



















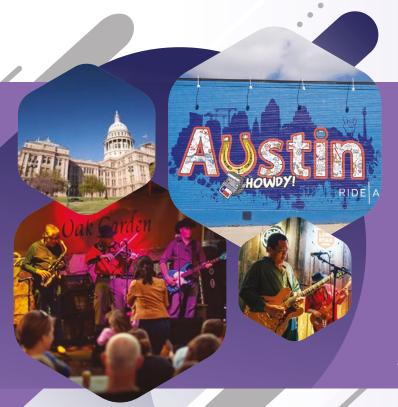
Hear real-life examples from North America's leading insurers on how IoT devices, data, AI & emerging technologies like blockchain are changing underwriting, risk & claims management, product development & customer experiences.

Coming into its 4th year, Internet of Insurance still remains the event where insurers come to learn and share ideas with each other, to further both their businesses and personal career development by gaining knowledge and implementation strategies for IoT, AI, data analytics and emerging technologies.

In line with Internet of Business' quality over quantity approach to events, we bring **250+ of only the leading insurance decision makers** back to Austin in September 2019. With **60-70%** of delegates always coming from North America's insurance organizations, this is the place for peers to connect, learn from each other's successes and challenges, maintain existing and begin new professional relationships.

This year we give up-to-date, real-life examples of how IoT and AI have changed the insurance market to date and what insurers are planning next. We deliver an agenda of case studies from insurers who have proven that IoT devices and the data they collect, the application of AI, and even more nascent strategies for technologies like blockchain, are advancing their speed, customer experience, product development, revenue, and overall market success.





### Welcome to Austin!

# Enjoy networking in this vibrant Southern Tech Hub!

Known for Music. And so Much More.

Years ago when people talked about Austin they would quickly mention the music. But that's just the beginning of what they're saying these days. Austin is also home to a wonderful ballet, world-class museums, one-of-a-kind shopping and beautiful outdoor spaces. You can just as easily spend your morning paddling the lake as you can strolling through a celebrated history museum. And it's okay if you don't have time to fit it all in, you can just come back and visit us again.

# Insurers' Content & Networking Journey

Start

### Internet of Insurance Icebreaker & Industry Recap

A quick and painless way to get to know each other, followed by a brief but precise background, update, and forecast of how IoT devices, AI, data and emerging technologies are changing your industry.





### **Keynote Facts**

Who have you heard is really striving ahead in the insurance game, or which company or person would you like to emulate? You know technology plays a part in their winning strategy but what exactly are they doing with connected devices and data? And AI, is that really being employed yet and how? We find the insurance pioneers and put them on stage to answer your burning questions.



### 2 Days x 3 Tracks of IoT, AI, Data-Driven & Blockchain Case Studies

Whether an actuary, underwriter, working in claims, IT, sales & marketing or innovation, IoT and AI provides the powerful new data, insights, and automation needed to do your job better and more quickly. With 20+ hours of learning, split over two days into three tracks, we guarantee you will walk away from the event better equipped to do your job.



### Panels, Fishbowl Discussions, Fireside Chats... Question Time!

PowerPoints are great for long-lasting lessons that you can take back to the office; Q&A, sessions, discussions... and sometimes debate... present candid insights and reveal everyday Gems of Wisdom



### Startup Labs & Innovation Den

They may be causing disruption to your business, trying to sell to you or developing something you want to absorb into your organization but whatever your view of startups, to stay ahead of the digital game, their rapidly evolving creativity is something you want to be aware of rather than avoid.

Internet of Insurance hosts quick 10-minute demos and pitches (so no lengthy sales spiel!), of selected startups and you can even choose to join a workshop to see what there is to learn from these new players.



### Networking Before, During & After the Event

Connect before the event via our tech platforms, and then in Austin come together over hosted round tables, refreshment breaks in a buzzy expo area, and have more relaxed chats over drinks. The conversation does not have to stop there though, and you will be invited to join a private social networking group, so you can ask those questions that come to mind a week, month or even year after the event.

# Agenda Day 1: September 17, 2019

### 730am Registration & Refreshments

### 8.00am BREAKFAST BRIEFING PANEL:

### Innovation through Inclusion

IoT technology is a problem-solving tool changing the insurance industry across the globe, bringing training and recruitment changes to the forefront of business leaders' minds.

What about diversity though? 'Innovation' seems to be taken as synonymous with technology in today's world, but do leaders recognize that innovation is equally driven by a more diverse boardroom and workforce?

