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Elise Montanari is Vice President of Personal Insurance Analytics at Travelers. Her team is responsible for providing analytic insights on pricing, product, operations, marketing, customer experience and operations as well as partnering on the evaluation of catastrophe risk to develop pricing and underwriting strategies for Personal Insurance, a \$10 billion business. Montanari joined Travelers 15 years ago where she has held positions of increasing responsibility in research and development, actuarial and analytics. Prior to joining Travelers, she worked at The Hartford working in various actuarial and analytics positions.