

Digitizing the Customer Experience

A New Framework

Karlyn Carnahan *Head of Property Casualty - The Americas* Celent



- Karlyn Carnahan is the head of the Americas property casualty practice for Celent. She focuses on issues related to digital transformation and customer experience, underwriting and claims. She is a widely recognized expert on these topics who has written market-leading reports and presented at numerous conferences.
- Her consulting work for insurance carriers includes more than 50 system selection projects as well as distribution channel analysis, digital strategies, IT assessments, and a wide variety of other strategic projects.
- She joined Celent with an extensive career in the insurance industry and holds an MBA from Stanford Business School and a Certified Property Casualty Underwriter (CPCU) designation. She can be reached directly at kcarnahan@celent.com.

Marissa Buckley

Vice President of Marketing & Brand Experience **Security First Insurance Company**



- Marissa Buckley oversees marketing and communications at Security First Insurance and is responsible for the implementation of the company's brand experience strategy. She has more than 20 years' experience in marketing and 15 years' experience in software development and database management.
- Prior positions range from digital marketing, computer programmer, and web developer. Her unique skillset and expertise across technology and marketing have allowed her to effectively collaborate throughout every phase of system development and identify opportunities to integrate marketing analytics that drive iterative development and optimization of new technology.
- Leading the company's user experience design and development, Marissa has also been involved with the company's development of mobile applications and the nation's first social media disaster response communications system.
- Her effort in the creative development of personalized customer videos garnered recognition as Celent's 2015 Model Insurer, winning in the digital and omni-channel category.

Woody Hill

Vice President, Customer Experience Texas Mutual Insurance Company



- Woody Hill joined Texas Mutual Insurance Company in November 2013. He is Vice President Customer Experience Officer. He is responsible for enhancing customer relationships, defining common customer experience methodologies, and promoting customer centric thinking across the company by developing innovative customer experience solutions.
- He most recently served as vice president safety services. Hill oversaw the company's ongoing initiative to deliver strategic workplace safety services that meet each of its 62,000 policyholders' unique needs.
- Mr. Hill holds a bachelor's in environmental health and safety from Eastern Kentucky University. His experience includes work in the oil and gas, mining, contracting and manufacturing industries.
- Prior to entering the private sector, Hill served 14 years as an industrial hygienist at the California Division of Occupational Safety and Health. In that role, he partnered with employers to develop workplace safety programs, and he provided compliance guidance on safety and health laws.

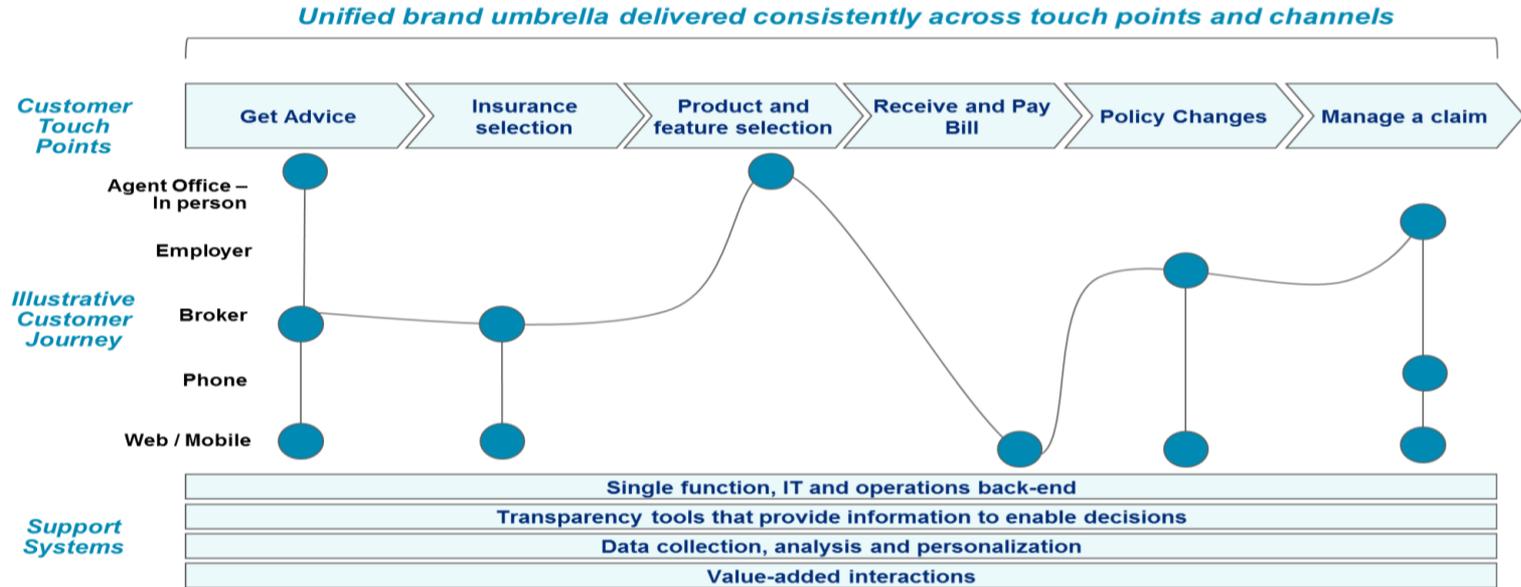
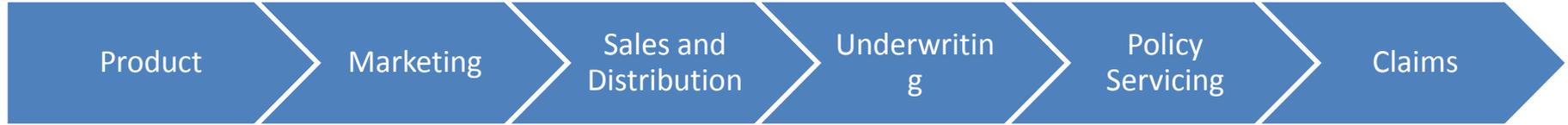
Karn Saroya *CEO and Founder* Cover



