

# ANNUAL MEETING



## *Journey to the Top*

November 5-8, 2023  
Westin Bonaventure  
Los Angeles, California

# Overview

## General Information

For more information on the following, please consult the CAS Annual Meeting website, [www.casact.org/annual](http://www.casact.org/annual).

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Participation at the Annual Meeting constitutes an agreement by the registrant for the CAS to use photographic images and other images. Please see the Annual Meeting website ([casact.org/annual](http://casact.org/annual)) for details.

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## Speaker Opinions

The opinions expressed by speakers at this event are their own and do not necessarily reflect the positions of the CAS.

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Don't miss our session on [Wednesday, November 8th at 8am PST](#) entitled "*Derivative Lasso: Credibility-based Signal Fitting for GLMs*," presented by **Mattia Casotto**, Head of Product for the US at Akur8, and **Max Martinelli**, Actuarial Data Scientist at Akur8.

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# Meeting Schedule

## Sunday, November 5

4:00 p.m. – 7:30 p.m.	Registration.....	California Foyer (2nd Floor)
5:00 p.m. – 6:30 p.m.	Recognition Reception and Photo Session for New Associates and their Spouses/Guests.....	Plaza Deck (4th Floor)
5:45 p.m. – 6:30 p.m.	Speed Networking [Sign Up Required] .....	Beaudry B (1st Floor)
6:30 p.m. – 7:30 p.m.	Welcome Reception (with Exhibitors).....	Pasadena (Lower Level)

## Monday, November 6

7:00 a.m. – 4:30 p.m.	Registration.....	California Foyer (2nd Floor)
7:00 a.m. – 8:30 a.m.	Continental Breakfast (with Exhibitors) .....	Pasadena (Lower Level)
8:00 a.m. – 9:00 a.m.	Welcome, Celebration of New Members.....	California Ballroom (2nd Floor)
9:00 a.m. – 9:50 a.m.	FCAS Group Photo Session .....	San Diego Ballroom (2nd Floor)
9:00 a.m. – 9:50 a.m.	<b>Roundtables [Sign Up Required]</b>	
10:00 a.m. – 10:45 a.m.	Business Session/Presidential Address .....	California Ballroom (2nd Floor)
10:45 a.m. – 11:45 a.m.	<b>Featured Speaker</b> .....	California Ballroom (2nd Floor)
11:45 a.m. – 1:15 p.m.	<b>Plated Luncheon with Roundtables</b> .....	Pasadena (Lower Level)
1:15 p.m. – 2:15 p.m.	<b>Concurrent Sessions 1</b>	
2:15 p.m. – 2:45 p.m.	Volunteer Information & Appreciation Fair .....	California Foyer (2nd Floor)
2:45 p.m. – 3:45 p.m.	<b>Concurrent Sessions 2</b>	
3:45 p.m. – 4:15 p.m.	Refreshment Break (with Exhibitors) .....	Pasadena (Lower Level)
4:15 p.m. – 5:30 p.m.	<b>General Session 1</b> .....	California Ballroom (2nd Floor)
6:00 p.m. – 7:00 p.m.	Officers' Reception for New Fellows and their Spouses/Guests.....	Plaza Deck (4th Floor)

## Tuesday, November 7

7:00 a.m. – 3:00 p.m.	Registration.....	California Foyer (2nd Floor)
7:00 a.m. – 8:30 a.m.	Continental Breakfast (with Exhibitors) .....	Pasadena (Lower Level)
7:00 a.m. – 7:50 a.m.	<b>Roundtables [Sign Up Required]</b> .....	Pasadena (Lower Level)
8:00 a.m. – 9:15 a.m.	<b>General Sessions 2/3</b>	
9:15 a.m. – 9:45 a.m.	Volunteer Information & Appreciation Fair .....	California Foyer (2nd Floor)
9:45 a.m. – 10:45 a.m.	<b>Concurrent Sessions 3</b>	
10:45 a.m. – 11:15 a.m.	Refreshment Break (with Exhibitors) .....	Pasadena (Lower Level)
10:45 a.m. – 11:15 a.m.	Volunteer Information & Appreciation Fair .....	California Foyer (2nd Floor)
11:15 a.m. – 12:15 p.m.	CAS Town Hall with Leaders .....	California Ballroom (2nd Floor)
12:15 p.m. – 1:30 p.m.	Lunch on Your Own or Volunteer Activity [Sign Up Required]	
1:30 p.m. – 2:20 p.m.	<b>Roundtables/Other CE [Sign Up Required]</b>	
2:50 p.m. – 3:40 p.m.	<b>Roundtables/Other CE [Sign Up Required]</b>	
4:10 p.m. – 5:00 p.m.	<b>Roundtables/Other CE [Sign Up Required]</b>	
7:00 p.m. – 11:00 p.m.	Tuesday Night Dinner	

## Wednesday, November 8

7:00 a.m. – 11:30 a.m.	Registration.....	California Foyer (2nd Floor)
7:00 a.m. – 8:30 a.m.	Continental Breakfast (with Exhibitors) .....	Pasadena (Lower Level)
7:00 a.m. – 7:50 a.m.	<b>Roundtables [Sign Up Required]</b> .....	Pasadena (Lower Level)
8:00 a.m. – 9:00 a.m.	<b>Concurrent Sessions 4</b>	
9:00 a.m. – 9:30 a.m.	Volunteer Information & Appreciation Fair .....	California Foyer (2nd Floor)
9:30 a.m. – 10:30 a.m.	<b>Concurrent Sessions 5</b>	
10:30 a.m. – 11:00 a.m.	Refreshment Break (with Exhibitors) .....	Pasadena (Lower Level)
11:00 a.m. – 12:15 p.m.	<b>General Session 4</b> .....	California Ballroom (2nd Floor)
12:15 p.m. – 12:30 p.m.	<b>Adjournment</b> .....	California Ballroom (2nd Floor)



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# General and Concurrent Sessions

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## Key to Complexity of Sessions



### Basic.

No prior knowledge of the subject matter is assumed. Little or no technical content.



### Intermediate

General knowledge of the subject matter is assumed. Moderate technical content.



### Advanced

Working knowledge of the subject matter is assumed. Moderate to highly technical content.



**Checkbox for Personal Attendance Record**



**Non-Recorded Session**



**Livestreamed Session**

## Code Key

RT	Roundtable [sign up required]
CS	Concurrent Session
GS	General Session
QB	Quick Byte
GD	Group Discussion [sign up required]

## Roundtable

11/6/2023, 9 AM – 9:50 AM

☐ ★ ★ **RT-1: Construction Defect [Sign Up Required]**

**Room: Rodeo (2nd Floor)**

Come talk about construction defect reserving issues. We'll start by asking what the audience wants to cover and then talk to those points. This may include data segmentation, data issues, reserving methods and trends in assumptions. We can talk about recent hurdles in analyses and discuss how the actuary tackled those issues.

Learning Objectives:

1. Describe the challenges with construction defect analyses
2. Specify potential segmentation of the data
3. Discuss current trends or at least understand what types or trends to look out for?

Moderator: Ronald Kozlowski, Lead Consultant, RTK Actuarial + Professional Services



# General and Concurrent Sessions

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## ☐ ★ *RT-2: Cyber Insurance [Sign up Required]* 🎤

**Room:** Vine (2nd Floor)

Come chat with a practicing Cyber actuary on our industries most exciting and innovative line of business! Andrew is the head of pricing at Corvus Insurance. Andrew has a wide breadth of knowledge in this space from traditional actuarial topics to security and AI. Bring your most interesting questions!

