

Guy C. Fraker

Strategic Management Executive

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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

- Strategic Growth & Innovation
- Business Strategy Execution
- Financial Predictive Modeling
- Operational Management
- Innovative Solution Development
- Market Identification & Penetration
- Complexity Management
- Innovative Capability Scaling
- Future Market Shift Anticipation
- Innovative Capability Scaling
- Systematic Innovation Methodology
- Global Advisory Services

Professional Experience

Building Any Futures, Principal
Saint Petersburg, FL

2020 - Current

- Accepted paid Freelance Editorial Board Position: Bankrate
- Engaged by regional and national multi-line insurance carriers to devise & implement Social Inflation counter strategies.
- 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](#).

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

2017 - 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. Evaluate and refine innovation processes to enhance operational efficiency and effectiveness.

- 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 a growth of innovation division within CSAA, increasing the department's strategy, operations, and ROI.

cre8tfutures, LLC, Founding Executive Director
Summerland Key, FL (Acquired by ITL)

2012 to 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.

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.

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 and an integrated reward mechanism to incentivize secure transactions.

- 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, showcased at www.get2kno.com.
- Expanded market reach with a strategic B2B launch in February 2014, diversifying the platform's user base and opening new business collaboration and expansion channels.

Additional Experience

Director: Enterprise Innovation- Foresight and Innovation, State Farm Mutual, Bloomington, IL
Charter President, AUVSI- Heartland Chapter

Educational Background

Master's Degree in Business Administration: 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

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"

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

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

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

Insurtech North 2018- Gatineau, Quebec Program Emcee

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 3 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, 2017, 2018, 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"
 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

University Guest Lectures

Harvard Business School
 Bradley University School of Engineering
 Stanford School of Law
 UC-Berkley Transportation Sustainability Research Center
 UCLA Center For Public Policy Studies
 University of Illinois School of Business, MBA Program
 Jaipuria Institute of Management, Indore, India
 Institute of Management Studies, DAVV, Indore, India
 DAVV, Indore, India
 Vishisht School of Management, Indore, India

Feedback & Recommendations

Barry Gilway: CEO Citizens Property Insurance Co. (Ret.)

Guy,

Having been in the trenches while litigation reform was at first visualized then past it is important to recognize the critical role you played in this process. You were the first to develop extensive analytics that clearly highlighted Florida's litigation problems. You then took a leading position in conducting extensive research that demonstrated exactly what was occurring and in offering solutions. I have always been so impressed with your analytical skills and the research you were able to conduct showing where our problems were and why they were occurring. The Florida market owes you a debt of gratitude for playing this leadership role. Many thanks.

From Former Florida State Senator, Jeff Brandes:

Jeff Brandes

8582 Laurel Drive
Pinellas Park FL 33782
United States
727-408-0543
22brandes@gmail.com

November 7, 2022

Letter of recommendation

To whom it may concern

Guy Fraker worked on various research projects for approximately 36 months studying trends in Florida's challenging property and casualty insurance market. His knowledge of the Florida insurance market and insights contained in his various reports were deeply valued while I was in the Florida Senate.

We are appreciative of his research and wish him well in his future endeavors. Please let us if you have any questions.

Sincerely,



Jeff Brandes

Bill Werther, Jr., Ph.D.: STRATEGIC ORGANIZATION ADVISOR

My strong endorsement of Mr. Fraker comes from our work redesigning the organizational structure of State Farm. As part of a task force of executives and outside consultants, Guy stood out as a key contributor, often providing critical operational insights combined with his ability meld the disparate viewpoints into sensible recommendations.

Add to his intellectual and interpersonal skills, varied job experiences in both a technical and managerial areas. It was these skills that brought him to the attention of the CEO, causing him to be appointed to the task force that redesigned State Farm.

Being a quick learner with a superior intellect, Guy would be strong addition to any organizational effort, whether as a leader or advisor.

[Brett Frankel: People's Trust Insurance,](#)

I was introduced to Guy Fraker through Senator Brandes and the Florida Property & Casualty Association and his reporting on industry data helped change the landscape on the entire Florida homeowner's insurance market

[Dr. Peter Diamandis, Founder X-Prize Foundation, Founder Singularity University, Author Abundance](#)

"I met Guy when he was one of the first students to participate in Singularity University's Executive Program. I was deeply impressed that an insurance industry executive would invest the time to take a deep dive into the future of technology and business. After getting to know him, I realized that his depth of knowledge and interest were extraordinary. I invited him to participate in discussions between the X PRIZE Foundation, environmental organizations concerned with climate change and the energy industry on the subject of carbon recycling. His insight and ability to find common ground between groups with seemingly diverse interests were a key factor in the success of these meetings."

