

**WEDNESDAY, MARCH 6**

7:30 AM - 12:15 PM	<p><b>Optional Activity: VIP Access to the Field Museum</b></p> <p>Join fellow NAMIC attendees at the Field Museum, a revered Chicago institution and one of the world's greatest museums of natural history. Explore an Egyptian tomb, meet the planet's largest creature, get eye-level with insects, discover ancient civilizations, and more before the kickoff to the Commercial and Personal Lines Seminar on Wednesday. The cost of this activity includes an Early Access VIP ticket to the museum, a \$25 food voucher to be used at either the Field Bistro or Explorer Café, and transportation to and from the activity.</p>
8:00 AM - 6:00 PM	<p><b>Registration and Event Information Desk</b></p>
8:30 AM - 11:45 AM	<p><b>Optional Workshop: Leading With a Growth Mindset</b></p> <p><i>Leadership Track</i></p> <p>Attendees will discover the pivotal role that mindset plays in leadership success and gain mastery over it with a powerful, practical, and proven super tool: The Thought Model. By integrating this framework into a daily routine, attendees will learn to effortlessly shift their mindset and achieve continuous improvement and innovation. This engaging and impactful workshop will be led by Leah Roe, a certified leadership coach, revered organizational trust expert, and dynamic culture consultant. These optional workshops are available for anyone to attend; you do not need to be registered for the Commercial and Personal Lines Seminar. Please visit the Optional Activity page for registration information.</p> <p><b>Leah Roe</b>      Founder &amp; CEO      The Perk</p>
12:30 PM - 6:00 PM	<p><b>Sponsor Showcase</b></p>
1:00 PM - 2:15 PM	<p><b>NAMIC Welcome and Opening Session - The Economic Forecast</b></p> <p>During this entertaining yet informative session, Elliot Eisenberg, Ph.D., will provide a financial overview and outlook for the economic environment in which the property/casualty insurance industry operates. He will share his thoughts on gross domestic product performance, inflation, interest rates and the Fed, the labor market, auto and construction costs, and the rising likelihood of a recession in 24H1.</p> <p><b>Elliot Eisenberg, Ph.D.</b>      President &amp; Chief Economist      Graphsandlaughs, LLC</p>
2:15 PM - 2:30 PM	<p><b>Networking Break</b></p> <p>Please join us in the Grand Ballroom Foyer to chat with fellow attendees, grab a bite to eat, and stretch your legs.</p>
2:30 PM - 3:15 PM	<p><b>Beyond the Machine: Revealing Human Potential in the World of AI</b></p> <p>The rapidly evolving capabilities of artificial intelligence is transforming the way we work and live. During this session, Gregor Jeffrey will share his discovery – that by understanding the limits of AI we can appreciate the complexity and possibilities of human intelligence better than ever before. It's possible that everything we associate as being uniquely human, including interpersonal skills, could eventually be replicated by AI. However, AI is programmed by humans and has an inherent limit – it only reflects our own documented rational knowledge. This means the way to differentiate ourselves from AI is to embrace the facets of being human that scientists don't yet fully understand. Gregor will show attendees how the emergence of AI is an opportunity to overcome our own internal coding and access our most valuable differentiator. He will challenge your thinking on the future of work and provide insights on how we can use it to our advantage to unlock human potential beyond the machine.</p> <p><b>Gregor Jeffrey</b>      Cognitive Diversity Expert   Advocate for Human Potential      Speakers Spotlight</p>
3:15 PM - 3:40 PM	<p><b>Networking Break</b></p> <p>Please join us in the Grand Ballroom Foyer to chat with fellow attendees, grab a bite to eat, and stretch your legs.</p>
3:40 PM - 5:15 PM	<p><b>Peer-to-Peer Roundtable Discussions</b></p> <p>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.</p>
5:15 PM - 6:15 PM	<p><b>Welcome Reception</b></p>

