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December 2, 2021
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Welcome to the 2021 Joint Industry Forum

Dear Friends and Colleagues:

Welcome to the industry's 2021 Joint Industry Forum (JIF)!

Nearly two years has passed since we last gathered in-person for this event and the Insurance Information Institute just marked its first anniversary as an affiliate of The Institutes.

The JIF has always been an occasion where we can come together – businesses and nonprofits – to hear informed perspectives on the state of the insurance industry and to learn how it invigorates and fortifies so much good for the world.

The 2021 JIF agenda is filled with newsmakers and panelists from all walks of life. During one of the morning's first sessions, I'll be talking with Contessa Brewer, Correspondent, CNBC, about the issues of the day.

We'll also receive updates on the state of our industry from Peter Miller, President & CEO, The Institutes, Neil Alldredge, President & CEO, National Association of Mutual Insurance Companies (NAMIC), and the senior executives who are joining us today as part of the JIF's C-Suite panel.

Beyond that, JIF attendees will hear from subject matter experts with insights on how to build communities resilient enough to withstand extreme weather systems as well as the latest insurance industry developments in the areas of economics, runaway litigation, underwriting, and talent recruitment.

Thank you for joining us at 2021's JIF and enjoy your time in New York City.

If you have any feedback on today's gathering, please contact me directly at seank@iii.org.



A handwritten signature in dark ink, appearing to read 'Sean Kevelighan'.

Sean Kevelighan
CEO, Insurance Information Institute

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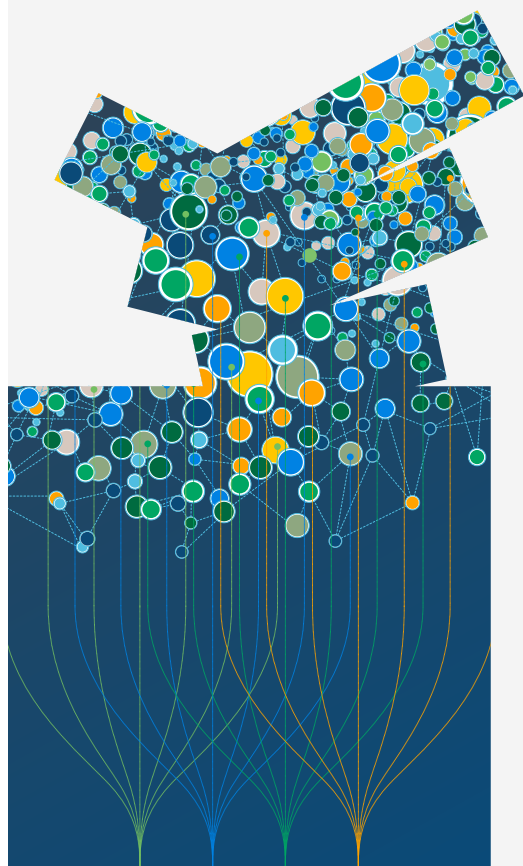


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Our Insight, Your Advantage™



Agenda

2021 Joint Industry Forum

New York Hilton Midtown, Trianon Ballroom

9:30 a.m. – 10:30 a.m.

Networking Coffee/Tea for attendees

10:30 a.m. – 10:50 a.m.

**Introductory remarks: Sean Kevelighan, CEO,
Insurance Information Institute**

10:50 a.m. – 11:20 a.m.

**CNBC and Triple-I Go Beyond the Headlines:
Contessa Brewer with Sean Kevelighan**

The award-winning broadcast journalist, who covers the insurance industry for CNBC, will interview Triple-I CEO Sean Kevelighan about the major issues confronting insurers and reinsurers, such as extreme weather, cyber risks, and economic volatility.

One-on-one:

Contessa Brewer, Correspondent, CNBC

Sean Kevelighan, CEO, Insurance Information Institute

11:20 a.m. – 11:55 a.m.

**The Newest Normal: Roadmap to 2022-2024
*Insurance Economics Outlook***

In this presentation, Dr. Michel Leonard will discuss major economic trends expected to impact the insurance industry's performance in the years to come and how to best incorporate this insight into industry analysis, forecasting and planning.

Speaker: Dr. Michel Leonard, Vice President, Senior Economist and Data Scientist, Head of the Economics and Analytics Department, Insurance Information Institute

11:55 a.m. – 12:00 p.m.

The Institutes

Speaker: Peter Miller, President and CEO, The Institutes

12:00 p.m. – 12:50 p.m.

Cyber

Cyber risk is no longer a stand-alone “emerging” risk. Everyone who connects to the internet for business or pleasure – or relies on those who do – is vulnerable to a cyberattack. What is the current state of this hazard in a networked global economy, and how are insurers addressing it?

