmth of Florida's sun and some cold refreshments.

MONDAY, MAY 5

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

Ocean Lawn

Monday morning's breakfast has long been one of the best networking sessions of the meeting, as everyone comes together over a cup of joe and the chance to pick the best seats in the house.

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

Ponce de Leon Ballroom

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

Give us a few minutes to set the stage and we'll be on our way!

8:40 – 9:25 am Leveling the Litigation Playing Field

Tanner Sheehan, Vice President and General Manager, U.S. Claims, LexisNexis Risk Solutions

Plaintiff attorneys are on a winning streak, having established themselves as a permanent part of the auto insurance claims process. Consumers are thrilled with the customer service they receive from their attorneys, who have been hammering this point home through aggressive local advertising. Even competing law firms have shown a great willingness to work together, sharing information on how to get the best settlement terms with insurers. Struggling to respond, insurers told LexisNexis Risk Solutions about their challenges, and the result is the launch of what could be the first step in leveling the playing field: a new contributory database in which insurers share historical experiences with lawyers and law firms. With this data, insurers can better understand how they are faring against various attorneys, and isolate that experience by claim size, type and more. Tanner Sheehan, Vice President and General Manager of U.S. claims at LexisNexis, joins us to delve deeper into the database and its capabilities, as well as how the concept is being received by insurers and lawyers.

9:25 – 10:05 am Avoiding the Costly, and Sometimes Dangerous, Shocks of EV Repair

Matt Ebert, CEO, Crash Champions

Fixing electric vehicles requires auto repair shops to invest in new training, new equipment and technology, and new safety procedures to avoid explosions or electrocution. Just storing EVs waiting for repair is a challenge, as damaged lithium ion batteries must be kept at a distance as they are a threat to spontaneously explode in flames. Technicians need to be grounded as they work on dismantling battery systems, lest they get electrocuted. Matt Ebert, CEO of Crash Champions, comes to our stage to share his experience expanding the Crash Champions network into the EV space. Having repaired thousands of EVs through the Crash Champions network, Ebert will discuss how everyone involved in auto repair will need to adjust to an electric future.

10:05 – 10:35 am **Coffee Break**

South Ballroom Foyer

Grab a drink and take some time to discuss the mornings sessions with your fellow attendees, or catch up with the office. Whatever you do, make sure to enjoy the mini donuts!

10:35 – 11:25 am **Understanding Risks and Opportunities in the Future Vehicle Fleet**

Matt Moore, Chief Insurance Operations Officer, Institute of Highway Safety and Highway Loss Data Institute

Brad Mayes, Associate Director, S&P Global Mobility

In trying to project future claims trends, it is essential to understand in detail what vehicles are on the road and who is driving them. Armed with that information, it becomes possible to understand key parts of the future. Fortunately, a few years ago we saw the advent of vehicle build sheets – complete with virtually every installed feature. With enough time passing, the data set has become rich enough to understand the current fleet with extraordinary fidelity. What is more, that data can be tied to who registers each vehicle, providing yet another powerful window into what will be happening on the roadways. In this session, we'll first take a look at those insights courtesy of Brad Mayes, Associate Director at S&P Global Mobility, which boasts the industry's biggest database of vehicle and driver information. With this information in hand, we will turn to Matt Moore, Chief Insurance Operations Officer of the Highway Loss Data Institute, who is better than anyone in assessing the impact of different vehicle types and drivers on accident outcomes. Together Mayes and Moore will provide an unmatched picture of where the fleet is headed, and what it means for auto safety and insurers.

11:25 – 12:05 pm **Real World Insurance Applications of Artificial Intelligence**

Eugene Lee, Senior Vice President and General Manager of InsuranceSuite, Guidewire Software Inc.

As a host of new innovations continue to emerge utilizing big data, advanced analytics, computer vision, and natural language processing, it can be difficult to fully grasp the breadth of their impact on the insurance industry. Solutions developed thus far for insurance are more evolutionary than revolutionary, but that doesn't mean they're not powerful. Artificial intelligence tools offer the ability to make process improvements on a large scale, finding answers to specific questions across the entirety of the enterprise. Sitting at the nexus of claim and policy administration, Guidewire has seen more practical applications of these new advances than anyone we know. Having worked with so many insurers, Lee will join us for a true primer on how GenAI is already impacting the business and what's on deck in the years to come.