Moderator: Andrew Li, Head of Pricing, Corvus Insurance

## *Featured Speaker*

11/6/2023, 10:45 AM – 11:45 AM

## ☐ ★ *IS-1: The AI Cheat Code: How ChatGPT (and AI Tools) Will (and Won't) Forever Alter Human Work* 🎥

**Room:** California Ballroom (2nd Floor)

In 2022, AI finally broke through to the mainstream and began to impact in obvious and meaningful ways our work. ChatGPT took the world by storm and upended the status quo. High school students used it to write college essays. Respected news publications tried it out for original articles. Executives began to use it to draft emails. Marketers started using it to write blogs and social media posts. Its output was astonishingly convincing. Except when it was factually incorrect, unoriginal and formulaic. ChatGPT will make us far more efficient for many tasks. But it will not replace humans and usually will become an extension of their wisdom. And that's the key to understanding AI writ large, and its role for the next five years — the cheat code. AI can give humans superpowers but you have to understand its limitations to unlock its true magic. This talk will trace the origins of AI, the incredible breakthroughs of Deep Learning and modern AI, cover the limitations of current AI and provide guidance and insight on how AI will change human work in the near and long-term — and what that might mean for you.

Speakers: Alex Salkever, Writer, Futurist and Technology Leader

## *Roundtable*

11/6/2023, 11:45 AM – 1:15 PM

## ☐ ★ *L-RT: Meet with Abacus Actuaries! [First come first serve]* 🎤

**Room:** Pasadena (Lower Level — Back of Room)

Come meet with a representative of Abacus Actuaries and learn about its mission: to support and empower Asian actuaries to succeed in their careers.

## ☐ ★ *L-RT: Meet with NAWA! [First come first serve]* 🎤

**Room:** Pasadena (Lower Level — Back of Room)

Come meet with a representative of the Network of Actuarial Women and Allies. Its mission: To connect and empower women of all backgrounds, races, ethnicities, and life circumstances to be successful in the actuarial profession.

# General and Concurrent Sessions

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## ☐ ★ *L-RT: Meet with OLA! [First come first serve]* 🎤

**Room: Pasadena (Lower Level — Back of Room)**

Come meet with a representative of the Organization of Latino Actuaries. Its mission: To increase the number of Latino Actuaries by promoting the profession and providing guidance, mentorship and networking opportunities.

## *Concurrent Session*

**11/6/2023, 1:15 PM – 2:15 PM**

## ☐ ★ *ES-16: Evolution of Cyber Risk Modeling*

**Room: San Gabriel Ballroom (1st Floor)**

While still nascent, cyber risk modeling has made significant progress and continues to keep up with the ever-evolving policy language and product innovations from insurers and reinsurers. This session will cover the current state of cyber risk modeling, how it compares to modeling of other perils, and how it can further unlock additional innovation to bring capital and capacity into the cyber market.

Learning Objectives:

1. Compare and contrast cyber risk modeling to risk modeling of other perils (e.g. NatCat).
2. Identify potential cyber risk transfer solutions and structures.
3. Articulate the need for cyber risk modeling to other business stakeholders.

Speakers: Jonathan Choi, Principal Consultant, CyberCube

## ☐ ★ ★ *ES-17: Failure Modes of Common Actuarial Processes and Techniques*

**Room: San Diego Ballroom (2nd Floor)**

This session will discuss failure modes of commonly-used actuarial techniques, work through high-level examples, explore drivers of the gaps, and propose mitigating actions. This will be an adaptation of “Special Considerations and Innovation in Loss Ratio Estimation,” presented at CAS RPM 2023.

Learning Objectives:

1. Evaluate the effectiveness of standard actuarial techniques.
2. Critique standard actuarial techniques.
3. Predict loss ratios in light of special considerations.

Speakers: Anand Khare, Chief Actuary, Ledger Investing  
Mark Shoun, Chief Data Scientist, Ledger Investing

## ☐ ★ *ES-25: Pricing to Avoid the Winner's Curse*

**Room: Catalina Ballroom (3rd Floor)**

The traditional actuarial approach to setting a price for insurance may invite what auction theorists call “the winner’s curse”; a shortfall in expected profit below what the actuary projected. To avoid the winner’s curse, careful attention should be paid to the required profit load and actuarial profit margin. Learning Objectives: • Recognize different types of auction. • Explain the winner’s curse and its relevance to the sale of insurance. • Define bidding functions and use them to set a price that achieves target profit in a simple insurance pricing problem. • Explain the winner’s curse and its relevance to the sale of insurance.

Learning Objectives:

1. Recognize different types of auction.
2. Explain the winner’s curse and its relevance to the sale of insurance.
3. Define bidding functions and use them to set a price that achieves target profit in a simple insurance pricing problem.

Moderator: Frank Gribbon, Director, Personal Auto Actuarial Products, Verisk

Speakers: Justin Smith, Chief Underwriting Officer, Applied Underwriters, Inc.

## ☐ ★ *ES-28: Severe Convective Storm: Decoding the Dynamics*

**Room: Santa Anita Ballroom (1st Floor)**

Personal lines property insurers have been adversely impacted by Severe Convective Storm perils in the recent decade. This module will explore how climate change, shifting exposures, and changing housing stock characteristics contribute to loss trend. We will also explore how traditional catastrophe models quantify this risk and examine alternative methodologies.

Learning Objectives:

1. Understand key drivers leading to an increase in Severe Convective Storm losses for homeowners.
2. Explore methodologies to quantify SCS risk.
3. Identify significant predictors of SCS loss.

Speakers: Daniel Nysch, Senior Vice President, Gallagher Re  
Stephen Jacobs, Vice President, Gallagher Re

## ☐ ★ *ES-31: The New Social Inflation – Litigation Finance and the Impact on Casualty Insurance*

**Room: California Ballroom (2nd Floor)**

Third-party litigation funding in the United States is rapidly growing with current estimates approaching \$16 billion a year. More than ever, actuaries must understand the dynamic nature of social inflation. This session will address how actuaries may better engage the changing macro environment for casualty insurance lines of business.

Learning Objectives:

1. Learn the historical rise of third-party litigation funding and understand why investors find this alternative asset class attractive. Know what future growth is anticipated over the next several years.
2. Understand how the macro environment for mass torts has changed due to increased litigation funding fueling a well-organized, well-informed, and well-funded plaintiffs' bar.
3. Learn how casualty actuaries can respond to the increase in mass torts through casualty catastrophe modeling and act on emerging risk insights before litigation begins.

Moderator: Guo Harrison

Speakers: Graham Tibbets, Director, Product Management, Praedicat, Inc.  
Julie Menken, Director, Insurance Partnerships & Senior Actuary, Praedicat, Inc.

## ☐ ★ *ES-32: U.S. Property/Casualty Industry Loss & LAE Reserves*

**Room: Hollywood Ballroom (3rd Floor)**

This session will cover AM Best's views on the year end 2022 reserve positions of the U.S. P&C segment in total and by Schedule P line of business. Historical adverse or favorable development will be reviewed by line and recent development will be compared to expectations. Loss development during and after COVID-19 will be reviewed versus expected development. In addition, AM Best will provide its opinion of the potential impact of favorable or unfavorable reserve development on an insurer's financial strength ratings.