Moderator: Dale Porfilio, Chief Insurance Officer, Insurance Information Institute

Panelists: Chris Beck, Managing Director, Milliman; Paul Miskovich, Global Business Leader, Pango Group; Catherine A. Mulligan, Global Head of Cyber, Aon

12:50 p.m. – 12:55 p.m.

**Insurance Industry Charitable Foundation (IICF)
(Charity of Choice)**

Panelists: William Ross, Chief Executive Officer, Insurance Industry Charitable Foundation; Hank Watkins, President, North America, Lloyd's

12:55 p.m. – 1:25 p.m.

Lunch Break

1:25 p.m. – 2:15 p.m.

Runaway Litigation

Is “runaway litigation” a drain on insurers’ losses and, ultimately, on policyholders’ wallets? Or, as some consumer advocates allege, a made-up threat concocted to justify premium increases? Or something in between? Hear what the experts have to say and draw your own conclusions.

Moderator: Frank Tomasello, Executive Director, The Institutes Griffith Insurance Education Foundation

Panelists: Sherman Joyce, President, American Tort Reform Association; Michael Menapace, Attorney, Wiggin and Dana LLP; Rick Merrill, Founder and CEO, Gavelytics

2:15 p.m. – 2:30 p.m.

Accenture & The Institutes: The State of Underwriting

A senior executive from each organization will discuss the findings of a joint survey they conducted recently. It examined whether insurer investments in underwriting, such as talent recruitment and improved data analytics, are paying dividends in the form of improved performance.

Panelists: Christopher McDaniel, President, Catastrophe Resiliency Council; Michael Reilly, Global Underwriting Lead, Accenture



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2:30 p.m. – 3:25 p.m.

The State of Talent in the New Normal

The insurance “talent gap” has been a concern for years, and COVID-19 has exposed underlying issues while raising opportunities. Will companies’ growing comfort with remote work help them create a more diverse workforce? Is technology freeing employees to devote more time to creating value, instead of “pushing paper?”

Moderator: Lisa Butera, Head P&C Client Markets, US, Swiss Re

Panelists: Andrew N. Mais, Commissioner, Connecticut Insurance Department; Deepa Soni, Executive Vice President / Chief Information Officer, The Hartford; Victor Terry, VP Public Affairs & Chief Diversity Officer, State Farm

3:25 p.m. – 3:45 p.m.

Afternoon Break/Networking

3:45 p.m. – 4:40 p.m.

C-Suite Panel on Resilience

From extreme weather, cyber threats, and population shifts into riskier communities to civil unrest and hazards facing a complex global supply chain, one thing is clear: Risk transfer is no longer enough. Businesses, governments, and the public need a resilience mindset, and insurers are uniquely positioned to help them achieve it. Find out what that looks like.

Intro: Phil Klotzbach Ph.D., Research Scientist, Department of Atmospheric Science, Colorado State University

Moderator: John Huff, President and CEO, Association of Bermuda Insurers & Reinsurers (ABIR)

Panelists: Richard P. Creedon, Chairman of the Board and Chief Executive Officer, Utica Mutual Insurance Company; Paul Horgan, Head of U.S. National Accounts, Zurich North America; John K. Smith, President & CEO, Pennsylvania Lumbermens Mutual Insurance Company; Rohit Verma, CEO, Member of the Board of Directors, Crawford & Company

4:40 p.m. – 4:50 p.m.

Closing with Sean Kevelighan

4:50 p.m. – 6:00 p.m.

Networking Reception

Speakers



Chris Beck
Managing Director, Milliman

Chris is the Managing Director of Milliman's Cyber Risk Solutions (CRS) practice group. The practice offers clients innovative solutions for quantifying complex risks, including cyber, vendor, conduct and operational risk. CRS uses causal modeling integrating cognitive mapping, complexity science and Bayesian nets to quantify and aggregate risk. The solution can also be applied to cyber underwriting, accumulation risk and non-affirmative (i.e., silent cyber) risk. Lastly, CRS integrates artificial intelligence and machine learning (AI/ML) to construct sentiment analysis, distinguishing "signal" from noise in order to provide clients with an emerging threat framework.

Chris has 15 years of professional experience. His experience includes work in the banking, insurance, capital markets and card sectors helping clients assess and mitigate risk. Prior to joining Milliman, Chris was a Senior Manager in Accenture's Finance and Risk Management Consulting practice, delivering work for global financial service clients. Additionally, Chris served as an active duty Naval Officer and has multiple overseas deployments.



Contessa Brewer
Correspondent, CNBC

Contessa Brewer is a correspondent and substitute anchor for CNBC appearing throughout Business Day as well as the network's 7pm ET newscast "The News with Shepard Smith." She covers major news stories for CNBC including presidential elections, hurricanes, the coronavirus pandemic and trade wars. Her specialty coverage areas are casinos, the gaming industry and the insurance industry. Brewer joined the network in 2017 and is based at CNBC Global Headquarters.

