PROPERTY INSURANCE REPORT NATIONAL CONFERENCE 2010 / NOVEMBER 13 – 15

Improve profitability from quote to claims

Monitor new and existing policies to identify changing risk factors and maintain profitability with TransUnion.

Mitigate risk and increase premium capture.

Find the right prospects and cross-sell opportunities.

Determine how to price risks appropriately at point-of-quote.

Optimize underwriting profits by more accurately predicting losses and improving segmentation throughout the policy lifecycle.

Receive notifications when properties are, or may soon become, vacant.

As a leading provider of data, predictive analytics and business intelligence for the insurance industry, TransUnion can help you better predict losses and find more profitable customers.

LEARN MORE AT TRANSUNION.COM/INSURANCE

TransUnion.

©TransUnion LLC All Rights Reserved

Letter from the Chairman

The property insurance markets are quickly coming into focus, with a number of truths that must be navigated. First, we are in the midst of a rough weather pattern that is likely to stick around for a while. While no one can predict the weather, a number of influencers, such as ocean temperatures that take years to evolve, point to continued volatility. That means insurers are going to see more claims.

Those claims will come into a business that is already, on average, charging too little. Even if claims do not rise, prices must. That means this is a business likely to grow the top line in the coming years. For insurers looking to grow the top line, property insurance will be the place to go. Given the shrinkage in liability risks, property may be the only place to go for growth.

The market's volatility has also brought with it a hard truth: publically traded companies are struggling with the up and down nature of property insurance. Mutual insurers, with their longer-term focus, dominate in a line demanding long-term thinking. Consider this: the top 50 home insurers controlled 85.3% of homeowners premium written in 2010. Mutuals, reciprocals and other "non-profits" in the top 50 had 47.7% of the market total, and stock companies only 37.7%. Reach deeper, and you find that the top 100 firms control 93.7% of the market, with 51.7% for mutuals, and 42.0% for stock companies.

Despite some very public disdain for property risk at some public companies, we hardly expect mutuals to run away with the field. In fact, this very conference is featuring the evolution of tools that will enable the most innovative insurers to better manage their risks, enabling them to better build a competitive advantage in risk selection and pricing that could smooth out the bumpy results. For every winner in this effort, however, there will be a loser since property claims costs for now is a zero-sum game. Insurers who fail to apply the latest tools for underwriting, pricing and claims sophistication will find themselves victims of adverse selection. As we learned at this meeting two years ago, property insurance has the widest spread between top performers and bottom performers of any property and casualty line. This chasm is more likely to widen than narrow in the coming years.

We hope the desire to be on the right side of this performance divide is the reason you have chosen to share your valuable time with us, and we promise to work our hardest to deliver insights that will help you and your companies come out on top. We encourage you, as always, to take advantage of the generosity of our speakers and sponsors, and gain as much knowledge from them as possible. To get the most out of your experience here, you must also reach out to your fellow attendees, who are an invaluable resource as well. To be sure we hope you reconnect with old friends, but don't fail to make new contacts as well.

Finally, we want to thank you for your trust. We know the value of your time, and are very aware of the limited travel resources available at your companies. We are honored you have joined us here, and pledge to do everything in our power to send you home with valuable new insights and ideas.

Sincerely,

Brian Sullivan

Conference Schedule 2011

SUNDAY	**NOVEMBER 13**
5:00 - 7:00pm	Early Registration and Reception with Sponsors and Speakers, Pacific Promenade Foyer
MONDAY	**NOVEMBER 14**
7:30 - 8:30 a.m.	Continental Breakfast, Pacific Promenade Foyer
8:30 - 8:50	Chairman's Opening Remarks, Introductions, Pacific Promenade
8:50 - 10:00	Understanding Big Time Consumer Changes
10:00 - 10:30	Coffee Break, Pacific Promenade Foyer
10:30 - 11:20	Is It Time To Trust Public Data?
11:20 - 12:10 p.m.	Early Warning System: Tracking Weather To Improve Claims Handling
12:10 - 1:30	Luncheon, Pacific Promenade Lawn
1:30 - 2:20	Navigating The "Last Mile" Of Predictive Analytics
2:20 - 3:05	Building Permits: A Telltale Sign of Change
3:05 - 3:35	Cookie Break, Pacific Promenade Foyer
3:35 - 4:40	The Evolution Of Insurance Consumers
4:40 - 7:00	Sunset Reception, Pavilion Rooms II-V
TUESDAY	**NOVEMBER 15**
7:30 - 8:30 a.m.	Continental Breakfast, Pacific Promenade Foyer
8:30 - 8:35	Chairman's Opening Remarks, Pacific Promenade
8:35 - 9:25	Best Practices: How Insurers Make The Most Of Social Media
9:25 - 10:10	The Care And Feeding Of Independent Adjusters
10:10 - 10:35	Coffee Break, Pacific Promenade Foyer
10:35 - 11:25	Taking Inventory To Understand Contents Coverage
11:25 - 12:00	Twenty Trends in Twenty Minutes
Noon	Adjournment

WE PUT 50 YEARS OF EXPERIENCE TO WORK EVERY DAY.

Look to ISAC (Insurance Servicing & Adjusting Company) for a full range of claims servicing and administration.

