

PROPERTY INSURANCE REPORT

NATIONAL
CONFERENCE
2025



WELCOME!

Since our first Property Insurance Report National Conference in 1998, few developments have had the broad impact that the emergence of wildfire has posed. Who knew that properties in rain-soaked upstate New York would suffer smoke damage from Canadian wildfires hundreds of miles away? How could wildfire, long the province of open spaces such as Malibu Canyon, wipe out entire towns in Hawaii or thousands of homes in the center of urban Los Angeles? Although western states are currently home to most wildfire risk, shifts in weather patterns are starting to bring dry spells and high winds that could turn the lush growth of other regions into potent fuel.

Thus, we offer you sessions this year on urban wildfire realities, how to measure smoke damage, and how building fire resistant communities does not necessarily attract insurer support.

We doubt we will ever again host a conference that does not plumb the depths of new predictive modeling. This year we take a look at the careful use of “unconstrained models” to sharpen insights, and show how data precision, always essential, is becoming ever more important.

A more volatile market means increased reliance on reinsurance, and both sides of this essential risk transfer need to adapt to new realities. More complex claims finds more claimants seeking third party help, and so we will address how insurers and public adjusters can better cooperate. A more challenging economy has driven more people to rent rather than buy their homes, and we will look at how insurers can navigate this new reality. We will learn how the commercial property market, always resistant to automation due to complexity, is finally starting to see more useful data flows.

And finally, we will tackle one of the more important and intractable problems in property insurance: the chronic underinsurance of American homes. The major providers of replacement cost calculators will bravely share the stage to talk about how the industry can do better.

We won't be able to solve all the industry's problems, but we hope to make a dent over the next two days. Critical to that mission is the remarkable group of people gathered here, who are as essential to understanding the present and future as the fantastic speakers who grace us with their wisdom. Your time is one of your most precious commodities, and we're thrilled you've shared it with us. We promise to send you back home with new insights and ideas to address the challenges facing the industry.

Patrick Sullivan and Brian Sullivan
Conference Co-Chairmen



SCHEDULE PIR NATIONAL CONFERENCE 25



SUNDAY, NOVEMBER 9

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

MONDAY, NOVEMBER 10

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

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

8:40 – 9:25 am The Return of Urban Conflagration

9:25 – 10:05 am When "Good Enough" Data Isn't Good Enough

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

10:35 – 11:20 am The Care and Feeding of Reinsurance Capacity

11:20 – 12:05 pm Builders Need Insurer Support for Fire Resistant Communities

12:05 – 1:25 pm Luncheon
Pacific Lawn

1:25 – 2:10 pm Where There Is Smoke, There Are Now Claims. How is the Damage Measured?

2:10 – 2:50 pm Public Adjusters Are Seeking Common Ground with Insurers

2:50 – 3:20 pm Cookie Break
Pacific Ballroom Promenade and Balcony

3:20 – 4:00 pm Cautiously Unconstrained, New Risk Modeling Shows Promise

4:00 – 4:55 pm Most of America is Underinsured. How Can That Be Fixed?

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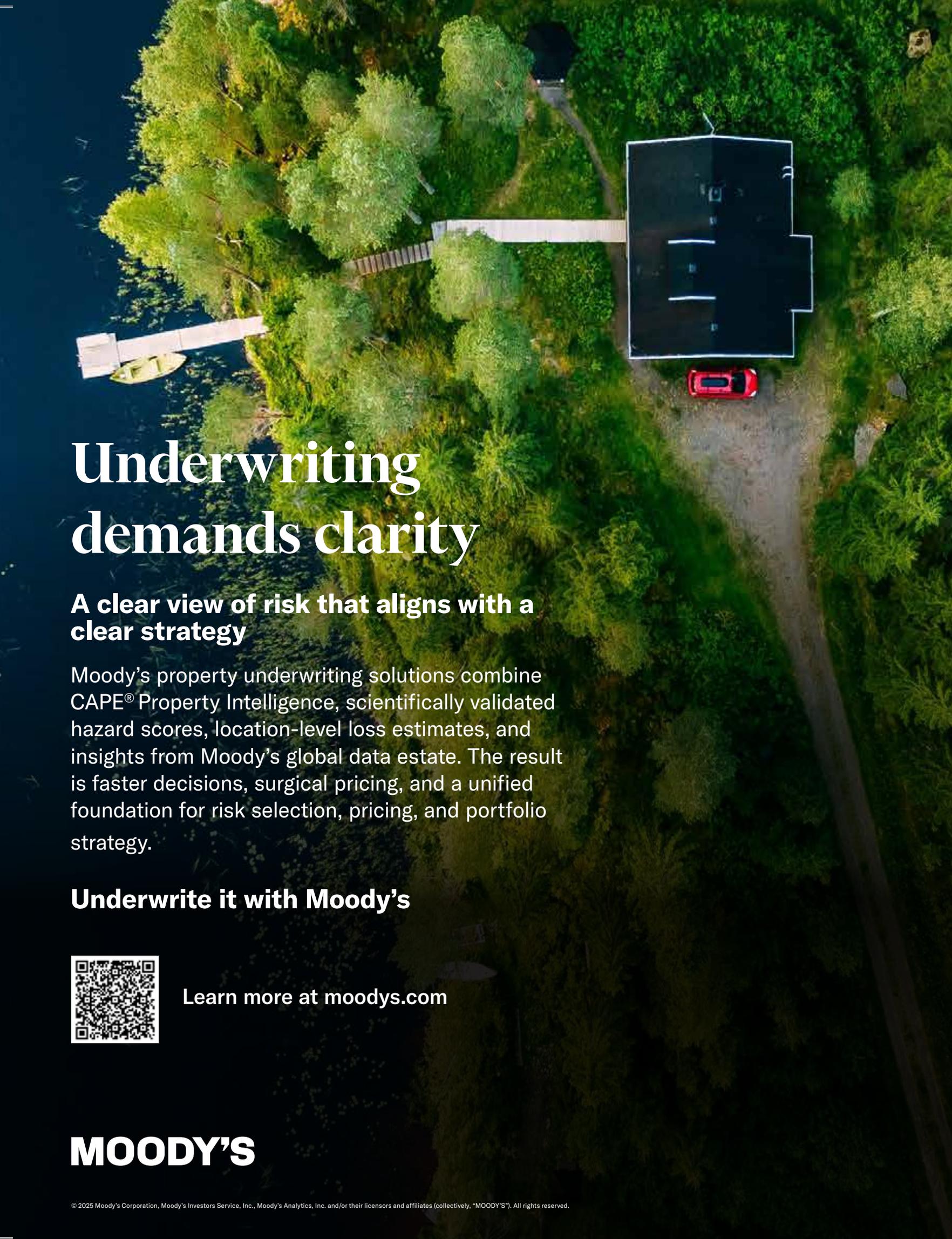
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11:15 – 12:00 pm Twenty Trends

