



AUTO INSURANCE REPORT

2026 NATIONAL CONFERENCE



WELCOME FROM THE CHAIRMEN

Welcome!

It is impossible not to be impressed by the inventiveness of the auto insurance industry. Though some ill-informed observers of the market continue to suggest this is a “commodity product,” those actively involved in the business know that thanks to constant innovation the work of managing an auto insurance company comes with wildly different strategies and tactics, resulting in wildly different outcomes. It becomes even crazier when you add in constantly changing vehicle types, repair strategies, technology, consumer behavior, and regulatory, legislative and legal challenges. Throw in a pandemic, some major wars around the world, rising flood waters and increased fire risk, and it becomes clear that no one could possibly feel confident in the long-term results of short-term actions.

It is to understand these and other constantly changing strategies and tactics that we have gathered here in Dana Point. We’re going to learn about those fickle customers, what they think of insurers’ digital tools and how they want to use their phones to communicate with insurers. We will hear about how new technology can be best utilized. There will be detailed information about the ability of vehicles to drive themselves, and what might happen when the computers in these complex cars become obsolete. We’re going to discuss ways to deal with runaway medical costs, and try to identify true claims trends that are not always clear from existing data. We are going to slow down for a moment – always hard for us all to do – to consider closely the way the insurance industry gathers and utilizes data to ensure accuracy and fairness for all.

And more than this, you will be surrounded by the most curious minds in the business, all determined to use new knowledge to make their products and services better. We’re thrilled and humbled that you’ve chosen to spend your time with us in this never-ending search for new ideas.

Thank you!

Patrick Sullivan and Brian Sullivan
Conference Co-Chairs

SCHEDULE AIR NATIONAL CONFERENCE 2026

SUNDAY, APRIL 12

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

MONDAY, APRIL 13

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

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

8:40 – 9:25 am Robots On City Streets: How Waymo is Improving Road Safety Today

9:25 – 10:10 am Managing Injury Losses By Fighting Runaway Medical Costs

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

10:40 – 11:15 am New Tools to Keep Customers from Wandering Away

11:15 – 12:00 pm What Happens When Vehicle Computers Become Obsolete?

12:00 – 1:25 pm Luncheon
Dana Point Lawn

1:25 – 2:05 pm Don’t Be Fooled: Claims Trends and Accidents Trends Don’t Always Align

2:05 – 2:50 pm Finding Wisdom in Data Requires Caution, Boldness, Patience and Guardrails

2:50 – 3:20 pm Cookie Break
The Ritz-Carlton Ballroom Foyer and Monarch Courtyard

3:20 – 4:05 pm How to Avoid “Garbage Out” When Building AI Tools

4:05 – 4:55 pm Cracking the Code on Connecting Cars to Insurance

5:00 – 7:00 pm Reception
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TUESDAY, APRIL 14

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

8:30 – 8:35 am Chairman’s Opening Remarks
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11:25 – 12:00 pm Twenty Trends

12:00 pm Adjournment


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
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 **Crypto**

Quick deposit into your Crypto wallet.

 **ACH Network**

Funds transfers to your bank account using the ACH Network.

SCHEDULE AIR CONFERENCE 2026

SUNDAY, APRIL 12

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

The Ritz-Carlton Ballroom Foyer and Monarch Courtyard

This is the start of the best networking with some of the brightest minds in the auto insurance business. Enjoy the hot appetizers, warm sunset and cold drinks! If you have not yet done so, be sure to download the conference app onto your phone so you can easily communicate with other attendees.

MONDAY, APRIL 13

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

The Ritz-Carlton Ballroom Foyer and Monarch Courtyard

Be sure to come down on time to pick a great seat and visit with friends and colleagues over a delicious breakfast as we get ready for the day's action.

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

The Ritz-Carlton 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 Robots On City Streets: How Waymo is Improving Road Safety Today

Brad Nail, Government Affairs and Public Policy Leader, Waymo

In 2013, Waymo, then called the Google Autonomous Vehicle Project, stood on our stage and predicted that autonomous vehicles were 10 to 15 years away. They made a deeply compelling argument about the future, one that continues to resonate. Today, with tens of millions of autonomous miles driven, Waymo has more insight into autonomous driving than any other organization. Brad Nail of Waymo joins us to discuss Waymo safety results, how insurers can better interact with Google's self-driving taxi business and how this fast-evolving technology could move into the broader vehicle fleet.