12:05 – 1:25 pm **Luncheon**

Venetian Ballroom

The Breakers has many wonderful spaces, but the Venetian Ballroom is one of the finest, with views of the Atlantic Ocean sure to delight. Join your fellow attendees for a delicious meal featuring local shrimp. Afterwards, take a few meetings, respond to some emails, or gaze out upon the sea before returning to the ballroom.

SCHEDULE AIR PROGRAM 2025

1:25 – 2:10 pm

Creating Driver Score Transparency

Gary Hallgren, President, Arity

Telematics enables fairer, more accurate auto insurance pricing, yet consumer adoption remains slower than carriers would like. Among the challenges to adoption is uncertainty about how the driving scores are created. Arity aims to tackle this challenge by developing new solutions that will give consumers insights into how their driving behaviors turn into scores, which influence risk assessment and auto insurance pricing. By helping drivers understand how the process works, this offering could help consumers better understand insurance prices based on driving behavior, building trust with the process. Arity President Gary Hallgren returns to our stage to break down the data that goes into driver reports and uncover how telematics can drive fairness, trust, and industry-wide opportunity.

2:10 – 3:00 pm

Embracing Supplements as Part of Effective Auto Repair

Kyle Krumlauf, Director of Industry Analytics, CCC Intelligent Solutions

Erin Dorshorst, Head of Portfolio Marketing, CCC Intelligent Solutions

In auto repair, the need for supplements to the initial repair estimate have been a frustration for insurers and body shops alike, complicating the repair process, elongating repair cycle times, and increasing costs for all involved. Despite best efforts, the frequency, volume, and value of supplements continue to increase as vehicles become more complicated. The solution? Don't treat supplements as the exception to the process, but rather as a natural part of repairing increasingly complex vehicles. Kyle Krumlauf and Erin Dorshorst of CCC have been deeply engaged with insurers and auto repairers, working with them to craft a more flexible process that allows supplements to be handled smoothly, speeding up and improving the repair.

3:00 – 3:30 pm

Cookie Break

South Ballroom Foyer

In our final break of the day, we break out the cookies. Not to be undone, we've added a few extra treats for you to enjoy as your visit with friends. Who can say no to a macaroon?

3:30 – 4:10 pm

A Missing Link Now Found: Non-Traditional Financial Data

Roosevelt Mosley, Managing Principal, Pinnacle Actuarial

John Wilson, Vice President National Accounts, Equifax

Thirteen years ago at our conference, Equifax first introduced a database of consumer payment history not traditionally found in credit scores, such as utilities and cell phone bills. Insurers were excited, but cautious. Traditional credit scores had a long history of use in the banking industry before coming to insurance, and laws and best practices were worked out in great detail. These new data sets, while similar, were not as widely understood. But the value of this data was clear, especially for customers whose traditional credit files were lacking much information. Nonstandard insurers stood to benefit the most, though every segment of the industry found opportunities for improved insights. In this session, John Wilson of Equifax and Roosevelt Mosley of Pinnacle Actuarial will discuss how these much more mature datasets are being used in auto insurance, and how they might develop going forward.



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- Utilize supplements more effectively
- Reduce delays or inconsistencies
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SCHEDULE AIR PROGRAM 2025

4:10 – 4:55 pm

Building Cars with Better Vision

Matt Weed, Senior Director, Luminar Technology

Advanced driver assistance systems have made great progress with cameras and radar, but complexity and cost have held back the integration of powerful LiDAR technology that provides vehicles with a more accurate view of the roadway. After years of refinement, Volvo's new EX90 has cracked the code, implementing a LIDAR system from Luminar Technology that promises to take ADAS systems to the next level. Luminar's Matt Weed joins us to discuss the journey toward implementation of new technology, how it can change vehicle safety, and how the Volvo and Luminar teams worked together to improve repairability through more intelligent sensor placement and design.

5:00 – 7:00 pm

Reception

The Circle Room

The Circle Room is a truly breathtaking space, and the perfect place to wind down after a full day. We can think of no better venue to engage with the best and brightest in auto insurance than a room gilded with Roman frescos. Grab a cold beverage and join us to recap the day's sessions.

TUESDAY, MAY 6

7:30 – 8:30 am

Buffet Breakfast

Ocean Lawn

Breakfast never goes out of style. Start the final day of the meeting off right with a light meal and the chance to sit down with your fellow attendees in the morning sun.