Kick-start the two days with discussion focused on the most important piece in your digital/business transformation strategy: PEOPLE.

### Join key representatives leading the industry to gain best

- Recruiting interns to the C-Suite: where do you look for the best talent and how do you position yourself as the best workplace?
- Governance: everything you do starts at the top; hear from business leaders on their inclusive approach to hiring and advancement practices
- Skills & Talent Gap: is there a gap in the insurance market and what can you do about it?

### Moderator:

**Dr. Michel Leonard,** Vice President & Senior Economist, Insurance Information Institute

Marina Cvetkovic, Vice President of Strategy, Swiss Re Ashley Hunter, Managing Director, HM Risk Group

### A Changing Industry: Embracing IoT Data

### 8:45am IoB's Intro & Speed Networking

### Chair's Welcome

Dr. Michel Leonard, Vice President & Senior Economist, Insurance Information Institute

### 9.10am Incorporating Business Experiments into Strategy Development

Designed experiments are slowly becoming more common in business settings. Many firms are recognizing the broad applications of statistical experimentation and testing to virtually all areas of business, but many more still resist fully integrating designed experiments into their strategies. As with any analytic change, driving an organization to adopt strategic experimentation can be difficult. Learn what buisness testing is, how companies are leveraging it, and how State Farm has been moving from minimal business experimentation to a more ambitious culture of testing, as well as provide a step-by-step guide for changing, creating, or improving a testing culture. Hear several State Farm examples that demonstrate the value of multivariate testing, from simple to complex. Discover how to incorporate test results into strategy optimization and how to address common barriers.

Andy Pulkstenis, Director of Advanced Analytics, State Farm

### 9:35am Harnessing the Power of Data

Anyone in the insurance industry can tell you - it's all about knowing your customers. With a new wave of technology, insurers can collect huge amounts of real-time data that can help build custom policies. But as a result, this leaves many facing a data overload like never before.

### In this session we will delve into the following:

- How can insurers gain value from expanding data sets and the incoming information from new data sources?
- Use cases of AI and machine learning
- Fraud, claims, underwriting lowering costs through operational analytics
- Driving growth through risk analytics and pricing: strategies for success
- How will the use of data evolve down the road?

Please visit ioi-usa.internetofbusiness.com for speaker updates.

### 10:00am INDUSTRY PANEL: Prepare for Impact!

Acquiring forwarding technologies, such as artificial intelligence, RPA, blockchain, IoT devices, is only part of the battle. Knowing how they impact your team(s) and company is another. These panelists will share, from their point of view, the different new technologies now available, the challenges of implementation, and how they can expand their services through investment and achieve ROI.

- From AI to Blockchain: which technologies will have the greatest impact on insurers?
- Accelerating digital transformation: how can this be achieved?
- To what extent do internal silos slow or stop progress? How can these be overcome?
- How do these technologies differ for P&C, Auto, and Health & Life Insurance?
- How can innovation be furthered in the industry?

### Moderator:

Christopher Frankland, Founder, InsurTech360

### Panelists:

Kassie Bryan, Head of P&C Solutions, Swiss Re Terrance Luciani, Vice President of Enterprise Innovation, MetLife Andrew Robinson, Co-CEO, Groundspeed Analytics Jim Suchara, Vice President of Digital Innovation, Amerisure

### 10:30am Networking & Refreshment Break | 1-2-1 Meetings

### Innovation through InsurTech

11:15am How Carriers Should Respond to the InsurTech Revolution 2015 marked the start of a new era for insurance - the dawn of "InsurTech" - the period we are now in that is notable for the dramatic rise of insurance focused startups being created and funded. Some of these startups are looking to directly compete and "disrupt" and others are looking to help support and augment carriers, brokers, TPAs, and virtually every part of the ecosystem. This talk will dive into what is happening in InsurTech and how a carrier should structure a proactive response. From Innovation teams, to M&A; corporate venture capital to business development, the talk will walk through the strengths and challenges of each strategy and which types of organization should use what tools to insure they are best equipped for the future.

Drew Aldrich, Principal, AmFam Ventures

### 11:40am How InsurTech is Winning the Security Game

Healthcare is one of the industries most threatened by cybersecurity risks. Why? Private health information is now considered more valuable to hackers than just stealing someone's SSN. While many can easily point to the solution provider for not having a more secure cloud or just simple employee error; a lot of personal data can be found in medical devices, such as heart monitors.