9:25 – 10:10am Managing Injury Losses By Fighting Runaway Medical Costs

Michele Hibbert, Senior Vice President, Regulatory Compliance and Governmental Affairs, Mitchell-Enlyte

In comparing states, there is little correlation to be found between personal auto insurance bodily injury claims trends and accident rates. That is not because residents of different states have a different propensity to get injured in car crashes, but rather because different state legal and medical environments result in dramatically different insurance cost outcomes. Michele Hibbert of Mitchell-Enlyte has mined data on medical bill reviews, pharmacy management, medical system utilization and more to provide an insight into how auto insurance companies have gone from an average payee of medical bills to a major profit center for the medical and legal industries. She joins us to review treatment trends and how lobbying efforts in Florida, Georgia, and other states demonstrate a path forward.

10:10 – 10:40am Coffee Break

The Ritz-Carlton Ballroom Foyer and Monarch Courtyard

Grab something hot to drink and take some time to discuss the morning sessions with your fellow attendees, or catch up with the office. Whatever you do, make sure to enjoy the blueberry peach bars and homemade granola bars!

10:40 – 11:15am New Tools to Keep Customers from Wandering Away

Greg Firestone, Vice President, Analytic Solutions

Cam Pinegar, Product Director, Personal Auto Underwriting, Verisk Analytics

The only way to make money in personal auto insurance is to keep customers around long enough to at least recover the cost of attracting them in the first place. But in today's environment of increasing competition, with marketing rising and prices falling, customers are wandering off as never before. The solution? Identify the wanderers before their dalliances with competitors go too far. Fortunately, the recent advances in computing power (we hate crediting AI with everything new) have enabled insurers to better identify the actions of customers that are at risk of leaving. Even better, data is empowering insurers to find potential defectors long before their policies are set for renewal. Greg Firestone and Cam Pinegar of Verisk join us to present emerging research on the impact of specific consumer behaviors such as adding drivers, vehicle changes, updating limits, and more, all with the goal of helping carriers understand what customer behaviors mean for retention and profitability.

11:15 – 12:00 pm What Happens When Vehicle Computers Become Obsolete?

Chris Bonanti, CEO, The Baluster Group

Here's a question that's been keeping us up at night: how long will automotive manufacturers maintain the software systems that are increasingly required to operate a vehicle? Vintage vehicles may be mostly collector's items, but even Model T's are still roadworthy. But today's vehicles run on computers, and as they age the hardware and software will struggle to keep up. Though technology in a 10-year-old car is faring better than a barely functioning iPhone of the same age, there is clearly trouble in the future. Chris Bonanti joins us to discuss the regulations and technology supporting vehicle systems, with an eye toward how today's vehicles are likely to perform as they age. He has served as a federal transportation regulator, notably as associate administrator for rulemaking at the National Highway Traffic Safety Administration where he directed the development of all Federal Motor Vehicle Safety Standards (crash worthiness and crash avoidance) and safety regulations for motor vehicle equipment sold in the U.S. Armed with those insights, we will discuss what insurance carriers need to think about as they confront a fleet of vehicles increasingly defined by software.

12:00 – 1:25 pm Luncheon

Dana Point Lawn

We schedule a generous amount of time for lunch for a number of reasons. The Ritz-Carlton chefs do great work, and a delicious meal should never be rushed. And we want to leave plenty of time for you to connect with your fellow attendees. Finally, while it is a shame to have traveled to our great event only to hunker down on your laptop, sometimes the office demands simply must be met.

SCHEDULE AIR CONFERENCE 2026

1:25 – 2:05 pm Don't Be Fooled: Claims Trends and Accidents Trends Don't Always Align

Hami Ebrahimi, Chief Commercial Officer, Caliber

After record losses in 2022, profitability has returned to auto insurance, in part because of the moderation of claims frequency. Unfortunately, lower insurance claims does not mean a corresponding reduction in vehicles involved in accidents. Caliber's Hami Ebrahimi will show how vehicle owners – burned by big rate increases in recent years – are increasingly choosing to pay for many moderate-sized repairs themselves. This rising self-pay is masking true vehicle damage trends that are likely to turn into insurance claims trends as competition heats up and consumers, emboldened by the end of big rate increases, start using their auto insurance policies once again.