12:00 pm Adjournment



An aerial photograph of a property. A large, dark-colored house with a white outline is situated on a gravel driveway. A red car is parked in front of the house. To the left of the house, a wooden walkway leads to a small boat on a body of water. The surrounding area is lush with green trees and vegetation.

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SCHEDULE PIR NATIONAL CONFERENCE 25



SUNDAY, NOVEMBER 9

5:00 – 7:00 pm Early Registration and Reception with Speakers and Sponsors
Pacific Ballroom Promenade and Balcony

It may be November, but it's always summer in Southern California. Join us on Sunday evening to catch up with friends old and new for a magnificent networking reception. There are few better places to discuss the intricacies of property insurance than our Sunday reception.

MONDAY, NOVEMBER 10

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

Get a jump on the day's networking by coming down early for a fine breakfast and cup of coffee. Early birds get their choice of seat in the ballroom!

8:30 – 8:40 am Chairmen's Opening Remarks
Patrick Sullivan and Brian Sullivan, Conference Co-Chairs,
Property Insurance Report
Pacific Ballroom

With a program as jam-packed as this one, we'll set the stage and review the major themes of the meeting.

8:40 – 9:25am The Return of Urban Conflagration
Steve Kerber, Executive Director, UL Research Institutes and Fire Safety Research Institute

The Eaton and Palisades fires last January were among the most devastating in the nation's history, burning a large swath of Los Angeles. Together with the 2023 Lahaina fire in Hawaii, they announced the return of urban conflagration to the built environment.

The fire services in Lahaina were not well resourced or prepared, so the devastation might have been expected. But experts consider the Los Angeles Fire Department to be one of the best-prepared fire departments in the country, yet it too was overwhelmed. Regardless of preparation, the results — devastated communities — were the same.

UL Research Institutes' Steve Kerber and his team were tasked by both the State of Hawaii and the State of California with compiling a report on the events and what fire departments can learn about renewed urban fire risk. Kerber joins us to discuss his findings, shedding light on the risk faced by insurers and the homeowners they serve and what we all can do to truly prepare for the next fire.



9:25 – 10:05 am When “Good Enough” Data Isn’t Good Enough

John Clark, Senior Director, Product Management, Moody’s

As insurers navigate an increasingly volatile climate, predictive models of all stripes have become indispensable. These models thrive on data, but not all data is created equal. Historically, using lower-fidelity data often delivered results that were “good enough.” However, as models grow more sophisticated and incorporate advanced AI, the tolerance for inaccuracies is shrinking. Variable-quality inputs can undermine the performance of catastrophe risk models, replacement cost estimators, and sophisticated underwriting logic. All this at a moment where a more volatile market makes accuracy critical.

Drawing on eight years at CAPE Analytics, now part of Moody’s, John Clark will explore why data quality has become a critical differentiator. In a market where more carriers are leveraging high-fidelity data, the competitive battleground has shifted. Data quality is the foundation for performance and long-term viability.

10:05 –10:35 am Coffee Break

Pacific Ballroom Promenade and Balcony

For many, these recess breaks are the highlight of the meeting, giving everyone a chance to digest the mornings sessions with their fellow attendees. You might even place a call back to the office to get the ball rolling on a new idea.

