

WEDNESDAY, MARCH 5

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| 8:00 AM - 12:00 PM | Sponsor Showcase Set Up |
| 8:00 AM - 6:00 PM | Registration and Event Information Desk |
| 8:30 AM - 12:00 PM | <p>Optional Advanced Underwriting Workshop</p> <p>Risk is becoming more and more complex, requiring advanced underwriting skills to appropriately evaluate and develop a coverage solution that will be economical and comprehensive. This program will explore the tools available to underwriters to be more effective in writing profitable business. This will include recognizing what underwriters should consider, how to work with agents in obtaining the necessary information about the risk, and how to develop a consistent approach to the marketplace. Attendees will explore the impact of climate risk and large verdicts as well as how insurtechs can assist in the evaluation of risks and improve the underwriting process.</p> <p>The cost of this workshop is \$500 for NAMIC Members and \$750 for Nonmembers.</p> <p><i>This workshop qualifies for those holding the Mutual Insurance Professional designation to earn the MIP-Underwriting certification endorsement, but it is open for all to attend.</i></p> <p>Elise Farnham President Illumine Consulting</p> |
| 12:30 - 6:00 PM | Sponsor Showcase |
| 1:00 - 2:15 PM | <p>NAMIC Welcome and Opening Session: At the Crossroads – The New Economics and Politics of Property/Casualty Insurance</p> <p>This session will provide an overall economic outlook of the property/casualty insurance industry and include a high-level look at industry trends, challenges, and opportunities. The always-popular Robert Hartwig, Ph.D., will provide important insights that will help you manage your company’s risk.</p> <p>Robert Hartwig Director Risk & Uncertainty Management Center University Of South Carolina</p> |
| 2:15 - 2:30 PM | Networking Break |
| 2:30 - 3:15 PM | <p>Decision Fatigue: What Causes It and How It Affects You</p> <p>Making difficult – even moderate – choices can deplete one’s willpower, often leading to a shift toward low-energy, less effective decision-making styles, opening the way to mistakes. The same state can be reached by other instances that drain willpower, including stress, temptation, poor sleep, and interpersonal conflict. Changes in decision making include seeking to postpone or avoid decisions, embracing the status quo instead of change, favoring default options, failing to screen out irrelevant information from biasing the decision, and impulsive choices. This presentation will cover the causes and consequences of decision fatigue.</p> <p>Roy Baumeister Professor Harvard University</p> |
| 3:15 - 3:45 PM | Networking Break |
| 3:45 - 5:15 PM | Peer-to-Peer Roundtable Discussions |
| 5:15 - 6:15 PM | Welcome Reception |

THURSDAY, MARCH 6

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| 7:00 AM - 3:00 PM | Registration and Event Information Desk |
| 7:00 AM - 3:00 PM | Sponsor Showcase |
| 7:30 - 8:30 AM | Attendee Breakfast |
| 8:30 - 9:25 AM | <p>A. Future-Proofing Insurance: The Strategic Imperative of Modernizing Policy Administration Systems Panel Discussion</p> <p>As the insurance industry faces increasing pressure to innovate and adapt, the limitations of legacy systems have become more apparent. This panel will discuss the strategic imperative for insurers to migrate from outdated policy administration systems to modern solutions that offer greater flexibility, scalability, and efficiency. By embracing advanced technology, insurers can streamline operations, unlock new opportunities for growth, improve risk management, and reduce overall costs. Panelists will also cover best practices for a successful upgrade journey, emphasizing the importance of standardization, automation, documentation, and a well-defined implementation process to ensure a smooth transition.</p> <p>Liza Petrie Chief Product Officer Oneshield</p> <p>Brian MacKenzie Founder & CEO Inforce</p> |
| 8:30 - 9:25 AM | <p>B. Rethinking the Insurance Talent Gap – Addressing the Workforce Crisis in the Insurance Industry</p> <p>The insurance industry faces a serious dilemma. Fifty percent of the insurance industry workforce is expected to retire in the next four years. How can we fill the gap? Graduates of risk and insurance programs could fill as much as 15 percent of the vacancies, but these are candidates with no industry experience. This session will discuss tactics for attracting and developing newly minted graduates and seasoned industry professionals to close the impending insurance industry talent gap.</p> <p>Rick Morgan Senior Vice President, Marketing Wahve</p> |
| 8:30 - 9:25 AM | <p>C. Projected Weather Trends and How to Underwrite</p> <p>Accelerating changes in weather trends make the present and future look less and less like the past, presenting challenges to underwriting processes that rely on historical data and trends. This session will explain observed and projected trends in changing weather patterns, with particular attention paid to wildfire, and describe best practices and tools available to confidently underwrite risks in a rapidly changing weather landscape.</p> <p>Mark Hope Senior Vice President Guy Carpenter</p> |
| 8:30 - 9:25 AM | <p>D. Emerging Risks, Emerging Opportunities: Understanding Key P/C Risks in 2025</p> <p>What does the landscape of emerging risk look like for property/casualty insurers in 2025? 3D-printed properties that can better withstand wildfires and severe convective storms. New, potentially addictive drugs slipping through regulatory gaps to land on retail shelves across the country. A booming battery economy creating new sources of clean energy, and risk, across automotive and property exposures. Tiny plastic particles that might be the tip of the next mass tort iceberg. This session will discuss the numerous risks and potential opportunities.</p> <p>Greg Scoblete Principal, Emerging Issues Verisk</p> |
| 9:25 - 9:40 AM | Networking Break |