2:05 – 2:50 pm Finding Wisdom in Data Requires Caution, Boldness, Patience and Guardrails

Bill Madison, CEO, LexisNexis Risk Solutions

Bill Madison, CEO of LexisNexis Risk Solutions, has been at the center of insurance data and analytics longer and with more impact than anyone else. He will explore the state of the art in insurance data – both claims data from insurers and third-party data from outside the insurance ecosystem. He'll discuss the challenges of balancing insurance industry caution with the need for innovation, how AI tools are supercharging insights, and how to manage disclosure and compliance issues. Bill will also examine advances in underwriting, pricing, marketing, claims, fraud fighting and more.

2:50 – 3:20 pm Cookie Break

The Ritz-Carlton Ballroom Foyer and Monarch Courtyard

With your brain stuffed full of new ideas, it is always a good idea to replenish your energy. You can do that with the Ritz-Carlton's signature cookies and a coffee or soft drink, or you can indulge your inner Californian and reach for the crudite and wash it down with mineral water. But don't dawdle when the chimes ring, for we have a great finish to the afternoon.

3:20 – 4:05 pm How to Avoid "Garbage Out" When Building AI Tools

Sam Rea, Chief Technology Officer, Aspire General Insurance

Ryan Staudt, Chief Technology Officer, Snapsheet Inc.

AI is hungry for your data, time, and attention; all with promises of improvements in operational efficiencies hereto unrealized. As with all technological stepchanges, insurers looking to realize those benefits are having to evaluate the abilities of their core systems. Data's central role means that a system's ability to feed AI tools is of paramount importance, as no AI tool comes ready out of the box.

Aspire Insurance bet they could wrangle the system beast. Aspire's and Snapsheet's CTOs joins us to discuss what carriers need to do to actually realize the power of AI today, and why waiting for a 'turn key solution' won't work when it comes to these tools.

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SCHEDULE AIR CONFERENCE 2026

4:05 – 4:55 pm Cracking the Code on Connecting Cars to Insurance

Ryan Lockwood, Director, Toyota Connected Analytic Services

Mike Uchiyama, Senior Director, Product Development and Digital, Toyota Insurance

Ever since cars first learned to speak, insurers have dreamed of hearing what they had to say. After all, few sources were better to assess risk, and none were better to help assess accidents and claims. But many efforts at connecting cars to insurance faltered, leading to the use of external devices and smartphones to fill the gap. Toyota may have cracked the code. The automaker's still-evolving insurance programs have been making significant progress in resolving many of the challenges by starting with a passionate determination to focus first and foremost on communicating with customers and getting their consent. Today Toyota is helping its customers find insurance, and engage in a greatly enhanced claims experience, all powered by information flowing from connected cars. In this session, key members of Toyota's insurance team will show a way for how automakers and insurers can work together better than ever before.

5:00 – 7:00 pm Reception

Dana Point Lawn

What a day! Now we can all relax together in the waning hours of California sunshine and reflect on the day's quirks, features, and insights. Then it's off to dinner to complete a remarkable day of learning and networking. Don't have too much fun, though, as tomorrow holds yet more marvels.

TUESDAY, APRIL 14

7:30 – 8:30 am Buffet Breakfast

The Ritz-Carlton Ballroom Foyer and Monarch Courtyard

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

The Ritz-Carlton Ballroom

8:35 – 9:35 am Utilizing the Next Phase of Insights from Driving Data

Nick Bowden, CEO, Replica

Gary Hallgren, President, Arity

Roosevelt Mosley, Managing Principal, Pinnacle Actuarial

Peter Thompson, Head of Insurance, Americas, TomTom

Driving and traffic data flowing from smartphones have revolutionized the measurement of individual driver risk for insurers. Now that same data, aggregated and mapped to roadways, is providing powerful insights that could significantly refine underwriting territories for insurers as well as provide a blueprint for how to improve the safety and efficiency of transportation infrastructure. In this session, we bring together two sets of partners who are pioneering these uses of roadway data. Arity has been working with Replica to bring their insights to state and city departments of transportation, providing real time insights in roadway performance and to help drive infrastructure improvements. Pinnacle Actuarial has partnered with mapping company TomTom to mine similar data, only their focus is on remaking insurance territorially rating through a more real time look at traffic, infrastructure and risks. As driving data continues to mature and scale, the time has come for insurers to expand their sights beyond the individual.

Reimagine roadside assistance and accident management with innovative solutions

We've combined an intuitive digital platform with compassionate people and a robust, curated network of service providers to ensure that your brand is the hero for your drivers in their time of need.

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Award Winning Platform

Our Swoop platform allows the right flexibility for your program while providing you and your customers complete transparency into every event.