Learning Objectives:

1. Understand AM Best's views of year end 2022 reserve positions for U.S. P/C Segment in total and by line of business.
2. Recognize the impact of COVID-19 on loss development.
3. Understand the potential impact of reserve development on AM Best's financial strength ratings of insurance companies.

Moderator: Robert Wolf, Vice President, Chief Actuary, Stonetrust Insurance Group / Wintaii

Speakers: Thomas Mount, Senior Director, AM Best Rating Services

## ☐ ★ *ES-35: Vehicle Fleet Changes: Loss and Safety Impacts*

**Room: Palos Verdes (1st Floor)**

The U.S. vehicle fleet has undergone radical transformations over the last 30 years. Vehicles are more crashworthy than ever and increasingly are equipped with technologies to prevent crashes. However, they are also more powerful, pricey, and complex to repair. Additionally, as consumer tastes have changed, the types of vehicles in the vehicle fleet have evolved, and alternatives to naturally aspirated gasoline engines like electric vehicles are also increasing in popularity. Learn about how these changes are associated with shifts in claim frequency, claim severity or both.

Learning Objectives:

1. Learn how the loss results for electric vehicles differ from vehicles with internal combustion engines.
2. Learn how the changing composition of the registered vehicle fleet impacts insurance.
3. Learn how many vehicles are predicted to be electric, hybrid, and have advanced driver assistance systems and partial automation in the next 5, 10, and 15 years.

Moderator: Daniel Nishimura, Associate Director, WTW

Speakers: Kay Wakeman, Director of Insurance Outreach, IIHS-HLDI  
Matt Moore, Senior Vice President, HLDI

## *Concurrent Session*

11/6/2023, 2:45 PM – 3:45 PM

## ☐ ★ *ES-3: Bias, Fairness, and the Modeling Lifecycle*

**Room: Catalina Ballroom (3rd Floor)**

In this session, we will describe one insurer's experience with integrating bias and fairness considerations into its predictive modelling plans. Our objective is to educate the audience on the practical considerations of operationalizing the bias and fairness concepts that have been the subject of presentations and research papers by the CAS and other organizations. We are members of a Working Group that has been spearheading efforts to increase adoption of bias and fairness checks by our company's predictive modelling teams. We will share some practices to achieve this goal and demonstrate their use through a case study. Examples of these practices include developing qualitative guidance on when and how to incorporate fairness considerations into a modelling project plan, ensuring that analysts have access to the technical tools they need to conduct bias tests, and developing supplementary in-house content to facilitate adoption of these tests throughout the model lifecycle.

Learning Objectives:

1. Modify a predictive modeling project plan to ensure that bias and fairness are considered at all stages of the model lifecycle.
2. Recommend practical approaches to evaluate whether a predictive model's output or error rate is correlated with census data on protected groups.
3. Develop a plan to address barriers to adoption of bias and fairness checks.

Moderator: Emma Chen, Senior Consultant, Wawanesa Insurance Company

Speakers: Craig Sloss, Technical Consultant and Lead Data Scientist, Definity Financial Corporation  
Elizabeth Bellefleur-MacCaul, Senior Actuarial Analyst, Advanced Analytics, Definity Financial Corporation

## ☐ ★ *ES-12: Developing Actuarial Judgment* 🎤

**Room: San Diego Ballroom (2nd Floor)**

A perfect session for new Associates and Fellows. What is Actuarial Judgment and how does one develop it? This is a question that is often asked by new and maturing actuaries. The presenters have developed some insight based on their experience and plan an interactive session to discuss these topics. How did you develop Actuarial Judgment? Does one ever stop developing Actuarial Judgment? What guidance would you give to aspiring young actuaries?

Learning Objectives:

1. Articulate ways that one can develop actuarial judgment.
2. Recognize indications of good actuarial judgment.
3. Recommend how to maintain good actuarial judgment under pressure.

Moderator: Ronald Kozlowski, Lead Consultant, RTK Actuarial + Professional Services

Speakers: Ronald Kozlowski, Lead Consultant, RTK Actuarial + Professional Services  
Todd Hess, Head Risk Mgmt Reinsurance P&C Americas, Swiss Re  
Kenneth Hsu, Lead Actuary, Breach Insurance

## *Roundtable*

11/6/2023, 2:45 PM – 3:45 PM

## ☐ ★ ★ *ES-15: ERM/ASOP 46 Updated Enterprise Risk Management Standards of Practice*

**Room: Santa Anita Ballroom (1st Floor)**

Round Table: ERM Standards of Practice The Actuarial Standards Board (ASB) of the American Academy of Actuaries approved an exposure draft of a new ASOP on enterprise risk management to replace ASOP Nos. 46 and 47, Risk Evaluation in Enterprise Risk Management and Risk Treatment in Enterprise Risk Management, respectively. The proposed ASOP, titled Enterprise Risk Management, provides guidance to actuaries when performing actuarial services with respect to developing, maintaining, or reviewing all or part of an enterprise risk management (ERM) framework. In the years since ASOP Nos. 46 and 47 were adopted, actuarial practice in the field of ERM has evolved considerably, with many actuaries now working as risk practitioners and a number working in senior risk roles, including chief risk officer. Moreover, ERM nomenclature has also evolved. Additionally, ASOP No. 55, Capital Adequacy Assessment, covering topics with strong connections to ERM, was adopted by the ASB in 2019. Therefore, the ASB decided to revise ASOP Nos. 46 and 47 to reflect the developments of the past decade, to better reflect today's ERM practices and terminology, and to align with ASOP No. 55. In this session we will be discussing 2-3 case studies with interactive participation.

Speakers: Robert Wolf, Vice President, Chief Actuary, Stonetrust Insurance Group / Wintail



## Concurrent Session

11/6/2023, 2:45 PM – 3:45 PM

### ☐ ★ ★ *ES-20: Interpretability and Transparent Machine Learning*

**Room: Palos Verdes (1st Floor)**

This session will discuss interpretation techniques for machine learning and AI. The session will focus on making machine learning models and their decisions interpretable. We will explore and compare different interpretation techniques (Feature Importance, Accumulated Local Effects, Partial Dependency Plots, Shapley Values, etc.). How do these techniques work? What are the advantages and disadvantages for each technique? How can their outputs be interpreted?

Learning Objectives:

1. Explain the challenges of interpretability of machine learning algorithms and why it's important.
2. Compare different interpretation techniques for machine learning and AI.
3. Balance the advantages and disadvantages of each technique.

Moderator: Feng Chen, Actuarial Director, CSAA Insurance Group

Speakers: Giray Cetin, Associate Director, WTW  
Liam McGrath, Associate Director, WTW  
Greg Stone  
Erik Yost, Senior Consultant, WTW

### ☐ ★ ★ ★ *ES-24: Phone Distraction and Crash Frequency Risk Trends*

**Room: San Gabriel Ballroom (1st Floor)**

Distracted driving is a huge problem in the United States. Combatting this issue is an opportunity for both the public sector and the insurance industry. States within the US have been implementing laws and regulations to reduce distracted driving with varying degrees of success. Meanwhile, nearly all insurers worldwide utilize mobile-based telematics programs that penalize forms of distracted driving (primarily phone distraction). In this presentation — we examine recent trends in phone distraction and their relationships with insurance risk.

Learning Objectives:

1. Learn how phone distraction affects personal lines insurance (personal automobile).
2. Learn how phone distraction affects predictive modeling.
3. Learn how phone distraction affects business analytics.

