

AUTO INSURANCE REPORT



NATIONAL CONFERENCE 2022

WELCOME FROM THE CHAIRMEN

We wish it was possible to see the auto insurance market clearly now because the pandemic lockdown is gone (for now), but there are still plenty of obstacles in the way. Nevertheless, by looking very closely and carefully at current trends, and taking into account the remaining uncertainties, it is possible to start making sense of where things are going. We know, for example, that digital underwriting and claims tools have proven their worth, and are going to stay. We know that remote work will be a key part of the future for both customers, leading to a change in driving behavior, and industry employees, leading to a need for better operational technology. We know that the way the police handle traffic law enforcement has changed, possibly forever. We know that the boom in 2020 profits and the bust in 2021 profits are already showing signs of finding a more comfortable middle ground in 2022.

As much as the pandemic is on our minds, it is essential to recognize that the biggest issues are unrelated to any virus. The dramatic expansion of marijuana use has created so-far-unsolved safety challenges. Questions about fairness in the way the insurance industry is structured and operates, hardly new, have gained greater traction and awareness in the past two years, and could be poised to measurably change the business. Electric vehicles, accident avoidance systems, and automated accident reporting have been developing for decades, and all seem finally poised to make a major impact in the near term. Consumer communication preferences have been shifting for decades, and now the industry is starting to catch up. And the legal and medical communities that feed off insurance claims have been working for years to find stronger financial backing, and just may have found it with litigation finance.

All these issues, and more, will be the topics of discussion on our stage. We hope, too, that in the substantial networking time built into our conference, you will have time to explore these and other issues with the smartest group of auto insurance professionals found anywhere. We're honored that you have taken the time to travel here and join us, and promise to do everything in our power to make your time here extraordinarily valuable.

Tracie Sullivan
Conference Director

Patrick Sullivan
Conference Co-Chair

Brian Sullivan
Conference Co-Chair

CONFERENCE SCHEDULE 2022

SUNDAY, APRIL 24

5:00 - 7:00 pm Early Registration and Reception with Speakers and Sponsors
Pacific Ballroom Foyer and Terrace

MONDAY, APRIL 25

7:30 - 8:30 am Registration and Continental Breakfast
Pacific Ballroom Foyer and Terrace

8:30 - 8:40 am Chairman's Opening Remarks
Pacific Ballroom

8:40 - 9:35 am Reefer Madness on the Roads

9:35 - 10:15 am Violation Data Provide Road Signs of Driving Behavior

10:15 - 10:45 am Coffee Break
Pacific Ballroom Foyer and Terrace

10:45 - 11:35 am The Intricate Challenge of Measuring Bias in Insurance

11:35 - 12:20 pm Building Upon the Unlikely Success of Remote Work

12:20 - 1:40 pm Luncheon and Networking
Pacific Lawn

1:40 - 2:30 pm How Consumer Groups Navigate the Search for Insurance Fairness

2:30 - 3:20 pm The Shocking Change in Auto Repair from Vehicle Electrification

3:20 - 3:50 pm Cookie Break
Pacific Ballroom Foyer and Terrace

3:50 - 4:15 pm Independent Agents Get Off the Canvas to Fight for Customers

4:15 - 5:00 pm Automated Crash Reporting Finally Matures

5:00 - 7:00 pm Reception
Oceanfront Lawn

TUESDAY, APRIL 26

7:30 - 8:30 am Continental Breakfast
Pacific Ballroom Foyer and Terrace

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CONFERENCE SCHEDULE 2022

SUNDAY, APRIL 24

5:00 - 7:00 pm **Early Registration and Reception with Speakers and Sponsors**

Pacific Ballroom Foyer and Terrace

Each year this opening event represents a joyful reunion of friends and colleagues, excited for the prospect of engaging discussions over the next two days. This year will have the added thrill of reconnecting with colleagues after nearly two years apart.

MONDAY, APRIL 25

7:30 - 8:30 am **Registration and Continental Breakfast**

Pacific Ballroom Foyer and Terrace

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

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

Pacific Ballroom

Patrick Sullivan and Brian Sullivan, Conference Co-Chairmen

Setting the stage for the meeting, Conference Co-Chairmen Patrick Sullivan and Brian Sullivan will review the state of the market with the latest data in the context of broader economic, regulatory, legislative, M&A, consumer and technology trends. All in 10 minutes!

8:40 - 9:35am **Reefer Madness on the Roads**

Matt Moore, Senior Vice President of the Highway Loss Data Institute

This year marks the tenth anniversary of Washington and Colorado legalizing marijuana, and the subsequent decade has seen 15 additional states, along with Washington DC and the Northern Mariana Islands, legalize "God's green herb." With no federal regulation, or guidance, it's been left to the laboratories of democracy to solve a myriad of issues including impairment.