APPRAISALS

- Boat
- Mobile Home
- Property
- Recreational Vehicles
- Off-road Equipment

AUTOMOBILE/ TRUCKING

- Liability
- Cargo
- Damage Inspections
- Commercial
- Private

CASUALTY

- General Liability
- Professional Liability
- Products Liability

CATASTROPHE PROGRAMS

- Flood
- Hurricane
- Tornado
- Hail
- Earthquake

FIRE & ALLIED LINES

- Flood/National Disasters
- Inland Marine/Ocean Marine
- Property Appraisals

PROPERTY

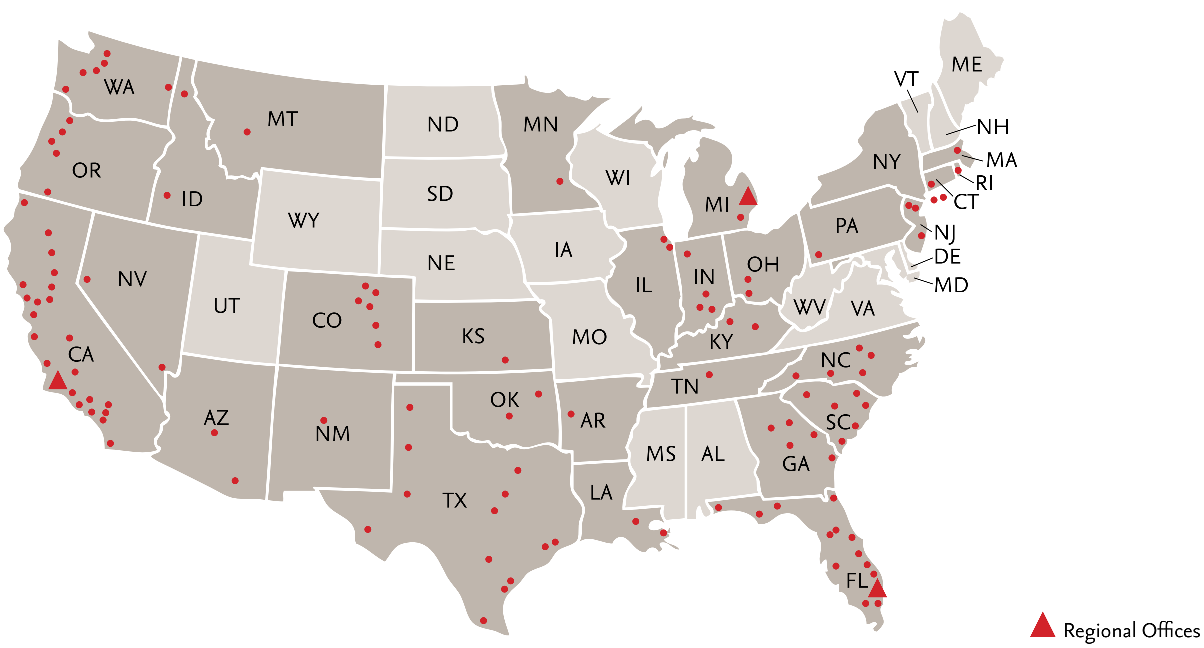
- Residential
- Commercial/Industrial

CLAIMS AUDITS

- Private and Public Sector

THIRD PARTY ADMINISTRATION AND MANAGEMENT

- Self-insured enterprises
- Municipalities and other government entities



INSURANCE SERVICING & ADJUSTING COMPANY

P.O. Box 267910
Weston, Florida 33326-7910

800.511.4722
www.isacclaims.com

Conference Schedule 2011

SUNDAY — **NOVEMBER 13**

5:00 - 7:00 p.m. — **Early Registration and Reception with Sponsors and Speakers, Pacific Promenade Foyer**

Moments after the sun sets we will gather for the first time in a beautiful indoor-outdoor venue with an unmatched view of the beach and ocean below the cliffs. Early registration makes life easier tomorrow morning, so stop by, say hello, and collect your name badge and registration materials. Make sure you leave time to make new acquaintances, renew old friendships, and take advantage of this informal opportunity to chat with speakers and sponsors. It will also be your first opportunity to sample the delicious work of the Ritz-Carlton chefs, a hint of what is to come.

MONDAY — **NOVEMBER 14**

7:30 - 8:30 a.m. — **Continental Breakfast, Pacific Promenade Foyer**

The sun will be up for more than an hour before we start serving breakfast, warming our private bluff and welcoming us to the opening of the conference. If you were unable to come to the Sunday reception and register for the meeting, now is your chance. This meeting is as much about networking as the sessions, so be sure to make an early appearance at breakfast. Come bearing a smile, and make sure you bring more business cards.

8:30 - 8:50 a.m. — **Chairman's Opening Remarks, Introductions, Pacific Promenade**
Brian P. Sullivan, Conference Chairman

We love the Pacific Promenade, perched on the bluff over the ocean and home to our meeting alone, but please don't linger outside too long. We pride ourselves at the Property Insurance Report National Conference on promptness, and guarantee the program will begin and end on time. We've scheduled long breaks and a generous time for lunch, so there will be plenty of opportunity to not only network with attendees, speakers and sponsors, but also to make those important phone calls back to the office. In this opening session, Conference Chairman Brian Sullivan will set the stage for the discussions to follow, and take a brief look at the state of the property insurance marketplace.

8:50 - 10:00 a.m. — **Understanding Big Time Consumer Changes**
Peter Francese, Francese LLC

Thanks to our time with Peter Francese, one of the nation's leading experts on demographic changes in America, we have come to believe that the insurance industry, indeed the economy, is entering its most profound period of change in half a century. It was in the 1960s that the Baby Boom first started to re-shape America, and the Boomers have driven the economy ever since. Starting in 2011, the first Boomers are headed into their post-65 years, a profound shift in the lives of this all-important group who will become the most potent group of grandparents in history. At the same time, the children of the Baby Boom (we like to call them the Baby Boom Echo, Mr. Francese has more precise terms) are entering the marketplace, and have supplanted the Boomers as the biggest demographic group. In essence, we are seeing a shift twice as powerful as the arrival of the Boomers half a century ago. As if that were not enough, there is an historic shift in the role of women and men in the economy, thanks to the greater educational attainment of women, and the declining education of men in an increasingly knowledge-based economy. Mr. Francese will examine these changes and their impact on home ownership, renting, insurance buying behavior, and more.

10:00 - 10:30 a.m. — **Coffee Break, Pacific Promenade Foyer**

We leave a full half hour for this coffee break to give you a chance to catch your breath from a fast-moving morning and ensure you have time to take care of critical phone calls, texts and emails. If you are bold enough to keep your smartphone turned off for at least part of the break then you'll be rewarded with the opportunity to meet even more interesting people.

10:30 - 11:20 a.m. Is It Time To Trust Public Data?
Todd W. Rissel, Chairman and CEO, e2Value

For the past several years conversations at our conference have taken as gospel that public data about home characteristics is too flawed to be trusted. We've discussed skirting the data completely with private surveys and extensive computer modeling in search of some clean insights from dirty data. What is more, given the budgets and priorities of municipalities, we had a hard time seeing how this state of affairs would change any time soon.