A National Emmy-Award winning journalist, Brewer is known for her marathon on-air coverage of breaking news and big political stories. While an anchor for MSNBC, she hosted daily news programs and the long-running, primetime series "Caught on Camera." As a correspondent, Brewer has contributed reports to CBS News, CBSN, WNBC, NBC News and MSNBC, where she covered a wide range of stories including presidential elections, debt ceilings, government shutdowns, natural disasters, terror attacks and celebrity news. She began her career in Reno, NV followed by Palm Springs, CA and Milwaukee, WI.

Brewer is a Remembrance Scholar and magna cum laude graduate of Syracuse University's S.I. Newhouse School of Public Communication and Honors Program. She's narrated several audiobooks and resides in New York with her husband, twin sons and a dappled dachshund.

Follow her on Twitter @contessabrewer.



Lisa Butera

Head P&C Client Markets, US, Swiss Re

Lisa Butera is a Managing Director at Swiss Re. In her current role, she leads a team of underwriting and client management specialists who engage and service US-based, P&C multinational clients. Prior to this role, Lisa was a Senior Client Manager acting in a capacity as chief sales leader for five client insurers.

In this role, she was responsible for growth and profitability of the global client relationship and for leading cross-functional teams to develop and deliver risk and capital management solutions to her clients. Additionally, Lisa was Head of Strategy for the Large Client segment.

Prior to joining Swiss Re in August 2012, Lisa spent most of her 20-year insurance career at AIG in various underwriting and management capacities. Prior to leaving AIG, she was Head of the Multinational Risk Practice for AIG North America and prior to that Head of Worldwide Commercial Management Liability within the international Financial Lines Division. During her AIG career, Lisa held several positions of increasing responsibility.

After leaving AIG for a short hiatus and then again returning after two-and-a-half years, Lisa was a broker at Aon within the Financial Services Group.



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Richard P. Creedon

**Chairman of the Board and Chief Executive Officer,
Utica Mutual Insurance Company**

Mr. Creedon serves as Chairman of the Board and Chief Executive Officer for the Utica National Insurance Group. He was named to the position in 2019.

He joined the company in 1998 as Assistant Vice President and Director of Workers Compensation Claims. Following his promotion to Vice President/Senior Claims Officer in 2001, Mr. Creedon assumed responsibility for managing the Claims department. He was named Senior Vice President in 2003 and assumed the post of General Counsel and Senior Claims Officer the following year. He was promoted to Executive Vice President in 2007 and in December 2013 was appointed President and Chief Operating Officer. Mr. Creedon began his tenure as President and Chief Executive Officer in 2016, and served in that role until this most recent promotion.

A summa cum laude graduate of Framingham State College, Mr. Creedon earned a juris doctorate from the University of New Hampshire School of Law. He is a Member of the New Hampshire Bar Association, and the American Society of Workers Compensation Professionals. He is also a Board Member of the Insurance Information Institute, the Property & Liability Resource Bureau (PLRB), the American Property Casualty Insurance Association (APCIA) and the APCIA PAC Board of Directors. He is also on the Benefits & Compensation Committee of the APCIA. He is a Director of Mohawk Valley Edge and a Council Member of the Mohawk Valley Regional Economic Development Council.



Paul Horgan

Head of U.S. National Accounts, Zurich North America

Paul Horgan is the Head of U.S. National Accounts for Zurich North America and is responsible for the direction, management and performance of all large commercial and specialties business in the U.S. He joined Zurich in 2007 and has served as Head of U.S. Commercial Insurance, Head of Global Corporate in North America, Head of Group Reinsurance and Chief Underwriting Officer for Global Corporate in North America.

Horgan has more than 30 years of experience in the insurance industry. Before joining Zurich, he served in a number of senior roles at Liberty Mutual Insurance Company and has held positions in Alternative Markets, Underwriting and Finance.

Horgan is a member of the Board of Governors of the Maguire Academy of Insurance and Risk Management at St. Joseph's University in Philadelphia. In addition, he served on the Board of Directors of the Partnership for New York City.

Horgan holds a bachelor's degree in economics from the University of Maine and an MBA in finance from Saint Joseph's University.



John Huff

President and CEO, Association of Bermuda Insurers & Reinsurers (ABIR)

John Huff is President & CEO of the Association of Bermuda Insurers & Reinsurers (ABIR). He directs the association's worldwide public policy, regulatory, advocacy and education initiatives. In 2021, he was named to the Bermuda Risk Transfer Hall of Fame. Huff has spent his entire professional career in the Insurance sector.

He served as the 2016 President of the National Association of Insurance Commissioners (NAIC), the US standard-setting and regulatory support organization created and governed by the nation's chief insurance regulators, and as Director of the Missouri Department of Insurance, a position he held for eight years. In 2010, he was the first state insurance commissioner appointed to serve on the U.S. Financial Stability Oversight Council (FSOC), established by the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Prior to entering public service, Huff served in executive positions with leading global insurers and reinsurers in the United States, United Kingdom and Switzerland.