The Highway Loss Data Institute and Insurance Institute for Highway Safety has been taking a close look at the impact of this quasi-legalization and with ten years' worth of data, we've moved past the early excitement into something resembling a new normal. Matt Moore of HLDI/IIHS will discuss the findings and the impacts of stoned drivers on road safety.

9:35 - 10:15 am **Violation Data Provide Road Signs of Driving Behavior**

Adam Pichon, Vice President and General Manager, U.S. Auto and Home Insurance, LexisNexis Risk Solutions

As the pandemic and social justice protests took over the nation in 2020, the roadways saw a great deal more than simply a reduction in miles driven. For example, drivers started driving faster, resulting in more serious accidents and the police faced unprecedented enforcement challenges. Insurers could be forgiven for not fully understanding what was really going on. Two years later, information has started to flow. In this session, Adam Pichon of LexisNexis will report in detail on how traffic violations have evolved over the past year, with results that are sometimes obvious, often surprising, and always informative not only of the recent past, but certainly instructive of the market future.

CONFERENCE SCHEDULE 2022

10:15 - 10:45 am **Coffee Break**

Pacific Ballroom Foyer and Terrace

If our Fall 2021 meeting is any indication, the networking will be at a feverish pace, and we hope you enjoy the remarkably talented and experienced group of fellow attendees who have convened with you in Dana Point.

10:45 - 11:35 am **The Intricate Challenge of Measuring Bias in Insurance**

Roosevelt Mosley, Principal, Pinnacle Actuarial Resources and President-Elect, Casualty Actuarial Society

If insurers are to address bias in rate making, there must first be strategy for measuring bias. Establishing such a baseline requires access to data on consumer race, income, national origin and other factors the industry has, for good reason, long resisted collecting. The public has reasons to be skeptical that anyone collecting such data means to use it for their benefit. But as discussed at length during our 2021 conference, the insurance industry can no longer ignore challenges to its practices, and has to find a way to measure bias before any discussion can begin on whether remedies are needed, and if so, what they should be. To get this right, regulators, insurers, consumer groups, public policy teams, and actuaries will need to come together. In this session, Roosevelt Mosley will bring his actuarial training and insurance industry experience to bear on defining and assessing several different strategies for calculating bias, helping to frame the considerable task before the entire industry.

11:35 - 12:20 pm **Building Upon the Unlikely Success of Remote Work**

*Andy Cohen, President and Chief Operating Officer, Snapsheet
Gene Boehm, Senior Vice President, The Auto Club Group
Luke Harris, Vice President, Innovation, USAA*

Two years later, it is still a surprise. Not that the vast majority of insurance industry employees went home from the office one day, and most never came back because of a global pandemic. The surprise is that the work went on as before without missing a beat. Could it be that the office is dead? Not completely, but it is certainly clear that the workplace will never be the same. In this session we hear from two parts of the industry ecosystem: Gene Boehm of The Auto Club Group and Luke Harris of USAA will explore how insurers are finding their way, identifying which tasks must be done in the office, which can be done remotely, and how to build a unified culture when people are spread far and wide. Andy Cohen of Snapsheet will offer insights from a claims service provider that has long relied on a workforce that is both centralized and remote. The challenges, both technological and personal, remain profound, but there are many reasons for optimism that a new format of work is being born, providing both greater efficiency and superior work/life balance.

12:20 - 1:40pm **Luncheon and Networking**

Pacific Lawn

A beautiful setting, a wonderful meal, and some of the most interesting luncheon companions you could possibly gather together. What more could you want? We've left plenty of time for networking and taking care of emails and phone calls back to the office, but please don't linger too long. We have a fantastic afternoon planned.

CONFERENCE SCHEDULE 2022

1:40 - 2:30 pm How Consumer Groups Navigate the Search for Insurance Fairness

Harvey Rosenfield, Founder, Consumer Watchdog
Brian Sullivan, Conference Co-Chairman

The current questions about the fairness of insurance underwriting and pricing are nothing new to Harvey Rosenfield, who was sent to California more than three decades ago by Ralph Nader to challenge the insurance industry's legislative efforts. In 1988 Rosenfield authored a successful California ballot initiative to restrict the industry's use of underwriting and pricing factors he considered unfair, enshrining driving record, miles driven, and years of driving experience as the leading factors for auto insurance pricing. Thirty-four years later, the explosion of data available for assessing risk has created more questions, and possibly more sophisticated answers, for the still-unresolved challenge of bringing greater fairness to insurance. In this session, Rosenfield will return to our stage for the first time since 2002 to sit down with Conference Chairman Brian Sullivan for a discussion on the state of insurance regulation, how it has changed since 1988, and how modern data analytics might be put to work to solve the fairness challenge, rather than make it worse.