Todd Rissel, Chairman and CEO of e2Value, one of the leading insure-to-value specialists, had long been in agreement with this worldview, until new facts started to get in the way. Surprisingly, he is seeing the quality and availability of public data on housing characteristics on the rise, giving hope that property insurers will be able to tap this vast but previously low-value data set to help in underwriting, claims and more. Why is the data getting better? Certainly it isn't from a desire to help out insurance companies. Some of it has to do with the rapidly falling cost of digitizing data and the expanding benefit to municipalities to have more accurate information in a usable format. For example, homeowners are challenging their property tax calculation as never before, forcing many municipalities to sharpen their skills to defend their tax base. As a primary consumer of all information on homes, Mr. Rissel is in an ideal position to assess the changes and report to us on the value of the public data set available today and how it might change in the near future

11:20 - 12:10 p.m. Early Warning System: Tracking Weather To Improve Claims Handling
Kyle Beatty, Managing Director, Atmospheric and Environmental Research

With each passing day the smartest insurers are gaining greater skills at tracking weather events in order to more intelligently manage their claims resources in real time, to more skillfully establish loss reserves and ultimately develop better underwriting tools. Until recently, weather tracking tools were useful but not dramatically more valuable than the most rudimentary strategy (still employed by some) of watching phone calls coming into the claims office reporting damage.

The days of merely reacting to incoming claims, however, are over. As we will learn from Kyle Beatty, Managing Director of Atmospheric and Environmental Research, a Verisk subsidiary, new information tools are enabling insurers to know about storms as they are forming and happening in real time. Thus empowered, claims leaders can gain competitive advantages by more quickly deploying internal resources and being first in line to capture external resources such as independent adjusters and access to construction crews and building materials. Likewise, the financial department can more accurately establish loss reserves and manage cash resources. Finally, new weather tools are providing more refined insights into loss experience, giving ever-greater power to underwriting tools.

It all adds up to advances in skills that insurers cannot afford to ignore unless they want the competition to blow them away.

12:10 - 1:30 p.m. Luncheon, Pacific Promenade Lawn

When we started hosting conferences (this is our 22nd!) we assumed the information-packed agenda would bring us to business hotels not far from big airports. But we quickly learned that if we're going to ask you to work hard from dawn to well past dark, then we need to be in a comfortable place with excellent food, service, meetings spaces, business centers, etc. There is no better example of using a great break to enable you to focus better than an outdoor lunch on the lawn overlooking the Pacific Ocean. What is more, we leave plenty of time to recharge your intellectual batteries (and those of your smartphones and tablets if necessary), meet and greet your fellow attendees, get ready for the afternoon and enjoy the outstanding skills of the world-famous chefs of the Ritz-Carlton Laguna Niguel. Enjoy!

1:30 - 2:20 p.m.

Navigating The "Last Mile" Of Predictive Analytics
Keith Toney, Vice President, Insurance, Ernst & Young

For the past decade or more, the dominant discussion across the insurance industry has been about increased data flows and predictive analytics. Credit scoring is the poster child for using data to come up with better prices, but it is really just the tip of a giant data iceberg that includes all-claims databases, application pre-fill and pricing homeowners insurance based on how many Siamese cats live next door.

And yet … for every story of enormous success there is a tale of woe, where clever work in the corporate laboratory by green-eye-shade math wizards ends in the tears of the real-world marketplace. To the math wizards, the failure most often comes at the hands of recalcitrant sales people and intransigent claims adjusters. But is that really the case?

The reasons for failed analytic innovations are two. The first cause of failure is the best known: everything is a mess when the math is wrong. But when the math is right, and the effort still fails, the reasons are harder to see, harder to understand, and harder to fix. It is toward the search for these allusive causes of failure that we will turn our attention in this session.

And who better to lead us in the search than Keith Toney, vice president of insurance at Ernst & Young, and a veteran of the implementation of numerous predictive analytics initiatives at insurance companies. If anyone qualifies as a faculty member at our conferences it is Mr. Toney, whose earlier work helped define the very nature of pricing sophistication at our 2004 Auto Insurance Report National Conference. (In that 2004 presentation Mr. Toney was joined by Paul Mang of McKinsey & Co., who will also return to our stage later today.) Mr. Toney has researched a wide range of situations where good math failed in the implementation stage, which he calls the "Last Mile." Along with his colleagues at Ernst & Young, Mr. Toney has developed ways to identify potential trouble spots and proposes strategies to avoid the last mile collapse of an otherwise great idea.

2:20 - 3:05 p.m.

Building Permits: A Telltale Sign of Change
Holly Tachovsky, President, BuildFax

Insurers struggle every day to gain basic data on the properties they insure, with mixed results. Though general data is improving (recall our session earlier this morning on public data), descriptive information is problematic to say the least. But there is one piece of public information that has always been known to be accurate: building permits. When someone pays to pull a permit to replace a roof, or add a bedroom, it is likely that the project was done. Armed with the knowledge of the existence of a new roof, insurers can identify a superior underwriting opportunity. Alerted to the existence of a new addition on a home, insurers can make certain they update their coverage, making certain the customer is not uninsured and that the insurer garners the appropriate premium.

The problem: it has been all but impossible to gain access to building permits without actually walking into every little bitty town hall and looking through a pile of paper. The solution: a quickly evolving marketplace where municipalities are computerizing their records, providing an improving opportunity for data collection.

Holly Tachovsky, founder and president of BuildFax, is in the business of fighting through the intricacies of working with municipalities and gathering building permit information. She will report to us from the front edge of this information flow about the progress being made in digitizing this data set, including the challenges of getting information out of smaller municipalities and some surprisingly intractable large cities. Ms. Tachovsky will also share with us the powerful insights that can be found from analyzing building permit data for marketing, underwriting and claims.