In this session we you will hear from this InsurTech start up discussing the cyber issues that concern them, how certain devices can be vulnerable, what steps they are taking to ensure security, and how they are working with carriers and their customers to strengthen data privacy.

Please visit ioi-usa.internetofbusiness.com for speaker updates.

### 12:05pm Innovation Den

### Hear 3 x 10-minute pitches from the hottest InsurTech companies.

This session will consist of 10-minute presentations showcasing how each product or platform is bringing new innovations and efficiencies to the insurance world, followed by comments and questions from the panel and audience. Join the session to discover new pockets of industry innovation.

The audience will vote for their favorite product via the event app, and the chair will announce and award the most impressive pitch during the Day Two Plenary Session.

# Agenda Day 1: September 17, 2019

Moderator:

Andrew Robinson, Co-CEO, Groundspeed Analytics

Judaes:

Guy Fraker, Chief Innovation Officer, Insurance Thought

Leadership

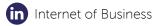
Christopher Frankland, Founder, InsurTech360

Dawn LeBlanc, Managing Director, Hartford InsurTech Hub

Pitch 1 12:10pm / Q&A 12:20pm Pitch 2 12:25pm / Q&A 12:35pm Pitch 3 12:40pm / Q&A 12:50pm

12:50pm Networking & Refreshment Break | 1-2-1 Meetings

	Join 3 x Tracks of Content				
	Property & Casualty (Personal & Commercial)	Automotive	Life & Health		
	Adapting to the Connected Consumer	Telematics – Trends, Challenges, & Opportunities	Leading through Transformation		
:05pm	Chair's Opening Remarks Dr. Michel Leonard, Vice President & Senior Economist, Insurance Information Institute	Chair's Opening Remarks Christopher Frankland, Founder, InsurTech360	Chair's Opening Remarks Edmund J. Kelly, President & CEO, American Association of Insurance Services		
2:10pm	PANEL: Changing Customer's Expectations - Transforming Claims Sally Embrey, Risk Strategist, AIG Ashley Hunter, Managing Director, HM Risk Group Tori Santos, Strategic Innovation Director - Claims Modernization, USAA	PANEL: Talking Cars – What They Can Tell Us About the Driver Tobin Jansenberger, Manager of Data Science and Analytics, American Family Insurance	PANEL: Battle Royale: IT vs. Business in Data Monetization Ravi Basawa, Senior Associate - Corporate Technology Division, New York Life Insurance Newcombe Clark, Global Director - AIG Rapid Learning Lab, AIG Patrick Dunn, Asst. Vice President of Innovation, Canada Life		
::45pm	Using Existing Data to Revolutionize Claims	Learning from the Past – A Telematics Journey	Regulating Big Data from Wearables Mike Gulla, Senior Director of Underwriting, Hippo		
:10pm	It's Simple! Just Add Al Ayesha West, VP National Cyber Practice, Everest Re	Building A UBI Program Kevin Clary, Vice President of Risk Management, Amerisure Jim Suchara, Vice President of Digital Innovation, Amerisure	Innovating Life Insurance: Teamwork Makes the Product Work Michael Fulton, Associate Vice President of Technology Innovation, Nationwide		
	3:35pn	n Networking & Refreshment Break   1-2-1 M	leetings		
:10pm	How Technology is Rewriting Workers' Compensation Matthew Zender, Senior Vice President of Workers' Comp. Strategy, AmTrust	Enabling the Connected Fleet Peter Frey, Commercial Telematics Director, Nationwide	Planning the New Health & Life Connected Customer Experience: A Road Less Travelled William Jordan, Manager of Consumer Experience & Mobile, Blue Cross Blue Shield - MN		
:35pm	Will Smart Homes make Us Smarter? Pankaj Parashar, Co-Founder, Purple Ant	How Telematics is Making Roads Safer	Al in Life Insurance Claims		
.00pm	Peer-to-Peer Focus Groups: The Promises of Blockchain Steven Ehrlich, Chief Operating Officer, Wall Street Blockchain Alliance Thomas Jennings, Director of Business Development, American Association of Insurance Services	Peer-to-Peer Focus Groups: Back to the Future Guy Fraker, Chief Innovation Officer, Insurance Thought Leadership	Peer-to-Peer Focus Groups: Privacy & Data – Protecting Your Wearables Ravi Basawa, Senior Associate of Technology, New York Life Insurance		



# Agenda Day 2: September 18, 2019

8:00am Registration & Refreshments

9:00am Chair's Welcome

Edmund J. Kelly, President & CEO, American Association of

**Insurance Services** 

### Regulation, AI, & Predictive Analytics! Oh My!

### 9:10am Agile Leadership: One of the Biggest Obstacles to **Insurance Industry Innovation**

Increasing disruption in the market is putting new demands on leaders. Personal adaptability, coupled with team agility, are crucial in enabling transformation and innovation, which, in turn, are much needed in order to successfully face a constantly changing environment. "Do not fix what is not broken" mentality needs to be replaced with "What got us here, won't get us there". Every individual leader can contribute significantly. In this thought-provoking speech, Marina will share with you how!

