The agenda is subject to change without notice. All times listed are in Central Time.

WEDNESDAY, MARCH 4

6:45 AM - 11:00 AM

Optional Activity: Behind the Scenes Tour at UL Solutions

Go behind the scenes at UL Solutions on this interactive tour of their headquarters in Northbrook, IL. Participants will have the opportunity to experience several of their facilities firsthand, including the Built Environment Lab (featuring suppression and detection systems as well as resistance and security testing), the Engineered Materials Lab (materials, plastics, and wire and cable), the Small Appliances Lab, and the Appliances, HVAC, Lighting, and Water Systems Lab. Gain insight on UL Solution's testing process, see testing in action, and learn how UL Solution's work can be utilized in the insurance industry.

The cost of this activity is $40 and includes roundtrip transportation to the Northbrook lab and the guided tour.
**Please note, labs are subject to change due to sensitive material testing.*

8:00 AM - 6:00 PM

Registration and Event Information Desk

The Registration and Event Information Desk is the main hub for conference information and badge pickup. NAMIC staff will be on hand to welcome you and answer any questions you have throughout the conference.

8:30 AM - 12:00 PM

Optional Advanced Underwriting Workshop – MIP Endorsement Session

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. Advanced registration is required.

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.

Elise Farnham
President
Illumine Consulting

12:30 PM - 6:00 PM

Sponsor Showcase

1:00 PM - 2:15 PM

NAMIC Welcome and Opening Session: Economic Outlook Update

The U.S. economy has shown remarkable resilience, fueled by artificial intelligence infrastructure investment and robust high-income consumer spending. Nonetheless, uncertainty abounds amid shifting trade dynamics, a slowing labor market, and concerns over AI-driven equity valuations. This session will examine the evolving macroeconomic environment and its implications for markets and insurer portfolios.

Chris Ware
Senior Research Analyst & Trader
New England Asset Management

2:15 PM - 2:45 PM

Networking Break

Please join us to chat with fellow attendees, grab a bite to eat, and stretch your legs.

2:45 PM - 3:45 PM

Leading Through the Storm

We are living in a time of rapid change and uncertainty, where employees and organizations are feeling the strain. With Millennials and Gen Z set to make up two-thirds of the global workforce by 2030, many of these emerging leaders are highly skilled but ill-prepared for the challenges of leadership. Meanwhile, Baby Boomers are retiring in droves, and constant business disruptions are the new norm. In this turbulent environment, stress often boils over, resulting in toxic work cultures, disengagement, and higher turnover. Research shows that employees are ten times more likely to leave due to toxic environments than poor compensation.

Gregg Ward
Executive Director
The Center for Respectful Leadership

4:45 PM - 5:45 PM

Welcome Reception

The agenda is subject to change without notice. All times listed are in Central Time.

WEDNESDAY, MARCH 4 (CONTINUED)

6:10 PM - 8:20 PM

Optional Activity: Flight Club Chicago

Flight Club sits just steps from the Riverwalk, offering an elevated mix of great food, craft drinks, and high energy fun. Its signature Social Darts® experience blends fast paced multiplayer games with cutting edge tracking technology and instant scoring, creating an easygoing, competitive atmosphere that brings people together – no matter your skill level.

The experience includes a generous spread of unlimited appetizers – light bites, flatbreads, and shareable favorites – along with two drink tickets per guest, indulgent desserts, and full access to unlimited gameplay. It is a three-minute walk from the hotel to the venue.

The cost for this activity is $125.

THURSDAY, MARCH 5

7:00 AM - 8:30 AM

Attendee Breakfast

7:00 AM - 3:00 PM

Registration and Event Information Desk

The Registration and Event Information Desk is the main hub for conference information and badge pickup. NAMIC staff will be on hand to welcome you and answer any questions you have throughout the conference.

