Stanford Cyber Initiative

NAIC & Stanford University Joint Cybersecurity Forum

Wednesday, October 10, 2018
Stanford, CA
8:15 – 9:15 a.m. Breakfast and Registration

9:15 – 9:30 a.m. Welcome and Opening Remarks
   — Ben Lawsky, CEO, The Lawsky Group, and Former Superintendent,
     New York State Department of Financial Services

9:30 – 10:15 a.m. Keynote Address: Building Your Cyber Toolbox
   — Michael Daniel, Former Special Assistant to the President
     and Cybersecurity Coordinator at the White House

10:15 – 11:30 a.m. Session 1: The Cyber Threat Landscape and
   Cyber Insurance Market

   Moderator
   — Michael F. Consedine, Chief Executive Officer, NAIC

   Panelists
   — Elissa Doroff, Vice President, Underwriting and Product Manager for
     Technology and Cyber Liability, XL Catlin
   — Adam Hamm, Managing Director, Protiviti
   — Herbert Lin, Senior Research Scholar for Cyber Policy and Security,
     Hank J. Holland Fellow in Cyber Policy and Security, Hoover Institution
   — Tarah Wheeler, New America Cybersecurity Policy Fellow and Senior
     Director, Data Trust & Threat and Vulnerability Management, Splunk

11:30 – 11:45 a.m. Morning Break

11:45 a.m. – 1:00 p.m. Session 2: Threat Intelligence, Data and
   Information Sharing

   Moderator
   — Elizabeth Kelleher Dwyer, Superintendent, Rhode Island Division
     of Insurance

   Panelists
   — John Carlson, Chief of Staff, Financial Services Information Sharing
     and Analysis Center (FS-ISAC)
Panelists (cont’d)
— Dr. Marie-Elisabeth Paté-Cornell, Burt and Deedee McMurtry Professor in the School of Engineering, and Professor and Founding Chair (2000–2011) of the Department of Management Science and Engineering, Stanford University
— Raymond G. Farmer, Director, South Carolina Department of Insurance, and NAIC Vice President
— Matt Prevost, Senior Vice President, Cyber and Technology E&O Product Line Manager, Chubb

1:00 – 2:00 p.m. Lunch

2:15 – 3:45 p.m. Session 3: Insurance Institute for Cybersecurity

Moderator

Panelists
— John Carlson, Chief of Staff, Financial Services Information Sharing and Analysis Center (FS-ISAC)
— Eric A. Cioppa, Superintendent, Maine Bureau of Insurance, and NAIC President-Elect
— Elissa Doroff, Vice President, Underwriting and Product Manager for Technology and Cyber Liability, XL Catlin
— Dr. John Hale, Professor of Computer Science and Tandy Professor of Bioinformatics and Computational Biology, Tandy School of Computer Science, College of Engineering and Natural Sciences, University of Tulsa
— Adam Hamm, Managing Director, Protiviti
— Robert Parisi, Managing Director, Marsh FINPRO

3:45 p.m. Closing Remarks
— Ben Lawsky, CEO, The Lawsky Group, and Former Superintendent, New York State Department of Financial Services

4:00 – 5:00 p.m. Networking Reception
JOHN W. CARLSON
Chief of Staff
Financial Services Information Sharing and Analysis Center (FS-ISAC)

John W. Carlson is chief of staff of the Financial Services Information Sharing and Analysis Center (FS-ISAC) and active in the Financial Services Sector Coordinating Council (FSSCC), including vice chairman from 2015 to 2017.

The FS-ISAC is a nonprofit corporation formed in 1999, funded by its 7,000 member organizations and focused on ensuring the resilience and continuity of the global financial services infrastructure and individual firms against acts that could significantly impact the sector’s ability to provide services critical to the orderly function of the global economy.

Prior to joining FS-ISAC, Carlson served as the executive vice president of BITS/Financial Services Roundtable and as a managing director of Morgan Stanley. Carlson also served in a variety of leadership and technical roles at the Office of the Comptroller of the Currency, the U.S. Office of Management and Budget, the Federal Reserve Bank of Boston and the United Nations Centre for Human Settlements.

Carlson earned a master’s degree in public policy from the John F. Kennedy School of Government at Harvard University and a bachelor’s degree from the University of Maryland.
ERIC A. CIOPPA
Superintendent
Maine Bureau of Insurance
NAIC President-Elect

Eric A. Cioppa is superintendent of the Maine Bureau of Insurance, one of five agencies within the state’s Department of Professional and Financial Regulation. Cioppa joined the Bureau in 1988 as a statistician. He then served as supervisor of the Workers’ Compensation Section prior to becoming deputy superintendent in 1998. He was unanimously confirmed as superintendent in September 2011.

Cioppa currently serves as a member of the Maine State Employee Health Commission and has performed various roles at the NAIC, currently serving as president-elect.

Cioppa earned an MBA from Clarkson University and a bachelor’s degree from Potsdam State University.

RICHARD A. CLARKE
Founder and CEO
Good Harbor Cyber Security Risk Management
Former U.S. National Coordinator for Security, Infrastructure Protection and Counter-Terrorism

Richard A. Clarke is the founder and CEO of Good Harbor Cyber Security Risk Management, and is an advisor to leaders in the public and private sectors on all issues of cyber-security and crisis management.

Clarke served in the White House for an unprecedented 10 years as Special Advisor to the President on Cyber Security, serving under President George H.W. Bush, President Bill Clinton and President George W. Bush. In this role, Clarke also advised on counter-terrorism and other national security issues, and served on the National Security Council for 10 years.