2:30 - 3:20 pm The Shocking Change in Auto Repair from Vehicle Electrification

Susanna Gotsch, Director and Industry Analyst, CCC Intelligent Solutions
Mike Chilton, Owner, Chilton Auto Body

Virtually every auto manufacturer in the world has vowed to move toward electric drivetrains within the next decade, if not sooner. This will bring at least two decades of uncertainty to auto insurers as the repair and salvage industries work through how best to repair damaged electric vehicles, or sell them into an evolving salvage-car market for EVs. In this session, Susanna Gotsch of CCC will examine the most recent data on EV repair costs today, identifying the pressure points that will need to be addressed. Mike Chilton of Chilton Auto Body, a pioneer in the repair of EVs, will explain the real-world challenges of getting the current fleet of EVs back on the road after accidents, and how he sees the repair challenges evolving in the future.

3:20 - 3:50 pm Cookie Break

Pacific Ballroom Foyer and Terrace

It's OK if once or twice a year you mix caffeine and sugar with a giant cookie. It helps fortify for the final sessions. But if you insist on healthy snacks, they'll be available too.

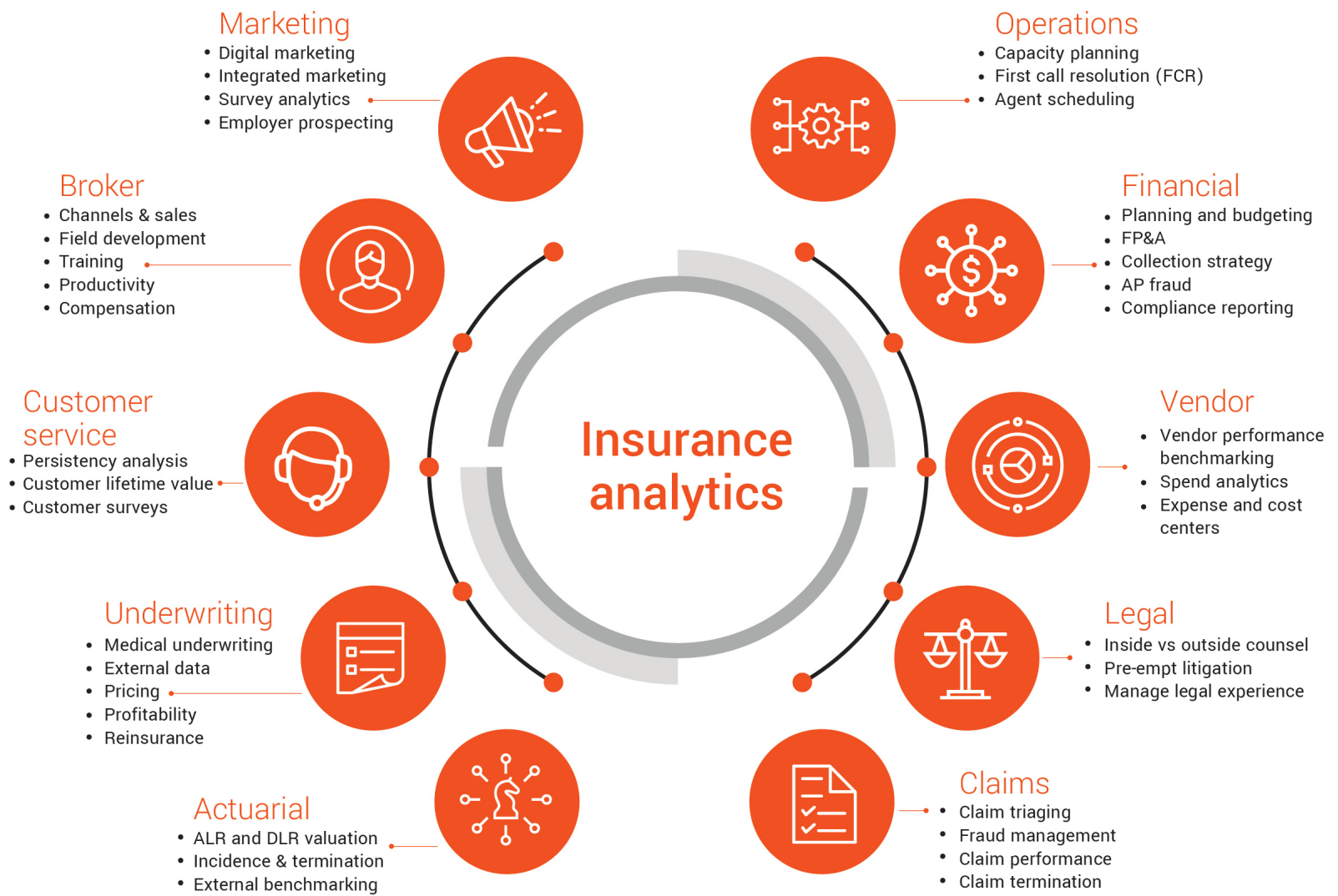
3:50 - 4:15 pm Independent Agents Get Off the Canvas to Fight for Customers