10:35 – 11:20 am The Care and Feeding of Reinsurance Capacity

Adam Kornick, Personal Lines Segment Leader, Guy Carpenter

A more dangerous environment for property risks means no matter how big an insurer may be, they can no longer be an island. Risk must be spread, and spread widely, with a well-constructed reinsurance program. For smaller carriers, a robust and diverse capital framework is critical to survivability. But at the very moment that reinsurance is more important than ever before, reinsurance capital is more cautious than ever, and a glance at recent catastrophe losses shows why. As a result, the relationship between primary insurer and their reinsurers is more important, and more delicate. It isn’t just price, as the reinsurance market has always seen price volatility. Rather, it is how to provide information transparency so both parties are confident, and finding ways to work with alternative capital attracted by the lack of correlation between natural disasters and the financial markets. Stepping into the middle ground and helping insurers and reinsurers find the right balance are the increasingly important reinsurance brokers, whose very survival requires them to find that balance. In this session, industry veteran Adam Kornick of Guy Carpenter joins us to provide a primer on just what the reinsurance market is looking for today, and how insurers can position themselves to get the best possible outcome from their reinsurance relationships.



SCHEDULE PIR NATIONAL CONFERENCE 25



11:20– 12:05 pm Builders Need Insurer Support for Fire Resistant Communities

Steve Ruffner, Senior Vice President, KB Home Inc.

If you've attended the Property Insurance Report National Conference over the last decade, then you are well aware that mitigation of wildfire risk is best done at the community level. Hardening a single home helps, but not nearly enough to truly reduce risk. Insurers know this well, and have been pushing fire departments, local officials, neighborhoods, and developers to build more intelligently.

One of the nation's biggest home builders, KB Home, has been listening, and put their money where the insurance industry's rhetoric was leading them. In Escondido, California, KB Home has built the first wildfire resilient community based upon the Insurance Institute for Business and Home Safety standards. Not far from San Diego, the Dixon Trail development is a model community that fulfills every dream of firefighters and insurers.

And yet... the community continues to struggle along with the rest of California to find a reliable flow of insurers willing to sell new homeowners insurance coverage. KB Home's Steve Ruffner arrives on our stage to discuss what insurance companies can do to support development of communities like Dixon Trail. While acknowledging that California's property insurance market remains deeply complex and challenged, KB Home believes Dixon Trail represents the first step forward to building a more resilient state, if only carriers find a way to support the community, and those like it, by making good on their words by making insurance available to homeowners who've chosen community level mitigation.

12:05 – 1:25 pm Luncheon

Pacific Lawn

As fall covers most of the country, we take this opportunity to get back out in the fresh air. Find a seat and meet someone new over a fantastic meal. Afterwards, take a few meetings, respond to some emails, or take a moment to enjoy the baklava.

1:25 – 2:10 pm Where There Is Smoke, There Are Now Claims. How is the Damage Measured?

Chris Hasbrook, Senior Vice President, and Dr. Tianbao Bai, Laboratory Director, Eurofins

When Karen Collins of APCIA joined us last year to talk about the rising risk and complexity of smoke claims, no one had any idea how prescient her session would be. This year's wildfires and their aftermath confirmed Collins' warning that insurers need to be better informed and prepared for rising claims from smoke damage. This year, we move past the theoretical and into the practical with an in-depth discussion of science-based practices of how hazards emanating from fire events are identified and measured by Dr. Tianbao Bai and Chris Hasbrook of Eurofins. Eurofins is one of the world's leading scientific laboratory analysis companies, with extensive experience in analyzing smoke and other combustion byproducts arising from fires.





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SCHEDULE PIR NATIONAL CONFERENCE 25

2:10 – 2:50 pm **Public Adjusters Are Seeking Common Ground with Insurers**

Justin Skipton, President, National Association of Public Insurance Adjusters and Vice President, Skipton Claims Management

Public adjusters know insurers would rather they didn't get involved in property claims. Insurers prefer their relationships to be more streamlined, one to one. A public adjuster, advocating for the claimant in return for a share of the payout, is seen as a complication. But Justin Skipton, President of the National Association of Public Insurance Adjusters and an experienced public adjuster, joins us to argue that insurers aren't seeing things clearly. Some claimants simply need help, and it is their right to turn to a third party. Would insurers prefer that third party be a plaintiff attorney? Property insurers should ask their auto insurance cousins how that is working out for them.

What is more, if insurers and public adjusters learn to work together better, life can get easier for everyone. The public adjuster can make sure the claimant better understands the realities of the policy form and coverage, reducing friction. And they can ensure the quality and accuracy of information gathering for the insurer. Licensed public adjusters also share the same view as insurers in ensuring that unlicensed third parties, perhaps a contractor looking to pad a claim, do not play an improper role in the claims process.

As the public adjusters' association celebrates its 75th year, Skipton believes insurance companies and public adjusters can work together to improve their working relationship to ensure a speedy and fair outcome for all.

2:50 – 3:20 pm **Cookie Break**

Pacific Ballroom Promenade and Balcony

If there is one thing everyone can agree on, it's that cookies are good. Grab that last cup of coffee and a cookie as you make plans for the end of the day. If you don't have dinner plans, this is the perfect moment to get a reservation.