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Deliver a faster, more efficient claims process by initiating claims at the accident scene, empowering smarter claims decisions, streamlining vehicle release, and more.



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SAVE AN AVERAGE OF

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PER CLAIM WITH ACCIDENT SCENE MANAGEMENT

*based on 2023 Agero benchmark data

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SCHEDULE AIR CONFERENCE 2026

9:35 – 10:15 am With Digital Claims Tools Reaching Maturity, What Do Consumers Think?

Mark Garrett, Director of Insurance Industry Analytics, J.D. Power

For years, we've had speakers grace our stage discussing the power of digital claims tools and their transformative potential. More than a decade later, it is time to take stock. J.D. Power's Mark Garrett has been keeping track of what consumers think about these experiences, and joins us to review the differences between carrier desires and customer expectations in a marketplace increasingly defined by digital interaction.

10:15 – 10:45am Coffee Break

The Ritz-Carlton Ballroom Foyer and Monarch Courtyard

10:45 – 11:25am Hanging On The Telephone: Getting The Most From The Phone Channel

Mick Moss, Senior Director of Product Management, TransUnion

Consumers constantly shift between channels, moving across web and phone based communication. Insurance is no exception. Given the complexity of the product, consumers regularly want to speak with a human. Rising spam labels, call fatigue, junk texts, AI, and a wave of spoofed outbound calls are causing policyholders to distrust and ignore phone interactions altogether. How often do you pick up a call from an unknown number? The result has seen customer confidence in the channel erode, even as consumers look for human interaction. As a result, carriers are struggling to deliver critical communications, driving slower cycle times, higher costs, and greater fraud exposure. Mick Moss of TransUnion joins us to discuss how carriers can utilize their existing telecommunication technology to improve answer rates and bring back their love to the ring of the telephone.

11:25 – 12:00pm Twenty Trends

Patrick Sullivan, Editor, Auto Insurance Report

Brian Sullivan, Executive Editor, Auto Insurance Report

Every year, Brian and Patrick Sullivan spend the final session of the meeting summing up the key trends impacting the auto insurance industry. On the backs of a profitable 2025 there is plenty to be excited about in auto insurance. Carriers are profitable, new products and technology that support the industry continue to emerge. This is an optimistic time, but there are always potential headwinds and reality checks to be had, from physical damage trends to world events. Brian and Pat will do their best to make sure every attendee walks away with a story to tell about where the market is heading, and what could go wrong. Jokes, predictions, and ideas are all tied together in what attendees regularly say is their favorite session.

12:00 noon Adjournment

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ACKNOWLEDGEMENTS

Conference Co-Directors Tracie Sullivan and Dana Horst Sullivan would like to thank everyone who made our 2026 program possible, as it takes a true team effort. We would like to thank the speakers for sharing their time and insights, as their contributions are the core of the meeting. Thank you to our sponsors, who 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 Verisk, LexisNexis Risk Solutions, TransUnion, Agero, Insurance Auto Auctions, Cambridge Mobile Telematics, CCC, Arity, Tranzpay and Guidewire.

We must thank the staff of The Ritz-Carlton, Laguna Niguel for making this a first-class environment for our conference. We are thrilled to bring the meeting to such a special property. Special thanks to Leslie Peterson, Director of National Accounts, who has been our partner for many years. Melissa Langley, Senior Manager, Meetings and Special Events, has been invaluable in making our conference experience so seamless. Eric Santana, Group Reservations Coordinator, is the one who so ably managed everyone's rooms at this magical resort.

Since 2000, we have worked with Gillian Kirkpatrick of King Graphic Design on all our printed materials and logos, including this beautiful 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 and your fellow attendees. We thank you for your time and hope you'll join us again next year for our 29th Auto Insurance Report National Conference, to be held April 11-13, 2027 at The Ritz-Carlton, Amelia Island, Florida.

Dana Horst Sullivan and Tracie Sullivan
Conference Co-Directors

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SPEAKERS AIR NATIONAL CONFERENCE 2026

PATRICK SULLIVAN

Conference Co-Chairman and 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, the heir apparent, Brian Patrick Horst Sullivan III who's hoping for a career in automotive crash testing.



BRIAN SULLIVAN

Conference Co-Chairman and Executive 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 NATIONAL CONFERENCE 2026

BRAD NAIL

Government Affairs and Public Policy Leader, Waymo

A long career in both public policy and transportation has prepared Brad Nail for his current role as a government affairs and public policy leader for Waymo. Brad has served as a Partner and Head of Multistate Practice for Converge Government Affairs since 2019, helping organizations navigate the state legislative process. Before that, he led Uber's insurance regulatory affairs and public policy efforts, working across all 50 states to advance Uber's interests before legislatures, state agencies, and regulatory bodies. Earlier in his career, he spent 15 years managing various regional operations for Enterprise Holdings.