7:00 AM - 3:00 PM

Sponsor Showcase

8:30 AM - 9:25 AM

A. Ready for What's Next? The Emerging Risks to Watch in 2026

The emerging risks facing insurers are growing more complex. Are you prepared? Join us for an in-depth look at the growing liability risks of artificial intelligence, the emergence of cyber-physical risks, and the potential costs and consequences of a catastrophic solar storm.

Katherine Lynch
Emerging Issues Data Analyst
Verisk

8:30 AM - 9:25 AM

B. Creating and Using AI Agents: The Next Frontier in Mutual Insurance Operations

It's not enough to want to resolve an issue, resolution takes action and the desire of all parties to reach an agreement. Engaging all parties can be difficult, almost impossible. In this presentation, we will explore methods for getting all parties engaged in the negotiation process to attain a mutually beneficial outcome.

Tim Baum
Senior Principal
Datos Insights

8:30 AM - 9:25 AM

C. Engaged Negotiation

This focused session explores the transformative potential of artificial intelligence agents — autonomous systems capable of reasoning, planning, and executing complex insurance workflows with minimal human intervention. Unlike traditional AI tools that require constant human guidance, agentic AI represents a paradigm shift toward intelligent systems that can independently handle multi-step processes, make contextual decisions, and adapt to changing circumstances in real-time. Drawing from current pilot programs and early production deployments across insurers, this session will examine how AI agents are revolutionizing everything from claims investigation and policy underwriting to customer service and fraud detection. The session will also provide a comprehensive framework for understanding when and how to deploy agentic AI solutions while maintaining trust, transparency, and the community values that define mutual insurance. We will explore real-world implementations where AI agents are currently handling complex tasks.

Elise Farnham
President
Illumine Consulting

THURSDAY, MARCH 5 (CONTINUED)

8:30 AM - 9:25 AM

D. Don't Make Your Intelligence Artificial

With the rise of artificial intelligence, it will be very tempting for underwriting organizations to promote efficiency over underwriting impact. But our value in underwriting cannot primarily be efficiency. Now is the perfect time to elevate to portfolio underwriting. AI is just a tool to elevate UW to this level. Portfolio underwriting is a foundational skillset for underwriters in a post-AI world. The UW of the future is portfolio focused with excellent communication skills aimed to influence agents and internal partners to make our operations achieve better results. We need to work together to determine how best to coach and deploy our teams to reach this goal. This presentation will explore several key areas that we need collective development in order to make underwriting more impactful than ever before.

Chad Combs
Vice President, Personal Lines Underwriting
Ohio Mutual Insurance Group

9:25 AM - 9:40 AM

Networking Break

Please join us to chat with fellow attendees, grab a bite to eat, and stretch your legs.

9:40 AM - 10:35 AM

A. Working as One: Helping Insurance Teams Thrive Across Remote, Office, and Hybrid Environments

As the insurance industry adapts to new ways of working, collaboration across in-office, remote, and hybrid teams has become essential to delivering exceptional client service. This session will provide practical tools and strategies to help insurance teams work better together, serve clients more effectively, and stay connected in a fast-paced environment.

Tonya DeVane
Vice President, Customer Success
Omnia Group

9:40 AM - 10:35 AM

B. Innovative Strategies for Weatherproofing Your Insurance Portfolio

Weather-related perils continue to drive claims frequency and severities, accounting for more than 65% of all U.S. property losses and underscoring the urgent need for more innovative risk management strategies. In this era of increasingly unpredictable weather patterns and severe losses, insurance carriers face the daunting task of managing risk in a rapidly changing climate. This session will explore how commercial lines carriers can take control of their portfolios despite these challenges. We'll discuss the evolving nature of weather-related risks, the limitations of traditional modeling and the innovative strategies that can help you weather-proof your portfolio. While it may seem like there's nothing you can do about these external factors, we'll show you that there are indeed more effective strategies you can employ.

James Handley
Senior Director, Data Science
LexisNexis Risk Solutions

9:40 AM - 10:35 AM

C. Third-Party Litigation Funding

Hedge funds and private equity firms are disrupting the insurance and legal industries by monetizing legal claims, thereby increasing frivolous claims, nuclear verdicts, and litigation expenses. The practice is putting strain on the insurance and litigation industries and increasing costs of consumer goods and services.