3:20 – 4:00 pm **Cautiously Unconstrained, New Risk Modeling Shows Promise**

Brett Nunes and Nickolas Alvarado, Principals, Oliver Wyman

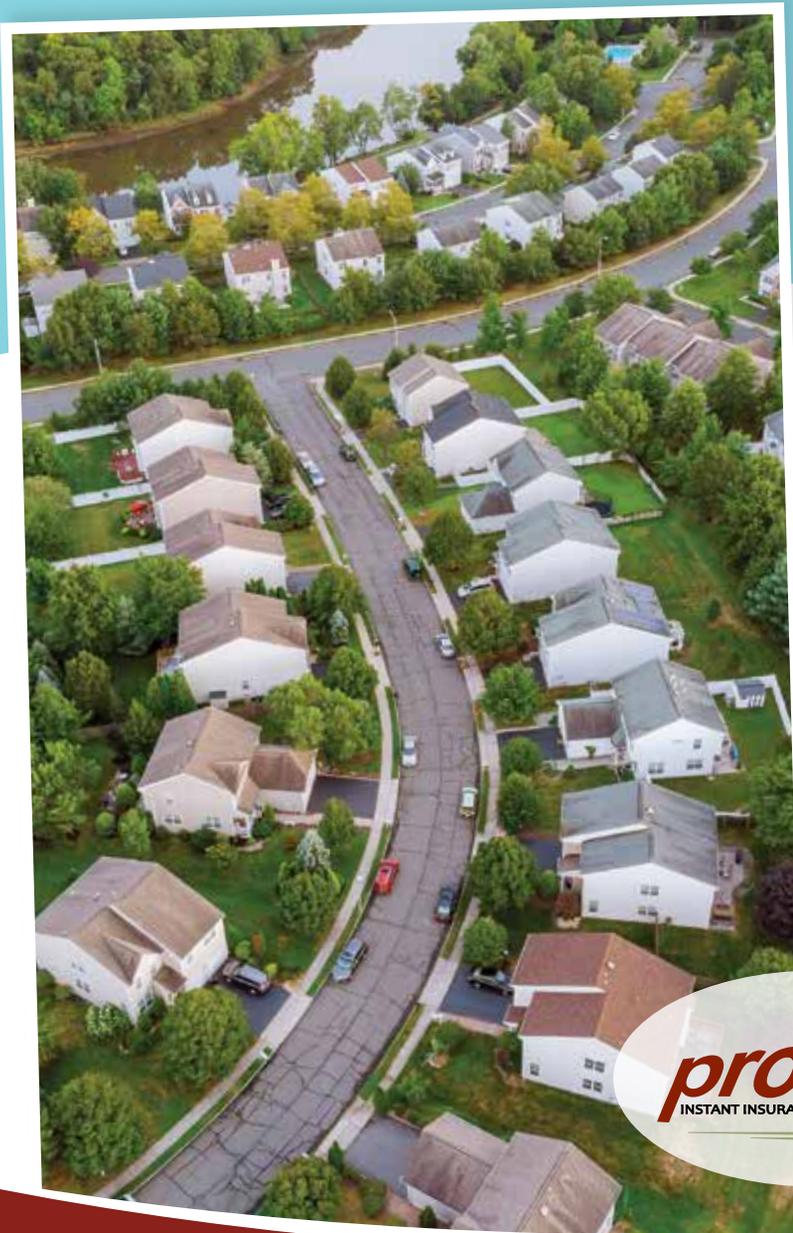
It is hard to build a predictive model for insurance risk. To do so within the confines of insurance regulation is especially difficult, but insurers have been doing so successfully for decades.

But how can you sharpen those models? How can you test them? In recent years, some cutting-edge insurers have turned to what modelers call "unconstrained models" that worry less about regulation than they do about accuracy. In truth, these models are not fully unconstrained – some things are still off limits – but rather are less constrained. With a flood of new data available, these modern tools have proven to be an effective way to gain business insights.

Not surprisingly, this exercise is extremely complex, and must be handled with great care. Actuarial consultants Brett Nunes and Nickolas Alvarado of Oliver Wyman have traveled this tricky road and join us for an exploration of how insurers can take advantage of these modern approaches to stay on the cutting edge.



When **VALUE** Matters, Get **e2Value**



SCHEDULE PIR NATIONAL CONFERENCE 25



4:00– 4:55 pm **Most of America is Underinsured. How Can That Be Fixed?**

Trish Hopkinson, AVP, Head of 360Value, Verisk

Todd Rissel, CEO and Co-Founder, e2Value Inc.

Jay Thies, VP of Construction Pricing Intelligence, Cotality

This session cannot be missed. For decades, homeowners, agents, and carriers have accepted insufficient homeowners insurance policy limits as they've each sought to achieve their goals of lower prices and increased sales. And while consumers are technically responsible for buying the right level of coverage for their property, no one knows as much about what those limits should be as insurers. Utilizing numerous data sources, input from their agents and powerful replacement cost calculators, insurers have the best possible insight into how much insurance a property should carry. In truth, underinsurance is rarely a problem, as total losses have been uncommon. But rising catastrophic claims and a growing number of total losses has unearthed the true price of the underinsurance.

