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Lawrence, KS,
66049, United
States

Strategic Management & Innovation Executive

Distinguished history of fostering business growth through innovative solutions planning and implementation. Skilled in empowering and developing high-performance teams to discover, launch, and scale new products, services, markets, and industries. Adept at merging innovation strategies with astute business management practices and transforming plausible ideas into profitable realities. Excel at leveraging operational acumen across public and private sectors to cultivate high-performing teams and achieve significant business expansion. Instrumental in driving new market penetration, scaling innovative capabilities, and maximizing ROI generation. Track record of spearheading the development of financial predictive models to enhance the insurance landscape, reduce litigation loss, and fortify capital reserves against inflationary factors. Expert in designing curriculum for the financial services sector and setting new industry benchmarks for capability evaluation, such as conceptualizing innovation rating systems, methodologies, practices, and processes. Notable success as a Board Member and Vice President in driving effectiveness across high-impact advisory services across global tech hubs and leading public policy innovation initiatives.

Areas of Expertise

- Growth & Innovative Solution Development
- Innovative Capability Scaling
- Strategic Innovation
- Operational Management
- Market Identification & Penetration
- Future Market Shift Anticipation
- Business Strategy Execution
- Global Advisory Services
- Complexity Management
- Systematic Methodology Innovation
- Predictive Financial Modeling
- Financial Analysis For Receiverships, VC Investments, M&A Engagements

Accomplishments

- Pioneered consumer-centric Florida insurance reforms 2020-2024 protecting property insurance availability, affordability, reliability, coverage adequacy incl: Multiple published studies, creation of predictive models, supplying legislative language, delivering public policy priorities.
- Pioneered insurance & reinsurance innovation scoring architecture to AM Best and other ratings agencies.
- Named by BizRate as #3 of the top 50 innovators in the global insurance industry
- Pioneered the development and deployment of insurance policies for Autonomous Vehicles, P2P Car Sharing, Ride Sharing, Home Sharing, ADAS deployment, including the creation of non-insurance revenue streams and embedded insurance among non-insurers, 2 global reinsurers, 4 U.S. insurers, 1 Canadian global logistics company, 3 South African insurers, and 3 U.S. based ADAS providers.

- Pioneered scenario based systematic innovation methodologies and curriculum resulting in 22 articles and research published by industry leading media and/or news outlets as well as significant client achievements.
- Pioneered an investors approach to vetting start-up teams and ideas- 78 of 100 achieving scaled success.

Professional Experience

Principal at Building Any Futures, Lawrence, KS

January 2020 —
Present

- Conducted in-depth policy analysis of Florida statutes SB76, 2D, 4D, 2A, and 4A, delivering clear statute language interpretation and offering prioritized recommendations to address the state's residential property insurance challenges.
- Developed two financial predictive models to enhance the insurance landscape: one focusing on minimizing Litigation Probable Maximum Loss to reduce adverse loss adjustments and bolster solvency, and another aimed at enabling Target Insurers to forecast the timing and impact of manufactured social inflationary factors, thus strengthening insurer capital reserves.
- Reverse-engineered a plaintiff/contractor generative AI growth engine and domain-based marketing system, uncovering fundamental mechanisms driving litigation and claims inflation, and providing strategic insights to mitigate these influences.
- Published 5 reports/articles, 8 published editorials, 16 news media citations; The Insurance Journal, The Demotech Difference- Summer 2022, The Demotech Difference- Fall 2022, "Adverse Deviation" Webinar, Demotech Rated Carriers.