**THURSDAY, MARCH 7**

7:00 AM - 3:00 PM	<b>Registration and Event Information Desk</b>
7:30 AM - 8:30 AM	<b>Breakfast</b>
8:00 AM - 3:00 PM	<b>Sponsor Showcase</b>
8:30 AM - 9:25 AM	<p><b>A. Successfully Navigating a “Hard Market”</b></p> <p><i>Industry Trends Track</i></p> <p>Attendees of this session will explore key challenges insurance carriers are facing in a hard market, discuss the fundamentals of market cycles, and understand why carriers are implementing abrasive underwriting strategies in a hard market. Learn how to stay focused on key metrics –in the short and the long term – and how to position your company for future market cycles.</p> <p><b>Brian Lopata</b>          President &amp; CEO          Organizations Farmers Alliance Mutual Insurance Company Farmers Alliance Mutual Insurance Company</p>
8:30 AM - 9:25 AM	<p><b>B. Reinsurance 101</b></p> <p><i>Industry Trends Track</i></p> <p>This session will provide a basic overview of reinsurance structures employed by property/casualty insurance carriers to protect from frequency and severity of loss. Attendees will walk through the reinsurance process from commencement to placement to better understand what data/information is required, what marketing and communications typically take place, what analytics are discussed and considered, and how negotiations are typically held. Finally, this session will provide a brief overview of the state of the reinsurance market and what carriers can expect in 2024.</p> <p><b>Jered Gusso</b>          Vice President          Guy Carpenter</p>
8:30 AM - 9:25 AM	<p><b>C. Talent Recruitment Panel Discussion</b></p> <p><i>Industry Trends Track</i></p> <p>Hear from university faculty and a student leader about how they are using collaborative and innovative strategies to equip the next generation of insurance leaders with real-world experience. Included in this discussion will be best practices in providing students with internship opportunities and projects, how to work with universities to create a pipeline of talent, and how to better communicate with the next generation of insurance leaders.</p> <p><b>Frankie Ferneau</b>          President/International Student Representative          Gamma Iota Sigma</p> <p><b>Lynne McChristian</b>          Senior Instructor          University of Illinois, Urbana-Champaign</p> <p><b>Sarah Karvel</b>          Engagement Director          The Jacobson Group</p> <p><b>Jim Lewis</b>          Executive Director          The Vaughan Institute</p>

**THURSDAY, MARCH 7 CONTINUED**

8:30 AM - 9:25 AM

**D. Observed and Projected Trends in Severe Weather**

*Emerging Issues Track*

This presentation will examine observed and projected trends in severe convective storms, wildfires, and hurricanes across the continental United States. It will also examine how the current state of El Niño could impact these perils during the remainder of 2024. A discussion of the 2023 Atlantic hurricane season and preliminary thoughts on the 2024 Atlantic hurricane season will also be presented.

**Philip Klotzbach**

Senior Research Scientist  
Colorado State University

8:30 AM - 9:25 AM

**E. Optional Workshop: Leading With a Growth Mindset**

*Leadership Track*

Attendees will discover the pivotal role that mindset plays in leadership success and gain mastery over it with a powerful, practical, and proven super tool: The Thought Model. By integrating this framework into a daily routine, attendees will learn to effortlessly shift their mindset and achieve continuous improvement and innovation. This engaging and impactful workshop will be led by Leah Roe, a certified leadership coach, revered organizational trust expert, and dynamic culture consultant. These optional workshops are available for anyone to attend; you do not need to be registered for the Commercial and Personal Lines Seminar. Please visit the Optional Activity page for registration information.

**Leah Roe**

Founder & CEO  
The Perk

8:30 AM - 3:00 PM

**Zen Den**

9:25 AM - 9:40 AM

**Networking Break**

Please join us in the Grand Ballroom Foyer to chat with fellow attendees, grab a bite to eat, and stretch your legs.

9:40 AM - 10:35 AM

**A. What Keeps You Up at Night? Emerging Risks Facing P/C Insurers**

*Commercial Lines Track*

Are you keeping pace with today's emerging risks? While they're often hard to quantify, they can have an outsized impact on your business. During this session, attendees will learn how emerging risks such as generative AI, electric vehicle infrastructure, per and polyfluoroalkyl substances, and phthalates may evolve to impact the property/casualty industry.