How do you solve this problem? Three competitors who are central to the conversation will bravely share our stage to discuss the issue and offer solutions: Todd Rissel of e2Value, Jay Thies of Cotality, and Trish Hopkinson of Verisk. Together we will seek a pathway for how the industry can move forward to ensure everyone has the right coverage at the right price.

5:00 – 7:00 pm **Reception**

Grand Lawn

After a day filled with discussions of property insurance, why not talk about the challenges facing the market as you watch the sun set over the Pacific Ocean? Gather with your fellow attendees upon the Grand Lawn to wind down over drinks and snacks before departing for dinner with your fellows. As it is every year, the reception is sure to be a *grand* event.

TUESDAY, NOVEMBER 11

7:30 – 8:30 am **Breakfast Buffet**

Pacific Ballroom Promenade and Balcony

They say breakfast is the most important meal of the day, so start yours off right by coming down a little early to grab a bite and catch up with anyone you missed the night before.

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

Pacific Ballroom

After a little housekeeping, we'll jump right into the home stretch.



8:35 – 9:20 am Pressed By Bigger and More Complex Claims, Insurers Are Adjusting Coverage

Stephanie Kuczynski, Director, Risk Analytics, ZestyAI

For decades, the homeowners policy form was among the most stable parts of the insurance ecosystem. But with claims costs rising and becoming more complex, insurers have begun to aggressively innovate on the product they are offering. Understanding these changes requires monitoring new filings at 51 insurance departments and trying to decipher what has changed, and what the changes really mean. This is work that the competitive intelligence teams at many insurers are undertaking, but the work is tedious and the outcome hardly comprehensive. Modeling firm ZestyAI was faced with the same challenge as they worked to build tools that fit into insurance product offerings. Armed with skills at gathering and assessing data, the firm has automated the process of gathering and analyzing policy forms, and for the first time it is possible to look across companies and markets to get a comprehensive view of homeowners insurance product innovation. ZestyAI's Stephanie Kuczynski joins us to share the first analysis of homeowners insurance products in states facing severe convective storms, where carriers are managing volatile perils at a policy level.

9:20 – 10:00am Data Prefill Is Finally Coming to Commercial Lines

Daniel Weaver, Vice President, Partnerships and Solutions, Bold Penguin

Insurance executives in commercial lines have long envied the data flows available to their personal lines colleagues. Enormous data sets enable personal lines product managers to gather just a few small pieces of information from a potential new customer, and then gather everything else they need to know to make underwriting and pricing decisions. Commercial lines, by comparison, requires a great deal of time and money to gather information on prospects and customers, and even then much of the available information is less than ideal.

But the advent of large language models has jump-started major changes for commercial lines carriers, as it offers the potential for the type of data ingestion and prefilling of applications that made such a dramatic impact in personal lines. Daniel Weaver of Bold Penguin joins us for a discussion about the cutting edge of commercial application intake and how it is transforming the marketplace, increasing accuracy, speed, and giving more insurers the confidence that they can compete in a wider range of commercial market risks.

10:00 –10:30am Coffee Break

Pacific Ballroom Promenade and Balcony

Now we arrive at the last dance, the final networking break. Grab another cup of joe and reconnect with a few more people before we all head home. If you need a little extra something, we recommend the ham and cheese croissants!



SCHEDULE PIR NATIONAL CONFERENCE 25



10:30 – 11:15 am **Understanding the Journey from Young Renter to Mature Homeowner**
Patrick Foy, Senior Director, Property and Casualty Market Strategy, TransUnion

Renters insurance has never been a favorite product for property insurers due to a low average premium of less than \$200 a year. But insurers put effort into the product with the dream that once they sell a renters policy, it would be easier to sell an auto policy and later win the homeowners coverage when the renter went on to buy a home.

As the Millennial generation moved out of their parents' homes a decade ago, insurers developed a strong belief that Millennials would stay renters longer than prior generations due to a love of urban living, a delay in getting married and having children, and the financial burden of student debt. That gave renters insurance an even greater importance in gaining a foothold into emerging households. With Millennials now in their forties, and following the seismic shifts caused by Covid, it is time to ask if these suppositions were true, and if so, are Millennial renters buying homeowners insurance from their renters insurance company?

TransUnion's Patrick Foy joins us with brand new research exploring that very question, utilizing demographic and policy data to determine not just if Millennials stayed loyal to their insurers, but who amongst renters became homeowners. Armed with these and other insights, insurers can make more informed choices about not only Millennials – the largest demographic group today – but the generations that follow.

11:15 – 12:00pm **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 impact the market. We promise their prognostications will be clearer than those from the Oracles at Delphi.

12:00 noon **Adjournment**

We promise to end on time so everyone can make their flights home, or lunch dates. See you 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 for sharing their time and insights. We are grateful for your trust. Our sponsors provide invaluable support. 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 DMA Claims, e2Value, EagleView, LexisNexis Risk Solutions, Milliman, Moody's, TransUnion, Verisk, and ZestyAI.

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, Mai Byers, Mitchel Kassas, Denahi Ramirez, Antonia Saturday and Jennie Bjork who have ensured that everything 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 24th Property Insurance Report National Conference, November 15-17, 2026 at The Ritz-Carlton, Laguna Niguel in Southern California. If you can, please also join us for the Auto Insurance Report National Conference April 12-14, 2026, also at The Ritz-Carlton, Laguna Niguel.