Verisk Insurance Solutions™

Proud sponsor of the Property Insurance Report National Conference 2011

ISO · AIR WORLDWIDE · XACTWARE · aer Atmospheric and Environmental Resea · Quality Planning

Everything **Property...**

From To

Compliance and Reporting • Underwriting and Rating
Catastrophe Management • Claims and Fraud Management
Workflow Management • Consulting Services
Climate Risk Management • Portfolio Analysis and Optimization

Visit **www.veriskproperty.com**

3:05 - 3:35 p.m. **Cookie Break, Pacific Promenade Foyer**

We suppose we could offer you fresh vegetables and herbal tea. But a "crudité break" just doesn't seem right in the afternoon, when what you need is sugar and caffeine. We hope you like the cookies!

3:35 - 4:40 p.m. **The Evolution Of Insurance Consumers**

Jeremy Bowler, Senior Director, J.D. Power & Associates; Susan Engleson Kleinman, Director, comScore; Paul Mang, Principal, McKinsey & Co.

We had this crazy idea: What if we could coax three of the most thoughtful people in the business to share a panel discussing the evolution of the insurance consumer? Granted, they come from competing firms, and have their own research products. But what if we could tap into their collective knowledge and try to identify the most important developments in the marketplace? Sometimes our crazy ideas work out, and we're thrilled and honored to host this unique discussion. Building upon the platform of demographic information Peter Francese shared with us in the morning, our panelists will examine the rapidly changing landscape of insurance consumer behavior in an effort to help insurers better understand how to set their strategies going forward. All three panelists are generous participants of earlier conferences. Jeremy Bowler of J.D. Power brings his experience leading the insurance research team for the nation's largest and best-known consumer survey. Susan Engleson Kleinman of comScore represents the nation's leading firm tracking online consumer behavior. Like Mr. Bowler, she has been instrumental from the very start of her firm's insurance research. Paul Mang comes to us with a long personal history of working with insurers to better understand consumers, bringing to bear the worldwide resources of consulting giant McKinsey & Co. Most recently, he helped co-author powerful new McKinsey research on the evolution of insurance consumers.

4:40 - 7:00 p.m. **Sunset Reception, Pavilion Rooms II - V**

We are absolutely, positively, unquestionably certain that we will close our Monday sessions on time, because the sun will set at 4:51 and we want everyone to enjoy the spectacular view right outside our meeting room. Once the sun is down we'll travel across the hotel to a ballroom with a view of the setting sun and Catalina Island, the perfect venue to unwind from a fast-paced and productive day. The most important thing to bring to this event is an open mind. Meet everyone you can, discuss the day's events, and prepare for tomorrow. And when the reception is through the crowd will dissolve into dinners spread throughout the area's many fine restaurants. This will be an ideal end to an excellent day.

TUESDAY NOVEMBER 15

7:30 - 8:30 a.m. **Continental Breakfast, Pacific Promenade Foyer**

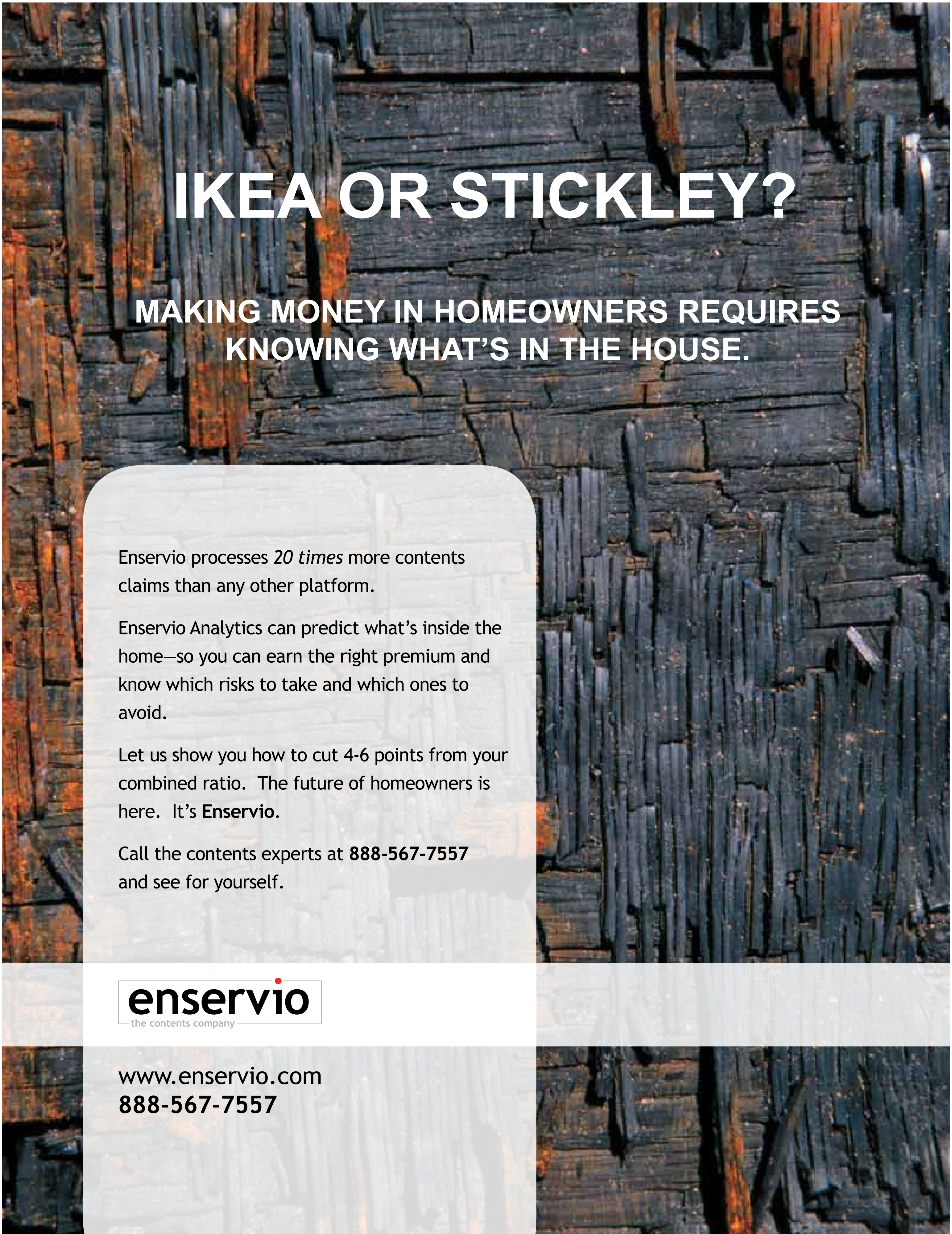
If you have missed someone on Monday, here's one of your last chances to make connections.