In his role as the nation’s “cyber-czar,” Clarke developed the country’s first National Strategy to Defend Cyberspace.
MICHAEL F. CONSEDINE
Chief Executive Officer
NAIC

Michael F. Consedine serves as the NAIC’s chief executive officer. As CEO, he principally focuses on strategic planning, policy development and implementation in the areas of state, federal and international affairs and relations. He advocates for NAIC members and represents their interests before federal and international policymakers, state government associations, and consumer and industry groups. Consedine is also responsible for management of the NAIC’s Executive Office and staff.

Before joining the NAIC in January 2017, Consedine served as the global head of government and policy affairs at Aegon, one of the world’s largest financial services companies with operations in 20 countries serving more than 30 million customers. At Aegon, he led government relations in Europe, the Americas and Asia. Concurrently, Consedine was senior vice president, deputy general counsel and executive director of government affairs of Aegon’s U.S. subsidiary, Transamerica. In this role, he oversaw all aspects of the company’s state and federal government relations activities.

Consedine has spent his entire career in the insurance industry as an attorney, regulator and executive. Most notably, he served as the insurance commissioner for the Commonwealth of Pennsylvania from 2011 to 2015. While commissioner, he was elected by his peers to serve as an officer of the NAIC as secretary-treasurer, vice president and president-elect. He served on a number of NAIC groups focused on both international and domestic matters, including as chair of the International Insurance Relations (G) Committee, the Reinsurance (E) Task Force and the Health Care Reform Regulatory Alternatives (B) Working Group.

In November 2011, the U.S. Treasury Department named him as one of the first members of the Federal Advisory Committee on Insurance, which advises the Federal Insurance Office on domestic and international policy. Consedine was also the NAIC’s representative to the European Union (EU)–U.S. Insurance Dialogue Steering Committee and was active in the International Association of Insurance Supervisors (IAIS), where he served on its Executive Committee.

Earlier in his career, Consedine was a partner at Saul Ewing LLP and was vice-chair of its Insurance Practice Group.
Dr. Marie-Elisabeth Paté-Cornell is the Burt and Deedee McMurtry Professor in the School of Engineering and Professor and Founding Chair (2000–2011) of the Department of Management Science and Engineering at Stanford University. Her specialty is engineering risk analysis with application to complex systems (space, medical, offshore oil platforms, etc.).

Her earlier research has focused on the optimization of warning systems and the explicit inclusion of human and organizational factors in the analysis of systems’ failure risks. Her recent work is on the use of game theory in risk analysis with applications that have included counter-terrorism, nuclear counter-proliferation problems and cyber security.

She is the author of more than 100 publications, and the co-editor of a book titled, Perspectives on Complex Global Problems (2016).

She is a member of the National Academy of Engineering, of the French Académie des Technologies, of the NASA Advisory Council and of several boards including the Board of Advisors of the Naval Postgraduate School and the Navy War College.

She was a member of the President’s Foreign Intelligence Advisory Board (2001–2008), of the board of the Aerospace Corporation (2004–2013) of Draper Laboratory (2009–2016) and of InQtel (2006–2017).

She earned a bachelor’s degree in mathematics and physics, Marseille (France), an engineering degree (applied math/computer science) from the Institut Polytechnique de Grenoble (France), and a master’s degree in operations research and a Ph.D. in engineering-economic systems, both from Stanford University.
MICHAEL DANIEL  
President and CEO  
Cyber Threat Alliance  

Cybersecurity Advisor to President Barack Obama  
(2012–2016)  

Michael Daniel draws from his post at the highest echelon of government to sound the alarm on the global security threats of the 21st century, revealing the necessary steps for managing an organization’s cyber risk.  

From the attack on Sony Pictures Entertainment to the intrusion into the U.S. Office of Personnel Management and the Russian efforts to meddle in the U.S. electoral process, Daniel has maintained a pivotal role leading the government’s response to the most prominent cyber incidents of our time. As cybersecurity coordinator to President Barack Obama, Daniel led the nation’s cybersecurity strategy and policy efforts from 2012 to 2016.  

Widely recognized as one of the world’s top cybersecurity experts, Daniel specializes in managing cyber risk to critical infrastructure systems, such as financial services assets, electronic medical records and industrial control systems.  

As president and chief executive officer of the nonprofit Cyber Threat Alliance, Daniel leads a team of cybersecurity giants—such as Cisco, Checkpoint, Fortinet, McAfee, Palo Alto Networks and Symantec—to improve information-sharing about cybercrime and other threats.  

With proven strategies for identifying and alleviating threats, and responding to cyber incidents, Daniel unveils key insights for safeguarding assets in an era of precarious digital disruption and connectivity.  

As attacks increase in sophistication and hackers prove more brazen each day, Daniel’s authoritative outlook on the global security landscape and applicable action plans help business leaders avoid becoming the next breaking cyber news story.
ELISSA DOROFF
Vice President, Underwriting and Product Manager for Technology and Cyber Liability
XL Catlin

Elissa Doroff is a vice president and product manager for XL Catlin’s Cyber and Technology Underwriting team. In this role, she works to direct and manage XL Catlin’s risk-management services designed to minimize the frequency and severity of data breaches.

Doroff has considerable cyber and technology insurance expertise, having worked as claims counsel at AIG and as a broker of cyber insurance at Marsh and McLennan Companies.

Throughout her tenure in the industry, she has counseled public and private clients on their risks and insurance needs in the areas of media, technology, privacy and cyber. She is a frequent speaker on these topics at seminars for clients and industry associations and has authored many industry related articles.

Doroff earned a juris doctor degree from Suffolk University Law school and a bachelor’s degree from the State University of New York at Albany. She is admitted to practice law in Massachusetts and Connecticut.
ELIZABETH KELLEHER DWYER
Superintendent
Rhode Island Division of Insurance

Elizabeth Kelleher Dwyer was appointed deputy director and superintendent of insurance and banking on Jan. 11, 2016. Prior to this appointment, she had been employed by the Rhode Island Department of Business Regulation for 15 years, first as general counsel to the Insurance Division and later as associate director.