THURSDAY, MARCH 6 (CONTINUED)

9:40 - 10:35 AM

A. Managing Underwriting Rules and/or Decision Management Tools Panel Discussion

This session brings together senior-level underwriters to share their expertise in managing underwriting rules and leveraging decision management tools. Panelists will explore how they apply critical thinking to assess risks, balance underwriting precision with flexibility, and adapt to evolving market demands. Discussions will cover the tools, methods, and data sources they use to analyze risks effectively and streamline the decision-making processes.

Austin Beigel

Staff Underwriting And Automation Manager
 Society Insurance

Drew Hill

Chief Analytics Officer
 Mutual Capital Analytics

Chad Combs

Vice President Personal Lines Underwriting
 Ohio Mutual

James Dunlap

Director Of Underwriting
 Farmers Alliance Mutual Insurance

9:40 - 10:35 AM

B. Re-Underwriting Your Book: How to Have Data-Driven Insights for Business You Want But Don't Already Have

When a carrier decides to re-underwrite its book, leaders often want to shift focus to areas in which they have little experience. However, the lack of historical data in these areas makes it difficult for an insurer to outperform its competitors. This session will share ways to overcome this challenge, including the use of submission and purchasing data along with leveraging publicly available event data, such as crash data and fire reports, to gain insights into these new areas and fuel profitable growth.

Jessica Leong

CEO
 Octagram Analytics

9:40 - 10:35 AM

C. What are You Underwriting: Understanding Nuclear Verdicts, Risk Factors, and Their Impacts

Nuclear verdicts, thermonuclear verdicts, monopoly-money awards. Whatever you call them, outsized and disproportionate jury awards and settlements (are trending more and higher across the country. No jurisdiction, practice area, or defense counsel is safe. What is driving these unjust outcomes? What red flags exist indicating a claim may go nuclear? How can underwriters and risk management professionals appropriately gauge risk and assess their portfolios? It is time for the insurance industry to change the approach to address the rising threat of nuclear verdicts through proactivity, creativity, and collaboration. Tyson & Mendes' Ashley Paige Fetyko, partner and head of communications, and Mark Shanberg, Chicago partner, will reveal the surprising driver at the heart of nuclear verdicts, proven methods to stop the madness, and practical tools for underwriting in the era of outsized and unjust awards. They will share insights from the forthcoming book analyzing 100 nuclear verdicts for patterns and trends. Attendees will come away from the session armed with four proven methods to mitigate risk, take back justice for all, and win.

Mark H. Shanberg

Partner
 Tyson Mendes

Ashley Fetyko

Partner And Head Of Communications
 Tyson & Mendes

THURSDAY, MARCH 6 (CONTINUED)

9:40 - 10:35 AM

D. Lessons Learned From the Hard Market and What's Next?

As market dynamics continue to shift, it's crucial to stay informed and adaptable. This session will provide an in-depth analysis of current trends and predictions about the upcoming market forces that could impact our industry. It will also explore how we can apply the lessons learned from past market cycles to navigate the future successfully. By integrating practical insights with forward-looking strategies, this session will equip you with the tools needed to proactively respond to the next phase of market evolution.

Matthew McHatten

President & CEO
 MMG Insurance

10:35 - 10:50 AM

Networking Break

10:50 - 11:45 AM

A. Regulatory Update/Market Conduct Exams Panel Discussion

Stay ahead of regulatory expectations with this insightful panel discussion on market conduct exams. Industry professionals will share practical tips for improving the exam experience, lessons learned from recent exam processes, and strategies to navigate common challenges. Additionally, attendees will explore how to leverage resources such as NAMIC's Market Conduct Insights to enhance their preparation and compliance. Whether attendees are preparing for their first exam or looking to refine their approach, this session offers actionable guidance to streamline and strengthen market conduct practices.

