



CIPR Webinar: The Use of Drones in Insurance

Monday, March 12, 2018
2:00 p.m. – 3:15 p.m. Eastern

The NAIC/Center for Insurance Policy and Research (CIPR) mission is to serve federal and state lawmakers, federal and state regulatory agencies, international regulatory agencies, and insurance consumers, by enhancing intergovernmental cooperation and awareness, improving consumer protection and promoting legitimate marketplace competition. To help achieve this mission, the CIPR hosts annual events and webinars that bring together a number of dynamic and informative speakers and panelists.

The commercial use of drones is booming. More than half a million drones have been registered with the U.S. Federal Aviation Administration (FAA). The insurance industry is responding to the increasing use of commercial drones by developing underwriting tools to cover businesses' growing liability exposures. At the same time, insurers are also interested in using drones on their own to reach remote and inaccessible areas by claims adjusters, especially following catastrophes, for better, more accurate and faster evaluation of property damage. However, before drones become a common sight in every neighborhood, a number of insurance liability and coverage issues need to be fully addressed, ranging from personal injury to invasion of privacy. This program will begin with introductory remarks by North Dakota Insurance Commissioner Jon Godfread. Following will be a presentation by Kathleen McCullough, Associate Dean of Academic Affairs and Research, Florida State University, who will discuss drone technology, its growing use of drones in property and casualty insurance and current challenges. Property insights platform Betterview will present on recent innovations in drone technology including a live demo. Following will be a panel discussion on the opportunities and challenges of the use of drones in insurance.

2:00pm **Introduction: Overview of the Program**
— *Jon Godfread, Commissioner*
 North Dakota Insurance Department

2:10pm **Drone Technology, its Application in Insurance and Current Challenges**

— *Kathleen McCullough, Associate Dean of Academic Affairs and Research
Florida State University*

2:30pm Innovations in Drone Technology and its use in Property Inspections

— *Dave Tobias, Co-Founder & COO
Betterview*

2:50pm The Future of Drone Use – Opportunities and Challenges

— *Jon Godfreed, Commissioner
North Dakota Insurance Department*
— *Kathleen McCullough, Associate Dean of Academic Affairs and Research
Florida State University*
— *Dave Tobias, Co-Founder & COO
Betterview*

3:05pm Q&A and closing remarks

The CIPR is collaborating with The Institutes Griffith Insurance Education Foundation on this webinar to provide policymakers with a non-advocative, nonpartisan educational primer program on drones. The Institutes Griffith Foundation, a 501(c)(3) not-for-profit, non-advocative educational organization, is a leading resource for objective insurance information for public policymakers in the United States. Its mission is to empower policymakers through a greater understanding of insurance and risk management.