Prior to government service, Dwyer was engaged in private law practice in California and Rhode Island, specializing in litigation and insurance regulation.

Dwyer is a past president of the Rhode Island Women’s Bar Association and served on the Rhode Island Supreme Court Advisory Committee on Gender in the Courts. She was awarded the 2010 Rhode Island Attorney General’s Justice Award for Consumer Protection.

Dwyer completed the Senior Executives in State and Local Government Program at Harvard University, John F. Kennedy School of Government Executive Education, and has earned the senior professional in insurance regulation (SPIR) designation from the NAIC.

Dwyer is active at the NAIC, serving as vice chair of the Financial Regulation Standards and Accreditation (F) Committee, the Interstate Insurance Product Regulation Commission Management Committee, the Big Data (EX) Working Group and the Northeast Zone. She is also a member of the NIPR Board of Directors and the NAIC Executive (EX) Committee.

Dwyer was admitted to practice law in California, Rhode Island, Massachusetts, the Federal District Courts of California and Rhode Island, and the 9th U.S. Circuit Court of Appeals. She earned a juris doctor degree from Pepperdine University and a bachelor’s degree in political science and public administration from Providence College.
RAYMOND G. FARMER
Director
South Carolina Department of Insurance

NAIC Vice President

Raymond G. Farmer was appointed by South Carolina Gov. Nikki Haley to serve as director for the South Carolina Department of Insurance on Nov. 13, 2012.

With more than 40 years’ experience, Farmer earned a juris doctor degree from Atlanta’s John Marshall Law School and a bachelor’s degree in insurance from the University of Southern Mississippi.

Farmer served as deputy insurance commissioner of the Enforcement Division for the Georgia Department of Insurance and, more recently, as vice president for the American Insurance Association. As a part of his service, Farmer has served for more than 30 years on the board of directors of the Georgia Arson Control Program, an organization aiding firefighters and prosecutors combating arson.

He is a member of the State Bar of Georgia and a member of the Tort and Insurance Practice section, as well as the Workers’ Compensation section.

In 2012, Farmer was awarded the Herman Hass Award by the Independent Insurance Agents of Georgia for service to the insurance industry. Also in 2012, he received a Presidential Citation for Outstanding Service to the insurance industry from the Professional Insurance Agents of Georgia. Recently, Farmer received the 2014 Industry Person of the Year from the Independent Agents and Brokers of South Carolina.

Farmer is a native of Atlanta, and he and his wife, Gayle, have two children and five grandchildren.
Dr. John Hale is a professor of computer science at the University of Tulsa (TU) and a founding member of TU’s Institute for Information Security.

His research has been funded by the U.S. Air Force, the National Science Foundation (NSF), the Defense Advanced Research Projects Agency (DARPA), the U.S. Department of Energy, the Army Research Office (ARO), the National Security Agency (NSA), the National Institutes of Health (NIH) and the National Institute of Justice (NIJ).

These projects include research on cyber physical system security, attack modeling and analysis, cyber trust, information privacy, secure software development, high performance computing and neuroinformatics.

He has testified before the U.S. Congress on three separate occasions as a cyber security expert, and holds multiple patents on inventions in the field.

In 2000, Dr. Hale earned a prestigious NSF CAREER award for his educational and research contributions to the field of information assurance.
ADAM HAMM
Managing Director
Protiviti

Adam Hamm is a managing director with the global consulting firm Protiviti. He focuses on serving clients within the financial services industry concerning risk, compliance and cybersecurity matters.

Hamm has deep knowledge of financial services regulation, with hands-on experience in all insurance supervision and policy-related matters.

Prior to joining Protiviti in January 2017, Hamm was a former president of the NAIC, chair of the NAIC’s Cybersecurity (EX) Task Force, principal on the U.S. Financial Stability Oversight Council (FSOC), principal on the U.S. Financial and Banking Information Infrastructure Committee (FBIIC) and North Dakota’s elected insurance commissioner from 2007 to 2016.

Hamm also spent 10 years as a criminal prosecutor and civil litigator.
Benjamin M. Lawsky is chief executive officer of The Lawsky Group, a firm that specializes in helping companies, boards, and individuals manage their most complex, emergent and dynamic challenges. Lawsky is also a visiting scholar at Stanford University’s Cyber Initiative, a cross-disciplinary and university-wide project aimed at addressing both the cyber vulnerabilities of today while also developing a framework that will yield effective and resilient policy solutions to emerging problems five and 10 years from now.

Lawsky was New York state’s superintendent of financial services, where he regulated all New York state-chartered banks, the majority of U.S.-based branches and agencies of foreign banking institutions, and all insurance companies in New York. He also regulated all of New York State's mortgage brokers and bankers, check cashers, money transmitters and similar providers of financial services.

Lawsky also served as co-chair of New York Gov. Andrew Cuomo’s Cyber Security Advisory Board and served as a member of the board of directors of the Empire State Development Corporation. He also served on the Joint Forum, an international body made up of banking, insurance and securities regulators from 15 countries focused on cross-sectoral issues and advised the Basel Committee on Banking Supervision, the International Organization of Securities Commission and the International Association of Insurance Supervisors. Lawsky also served on advisory committees and roundtables related to cybersecurity and insurance at the U.S. Department of the Treasury.

Prior to serving as superintendent of financial services, Lawsky was New York Gov. Andrew Cuomo’s chief of staff. Previously, he served in a top position in the New York State Attorney General’s Office, where he helped run and manage an office of more than 500 attorneys. Lawsky also spent more than five years as an assistant U.S. attorney in the Southern District of New York, where he prosecuted white collar crime, organized crime and terrorism cases.