8:30 – 8:35 am

Chairman's Opening Remarks

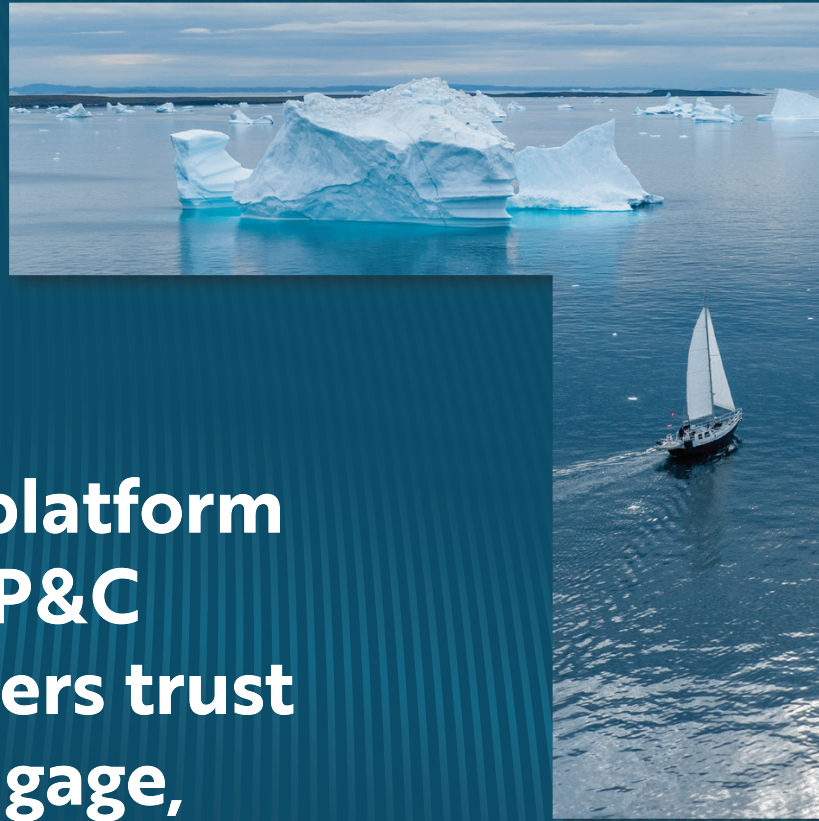
Ponce de Leon Ballroom

8:35 – 9:20 am

From the Front Lines: Enabling Effective Innovation

Giovanni Smyth, Americas Regional Leader, Insurance Consulting and Technology, WTW

Digital prophets of all stripes are declaring the imminent impact of artificial intelligence. While many of the predictions are already proving to be overblown, there is no doubt that new computing capabilities are creating opportunities for dramatic operational advances. But before insurance companies can take advantage of any of these newfangled innovations, they'll need to address their existing innovation practices and technical debt. WTW's Laura Doddington has seen her fair share of insurance company innovation projects, some of which achieve their goals, and most of which fall short due to poorly coordinated innovation practices and a deficit in technology infrastructure. Doddington will identify the key reasons innovation programs fail, and summarize what successful organizations do to ensure they can embrace technological advancements and bring about success.



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SCHEDULE AIR PROGRAM 2025

9:20 – 10:05 am

Digital Marketing – Still Crazy After All These Years

Jaimie Pickles, CEO, First Interpreter

Rick Tison, Director of Digital Marketing, Travelers Insurance

Despite nearly 30 years of efforts to improve the acquisition of insurance customers online, it remains a complex and often frustrating experience. Consumers face a fragmented and confusing marketplace, a lack of price transparency and a buying journey that almost inevitably ends offline. Data quality issues and misaligned incentives among lead sellers further exacerbate the problem. The result is a market defined by high volume but low quality leads for insurers and a growing gap for consumers between their needs and available options. Not to mention potential disruptions from the federal government in the form of the FCC and the Telephone Consumer Protection Act that could reshape the entire space. To understand how we got here and what's around the corner, seasoned online marketing veteran Jaimie Pickles and Travelers Director of Digital Marketing Rick Tison join us to examine the ecosystem, highlighting key milestones and their impact. Further, they'll explore potential solutions to address the current challenges and improve the online experience for consumers and insurers alike.

10:05 – 10:35 am

Coffee Break

South Ballroom Foyer

We come to the final networking break of the meeting. Find the last few people you've been looking for and establish your plans to reconnect with friends outside the friendly confines of the conference. Don't forget to grab that last cup of coffee before the meeting comes to a close!