A former practicing attorney, his knowledge of the insurance industry is global in scope, spanning the United States, Bermuda, the United Kingdom, Continental Europe and Asia markets. He brings to the table a keen understanding of the public policy, regulatory, legal, financial and operational challenges that insurance and reinsurance companies face.



Sherman Joyce

President, American Tort Reform Association

Sherman Joyce is President of the American Tort Reform Association (ATRA), a national coalition of more than 300 non-profit organizations, professional societies, trade associations and corporations working through in-state coalitions to bring fairness and efficiency to the civil justice system. As President of ATRA, Mr. Joyce is the Association's Chief Executive Officer and a member of its Board of Directors. Mr. Joyce assumed his current position in 1994.

Upon graduation from Princeton University, Mr. Joyce served as a legislative assistant to U.S. Senator John C. Danforth (R - MO) until 1984. Following graduation from Catholic University Law School, he served as minority counsel to the Subcommittee on Science, Technology, and Space of the Senate Committee on Commerce, Science, and Transportation from 1987 to 1989.

Mr. Joyce then moved within the Commerce Committee staff to become minority counsel to the Subcommittee on the Consumer. In that capacity, he was the lead Republican staff member on legislation to establish uniform rules for product liability law. In addition, he advised Senators on issues pertaining to product safety, antitrust law, advertising, and consumer and telemarketing fraud.

In late 2005, Mr. Joyce was elected to the Board of Directors of the Texas Civil Justice League and in 2006, he was appointed to the Board of Trustees of the Landon School in Bethesda, Maryland, and served as its Chairman from 2011 to 2014.



Sean Kevelighan

Chief Executive Officer, Insurance Information Institute

Sean Kevelighan joined the Insurance Information Institute as President and Chief Executive Officer in 2016. Previously, he was Group Head of Public Affairs for Zurich Insurance Group where he oversaw Government and Industry Affairs as well as Corporate Responsibility. He joined Zurich in May 2013 as Head of Government and Industry Affairs for North America, with responsibility for driving the public policy agenda in the region. Prior to that, he worked at Citigroup, Inc., as Head of Strategic Communications for its Global Consumer Banking business, and for Zurich, as Head of Group Media Relations in North America.

He has served in various public sector posts in Washington, D.C. As a political appointee in the administration of President George W. Bush, he served first in the Department of Treasury as a spokesperson for economic issues, and eventually became Senior Advisor for the Office of Tax Policy. He was also the Press Secretary for the White House Office of Management and Budget. Additionally, he worked on Capitol Hill, serving on the staff of members of Congress; most notably as Legislative Director for Representative Bob Schaffer of Colorado.

Sean's private sector experience in Washington, D.C. included positions at public affairs firms such as Edelman and Hill & Knowlton. He advised numerous multinational and FORTUNE 100 corporate clients on policy issue management programs, corporate reputation campaigns and crisis communications. Sean is a graduate of the University of Colorado at Boulder.



Phil Klotzbach, Ph.D.

**Research Scientist, Department of Atmospheric Science
Colorado State University**

Phil Klotzbach is a Research Scientist in the Department of Atmospheric Science at Colorado State University. He received his Ph.D. in Atmospheric Science from CSU in 2007. Klotzbach has worked in the Department of Atmospheric Science for the past 21 years and was co-author on the Atlantic basin hurricane forecasts with Dr. William Gray through 2005. He became first author on the seasonal hurricane forecasts in 2006. Klotzbach developed the two-week forecasts currently being issued during the peak months of the hurricane season between August-October. He has authored over 80 articles in peer-reviewed journals such as Journal of Climate and Weather and Forecasting.

Klotzbach graduated from Bridgewater State College with a BS degree in Geography in 1999. After receiving his Masters degree from CSU in 2002, Klotzbach thru-hiked the Appalachian Trail from Georgia to Maine (2100+ miles). He has also climbed all 54 14,000 foot peaks in Colorado, and has completed nine marathons and six ultra-marathons.



Michel Léonard, PhD, CBE

Vice President, Senior Economist and Data Scientist and Head of the Economics and Analytics Department, Insurance Information Institute

Dr. Michel Léonard, CBE, leads the Triple-I's Economics and Analytics Department. He is responsible for providing analysis and insight on industry economics and business performance, as well as other forward-looking, data driven insurance insights.

Michel brings more than twenty years of insurance experience to Triple-I, including senior and leadership positions such as Chief Economist for Trade Credit and Political Risk at Aon; Chief Economist at Jardine Lloyd Thompson; Chief Economist and Data Scientist at Alliant; and Chief Data Scientist at MaKro LLC. In these roles, he worked closely with underwriters, brokers and risk managers to model risk exposures for property-casualty and specialty lines such as credit, political risk, business interruption and cyber.