Maryan Alexander
Partner
Wilson Elser

THURSDAY, MARCH 5 (CONTINUED)

9:40 AM - 10:35 AM

D. Intelligent Submissions/Ingestion of Data

Mutual carriers face a growing challenge: balancing underwriting rigor with efficiency in an environment where submissions come in every shape and size — emails, portals, ACORD forms, supplemental applications, spreadsheets, and more. Intelligent submission intake and document ingestion promise big gains, but many carriers struggle to separate hype from reality and avoid costly missteps. In this session, we'll share real-world experiences implementing artificial intelligence-enabled submission intake, from both an underwriting operation and technology leader perspective. We'll dive into what worked, what didn't, and how to handle the biggest challenge: change. This session is designed for underwriting and operations executives who want actionable takeaways, not a technology sales pitch. Attendees will leave with a clear understanding of where AI-powered ingestion adds value, where human expertise remains essential, and how to lead these projects from the business side while engaging IT as a partner.

Crystal McQueen
Assistant Vice President, Innovation & Data Analytics
Great American Custom

Jeremy Rielly
Vice President, Underwriting
Farmers of Salem

Jasper Li
Chief Executive Officer
SortSpoke

10:35 AM - 10:50 AM

Networking Break

Please join us to chat with fellow attendees, grab a bite to eat, and stretch your legs.

10:50 AM - 11:45 AM

A. Don't Make Your Intelligence Artificial *(Repeat)*

With the rise of artificial intelligence, it will be very tempting for underwriting organizations to promote efficiency over underwriting impact. But our value in underwriting cannot primarily be efficiency. Now is the perfect time to elevate to portfolio underwriting. AI is just a tool to elevate UW to this level. Portfolio underwriting is a foundational skillset for underwriters in a post-AI world. The UW of the future is portfolio focused with excellent communication skills aimed to influence agents and internal partners to make our operations achieve better results. We need to work together to determine how best to coach and deploy our teams to reach this goal. This presentation will explore several key areas that we need collective development in order to make underwriting more impactful than ever before.

Chad Combs
Vice President, Personal Lines Underwriting
Ohio Mutual Insurance Group

10:50 AM - 11:45 AM

B. Nuclear Verdicts are Canceled: How to Deliver Justice for All with The Apex

Nuclear Verdicts got you down? Not for long! Nuclear Verdicts are not random or inevitable, but they do follow a recurring pattern. Join our presenters for a fascinating deep dive into the "why" behind Nuclear Verdicts. After analyzing 100 closing trial transcripts from Nuclear Verdicts, Tyson & Mendes has identified the pattern and what is causing Nuclear Verdicts in the courtroom — as well as how to stop them. In this invigorating session, presenters will unpack the data that shows what plaintiffs' attorneys are doing, how the defense is responding, and introduce The Apex — a proven courtroom strategy designed to stop Nuclear Verdicts. We're not content to simply find the root of the problem — we're here to solve it. By using The Apex, Tyson & Mendes' groundbreaking new strategy, we can stop Nuclear Verdicts in their tracks, saving our industry multi-billions of dollars per year, and deliver justice for all.

Ashley Fetyko
Partner, Head of Growth & Client Engagement
Tyson & Mendes

Keith Bostwick
Partner
Tyson & Mendes

THURSDAY, MARCH 5 (CONTINUED)