Dana Horst Sullivan and Tracie Sullivan
Conference Co-Directors

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PATRICK SULLIVAN

Conference Co-Chairman and Senior Editor,
Property 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,
Property 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*.



STEVE KERBER

Executive Director, UL Research Institutes and Fire Safety Research Institute

Steve Kerber is Vice President and Executive Director of the Fire Safety Research Institute at UL Research Institutes. He leads a fire safety research team dedicated to addressing the world's unresolved fire safety risks and emerging dangers to reduce death, injury and loss from fire. Steve has led research in the areas of fire safety engineering, firefighter safety, fire forensics, and fire science. He received his bachelor's and master's degrees in fire protection engineering from the University of Maryland and PhD from Lund University in Sweden. Steve is also a 13-year veteran of the fire service, with most of his service at the College Park Fire Department in Prince George's County Maryland where he served at ranks up through Deputy Chief. Steve directed the independent, broad-based analysis of the August 8, 2023 Maui Wildfires at the request of the State of Hawaii Attorney General. He is currently directing the analysis of the 2025 Southern California Fires for the Office of the Governor.



JOHN CLARK

Senior Director, Product Management, Moody's

John Clark leads product for Property Intelligence at Moody's Insurance Solutions, delivering AI-powered insights for underwriting and portfolio management. He brings over 15 years of experience building software and data products grounded in geospatial analytics.

Before Moody's acquisition of CAPE Analytics in January 2025, John led CAPE's product team, scaling next-generation property intelligence solutions for insurers and property stakeholders. Earlier in his career, he conducted applied remote-sensing research at Carnegie Science, led data product management at Skybox, and built satellite-powered data products at Google. John holds a BA and MS from Stanford University.



ADAM KORNICK

Personal Lines Segment Leader, Guy Carpenter

Adam Kornick has over 20 years of insurance and reinsurance experience driving innovation across product, operations, analytics, and strategic.

Currently, Adam is the Personal Lines Segment Leader at Guy Carpenter, where he leverages his expertise to help clients grow and succeed within personal lines. He is based in Chicago.

Adam's career began at Progressive Insurance, where he managed P&L's, played a key role in telematics, and led data and digital transformation initiatives. He then joined Aviva as Chief Analytics Officer, where he led the company's first global data, analytics, and AI strategy, overseeing teams across 16 countries. Returning to the U.S. in 2016, he served as Chief Data Technologist at Allstate.

Adam then joined a private company, Porch Group, as CEO of the insurance division, where he transformed an independent agency into a \$500 million premium capital light MGA and carrier business as part of Porch's journey to be a NASDAQ listed firm.

Adam earned a Bachelor's Degree in Zoology and Animal Biology and a Master's Degree in Oceanographic Engineering at the University of Florida. He earned a Master of Business Administration at the MIT Sloan School of Management, and a Master's Degree in Applied Math and Engineering at the Massachusetts Institute of Technology.



STEVE RUFFNER

Senior Vice President, KB Homes Inc.

Steve Ruffner is President and Regional General Manager for KB Home Coastal Orange County and San Diego. He has enjoyed a long career in the real estate and homebuilding business, starting with Roy Long Realty in Tucson as a realtor and property manager, serving as a customer service representative and superintendent with Pulte Homes before joining what is now KB Home in 1987. He has served as a superintendent, purchasing manager, project manager, director of customer service, director of construction, vice president of Operations, senior vice president of land acquisition, and president of Riverside and Inland Empire, California regions before assuming the role of president of Southern California. Steve is a graduate of University of Arizona with a Bachelor's Degree in Business with a major in real estate.



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TIANBAO BAI

Laboratory Director, Eurofins

Dr. Tianbao Bai is a certified industrial hygienist who received a Ph.D. in Geotechnical Engineering from the University of Illinois at Chicago in 1995. He has over thirty years of experience in asbestos, combustion-by-products, and mold lab analysis and broad industrial hygiene consulting practices in asbestos, mold, indoor air quality, lead-based paint, and OSHA compliance monitoring. Dr. Bai is a Sr. technical expert for Eurofins Built Environment Testing and has been the lab director at Eurofins CEI for over 26 years.

Dr. Bai currently serves as a member of ASTM D22.07 Subcommittee on Sampling and Analysis of Asbestos and ASTM D22.08 Subcommittee on Sampling and Analysis of Mold. He also serves as a member of Analytical Accreditation Board for American Industrial Hygiene Association Laboratory Accreditation Program.