MICHELLE HIBBERT

Senior Vice President, Regulatory Compliance Management and Governmental Affairs, Mitchell/Enlyte

Michele Hibbert is a seasoned leader with over 35 years of expertise in health informatics, epidemiology, regulatory affairs, and governmental relations. As the Senior Vice President of Regulatory Compliance Management and Governmental Affairs at Enlyte, she plays a pivotal role in shaping industry policies, managing compliance frameworks, and overseeing fee schedule and bill review compliant development. Michele is widely recognized as an industry expert in auto and workers compensation claims, frequently speaking on regulatory trends, policy developments, and claims management.

Michele attended PG College in Largo, Maryland, and Stephens College in St. Louis, Missouri, with a focus on Health Information Management and Analytics. Michele is a member of the American Health Information Management Association, California Health Information Management Association and is an Officer of Healthcare Compliance with the American Institute of Healthcare Compliance. Outside of her professional endeavors, Michele is an avid outdoors enthusiast and a lifelong competitive equestrian.





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SPEAKERS AIR NATIONAL CONFERENCE 2026

GREGORY FIRESTONE

Vice President, Analytic Solutions, Verisk Analytics

Greg Firestone is the vice president of Analytic Solutions for Verisk's underwriting team in charge of personal auto, technology, data, and Inflection. Prior to joining Verisk, Greg spent 18 years at Allstate Insurance in various data science positions utilizing his deep knowledge to implement solutions across the insurance lifecycle. Greg has a B.S. in Mathematics from the University of Washington and an M.A. in Mathematics from Duke University.



CAM PINEGAR

Product Director, Personal Auto Underwriting, Verisk Analytics

Cam Pinegar leads product strategy for Verisk's Coverage Verifier solution within the personal auto business, advancing the use of prior insurance data to inform pricing, underwriting, and retention strategies. He focuses on translating raw coverage history and behavioral signals into actionable analytics that help carriers enhance risk selection and workflow decisioning. Cam partners closely with insurers to deliver differentiated insights, empowering data-forward strategies that drive profitable growth and sustained competitive advantage. Before joining Verisk, Cam served as a Digital Product Manager for Mercury Insurance and Product Manager at GEICO. He holds an M.S. in Business Analytics from the University of Virginia Darden School of Business, and a Bachelor's Degree in Entrepreneurship and Finance from University of Indianapolis.



CHRIS BONANTI

CEO and Principal, The Baluster Group

Christopher Bonanti is the Chief Executive Officer and Principal for The Baluster Group. Chris has a background including management, engineering, as well as regulatory and compliance consulting. He has worked on infrastructure projects for all modes of transportation, including rail, motor vehicle, and aviation for the last 25 years.

A former member of the U.S. Senior Executive Service, he served as the Associate Administrator for Rulemaking at the National Highway Traffic Safety Administration (NHTSA). Chris was the senior executive responsible for rules and regulations for all ground transportation vehicles sold within the U.S. These regulations included all Federal Motor Vehicle Safety Standards (FMVSS), and the Corporate Average Fuel Efficiency (CAFE) standard regulations for automobiles and light trucks, as well as fuel efficiency standards for medium and heavy-duty trucks. Chris coauthored the agency's original autonomous vehicle policies.

Prior to his position at NHTSA, Chris worked for the Federal Aviation Administration (FAA), the Federal Railroad Administration (FRA), National Transportation Safety Board (NTSB), and served in the US Marines.

He is currently an Adjunct Professor in the School of Public Policy at the University of Maryland. Chris has a Masters of Business Administration from Kellogg School of Management at Northwestern University as well as a Masters of Business Administration and a Master of Engineering from the Pennsylvania State University and a Bachelor of Science from Rutgers University.



SPEAKERS AIR NATIONAL CONFERENCE 2026

HAMI EBRAHIMI

Chief Commercial Officer, Caliber Collision Repair

Hami Ebrahimi is the Chief Commercial Officer for Caliber and is responsible for ensuring maximum growth strategy through the integration of demand generation capabilities. Hami joined the Caliber operations team in 2020, facilitating the rapid expansion of our diagnostics and calibration business, as well as overseeing our auto glass operations before assuming the role of Chief Strategy Officer in February 2022. Prior to joining Caliber, he worked extensively with the business through our partnership with OMERS Private Equity. He began his career at Deloitte Consulting and has a long record of leadership success with several companies, including Bain & Company. Hami graduated with honors, receiving his Bachelor of Science degree from the University of Waterloo and an MBA from INSEAD in France and Singapore.