**Greg Scoblete**

Emerging Issues Analyst  
Verisk

9:40 AM - 10:35 AM

**B. Collision Industry Trends and the Impact of Electrification on the Auto Insurance Ecosystem**

*Emerging Issues Track*

This session will focus on the developments the automotive industry has experienced the past five year – particularly regarding electric vehicles – that have led to greater overall complexity in the collision repair space. The content will debunk myths about overall claims frequency, total loss trends, and the cost to repair electric vehicles. The primary source of the data used to support the findings will come from Mitchell International's own estimates and total loss data, and it will be complemented by select third-party sources.

**Ryan Mandell**

Director, Claims Performance  
Mitchell International

**THURSDAY, MARCH 7 CONTINUED**

9:40 AM - 10:35 AM

**C. Changing Role of the Underwriter Panel Discussion**

*Industry Trends Track*

This panel, comprised of leaders from property/casualty underwriting departments, will address how the role of the underwriter continues to change with the introduction of new technology in the underwriting process. The speakers will also share insights and lessons learned about working with other departments at their respective organizations. They will also share various strategies they deploy to meet expectations internally and externally.

**Megan Bock**

Chief Operating Officer  
 Federato Technologies, Inc

**Stephanie Williams**

Commercial Underwriting Manager  
 Society Insurance

**Chad Combs**

Vice President, Personal Lines  
 Ohio Mutual Insurance Group

**Dan Mertes**

Director, Commercial Lines Underwriting  
 Main Street American Insurance Group

9:40 AM - 10:35 AM

**D. ChatGPT, Generative AI, and the Impact on Modern Insurance**

*Emerging Issues Track*

ChatGPT and generative AI are being discussed, questioned, and debated by every insurance carrier today. This session will provide attendees with a comprehensive understanding of the transformative potential these technologies can have on the insurance industry while separating fact from fiction. Attendees will leave with the knowledge and insights to confidently embrace the benefits of ChatGPT and generative AI in their insurance practices.

**Leandro DalleMule**

Gm  
 Planck

9:40 AM - 10:35 AM

**E. Optional Workshop: Leading With a Growth Mindset**

*Leadership Track*

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**Leah Roe**

Founder & CEO  
 The Perk

10:35 AM - 10:50 AM

**Networking Break**

Please join us in the Grand Ballroom Foyer to chat with fellow attendees, grab a bite to eat, and stretch your legs.

**THURSDAY, MARCH 7 CONTINUED**

10:50 AM - 11:45 AM

**A. Emerging Trends are Shaping the Future of Personal Lines**

*Personal Lines Track*

As technology evolves, automation increases, and the climate changes, personal lines insurers are faced with new and changing exposures. This session will explore some of the trends we're seeing related to electric and automated vehicles, smart homes, and solar panels, and cyber exposures and insurance considerations we face now and into the future.

**Sandee Perfetto**

Senior Director, Personal Lines  
 Verisk

**Sara Remyse**

Senior Specialist, Personal Lines Coverage Products  
 Verisk

10:50 AM - 11:45 AM

**B. Insurtech Fastpitch**

*Technology Track*

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 insurtech companies 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.

10:50 AM - 11:45 AM

**C. Commercial Lines Agent Panel Discussion**

*Commercial Lines Track*

The success of the company/agency relationship is an integral part of our industry, so it is important to be tuned into what agents want and need to create successful partnerships. This candid discussion will allow participants to hear directly from a diverse panel of commercial lines agents about what they look for in carrier partners and how to improve relationships with direct and independent agents.