Speakers: Ryan McMahon, SVP of Strategy & Corporate Development, Cambridge Mobile Telematics  
Lakshmi Shalini, VP Product, Risk and Analytics, Cambridge Mobile Telematics  
Nick Hamwey, Actuarial Director, Cambridge Mobile Telematics

## ☐ ★ *ES-27: Reserving with Machine Learning*

**Room: California Ballroom (2nd Floor)**

How is machine learning used for loyalty programs and what can it teach us about insurance claim reserving? While triangular methods have been a foundational tool for decades, individual claim reserving gives the actuary far more information about changes and trends in the liability. Yet the commonly used individual claim reserving techniques leave some of the most valuable data unexamined. In this session, we'll cover the benefits of reserving at the individual claim level and describe an approach that sits at the intersection of data science and actuarial science. This session will also introduce a new actuarial tool, the snapshot date triangle, and demonstrate how it can be combined with machine learning to produce a robust and powerful individual claim reserving system. You will learn why the snapshot date triangle was originally developed for estimating loyalty program liabilities and how it can be used in insurance contexts.

Learning Objectives:

1. Describe the advantages of individual claim reserving over aggregate methods.
2. Explain what a snapshot date triangle is, and why it's better for machine learning.
3. Convert an accident date triangle to a snapshot date triangle.

Moderator: Frank Gribbon, Director, Personal Auto Actuarial Products, Verisk

Speakers: Julie Hagerstrand, Partner, KYROS Insights  
Len Llaguno, Founder and Managing Partner, KYROS

## ☐ ★ ★ ★ *ES-29: Starting and Running a Program: MGU and Carrier Views*

**Room: Hollywood Ballroom (3rd Floor)**

Delegated Authority premium has tripled in the past decade. Please join a panel discussion on the starting, running, and growing a managing general underwriter or a programs group at an insurance company. You will hear the perspectives of carriers, MGUs, underwriters, and actuaries as they work to drive profitable growth across a range of businesses.

Learning Objectives:

1. Explain the differences in incentives between delegated underwriting and carrier underwriting.
2. Get familiar with the differences between Programs/MGU/MGA/Delegated Authority.
3. Get familiar with the tradeoffs between launching a delegated authority business and an internally underwritten business

Moderator: Ben Newton, Chief Pricing Actuary — United States, Ryan Specialty

Speakers: Denise Olson, SVP, Head of Programs, Zurich North America  
Eric Quinn, Senior Vice President, Ryan Specialty Underwriting Managers  
Kathy Guerville, Deputy Chief Underwriting Officer, Ryan Specialty Group  
Mike Richard  
Rebecca Hoffmann, Sr. Actuary, Nationwide Insurance

## General Session

11/6/2023, 4:15 PM – 5:30 PM

### ☐ ★ *GS-1: Professionalizing Artificial Intelligence: Lessons from Actuarial Science*

**Room: California Ballroom (2nd Floor)**

Artificial Intelligence is often characterized in terms of “solving intelligence” or building machines that outperform humans at most economically meaningful work. But for scientific, economic, and societal reasons, this paradigm is likely to give way to a more design-focused paradigm of creating human-machine hybrid intelligence systems. This talk will sketch the Hybrid Intelligence paradigm, and discuss various ways in which the needed field of Hybrid Intelligence Systems Design must adopt traits characteristic of the actuarial profession: a respect for data limitations, an acknowledgment of the need to integrate algorithmic design and algorithmic indications with local knowledge and informed judgment; and an ethos of ethical behavior and public service. The discussion will be motivated by examples from insurance and other domains.

Learning Objectives:

1. Articulate an alternate paradigm to “AI” for technologies and systems that harness big data and machine learning.
2. Think more systematically about how to integrate predictive algorithm and machine learning insights with local knowledge and expert judgment.
3. Think critically about claims of the imminence and existential risks posted by “Artificial General Intelligence”,

Moderator: Isaac Espinoza, SVP, Strategy & Reinsurance, Root, Inc.

Speakers: James Guszcza, Independent Consultant , Center for Advanced Study in the Behavioral Sciences — Stanford

## Roundtable

11/7/2023, 7:00 AM – 7:50 AM

### ☐ ★ *RT-3: Bias, Fairness, and the Modelling Lifecycle [Sign Up Required, Pre-Read Materials Will Be Made Available]* 🎤

**Room: Pasadena (Lower Level — Back of Room)**

Social biases present in real-world data can easily influence model results, thereby reinforcing and contributing to underlying systemic discrimination. Since concepts like systemic discrimination aren't usually part of a traditional STEM education, a challenge faced in understanding the impact of systemic bias on predictive models is that actuarial and analytics staff may lack the skills and experience to identify situations where a pre-existing social bias has impacted the quality of their modelling data. To address this, we've been developing in-house training material to stimulate critical thinking on this topic, and this roundtable discussion is based on those training materials. Leveraging concepts from the CAS Research Paper Series on Race and Insurance Pricing, we'll discuss a plausible and realistic scenario involving a commonly-used rating factor, to identify ways to test the impact of systemic racial bias within personal insurance. We'll work through the relevant stages of the modelling lifecycle to ensure we understand the sources of subjectivity in the modelling lifecycle, that bias and fairness considerations are made appropriately, and develop a plan to perform bias and fairness checks. Attendees are encouraged to read the background material on their own device during the session.

Learning Objectives:

1. Modify a predictive modeling project plan to ensure that bias and fairness are considered at all stages of the model lifecycle.
2. Recommend practical approaches to evaluate whether a predictive model's output or error rate is correlated with census data on protected groups.
3. Develop a plan to address barriers to adoption of bias and fairness checks.

Moderator: Craig Sloss, Technical Consultant and Lead Data Scientist, Definity Financial Corporation  
Elizabeth Bellefleur-MacCaul, Senior Actuarial Analyst, Advanced Analytics, Definity Financial Corporation

# General and Concurrent Sessions

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## ☐ ★ ★ *RT-4: Byte-Sized Risk: A Discussion of the Latest Challenges Facing Cyber Insurance [Sign Up Required]*

**Room: Pasadena (Lower Level — Back of Room)**

Join us for an insightful roundtable discussion where we will explore the most pressing issues and intriguing questions permeating the cyber insurance industry today. To set the stage, we'll commence with an overview of the cyber insurance field, providing vital context for our ensuing dialogue. We will then pivot to delve into the current trends that are shaping not only the cyber insurance landscape but also the broader realm of cybersecurity. Among the provocative questions we plan to address are: Can cyber risk truly be insured? How do we navigate the thorny issues of war, critical infrastructure, and the potential for aggregate loss, not to mention the exclusions that often accompany these risks? Should the government step in as a backstop in cases of severe cyber incidents? Moreover, we will discuss personal cyber risk, an increasingly important area as our lives become ever more digitally intertwined. This and more will be on the table for our discussion.

Moderator:           Eduard Alpin, Chief Actuary, Resilience

## ☐ ★ *RT-5: Insurance Market Withdrawal Examination and Solutions [Sign Up Required]*

**Room: Pasadena (Lower Level — Back of Room)**

This interactive session will begin with a synopsis of the current trends regarding insurance company pull outs in states such as California, Florida, and Louisiana and will turn to an examination of the possible causes. This session will conclude with a discussion on potential solutions.

Learning Objectives:

1. Understand why insurers are pulling out of select markets.
2. Identify the constraints that cause these withdrawals.
3. Discuss potential solutions.