Erica Weyhenmeyer, CPCU, AIE, MCM

Policy Vice President, Market Regulation & Workers' Compensation
 NAMIC

Angela Stackhouse

Director, Compliance
 NAMIC

Jennifer Hammer

President
 J W Hammer, LLC

10:50 - 11:45 AM

B. Revolutionizing Risk Assessment: Integrating Aerial Data Into Predictive Models

During this session, industry experts from ZestyAI and West Bend Insurance will delve into how cutting-edge predictive analytics models use new data sources such as aerial imagery and climatology to better understand and predict risk. Learn how integrating these advanced analytics can revolutionize underwriting and rating practices, enabling carriers to better serve their customers and preserve their bottom lines. Presenters will share how artificial intelligence models such as computer vision can analyze aerial imagery to identify specific property characteristics, refine risk rating models for more accurate pricing, and seamlessly integrate aerial data with current systems. This dynamic discussion will underscore the importance of these new approaches in the carrier ecosystem. Discover what's possible with sophisticated models and hear directly from an insurance carrier about the ease of implementation and how it modernized underwriting.

Ross Martin

Vice President, Risk Analytics
 ZestyAI

Thomas Bowyer

Product Manager
 West Bend Insurance

10:50 - 11:45 AM

C. Insuring the Future: Beneficial AI Use Cases in the Insurance Industry

The property/casualty insurance industry and regulatory environments are currently experiencing unprecedented times – navigating a new era of risk and tackling how to address and/or leverage rapid technological advancements. While often overlooked in policy discussions as an integral part of the solution to the challenges insurers are facing, advancements in artificial intelligence can help in various ways –from increased precision in risk classification to mitigation of perils and claims. This presentation will explore the current state of AI and the ways in which it can be leveraged to benefit the industry and policyholders alike.

Lindsey Klarkowski

Director, Data Science and AI/ML Policy
 NAMIC

THURSDAY, MARCH 6 (CONTINUED)

10:50 - 11:45 AM

D. Lessons Learned From the Hard Market and What's Next? (repeat)

As market dynamics continue to shift, it's crucial to stay informed and adaptable. This session will provide an in-depth analysis of current trends and predictions about the upcoming market forces that could impact our industry. It will also explore how we can apply the lessons learned from past market cycles to navigate the future successfully. By integrating practical insights with forward-looking strategies, this session will equip you with the tools needed to proactively respond to the next phase of market evolution.

Matthew McHatten

President & CEO
 Octagram Analytics

11:45 AM - 1:15 PM

Boxed Lunch Pickup

If you signed up to receive a boxed lunch, you can pick it up during this time at the Registration and Event Information Desk.

11:45 AM - 1:15 PM

Attendee Lunch

1:15 - 2:10 PM

A. Innovation In Action. The Intersection of Technology, Risk Mitigation And Insurance Panel Discussion

The integration of IoT technology is revolutionizing the insurance market by enabling the collection of real-time data and insights that significantly enhance risk mitigation strategies. The continued expansion of technology solutions and services are finding ways into the insurance market and are starting to significantly impact the future of insurance. By leveraging data-driven insights garnered from emerging technologies, insurance carriers can identify emerging risks and foster a more engaged customer relationship, as policyholders receive personalized recommendations for predicting and preventing risks before they occur. This session will explore the intersection of technology and insurance and share successes and insights through the HSB lens.

Chad Combs

Vice President, Personal Lines Underwriting
 Ohio Mutual

Kasey Ketcham

Vice President, Strategic Growth Solutions
 HSB

Angela Pline

Director, Digital Enablement
 Nationwide Insurance

1:15 - 2:10 PM

B. Talent Recruitment and Future of Work

As the insurance industry responds to technological advancement, shifting workforce demographics, and a growing focus on diversity, equity, and inclusion, companies need to rethink how they attract, engage, and retain top talent. This session explores the key trends shaping the future of work and what they mean for recruitment in the insurance sector. Attendees will learn actionable strategies to build resilient teams and future-proof talent pipelines from leveraging artificial intelligence and data-driven insights, to fostering inclusive workplace cultures that appeal to diverse candidates. Whether you're an executive, a human resources leader, or an industry professional, this session will help to align your recruitment process with the demands of a rapidly evolving workplace landscape.

Brett Carter

Partner
 True Search

1:15 - 2:10 PM

C. Product Lifecycle

The session provides valuable insights into how companies can bring order to product development chaos through a structured transformation process, effective portfolio management, and strong leadership. By implementing these strategies, companies can drive innovation, increase speed to market, and ultimately achieve success in their product development efforts.

Stephen Murphy

Partner, Transformation Services
 Resource Pro

THURSDAY, MARCH 6 (CONTINUED)

1:15 - 2:10 PM

D. PFAS and Microplastics: Two Toxic Headaches for the Insurance Industry?

Ubiquitous in their presence and disturbing because of their potential harmful effects, per- and polyfluoroalkyl substances and microplastics loom ominously over society. Both PFAS and microplastics continue to be used in products well known to all of us, including Teflon, food packaging, and consumer products. Recent U.S. regulatory activity, scientific research, and lawsuit outcomes portend a decades-long slog for the insurance industry. This session will discuss the potential health risks of PFAS and microplastics, outline the current regulatory and legal climate, and offer suggestions as to how NAMIC members should proceed in the years ahead.