10:50 AM - 11:45 AM	**C. Severe Convective Storms – Evolving Risk Quantification** Significant catastrophe model updates have been released in the last year by prominent model vendors. Join this session to learn the latest insights from the updates and the implications for insurers exposed to severe thunderstorms. **Joshua Darr** Managing Director Guy Carpenter
10:50 AM - 11:45 AM	**D. Panel Discussion: Leadership Matters – What's Top of Mind for Mutuals** Mutual insurance companies are operating in one of the most challenging market environments in decades — where intensifying competition from large national carriers, accelerating risk, shifting regulation, and rapid technological change are reshaping what it takes to stay competitive. This session brings together industry leaders to explore how mutuals are navigating these pressures while staying true to their policyholder driven mission. **Kevin Peterson** Senior Vice President, Sales & Distribution WCF Mutual Insurance Company **Christian Krugman** Senior Product Manager Frankenmuth Insurance Company **Darren Ball** Vice President Germantown Mutual Insurance Company **Lori Daigle** Director, Commercial Lines Patriot Insurance Company
11:45 AM - 1:15 PM	**Attendee Lunch**
1:15 PM - 2:10 PM	**A. Bridging Generations, Building Success: Unlocking the Power of a Multigenerational Customer Base in Insurance** Today's insurance customers, whether in personal or commercial lines, span four generations, each with distinct needs, expectations, and communication preferences. Boomers may prioritize trusted, face-to-face guidance for policy reviews, while Gen Z expects quick, digital-first solutions for everything from claims to quotes. The challenge for insurers is delivering experiences that resonate with all while maintaining consistency, trust, and efficiency. In this session, we'll move beyond generational stereotypes to uncover strategies that help carriers, brokers, and agents connect authentically with both personal and commercial lines customers. Through real-world examples and actionable tools, you'll learn how to transform generational differences into stronger relationships, increased loyalty, and long-term growth. **Keather Snyder** President & Chief Operating Officer Omnia Group
1:15 PM - 2:10 PM	**B. Umbrella Marketplace Update** The umbrella market continues to evolve with pressures on rates, limits, and forms. This pressure is the result of both external and internal influences, many of which are a challenge to impact or change. Join this session to hear the latest developments in the umbrella line of business and engage in conversations with industry leaders. **Ridge Muhly** Leader, Regional & Mutual Segment Guy Carpenter

THURSDAY, MARCH 5 (CONTINUED)

1:15 PM - 2:10 PM

C. Reimagining P&C Underwriting: How Insurers Are Gaining Speed, Precision, and Profitability with Modern Decisioning

Property & Casualty insurers are under unprecedented pressure to underwrite faster, reduce loss ratios, and maintain profitability in a volatile market. Rising claim severity, increased CAT events, social inflation, talent shortages, and mounting operational costs have pushed underwriting organizations to rethink how they evaluate, price, and bind risk. In this session we take attendees inside the next generation of P&C underwriting. We explore how leading carriers are leveraging intelligent automation, unified data strategies, and configurable decisioning frameworks to strengthen underwriting discipline while dramatically improving speed to quote.

Gayle Herbkersman
Senior Vice President
Sapiens

Mark Stender
Chief Executive Officer
Linqura

1:15 PM - 2:10 PM

D. The Robots are Coming – What Does that Mean for Personal and Commercial Lines Insurers?

Robotic-related developments, enabled by advances in AI, are being made at breathtaking speed with the realistic potential for humanoid robots to infiltrate homes and businesses. This session will provide a primer on these advances, give a forecast as to what a robotic-filled world might look like over the next five years, and provide a preview to the implications for personal and commercial lines insurers.

Timothy Fletcher
Senior Emerging Issues Specialist
Gen Re

2:10 PM - 2:25 PM

Networking Break

Please join us to chat with fellow attendees, grab a bite to eat, and stretch your legs.

2:25 PM - 3:20 PM

A. The Impact of EVs on Automotive Safety and Insurance

Electric vehicles are very different from their conventional counterparts when it comes to price, power, weight — even their appearance and where they're garaged — and those differences are growing as the market matures. The latest EVs, for example, are some of the heaviest and most powerful vehicles ever available for purchase by consumers. This presentation will delve into how those differences are affecting safety and insurance outcomes, share key findings related to the unique risks posed by EVs, and pose critical questions that need answers as EVs age and proliferate.