Moderator:           Craig Sloss, Technical Consultant and Lead Data Scientist, Definity Financial Corporation  
Elizabeth Bellefleur-MacCaul, Senior Actuarial Analyst, Advanced Analytics, Definity Financial Corporation  
Morgan Reeves, Compliance Analyst , Milliman  
Zora Law, Senior Actuary, Milliman

## General Session

11/7/2023, 8:00 AM – 9:15 AM

### ☐ ★ *GS-2: California Dreaming: Earthquakes, Wildfire and Floods*

**Room:** Catalina Ballroom (3rd Floor)

California is exposed to many catastrophes including earthquake, wildfire, and floods. This session will explore the risks of these catastrophes as well as the resilience efforts put forth to diminish these perils. Many of these risks are uninsured. While California will be the focus, other states and countries with similar risks will be discussed during this session. The first section will explore earthquake risk (including fire following) and discuss mitigation efforts from a large event. The next section will discuss the recent atmospheric river and resulting flooding risks. The final section will discuss recent wildfires and changes designed to limit this potential catastrophe. This session will conclude with a discussion and questions from the audience of these topics with a forward-looking approach about what the industry and actuarial profession can do in response to these catastrophic risks.

Learning Objectives:

1. Rank the earthquake, wildfire, and flood risk in the United States and California.
2. Contrast how components of earthquake, wildfire, and flood risk are insured.
3. Describe mitigation measures.

Moderator: Carl Ashenbrenner, Principal and Consulting Actuary, Milliman, Inc.

Speakers: Shawna Ackerman, Chief Risk & Actuarial Officer, California Earthquake Authority  
Sheri Scott, Principal & Consulting Actuary, Milliman, Inc.  
Andy Neal, Managing Director — Public Sector Partnership, Aon



## ☐ ★ ★ ★ *ES-3: Insurance and Emerging Risk in the Entertainment Industry*

**Room: California Ballroom (2nd Floor)**

Emerging risks could be due to changes in customer preferences, or changes in technological advancement. That is just to name a couple. In the entertainment industry, we can now have a choice of watching movies at the theaters, on television, or on our phones. We can have ourselves CGI'd when we are no longer here or even if we were, not at the same age. How are these and other trends changing the economics and the eco-system in the entertainment industry. This session will cover unique insurance in the entertainment industry and the emerging risks that the industry is facing. The purpose of production insurance is to protect a filmmaker's investment and typically covers traditional property and liability exposures from development to the final cut. Completing a successful film is no easy task and no matter how careful you are, mishaps and accidents are bound to happen. What are the identified emerging risks in this industry in our changing world? The panel will be discussing these and other topics. Join us as we take a deep dive into exploring the emerging risks of this prominent and most interesting sector that we all love.

Learning Objectives:

1. Learn concepts of assessing Emerging Risk.
2. Learn concepts of adapting risk management techniques to emerging risks using the Entertainment Industry as an example.
3. Learn concepts of adapting to change in the risk environment.

Moderator: Robert Wolf, Vice President, Chief Actuary, Stonetrust Insurance Group / Wintaii

Speakers: Peter Williams, Global Product Lead for Allianz Entertainment, Allianz Ins Co  
Matthew Ruffner, Director, Corporate Risk Management, The Walt Disney Company

## *Concurrent Session*

11/7/2023, 9:45 AM – 10:45 AM

## ☐ ★ *ES-4: CA Filing Success Blueprint: Designing Your Ideal Class Plan and Homeowners Filings*

**Room: Hollywood Ballroom (3rd Floor)**

Ensure that your data is prepared and adjusted appropriately prior to submitting your rate filings. Learn how to improve the quality of your Homeowners and PPA rate filings from submission, through filing review and to approval.

Learning Objectives:

1. Learn how to create a complete filing that will get through intake more quickly.
2. Learn about common objections and how to increase your speed to market.
3. Learn about when and how to update your PPA Frequency and Severity bands.

Moderator: Daniel Nishimura, Associate Director, WTW

Speakers: Erik Yost, Senior Consultant, WTW  
Nickolas Alvarado, Actuary, Milliman  
Lynne Wehmueller, Chief Actuary, California Department of Insurance

## ❑ ★ *ES-5: Chat-GPT: A New Paradigm to Listen to Customers?*

**Room: San Gabriel Ballroom (1st Floor)**

With the roll-out of ChatGPT platform in late 2022, its popularity is exploding with people trying this technology to organize their thoughts, rewrite texts, or have an informed conversation around a certain topic. This session provides a case study in applying ChatGPT technology on a large scale for customer sentiment understanding. The ChatGPT approach was found to perform significantly better than the traditional lexicon-based approach in sentiment classification. In addition, it is also a great tool to extract main points from customer feedback and standardize the text in length and structure, which makes subsequent analysis (such as topic modeling, intent detection, level of urgency understanding) more effective. In this session, we also discuss how to use transformer model packages locally when passing data crossing corporate firewall is not an option.

Learning Objectives:

1. Learn how to apply the latest technologies to understand customer survey feedback on a large scale, such as using Python programming language and OpenAI API calls for ChatGPT batch-processing.
2. Understand the advantages of Chat-GPT technology over some traditional techniques for customer sentiment analysis and how this technology can be used together with other text-mining techniques to understand the main topics in customer feedback.
3. Share lessons learned in using Chat-GPT for customer sentiment analysis and information on things to avoid, limitations, etc. Discuss other alternatives such as using transformer packages locally when passing data to OpenAI is not an option.

Moderator: Isaac Espinoza, SVP, Strategy & Reinsurance, Root, Inc.

Speakers: Frank Zhang, Director of Predictive Modeling, West Bend Mutual Insurance

## ❑ ★ *ES-7: Cyber Insurance: What Risk Managers Need to Know*

**Room: Santa Anita Ballroom (1st Floor)**

Cyber Insurance has become one of the fastest growing lines of business. Rates are high, capacity is constrained, and cyber defenses are being scrutinized more than ever before, owing to the unpredictable nature of cyber threats and their potentially devastating financial and reputational impact. This session will focus on the supply and demand dynamics of cyber risk and insurance and an analysis of the trends in premiums and losses over the past five years. We will examine emerging issues in cyber policies, the rise of adversarial AI techniques and ChatGPT, the potential for silent cyber and aggregation risks, and how insurers are dealing with ransomware threats. We highlight some recent cases involving insurers that highlight importance of clarity about the coverage offered. This discussion will be based on the research detailed in AM Best's Forthcoming report on the cyber market based on 2022 reported results and prospects for 2023.

Learning Objectives:

1. Examine trends in cyber insurance coverage and insurance industry's risk appetite.
2. Analyze how corporations can quantify their cyber exposure by stress testing and modeling.
3. Learn about emerging issues in cyber including ransomware, silent cyber, and cyber catastrophe scenarios.

Speakers: Sridhar Manyem, Senior Director, AM Best  
Andrew Li, Head of Pricing, Corvus Insurance

## ☐ ★ *ES-18: How to Properly Vet Natural Catastrophe Models*

**Room: California Ballroom (2nd Floor)**

Catastrophe models are widely used in the insurance industry. Initially, they were primarily used on the portfolio level but increasingly they are being used for pricing individual risks. The kinds of standard validation that are suitable for aggregate level analysis are not sufficient when using them for this purpose. A key question for both pricing actuaries and regulators is how to vet such emerging models and what are the best practices on how to use them. In this session we will look at practical techniques to evaluate model output for reasonability with an emphasis on location level output. Techniques will be described both for instances when the user has access to a single model and when the user has access to multiple models. The approaches described will lean heavily on the use of geographic information systems and will describe how building models based on catastrophe model output can give us greater insight into how the models work. The approaches that will be described are capable of being implemented by an actuary at a company or department of insurance who does not have the resources to validate each step of the modeling process.

