



GEOINSURANCE
USA

The Top Influencers in GeoInsurance 2019

Americas

Interview Series

Compiled by Corinium

Following the release of 'The Top 20 Influencers in GeoInsurance 2019' we have compiled a series of interviews with selected members of the list.

Foreward

It's the insurance industry's best kept secret. You know it, I know it. Everyone championing the fourth industrial revolution is surfing a tsunami of enthusiasm for a shiny new skillset – geospatial data science – but the truth is, insurers and reinsurers have been developing proprietary geospatial tools, platforms, and solutions for more than 30 years.

Mind you, that doesn't mean there aren't still problems to solve.

We live in a world defined by consumerism. Technology surges, futurology studies, and an appetite for more consumer-centric services are fundamentally reshaping business models. New risks are emerging, because man has been the indisputable catalyst for cataclysmic change in the environment, and yet the quid-pro-quo of consumer-based data exchange is now fraught with additional regulation.

This cornucopia of commercial constraint is ever-present, at a time when every organization is trying to deliver more competitive propositions with far fewer resources – which means there may only be two ways left to improve the insurance business.

One, is to access – and make it easier to access – a larger number of higher-quality, evermore detailed and accurate location datasets, and to make better use of the spatial analytics and visualizations we're creating, right across the business. The other is to buy a pay-as-you-go crystal ball.

Forget AI for a moment. Forget machine-to-machine learning. Don't focus on one aspect of risk – NatCat modelling on a macro level, telematics for autonomous vehicles on a micro level. Spatial data can be the unifying panacea.

Interoperability, accessibility, standards (and skills) will become watchwords, it's true. Legacy systems might, for a while, represent a living nightmare. But as every individual thing 'happens' somewhere, the risk of that thing happening gives intrinsic rise to the business of insurance. The synergies are obvious.

So. Geospatial? Or crystal ball. Both lead to better-informed understandings of risk. I'd go so far as to say only one of those might improve every aspect of an insurer's bottom line, and could do so, so dramatically, you have to wonder what it is that's inhibiting insurers from making more progress, faster.

At GeoInsurance (Europe) 2019, I was struck by the number of insurer-delegates who – as industry experts – knew little about Building Information Modelling (BIM) or, indeed, our ubiquitous British identifier, the Unique Property Reference Number (UPRN). Both have pivotal roles in reinvigorating our Property and Asset industry, yet neither is a 'new' addition to the geospatial industry's lexicon.

Conversely, more than one geospatial-delegate took note, as the Heads of Risk from world-renowned insurers vocalized their appetites for better, more spatially-enabled businesses – but frustrations at the vagaries of complex spatial data licensing, and the absence of a forum to negotiate some kind of open risk/real-world data exchange (albeit for a fee).

The message, if I have obscured it, is a simple one. 'What if' NEEDS 'where is'. Insurers and spatial data specialists must work closer together, more, and (for the benefit of consumers) with rapidity.

These are exciting times, and I hope you start that journey at [GeoInsurance USA 2019](#).



LADY MERRYN HENDERSON

Director of the Association for Geographic Information and writer who specialises in creating persuasive content for insurers and the geospatial industry at Rentaquill.

WHAT WOULD YOU SAY MOST MOTIVATES YOU TO DO WHAT YOU DO?

I think the most motivating experience for any insurance executive is to create a culture that allows employees in an organization to feel empowered to innovate and succeed. Where analytical capabilities are leveraged to improve predictability, efficiency and overall customer experience but 'out of the box' thinking, the kind that may at time be limited by or counter to analytical theory, continues to thrive.

What led you to your current role?

I was attracted to the role of Executive Vice President of National Accounts at Liberty Mutual by the eclectic nature of risk considered by each of our underwriting segments. We look at property and casualty exposures for a variety of volatile industries and products, for some of the largest corporate risks in the world down to the middle market sized risks within each sector. I spent time doing business in the Domestic, London and Bermuda markets but none of my prior roles brought to bear the need for such a diverse skill set and underwriting challenge.

Did you have any key mentors or people who deeply influenced you, can you tell us about them?

I spent most of my career working in the large carrier space and had a variety of mentors who deeply influenced my behavior. However my mentors have not been limited to just those executives I reported to over the years. I have had the pleasure of meeting role models and mentors in virtually every position in this industry, many who reported to me. People who, through their approach to business or how they treated people helped to shape how I manage today.