Brian Sullivan, Conference Co-Chairman

A decade ago, independent insurance agents selling personal lines were down for the count. With customers fleeing to lower cost direct sales, and captive agents enjoying the giant advertising budgets of their deep-pocketed patrons, independent agents struggled to gain the attention of insurance shoppers. But consumers have proven to be savvier than insurers gave them credit for. Agents in general have proven their value in providing advice, something direct insurers struggle to deliver with consistency. Independents are leaning into their access to multiple markets, empowering them to create better solutions for their customers. Even captive agency insurers have come to terms with the need for a broader product mix, allowing their sales forces to offer a broader array of products underwritten by others. In this session Conference Co-Chairman Brian Sullivan, relying

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CONFERENCE SCHEDULE 2022

on more than 40 years of reporting on insurance marketing trends, will examine the current resurgence of independent agency sales, and handicap the prospects for agents success in the future.

4:15 - 5:00 pm Automated Crash Reporting Finally Matures

David Morse, Chief Commercial Officer, Cambridge Mobile Telematics
Brian Passell, Managing Partner, Razors Edge Consulting

Across Europe all new cars have an eCall system that automatically reaches out to first responders when a crash occurs. In the United States, new cars all have... floor mats? But the search for automated crash reporting, pioneered years ago by General Motors OnStar but never fully realized in the United States, may finally be arriving. By leveraging the sensors in the ubiquitous cell phone, it is now technologically possible to automatically initiate an accident report. Without a government mandate, such technology won't become widespread over night, but automated crash reporting has most certainly moved from concept to reality. In this session, we will explore how maturing software married to advanced hardware have finally come together. What's more, the same technology driving automated accident reporting will drive a radical shift for the better in insurance claims infrastructure. David Morse of Cambridge Mobile Telematics will explain the art of the possible and Brian Passell, former head of claims at Progressive and a veteran consultant, will explain how automated accident reporting fits into the claims workflow

5:00 - 7:00 pm Reception

Oceanfront Lawn

With a full day of presentations and conversations under our belt, there are an unlimited number of topics for conversation. As we unwind from the day, this reception - the industry's unmatched networking opportunity - is an experience not to be missed.

TUESDAY, APRIL 26

7:30 - 8:30 am Continental Breakfast

Pacific Ballroom Foyer and Terrace

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

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

Pacific Ballroom
Brian Sullivan, Conference Co-Chairman

We'll offer a quick recap of the prior day's events, and then we're on our way.

8:35 - 9:20 am A Costly Evolution in the Bodily Injury Claims Ecosystem

Claudia Rodriguez, Vice President, Insurance Claims, Auto Club Enterprises

There has long been an ecosystem of lawyers and doctors working together to maximize the returns on auto insurance claims. But new players have arrived on the scene to supercharge the effectiveness of this teamwork, bringing with them information of uncertain provenance and big money. The result has been a significant rise in both the frequency and severity of bodily injury claims. Claudia Rodriguez

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CONFERENCE SCHEDULE 2022

of Southern California-based Auto Club Enterprises will examine the structure of this emerging ecosystem. It starts with policy limit search companies that are supercharging policy limit demand tactics, giving greater confidence to the medical providers who are joining lawyers in working on contingency with liens against future claims. Providing a foundation for all of this is an increasingly sophisticated network of litigation financing companies that specialize in various claim sizes, and work together to ensure that every possible dollar is squeezed out of the system.

9:20 - 10:05 am Putting the Customer Back in the Customer Journey

Michelle Jackson, Director, Personal Insurance Strategic Planning, TransUnion
James Craddick, Director of Behavioral Analytics, Neuro-ID

The pandemic heightened the need for digital interactions with customers across the policy lifecycle and the industry rushed to get systems in place. It's time for the industry to assess their work — do their online applications offer experiences with just the right amount of friction? What do they really know about the traffic coming through at point of quote? And did they leave behind points of vulnerability? Applicants navigating digital quote forms leave behind a breadcrumb trail of trackable behaviors. When uncovered, they show points of frustration, hesitation, or comprehension the user experienced. Not only does this layer of behavioral analytics help insurers see the human experience behind their forms, it sheds light on how genuine the consumer's intention truly is. Studying this digital body language provides the opportunity for model creation, allowing you to offer faster and easier experiences to your ideal customers. In turn, it can also help identify disingenuous users that may not be worth investing in.

10:05 - 10:35 am Coffee Break

Pacific Ballroom Foyer and Terrace

This is your last chance to make new friends or reconnect with old. Don't waste it, but don't linger too long — we have an exciting finish.

10:35 - 11:20 am Surviving the Death of the Telephone

A.C. Evans, CEO, Drips
Nicole M. Dalal, Senior Vice President of Customer Operations and Alternative Distribution, GAINSCO Auto Insurance

In the last few years a dramatic change has happened in the way people communicate in the United States: they've stopped answering their phone, especially from a number that isn't in their contact list. In many demographic groups, the email has also died. What remains is texting, which is at once a terrific and efficient way to communicate simple ideas, as well as a devilishly difficult technology to master and manage on an enterprise level. In this session we will hear from Nicole Dalal of GAINSCO on how the nonstandard subsidiary of State Farm has put texting to work in maximizing its customers relationships and from A.C. Evans, who founded Drips to bring order to the technical, legal and regulatory challenges of this valuable but sometimes tricky type of customer interaction.