8:30 - 8:35 a.m. **Chairman's Opening Remarks, Pacific Promenade**

8:35 - 9:25 a.m. **Best Practices: How Insurers Make The Most Of Social Media**

Terry Golesworthy, President, Customer Respect Group; Patrick Sullivan, Staff Writer, Property Insurance Report

Not long ago insurers were asking themselves if it was really necessary to get involved in social media phenomena such as Facebook, Twitter, etc. Today that question is answered with an emphatic yes. All insurers, big, small, personal, commercial, must be active in social media, if only to defend themselves and lay the groundwork for what is to come. That's where this session comes in. We could give you an endless list of examples of insurance companies making a mess of their social


IKEA OR STICKLEY?
MAKING MONEY IN HOMEOWNERS REQUIRES KNOWING WHAT'S IN THE HOUSE.
Enservio processes *20 times* more contents claims than any other platform.
Enservio Analytics can predict what's inside the home—so you can earn the right premium and know which risks to take and which ones to avoid.
Let us show you how to cut 4-6 points from your combined ratio. The future of homeowners is here. It's **Enservio.**
Call the contents experts at **888-567-7557** and see for yourself.
enservio
the contents company
www.enservio.com
888-567-7557

media participation, or lack thereof. It is harder, and far more fruitful, to identify those examples of social media success, and glean from these examples lessons that can be applied to other insurers. Just as important is trying to understand where social media is headed (trying to understand is the best you can do in this fast-evolving area), so insurers can focus the best they can on the uncertain future ahead. Terry Golesworthy, president of Customer Respect Group and publisher of *Social Eyes* newsletter, is the leading social media consultant working with insurance companies today, and will share with us the fruits of his examination of social media market leaders among insurance companies. Patrick Sullivan, staff writer for *Property Insurance Report* responsible for covering social media, will join us on the stage following Mr. Golesworthy's presentation for a discussion of current strategies and market direction.

9:25 - 10:10 a.m. **The Care And Feeding Of Independent Adjusters**
Rick Loden, President, ISAC

Every insurance company has a list of independent claims adjusters they can call upon in time of need. These are important relationships, and a great comfort to claims executives as they prepare for big events that will temporarily overwhelm their in-house claims staff. The problem: this list may be a false comfort, since the same adjusters appear on the lists of many different insurers. How do you ensure that when the time comes, the independent adjusters will work for you rather than your competitor? And when independents do take a claim file on your behalf, how do you ensure the customer will be happy, and the insurance company checkbook will be protected?

Rick Loden, president of ISAC, one of the nation's leading managers of independent adjusters, faces the identical struggles of insurance company claims leaders. He will share with us strategies for managing this vital but mercurial part of the insurance claims process, including insights into how much work to feed to independents in good times to keep the channel open for the bad times. And though execution will always be a challenge with an independent and ever-changing pool of adjusters, Mr. Loden will explain how advances in training and technology are giving insurers greater comfort and control in this all-important part of the claims process that comes into play at the most stressful times.

10:10 - 10:35 a.m. **Coffee Break, Pacific Promenade Foyer**

10:35 - 11:25 a.m. **Taking Inventory To Understand Contents Coverage**
James Fini, President, Enservio; Werner Kruck, Chief Operating Officer, Security First Insurance Co

The insurance industry has dramatically improved the management of contents claims in the past few years, stepping away from the time-honored and foolish strategy of setting coverage of contents as a percentage of the replacement cost of the structure. Today, more and more insurers are using predictive analytics to determine the value of a home's content, based on more information about the home and the homeowner. (We first visited this topic at the 2009 conference.) But one thing is still missing: real information about what exists inside a home before anyone makes a claim. There is hope that this failure will soon be overcome, as we discussed at last year's conference in a review of smartphone technology for creating a home inventory. The stage, then, is set for this year, when we'll explore a marriage of predictive analytics, smartphone technology, underwriting tools, and more to create a pre-loss inventory of home contents.

James Fini, president & founder of property contents specialist Enservio, will join forces with Werner Kruck, chief operating officer of highly innovative Security First Insurance Company to discuss their joint venture: an intelligent personal property estimating tool called My Choice Home Protection.

11:25 - 12:00 p.m. **Twenty Trends in Twenty Minutes**

Brian Sullivan, Conference Chairman and Editor, Property Insurance Report

As soon as the 2010 conference concluded, we opened a new folder on our desk to begin work on our trends report for 2011. We're constantly on the lookout for new ideas, trying to assess which developments will be most impactful. We also review our predictions from years past, to see what we got right, and where we might have gone wrong. Mix it all together and you have 20 ideas condensed down to a 20-minute blast that hopefully will give attendees ideas to think about for a long time to come.

Noon **Adjournment**

Acknowledgements

Conference Director Tracie Sullivan and Chairman Brian Sullivan would like to thank the many people who have supported this year's program. Our sponsors provide invaluable support, serving as the program's foundation and, we trust, adding a great deal to the value of the program. We select our sponsors with care, and hope you take advantage of the time available to meet with them: LexisNexis; Verisk; TransUnion Insurance Services; BuildFax; Insurance Servicing & Adjusting Co. (ISAC); and Enservio.

The staff of the Ritz-Carlton Laguna Niguel, particularly Leslie Peterson, Director of National Accounts, Daniel Uhlry, Conference Reservations Coordinator, and Rebecca Ceaser, Senior Meetings and Special Events Manager, have been wonderfully responsive and creative in helping to produce a first-class environment for our conference. For more than a decade, Gillian Kirkpatrick of King Graphic Design has provided the sparkling design for all our printed materials, as well as producing this program. For the clarity of the meeting's audiovisual production, we turn again to Andy Mendoza and the other wizards of sound and light at Clarity Technical Solutions.