Chief Innovation Officer (Acquired by The Institutes) at Insurance Thought Leadership, Summerland Key, FL

January 2017 —
January 2020

- Managed P&L and personnel responsibilities while leading the development and implementation of innovative insurance products and services.
- Spearheaded research initiatives to identify emerging trends and opportunities in the insurance sector.
- Tracked the flow of global VC funding activity for the US Banking and Insurance Division within The U.S. Treasury.
- Pioneered the design and implementation of the first online innovation curriculum tailored for the finance services sector, setting a new standard for industry education.
- Conceptualized and developed the initial insurer innovation rating system for A.M. Best, introducing a novel framework to evaluate insurer innovation capabilities.
- Led executive development workshops across the globe, including the US, Singapore, Western and South Africa, and Canada, enhancing leadership skills and fostering innovation in diverse markets.
- Conducted rigorous vetting of startups for venture capital investors, with 78 out of 100 selected startups achieving sustainable scale by the fifth year, showcasing exceptional talent in identifying high-potential ventures.
- Orchestrated accelerated growth of the innovation division within CSAA, impacting the department's strategy, operations, and output.

Founding Executive Director (Acquired by ITL) at cre8tfutures, LLC, Bloomington, IL

January 2012 —
January 2017

- Delivered expert scenario planning and foresight analysis to private and public sector clients.

- Specialized in scoping, developing, and implementing innovation best practices for new launches and turnaround projects.
- Provided consultancy services to state and federal regulatory bodies regarding risk, insurance, and shared mobility.
- Led the architectural design and successful facilitation of MunichRe America's innovation practice launch and growth, managing a new division with P&L and personnel responsibilities.
- Developed and executed a proprietary systematic innovation methodology, setting a new standard for structured and effective innovation processes.
- Spearheaded the launch of new ventures in collaboration with renowned entities, such as The X-Prize Foundation, Innosight, IDEO, and The Global Insurance Accelerator, expanding the innovation ecosystem.

Board of Directors Member & Vice President at AUTONOMOUSTUFF, LLC, CLO, Morton, IL

January 2013 —
January 2017

- Positioned as a Board of Directors member and Vice President, contributing significantly to developing and deploying the PolySynch autonomy platform within an affiliate organization.
- Delivered high-impact Advisory Services across global tech hubs, including Tokyo, Seoul, New Delhi, Indore, Silicon Valley, Boston, and Washington DC, sharing expertise and fostering innovation.
- Acted as Moderator at the TRB Stanford Law School Automated Driving Legal Forum, leading discussions on the intersection of automation technology and legal frameworks.
- Spearheaded Public Policy Innovation initiatives, leading the development of forward-thinking autonomous vehicle public policies to guide the future of transportation.
- Contributed as an Associate Producer and Advisor for the feature-length documentary "Life on Wheels," providing insights and guidance on the narrative and content related to mobility and technology.

Co-Founder & Chief Executive Officer at get2kno, INC, Bloomington, IL

January 2012 —
January 2014

- Leveraged proprietary big-data science to significantly enhance transactional security and identity verification processes, establishing a new digital trust and security benchmark.
- Developed an innovative predictive "trust" score system for members, incorporating context sensitivity leveraging structured and unstructured data to incentivize secure transactions. Data operational cost was zero, creating significant margins.
- Created a comprehensive shared economy aggregation platform, enabling users to efficiently search for services by name, location, and service type, facilitating user engagement and service discovery.
- Progressed from initial prototype iteration to the successful launch of a Beta version in February 2013, followed by a successful exit.

Director Foresight & Innovation at State Farm Mutual Insurance Co's, Bloomington

May 2000 —
September 2012

- Co-founded a scenario planning function as well as the organization's launch of a dedicated innovation division.
- Worked with leading innovation & design firms such as Google-X, IDEO, The X-Prize Foundation, and Innosight.
- Created and curated a consumer observational lab, Next Door Chicago.
- Launched a smart device based telematics capability.
- Closed the first closed VC seed round investment: RelayRides, now Turo.
- Engaged in multiple collaborations with tech providers and OEMs to advance "autonomous vehicle" transportation.