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CONFERENCE SCHEDULE 2022

11:20 – 12:00 pm **Twenty Trends**

Patrick Sullivan and Brian Sullivan, Conference Co-Chairmen

With today's meeting just six months after our last conference, Brian and Pat worried that it would be hard to come up with 20 fresh trends. We should not have worried for a second. The market – and frankly the world – is so dynamic right now that as we went to press with this program we were struggling to trim our list down so it would fit into the allotted time. We don't always get it right – and promise to own up to past misfires – but our track record is strong. We encourage you to give us those last precious minutes before taking off for travel.

12:00 noon **Adjournment**

ACKNOWLEDGEMENTS

Conference Director Tracie Sullivan and Co-Chairmen Brian Sullivan and Patrick Sullivan would like to thank the many people who have made this year's program possible. The speakers who share their time and wisdom are the core of why we are all here, and we are forever grateful for their generosity. Our sponsors provide invaluable support, serving as the program's foundation and, we trust, adding a great deal to the value of the conference. We select our sponsors with care and hope you take advantage of the time available to meet with them: Agero, Cambridge Mobile Telematics, CCC Intelligent Solutions, DMA Claims Services, EXL, Insurance Auto Auctions, LexisNexis Risk Solutions, One Inc, TransUnion, and Verisk.

The staff of The Waldorf Astoria Monarch Beach Resort have been critical in producing a first-class environment for our conference. We thank them all!

Ever since 2000, Gillian Kirkpatrick of King Graphic Design has provided the sparkling design for all our printed materials, including this program. For just as long, Sue Ann and Tom Akers of Designing Images Group have provided the wonderful signage, shirts and other materials that enhance the conference experience. We especially thank Registration Manager Nancy Daniel, whose efforts have facilitated the participation of everyone at this event. We are grateful for the team at EventMobi that make our conference app possible.

Most of all we want to acknowledge the contribution of our attendees, who bring a vital energy and intellectual curiosity to our meetings. We hope to see you all again next year for our 25th annual conference, which will be held April 23-25 across the street on the beach bluff at the Ritz-Carlton, Laguna Niguel, in Dana Point, California!