10:35 – 11:20 am

The Wildly Successful Evolution of Independent Agencies

Steve Germundson, Partner, OPTIS Partners LLC

The independent agency channel has morphed into a powerhouse of personal lines distribution through new structures, investors, consolidations and more. Lured by these improved fortunes, investors are buying up agencies as fast as they can, with about 750 agencies selling every year to a broad range of players. Private equity-backed agency groups are particularly active. And the sales are not just by retiring baby boomers, as younger agents are also selling to groups that can give them access to more capital and broader networks. OPTIS Partners' Steve Germundson, a leading agency M&A consultant, joins us to discuss the state of the agency market and why carriers need to pay more attention to what is happening to one of their most important sales channels.

11:20 – 12:00 pm

Twenty Trends

Patrick Sullivan and Brian Sullivan, Conference Co-Chairmen

Predicting the future is a difficult task best left to professionals. Good thing conference chairmen Brian Sullivan and Patrick Sullivan just happen to be professional prognosticators. As they do every year, they'll lay out 20 trends they believe will drive the market across 2025 and beyond. In a market on unsure footing, there is no better time to take a step back and reflect on what will drive the future and try to picture what events and issues will drive the market. We promise their consultations will be clearer than those from the Oracles at Delphi.

12:00 noon

Adjournment

You don't have to go home, but you can't stay here. We hope to see you all next year!

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, Guidewire, Insurance Auto Auctions, LexisNexis Risk Solutions, TransUnion, and Verisk.

We must thank the staff of The Breakers for their many efforts in making this a first-class environment for our conference. Special thanks to Cassie Moody, Tricia Garmager, Jennifer Zeisloft and Shannon Favole, who have ensured that everything at The Breakers works together to create a smooth and enjoyable event.

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 will join us again next year for our 28th annual Auto Insurance Report National Conference, to be held April 12-14, 2026 at The Ritz-Carlton, Laguna Niguel in Southern California.

Conference Directors

Tracie Sullivan

Dana Horst Sullivan

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SPEAKERS AIR CONFERENCE 2025

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 insuretech Carpe Data and later AAIS, a not-for-profit insurance advisory organization.

He returned to Risk Information as Conference Co-Chairman and Senior Editor in 2021 and remains in demand as a speaker to insurance industry groups and leading insurance companies nationwide.

The one-time owner of Tall Pat Records and graduate of Santa Clara University resides in Chicago with his wife, Conference Co-Director Dana Horst Sullivan and their son, and heir apparent, Brian Patrick Horst Sullivan III.



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 45 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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SPEAKERS AIR CONFERENCE 2025

TANNER SHEEHAN

Vice President and General Manager, U.S. Claims,
LexisNexis Risk Solutions

Tanner Sheehan is Vice President and General Manager, U.S. Claims at LexisNexis Risk Solutions. He leads strategy, innovation, and go-to-market activities for claims solutions across personal lines. His past responsibilities at LexisNexis Risk Solutions have included the creation of data solutions for auto insurance quoting and underwriting.

In addition to his 9 year tenure at LexisNexis Risk Solutions, Tanner has more than 15 years in the insurance industry with companies such as Marsh & McLennan, AIG and Infinity. He has product management and product development experience in personal auto in both the independent agent and direct-to-consumer channels, and has also led pricing and actuarial teams.

He earned a bachelor's degree in risk management and insurance and a master's in business administration from the University of Georgia. He also holds a Chartered Property Casualty Underwriter (CPCU) designation.



MATT EBERT

CEO, *Crash Champions*

Matt Ebert built Crash Champions from a single local repair center serving New Lenox, IL in 1999 through a rapid expansion into the third-largest multi-shop collision repair operator (MSO) in the U.S. Crash Champions serves customers at more than 650 locations in 38 states.

In 2022, Crash Champions rapidly accelerated its growth, adding more than 400 locations — including the historic acquisition of Service King Collision and its more than 300 locations. That same year, Matt was named the MSO Executive of the Year by *Bodyshop Business*. Matt and his wife, Mandi, reside in Chicago and have two children.