Learning Objectives:

1. Learn why an actuary using a catastrophe model would want to evaluate the model using techniques different from those used by the cat modeler to validate the model.
2. Use different approaches to evaluation a catastrophe model when they have access to only one model versus multiple models.
3. Discover what standard data science based model validation practices can also be applied within natural catastrophe model validation .

Moderator: Wenwen Sun, Senior Actuarial Associate, Verisk

Speakers: Howard Kunst, Chief Actuary, Science & Analytics, CoreLogic  
Matt Chamberlain, Principal and Consulting Actuary, Milliman

## ☐ ★ *ES-19: IFRS17: Why Do P&C Insurers Strive for the PAA? How Do You Get There? A Case Study on PAA Eligibility*

**Room: Palos Verdes (1st Floor)**

Most IFRS 17 reporting P&C insurers around the globe strive to use the simplified Premium Allocation Approach (“PAA”) over the full General Measurement Model (“GMM”) as their measurement model for IFRS 17 – why is this and how do you get there? We will talk through a real-world case study on PAA Eligibility, and how the approach tackles the theory behind PAA eligibility, tests the drivers of variability between the PAA and GMM, and addresses some of the common practical challenges an insurer will face.

Learning Objectives:

1. Describe the different IFRS 17 models i.e. full GMM and simplified PAA available and the pros/cons of each.
2. Understand the eligibility criteria required to follow the simplified PAA approach.
3. Conceptualise and design modelling requirements for the eligibility testing by following the case study we present.

Speakers: Shil Patel-Rae, UK Managing Director / Actuary, Dynamo Analytics  
Jamie Grant, Head of Actuarial Reporting & LUK Chief Actuary, Lancashire Insurance Group

## ☐ ★ *E&S-22: Modeling Medical Inflation*

**Room: Catalina Ballroom (3rd Floor)**

It is shown that headline PCE (Personal Consumption Expenditure) inflation (which is the Federal Reserve's official inflation measure) has strong random walk properties, and so does the Health Care component of PCE inflation. It is then demonstrated how to model Health Care inflation as a function of headline inflation in an error-correction model. The long-term relation between Health Care inflation and headline inflation is derived. The error-correction model and the resulting long-term relation allows the actuary to derive projections for Health Care inflation based on the Federal Reserve's inflation projections.

Learning Objectives:

1. Discover the long-term relation between Health Care inflation and headline PCE inflation.
2. Learn how rates of inflation are highly persistent due to their random walk properties.
3. Derive projections of health care inflation from Federal Reserve headline inflation projections.

Moderator: Guo Harrison

Speakers: Frank Schmid, Chief Technology Officer, Gen Re

## ☐ ★ *E&S-30: The Modern Roles of Actuary*

**Room: San Diego Ballroom (2nd Floor)**

A panel of 4-5 actuaries with different career paths will share their perspectives of their non-traditional actuarial experiences, skillsets and practices that helped them succeed in their roles.

Learning Objectives:

1. Form opinions on possibilities of different roles for actuaries.
2. Assess their perspective on career expectations.
3. Identify key non-technical skills to advance in business management.

Speakers: Fiona So, Director, RSM Canada  
George Pavlis, Director, RSM Canada  
Kylie Gauthier, VP Financial Products, Jetty  
Ann Vu, Director, RSM US LLC

## Quick Byte

11/7/2023, 1:30 PM – 1:55 PM

### ☐ ★★ QB-1: Recruitment and Retention in Today's Labor Market

**Room:** California Ballroom (2nd Floor)

The insurance talent landscape has evolved significantly in the past three years. A talent shortage, shifting employee expectations and long-term hybrid work environments are all impacting how organizations effectively attract and retain actuarial talent. How can leaders best position their teams for ongoing success? This session will discuss the current state of the actuarial talent marketplace, explore its challenges, and provide insight on staying competitive now and into the future.

Learning Objectives:

1. Examine the current state of the insurance labor market.
2. Explore how professionals' expectations have shifted.
3. Identify ways to successfully overcome today's recruiting and retention challenges.

Speakers: Alicia Morris, Vice President, The Jacobson Group

## Roundtable

11/7/2023, 1:30 PM – 2:20 PM

### ☐ ★ RT-6: Discussion on Actuarial Skills of the Future: A Deep Dive into the ACAS Pathway [Sign Up Required]

**Room:** Rodeo (2nd Floor)

Join Admissions on a lively discussion that spans the ACAS credentialing pathway. During the session, we will touch upon topics such as the purpose of the ACAS credential, current requirements, what skills actuaries will need in the future, different pathways to enter actuarial profession, and how P&C Insurance knowledge is evolving. If you attended Spring meeting 2023, we are continuing the conversation at Annual – it is a session not to miss!

Moderator: Alicia Burke, iCAS Director of Portfolio & Product Development, Casualty Actuarial Society Institute (iCAS)  
Margaret Lyons, Director of Certification Development, Casualty Actuarial Society  
Ashley Zamperini, Director of Certification Products, Casualty Actuarial Society  
Carrie Cross, Strategy and Learning, CAS

## ☐ ★ *GD-1: Open-Source Actuarial Science: Chainladder-Python (Group Exercises) [Sign Up Required]* 🎤

**Room: Palos Verdes (1st Floor)**

Actuarial science has been built on the idea of open-science with a rich repository of papers, monographs and studies made freely available by the CAS. Recently, CAS launched a GitHub organization, enabling the open-science philosophy to be extended to open-source tooling. This session will explore the most popular package on the CAS GitHub Community: chainladder-python. It will be a hands-on session that explores how this Python package can perform common actuarial tasks, such as triangle manipulation, reserves estimates, even stochastic modeling. We encourage attendees to follow along through Google Colab. All you need is an internet-connected laptop and a free Google account, no other prior set up is required. Limited to 30 participants.

Learning Objectives:

1. Be made aware of the chainladder-python package and understands its basic functionality.
2. Gain a basic understanding on how to perform common actuarial tasks in Python.
3. Be made aware and understand CAS's GitHub repo.

Moderator: Kenneth Hsu, Lead Actuary, Breach Insurance

## ☐ ★ *RT-7: The Actuarial Profession's Role in the Emerging Field of Algorithm Auditing [Sign Up Required]* 🎤

**Room: Vine (2nd Floor)**

As AI and decision support algorithms have gained widespread adoption, discussions of the need to reflect societal values in these algorithms have entered the mainstream. Actuaries have long confronted an antecedent to this broad topic: the need to balance actuarial fairness with broader notions of societal fairness reflected in insurance regulations. This, plus the actuarial profession's status as a data science community with standards of practice, experience working in regulated domains, and an ethos of public service arguably places it in a strong position to playing a leadership role in the emerging field of algorithm auditing. This round-table will be an opportunity to review case studies; discuss recent developments in regulation and academic research; and ideate the roles the actuarial profession might play in systematizing and professionalizing algorithm auditing in the insurance domain, and possibly beyond. Optional pre-read: <https://hbr.org/2018/11/why-we-need-to-audit-algorithms>

Moderator: James Guszcza, Independent Consultant , Center for Advanced Study in the Behavioral Sciences — Stanford



## Quick Byte

11/7/2023, 1:55 PM – 2:20 PM

### ☐ ★ QB-2: Email Security – Analyzing Cyber Insurance Claims

**Room: California Ballroom (2nd Floor)**

Choosing which email security products to employ is a challenging task for an organization, especially with limited resources or security expertise. It is easy to believe that security products help, but to what extent are they worth the investment, and which products are the most effective? Those questions can be difficult to answer by experts, let alone individual businesses — but becomes easier with the aid of insurance data. This presentation explores the results of an investigation into the frequency of email-related cyber incidents among insureds who use specific email security solutions to protect their organizations from cyber criminals. We will also discuss the methods for obtaining such data and the unique challenges in assessing cyber risk as compared to other lines of business.