David T Perez

Executive Vice President / Chief Underwriting Officer

Can you describe to us a current project/transformation you are working on?

I think organizations focusing engaging in a constant stream of projects may be missing the bigger picture. These projects can have well defined objectives for improvement, where significant resources may be allocated to them but in the end, many of these efforts may not be required if the culture of an organization is focused on consistently challenging themselves to be better. A proactive organization, one that is always looking to improve how it does business, growing profitability and generating more efficiency while maintaining a focus on the needs of customers and employees, has less of a need for sudden transformation as it should always be changing and never settling for the current state. So you might say that I am working on only one very large project with the goal of perpetual positive transition in every facet of my organization.

What excites you most about the future?

I think the battle in all industries to attract and retain young talent is extremely exciting. Many business are focusing on attracting talent though the creation of unique working environments, greater flexibility and broader employee influence but I think that companies that have a focus on catering to the desires of young talent to be challenged and moved out of their comfort zone are those that will succeed in retaining talent in the long run. We will see.

WHAT WOULD YOU SAY MOST MOTIVATES YOU TO DO WHAT YOU DO?

The opportunity to provide a valuable service to first responders during times of great need to the benefit of the public.

What led you to your current role?

I enjoyed a long and very satisfying career in Federal and State law enforcement before coming to the National Insurance Crime Bureau.

Did you have any key mentors or people who deeply influenced you, can you tell us about them?

My key mentors were my Dad and Mom. They taught me very early the value of work and the importance of treating all people with respect.

Can you describe to us a current project/transformation you are working on?

The Geospatial Intelligence Center team is building a comprehensive imagery library of the United States and developing tools to allow the insurance industry to respond to policy holders after catastrophes faster resulting in better claims decisions as well as enhancing the the industries ability to ferret out fraud.

What has this project taught you?

The GIC project reinforces every day the value of TEAM and the necessity to remain nimble!

What excites you most about the future?

Seeing the GIC reach its full potential!

If you were stranded on an island what three items would you bring?

A bike, a machete and a portable water purifier!



Jim Schweitzer
Chief Operating Officer & Vice President

GeoInsurance USA 2019

June 11-12 2019 | W Hoboken, NJ

Corinium's GeoInsurance USA, 2019 is a fantastic two-day event featuring over 35 expert speakers, a multifaceted agenda and an audience of over 100 influential leaders.



35+ Speakers



100+ Attendees



2 Days of Content

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WHAT WOULD YOU SAY MOST MOTIVATES YOU TO DO WHAT YOU DO?

Cyber is an emerging and ever changing field and threat. I want and need to be informed, educated and a resource for my company on this peril. I want to understand and know more about every aspect of the cyber peril to help my company be the best and help our customers feel they are serviced by the best company and people in the insurance industry.

What led you to your current role?

I have been in the cyber area for over 15 years but after returning from London to the US, I knew it was something I wanted to focus on. Zurich had a great opportunity for me to look beyond the cyber product to cyber as a peril.

Did you have any key mentors or people who deeply influenced you, can you tell us about them?

I have had many mentors in my career, but my former manager, Joe Boren was one of the most influential. He not only helped me develop in my career and supported my decisions for change and opportunity but he also taught me what it takes to be an influential leader and mentor myself.

Can you describe to us a current project/transformation you are working on?

In 2018, we completely revamped the Zurich cyber offering on a global basis. We incorporated industry leading wording along with a cyber risk engineering team, with services available to our customers, and additional services to ensure our customers were able to improve their cyber resilience. We continue to look at ways we can improve our customers cyber experience beyond risk transfer.



Yosha DeLong
VP Head of Cyber Underwriting

What has this project taught you?

This project involved pulling together a lot of groups on a global basis and it taught me that that type of collaboration is possible and the different perspectives that come with it are valuable.

What excites you most about the future?

The future we are looking at in cyber is exciting and terrifying. We might be looking towards cyber attacks changing the world as we know it, taking down governments and economies and changing the face of democracy. But we might also be looking at a world of technology, connectivity and autonomous vehicles. There are so many opportunities in the future.

If you were stranded on an island what three items would you bring?

If item includes individuals, I'd bring my husband. He's the one who would know how to survive, build fire and shelter and find food. Otherwise, matches, something to read and fishing hooks....

WHAT WOULD YOU SAY MOST MOTIVATES YOU TO DO WHAT YOU DO?

I love insurance, and I've dedicated my career to insurance innovation.