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SPEAKERS AIR CONFERENCE 2025

MATT MOORE

Chief Insurance Operations Officer, Institute of Highway Safety and Highway Loss Data Institute

Matt Moore is the Chief Insurance Operations Officer at the Insurance Institute for Highway Safety and the Highway Loss Data Institute. He oversees HLDI operations and is responsible for delivery of services to member companies, outreach to the insurance industry as a whole, and strategic direction to build these relationships.

Matt has been closely involved in HLDI research since joining the organization in 1999. He has authored numerous research papers and spearheaded several studies that were world firsts on topics such as legal recreational marijuana, antilock braking systems for motorcycles and collision avoidance technologies. In particular, his early work showing the benefits of front automatic emergency braking laid the groundwork for near-universal adoption of the technology.

Matt holds an MBA and a bachelor's degree from Saint Francis University in Pennsylvania.

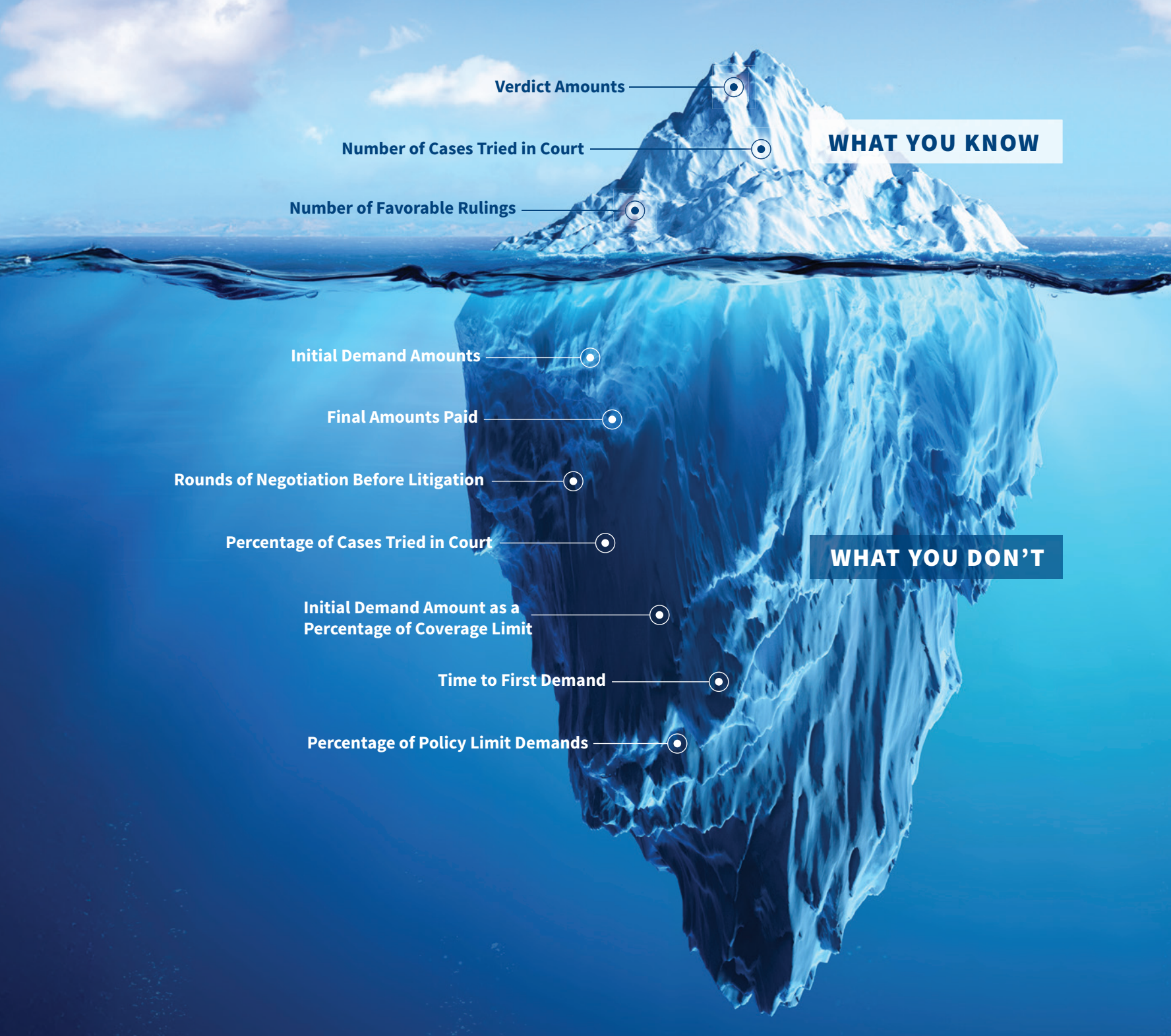


BRAD MAYES

Associate Director of Product Management, S&P Global Mobility

Brad Mayes is the Associate Director of Product Management at S&P Global Mobility with a deep passion for vehicle data. Brad has played a pivotal role in developing innovative products and capabilities that serve various sectors, with a primary focus on the automotive insurance industry. His extensive knowledge of vehicle data, combined with best-in-class ownership information and other key assets, positions him to continue shaping the future of data-driven solutions that drive the industry forward. Brad graduated from Michigan State University with a Bachelor of Arts in Economics.





Are you missing critical data on attorney-represented claims?

LexisNexis® Claims Retrospect is a contributory solution that provides historical claims information for personal and commercial auto claims where the claimant was represented by counsel. It is designed to unlock and deliver the data carriers need to manage loss-cost efficiencies and improve outcomes.

Talk to your LexisNexis Risk Solutions Account Manager to learn more today.

SPEAKERS AIR CONFERENCE 2025

GIOVANNI SMYTH

Americas Regional Leader, Insurance Consulting and Technology, WTW

Giovanni Smyth's work has spanned across the insurance value chain, including distribution, underwriting, pricing, reserving, capital modeling and investments—and he has extensive experience as a client-side buyer of consulting services and technology across these spaces. Gio joined WTW from Nationwide Mutual, where most recently he led data, analytics, and reporting organizations for the Property & Casualty division. Prior to that, he held both technical and leadership roles in the firm's Enterprise Risk & Capital Management organization, held leadership roles in both corporate and business unit finance, and served in operations roles across both the Life & Financial Services and Property & Casualty businesses.