We especially thank our registration manager Melinda Wunder and her associate Cynthia Slater, who many of you know as the people who have kept track of each and every one of you for the past decade.

But most of all we want to acknowledge the contribution of our attendees, who bring a vital energy and intellectual curiosity to our meetings. Thank you all.

We hope to see you all again next year for our 10th annual conference, to be held November 4-6, 2012, at The St. Regis Monarch Beach in Dana Point, California!

Brian P. Sullivan, Conference Chair

Tracie Sullivan, Conference Director

Thank You to Our Sponsors

LexisNexis®

BUILD FAX™ PROPERTY HISTORY

Verisk Insurance Solutions

TransUnion®

ISAC INSURANCE SERVICING & ADJUSTING COMPANY

enservio the contents company

BRIAN SULLIVAN

CONFERENCE CHAIRMAN AND EDITOR, PROPERTY INSURANCE REPORT
DANA POINT, CA

A journalist by trade, Brian Sullivan has been covering the insurance industry for more than thirty years. For the past 18, he has been focused on the auto insurance and property insurance industries, as editor of two newsletters, *Auto Insurance* and *Property Insurance Report*, which cover the two largest property insurance markets in the world. He also serves as the chairman of national conferences for each industry.

Mr. Sullivan began his journalism career at the *Journal of Commerce* in New York, the nation's oldest business publication. It was there he first covered insurance, before moving to the *Philadelphia Inquirer*, where he covered insurance, the stock market and venture capital.

As Editor In Chief of the *Philadelphia Business Journal*, Mr. Sullivan learned the ropes of the publishing business as part of a team that built the weekly newspaper into one of the largest and most profitable business journals in the nation. At the *American Banker*, a daily financial newspaper in New York, Mr. Sullivan served as Managing Editor before being promoted to President of the international newsletter and conference division.

In 1993 Mr. Sullivan, with his wife and business partner Tracie Sullivan, moved to California with their three children to start what is now Risk Information Inc.

Mr. Sullivan is a popular speaker at company and industry meetings and has been quoted in scores of publications from the *Wall Street Journal* to the *Honolulu Advertiser*.

Mr. Sullivan, a native New Yorker, is a graduate of Georgetown University's School of Foreign Service.

PETER FRANCESE
FRANCESE, LLC, EXETER, NH

Peter Francese is a widely recognized demographics and consumer markets expert. He started *American Demographics* magazine and speaks and writes frequently on demographic and consumer trends. He was a speaker at the 2007 Auto Insurance Report National Conference, and will join that program again in 2012.

Francese has also authored several books on how to better target consumer markets: *Marketing Insights to Help Your Business Grow, Capturing Customers* and *Marketing Know-How*. His most recent one, with co-author Lorraine Stuart Merrill, is titled *Communities & Consequences*, and is on the future of New Hampshire.

His most recent report is a comprehensive white paper for *Advertising Age* titled *2010 America: What the 2010 Census Means for Marketing & Advertising*. Other reports he has recently authored include *2010 Chicago, 2010 New York, The Grandparent Economy* and *2010 African-Americans*. Copies are available on request.

Francese was the creator and author of a weekly newspaper column called "People Patterns", which reported on demographic trends for a business audience. People Patterns had been syndicated in about 50 newspapers, but later appeared monthly in the six regional editions of *The Wall Street Journal*.

He founded and became publisher of *American Demographics* magazine, which quickly became the nation's most authoritative source on consumer trends for business leaders and was nominated three times for a National Magazine Award. *American Demographics* is now part of *Advertising Age* magazine.

He is the recipient of the Silver Bell Award from the Advertising Council for distinguished public service. He holds a graduate degree from Cornell University and has served two terms on the University President's Council.

Among his other work, Francese is an independent demographic trends analyst for the worldwide advertising agency Ogilvy & Mather. The New England Economic Partnership (a non-profit public research organization) has also appointed him to be their Director of Demographic Forecasts.

TODD W. RISSEL
CHAIRMAN AND CEO, E2VALUE, STAMFORD, CT

Todd Rissel, working with business partner George Moore, built e2Value from an idea in 1997, to a startup company in 1999, to the second most used valuation system by 2006. e2Value's patented Expert Valuation System partially captures the appraisal knowledge Mr. Rissel developed while valuing some of the world's most beautiful homes and antique buildings as an appraisal executive at Chubb Insurance. e2Value helps property and casualty and mortgage- related companies value their portfolios, understand and minimize risk as well as develop detailed knowledge about their customers.

Prior to launching e2Value, Mr. Rissel was Appraisal Manager at Chubb Insurance from 1987 to 1999. He gained his knowledge of home values as a home builder from 1981 to 1987. He is graduate of Ithaca College.

KYLE BEATTY
MANAGING DIRECTOR, ATMOSPHERIC AND ENVIRONMENTAL RESEARCH, LEXINGTON, MA

Kyle Beatty is managing director of business development for Atmospheric and Environmental Research (AER). In that position, Mr. Beatty provides risk management and meteorological expertise for global customers in reinsurance, financial services, energy, and other industries. He also leads the development and customer adoption of weather and climate-related risk management and decision-support products and services.

Before joining AER, Mr. Beatty worked for Willis Re, one of the three largest global reinsurance brokers. At Willis Re, Mr. Beatty led a team of catastrophe analysts that served North American property/casualty insurers and served as the analytical advocate for multiple U.S. brokerage accounts. He is a recognized expert on the Florida catastrophe insurance market and has served as a bridge between the research and risk management communities as the North American liaison for theWillis Research Network.

Before joining Willis, Mr. Beatty worked for Risk Management Solutions, where he directed a team of model managers in the business planning, marketing, launch and support of catastrophe models and products.

Mr. Beatty earned his Bachelor of Science and Master of Science degrees from the University of Oklahoma. He is an American Meteorological Society (AMS) Certified Consulting Meteorologist (CCM) and serves as chairperson of an AMS board focused on private-sector meteorology.

KEITH TONEY
EXECUTIVE DIRECTOR, INSURANCE, ERNST & YOUNG, ATLANTA, GA

Keith Toney is an Executive Director in Ernst & Young LLP's Financial Services Office. Mr. Toney's primary area of focus is advanced analytics in the insurance vertical linked to strategic growth and the c-suite agenda.

