



## OWGF & CRMWG PARTICIPANTS

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Overall attendance included nearly 250 operational and department leaders across various disciplines from a range of CIAB member firms throughout the U.S. Nineteen (19) individuals from the following organizations attended the Claims & Risk Management Working Group:

Alera Group  
Heffernan Insurance Brokers  
Hub International  
Huntington

Hylant  
InterWest Insurance Services  
Johnson Kendall Johnson  
Leavitt Group

OneGroup  
Risk Strategies  
The Baldwin Group  
The MJ Companies  
Woodruff-Sawyer

Jen Weathersbee, vice president and executive director of claims and risk management services at InterWest Insurance Services, and Gwen Luu, partner, insurance advisory solutions at The Baldwin Group, co-chaired the meeting.

## PEER EXCHANGE

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The peer exchange portion of the agenda covered a range of issues currently causing challenges in attendees' day-to-day.

Discussion and insights included:

### **Measuring productivity and workflows of claims and risk management professionals/KPIs used in managing teams:**

- Tracking time or activity
  - Time consuming and not always accurate
    - Tools being used include [Monday.com](#), [EPIC](#) (can track but difficult to get the info out), Excel, PowerBI
    - Assign a time range to activities to facilitate the process
- Total number of claims
- Book of business is based on a % of salary (165%)
- % of commercial lines revenue (when requesting new staff)

### **Providing and charging for services:**

- Each firm has a unique way of providing and charging for services.
- Most firms are providing tiered levels of services based on premium threshold or policy type that are charged for in a variety of ways:
  - At no charge (in some cases, producer commissions are reduced to cover some costs)
  - Fee for service
  - Charged back to the producer (in some cases the producer decides if services are charged back to them or if the client is charged directly)
- Client selects from service and fee schedule
- Claims advocates work with client to determine the need for services
- Need (complex claims)

### Other tools/resources mentioned:

- [Samsara](#) – good product but poor sales experience
- [Riskconnect](#)
- [Origami](#)
- [Redhand Advisors](#)
- [KPA](#) – Rob Stansbury presented product options and did a demo of the platform during Friday session
- [Sagitta](#)
- One firm in attendance has developed an in-house proprietary claims platform; initially will be used internally but may be offered externally in the future.

### Challenges/Working On (from introductions)

- How to integrate risk management into the workflow so clients take advantage of it
- Integrate Claims and Risk Management into the client onboarding process
- How to enhance the client experience
  - To contribute to organic growth
  - Bring more value as property rates increase
  - Add more value by getting back to business basics
  - By strategically deploying resources
  - Using tech resources and establishing partnerships that enhance and differentiate the client experience
- There is a multitude of tools/resources/vendors/service providers out there. All group members are interested in learning from others about:
  - What is being used?
  - What is worth the investment?
  - Streamlining the process of vetting and evaluating
- M&A
  - Integrating teams, platforms and culture
  - Change management
- Climate Risk Management
- Proactive services for cyber
- Stewardship
- Streamlined/consolidated data sources for reporting, analytics
  - Currently must draw from several sources for reporting which is very time consuming
  - The ideal would be to have one source/system for data analytics and reporting
- Educating and supporting the wellbeing of claims professionals. Severe claims are increasing in frequency and severity, and it is taking an emotional toll on internal team.

## PRESENTATIONS & BASECAMP

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The group heard from several presenters during the meeting. All slide decks are posted in our Basecamp.

### **AI in Claims Transformation**

**Sam Krishnamurthy, Chief Technology Officer, Turvi**

Sam discussed key trends shaping the future of insurance in an ever-changing and increasingly risky environment. He focused on efficiency (or lack thereof) in the claims process. With 80% of data today being unstructured, claims processing continues to be very manual in nature.

### **Whole Person Health & Well-Being as a Risk Management Strategy**

**Robyn Cross, Total Rewards Operations, Newfront**

Robyn discussed the importance of integrating whole person health and well-being into risk management strategies for organizations. She outlined a model for whole person health that includes prevention, injury management, and recovery, emphasizing the need for programs that address various dimensions of well-being—physical, emotional, financial, social, and community. She also underscored how collaboration across departments not only can enhance employee health while reducing costs associated with chronic diseases and workplace injuries, but it can help organizations work better together to more effectively service their clients.

### **State of the Industry – Risks & Opportunities**

**Sean Kevelighan, President/CEO, Insurance Information Institute (III)**

Sean provided a market overview with a focus on select risk hot-button issues, including economic inflation, climate and resilience, and legal system abuse (e.g., Third Party Litigation).

Three items of note: 1) with more frequent natural catastrophes and high-impact losses, the media is paying more attention to the industry. In 2023, there were 28 \$1 billion+ events; so far in 2024, there have been 24 \$1 billion+ events. As such, the industry has a significant opportunity to lead and control dialogue.

2) Replacement costs continue to be a key driver of claims. Replacement costs for all P/C lines increased on average 40.4% from 2019 to 2022 (HO 55.4%, Personal Auto 45.6%, and Commercial Property 39.9%). III projects replacement costs will continue to increase amid geopolitical risk and the inflationary economic environment.

3) People are going to litigation *first*—it's no longer a last resort. Awareness campaigns are critical in helping curb exploitative attorney advertising and advocating for greater transparency and accountability around the "dark money" of third-party litigation funding.

### **Different Strokes for Different Folks – Using Risk Management to Enhance Agency Growth/Retention**

**Rob Stansbury, Director, EHS Insurance Services, KPA**

Rob presented the various tailored risk management tools and solutions offered by KPA. These services are designed to help organizations manage risk effectively, including training programs, incident tracking, and compliance management across different industries.

The Basecamp is a great way to stay in touch with your peers, share ideas and documents, ask questions throughout the year, and grab relevant information that is posted (i.e., recaps, presentation decks, etc.).

**\*\*If you do not have access to the Basecamp, please email [brianne.spellane@ciab.com](mailto:brianne.spellane@ciab.com).**

## SAVE THE DATES!

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The next **Claims & Risk Management Working Group** will meet **Monday, March 31 – Tuesday, April 1, 2025**, at The Council's offices in **Washington, D.C.**

In addition, please save the date for The Council's **2025 Operations & Working Groups Forum, Wednesday, November 5 - Friday, November 7**, in **San Antonio, Texas**. This event will once again include participants seven CIAB Working Groups: CFO, CIO, COO, Claims & Risk Management, HR and Talent Development, Legal Counsel, and Marketing & Communications.

**Registration for the Operations & Working Groups Forum will open summer 2025.**

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Please reach out with any questions or topic requests as we prepare to gather in 2025.