- Launched a drone property inspection capability, patented by SF.
- Facilitated multiple scenario planning projects that resulted in successful H5N1 pandemic preparedness, enabled a 27% expense reduction and a simultaneous 40% reduction in production times within the company's IT divisions, and enabled the company to enter the "shared economy" or "experience economy"

Educational Background

MBA with emphasis on Behavioral Economics

Terry School of Business, University of Georgia, Athens, Georgia

Executive Studies Program: Exponential Technologies & Relevant Implications: AI, Robotics, Bio-Medicine, Information Singularity University

Bachelor of Arts, History Minor: Psychology

University of Wyoming, Laramie, Wyoming

Additional Experience

Charter President, AUVSI- Heartland Chapter

International Speaking Engagements

Samsung Mobility Webinar, Seoul

PICC Webinar, Beijing

Growth of Insurance in Western Africa: Lagos, (Facilitated 3-day workshop), Nigeria, Sponsored by AfricaRe 2018

Innovation & Growth, Yellowwoods Investment Corp, Johannesburg, South Africa 2018

Indore India, Vishisht School of Management: International Conference- "Paradigm Shifts in Innovation Management", Indore, India

Singapore, International Insurance Society: Global Insurance Forum- "360 Degrees of Disruption", Singapore

Istanbul, Turkey, GELENEKSEL OTOMOTİV: Annual Automotive Industry Conference- "Opportunities Through Autonomy", Istanbul, Turkey

Zurich, Switzerland, SwissRe Center for Global Dialogue: Driverless Vehicle Summit- "Closing Keynote- The Road Ahead", Zurich, Switzerland

Insurtech North 2018- Gatineau, Quebec Program Emcee, Gatineau, Quebec

British Embassy 2017 International Collaboration to Innovation

US Speaking Engagements

The Insurance Advocacy Forum of Florida, Tampa 2023

FINREP Florida 2023 (posted on YouTube)

Louisiana Insurance Commissioners Annual Meeting 2021, 2022

IICF Midwest Regional Forum 2018

Florida OFR 2019

Google X NAIC Forum (Moderated 4 days) 2019

NAIC Insurance Summit 2018

A.M. Best Review and Preview 2018, 2019

America's Claims Event (ACE) 2018: "Will IOT Make Us Smarter?"

Keefe, Bruyette & Woods: Insurance Disruption Roundtable "Seeing Opportunity, Not Chaos"

Majesco: Convergence (2014-2016) "Harnessing Disruption For Growth" & "Industry Experts & Weatherman- Why Weatherman Are Right More Often"

CLM: Annual Conference "The Future Of Mobility"

CLC: Annual Conference "Autonomy- Cyber Risk"

National Science Academy, TRB Annual Meeting: "Automation and Highways"

AUVSI: Driverless Car Summit "Managing Risk In-Vehicle Tech Development"

SwissRe Center For Global Dialogue: Driverless Vehicle "Closing Keynote- The Road Ahead"

MIT: Disrupting Mobility Summit "The Future Happens Faster Than We Think"

MunichRe: CEO Roundtable "Opportunities Through Collaboration & Innovation"

Center For Shared Use Mobility: Disrupting Mobility Summit- "Public Policy Best Practices" 2015-2016

Global Insurance Symposium 2016-2019

NAIC: CIPR 2016, 2017

Insurance Thought Leadership: Disruptive Technologies Conference 2016, 2017



Guidewire: Executive Symposium 2016

Messe Frankfurt, International Press Day, New York City

Think Big Fest, Idaho 2015

Escape Velocity- National Harbor: “Autonomous Mobility: Wheels Or Wings- Your Choice”, National Harbor

ITC Connect 2017, 2018

Chief Claims Officer SUMMIT 2017

Google Garage 2017

Majesco Convergence 2015-2017

Florida Autonomous Vehicle Summit 2017, 2018

Ernst & Young Insurance Executive Forum 2017, 2018

Insurtech Rising, Boston 2018

INCON Insurance Conference 2018

RIMS Webinar on Innovation Best Practices 2018

III, Webinar & Live Workshop 2018

NAMIC: 2018 Two Webinars on 6 Decisions a Corp Leaders face in innovation; Mitigating Risk