[Candace Denton, Vice President Strategic Partnerships at Plug and Play Tech Center](#)

"Guy is a sharp, experienced, and frank individual who has a strong understanding of the insurance market. I worked with him to connect start-ups with State Farm and I found his perspective fascinating when discussing new business models, strategy, and technology."

[Kathey Wagner, CPCU, CLU, ChFC, CEO & Executive Strategist](#)

"Guy has tremendous ability to see past the "noise" to identify early indicators and market shifts. As an innovator Guy has the innate ability to take small amounts and incomplete information to create comprehensive strategies to concur "the window of opportunity." Throughout the past 10 years, I've marveled at Guy's ability to capture the unknown and create a vision for others to follow. I'm grateful to have Guy as a friend and business advisor. Guy's unique talents make him an incredible resource to any organization or CEO looking to take their performance to the next level."

[Ezra Goldman, Founder & CEO at Upshift](#)

"Guy has one of the sharpest minds in the industry when it comes to carsharing expertise. He has his pulse on the trends and latest data from years of experience tracking this space and is extremely well connected."

[Robert Chew, Board Member at Pteris Global Limited](#)

"Guy is a clear thinker and innovator, well-grounded with a deep understanding of industry practices and emerging technologies. He is also friendly, approachable and helpful. It was a pleasure working with Guy when we were at Singularity University."

[Susan Shaheen, Co-Director, Transportation Sustainability Research Center and Adjunct Professor, UC Berkeley](#)

"Guy Fraker has been an invaluable resource to our research group at the University of California, Berkeley in understanding new markets for shared-use vehicle insurance. He responds quickly and informatively to our requests for assistance and has a wealth of experience and knowledge in insurance and innovative mobility services."

Gregg Maryniak, Chairman, Energy and Environmental Systems, Singularity University, Secretary, X PRIZE Foundation

"I met Guy when he was one of the first students to participate in Singularity University's Executive Program. I was deeply impressed that an insurance industry executive would invest the time to take a deep dive into the future of technology and business. After getting to know him, I realized that his depth of knowledge and interest were extraordinary."

Ray Price Professor at University of Illinois

"Guy is creative, innovative and able to influence an organization. These are the capabilities required to be an innovator. I recommend Guy as a creator and leader of innovation."

Stacey Vogler: VP, Marketing and Business at Assurant Solutions

"We brought Guy in on short notice to speak about trends, innovation and culture. He quickly adapted his message to our need and team, instantly adding value to the conversation. It was nice to work with someone that "got it" right away, especially given our short timeline."

Others can be found using this link to LinkedIn:



DEPARTMENT OF THE TREASURY
WASHINGTON, D.C. 20220

February 8, 2008

Mr. Guy C. Fraker
Director of Global Foresight Analysis
State Farm Insurance Corporation
2736 Chattahoochee Circle
Roswell, Ga. 30075.

Dear Mr. Fraker:

I want to thank you again for agreeing to speak on a panel at the Department of the Treasury's International Symposium on the U.S. Financial Services Sector Pandemic Flu Exercise of 2007. By all accounts, the guests left the symposium feeling far better informed about business continuity planning for an extraordinary event like a pandemic than when they arrived. We have already received positive feedback from organizations rethinking their own preparations based on ideas imparted on January 29th.

The frankness and insights of the panelists contributed substantially to the success of the symposium. The lively discussion amongst your colleagues on the "Lessons Learned" panel was particularly interesting because it had not been prepared as a series of slides. The candor of the discussion carried through to the end of the day and generated thoughtful questions from the audience. Your remarks reflecting the views of someone from the insurance industry added balance and considerable insight to the discussion.

It has been a pleasure to work with you, however briefly, during this symposium. I look forward to an opportunity to work together again on the important topic of financial sector resilience.

Sincerely,

A handwritten signature in blue ink, appearing to read "Valerie A. Abend".

Valerie A. Abend
Deputy Assistant Secretary
Critical Infrastructure Protection and
Compliance Policy



THE VICE PRESIDENT
WASHINGTON

September 17, 1997

Mr. Guy Fraker
7730 Pardee Lane
Oakland, California 94621

Dear Mr. Fraker:

Thank you for contacting my office concerning the dangers of stationary iron window bars. I appreciate hearing from you.

I congratulate you on forming the Security and Fire Escape Training & Education (SAFETE) Task Force. This type of voluntary commitment to educate the public and improve the safety of our citizens is commendable. Your participation demonstrates that each and every individual plays an important role in improving the safety of all Americans.

The model program you enclosed will be reviewed as the President and I work on policies concerning this issue. Again, thank you for writing me, and I wish you every success.

Sincerely,

Al Gore

AG/amm