Prior to joining Ernst & Young, Mr. Toney was the Senior Vice President – Client Management with Mu Sigma, a business process outsourcing firm focused on analytics services and decision science. His role was to engage with clients to develop complex analytical solutions leveraging a global delivery model, working across multiple functional areas and multiple industry verticals.

Mr. Toney's experience includes roles as VP and General Manager of the insurance analytics business unit of LexisNexis/Reed Elsevier (formerly ChoicePoint), the nation's leading provider of distributed data, authentication services and underwriting decision technology to the insurance and risk information industries and as the CEO & President of InsurQuote, a leading provider of competitive analysis software in the Property and Casualty insurance industry.

Mr. Toney has also served as a product manager and actuarial analyst with three different insurance companies including Nationwide Insurance in Columbus, Ohio. He has presented at the Auto Insurance Report National Conference in 2004, 2005, 2008 and the Property Insurance Report National Conference in 2004, 2005

Mr. Toney has a BS/MS in Mathematics from The Ohio State University.

HOLLY TACHOVSKY
PRESIDENT, BUILDFAX, AUSTIN, TX

Holly Tachovsky is the President and a founder of BuildFax, a division of BUILDERadius. Since kick-starting BuildFax as a stand-alone division in 2008, Ms. Tachovsky has expanded BuildFax's aggregation of national building permit data volume from 0% to the current coverage of over 60% of the commercial and residential building stock with 6 billion data points. In that time, BuildFax has created the only national permit database in the U.S., via its groundbreaking database cleaning and processing technology (PETL).

As someone who has grown through the ranks in the software start-up businesses under the BUILDERadius umbrella, Ms. Tachovsky has overseen product development, business development, sales, delivery and support for new and existing products as well as the recruitment and expansion of the teams that handle those functions. Prior to BuildFax, Ms. Tachovsky worked as a financial and constitutional analyst for Texas Speaker Pete Laney and an analyst for Applied Technology Ventures, a venture capital company investing in high tech start ups.

Ms. Tachovsky earned a B.A. in Political Science from The University of Texas at Austin.

JEREMY BOWLER

SENIOR DIRECTOR, J.D. POWER & ASSOCIATES, TROY, MI

Jeremy Bowler is a Senior Director in the Insurance Practice at J.D. Power and Associates. Having overseen the design and launch of a series of syndicated research studies in the Financial Services and Insurance industries, today Jeremy leads strategic business development spanning syndicated and proprietary research and consulting services for the P&C industry.

Mr. Bowler has over 15 years of experience in market research.

Prior to joining J.D. Power and Associates, he was the associate director for strategic planning and analytics with Young and Rubicam, Inc, where he was responsible for customer insight for the agency's advertising and direct marketing clients. Mr. Bowler has been a presenter at the Property Insurance Report National Conference in 2008, and the Auto Insurance Report National Conference in 2002 and 2008.

Mr. Bowler received a bachelor's degree in physics and economics from the University of Michigan.

SUSAN ENGLESON KLEINMAN

DIRECTOR, COMSCORE, NEW YORK, NY

Susan Engleson Kleinman is a Director at comScore, Inc. where she manages the insurance practice. In this role, Ms. Kleinman provides competitive intelligence on all facets of insurance companies' online activity, from search and display advertising to online quoting, purchasing, and servicing. Ms. Kleinman's expertise is helping Fortune 500 companies maximize ROI by transforming market research data into actionable insights that enable fact-based decisions. Ms. Kleinman has been a presenter at the Auto Insurance Report National Conference in 2008 and 2009

Prior to joining comScore, Ms. Kleinman worked for Accenture, the management consulting firm.

Ms. Kleinman holds a Bachelor of Science in Operations Research & Industrial Engineering from the College of Engineering at Cornell University.

PAUL MANG
PRINCIPAL, MCKINSEY & COMPANY, CHICAGO, ILLINOIS

Paul Mang is a Principal in the Chicago Office of McKinsey & Company and is a leader in the North American Insurance Practice. He has worked with property and casualty insurance clients on a variety of topics including distribution, product management, underwriting, marketing, and corporate strategy.

Prior to joining McKinsey, Mr. Mang was an Assistant Professor of Management at The University of Texas at Austin and a Visiting Professor at the University of Lausanne in Switzerland. His teaching and research interests include competitive industry analysis, technology management, and organizational change processes. Mr. Mang's research has been published in the McKinsey Quarterly, Journal of Economic Behavior and Organization, Research Policy, and Strategic Organization. He is also a member of the Academy of Management and Strategic Management Society.

Mr. Mang holds a Doctorate from the Graduate School of Business at Harvard University. He also received a MS and a BA, with distinction, from Stanford University.

TERRY GOLESWORTHY
PRESIDENT, CUSTOMER RESPECT GROUP, BOSTON, MA

Terry Golesworthy is president of The Customer Respect Group and has been involved in web technology for over 15 years and in distributed technology for 25 years. As a founding director of the first Internet company to go public in Europe, he has extensive experience on both sides of the Atlantic. Mr. Golesworthy is a regular contributor to the trade, business, and mainstream press as well as enjoying regular national television appearances in the area of online technology.

Mr. Golesworthy, a speaker at the 2010 Auto Insurance Report National Conference, is a graduate of the University of Sussex, United Kingdom.

PATRICK SULLIVAN
STAFF WRITER, PROPERTY INSURANCE REPORT, CHICAGO, IL

Patrick Sullivan serves as a staff writer for the newsletters of Risk Information Inc.: *Auto Insurance Report* and *Property Insurance Report*. He joined us in 2008. Mr. Sullivan is a key part of the reporting team on stories examining state insurance markets, and his specialty is also in covering social media marketing, including analysis of insurance company activity on the Internet in general, and Facebook and Twitter specifically. Mr. Sullivan is a key member of the staff of the Auto Insurance Report National Conference and Property Insurance Report National Conference, and contributes to the development of conference topics.