He began his career as chief counsel to U.S. Sen. Charles Schumer on the Senate Judiciary Committee and as a trial attorney in the Civil Division of the U.S. Department of Justice.
Dr. Herbert Lin is senior research scholar for cyber policy and security at the Center for International Security and Cooperation and Hank J. Holland Fellow in Cyber Policy and Security at the Hoover Institution, both at Stanford University.

His research interests relate broadly to policy-related dimensions of cybersecurity and cyberspace, and he is particularly interested in and knowledgeable about the use of offensive operations in cyberspace, especially as instruments of national policy.

In addition to his positions at Stanford University, he is chief scientist, emeritus for the Computer Science and Telecommunications Board, National Research Council (NRC) of the National Academies, where he served from 1990 through 2014 as study director of major projects on public policy and information technology, and adjunct senior research scholar and senior fellow in cybersecurity (not in residence) at the Saltzman Institute for War and Peace Studies in the School for International and Public Affairs at Columbia University; and a member of the Science and Security Board of the Bulletin of Atomic Scientists.

He recently served on President Barack Obama’s Commission on Enhancing National Cybersecurity. Prior to his NRC service, he was a professional staff member and staff scientist for the U.S. House of Representatives’ Armed Services Committee (1986–1990), where his portfolio included defense policy and arms control issues. He earned his Ph.D. in physics from MIT.

To learn more about Lin’s interests, please read “An Evolving Research Agenda in Cyber Policy and Security.”

Avocationally, he is a longtime folk and swing dancer and a poor magician. Apart from his work on cyberspace and cybersecurity, he is published in cognitive science, science education, biophysics, and arms control and defense policy. He also consults on K–12 math and science education.
Robert Parisi is a managing director and National Cyber Product Leader in Marsh’s New York City headquarters. His current responsibilities include advising clients on issues related to intellectual property, technology, privacy, and cyber related risks as well as negotiating with the carriers on terms and conditions. Robert is also responsible for coordinating Marsh’s Global Cyber Network.

Prior to joining Marsh, Robert was the Senior Vice President and Chief Underwriting Officer (CUO) of eBusiness Risk Solutions at AIG. Robert joined AIG in 1998 as counsel for Professional Liability and held several executive positions, including CUO for Professional Liability & Technology. While at AIG, Robert oversaw the creation and drafting of underwriting guidelines and policies for all lines of Professional Liability. Robert was instrumental in the development of specialty reinsurance to address risk aggregation issues in cyber, privacy, intellectual property and technology insurance. Robert led the team at AIG that created the first coordinated cyber insurance offerings. In addition to working with AIG, Robert has also been in private practice, principally as legal counsel to various Lloyds of London syndicates.

While at Marsh, Robert has worked extensively with Marsh clients in all industries, assisting them in analysis of their risk as well as in the placement of coverage for cyber risks.

Robert has a BA in economics, Fordham College; JD, Fordham University School of Law.
Matt Prevost, RPLU, is Chubb’s national product line manager for cyber and technology E&O product lines. In this role, he is responsible for cyber product management in the U.S., and plays a significant role in Chubb’s Global Cyber Practice, which addresses growing risks as legislation and exposures for privacy and network security evolve around the world, and customer demands for cyber insurance and risk management solutions grow.

Prevost is also responsible for underwriting and negotiating complex accounts, developing and maintaining a broad network of brokerage and vendor relationships, and developing and driving distribution and marketing strategies.

Prevost previously served as assistant vice president at Philadelphia Insurance/Tokio Marine Group, where he was responsible for the management and professional liability division for the Western U.S. Prior to accepting that role, he oversaw the carrier’s cyber and miscellaneous professional liability portfolio in the U.S.

Prevost is a certified continuing education (CE) instructor in more than 36 states and regularly speaks on the topics of directors and officers (D&O), errors and omissions (E&O), cyber and privacy liability insurance.

He is a graduate of Lafayette College with a degree in international economics and commerce, and studied at École Supérieure de Commerce de Dijon in France.
TARAH WHEELER
New America Cybersecurity Policy Fellow and Senior Director, Data Trust and Threat and Vulnerability Management
Splunk

Tarah Wheeler was the cybersecurity czar at Symantec—one of the world’s top cybersecurity firms with more than $4 billion in sales, and global leader in keeping private citizens and corporations safe from cyber attacks. She is currently cybersecurity policy fellow at New America, principal security advisor and chief executive officer at cybersecurity firm Red Queen Technologies, and member of the board of Fizzmint, an end-to-end employee management company she founded.

Wheeler has led projects at Microsoft Game Studios (including the games Halo and Lips) and architected systems at encrypted mobile communications firm Silent Circle. She has been named the top female cybersecurity influencer in the world by Onalytica. A serial entrepreneur, she is also a founder of Infosec Unlocked (an initiative to add diversity in Infosec conference speakers), the Women in Tech Council (to increase women’s participation in tech conference speaking) and Hack the People Foundation (a nonprofit mentorship initiative focused on underprivileged people in technology).

Wheeler is also the head author of Women in Tech: Take Your Career to The Next Level with Practical Advice and Inspiring Stories. Described as “jam packed with insights from women in the field” by Forbes, Women in Tech helps women of all backgrounds, orientations and abilities navigate new or ongoing careers in STEM fields—from security to engineering, computer coding to game design. Throughout the book—as in her funny, empowering, and straight-shooting talks—Wheeler is the ideal advocate for fairness, dismantling the most pervasive biases against diverse tech professionals. But she is also pragmatic, offering invaluable tips for women on salary negotiation, interviews, entrepreneurship, mentorship and much more.