Michel also currently serves as adjunct faculty at New York University's Economics Department and at Columbia University's Statistics Department and Data Science Institute. In this capacity, Michel provides a key link between the Triple-I, its Non-Resident Scholars and academia.

Michel holds a Bachelors of Arts from McGill University, a Masters of Theological Studies from Harvard University, and a Masters of Arts and Doctorate of Philosophy in Political Economy from the University of Virginia, focusing on qualitative and quantitative risk modeling. He is a member of the Insurance Research Council Advisory Board.



Andrew N. Mais

Commissioner, Connecticut Insurance Department

Andrew N. Mais was nominated by Governor Ned Lamont to be Connecticut's 33rd Insurance Commissioner. Mais was elected as Secretary Treasurer and began serving on the Executive Committee of the National Association of Insurance Commissioners on January 1, 2021. He also currently serves on the International Relations, Property & Casualty, and Financial Regulation Standards committees. He also serves on the International Association of Insurance Supervisors (IAIS) Macprudential and Executive Committees. The IAIS is the international standard-setting body responsible for developing and assisting in the supervision of the insurance sector.

Mais has led discussions in several forums on race, diversity, and inclusion at the state level and within the insurance industry and in insurance practices. He has also joined the efforts led by Governor Ned Lamont and Lt. Gov. Susan Bysiewicz to address social inequities in Connecticut, including the Council on Women and Girls and cultural competency initiatives.

Mais is also a member of the NAIC's Special Executive Committee on Race and Insurance, charged with conducting research and analyzing issues of diversity and inclusion within the insurance sector. Mais previously was a member of Deloitte's Center for Financial Services, providing industry-leading thought leadership and insight on US and international regulatory affairs.

Prior to that, he was a Director at the New York State Insurance Department. There he served four governors as part of the Department's senior leadership team through numerous events.



Christopher McDaniel
President, Catastrophe Resiliency Council

Christopher has 30+ years' experience in the financial services industry with varied projects and management roles including organizational transformation, process improvement, roadmap development, PMO and all facets of operations and technology. Extensive experience in the Property and Casualty, Reinsurance and Life and Annuity space, with strong industrywide relationships and operational expertise.

Christopher is currently President of The Institutes Catastrophe Resiliency Council (CRC). CRC's mission is to collaborate with risk- and insurance-focused parties to create a healthy, competitive risk marketplace that promotes resilience against natural catastrophes.

Previously, Christopher was President of The Institutes RiskStream™ Collaborative, and continues to serve on its Board of Directors. The Institutes RiskStream Collaborative is an unprecedented, industry-led consortium collaborating to unlock the business potential of block-chain and other InsurTech technologies across the insurance industry. RiskStream accelerates time to market and adoption through real-world applications and impactful use cases.

Prior to The Institutes, Christopher was a Specialist Leader in Deloitte Consulting Insurance Practices specializing in Strategy and Operations.



Michael Menapace
Attorney, Wiggin and Dana LLP

Michael Menapace is a Non-Resident Scholar at the Insurance Information Institute. He is an insurance litigator, counselor and law school professor. He represents insurers and reinsurers in a wide range of claims that challenge the industry's business practices. Leading insurance industry trade groups have engaged Michael to represent them on matters of industry-wide importance before trial and appellate courts. Currently, Michael is serving as national coordinating counsel for all of a publicly-traded insurance company's COVID-19 business interruption litigation. He is also lead trial counsel for dozens of COVID-19 business interruption suits against a major international insurer.

In his role as counselor, Michael advises insurers on policy construction, coverage, compliance, and regulatory issues and often represents stock, mutual, and captive insurers on their dealings with state regulators, including proceedings concerning rates, applications for acquisition of control, and market conduct exams. He also counsels insurance companies on a variety of data security and privacy issues and defends companies facing potential data breach liability.

Michael has also defended multiple companies in a series of lawsuits alleging violations of the federal Medicare Secondary Payer Act and related state Medicare laws.

Michael lectures and publishes regularly on insurance and cybersecurity topics and has testified before the U.S. Senate Commerce Committee as an invited expert on cybersecurity and insurance.



Rick Merrill
Founder and CEO, Gavelytics

Before founding Gavelytics, Rick spent the better part of a decade as a "big law" litigator, working primarily on large real estate and other commercial disputes. Rick received his law degree from the UCLA School of Law, where he was the Senior Articles Editor of the Journal of Law and Technology and also a judicial extern for the California Superior Courts. Rick completed the Executive Program at the UCLA Anderson School of Business and received his undergraduate degree from the University of Southern California. When he's not designing cutting-edge litigation solutions, Rick loves spending time with his wife and children, playing golf, and skiing.