Learning Objectives:

1. Discuss the email security options facing businesses today.
2. Explore the loss cost differences between various email security services.
3. Describe the advantages and difficulties in assessing risk in Cyber Insurance.

Speakers: Matthew Actipes, Actuary, At-Bay

11/7/2023, 2:50 PM – 3:15 PM

### ☐ ★ QB-3: Continuous Data Storytelling: Automated Analytics

**Room: California Ballroom (2nd Floor)**

What if analyses could constantly absorb new information as it became available? How does it change the frame of reference and create advantages for the actuary, their work and their company? Let's talk about the next evolution of workflows and capabilities.

Learning Objectives:

1. Evaluate the objectives and criteria for current and optimal state processes.
2. Explore the application of automation to actuarial processes.
3. Formulate the success criteria for processes and theorize the key requirements necessary to achieve those criteria.

Speakers: Scott Gibson, Director, WTW

# General and Concurrent Sessions

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## Roundtable

11/7/2023, 2:50 PM – 3:40 PM

### ☐ ★ RT-9: ACAA Roundtable

**Room: Rodeo (2nd Floor)**

Moderator: Shelby Wolff, Membership and Volunteer Engagement Manager, Casualty Actuarial Society

### ☐ ★ RT-10: Inflation (General and Medical) [Sign Up Required]

**Room: Vine (2nd Floor)**

Core inflation is highly persistent. Headline inflation mean-reverts around core inflation. Reported medical (health care) inflation is expected to exceed headline inflation in the longer run due to statistical offices not adjusting price calculations in medical (health care) services for quality improvements. U.S. inflation rates can be shown to be cointegrated, which means that there are long-term relations among inflation rates. Deriving these long-term relations allows the practicing actuary to map a trajectory for the rate of inflation of interest relative to the forecast trajectory of the Federal Reserve's official measure of inflation, which is the rate of growth of the PCE deflator. The Federal Reserve's inflation target of 2 percent provides an anchor for the long-term relation of an inflation rate of interest to the Federal Reserve's official rate of inflation.

Moderator: Frank Schmid, Chief Technology Officer, Gen Re

### ☐ ★ RT-8: The Actuary's Road to Becoming a Strategic Advisor [Sign Up Required]

**Room: Palos Verdes (1st Floor)**

In recent years, CAS leadership has challenged members to be 'actuaries of the future' by applying their analytical skills to solve business problems with quantifiable outcomes. Join this roundtable for an interactive discussion on various challenges individual actuaries face in becoming the actuary of the future. We will identify steps you can individually take to increase your impact, eliminate challenges and barriers in your path, and develop key skills to support your journey. Roundtable attendees will share their experiences, brainstorm ideas, and hear from other actuaries who are leading the way to becoming strategic advisors and maximizing their impact on the business.

Moderator: James Guszczka, Independent Consultant , Center for Advanced Study in the Behavioral Sciences — Stanford  
Wesley Griffiths, AVP & Actuary, Travelers Insurance  
Jack Richards, ACAS, Consultant, Deloitte Consulting LLP

## Quick Byte

11/7/2023, 3:15 PM – 3:40 PM

### ☐ ★ QB-4: How Generative AI leverages Cloud Computing for insurance companies

**Room:** California Ballroom (2nd Floor)

Insurance companies are either curious about the capabilities and technology behind Generative AI, or at a stage where they are willing to invest to get a first mover advantage. However, there are inherent risks associated with it, which positions an opportunity for actuaries to embrace this and mitigate the risks while maintaining proper actuarial standards of practice. Also, given the heavy use of unstructured data and large volumes of data, the power of cloud computing and end to end data platforms become the foundation to do Generative AI the right way.

Learning Objectives:

1. Understand the main benefits of cloud (vs on-prem) and its current adoption
2. Find out how organizations are thinking of human capital and collaboration between actuaries, IT, and other professionals
3. Understand why cloud computing and actuaries are key for LLM Business Value Assessment \*Infrastructure — Understanding why cloud computing is key \*Productivity — Allowing Actuaries to do more with less \*Business outcomes — Reducing losses, improving operational efficiencies, and pricing more accurately

Speakers:                      Marcela Granados, Global Insurance Leader, Databricks  
   Martin Lavoie, Director & Actuary, MetLife

## Roundtable

11/7/2023, 4:10 PM – 5:00 PM

### ☐ ★ RT-12: Meet Board Members

**Room:** Pasadena (Lower Level — Back of Room)

Moderator:                      Tamar Gertner, Casualty Actuarial Society

### ☐ ★ ★ RT-11: Sharing Stories of Material Findings During Peer Review [Sign Up Required]

**Room:** Vine (2nd Floor)

Participants in this roundtable will discuss situations when they could offer (or were provided) peer review comments that could materially affect an actuarial work product. Discussion will focus on the nature of the material comments and the process the peer reviewer may have used to assess the work. Additional discussion will focus on professionalism issues associated with peer review.

Moderator:                      Erich Brandt, Senior Consulting Actuary, Pinnacle Actuarial Resources

## Roundtable

11/8/2023, 7:00 AM – 7:50 AM

### ☐ ★ *RT-13: IFRS17 Roundtable [Sign Up Required]* 🎤

**Room: Pasadena (Lower Level — Back of Room)**

The IFRS 17 Roundtable will discuss key IFRS 17 themes. This will include a follow up from our talk on PAA Eligibility, and areas of the Standard which are similar to and deviate from GAAP. We'd welcome individuals who have no IFRS 17 experience and would like to learn about some of the concepts, as well as individuals who have been involved in IFRS 17 implementations to discuss and contribute their own observations and experiences.

Moderator: Shil Patel-Rae, UK Managing Director / Actuary, Dynamo Analytics  
Jamie Grant, Head of Actuarial Reporting & LUK Chief Actuary, Lancashire Insurance Group

### ☐ ★ *RT-14: Streamlining CA Class Plan and Homeowners Filings [Sign Up Required]* 🎤

**Room: Pasadena (Lower Level — Back of Room)**

In this interactive roundtable session, actuaries and insurance professionals will come together to share their experiences and expertise in submitting PPA and HO filings in California. Gain valuable insights, learn from real-life case studies, and discover innovative strategies to enhance the effectiveness of your filings.

Learning Objectives:

1. Learn from other actuaries' experiences in streamlining their rate filings.
2. Know how and when to file updated Frequency and Severity bands.
3. Know how to apply adjustments to your relativities to get Factor Weights in order.

