

## Dr. Theresa Young, DM CPCU

Theresa Young is the Senior Property Claims Process Leader for CSAA Insurance Group. Between 2020 and 2021, Theresa architected an advanced triage system optimizing a balance of service, expense, and quality. This led to a \$20M per annum improvement in expense results while improving service scores to best in class. She developed a unique CAT response approach that has contributed to faster recovery and decreased costs. Her current work focuses on cutting edge automation of property claims adjudication. Dr. Young is a founding member of the Research Advisory Committee for the Insurance Institute of Business and Home Safety, where data/science-based research continues to yield improved products and construction systems. Dr. Young previously worked in product development with a \$1B revenue product still in the marketplace.