Marina Cvetkovic, Vice President of Strategy, Swiss Re

### 9:35am Al Leading the Revolution

The application of Artificial Intelligence (AI), analytics and behavioral science can help us better connect to our customers, streamline sales, prioritize leads and drive deeper engagement. Explore the key factors driving purchasing behavior, plus the application of AI, data driven concepts and behavioral psychology to improve sales performance.

- From underwriting to personalization, what other processes can be strengthened?
- Enhancing, not replacing; improving employee performance with Al
- What are the opportunities and challenges when scaling AI in a large insurance company?
- Lessons learned from other industries: who's getting it right? Please visit ioi-usa.internetofbusiness.com for speaker updates.

### 10:00am REGULATION PANEL: How Can We Overcome this

### Roadblock?

As more and more insurance companies embrace the latest technologies, such as advanced and predictive analytics. blockchain, and robotic process automation, regulation comes into question when we discuss the subject of data ownership. Understand how regulation is keeping up with technology by

- Compliance and operational challenges associated with the recent usage of big data, AI, and predictive analytics
- The implications of California's Consumer Privacy Act of 2018 what is the latest status?
- The latest innovations in InsurTech and how these modern technologies are impacting the traditional role of insurance
- Is it possible to have consistent regulations across state lines?

### Moderator:

Edmund J. Kelly, President & CEO,

**American Association of Insurance Services** 

### Panelists:

Patrick Dunn, Asst. Vice President of Innovation, Canada Life Zach Finn, Clinical Professor & Director of the Davey Risk Management Program, Butler University

10:30am Networking & Refreshment Break | 1-2-1 Meetings

### Advantages of & Advances through Data

### 11:10am Chatbots: A Different Kind of Agent

Hear how this insurer is using AI to improve customer experience, help agents with their interactions, and reduce calls.

Virtual assistants and chatbots are the new agents. Learn here about the technology that is giving better, quicker, more accurate information and policies to assist the overall customer

Sudheendra Galgali, Asst. Vice President of Innovation & Digital, American Modern

### 11:35am Who Has My Data?

The more cars, personal, rental, and shared, become connected the more personal information is generated by and left on vehicles. Here we will discuss the consequences that privacy, cybersecurity, and risk exposure will have on users and why this issue needs to be discussed NOW.

- How and what data is generated by the car and how can it be
- What can be done to ensure there will be little to no data breaches? How can the consumer be educated?
- · Who's responsible in the end?

Please visit ioi-usa.internetofbusiness.com for speaker updates.

### 12:05am PANEL: Big Data = Big Transformation

We all know that the biggest driver for digital transformation is in the potential value of big data. The challenge is to combine those efforts. In this panel discussion, you will hear from different industry leaders on the following:

- New approaches to assessing and analyzing data of all types to predict trends
- Expanding your platform from multiple data hubs to one source for better risk assessment, underwriting efficiency, pricing, claims fraud, and consumer insight
- How to combine technologies such as cameras, telematics, and sensors with IoT data analytics and machine learning to get real-time vehicle tracking and increase safety.

Brent Escoubas, Vice President, Loss Control, Global Risk Solutions, Sompo International

James Waisley, Director of Business Strategy & Planning -Claims Innovation, USAA

12:35pm Announcement of Innovation Den Winner – Networking & Lunch Break | 1-2-1 Meetings