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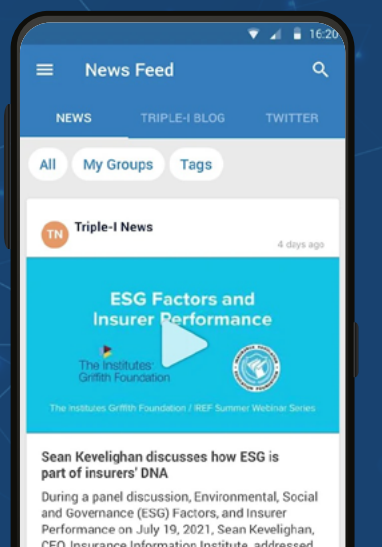
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Peter Miller
President and CEO, The Institutes

Peter L. Miller is president and chief executive officer of The Institutes and a member of The Institutes' Senior Management Team.

He chairs the CPCU Society Board of Directors, the Griffith Insurance Education Foundation Board of Directors and The Institutes RiskStream Collaborative, as well as serves ex-officio as a member of The Institutes' Board of Trustees.

Before joining The Institutes in 1992, Miller worked as a computer consultant and project coordinator for Intracorp, a subsidiary of CIGNA Corporation.

Miller is a graduate of Colorado State University, where he earned a bachelor's degree in business administration, with a minor in economics, and a master's degree in systems management. He also holds an MBA from Villanova University and has done extensive PhD-level work in computer information systems.

Miller holds the Chartered Property Casualty Underwriter (CPCU®) designation from The Institutes. In addition, he chairs the iCAS board and Institute for Global Insurance Education (IGIE). He is a member of the Independent Insurance Agents & Brokers of America (IIABA) InVEST Board of Trustees and the Graduate Business Advisory Council (GBAC) at Villanova University.



Paul Miskovich
Global Business Leader, Pango Group

Paul Miskovich is a global business leader for Pango Group, a provider of consumer cybersecurity solutions. Paul's professional experience includes more than 20 years in the insurance industry with global cyber and technology leadership roles as the Chief Underwriting Officer at Evertas

Insurance, Group Head of Cyber at Argo Group, and Global Head of Cyber at AXIS Capital. Prior to joining the insurance industry, Paul spent over 10 years in engineering and IT roles within the telecommunications and the defense industries. Paul is a licensed attorney in New York and New Jersey as well as a licensed P&C broker.



Catherine A. Mulligan

Global Head of Cyber, AON

Catherine is the Global Head of Cyber for Aon's Reinsurance Solutions business. In this role she is responsible for setting the strategy for the global cyber practice group, driving growth, building the team, and working closely with Aon's Cyber Solutions Group. The practice group provides cyber reinsurance advisory service, dedicated and bespoke data and analytics, and expert advice on strategy and distribution.

Prior to joining Aon in 2017, Catherine served as the Head of Professional Liability at Zurich North America where she managed the portfolios and teams underwriting Miscellaneous and Healthcare Professional Liability and Security & Privacy. She was named to the position in March 2016. Previously, she was Head of Specialty Products Errors & Omissions, leading that team in double digit growth and establishing Zurich North America as a key market in the security & privacy ("cyber") space.

Prior to Zurich, Mulligan was an AVP at Chubb, where she was a regional underwriting manager in the technology division, earning her Underwriting Specialist designation with a focus on E&O. She later spent three years as a broker at William Gallagher Associates in New York, where she worked with technology and life sciences companies.



Dale Porfilio, FCAS, MAAA

Chief Insurance Officer, Insurance Information Institute

Dale Porfilio joined the Insurance Information Institute in 2021 as its Chief Insurance Officer. In this role, he oversees the Research and Education division, working closely with Triple-I subject-matter experts to develop data-driven industry insights and analyses. He also serves as a media spokesperson on thought-leadership matters and delivers board-level presentations at industry events and to Triple-I member companies.

Dale previously was senior vice president and corporate chief actuary at Genworth Financial, where he was responsible for the actuarial practice for all product lines and countries. Before that he was vice president and chief actuary at Kemper Corp., where he was responsible for pricing, reserving, predictive modeling, catastrophe management, and product management. He began his career at Allstate, working on pricing, product, research, and catastrophe risk modeling.

Dale is a Fellow of the Casualty Actuarial Society (FCAS), Member of the American Academy of Actuaries (MAAA), and summa cum laude graduate of DePauw University in Greencastle, Ind.



Michael Reilly

Global Underwriting Lead, Accenture

Michael is a Director in Accenture's Insurance Practice. He has 20 years helping insurance companies to transform underwriting operations and organizations around the world; he has led large scale commercial insurance transformation programs in underwriting, policy, business intelligence and mergers and acquisitions with a focus on business value. Michael has also co-authored and presented multiple articles on underwriting, analytics and knowledge management.



William Ross

Chief Executive Officer, Insurance Industry Charitable Foundation

In September 2004, Bill joined the Insurance Industry Charitable Foundation as Chief Executive Officer. Bill is responsible for the overall operation and strategic direction of the Foundation. Today the IICF operates 4 domestic divisions and 10 chapters and one international division in London, UK. The IICF is presently launching a new National Life Division. The IICF has over 624 industry executives serving as IICF Board Members. Bill is an international executive, with work assignments in corporate, consulting and nonprofit environments.