Wheeler earned a master’s degree in computer science from Portland State University, and is a certified information systems security professional (CISSP), a certified scrum master (CSM) and a certified scrum developer (CSD). She is also a pre-candidate for a Ph.D. in complex systems and political science from the University of Michigan and a National Science Foundation fellow.

A Texas Hold’em poker player, she acquired her startup funds by cleaning out poker rooms in the Northwest and Las Vegas.
Insurance Institute for Cybersecurity

During last year’s event hosted by the NAIC and Stanford University’s Cyber Initiative, Richard A. Clarke proposed the creation of an Insurance Institute for Cybersecurity (Institute) under the auspices of the NAIC in close cooperation with the insurance industry.

Such an Institute would ideally be charged with:

- Studying cybersecurity breach events and their impact on insurance companies and the industry as a whole.
- Collecting, analyzing and cataloguing all data on cyber breaches. As a central information hub, the Institute would advise the industry and state insurance regulators on cyber risk mitigation options and strategies.
- Serving as an underwriting laboratory for cyber risks.

By continuously tracking cybersecurity risks, the Institute would be able to:

- Inform insurers to help them assess risks to improve underwriting and pricing of cyber insurance policies.
- Provide cybersecurity ratings of businesses for more effective underwriting, helping expand coverage.
- Aid businesses in building better overall defenses creating a safer and more robust cyber space.

The mission of the Institute would also have an educational component in order to:

- Provide professionals with the skill sets needed to work and excel in cybersecurity. By developing instructional material and specialized courses, the Institute would not only train cybersecurity professionals, but also through a multilevel set of certifications ensure their continued education.

In addition the Institute could:

- Assess and evaluate supply chains and software. The Institute would grant use of its seal of approval for software passing rigorous cybersecurity tests. The use of its seal of approval for evaluation of businesses supplying other businesses would be a positive step forward and help provide safeguards for the insurance industry.
- Develop a federated digital identity to replace the use of personally identifiable information (PII), rendering it valueless and, therefore, useless to hackers. As a non-governmental organization, the Institute would be ideally positioned, according to Mr. Clark, to create this alternative digital identity, given the widespread opposition to its creation and control by the federal government.
Richard Wallace serves as vice president of the Center for Automotive Research (CAR). He has 24 years of experience designing, conducting, and managing transportation systems analysis within the Center. His work has been published in *Transportation Research Record* and other leading publications.

Wallace earned a master's degree in technology and science policy from the Georgia Institute of Technology and a bachelor's degree in chemical engineering from Northwestern University. He is a member of the board of directors of the Intelligent Transportation Society of Michigan. He is a member of the board of directors of the Intelligent Transportation Society of Michigan.
David Silver leads the Self-Driving Car Team at Udacity, where he teaches a six-month program that trains engineers to work in the autonomous vehicle industry. Prior to Udacity, Silver was a research engineer at Ford Motor Company. Before Ford, Silver worked in engineering and product roles at Candidate Metrics, mSpot and AOL.

Silver earned an MBA from Stanford University and a bachelor’s degree in computer science from Princeton University.
Autonomous Vehicle Insurance Forum

JOHN PERACCHIO
Co-Chair
Michigan Council on Future Mobility

John Peracchio provides strategic consulting services in the intelligent transportation systems (ITS) sector and automotive industry for strategic and investor clients. Peracchio was appointed co-chair of the newly formed Michigan Council on Future Mobility by Michigan Gov. Rick Snyder in February 2017. The council is charged with providing policy recommendations to promote the development of technologies for autonomous, automated, and connected vehicles, and to enhance personal mobility. He is also a member of the mobility steering committee which coordinates the activities of state agencies and the private sector on economic development of the transportation sector.

In January 2007, Peracchio resigned his position as senior vice president, business administration and legal affairs of Harman/Becker, a global business unit of Harman International Industries. Employed by Harman/Becker from 1997 to 2007, Peracchio held a number of senior operating positions and managed worldwide responsibility for Harman’s global business unit of Harman’s advanced audio, business administration, and legal affairs. He has been a member of the World Congress on Intelligent Transport Systems since 1992, an association of public and private entities specializing in the ITS and vehicle infrastructure integration space around the world. He is also a member of the Intelligent Transportation Society of America (www.itsa.org), an association of public and private entities specializing in the ITS and vehicle infrastructure integration space around the world. He is a member of the ITS America Annual Meeting in Detroit and a former member of the board of directors of the World Congress on Intelligent Transport Systems. He chaired the ITS America Program Committee for the 2017 ITS America Annual Meeting in Detroit and a former member of the board of directors of the Smart Mobility Steering Committee which coordinates the activities of state agencies and the private sector on economic development of the transportation sector.

Peracchio earned a juris doctor degree from Columbia University School of Law and a bachelor’s degree, magna cum laude, from Brown University. He is a member of the New York and Michigan bars and an associate member of the Society of Automotive Engineers. He is an associate member of the Society of Automotive Engineers. He is an associate member of the Society of Automotive Engineers. He is an associate member of the Society of Automotive Engineers.
Eric C. Nordman, CPCU, CIE, MCM, recently retired from his position as director of the NAIC Regulatory Services Division and the NAIC Center for Insurance Policy and Research (CIPR). The Regulatory Services Division provides research, market regulation and actuarial support and produces a number of studies and reports. Nordman previously held the positions of director of research and senior regulatory specialist with the NAIC prior to his appointment as director of the Regulatory Services Division. He served with the NAIC from 1991 to June 2018.

Nordman was employed by the Michigan Insurance Bureau for 13 years. Combined with his NAIC tenure, Nordman has almost 40 years of insurance regulatory experience. He earned his bachelor’s degree in mathematics from Michigan State University.

