



## Location Risk Intelligence: Gain New Insights Into Commercial Property

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**David Day**  
**Vertical Account Manager**  
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David Day is solutions consultant for insurance for the risk solutions business of LexisNexis®. David focuses on assisting homeowners' and commercial insurance companies with property-related challenges. Prior to this role, he advised insurers on how to effectively manage exposure to natural hazards, serving within companies such as Verisk Analytics and Risk Management Solutions. David earned his bachelor's degree in business from the University of Iowa and an MBA from Bradley University. He has also received the Associate in Risk Management designation.

**Jeff Novak, CIC**  
**Director, Commercial Insurance Solutions**  
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**Alpharetta, Ga.**

Jeff Novak is a director of commercial insurance for the risk solutions business of LexisNexis. Jeff is responsible for the location intelligence suite of products as well as the policy contributory database, both of which enhance risk assessment for commercial carriers throughout the policy lifecycle.

He has more than 15 years of experience as a commercial insurance underwriting manager and is a licensed property /casualty agent.

Prior to joining LexisNexis, Jeff was employed by Travelers, AIG, and several other commercial insurance carriers in many different underwriting management roles. He holds a bachelor's degree in history from the University of Michigan and master's degrees in marketing and decision science from Georgia State University.

### **Session Description:**

Given recent macroeconomic challenges and the current low-interest-rate environment, the pressure is on insurers to focus on underwriting performance. In line with this goal, the industry's appetite for more granular exposure management, in large part driven by climate change, is increasing. Advances in location intelligence, as well as other technologies such as cloud and big data, present insurers with the opportunity to rethink their businesses and processes and set themselves up for long-term sustainable growth and performance.



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- Improving risk selection;
- Reducing exposure to perils and accumulations;
- Increasing overall underwriting profitability and performance;
- Driving business growth and increasing addressable market; and
- Delivering fast, efficient, proactive customer service.