James Bielak
Program Manager, Property & Casualty
Association for Cooperative Operations Research & Development (ACORD)

James, a Program Manager at ACORD, has extensive experience facilitating clients and industry leaders in developing technical strategies and building practical solutions. James is presently responsible for all standards development activities across the ACORD P&C Program. He previously served as Information Technology Director of EMSI’s Insurance Services Fulfillment Systems, encompassing technology supporting teleinterview, medical record retrieval, paramedical examination, litigation record retrieval, underwriting and life expectancy fulfillment products. Prior to working with the insurance industry, James was a project manager and research scientist at a major US oil and gas research center, delivering scientific analysis and 3D visualization software to research and exploration stakeholders.
Birny Birnbaum
Executive Director
Center for Economic Justice

Birny serves as an economic adviser to and Executive Director for the Center for Economic Justice (www.cej-online.org), a Texas non-profit organization, whose mission is to advocate on behalf of low-income consumers on issues of availability, affordability, accessibility of basic goods and services, such as utilities, credit and insurance. Birny Birnbaum is a former insurance regulator whose work focuses on insurance regulatory issues. He has served as an expert witness on a variety of economic and actuarial insurance issues before numerous state and federal regulatory agencies and state and federal courts.

He has authored reports and testimony for numerous public agencies and consumer organizations, including the California Department of Insurance, the Florida Insurance Commissioner’s Task Force on Credit Scoring, the Ohio Civil Rights Commission, the Cities of New York and Philadelphia, the United States Department of Justice and the Center for Economic Justice. He has also testified many times before state legislatures and Congress. Birny’s reports and testimony have covered a wide variety of topics, including insurance risk classification, auto and homeowners insurance, force-placed insurance, consumer credit insurance, title insurance, insurance credit scoring and insurance markets. Birny has served for many years as a designated Consumer Representative at the National Association of Insurance Commissioners and is a member of the Federal Advisory Committee on Insurance.

Birny served for three years as Associate Commissioner for Policy and Research and the Chief Economist at the Texas Department of Insurance. At the Department, Birny provided technical and policy advice to the Commissioner of Insurance and performed policy research and analysis for the Department. Birny was also responsible for the development of data collection programs for market surveillance and the analysis of insurance market for competition.

Prior to coming to the Department, Birny was the Chief Economist at the Office of Public Insurance Counsel (OPIC), working on a variety of insurance issue. OPIC is a Texas state agency whose mission is to advocate on behalf of insurance consumers. Prior to OPIC, Birny was a consulting economist working on community and economic development projects. Birny also worked as business and financial analyst for the Port Authority of New York and New Jersey. Birny was educated at Bowdoin College and the Massachusetts Institute of Technology. He holds two Master’s Degrees from MIT in Management and in Urban Planning with concentrations is finance and applied economics.
Sandra Castagna  
**Associate Commissioner, Property & Casualty**  
**Maryland Insurance Administration**

Sandra Castagna was named Associate Commissioner for Property and Casualty in April 2012. In her position at the MIA, she oversees the regulation of the rate and form filings of all insurance companies that sell property and casualty, surety, mortgage guarantee or title insurance in Maryland. In addition, Castagna is responsible for Property and Casualty complaints, investigations and determinations.

Castagna has worked for the State of Maryland since 1985, the last 24 years of which were with the Maryland Insurance Administration. Since 2004, she has served as director of Consumer Education and Advocacy. Prior, she served as director of Property and Casualty Complaints (1997-2004); assistant chief of Property and Casualty Market Conduct (1995-1997); senior market conduct examiner (1992-1995); market conduct examiner (1991-1992); and agency enforcement officer (1989-1991).

Castagna earned her MBA from the University of Baltimore and her Bachelor of Arts from the University of Maryland, College Park.
Allen Greenberg
Senior Policy Analyst
U.S. Department of Transportation

Allen Greenberg has over 20 years of experience in analyzing and advocating for sustainable U.S. transportation policy at the national and regional levels from both inside and outside of government. For the last thirteen years, Allen has been employed as a senior policy analyst at the Federal Highway Administration (FHWA), where he plays a leadership role with the Value Pricing Pilot Program and the Urban Partnership Program, including soliciting and managing transportation pricing pilot initiatives related to usage-based auto insurance, variable and transparent demand-based parking pricing, and new forms of vehicle-use pricing and services (including car sharing and priced dynamic ridesharing, both of which entail insurance-related challenges). Prior to joining FHWA, Allen spent two years at the U.S. Environmental Protection Agency Office of Policy, where he directed the Transportation Partners Program, which provided grants and technical assistance to national not-for-profit organizations promoting local sustainable transportation initiatives. Allen has authored seven peer-reviewed research papers covering a very broad array of issues related to pay-as-you-drive insurance. Allen holds a Masters in Urban and Regional Planning from the University of Virginia and a Bachelor of Science in Public Policy and Management from Carnegie Mellon University.
Robin A. Harbage, FCAS, MAAA
Director
Towers Watson

Robin is global head of sales and product delivery for Towers Watson’s DriveAbility™. He has extensive experience in product development having created and managed Progressive’s Direct Auto R&D group, where he led efforts to develop TripSense™, Progressive’s forerunner to the current Snapshot™ product. Robin has accrued over 15 years of experience with UBI and worked with more than 30 clients on UBI products.

Robin received his Bachelors in mathematics from The College of Wooster, and an MBA from The Ohio State University. Robin is a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries.
Roger C. Lanctot  
**Associate Director, Global Automotive Practice**  
Strategy Analytics

As Associate Director in the Global Automotive Practice at Strategy Analytics, Roger Lanctot has a powerful voice in the definition of future trends in automotive safety, powertrain, and infotainment systems. Roger draws on 25 years’ experience in the technology industry as an analyst, journalist and consultant. Roger has conducted and participated in major industry studies, created new research products and services, and advised clients on strategy and competitive issues throughout his career. His privileged relationships and extraordinary connectedness help keep Strategy Analytics in the forefront of industry thought leadership. Roger is a graduate of Dartmouth College.
David F. Snyder  
Vice President  
Property Casualty Insurers Association of America (PCI)

Mr. Snyder is currently serving as the vice president for PCI. PCI is composed of more than 1,000 member companies, representing the broadest cross-section of insurers of any national trade association. PCI members write over $180 billion in annual premium, 38.3 percent of the nation’s property casualty insurance. Member companies write 44.3 percent of the U.S. automobile insurance market, 31.6 percent of the homeowners market, 36.3 percent of the commercial property and liability market, and 42.6 percent of the private workers compensation market. He has previously served as the vice president and associate general counsel of public policy for the American Insurance Association (AIA). His portfolio specialized in international trade, insurance regulatory issues, transportation insurance and legal reform. In addition to his leadership at AIA, Snyder worked for both Nationwide Insurance and State Farm Insurance Company. Prior to these positions, he served the Commonwealth of Pennsylvania in a number of legal and legislative roles.

Mr. Snyder is also a local community leader. He has been elected to five terms on the Falls Church City Council and has served as Mayor and Vice Mayor. In 2010, Dave received the Washington Metropolitan Area's highest award for regional leadership, having chaired transportation and environmental bodies and served on the Emergency Preparedness Council.