The NAIC Regulatory Examiners Society (RES) has granted Nordman its highest designation, that of Certified Insurance Examiner (CIE). The NAIC has named him a National Director of the NAIC Regulatory Examiners Society. Nordman has also served on the Study Panel on National Data on Workers’ Compensation with the National Academy of Social Insurance.

Nordman has served on the National Advisory Committee for the Robert Wood Johnson Foundation’s Workers’ Compensation Health Initiative and was a member of the National Insurance Task Force of the Neighborhood Reinvestment Corporation. He recently completed a three-year term as a national director on the CPCU Society Leadership Council and a two-year term as a director for RES.

Nordman was named the 2011 recipient of the RES Al Greer Achievement Award. The award is presented annually to an insurance regulator and RES member who exceeds those standards. In 2013, RES honored Nordman with the Paul L. Denenberg Recognition Award in recognition of his leadership in the regulatory field.
Loren Nickel is a director of the Casualty Actuarial Society, member of the American Academy of Actuaries and charterholder of the CFA Institute. He is a 2011 Business Insurance Innovation Award recipient and, in 2017, he was named Risk Manager of the Year by RIMS.

Loren Nickel has 23 years of experience in the risk and insurance industry, including chief actuary and underwriting at Allianz. He has been with Alphabet since April 2015.

Loren Nickel is a Fellow of the Casualty Actuarial Society.
Scott Nelson is one of the co-founders of MILE Auto, an insurtech auto insurance start-up offering pay-per-mile pricing.

Nelson has more than 20 years of experience in the property/casualty insurance marketplace and has spent the better part of his insurance career designing and managing auto insurance products.

Earlier in his career, Nelson also helped conceptualize and build the largest online auto insurance agency.

He is a frequent speaker on insurance implications of car/ride-sharing and autonomous vehicles along with an insurance policy management technology company.

Prior to co-founding MILE Auto, Nelson was the co-founder of an auto insurance entity that operated multiple managing general agencies and retail auto insurance products.

Nelson has earned an MBA from Cornell University and a bachelor’s degree in civil engineering from the University of Virginia.

Nelson earned an MBA from Cornell University and a bachelor’s degree in civil engineering from the University of Virginia.

Scott Nelson is one of the co-founders of MILE Auto.
Christine Kogut is a principal and consulting actuary of Milliman with more than 20 years of actuarial consulting experience. She manages a team of actuaries and consultants and analyzes local and regional market trends for the firm. Kogut focuses her work on innovative and developing market areas, including insurance-linked securities, alternative capital, predictive analytics, autonomous vehicles and risk pooling.

Kogut has worked with a wide range of clients including traditional property/casualty insurance companies, captives, and state insurance departments. She has presented for the Vermont Captive Insurance Association, Target Markets University, the International Center for Captive Insurance Education, the Association of Governmental Risk Pools, and autonomous vehicle conferences. She has been a frequent speaker on traditional actuarial topics, as well as new emerging areas impacting the insurance market.
Mykel Kochenderfer is a professor in the Department of Aeronautics and Astronautics and (by courtesy) of Computer Science at Stanford University. He is the director of the Stanford Intellignet Systems Lab (SAIL), conducting research on advanced algorithms and analytical methods for the design of robust decision-making systems. Kochenderfer is the director of the SAIL/Toyota Center for AI Research and also the director of the Stanford Center for AI Safety. Prior to joining the faculty, he was at MIT Lincoln Laboratory, where his early work led to the establishment of a new international standard for aircraft collision avoidance. Kochenderfer earned a Ph.D. from the University of Edinburgh, as well as master’s and bachelor’s degrees in computer science from Stanford University. He is the author of Decision Making under Uncertainty: Theory and Application, from MIT Press. Kochenderfer is a professor in the Department of Aeronautics and Astronautics and (by courtesy) of Computer Science at Stanford University.
DAVE JONES
Commissioner
California Department of Insurance

Prior to being elected insurance commissioner, Jones was a member of the California Legislature—where he authored legislation that resolved insurance and liability issues making car-sharing possible in California.

Jones does this by overseeing insurer solvency of more than 1,300 insurance companies, in California by performing hundreds of financial reviews and examinations; overseeing more than 24,000 financial institutions; recovering more than $84 million from complaints; investigating and prosecuting insurance fraud; processing tens of thousands of referrals regarding suspected fraud each year; investigating more than 37,000 consumer complaints, which has resulted in recovering more than $84 million for consumers from consumer complaints and market conduct exams, and investigating and prosecuting insurance fraud resulting in thousands of arrests every year.

He also regulates insurance rates, annually reviewing more than 8,000 rate applications for auto, homeowners, and other property and casualty insurance.

Additionally, Jones chaired the NAIC Sharing Economy (C) Working Group, which examined insurance issues relating to transportation network companies and issued a white paper titled, “Transportation Network Company Insurance Principles for Legislators and Regulators.”

As well as for health insurance and medical malpractice insurance.

He plays a significant role on issues involving autonomous vehicles. He has conducted meetings and informational hearings involving insurance industry professionals, academic institutions, California Department of Motor Vehicles representatives, consumer advocates, and other stakeholders. Jones has met with engineers and designers to learn about self-driving car research and development efforts. He has toured self-driving car research and development facilities, met with engineers and designers, and rode in self-driving vehicles. Additionally, Jones has continued his role as a member of the California Legislature—where he authored legislation that resolved insurance and liability issues making car-sharing possible in California.