Did you have any key mentors or people who deeply influenced you, can you tell us about them?

If I have to mention an influence on my, I would probably say the 170000 followers of my LinkedIn network. Their comments and posts are an incredible source of knowledge, and a great motivation.

Can you describe to us a current project/transformation you are working on?

The IoT Insurance Observatory, a think tank representing over 50 North American and European enterprises. The Observatory delivers the most pragmatic multiclient research specialized in the insurance IoT domain based on a constant observation on the usage of sensors in different insurance business lines around the globe

What has this project taught you?

Your limits are only in your mind. In two years, I've aggregated around this initiative 9 of the top 16 US P&C Insurance Groups, 4 of the top 15 European Insurance Groups, and 4 of the top 7 global Reinsurers.

If you were stranded on an island what three items would you bring?

A mobile phone, to stay connected
A bottle of Krug Clos du Mesnil, for the sunset the first day there
A Helicopter, to fly away the second day. I can't stay alone with myself on an island for more than 24 hours.



Matteo Carbone

Founder and Director of the IoT Insurance Observatory

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WHAT WOULD YOU SAY MOST MOTIVATES YOU TO DO WHAT YOU DO?

My motivation comes from civic responsibility and a desire to make a difference. I have always been interested in solving problems and serving. The fields of Homeland Security, emergency management, insurance and risk management consist of some of the most complex challenges facing society today. I would like to leave this world a better place for my children and the generations to come.

What led you to your current role?

I started my career in research and applying technology to solving Government and societal issues. It was a logical next step to move from the Homeland Security GIO to Chief Geospatial Scientist, allowing me to push the envelope more and flexibility as a change agent.

Did you have any key mentors or people who deeply influenced you, can you tell us about them?

I've worked for and with several outstanding people during career. In my first senior position, I worked for a gentleman named Bobby Bowers at the State of South Carolina. Bobby taught me about the importance of relationships, building trust, and having a strong moral center. Success is built over the long haul through sustained commitment and service. There is often no straight line to success. You have to stick with it. Sometimes leadership is more about being the king maker rather than being the king when trying to change a culture and pave a new way - you have to grow support by making others winners.

Can you describe to us a current project/transformation you are working on?

I am currently leading the research and development portfolio for US Homeland Security



Dr David Alexander
Chief Geospatial Scientist

in support of the Federal Emergency Management Agency. One of the key programs is the Flood Apex which is looking at new and emerging technology and approaches to addressing US flood risk. This effort includes a significant emphasis on the role of insurance to improve financial security for individuals, businesses, and communities.

What has this project taught you?

The Flood Apex program reminds everyday of the importance of keeping an open mind - that new ideas and innovation often come through unexpected pathways.

What excites you most about the future?

The reemergence of private sector capital in research and development and the opportunities for more creative and collaborative partnerships between Government, research institutions, and private enterprise.

If you were stranded on an island what three items would you bring?

Satellite phone,
Cooking Pot,
The Complete Works of William Shakespeare'

WHAT WOULD YOU SAY MOST MOTIVATES YOU TO DO WHAT YOU DO?

Make the world more resilient.

What led you to your current role?

A unique combination in expertise of natural science, natural hazards research, and artificial intelligence.

Did you have any key mentors or people who deeply influenced you, can you tell us about them?

Sepp Hochreiter - Inventor of Deep Learning as it is used today.

Klaus Obermayer - for his ability to teach the physics of neural networks in a comprehensive way

Can you describe to us a current project/transformation you are working on?

Predicting wildfire hazards several months in advance (automated underwriting).
Predicting health and mortality trends for the purpose of life insurance.

What has this project taught you?

How much more data/information/knowledge insurance can leverage.

What excites you most about the future?

Having AI in a supervise way being part of our daily life.

If you were stranded on an island what three items would you bring?

My music instrument and my philosophy book library.



Swiss Re

Christian Klose

VP, Senior Analytics Professional

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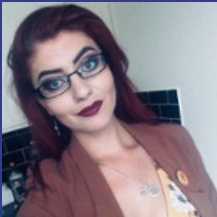
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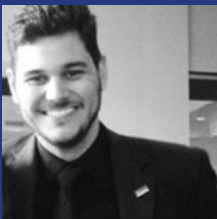
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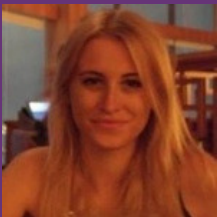
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