Bill comes to the Foundation after a 31-year career with the Walt Disney Company, having worked in the Parks and Resorts division with assignments in Tokyo Disneyland and Disneyland Resort in Paris. He was a member of the executive team that managed the \$2 billion expansion of the Disneyland Resort in Southern California. Bill has a broad background in marketing, communications, planning and development and external relations. He is a chairman emeritus of the Orange County Business Council.

He has served on numerous nonprofit boards throughout California such as the California Golden State Museum, Children's Hospital Orange County and Cypress College Foundation. He is a strong advocate of education, change and the customer experience. He completed his undergraduate and graduate degree at California State University Fullerton. In 1989 he was recognized as a distinguished alumnus. Prior to his business career he lectured at California State University, Fullerton for five years.



John K. Smith

President & CEO, Pennsylvania Lumbermens Mutual Insurance Company

John started his lifelong career in insurance in North Jersey in 1977 at Aetna Casualty as a Property Underwriter. In 1979 he joined CNA as a Sales Representative before moving to Pittsburgh in 1980 where he served as a Branch Sales Manager. He joined General Accident Insurance Company (GA) as the Branch Manager of their Pittsburgh office in 1984. He later (1990) relocated with GA to New York City and was appointed a Resident Vice President of their NYC Branch in 1994. In 1996 he was appointed Northeast Regional Vice President. He joined Pennsylvania Lumbermens Mutual Insurance Company (PLM) in 1998 as Vice President of Underwriting and is currently President and Chief Executive Officer and a member of the Board of Directors of PLM and Indiana Lumbermens Mutual Insurance Company which became affiliated with PLM in October of 2013.

Under his leadership PLM has grown from a tertiary regional player in the “wood” niche, to the market leader in this segment. They insure 6000 wood related business in 48 states that develops over \$250m of written premium. PLM assets have grown from just over \$100m with policyholder surplus of \$60m to \$540m and \$149m respectively. While not a easily recognizable brand within the property casualty insurance industry, the PLM brand is recognized by the 30,000 plus wood businesses in America today as the premier property casualty insurance provider that has faithfully served the wood niche for 124 years.



Deepa Soni

Executive Vice President / Chief Information Officer, The Hartford

Deepa Soni is responsible for leading technology strategy, vision and execution for all businesses. She leads a team of 6000+ resources across applications, infrastructure, architecture, data analytics, data science and information security. She is also the Executive sponsor for Women in Technology and Young Professionals Enterprise Resource Group. She brings 20+ years of extensive experience in Digital transformations, Agile Product delivery, Cyber security, Data Analytics and Process Re-engineering.

Prior to joining The Hartford, Soni served as U.S. Chief Information Officer for BMO Financial Group in Chicago. Prior to that, she was the SVP & Head of Application Development at M&T, leading technology strategy and delivery for all Lines of Businesses across the bank. Previously, she served as Head of Enterprise Architecture Group at KeyCorp where she was responsible for enterprise-wide technology standards and governance, strategic technology planning and solution architecture.

Soni holds a BS degree from Thapar Institute of Engineering and Technology, India and a MS from University of Science and Technology, at Missouri-Rolla. She has done executive management programs at University of Michigan and Wharton. Soni also holds a Patent for systems driven process innovation.



Victor A. Terry, CLU®, ChFC®, CLF®
VP Public Affairs & Chief Diversity Officer, State Farm

Victor Alexander Terry is Vice President Public Affairs and the first Chief Diversity Officer at State Farm. He assumed his current responsibilities in June of 2020. He leads the company's communications and public relations team. Victor oversees collaborative efforts to intentionally drive more diversity, inclusion, and belonging as a core talent and business imperative at State Farm. Victor also leads State Farm's Corporate Responsibility team, including the State Farm Foundation and all philanthropic and charitable giving.

Victor has been with State Farm for over 23 years. Prior to his current role, he was a senior distribution and sales executive. His role included being accountable for production, retention, and profit of State Farm's products and services. He has led field based production teams in Alabama, Mississippi, Georgia, Florida, Texas, Oklahoma, Kansas, and Missouri. Between 2010 and 2015, Victor was an executive and department head in State Farm's corporate agency department. He was an independent contractor State Farm agent in 2001 and 2002.

Victor is from Birmingham, Alabama, and is a graduate of Samford University. He is also a graduate of the General Management Program at Harvard Business School and holds several professional designations from The American College of Financial Services. Victor and his wife have two teenage daughters.