CHRISTOPHER E. HASBROOK

Senior Vice President, Eurofins

Chris Hasbrook is the Senior Vice President of Eurofins Environmental Testing Inc. where he leads a large specialty testing business that includes scientific laboratory testing of combustion byproducts from fires. Prior to Eurofins, Chris was Chief Executive Officer of Rusoh Inc. where he led the turnaround of the industry's most innovative fire extinguisher manufacturer. Prior to Rusoh, Chris led UL Solutions Fire, Security & Infrastructure business unit, with full responsibility for the \$275 Million revenue business encompassing scientific testing and fire research. Chris obtained an MBA in International Business from DePaul University and a Bachelor's Degree in Business Administration in Finance from the University of Notre Dame. Chris is Chairman of the Hagel Advisory Council at University of Chicago's Project on Security and Threats (CPOST). Chris is co-founder of the Chicago Fire Department Foundation, is an Honorary Fire Chief of the Chicago Fire Department, and is an Honorary Battalion Chief of the Fire Department of New York. Chris is a Board Member of CHRP which helps insurers build great relationships with their insured through our AI-enabled loss prevention platform, and a Board Member of UK's Fire Protection Association. Chris is a Board Member of the Notre Dame Deloitte Center for Ethical Leadership and is a member of the Economic Club of Chicago.





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JUSTIN SKIPTON

President, National Association of Public Insurance Adjusters
and Vice President, Skipton Claims Management

Justin R. Skipton is a nationally recognized Public Insurance Adjuster with over two decades of experience advocating for property owners. As a Partner at Skipton & Associates, Inc. – a top-rated public adjusting firm headquartered in Scottsdale, Arizona – and serving as the 2025–2026 President of the National Association of Public Insurance Adjusters (NAPIA), Justin combines leadership, expertise, and ethical standards to represent policyholders in high-stakes property and business income claims.

Throughout his career, Justin has helped recover more than \$200 million in insurance settlements for residential, commercial, and institutional clients. Early on, he worked as an independent adjuster for major insurance carriers, which gives him unique insight into carrier strategy and a distinct advantage when negotiating for his clients.

In addition to handling claims, Justin serves as an expert witness in property damage litigation and regularly teaches public adjusters how to navigate complex claims, interpret policy language, and uphold ethical best practices—reinforcing his commitment to professionalism across the industry.

Justin holds a Bachelor's Degree in Interdisciplinary Studies (Business & Writing) from Arizona State University. He is certified in Xactimate estimating software and holds designations including AIC, SPPA, and FSRT.



BRETT NUNES

Principal, Oliver Wyman

Brett Nunes is a Senior Principal at Oliver Wyman's Chicago office, bringing over 25 years of experience in the property and casualty insurance industry. He specializes in product design, pricing, underwriting scorecards, claims management, and model monitoring. Brett's expertise includes establishing robust internal analytical governance frameworks, guiding carriers to assess and align their pricing and underwriting functions with industry best practices, and driving the effective deployment of advanced analytical solutions across multiple functional areas.

He provides strategic consulting services to insurance carriers, MGAs/MGUs, startups, and state funds. Brett is a frequent speaker at leading industry conferences, including the Casualty Actuarial Society (CAS), the National Association of Mutual Insurance Companies (NAMIC), and other prominent insurance events, where he shares insights on pricing, underwriting, claims management, and performance monitoring.





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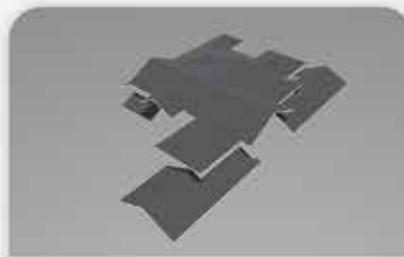
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NICKOLAS ALVARADO

Principal, Oliver Wyman

Nickolas Alvarado is a Principal in the Los Angeles office of Oliver Wyman Actuarial Consulting, Inc. He specializes in ratemaking and predictive modeling for commercial and personal property and casualty insurance. His primary responsibilities are to provide actuarial consulting services to a variety of insurance, reinsurance and self-insured organizations.

Prior to joining Oliver Wyman, Nick provided actuarial consulting at Milliman where he led product development, ratemaking, and predictive modeling projects for startups, insurtechs, and insurance carriers.

Nick is a Fellow of the Casualty Actuarial Society (FCAS), Certified Specialist in Predictive Analytics (CSPA), and a Member of the American Academy of Actuaries (MAAA).



TRISH HOPKINSON

Associate Vice President, Head of 360Value, Verisk

Trish Hopkinson is an Associate Vice President in the Underwriting and Data Analytics Property Solutions division of Verisk and is nationally recognized for her expertise in reconstruction cost estimation, particularly in relation to insurance-specific cost drivers. She leads product strategy and development for Verisk's 360Value®, a comprehensive, data-driven replacement cost estimation tool for commercial and residential properties. Throughout her tenure at Verisk, Trish has held positions in client services, quality assurance, project management, and product management, equipping her with a thorough and practical understanding of insurer workflows and data requirements. She is an active contributor to industry education initiatives and regularly participates in discussions on property cost trends and valuation best practices. Trish is a graduate of Utah Valley University.



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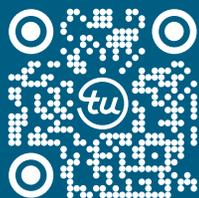
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TODD W. RISSEL

Chairman, CEO and Co-Founder, e2Value, Inc.