Tracie Sullivan
Conference Director

Patrick Sullivan
Conference Co-Chairman

Brian P. Sullivan
Conference Co-Chairman

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SAVE THE DATES



PIRNC 2022

NOV 13-15

The Ritz-Carlton
Laguna Niguel, CA



AIRNC 2023

APRIL 23-25

The Ritz-Carlton
Laguna Niguel, CA



PIRNC 2023

NOV 12-14

Waldorf Astoria
Monarch Beach Resort
Monarch Beach, CA



AIRNC 2024

APRIL 14-26

Waldorf Astoria
Monarch Beach Resort
Monarch Beach, CA



PIRNC 2024

NOV 10-12

The Ritz-Carlton
Laguna Niguel, CA



AIRNC 2025

MAY 4-6

The Breakers
Palm Beach, FL



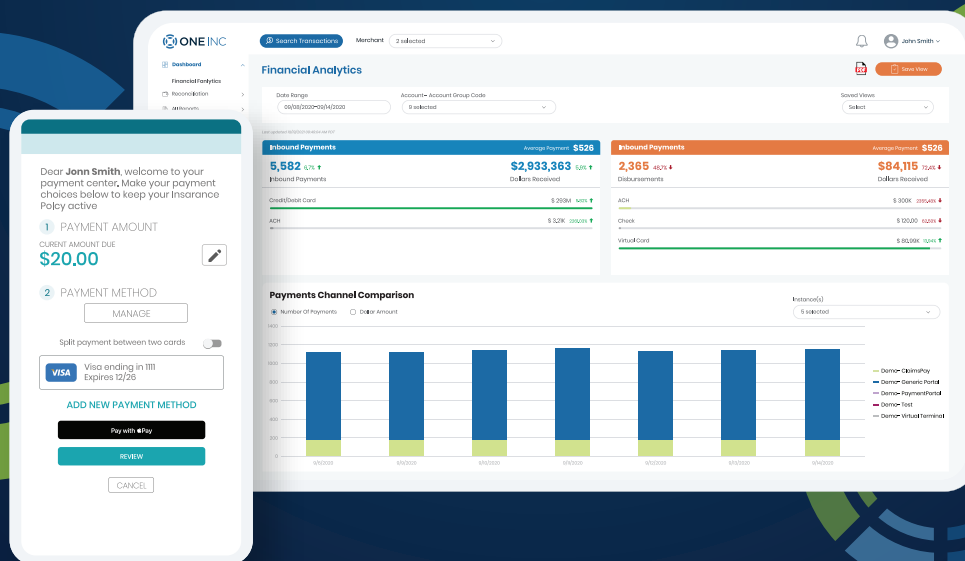
PIRNC 2025

NOV 9-11

Waldorf Astoria
Monarch Beach Resort
Monarch Beach, CA



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CONFERENCE SPEAKERS 2022

BRIAN SULLIVAN

Conference Co-Chairman and Editor, Auto Insurance Report



Brian Sullivan is a journalist and analyst who has been covering insurance for more than 40 years. Since founding Risk Information Inc. with his wife and business partner Tracie Sullivan in 1993, Brian has been focused exclusively on auto and property insurance, publishing newsletters *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 of 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*.

PATRICK SULLIVAN

Conference Co-Chairman and Senior Editor, Auto Insurance Report



Patrick Sullivan began his insurance industry career at Risk Information in 2007 as a journalist and analyst, before leaving in 2017 to work as an Account Executive at insuretech Carpe Data and as an Engagement Manager at AAIS, a not-for-profit insurance advisory organization. He returned to Risk Information as Conference Co-Chairman and Senior Editor in 2021 and remains in demand as a speaker to insurance industry groups and leading insurance companies nationwide. The one-time owner of Tall Pat Records and long-time resident of Chicago is a graduate of Santa Clara University with a Bachelor of Science Degree in Anthropology.

CONFERENCE SPEAKERS 2022

MATT MOORE

Senior Vice President, Highway Loss Data Institute



Matt Moore is senior vice president of the Highway Loss Data Institute, where he oversees HLDI's research program, the collection of vehicle information and the production of loss data. HLDI processes insurance data from companies that represent approximately 85% of the U.S. private passenger auto insurance market.

Matt joined HLDI in 1999 as a programmer. During his 20 years at HLDI, Matt has held a variety of positions of increasing responsibility and scope. He is the author of numerous research papers and has led several projects that resulted in studies that were world firsts on topics such as collision avoidance technologies, legal recreational marijuana and antilock braking systems for motorcycles.

Before coming to HLDI, Matt worked in higher education, conducting institutional research, designing data systems and creating web sites. He holds an M.B.A. and a bachelor's degree from Saint Francis University in Pennsylvania.

ADAM PICHON

Vice President and General Manager, U.S. Auto and Home Insurance, LexisNexis Risk Solutions



Adam Pichon is Vice President and General Manager, U.S. Auto and Home Insurance for LexisNexis Risk Solutions. He is responsible for leading market strategy for Personal Lines P&C Insurance, developing strategic alliances and driving the creation of new products, from concept generation to introduction to the U.S. market. Adam has been with LexisNexis Risk Solutions since 2014 and previously led the credit and analytics product teams, managing a variety of analytic products for multiple U.S. insurance markets, such as National Credit File, Attract, InsurQuote solutions and LexisNexis Risk Classifier for Life Insurance. His insurance industry experience includes product management and predictive modeling roles at auto insurance carriers, as well as work on the vendor side developing and managing new solutions for the property and casualty insurance market. Adam earned a master's degree in Economics, with an Econometrics focus, and a bachelor's degree in Commodities Marketing from the University of Illinois.

CONFERENCE SPEAKERS 2022

ROOSEVELT MOSLEY

Principal, Pinnacle Actuarial Resources and President-Elect, Casualty Actuarial Society



Roosevelt Mosley is a principal and consulting actuary with 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.

Roosevelt 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 also has served as a member of the American Academy of Actuaries (AAA) Racial Equity Task Force.

He is the current president-elect 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.

ANDY COHEN

President and Chief Operating Officer, Screenshot



As President and Chief Operating Officer of Screenshot, Andy Cohen is accountable for the execution of Screenshot's end-to-end customer engagement, go to market activities, marketing and customer success.

Prior to joining Screenshot, Andy was vice president of worldwide operations at CNA Insurance where he was responsible for driving growth and building consistent customer service experiences for P&C operations, across a wide-array of industries, including healthcare, professional services, financial institutions, technology, construction and manufacturing comprising more than \$8 billion in annual revenue.

Before CNA, Andy served as vice president of strategy for the Business Insurance division at Travelers Insurance. In this role, Andy drove profitable growth initiatives across a collection of businesses that generate more than \$12 billion of revenue annually and led the development of the Travelers overall Operating Model. Prior to Travelers, Andy worked with a variety of insurance clients at Diamond Management and Technology Consultants, implementing technology-enabled growth strategies and delivering operational efficiency initiatives.

Andy has authored multiple articles and white papers that have been featured in national publications such as the Wall-Street Journal, Best Review Magazine and Carrier Management. Andy received his bachelor's degree from Indiana University Bloomington.