As a volunteer leader, Gio currently serves on the board of The First Tee of Central Ohio as Chair of the Governance Committee. In the past, he has also served as President of the Board of Court Appointed Special Advocates (CASA) of Franklin County and as Board Secretary for the Ohio State University Risk Institute.

Gio holds a Bachelor of Arts in Economics from The Ohio State University.



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.



Call Confidence: Build Trust With Every Ring

*Foster trust.
Elevate consumer experiences.
Save money.*

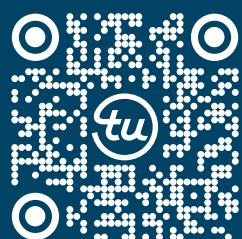
With up to 88% of business calls going unanswered,¹ it's crucial to cultivate trust with consumers and instill confidence so they're comfortable picking up when you call.

TransUnion[®] TruContact[™] solutions for insurance carriers make trust possible by:

- ✓ Maintaining accurate, real-time CRM contact information
- ✓ Boosting answer call rates and engagement
- ✓ Protecting against call spoofing
- ✓ Adding context so consumers know *why* you're calling

Start building consumer trust – while boosting efficiency at every stage of the insurance policy lifecycle – with TransUnion.

¹TransUnion-Forrester report the State of Customer Outreach: Top Ten Findings for Insurance



SCAN NOW:

Learn how to build trust
and boost answer rates.



SPEAKERS AIR CONFERENCE 2025

KYLE KRUMLAUF

Director of Industry Analytic, CCC Intelligent Solutions

Kyle Krumlauf is Director of Industry Analytics for CCC Intelligent Solutions. Kyle brings over 20 years of industry experience, having served in a variety of leadership and individual contributor roles at Nationwide and Grange Insurance. Kyle has worked in claims, comparative rating, product management, competitive intelligence, commercial lines BI & analytics, and innovation.

Kyle earned a BA in Political Science and History from Ashland University and an MBA from Ohio Dominican University. He also holds the CPCU and ARM designations. Kyle resides in Dublin, Ohio with his wife, Clare, and sons, Evan and Henry.



ERIN DORSHORST

Head of Portfolio Marketing, CCC Intelligent Solutions

Erin Dorshorst is the Head of Portfolio Marketing at CCC Intelligent Solutions, bringing over 20 years of expertise in international account management, sales, and product marketing. She holds an MBA from the University of Arkansas and a B.S./B.A. in Business Management and International Relations from the University of Missouri.

Erin serves on the Parent and Family Advisory Council for a local Neonatal Intensive Care Unit (NICU). She lives in North Carolina with her husband and their identical twin toddlers.