Todd Rissel co-founded e2Value, one of the first “insurtech” companies in 2000 with George Moore. e2Value is a part of the “Big Data” and subsequent “AI” revolutions helping carriers to better understand and price the structures they insure. They invented and patented a technology that empowers carriers, brokers, and owners to plan for and protect the most valuable structures in the world: theirs. e2Value is used in the admitted, wholesale, MGA, excess, reinsurance, and Main Street insurance markets for structures in the USA and Canada to help gather data and value tens of millions of structures from one-room, lakefront cottages to the most luxurious homes in the world, one-store retail to the largest office buildings, manufactured – mobile home, kit homes, 3-D printed, and almost every type of farm structure.

Prior to launching e2Value, Todd served as an appraisal manager for Chubb Insurance, and owned home building firm Woodward Enterprises. Todd is a graduate of Ithaca College with a Bachelor’s Degree in Business Management.



JAY THIES

Vice President, Construction Pricing Intelligence, Cotality

Jay Thies has 25 years of financial services, insurance carrier, and Insurtech experience, including 18 years of claims background in a variety of corporate claims strategy and claims estimating roles. Based in Massachusetts, Jay joined Cotality in March 2023 to lead the Construction Pricing Intelligence department that is responsible for the research, analysis and publishing of construction pricing data that is used to power Cotality Claims, Underwriting and Appraisal Solutions.

Jay received his MBA from Nichols College and his Bachelor’s degree in Business and Economics from Worcester State University. Jay also has CPCU, AIC, AIC-M and ARM insurance designations, and like conference co-chair Patrick Sullivan, is an Eagle Scout.





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STEPHANIE KUCZYNSKI

Director, Risk Analytics, ZestyAI

Stephanie Kuczynski is the Director of Risk Analytics at ZestyAI, where she leverages her deep expertise in exposure management, catastrophe modeling, and sales engineering to deliver impactful AI-driven solutions for the property and casualty insurance industry. With a career spanning both traditional insurance and insurtech, she has become a trusted leader in bridging the gap between manual, legacy approaches and innovative, data-driven methodologies. Stephanie is recognized for her ability to listen closely to processes and approaches, then identify opportunities to apply new methods that transform workflows and improve decision making. She is passionate about helping the insurance industry embrace technology and innovation while staying grounded in its core mission of resilience and protection. Before joining ZestyAI, Stephanie held key roles at Progressive Insurance, American Integrity Insurance, and The Hartford, where she gained extensive experience in risk analytics and catastrophe modeling. Her background provides her with a unique perspective: she understands the operational challenges faced by insurers and applies cutting-edge techniques to solve those challenges in smarter, more scalable ways. Stephanie holds a Bachelor of Science degree in Statistics from the University of Central Florida.



DANIEL WEAVER

Vice President, Partnerships and Solutions, Bold Penguin

Daniel Weaver is the Vice President of Partnerships and Solutions at Bold Penguin. He has spent over 15 years in insurance distribution, focusing on improving processes and enhancing the customer experience within insurance distribution, particularly in how technology can streamline complex workflows.

At Bold Penguin, Daniel leads efforts to simplify and accelerate the commercial insurance submission process, working closely with carriers, brokers, agents, and MGA/Us to drive more efficient, data-driven, digital-first solutions that enable the submission and binding process for commercial risks.

Daniel is a graduate of the University of Kentucky with a Bachelor's Degree in Business.



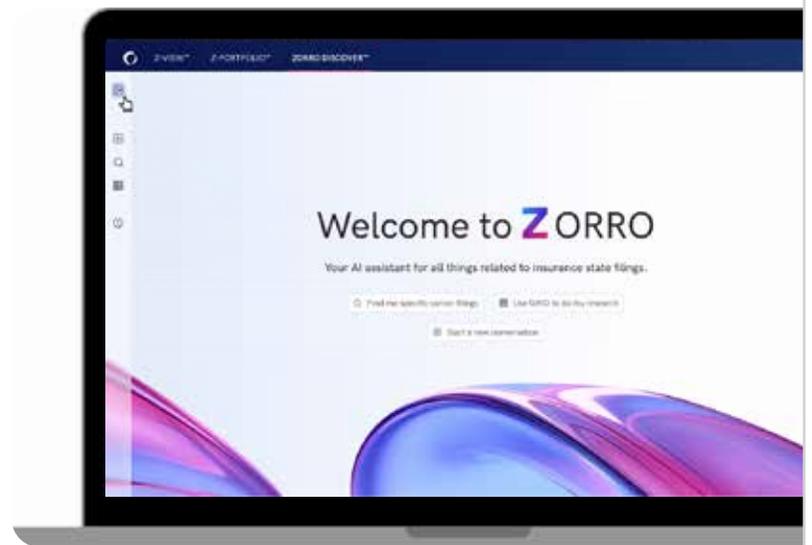


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PATRICK FOY

Senior Director, Property and Casualty Market Planning,
TransUnion

Patrick Foy is responsible for developing and executing TransUnion's growth strategy for the personal and commercial property & casualty insurance markets.

Patrick brings more than 25 years of experience in insurance and financial services, having previously worked in product development and state management roles at Nationwide Insurance and CSAA Insurance Group, and in portfolio management and analytics roles at Alliance Data. He holds a bachelor's degree in economics from Davidson College and an MBA from The Ohio State University – Fisher College of Business.



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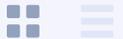
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