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CONFERENCE SPEAKERS 2022

GENE BOEHM

Senior Vice President, The Auto Club Group



Gene Boehm is Senior Vice President at AAA - The Auto Club Group responsible for The Office of Sustainability, Strategy and Direct. AAA serves more than 62 million members. As the second largest AAA club, The Auto Club Group provides roadside assistance, discounts and rewards, insurance, travel, banking, car care and car washes to over 14.7 million members in 14 states, 2 US Territories and Quebec, Canada.

Gene works across the organization to do what's right from an environmental, social and governance perspective to help members enjoy life's journey by providing innovative solutions, advocacy and membership benefits wherever and whenever they need them. Gene also leads the direct business where his team handles millions of sales and service interactions for membership, insurance and travel. Gene focuses on creating a great employee experience to deliver a great member experience and is widely recognized for promoting the "I love my job" culture.

Gene enjoys traveling with his wife and two sons. He is an avid runner and has completed 35 marathons.

LUKE HARRIS

Vice President, Innovation, USAA



Serving as VP, Innovation in USAA's Property and Casualty organization, Luke and team are currently focused on the successful integration of recently acquired usage-based insurance company, Noblr.

Luke joined USAA in 2017 as a founding member of USAA's Claims Innovation Team. During his time at USAA, he has served in Innovation, Experience, and Operations roles where he has remained focused on continuously leveraging the latest industry and member insights to deliver world-class member and employee experiences while driving significant market differentiation for USAA.

Luke started his insurance career as a Claim Representative Trainee with Progressive in 2004. He held a variety of leadership positions during his 10+ years at Progressive prior to joining innovative startup pay-per-mile insurer, Metromile in 2014.

At Metromile, Luke led the strategy, development, implementation, and oversight of Metromile's claims program from inception to production with a keen focus on maximizing process efficiency and developing industry-leading technology.

Luke received a Bachelor of Science in Marketing from Baker University where he played basketball for the Wildcats.

CONFERENCE SPEAKERS 2022

HARVEY ROSENFELD

Founder, Consumer Watchdog



Harvey Rosenfield is best known for authoring Proposition 103, the 1988 ballot initiative that created a unique regulatory structure for the California insurance market. By tightly regulating the factors that can be used in setting prices and providing a mechanism for third parties to intervene in rating, Prop. 103 has created a state insurance market like no other. Insurers have fought for a more flexible structure, but Harvey and the organization he founded to develop and support Prop. 103, Consumer Watchdog, have sustained the original vision for 34 years.

Harvey began his career in consumer advocacy as a graduate student working for Ralph Nader in Washington DC. In 1979 he graduated from Georgetown University with a law degree and masters degree from Georgetown's School of Foreign Service.

(Conference Chair Brian Sullivan graduated from the School of Foreign

Service with a bachelor's degree on the same day, though with a slightly lower level of achievement.)

Harvey worked for Nader for several years before heading to California, discovering an interest in the insurance market, and embarking on the journey that led to Prop. 103. Consumer Watchdog has since expanded its reach, working actively in health care, energy, utilities, and more.

SUSANNA E. GOTSCH

Senior Director, Industry Analyst, CCC Intelligent Solutions Inc.



Susanna Gotsch is Senior Director, Industry Analyst at CCC Intelligent Solutions Inc., a technology leader at the intersection of the multi-trillion-dollar auto insurance, collision repair, and connected car space.

Susanna has been with CCC since July of 1992, and authored *The Crash Course*, CCC's annual publication on trends impacting auto physical damage and auto casualty since 1995. This publication has become a key resource for the industry in understanding how broader trends within the economy, new and used vehicle marketplaces, and collision industry are impacting auto accident and claim frequency and costs. Susanna also consults with the on-going development of CCC's industry-leading analytics and AI products.

Susanna has presented her research at numerous industry meetings and symposium, including previous appearances at the Auto Insurance Report National Conference. In 2011, Ms. Gotsch was awarded the annual industry honorarium *Most Influential Women in the Collision Repair Industry*.

CONFERENCE SPEAKERS 2022

MIKE CHILTON

Owner, Chilton Auto Body



Mike Chilton is the owner of Chilton Autobody of California with 17 locations in the Bay Area and Southern California. Chilton Autobody has been in business for over 50 years, founded by Mike's father in 1969.

Mike attended Chico State College and began working full time at Chilton Autobody in 1985. At that time, Chilton Autobody was single body shop operating in San Mateo, California. Since then, Mike has grown the business into the successful collision repair business that it is today.

Chilton Autobody prides itself in being a leading expert in the collision repair industry, with key relationships in the electric vehicle market and being the first Tesla certified collision repair center in the US.

Chilton Autobody has grown by five locations over the last two years and will continue that growth in the Bay Area and other key markets across the US.

DAVID MORSE

Chief Commercial Officer, Cambridge Mobile Telematics



David Morse is CMT's Chief Commercial Officer. He focuses on helping customers leverage CMT products and services to improve customer acquisition, risk reduction, claims experience, and customer retention. For more than 20 years, David has built teams that lead technology-enabled transformation projects for large insurers, banks, telcos, and high tech companies.