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SPEAKERS AIR CONFERENCE 2025

ROOSEVELT MOSLEY

Managing Principal, Pinnacle Actuarial

Roosevelt Mosley is the Managing Principal of Pinnacle Actuarial Resources and has been in the property/casualty industry since 1994. His skill set includes predictive analytics applications for all insurance functions, ratemaking and product development, competitive analysis and litigation support.

He has served as a member of the Casualty Actuarial Society's (CAS) and Society of Actuaries' Joint Committee on Inclusion, Equity and Diversity, the board of trustees of the Actuarial Foundation and the CAS Public Relations Advisory Committee. He has also served as a member of the American Academy of Actuaries (AAA) Racial Equity Task Force.

He is a past president of the CAS, has served as vice president of marketing and communications and on the board of directors of CAS, a member of the board of directors of the International Association of Black Actuaries Foundation, and a member of CAS and AAA governance task forces.



JOHN WILSON

Vice President National Accounts, Equifax

John Wilson has spent most of his professional career working on the development, implementation, and regulatory support of credit based insurance scores. John worked with Fair, Isaac to introduce the first industry score, the Equifax Property Loss Score, in 1993. Next he led the team developing the initial CBIS suite at ChoicePoint (now LexisNexis Risk Solutions), where he also worked with the FTC on their 2007 study of CBIS use for insurance. After returning to Equifax he worked on the Insight Score developed from NCTUE trade data, and he collaborated with Verisk on their Inflection CBIS models.

Today John is focused on a new collaboration with Pinnacle Actuarial to support the non-standard auto market.





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SPEAKERS AIR CONFERENCE 2025

MATT WEED

Senior Director, Luminar Technology

Matthew Weed is a member of the original engineering team at Luminar, a leading automotive LiDAR provider, and is currently focused on the company's future through analysis and road-mapping of the mobility and sensor industries. His career has focused on commercializing advanced optics and photonics technologies and he has done so in drug delivery, medical diagnostics, and now automotive.

Beyond his work at Luminar, Matthew is a Board Member of the Florida Photonics Cluster as well as the College of Optics & Photonics at UCF. He earned his PhD through studies of the integration and fabrication of chip-scale photonic devices at CREOL, the College of Optics and Photonics at the University of Central Florida and received his Bachelor of Science in physics from Rensselaer Polytechnic Institute.

He holds more than 35 US patents in laser, LiDAR, and other sensing technologies.



EUGENE LEE

Senior Vice President and General Manager of InsuranceSuite
Guidewire

Eugene Lee has over 25 years of enterprise software experience, serving in both consulting and executive management roles. In Eugene's current role as Senior Vice President and General Manager, Insurance Suite, he is responsible for Guidewire's business strategy to support insurer needs in policy administration, underwriting, billing, and digital engagement. Eugene rejoins Guidewire from Hearsay Systems where he served as Chief Strategy Officer. Before that, Eugene worked at Guidewire for over 10 years, previously helping to build Guidewire's Value Consulting practice and the Analytics business unit. He started his career at Andersen Consulting configuring and implementing large scale enterprise software.

He has held leadership positions at IBM, Hitachi, and Applied Biosystems. Eugene earned his B.S., Mechanical Engineering and M.B.A. from the University of California, Berkeley. Eugene is a Certified Property and Casualty Underwriter (CPCU).



JAIMIE PICKLES

CEO, First Interpreter

Jaimie Pickles is an entrepreneur in the insurance advertising, distribution and sales space. He has pioneered and led multiple companies, including InsWeb Corporation (the first online insurance marketplace), We Speak Insurance (the first insurance call generation company), Canal Partner LLC (an advisor and investor in early-stage innovation in the insurance sector) and now First Interpreter — a data-as-a-service company that enables carriers and agents to know their competitive position in real-time prior to spending time and money on an auto/home insurance prospective customer.

Jaimie is an Associate at the Creative Destruction Lab (University of Wisconsin, Risk Stream), holds the ARM and CPCU designations, and has a bachelor's degree from the University of Tennessee and an MBA from the University of Chicago.