# Agenda Day 2: September 18, 2019

	Join 3 x Tracks of Content				
	Property & Casualty (Personal & Commercial)	Automotive	Life & Health		
	Strategy to Execution	From Disruptive to Collaborative	Optimization through Data		
1:45pm	Chair's Opening Remarks Christopher Frankland, Founder, InsurTech360	Chair's Opening Remarks Guy Fraker, Chief Innovation Officer, Insurance Thought Leadership	Chair's Opening Remarks  Edmund J. Kelly, <i>President &amp; CEO</i> , American Association of Insurance Services		
1:50pm	<b>Educating the Next Generation Zach Finn,</b> Clinical Professor & Director of the Davey Risk Management Program, <b>Butler University</b>	Al - Testing the Limits Michael Anderson, Director of Predictive Analytics, Guidewire Software	Genetic Testing: Do I Pass the Test? Yommy Chiu, Head of Life & Health R&D Americas, Swiss Re		
2:15pm	With Great Risk Comes Great Responsibility Sally Embrey, Risk Strategist, AIG	Telematics & Retail	Several Shades of Fraud		
2:40pm	PANEL: How Climate Change Will Alter Insurance Kassie Bryan, Head of P&C Solutions, Swiss Re Mike Gulla, Senior Director of Underwriting, Hippo	PANEL: Understanding Risk Trends of Ride Sharing James Waisley, Director of Business Strategy & Planning - Claims Innovation, USAA	PANEL: It's a Digital Age Out There Jeffrey Vogel, Instructor of Medicine, Harvard Medical Matthew Zender, Senior Vice President of Workers' Comp. Strategy, AmTrust		
	3:10pm Networking & Refreshment Break   1-2-1 Meetings				
3:40pm	Risky Homes Aleem Lakhani, EVP - Special Risk Solutions, AmTrust	Connected Car Program Tobin Jansenberger, Manager of Data Science and Analytics, American Family Insurance	How IoT is Changing Personalized Experiences Natasha Barrientos, Director of Research & Development, John Hancock		
4:05pm	Predicting Fraud through Analytics	Auto Insurance in an Al & Machine Learning Era	The Legends of Automation		
4:30pm	Automation in 3, 2, 1 Steve Ferguson, Chief Information Officer, Wellington Insurance	It's a Claims Revolution Tori Santos, Strategic Innovation Director - Claims Modernization, USAA	Optimizing AARPs Omni-Channel Platform Jay Fleming, Director of Distribution, AARP		

5:00pm Chair's Closing Remarks & Close of Internet of Insurance 2019



# Internet of Insurance 2019 Speakers:



Aleem Lakhani, Exec. Vice President of Special Risk Solutions, AMTrust



Andy Pulkstenis, Director of Advanced Analytics, State Farm



Ashley Hunter, Managing Director, HM Risk



Ayesha West, Vice President of National Cyber Practice, Everest Re



Bill Jordan,
Manager of
Consumer
Experience &
Mobile,
Blue Cross Blue
Shield - MN



Brent Escoubas, Vice President of Risk Control, Sompo International



Chris Frankland, Founder, InsurTech 360



Dawn LeBlanc, Managing Director, Hartford InsurTech Hub



Drew Aldrich, Principal, American Family Ventures



Edmund J. Kelly, President & CEO, American Association of Insurance Services



Gary Tongate, Vice President of Enterprise Risk Management, EMPLOYERS



Guy Fraker, Chief Innovation Officer, Insurance Thought Leadership



James Waisley, Director of Business Strategy & Planning -Claims Innovation, USAA



Jay Flemming, Director of Distribution, AARP



Jeffrey Vogel, Instructor of Medicine, Harvard Medical



Jim Suchara, Vice President of Digital Innovation, Amerisure



Kassie Bryan, Head of P&C Solutions, Swiss Re



Kevin Clary, Vice President of Risk Management, Amerisure



Marina Cvetkovic, Vice President of Strategy, Swiss Re



Matt Zender, Senior Vice President of Workers' Comp. Strategy, AMTrust



Michael Anderson, Director of Predictive Analytics, Guidewire



Michael Fulton, Associate Vice President of Technology Inovation, Nationwide



Michel Leonard, Vice President & Senior Economist, Insurance Information



Mike Gulla, Director of Underwriting, Hippo



Natasha
Barrientos,
Director of
Research &
Development,
John Hancock



Newcombe Clark, Global Director -AIG Rapid Learning Lab, AIG



Nick Lamparelli, Partner, Insurance Nerds



Pankaj Parashar, Co-Founder, Purple Ant



Patrick Dunn, Asst. Vice President of Innovation, Canada Life



Pete Frey, Commercial Telematics Director, Nationwide



Ravi Basawa, Senior Associate - Corporate Technology Division, New York Life Insurance