BILL MADISON

CEO, LexisNexis Risk Solutions

Bill Madison is the CEO of Insurance and Healthcare for the LexisNexis Risk Solutions business. He oversees all insurance-related transactional operations, including underwriting, claims, analytics, international markets, and emerging initiatives in life insurance, commercial, homeowners' insurance, law enforcement and the OEM market.

Bill and the LexisNexis insurance team have been instrumental in transforming the company's role in the insurance sector – from a data provider to a comprehensive solutions partner – integrating advanced data services and analytics that enhance risk evaluation, underwriting efficiency, and claims workflows.

He began his career with the organization in 1989 through Equifax's acquisition of Innovative Research Inc., where he was part of the leadership team that developed pioneering auto insurance underwriting products. He later played a key role in transitioning the insurance services team into ChoicePoint when it was spun off from Equifax.

Throughout his tenure, Bill has held several leadership roles, including customer sales representative in the Personal Lines market and Vice President of Sales for the Insurance Data Services division, where he led the National Accounts Program and all data sales activities.





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Reveal territorial mispricing traditional data can't see

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SPEAKERS AIR NATIONAL CONFERENCE 2026

SAM REA

Chief Technology Officer, Aspire General Insurance

Sam Rea is the Chief Technology Officer of Aspire General Insurance, coming to the role with 20+ years of experience leading IT organizations in the insurance industry. Sam has a focus on identifying and deploying technology to achieve business results. Prior to joining Aspire General Insurance, Sam served as CTO for the Peak6 InsurTech portfolio of companies for four years, which included an agency franchise business, an MGA, a BPO business for insurance carriers, a SaaS product policy administration platform, and a national flood insurance processor. Sam has worked to successfully execute large scale technology projects at companies including National General Insurance, Zurich and Allstate. He began his career at the Ford Motor Company designing car and truck engines. Sam holds a master's degree in mechanical engineering from Stanford University, where he conducted experimental research in supersonic jet engine propulsion.



RYAN STAUDT

Chief Technology Officer, Screenshot Inc.

Ryan Staudt is the Chief Technology Officer at Screenshot, where he is responsible for driving the company's technology strategy and overseeing the development of innovative, next-generation claims products. Ryan was essential in establishing many of Screenshot's innovations, including workflow automation, automatic work assignment, advanced integration capabilities, and embedded data and analytics solutions.

Prior to joining Screenshot, he led the architecture for a suite of document management products at Hewlett-Packard, which handled billions of documents and security policies for customers in the legal, financial, and government sectors. At Motorola, he led the technical design for professional and commercial radio firmware used at scale, including custom real-time OS development and strict over-the-air time constraints. Ryan earned his degree in Computer Science from the University of Illinois at Urbana-Champaign.





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SPEAKERS AIR NATIONAL CONFERENCE 2026

RYAN LOCKWOOD

Director, Toyota Connected Analytic Services

Ryan Lockwood leads the Connected Analytic Services (CAS) data business for Toyota Connected Analytic Services. His role is to bring ideas to life for telematics data insurance products from connected Toyota and Lexus vehicles to improve the Toyota/Lexus ownership experience. Prior to CAS, Ryan spent 10 years as Director of Knowledge Management at AT&T in the Mobile Applications Consulting business unit developing new business cases for mobile applications and connected devices. Before AT&T, Ryan worked at Microsoft for 12 years in varying marketing roles, the last of which was running global sales readiness for the Windows Mobile and Embedded Devices team.



MIKE UCHIYAMA

Senior Director of Product Development and Digital, Toyota Insurance

As Senior Director of Product Development and Digital, Mike Uchiyama is responsible for the development and maintenance of the personal lines products distributed by Toyota Insurance, including their flagship product, Toyota Auto Insurance.

In his role Uchiyama is tasked with bringing the necessary products and insurance industry partners to the Toyota Insurance team, with the mission to improve the vehicle ownership experience by improving the insurance experience. Uchiyama joined the Toyota Insurance team in 2019. Prior to joining Toyota, he spent two decades in the personal lines insurance industry with AAA and Farmers Insurance Group. He holds a Master of Business Administration from the University of Southern California.