**Benjamin M Zimmer**

Founder/CEO  
 Ethos Insurance & Risk Management

**Meg McKeen**

Founder + Principal Consultant  
 Adjunct Advisors LLC

10:50 AM - 11:45 AM

**D. Data and Dashboards – How Underwriting Managers Can Make Data-assisted Decisions and Manage Workflow**

*Technology Track*

Discover the transformative potential of underwriting analytics in the insurance industry. This session will explore how leveraging internal data enhances risk assessment, underwriting workflows, and ease of doing business. Learn about advanced internal data capabilities, real-world case studies, and how to embrace data-driven practices for a competitive advantage.

**Meagan Zwick**

Chief Operating Officer  
 MCA

**John Joseph**

Chief Solutions Officer  
 Mutual Capital Analytics

**THURSDAY, MARCH 7 CONTINUED**

10:50 AM - 11:45 AM

**E. Optional Workshop: Leading With a Growth Mindset**

*Leadership Track*

Attendees will discover the pivotal role that mindset plays in leadership success and gain mastery over it with a powerful, practical, and proven super tool: The Thought Model. By integrating this framework into a daily routine, attendees will learn to effortlessly shift their mindset and achieve continuous improvement and innovation. This engaging and impactful workshop will be led by Leah Roe, a certified leadership coach, revered organizational trust expert, and dynamic culture consultant. These optional workshops are available for anyone to attend; you do not need to be registered for the Commercial and Personal Lines Seminar. Please visit the Optional Activity page for registration information.

**Leah Roe**  
 Founder & CEO  
 The Perk

11:45 AM - 1:15 PM

**Lunch**

1:15 PM - 2:10 PM

**A. ChatGPT, Generative AI, and the Impact on Modern Insurance (Repeat)**

*Emerging Issues Track*

ChatGPT and generative AI are being discussed, questioned, and debated by every insurance carrier today. This session will provide attendees with a comprehensive understanding of the transformative potential these technologies can have on the insurance industry while separating fact from fiction. Attendees will leave with the knowledge and insights to confidently embrace the benefits of ChatGPT and generative AI in their insurance practices.

**Leandro DalleMule**  
 Gm  
 Planck

1:15 PM - 2:10 PM

**B. Innovation Strategies and Implementation**

*Industry Trends Track*

Attend this session to discover key considerations in developing new and innovative products, understand the evolving impact of technology on innovation, and learn effective strategies for benchmarking and staying competitive in the industry. Gain insights into process improvements and smaller-scale innovations relevant to underwriters, managers, and team leaders, and explore real-world examples of successful innovation programs, learning valuable lessons from both successes and failures in the field.

**Abel Travis**  
 Senior Vice President, Affiliate Operations  
 Brotherhood Mutual Insurance Company

1:15 PM - 2:10 PM

**C. Personal Lines Agent Panel Discussion**

*Personal Lines Track*

The success of the company/agency relationship is an integral part of our industry, so it is important to be tuned into what agents want and need to create successful partnerships. This candid discussion will allow participants to hear directly from a diverse panel of personal lines agents about what they look for in carrier partners and how to improve relationships with direct and independent agents.

**Brian Hawkins**  
 Producer  
 The Cornerstone Agency Inc.

**Meg McKeen**  
 Founder + Principal Consultant  
 Adjunct Advisors LLC

**Noele Tatlock**  
 Personal Lines Division Manager  
 Unland Insurance & Benefits

**Erin Millington**  
 President  
 Millington Insurance Solutions, LLC

**THURSDAY, MARCH 7 CONTINUED**

1:15 PM - 2:10 PM

**D. Changing Lanes: A Forward-Leaning Look at the Shifting Dynamics of the U.S. Workforce, Technology, Society, and Their Impact on Commercial Auto**

*Industry Trends Track*

Trends in workforce mobility and societal shifts have created challenges for the commercial auto insurance market. TransUnion research indicates that many commercial drivers are leaving their current employers for other opportunities. When coupled with retirements, this trend is creating labor churn in the industry. As a company's driver hiring rate increases the resulting driver population is younger, less experienced, and potentially riskier. That has big implications for commercial auto insurers as they attempt to appropriately price policies. This session will explore these market trends, quantify how they impact insurance performance, and discuss how you can best position your commercial portfolio for success in these changing conditions.