Sudheendra



Sally Embrey, Risk Strategist, AIG



Steve Ferguson, Chief Inforamtion Officer, Wellington Insurance



Chief Operating Officer, Wall Street Blockchain Alliance

Steven Ehrlich,



Galgali, Asst. Vice President of Innovation & Digital, American Modern



Terrance Luciani, Vice President of Enterprise Innovation, MetLife



Tobin Jansenberger, Manager of Data Science and Analytics, American Family Insurance



Tori Santos, Strategic Innovation Director - Claims Modernization, USAA



Yommy Chui, Head of Life & Health R&D Americas, Swiss Re



Zach Finn, Clinical Professor & Director of the Davey Risk Management Program, Butler University

























































## Past Internet of Insurance Attendees











































































# Who will you meet / 2018 audience stats

### **Technologies under investigation**



45% IoT Platforms

27% Connectivity

**35%** Telematics

18% Connected Home Devices

**58%** Artificial Intelligence

25% Drones

17% Sensors

85% Data Analytics

43% Claims Automation Systems

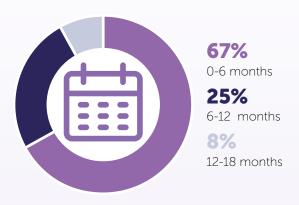
**48%** App Based Technology for Customer

### C-Level and VP/Director/Head/ Managers of:

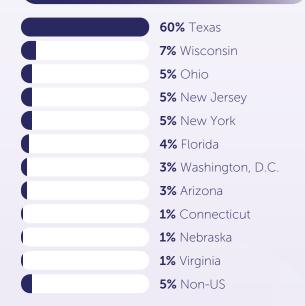
- Claims
- Data Services
- Digital Analytics
- Ecosystem Development
- Enterprise Analytics
- Field Claims
- Innovation
- Insurance Sales
- Life Insurance
- Life Strategy & Applied Analytics

- Loss Control
- Omni Channel Distribution
- Property Claim
- R&E
- Risk and Compliance
- Small Commercial Process
- Technology
- Technology Innovation
- Underwriting

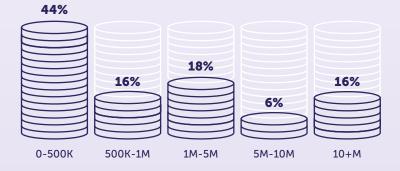
### **Project Timeline stats:**



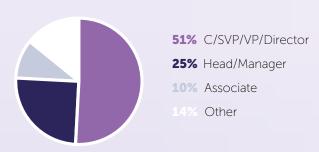
### **States Represented**



### **Budget for IoT Implementation:**



### 2018 Attendee Seniority Level



### Internet of Insurance Testimonials



Very positive experience. We had great discussions."

VP Underwriting, Greater New York Insurance



Excellent. Relevant content and great speakers."

SVP, Business Transformation, Stewart Title



Great. More practical and concrete than others."

Sr. Director of Analytics, Strategy, & Insights, The Co-Operators



An opportunity to learn, get exposure to IoT initiatives, and network with industry experts."

Innovation Garage, Progressive



The conference location was convenient, the price was right."

VP of Information Systems, Texas Farm Bureau Insurance



Great way build network with peers and vendors."

IT Strategy & Innovation Consultant, Nationwide Insurance



Good event. Focused and small enough to network easily."

IT Director, Berkley Oil & Gas



Enjoyed the conference."

**Director of Claims, Texas Farm Bureau** 



I now have a much better sense of how IoT is being utilized as we have many tech solutions."

Regional Manager, Texas Farm Bureau



Of all the conferences I have attended since 2005, this by far was the best, most informative and productive conference. There are significant take-aways."

Project Manager, Germania Insurance



The lol conference in Austin was one of our best conferences of the year. Most people would think that the larger the conference the better but the lol conference was smaller and more engaging rather than having to just sit and listen to people speaking on stage. At the end of the day, we successfully connected with more companies and contacts than originally planned."

Sales & Marketing, Claimatic



Informative, didn't know how much interest there was in blockchain."

Junior Underwriter, Everest Reinsurance



Great. Very engaging and relevant."

Co-Founder, Purple Ant



# Meet the Team



### **Frances Augustine**

Conference Producer Internet of Business

**E:** francesa@iob-media.com **T:** +1 (857) 214-2242



### Jake Botelho

Business Development Manager **Internet of Business** 

**E:** jakeb@iob-media.com **T:** +1 (857) 214-2243



### **Phillip Yacouby**

Associate Director, Business Development

### **Internet of Business**

**E:** phillipY@iob-media.com **T:** +1 (857) 214-2246

