



**Strategic Underwriting  
Techniques**  
**March 27, 2013**  
**10:00 a.m. EDT**

**Course Description:**

This course will explore how to develop competitive underwriting strategies. Wendy Hopfensperger, personal lines expert, and Matt Frazier, workers compensation expert, from Valen Technologies, will review the significant changes that have occurred in underwriting strategies over the past several years and why insurers today are intently focused on underwriting profitability. They will provide insights into how technology innovations and decision making techniques are driving the latest underwriting strategies for managing an entire book of business.

**Facilitator Bios:**

**Matt Frazier**

**Workers Compensation Expert**

**Valen® Technologies**

**Denver, Colo.**

Matt Frazier is head of workers compensation product strategy and development in the Professional Services Division at Valen Technologies. In this capacity, Mr. Frazier is responsible for day-to-day delivery of Valen's predictive modeling production and services for its workers compensation clients.

Mr. Frazier came to Valen from Occam Consulting, a consulting firm he created to help nascent insurance companies and private equity groups evaluate and enter the commercial Property/Casualty space.

Prior to working with Valen Mr. Frazier spent 3 years as Sr. VP of Sales at AmTrust Financial where he was responsible for nationwide expansion of their workers compensation product. Prior to that he held positions of increasing responsibility at FirstComp Insurance Company where he worked as an underwriter, underwriting team leader, IT platform strategist, Director of Business Development, and Director of Sales and Marketing. During his tenure at FirstComp the carrier went from \$2 million in direct written premium in two states to \$200 million in 24 states. In 2005 FirstComp was identified by the National Underwriter as the most profitable P & C carrier in the nation. At Amtrust, Mr. Frazier managed their Workers' Compensation business unit through the initial public offering of AmTrust shares on the NASDAQ, multiple renewal rights acquisitions, and a 2005-2008 Gross Written Premium CAGR of 32%.

**Wendy Hopfensperger**  
**Personal Lines Expert**  
**Valen® Technologies**  
**Denver, Colo.**

Wendy Hopfensperger is the Personal Lines Product Expert for Valen Technologies, an advanced data and analytics provider for the property and casualty insurance industry. Valen leverages its large consortium data assets and expert predictive analytics capabilities to help carriers to lower loss ratios by pricing insurance policies more accurately.

Prior to joining Valen in 2012, Wendy worked at Allstate Insurance Company, a Fortune 100 insurance carrier based out of Northbrook, IL. Wendy spent seven years in Actuarial Pricing specializing in Homeowners insurance. She was the first analyst to navigate the implementation of Homeowners Strategic Risk Management, which included Homeowners credit and claims underwriting and rating. She led agent training for new rating plans and was responsible for consistent implementation nationwide. Wendy also served as an Allstate Sales Consultant, overseeing operations for 26 agencies in New York and was directly responsible for policy growth and strategic planning.

Wendy graduated from the University of Wisconsin Oshkosh with bachelor's degrees in Business Finance and Applied Mathematics.