**Anthony Sullins**

Sales Director  
 Transunion

**Patrick Foy**

Senior Director, Strategic Planning  
 TransUnion

2:10 PM - 2:25 PM

**Networking Break**

Please join us in the Grand Ballroom Foyer to chat with fellow attendees, grab a bite to eat, and stretch your legs.

2:25 PM - 3:20 PM

**A. Shifting Attitudes, an Unpredictable Climate and an Unsure Future: A Look Into Emerging Issues and Claim Trends**

*Industry Trends Track*

Underwriting challenges continue to abound. But what are the near- and long-term issues that should be our focus? This session will address several of them, including the shadowy world of human trafficking and how it might impact the insurance industry; ways mass/active shooter events could put insurers in the crosshairs; why the rise in severe convective storms may take on an ominous permanence; and how growing numbers of public adjusters have complicated loss adjustment and what insurers can do in response.

**Timothy Fletcher**

Senior Emerging Issues Specialist  
 Gen Re

2:25 PM - 3:20 PM

**B. Insurtech Fastpitch**

*Technology Track*

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 insurtech companies 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.

2:25 PM - 3:20 PM

**C. U.S. Property/Casualty Reinsurance Market Status**

*Industry Trends Track*

This session will provide a general overview of the state of the U.S. property/casualty reinsurance market. Presenters will recap of the most recent treaty and fac renewals and what they will mean for primary insurance carriers. They will also provide an outlook of the challenges facing the industry related to the economy, social inflation, and legal system abuse for the casualty lines. Regarding property, the challenges around insurance to value, inflation and the growing number of natural catastrophe perils and losses associated with them will be explored. Lastly, the session will include an outlook for reinsurance in the near term.

**Andrew Zastrow**

EVP / Head of Facultative Property U.S.  
 Munich Re

**Jo Mueller**

Head of Facultative Casualty  
 Munich Re

**THURSDAY, MARCH 7 CONTINUED**

2:25 PM - 3:20 PM

**D. Electric Mobility Challenges**

*Industry Trends Track*

Electric mobility is transforming the way we conduct our normal business. This session will discuss the unique challenges posed by electric mobility. The information presented during this session will provide you with insights and tools needed to better evaluate the exposure.

**Tom Lentz**

Chief Technical Officer  
Aon Risk Solutions

4:00 PM - 5:00 PM

**Sponsored Happy Hour**

5:00 PM - 10:00 PM

**Optional Activity: 360 CHICAGO & Pizza Making Class**

360 CHICAGO offers the best views of Chicago from the top of the former John Hancock Center. Attendees will head up 94 floors to view breathtaking panoramic views of Chicago from 1,000 feet above the famed Magnificent Mile. After heading back down to ground level, the group will get to handmake Chicago's famous deep-dish pizza from scratch. Teams will compete to create the best Chicago-style pizza based on an assortment of ingredients and decorate cannoli for dessert during this one-of-a-kind experience. The cost of the activity includes transportation to and from, an arrival reception with hors d'oeuvres, make your own pizzas and cannoli, salad, soft drinks and a ticket to 360 Chicago.

**FRIDAY, MARCH 8**

7:00 AM - 8:00 AM

**Breakfast**

7:00 AM - 11:00 AM

**Registration and Event Information Desk**

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.

8:00 AM - 11:00 AM

**Sponsor Showcase**

9:30 AM - 9:45 AM

**Networking Break**

Please join us in the Grand Ballroom Foyer to chat with fellow attendees, grab a bite to eat, and stretch your legs.

9:45 AM - 11:00 AM

**Capitol Hill Legislative Update**

Armed with knowledge from more than two decades in the inner workings of Washington's political circles, Jimi Grande, NAMIC's senior vice president of federal and political affairs, will share an update on NAMIC's current advocacy efforts in the nation's capital and provide a sneak peek of the upcoming 2024 elections.

**Jimi Grande**

Senior Vice President, Federal & Political Affairs  
NAMIC