Timothy Fletcher
 Senior Emerging Issues Specialist
 Gen Re

2:10 - 2:25 PM

Networking Break

2:25 - 3:20 PM

A. Driving Blind: How Relying on DMV Records Leaves Insurers at Risk

For decades, insurers have counted on the state motor vehicle report to be the gold standard for identifying higher-risk drivers. However, decreased traffic enforcement and increased limitations for sharing violation histories across state lines have diminished the value of this data. Meanwhile, risks have significantly increased for innocent drivers and insurers as offenders remain on the road even after major convictions or out-of-state tickets should have resulted in suspended licenses. This session will illuminate the gaps in DMV reports and explain how additional court records can provide a more complete picture of a driver's history and the underlying risk.

Paul Quinto
 Senior Director, Data Acquisition and Licensing
 TransUnion

Mark Goulbourne
 Senior Solutions Consultant
 TransUnion

2:25 - 3:20 PM

B. Control + Alt + Defend – The Latest In Cybersecurity

Cybersecurity is dynamic but remains critical for consumers and businessowners to understand and embrace. This session will provide valuable cybersecurity insights for consumers and businesses through shared experiences, current and future trends, and proactive cyber solutions for personal lines and commercial lines insurers and policyholders.

Eric Hendricksen
 Commercial Cyber Product Lead
 HSB

Neil Rekhi
 Product Lead, Personal Cyber Insurance
 HSB

2:25 - 3:20 PM

C. Solutions Fastpitch

In the face of rising inflation, continued supply chain issues, a potential recession on the horizon, and higher-than-ever expectations from customers, insurers are being forced to quickly adapt to a new normal. This session will provide attendees the opportunity to hear from a variety of solutions providers about how carriers can harness new technology, leverage new data, and accelerate their digital transformation. Attendees will have the chance to ask questions during the session and/or meet with vendors one-on-one afterward.

Join us for this session to learn more about GeoX Analytics and Arizona Leadership Foundation

THURSDAY, MARCH 6 (CONTINUED)

2:25 - 3:20 PM

D. Insurance Casualty Trends to Watch in 2025

Casualty insurance is vitally important coverage protecting individuals and businesses from financial losses resulting from unexpected events, such as accidents, liability claims and unforeseen damages. Gallagher has a patented approach towards mitigating clients' casualty risk by forming strong partnerships with clients and using proprietary analysis to provide customized, comprehensive and cost-efficient risk management solutions. The Casualty insurance market has experienced recent volatility with regulatory changes, changes in the workplace, social inflation and technological advancements. This session provides five key trends in the Casualty market to watch closely in 2025 to help listeners navigate this very important line of business.

Greg Moore

Senior Vice President, Reinsurance
 Gallagher Re

4:00 - 5:00 PM

Happy Hour

Join us for a Happy Hour sponsored by CARFAX

5:00 - 7:15 PM

Optional Activity: SPIN Chicago

Ping pong skill is not required for you to enjoy this unique happy hour experience! Just a short walk from the hotel, SPIN Chicago is a vibrant ping pong playground with delicious bites, feel good tunes, and a rotating roster of local beers and wine. This happy hour will be the perfect opportunity to unwind with fellow attendees.

The cost of this activity is \$75 and includes hors d'oeuvres, choices of beer, wine, and soft drinks, and private ping pong tables with lounge seating.

Schedule:

- 5:00 pm | Meet in Hotel Lobby
- 5:10 pm | Depart for SPIN Chicago (walking)
- 5:15 pm | SPIN Chicago
- 7:15 pm | Depart for Hotel (walking)
- 7:20 pm | Event Concludes

FRIDAY, MARCH 7

7:00 - 8:00 AM

Attendee Breakfast

7:00 - 11:00 AM

Registration and Event Information Desk

7:00 - 11:00 AM

Sponsor Showcase

8:00 - 9:30 AM

Peer-to-Peer Roundtable Discussions

9:30 - 9:45 AM

Networking Break

9:45 - 11:00 AM

Closing Session: Washington Update

With more than two decades of experience in Washington's political circles, Jimi Grande, NAMIC's senior vice president of federal and political affairs, will provide an update on NAMIC's current advocacy efforts in the nation's capital. The session will place a special focus on the 2024 election results and how the changes in Washington will impact the property/casualty insurance industry's agenda. Gain insights into what is expected to happen in Washington in 2025 and how key policy areas will be impacted.

Jimi Grande

Senior Vice President, Federal & Political Affairs
 NAMIC