Before joining Risk Information, Mr. Sullivan served as a director of voter registration and fund raising during the 2008 presidential campaign for Grassroots Campaigns Inc. in Chicago, Illinois and Dayton, Ohio.

Mr. Sullivan also served as General Manager of radio station KSCU in Santa Clara, California from 2006 to 2007, and was Assistant Music Director at the station from 2004 to 2005.

Mr. Sullivan is a graduate of Santa Clara University with a Bachelor of Science in Anthropology.


Save the dates!
2012
April 29 - May 1
Auto Insurance Report
National Conference
The St. Regis
Monarch Beach
California
2013
April 21 - 23
Auto Insurance Report
National Conference
The Ritz-Carlton
Key Biscayne, Miami
Florida
November 4 - 6
Property Insurance
Report
National Conference
The St. Regis
Monarch Beach
California
November 10 - 12
Property Insurance
Report
National Conference
The Ritz-Carlton
Laguna Niguel
California

RICK LODEN
PRESIDENT & CEO, ISAC, WESTON, FL

Rick Loden is President & CEO of Insurance Servicing & Adjusting Company (ISAC), a Florida-based nationwide claims administration and TPA services company. Mr. Loden has over 40 years of property and casualty insurance experience.

Mr. Loden began his insurance career with The Maryland Casualty Company, and for over 20 years, he held various senior-level positions including Director of Management Systems and Vice President of Human Resources. Prior to leaving The Maryland, Mr. Loden was Vice President/Director of Field Operations, having overall responsibility for branch operations and agency relations for the eastern United States.

In 1993, Mr. Loden joined the newly formed TIG Insurance Company as Senior Vice President/Director Field Operations and assisted in its Home Office relocation from Los Angeles to Dallas, Texas. His responsibilities included $600M in NWP, 70 field office locations, 2 regional processing centers and an agency force in excess of 3,000 agents and MGAs.

Prior to joining DMA Claims Services in 2003, Mr. Loden was Senior Vice President of CIC Corp, a nationwide healthcare /banking asset management company and served as President of INFOEL USA, a policy administration and claims management software company.

In 2003, Mr. Loden joined DMA Claims Services as Senior Vice President for Client Relations and Business Development, and he assumed his current position as President & CEO of Insurance Servicing & Adjusting Company with DMA's acquisition of ISAC in 2006.

Mr. Loden and his wife, Margie, are natives of Baltimore, Maryland and spent 15 years in Dallas, Texas before moving to Ft Lauderdale, Florida in 2006.

JAMES FINI
PRESIDENT AND FOUNDER, ENSERVIO, NATICK, MA

Jim Fini is the President and Founder of Enservio. Mr. Fini's career as an executive and entrepreneur spans over 20 years of insurance industry expertise and technological innovation. He has developed several patents and leads research and development for Enservio.

While leading the contents product category at Marshall & Swift/ Boeckh, Mr. Fini grew businesses within, consulted to, and sold software products to the insurance industry. He has held senior positions with G.A. Sullivan and Burntsand, began his career at J.P. Morgan, and later honed his entrepreneurial skills as a founding team member of two insurance technology and service companies. Mr. Fini is a graduate of Syracuse University.

WERNER KRUCK
CHIEF OPERATING OFFICER, SECURITY FIRST INSURANCE CO.
ORMOND BEACH, FL

Werner Kruck is Chief Operating Officer and a Director of Security First Managers, the fifth largest homeowners insurance company in Florida. The insurer writes through independent agents, and also handles some of the demand for homeowners insurance from Allstate, Geico, and Florida Farm Bureau. A hallmark of Security First has been innovation, with early adoption of smart phone applications for customers, sophisticated product design, underwriting and pricing, and management of claims and underwriting for contents.

Prior to joining Security First, Mr. Kruck has served in senior management positions at a number of insurers, including Vice President, Personal Lines Underwriting at North Pointe Insurance, Chief Operating Officer of American Superior Insurance, and Senior Vice President at American Modern Insurance Group. He has also served in management positions at Markel Insurance Co., Bankers & Shippers Insurance Co., American International Underwriters, Peachtree Casualty Insurance Co. and Foremost Insurance Co.

Mr. Kruck is a graduate of Western Michigan University and the Wharton Executive Training Program, and holds the designations of Chartered Property Casualty Underwriter (CPCU) and Associate in Surplus Lines Insurance (ASLI).

In addition to his extensive industry experience, one of Mr. Kruck's claims to fame was his attendance at the very first Property Insurance Report National Conference in 1999.

This Home Has Something to Say.

BuildFax is Listening.

If you could know about the evolving condition of the properties you insure, in real time, would that impact your bottom line?

Optimize ITV : If you could know which of your customers have added value to their homes, could you increase coverage and premiums to capture that additional value?

Optimize Inspection Dollars : If BuildFax could help you prioritize your inspection and re-inspection dollars year after year, how much money would this save you annually?

Improve Claims : If BuildFax could give you the age of major systems on a home (e.g. roof age, HVAC), would you and your subrogators be able to more accurately adjust claims and avoid overpayments?

Contact us today to see how BuildFax can save you money on claims and inspections, and increase your revenue!

877.600.2329 x 251 | chat@buildfax.com

www.buildfax.com/PIR

BUILD FAX®
PROPERTY HISTORY

Discover the power of business intelligence with insurance solutions from LexisNexis®.

Develop analytical capabilities across the policy lifecycle to create business intelligence that enhances sound decision-making. Property insurance solutions from LexisNexis can enable you to identify and attract desirable customers, and improve quoting, pricing and customer segmentation. Our solutions can help you address emerging challenges, such as the increasing frequency and severity of weather-related claims.

Our technology and analytics ensure that you have a holistic view throughout the customer lifecycle. Our unparalleled data sources include property information (home and location), coverage adequacy, consumer assessment and loss history (frequency and severity).

For more information, call 877.719.8806, email insurance.sales@lexisnexis.com or visit lexisnexis.com/risk/insurance.

LexisNexis®

Risk Solutions
Insurance

LexisNexis and the Knowledge Burst logo are registered trademarks of Reed Elsevier Properties Inc., used under license. Copyright © 2011 LexisNexis. All rights reserved.
NXR01739-0 1011