California Department of Insurance
Commissioner
DAVE JONES

As California’s insurance commissioner, Dave Jones leads the California Department of Insurance and regulates California’s insurance market—the largest insurance market in the nation—where insurers collect $310 billion a year in premiums. Insurance in the nation—where insurers collect $310 billion a year in premiums—where insurers collect $310 billion a year in premiums.
Peter Gulbrandsen is the vice president and auto strategy lead for personal insurance at Travelers. In this role, he is responsible for the profit and loss of personal auto insurance at Travelers. In strategy, he leads the development of national auto strategies, and he is a leader in developing business strategies and innovation and field strategy. He began his career as a product manager for Travelers’ South Central Region.

Prior to taking on his current role in 2017, he has held several leadership roles with the company. His last assignment, in 2016, was as a product manager for the Travelers Product Management Team.

In 2005, Gulbrandsen moved to Hartford, CT, to join the Travelers Product Management Leadership Development Program. Since graduating the program, he has held several leadership roles with the company. His last assignment, before taking on his current role, was as a product manager for Travelers’ South Central Region.

Gulbrandsen began his professional career as a structural engineer for Bonestroo & Associates in St. Paul, MN. After graduating with a bachelor’s degree in civil engineering from the University of Wisconsin-Madison and a master’s degree in structural engineering from the University of Minnesota Twin Cities, he moved to Hartford, CT, to join the Travelers Product Management Leadership Development Program.

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TED Guild leads the automotive standardization activities at the World Wide Web Consortium (W3C), the global standards body that develops the foundational technologies for the web. He is based at the Massachusetts Institute of Technology (MIT) Computer Science and Artificial Intelligence Lab (CSAIL) in Cambridge, MA.

Guild is also research staff at MIT CSAIL, where he is working on connected vehicle cybersecurity.

Guild liaises with industry members from original equipment manufacturers (OEMs), Tier 1 automotive suppliers, third-party service providers, fleet operators, government entities, trade associations and browser vendors to address the business and technical use cases focused on the convergence of web technologies within the automotive, mobile and cloud browsing environments.

Guild's work at W3C is focused on standards, guidelines and proofs of concept for media, navigation, notifications, vehicle telematics, security, payments and seeking ideas for future work and collaboration.

Guild leads the autonomous vehicle research efforts at CSAIL, focusing on the development of foundational technologies for the web. He is the global standards body that develops the activities at the World Wide Web Consortium (W3C).
Mark Geistfeld is the Sheila Lubetsky Birnbaum Professor of Civil Litigation at New York University (NYU) School of Law, where he has been a member of the full-time faculty since 1991. He was a visiting professor at Harvard Law School in 2014.

Geistfeld earned a juris doctor degree from Columbia University, after having served as an editor-in-chief of the Columbia Law Review. He also earned a Ph.D. in economics from the University of Pennsylvania, with highest distinction, and a master’s degree in economics from Columbia University. He has also taught at the University of Pennsylvania Law School and the New York University School of Law.

Geistfeld’s research and teaching focus on the intersection of torts, products liability, and insurance. He has been involved in major litigation matters, including the commercial litigation cases of Enron and WorldCom.

Geistfeld is a senior editor of the Journal of Tort Law, and an academic contributor to Black’s Law Dictionary. He is also a member of the editorial boards of the Journal of Law and Economics, the Journal of Law and Courts, and the Journal of Law, Economics, and Organization.

Before joining the NYU School of Law faculty, Geistfeld spent two years as a litigation associate in the New York office of Dewey Ballantine, and another year as a litigation associate in the New York office of Simpson Thacher & Bartlett. He continues to stay involved in litigation practice, serving as an expert witness and legal consultant in tort, insurance, and other cases.

Geistfeld is a senior editor of the Journal of Tort Law, an academic contributor to Black’s Law Dictionary, and a referee for peer-reviewed law reviews. He has been involved in major litigation matters, including the commercial litigation cases of Enron and WorldCom.
Corey Clothier is among the most active developers of automated mobility systems. He leads the development of Local Motors Olli and is currently supporting the development of multiple new autonomous vehicles.

Clothier also develops strategy for vehicle manufacturers and AV developers. He led the development of Local Motors Olli and is currently supporting the development of multiple new autonomous vehicles.

Clothier led many of the first Level 4 public/private demos in the United States. He is currently working on more than six AV pilots for cities in the U.S. and the United Kingdom (UK), including Las Vegas and London.

Clothier is the first AV developer to lead the planning of an AV pilot at the U.S. Military Academy. He led the first AV demo at the Detroit Auto Show (2015) and the first AV demo at the Consumer Electronics Show (2014).

Clothier consults with smart cities, campus owners, airports, planners, and developers of autonomous mobility systems. He leads projects and companies and autonomous vehicle (AV) developers.
Carla Bailo is the president and CEO of the Center for Automotive Research (CAR), and is a leader in automotive and vehicle program management with 35 years of experience in the automotive industry. Under her leadership, CAR continues to be a preeminent resource of objective and unbiased research, analysis and information regarding the North American automotive industry.

In addition to her role at CAR, Bailo is the 2016–2018 vice president of automotive for SAE International, a global association of more than 138,000 engineers and related technical experts in the aerospace, automotive and commercial-vehicle industries.

Prior to joining CAR, Bailo was most recently the assistant vice president for mobility research and business development at Nissan North America, Inc., where she served as senior vice president of research and development. Bailo also spent 10 years at General Motors.

Bailo earned a master’s degree in mechanical engineering from the University of Michigan and a bachelor’s degree in mechanical engineering from Kettering University.

Carla Bailo
President and CEO
Center for Automotive Research
James M. Anderson is the director of the RAND Institute for Civil Justice. He has experience conducting empirical research on a wide variety of policy issues ranging from the policy implications of autonomous vehicle technology to understanding the history of no-fault automobile insurance. He is particularly interested in the intersection between tort, automobile insurance, and autonomous vehicles.