- As CEO and co-founder at Cover, Karn Saroya is responsible for operations, business development, growth and investor relations. Cover is a mobile-first insurance brokerage that streamlines insurance shopping through an intuitive app, enabling users to receive quotes from over 30 carriers within minutes. To date, Karn has raised \$27M for the company through its seed, Series A and Series B rounds.
- Karn has more than 6+ years of experience in building beautiful, user-friendly mobile products and he is passionate about making insurance more affordable and accessible for underserved consumers. The first company he co-founded was mobile e-commerce marketplace, Stylekick, that was acquired by Shopify in 2015. Before entrepreneurship, Karn was a management consultant with the financial services advisory practice, Oliver Wyman.
- Karn holds a Bachelor of Commerce from Queen's University where he graduated with Distinction, and a Master of Finance from the Massachusetts Institute of Technology, where he attended as a Fulbright Scholar. He is also a Y Combinator Fellow and YC Alumnus.

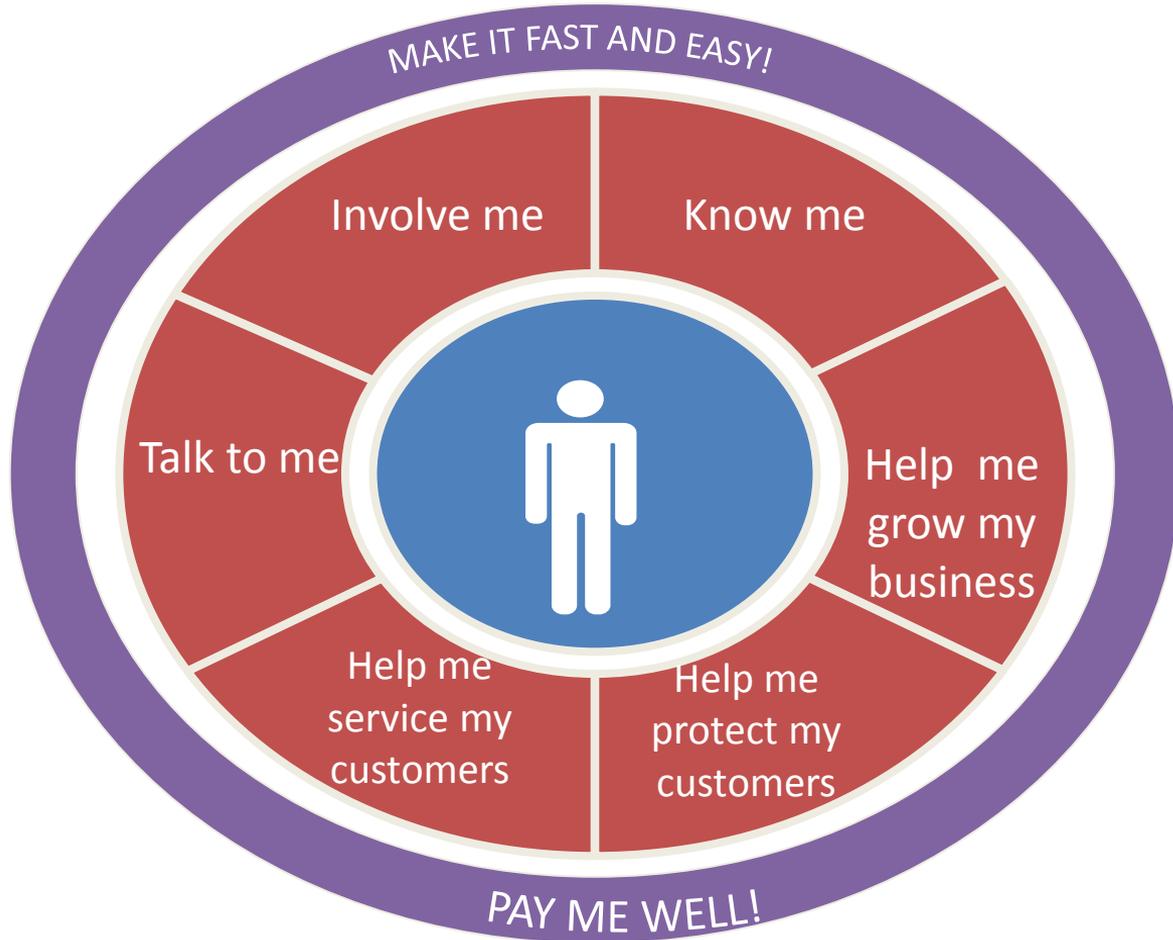
dig in

Customer journey mapping is all the rage – but here's the problem....





Delivering on an extraordinary customer experience requires a wide ecosystem of digital capabilities not found in core systems



Agent
customer
experience
framework

Our panel



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