Frank Paul Tomasello, J.D.
Executive Director of The Institutes Griffith
Insurance Education Foundation

Frank Paul Tomasello, J.D., is Executive Director of The Institutes Griffith Insurance Education Foundation ("The Institutes Griffith Foundation"), a 501(c)(3) not-for-profit, non-advocative organization that provides objective insurance education to public policymakers. He oversees the work of this affiliate of The Institutes and is responsible for advancing strategic plans, serving as a liaison to the Board of Directors and Advisory Council, and interacting with both internal and external stakeholders to further The Institutes Griffith Foundation's mission.

Prior to joining The Institutes Griffith Foundation in 2014, he held leadership roles at the American Law Institute-American Bar Association Committee on Continuing Professional Education (now known as ALI-CLE), a non-profit organization dedicated to educating lawyers.

Tomasello was educated at Duquesne University School of Law. There he served as a member of the Duquesne Law Review and received the "CALI Excellence for The Future Award" for his achievements in the study of advanced legal research and writing. He practiced law in his native Pittsburgh before transitioning to a career in the non-profit realm.

Tomasello lives in suburban Philadelphia with his wife and son.



Rohit Verma

Chief Executive Officer, Crawford & Company

Rohit Verma is the chief executive officer of Crawford & Company®, the world's largest publicly listed independent provider of claims management and outsourcing solutions to insurance companies and self-insured entities.

Rohit brings more than 20 years of international strategic expertise and a proven track record for creating momentum and growth to Crawford. As CEO, and a member of Crawford's board of directors, he is focused on company strategy and growth, business operations, investor relations and client relationships, with an emphasis on technology and innovation.

Rohit is passionate about driving cultural and operational transformation. Under his leadership, Crawford realigned to its modern global service line structure, uniting the organization with a single purpose of bringing value-added solutions to clients. He has driven growth from the front; launching several innovative solutions, capturing new business and creating an imperative for client centricity.

Prior to his role at Crawford, Rohit served as the regional executive for the south region of Zurich North America, where he was accountable for profitable growth and market execution. During his ten-year tenure at Zurich, Verma also served in a number of executive management positions across underwriting, finance, strategy and general management. His prior roles have included COO (2010-2011), CFO for SME business (2008-2010), head of strategy for Specialties business (2007-2008).

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Hank Watkins

President, North America, Lloyd's

Hank is responsible for Lloyd's market development activities in the US, Canada and Latin America. From offices in Atlanta, Boston, Chicago, Dallas, Frankfort KY, New York, Montreal, Toronto, Bogota, Mexico City, Miami and Rio de Janeiro, Lloyd's is actively engaged in educational and marketing outreach to retail, wholesale and reinsurance intermediaries, risk managers, managing general agents, risk management programs at colleges & universities and other stakeholders in the Lloyd's market.

Hank has more than 35 years of experience in the insurance industry and has held a range of underwriting, client management and leadership positions in the United States and Europe at Chubb, Johnson & Higgins, Marsh and HRH.

Hank received his BA from the University of California, Berkeley and has completed an executive leadership program at The Wharton School. He's a member of the Board of Overseers at St. John's University's Maurice R. Greenberg School of Risk Management, Insurance and Actuarial Science and is on the boards of the Insurance Information Institute, Insurance Federation of New York and Insurance Industry Charitable Foundation (NY/Northeast Division).



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A couple walking down a city street at sunset. The man is wearing a dark jacket and the woman is wearing a light-colored coat. They are walking away from the camera. A large blue circle is overlaid on the image, containing text.

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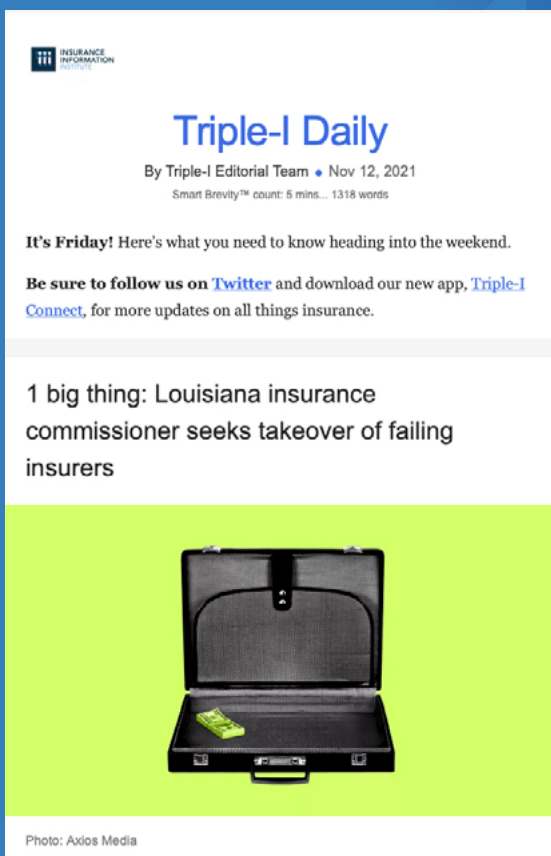
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