Before joining RAND, Anderson clerked for the Judge Morton Greenberg of the U.S. Court of Appeals for the Third Circuit and practiced law as a public defender. He has been funded by the National Institute of Justice, the National Institutes of Health, the Bureau of Justice Statistics, the Commonwealth of Pennsylvania, the Institute for Civil Justice, the Robert Wood Johnson Foundation, the U.S. Department of Defense and the National Science Foundation.

His work has appeared in the Yale Law Journal, the Stanford Law Review, the University of Pennsylvania Law Review, the Journal of Law and Economics, the Oxford University Press and in numerous RAND publications. He has presented to a wide variety of academic and professional audiences. His work has been funded by the National Institute of Justice, the Robert Wood Johnson Foundation, the Commonwealth of Pennsylvania, the National Science Foundation, the U.S. Department of Justice, the Bureau of Justice Statistics, the RAND Institute for Civil Justice, the National Institutes of Health and the National Institutes of Defense.

James Anderson is the director of the RAND Institute for Civil Justice.
Jessica Altman currently serves as insurance commissioner for the Commonwealth of Pennsylvania. Prior to this, Altman served as chief of staff for the Pennsylvania Insurance Department alongside former Insurance Commissioner Teresa Miller beginning in June 2015. In this position, Altman served as the top policy analyst and managed core initiatives for the agency, oversaw policy development for the Pennsylvania Insurance Department’s ledge and managed the department’s budget while completing her master’s degree.

Prior to joining the Pennsylvania Insurance Department, Altman worked at the U.S. Department of Health and Human Services’ Center for Consumer Information and Insurance Oversight, where she served as vice chair of the Health Insurance and Managed Care (B) Committee, and the National Academy for State Health Policy, where she serves as vice chair of the Health Care Access and Finance Steering Committee.

Altman earned a master’s degree in public policy from the Harvard University John F. Kennedy School of Government and a bachelor’s degree in policy analysis and management from Cornell University while completing her master’s degree.

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Altman represented the department in a number of statewide initiatives including:

- Coordinating aspects of Health Innovation in Pennsylvania, which leverages funds from the federal Centers for Medicare and Medicaid Services’ State Innovation Model Initiative, and sitting on the board for the Blue Cross Blue Shield of Pennsylvania’s Public Health Innovation Program.

Altman also serves as a member of the NACIC, where she served as vice chair of the Health Care Access and Finance Steering Committee.

Altman earned a master’s degree in public policy from the Harvard University John F. Kennedy School of Government and a bachelor’s degree in policy analysis and management, with a concentration in health care policy, from Cornell University.
12:15 – 1:15 p.m. Lunch

1:30 – 2:15 p.m. Keynote: The Future of Insurance and Vehicle Automation
— James M. Anderson, Director, RAND Institute for Civil Justice; Senior Behavioral Scientist

2:15 – 2:30 p.m. Afternoon Break

2:30 – 4:30 p.m. Session 2: The Road Ahead for Autonomous Vehicles:
Moderator
— Dave Jones, Commissioner, California Department of Insurance

Risk Management and the New Ecosystem for Auto Insurance:
— Mark Geistfeld, Sheila Lubetsky Birnbaum Professor of Civil Litigation, NYU School of Law
— Peter Gubrudsen, Vice President, Product Management, Travelers
— Loren Nickel, Director of Business Risk and Insurance, Google
— Scott Nelson, Founder, MILE Auto Insurance
— Christine Kogut, Principal and Consulting Actuary, Milliman

Panelists
— Eric Nordman, Consultant and Former Director, NAIC Regulatory Services Division and CIPR
— Tony Nikila, Director of Business Risk and Insurance, Google

4:45 – 5:45 p.m. Networking Reception
— Dave Jones, Commissioner, California Department of Insurance

4:30 p.m. Closing Remarks
— Dave Jones, Commissioner, California Department of Insurance
7:30 – 8:45 a.m. Breakfast and Registration

7:00 – 9:00 a.m. Welcome and Opening Remarks

9:15 – 10:00 a.m. Keynote: Future of Mobility: Autonomous Driving
— Dave Jones, Commissioner, California Department of Insurance

9:15 – 10:00 a.m. Keynote: Connected Cars and Shared Mobility
— Carla Bailo, President and CEO, Center for Automotive Research

10:00 – 12:15 p.m. Session 1: Autonomous Vehicle Technology and the Future of Mobility
Moderator — Jessica Altman, Commissioner, Pennsylvania Insurance

Panelists
— Richard Wallace, Vice President, Transportation Systems Analytics
— David Silver, Head of Self-Driving Cars, Udacity
— John Parcells, Co-Chair, Michigan Council on Future Mobility
— MIT Computer Science and Artificial Intelligence Lab
— Ted Guild, Autonomous Lead, W3C; Head of Systems Team, Chiptier Consulting
— Cory Clothier, AV Strategy, Development and Deployment
— Mykel Kochenderfer, Assistant Professor of Aeronautics and Astronautics and Assistant Professor of Computer Science, Stanford University
— Corey Clothier, AV Strategy, Development and Deployment
— Jessica Altman, Commissioner, Pennsylvania Insurance

10:15 a.m. – 12:15 p.m. Session 1: Autonomous Vehicle Technology and the Future of Mobility

10:00 – 10:15 a.m. Morning Break

NAIC CIPR Autonomous Vehicle Forum

Insurance Commissioners of the National Association of Insurance Commissioners
Autonomous Vehicle Insurance Forum

Santa Clara, CA
Tuesday, October 9, 2018

National Association of Insurance Commissioners
The Center for Research and Policy for Insurance