NICK BOWDEN

CEO, Replica

Nick Bowden is an urban planner and entrepreneur whose career has been defined by a singular mission: using technology to make cities work better for the people who live in them. Rooted in hands-on experience with the City of Phoenix, Bowden has spent two decades building companies at the intersection of civic engagement, data intelligence, and urban planning.

At the heart of his work is a belief that communities are better served when residents, governments, and data work in concert. This philosophy drove the creation of platforms like MindMixer, which connected citizens with local governments to share ideas and feedback, scaling to serve over 1,300 organizations, and mySidewalk, a data intelligence platform that gave public agencies powerful new tools for decision-making.

Bowden has consistently operated at the frontier of urban innovation. His tenure as Entrepreneur-in-Residence at Sidewalk Labs, an Alphabet subsidiary, led to the creation of Replica — a platform that models urban activity to help cities make smarter planning decisions and which continues to grow as an independent company with Bowden at the helm.

Across each venture, a consistent thread emerges: Bowden builds tools that translate complex civic challenges into actionable insight, whether through community engagement, open data, or urban modeling. He remains one of the most recognized voices in civic technology, with a track record of turning ambitious ideas into platforms that meaningfully shape how cities plan and evolve.



SPEAKERS AIR NATIONAL CONFERENCE 2026

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.





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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.



PETER THOMPSON

Head of Insurance, Americas, TomTom

Peter Thompson is Head of Insurance for the Americas at TomTom, where he leads efforts at the intersection of geospatial technology and insurance. With over 15 years of experience in geospatial and location intelligence, he applies traffic and mobility data to improve risk assessment, pricing, and product innovation. Peter works closely with insurers and insurtechs to integrate high-resolution data into underwriting and claims, enabling more accurate and dynamic views of risk. Peter earned a Bachelor of Arts, Geography from the University of South Carolina, and a Graduate Certificate in Geospatial Intelligence from Penn State University.



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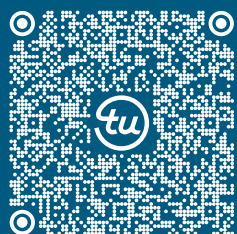
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¹TransUnion-Forrester report the State of Customer Outreach: Top Ten Findings for Insurance



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SPEAKERS AIR NATIONAL CONFERENCE 2026

MARK GARRETT

Director of Insurance Industry Analytics and Customer Solutions, J.D. Power

Mark Garrett is the Director of Insurance Industry Analytics and Customer Solutions for the Insurance Practice at J.D. Power. He leads the Claims Product Suite encompassing auto and property claims, and the Digital Claims Experience studies. He works with many of the top 30 insurance carriers consulting on study findings and advising on opportunities to improve the customer experience. During his tenure at J.D. Power, Mark has designed and launched several insurance-related products including the Auto and Property Claims Studies nearly 20 years ago. He presents at 30+ client meetings annually, regularly speaks at industry conferences and events, and authors thought leadership pieces on customer experience.

Mark graduated cum laude with a bachelor's degree in psychology from Madonna University in Michigan.



MICK MOSS

Senior Director, Product Management, TransUnion

Mick Moss has over 25 years' experience in the Communications industry. He is currently a Senior Director at TransUnion with product management responsibility for their Trusted Call Solutions portfolio. These solutions include accurate naming identity, brand reputation management and call authentication solutions across both enterprise and carrier ecosystems. Most recently, Mick has been involved with expanding the US and international offerings of Branded Call Display with Logo and Call Reason to deliver a trusted call experience to increase enterprise customer engagement through caller naming and branding.



NOTES

NOTES

SAVE THESE DATES!