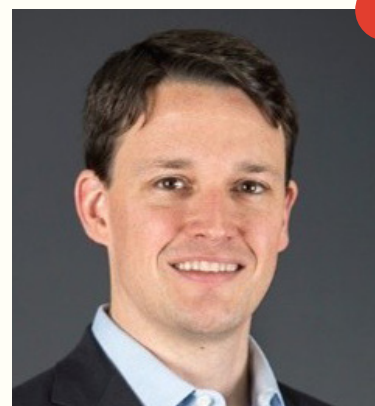


RICK TISON

Director of Digital Marketing, Travelers Insurance

Rick Tison is a seasoned digital marketing professional currently serving as the Director of Digital Marketing at Travelers, the nation's eighth largest auto insurer. With a focus on customer acquisition, Rick expertly oversees partnerships with third-party partners to drive growth and enhance brand visibility. His strategic approach and leadership skills have been instrumental in optimizing marketing efforts and achieving significant business outcomes.

Prior to joining Travelers in 2021, Rick served as a principal and strategy practice leader at FMI, a consulting and investment banking firm. At FMI Rick advised a diverse mix of clients from local or regional mid-market to national or global, multibillion-dollar companies on a broad range of strategic issues, including growth, diversification, and differentiation. He is a graduate of the University of North Carolina at Chapel Hill with a BA in Political Science, and Emory University's Goizueta Business School with an MBA in strategy and finance. At Emory Rick was named a Douglas Matthews Entrepreneurial Scholar.



SPEAKERS AIR CONFERENCE 2025

STEVE GERMUNDSON

Partner, OPTIS Partners LLC

Steve Germundson is a Partner with OPTIS Partners LLC, a financial consulting and investment banking firm he helped found in 2001. At OPTIS, Steve helps develop ownership strategies for his clients whether they are committed to long-term internal perpetuation plans, considering making agency and book purchases, or are ready to execute a sale of the firm.

Steve began his career in 1987 with Hales & Associates, a Chicago-based insurance financial consulting and investment banking firm. During his tenure he specialized in valuations, agency operations, and Errors & Omissions loss control.

In 1994, Steve co-founded NSIA, Inc., a Minneapolis-based insurance agency specializing in small-to-middle market accounts in the Upper Midwest. As a principal, his responsibilities included M&A activity and financial controls and reporting. After the sale of the agency, Steve co-founded OPTIS Partners before joining start-up insurance broker Prime Risk Partners in 2014. The company was sold to EPIC Insurance Brokers in 2019, and he returned to OPTIS Partners.

Steve earned a B.A. degree from St. Olaf College in 1986 with a major in Economics. He is also an Accredited Advisor in Insurance.



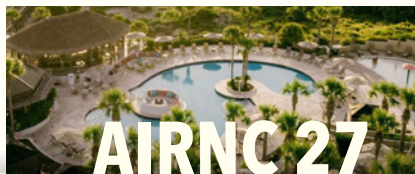
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AIRNC 26

APR 12 – 14

The Ritz-Carlton Laguna Niguel
Dana Point, CA



AIRNC 27

APR 11 – 13

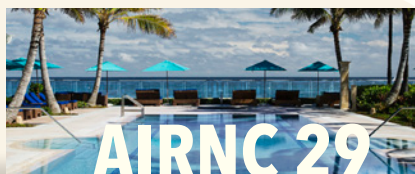
The Ritz-Carlton, Amelia Island, FL



AIRNC 28

APR 23 – 25

The Ritz-Carlton, Laguna Niguel
Dana Point, CA



AIRNC 29

MAY 6 – 8

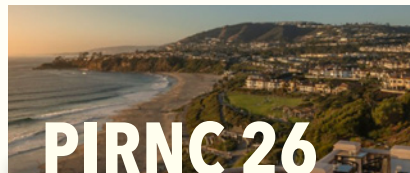
The Breakers, Palm Beach, FL



PIRNC 25

NOV 9 – 11

Waldorf Astoria Monarch Beach Resort
Monarch Beach, CA



PIRNC 26

NOV 15 – 17

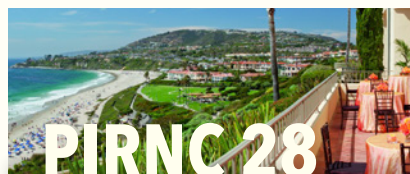
The Ritz-Carlton, Laguna Niguel
Dana Point, CA



PIRNC 27

NOV 14 – 16

Waldorf Astoria Monarch Beach Resort
Monarch Beach, CA



PIRNC 28

NOV 12 – 14

The Ritz-Carlton, Laguna Niguel
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PIRNC 29

NOV 11 – 13

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