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CONFERENCE SPEAKERS 2022

BRIAN PASSELL

Managing Partner, Razors Edge Consulting



Brian Passell founded Razors Edge Consulting in February 2008 as a general consulting firm specializing in operational process improvement projects, claims management and due diligence.

The firm's focus has been to offer practical, quantifiable advice to insurance clients and service providers to insurance carriers.

Prior to Razors Edge, Brian spent 26 years at Progressive Insurance, the last decade as Claims President.

CLAUDIA RODRIGUEZ

Vice President, Insurance Claims, Auto Club Enterprises



Claudia Rodriguez, Vice President, Insurance Claims at Auto Club Enterprises, began her career in the P&C industry in 1987 when the Auto Club hired her to be a claims receptionist at her local branch office. She adjusted inside claims, field claims, and complex litigation claims for both auto property and casualty. Claudia was promoted to claims management in 1998. She was a Team Manager, a Branch Manager, and Audit Manager.

In 2008, Claudia was promoted to claims staff with various Regional Offices reporting to her, including Special Investigations, the Club's Texas Market, Casualty, and Early Response Auto Offices.

After 26 years in auto claims, Claudia was selected to be the Club's first Property Technical Manager in January of 2014. In that role, Claudia focused on increasing her technical expertise, while improving both service and severity for the Enterprise. In April of 2018 Claudia became Vice President of Insurance Claims, responsible for all Claims operations in their 20+ state footprint.

Claudia is a Past President of the Pacific Claims Executives Association and currently serves on the Board of Governors for the National Insurance Crime Bureau.

A woman with her hair tied back, wearing a blue lab coat, is looking down at a tablet device she is holding. The background is blurred, suggesting a professional or clinical setting.

Electric Vehicles Bring New Complexity to the Claims and Repair Process.

AI Can Help.

A decorative graphic consisting of four vertical lines of varying shades of blue and white, positioned on the left side of the page.

ON STAGE AT AIRNC 2022

CCC Industry Analyst Susanna Gotsch will explore the latest EV repair cost data, key pressure points, and the role AI can play after an EV accident. She will also lead a discussion on real-world repair challenges and how the industry will evolve to address.



To learn more, visit cccis.com/ai.
For more insights from AIRNC Speaker
Susanna Gotsch, visit cccis.com/crashcourse.

CONFERENCE SPEAKERS 2022

MICHELLE JACKSON

Director, Personal Lines Insurance Strategic Planning, TransUnion



Michelle Jackson leads the personal lines insurance market strategy team at TransUnion. She joined TransUnion's insurance product development group in 2012, and led the development and management of the company's personal property solution suite. Prior to TransUnion, Michelle worked in various product management and pricing roles at Travelers Insurance and Nationwide Insurance. She holds a bachelor's degree in mathematics and economics from Fairfield University. Michelle resides in Saratoga Springs, NY with her husband and two daughters.

JAMES CRADDICK

Director of Behavioral Analytics, Neuro-ID



James Craddick has over 10 years of experience in establishing best practices for multi-channel onboarding across the financial services space. He has been at Neuro-ID for over 4 years and currently serves as the Director of Behavioral Analytics, where his primary focus is to oversee Neuro-ID's ability to provide value to its customers through their full suite of behavioral solutions. He currently resides in Bozeman, MT with his loving wife. James started his professional career in the USAF as Tactical Air Control Party (TACP), where he served for 6 years and completed two tours to Afghanistan. After being honorably discharged from the Air Force, James moved to Bozeman where he started his civilian career in financial services.



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CONFERENCE SPEAKERS 2022

AARON CHRISTOPHER “A.C.” EVANS

CEO, Drips



A.C. Evans is a pioneer in conversational marketing and Co-Founder and CEO of Drips. A proven thought leader in the space with a passion for “Scaling the Unscalable,” A.C. sits on the executive committee of the board of directors of the Professional Association for Customer Engagement (PACE). He is committed to establishing SMS best practices and bridging the gap between companies and their audiences through conversational outreach.

NICOLE M. DALAL

Senior Vice President, Customer Operations and Alternative Distribution, GAINSCO Auto Insurance



Nicole Dalal is the Senior Vice President of Customer Operations and Alternative Distribution at GAINSCO Auto Insurance. She is an experienced financial services executive with experience in Customer Experience, Alternative Distribution (online selling), and Project Implementation. Nicole is currently the Chief Project Owner of the GAINSCO’s implementation of Duck Creek’s Policy, Billing and Distribution Management systems. She also holds a lead role in her company with project strategy and evolving the customer experience.

Go Beyond UBI

Telematics
isn't just for
UBI programs.

From crash assistance,
to proactive claims,
to rewards and
engagement programs,
telematics powers the
entire auto insurance
customer lifecycle.



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