PIRNC '26

NOV 15-17

The Ritz-Carlton, Laguna Niguel
Dana Point, CA

AIRNC '27

APR 11-13

The Ritz-Carlton, Amelia Island, FL

PIRNC '27

NOV 14-16

Waldorf Astoria Monarch Beach Resort
Monarch Beach, CA

AIRNC '28

APR 23-25

The Ritz-Carlton, Laguna Niguel
Dana Point, CA

PIRNC '28

NOV 12-14

The Ritz-Carlton, Laguna Niguel
Dana Point, CA

AIRNC '29

MAY 6-8

The Breakers, Palm Beach, FL

PIRNC '29

NOV 11-13

Waldorf Astoria Monarch Beach Resort
Monarch Beach, CA

AIRNC '30

APR 28-30

The Broadmoor
Colorado Springs, CO

PIRNC '30

NOV 17-19

The Ritz-Carlton, Laguna Niguel
Dana Point, CA

AIRNC '31

APR 27-29

The Ritz-Carlton
Amelia Island, FL

PIRNC '31

NOV 16-18

The Ritz-Carlton, Laguna Niguel
Dana Point, CA

AIRNC '32

APR 25-27

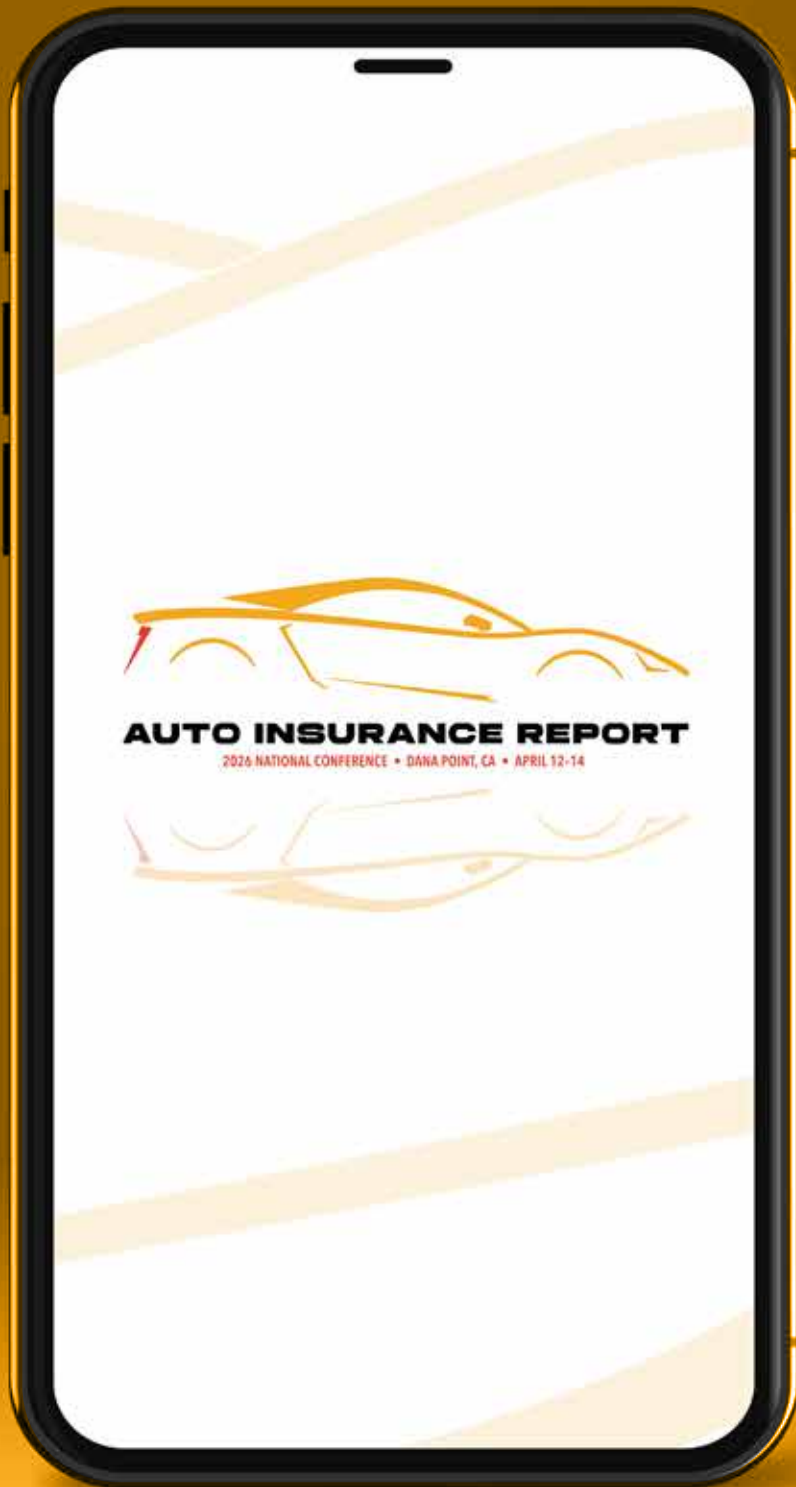
Waldorf Astoria Monarch Beach Resort
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PIRNC '32

NOV 14-16

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