Matt Moore
Chief Insurance Operations Officer
IIHS / HLDI

Kay Wakeman
Director, Insurance Outreach
Insurance Institute for Highway Safety

2:25 PM - 3:20 PM

B. Wildfire – It's Not Just About Climate Change

This is an updated presentation to the March 2023 NAMIC Education and Networking session with a deep dive into what went wrong in the Los Angeles 2025 fires that insurers need to understand. During this session, we will review the emerging wildfire trends and how insurers need to adapt their risk management strategy. Session insights include forestry management, changing firefighting tactics, natural fire disruption, increase of ignition points, and historical drought. Participants will learn how all these changes impact today's mega fire environment and exacerbate climate concerns.

David Jowell
Chief Executive Officer
GIA Map

THURSDAY, MARCH 5 (CONTINUED)

2:25 PM - 3:20 PM

C. Attracting the Workforce of Tomorrow

Attracting, recruiting, and retaining the future of the insurance industry requires new approaches. With experienced professionals retiring and the talent gap widening, organizations can no longer rely on the methods of the past to build tomorrow's workforce. Employers must assess and adapt to the expectations of emerging professionals, rather than forcing outdated recruiting, like "post and pray" and retention practices, onto a new generation. This course explores modern strategies for engaging today's talent, from students and early-career professionals to career changers seeking purpose-driven work. Topics include employer branding, technology-enabled recruiting, inclusive onboarding, and career development pathways that align with the values of Millennials and Gen Z. Special attention is given to creating a culture of growth, mentorship, and inclusion that not only attracts talent but inspires them to stay. By the end of this session, participants will be equipped with practical tools to ensure their organizations remain competitive, resilient, and ready for the future.

Michael Koscielny
Chief Executive Officer
Born2Lead, LLC

2:25 PM - 3:20 PM

D. Generative AI for Underwriting

Underwriting continues to evolve via technologies for automation and insight. Both personal and commercial lines carriers have been leveraging various artificial intelligence technologies over the past 10-plus years, now the transformation is accelerating with generative AI capabilities and agentic AI on the horizon as well. This session will discuss the current state of AI for underwriting, highlighting specific use cases of AI across the underwriting value chain. The future potential of generative AI and agentic AI will also be discussed, including predictions on the biggest areas of value. This session will pay special attention to the evolving role of the underwriter and the balance of technology and human expertise.

Mark Breading
Senior Partner
Resource Pro

Gaston Messineo
Partner & Principal
EY-Parthenon

4:00 PM - 5:30 PM

Happy Hour

All attendees are invited to join CARFAX for a Happy Hour in Looking Glass on the third floor of the hotel.

5:00 PM - 8:00 PM

Optional Activity: Mixology Class

Shake, stir, and sip your way through a hands-on cocktail experience. You'll master the art of muddling fresh ingredients to create a bright, refreshing Mojito. Your experience includes guided cocktail instruction plus a delicious dinner featuring flatbread and sliders.

The cost for this optional activity is $110.

FRIDAY, MARCH 6

7:00 AM - 8:00 AM	**Attendee Breakfast**
7:00 AM - 11:00 AM	**Registration and Event Information Desk** The Registration and Event Information Desk is the main hub for conference information and badge pickup. NAMIC staff will be on hand to welcome you and answer any questions you have throughout the conference.
7:00 AM - 11:00 AM	**Sponsor Showcase**
8:00 AM - 9:30 AM	**Peer-to-Peer Roundtable Discussions** The best teachers are often those who are walking in your shoes. Join fellow commercial or personal lines professionals in roundtable discussions focused on emerging issues, professional development, and industry hot topics. The session will include interactive, engaging discussions that allow you to talk about what you and your peers are facing and learn from each other's successes and challenges.
9:30 AM - 9:45 AM	**Networking Break** Please join us to chat with fellow attendees, grab a bite to eat, and stretch your legs.
9:45 AM - 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. **Jimi Grande** Senior Vice President, Federal & Political Affairs NAMIC