Moderator: Nickolas Alvarado, Actuary, Milliman

## Concurrent Session

11/8/2023, 8:00 AM – 9:00 AM

### ☐ ★ *ES-1: Actuarial Modernization – Lessons from the Field*

**Room: San Gabriel Ballroom (1st Floor)**

Automate manual work; create a single source of truth; fix broken processes; increase sophistication. Sound familiar? The prospect of modernizing actuarial capabilities is an exciting one, but the journey to achieve that vision is a challenging one filled with obstacles. In this session, we will explore various aspects of the actuarial modernization journey from the perspective of those who have been in the trenches, including why companies have doubled down on the idea, what it takes to get started, the obstacles that get in the way, and how to sustain momentum.

Learning Objectives:

1. Understand how organizations have created the case for change to modernize actuarial capabilities.
2. Explore the different levers that teams can pull to achieve their modernization vision, across the spectrum of people, process, data, and technology.
3. Recognize the various obstacles that teams will encounter during the journey and explore mitigation strategies that can be utilized to sustain momentum in the face of adversity.

Speakers:                      Stefan Peterson, Senior Manager, Deloitte Consulting  
   Kevin Weathers

### ☐ ★ ★ *ES-8: D&O Insurance – Navigating the Complexities*

**Room: Santa Anita Ballroom (1st Floor)**

D&O insurers' results deteriorated slightly in 2022 after showing remarkable improvement in 2021. Recently, the rate environment has softened after multiple quarters of price increases caused sticker shock for corporations buying D&O insurance. Although recent rate hikes have helped, the D&O market is still not completely out of the woods in terms of risks. New capital has entered the market in the form of managing general agents with clean balance sheets and solid underwriting experience, and corporations need to understand their risks and risk appetites, as well as look at their corporate strategies and the external environment as they estimate their willingness for deductibles, limits, etc. Risks are getting elevated due to the recent banking collapse, exposure to cannabis, ESG, cyber issues, and continued social inflation. This session will examine sources of social inflation such as the rise in litigation, a broader interpretation of insurance contracts in favor of plaintiffs, larger punitive damages because of jury demographics, and growing negative sentiment toward corporations. Finally, we will look at government initiatives such as the EU's General Data Protection Regulation and California's Consumer Privacy Act as they shift more responsibility for cyber breaches to companies' directors and officers.

Learning Objectives:

1. Examine trends in D&O insurance coverage and insurance industry's attitude towards underwriting, pricing, and limits.
2. Analyze potential challenges and emerging risks in D&O such as social inflation, growing litigation, and recent flagship decisions.
3. Best practices in managing D&O risks.

Moderator:                      Daniel Nishimura, Associate Director, WTW  
Speakers:                        Michael Lagomarsino, Senior Director, AM Best

Sridhar Manyem, Senior Director, AM Best

## ☐ ★★ *EP-11: Derivative Lasso: Credibility-based Signal Fitting for GLMs*

**Room: Hollywood Ballroom (3rd Floor)**

Derivative Lasso is a cutting edge machine learning technique that seamlessly merges actuarial credibility, robustness and interpretability into a transformative actuarial pricing tool. Where traditional GLMs are viewed as highly manual due to feature engineering being an overly iterative process, Derivative Lasso advances the field, embedding this process directly within its core. Using real-world data, this session will spotlight the challenges in current GLM modeling and unveil the power and precision of the Derivative Lasso framework. Attendees will discover how it automates feature engineering, fortifies model robustness, and elevates interpretability, marking a significant leap in penalized regression modeling that keeps GLMs on par with newer modeling frameworks.

Learning Objectives:

1. Describe the typical pitfalls and the challenges associated with feature engineering in traditional loss modeling.
2. Understand the derivative lasso methodology and the changes in assumptions from traditional penalized regression.
3. Identify the situations in which the derivative lasso framework can be highly beneficial to model building.

Speakers: Mattia Casotto, Head of Product for the US, Akur8  
Max Martinelli, Actuarial Data Scientist, Akur8

## ☐ ★★ *EP-14: ERM in an Unprecedented Market Environment*

**Room: Palos Verdes (1st Floor)**

This session explores AM Best's approach to ERM and its importance within the current market environment. As risks have become intertwined and increasingly complex, (re)insurers cannot expect to be immune to catastrophe events, cyber-attacks, economic slumps, and supply chain disruptions. While ERM has evolved rapidly following the financial crisis, COVID-19, the Russia-Ukraine conflict, climate risk, ESG, and the elevated levels of inflation followed by the near-collapse of Silicon Valley Bank and CSFB serve to emphasize the variety of challenges the market faces, and that unknown unknowns or unexpected accumulations that can affect (re)insurers still exist. These events are testing (re)insurers' ERM approach and their resilience to current market conditions. This session will place emphasis on the ability for (re)insurers' balance sheets to absorb extreme events, including the importance of stress testing, reverse stress testing, and capital remediation measures. Stress testing and non-modeled risks has long been identified by AM Best, as an area of weakness for many insurers. Stress tests should provide crucial information about the sensitivity of capital adequacy.

Learning Objectives:

1. Shape companies' understanding of exposures and the adoption of more robust risk practices.
2. Learn prudent strategies needed to successfully navigate the changing ERM landscape.
3. Review exposure management and inadequacies of external protections, stressed scenarios and the company's ability to continue to operate.

Moderator: Robert Wolf, Vice President, Chief Actuary, Stonetrust Insurance Group / Wintail  
Speakers: Jim Gillard, COO, AM Best  
Jieqiu Fan, ACAS, AM Best

## ☐ ★★ *EAS-21: Is That Credible?* 🎤 📺

### Room: California Ballroom (2nd Floor)

1082 is a recognizable number to most actuaries as the number of claims needed for a data set to be considered fully credible. But is your data less credible because you have fewer claims? If your data represents a risk that is safer than the current standard, can you show that lack of claims is also credible or drives greater signal than a different set of data? Thinking about claims is just one way to establish a credible data set, but we also need to evaluate the underlying exposure (either large or small) that's the basis for the claims. Our panel will discuss alternative ways for assigning credibility to a data set, as well as additional considerations and limitations with the alternatives. We will also explore the compliment of credibility as assigning credibility to your data set is only part of the problem for new and emerging risks.

#### Learning Objectives:

1. Consider alternative approaches for setting credibility.
2. Identify areas of concern with the selected compliment of credibility.
3. Understand the issues in selecting the criteria for credibility.

Moderator: Frank Gribbon, Director, Personal Auto Actuarial Products, Verisk

Speakers: Ruoshu Chen, Lead Actuary, Waymo  
Sam Tashima, Director & Actuary; Head of Cyber Risk Consulting NA, Aon  
Zoe Rico, Director & Actuary, Aon

## ☐ ★ *EAS-23: Open to Debate – When am I Qualified?* 🎤 📺

### Room: Catalina Ballroom (3rd Floor)

In this session we will conduct a very interactive debate-style discussion of examples of which subject areas are unique or different enough to require additional education or supervised experience to be in compliance with the updated USQS, in effect as of January 1, 2022. Come prepared to think through this interesting topic, interact and have fun!

#### Learning Objectives:

1. Critically think about which subject areas require additional education in order to issue an SAO, per the USQS.
2. Compare and contrast types of actuarial work and what knowledge is necessary to do the work.
3. Become familiar with an important new provision of the revised USQS.

Moderator: Esther Becker, Partner, Oliver Wyman Actuarial Consulting

Speakers: Pat Teufel, Retired, Retired  
Esther Becker, Partner, Oliver Wyman Actuarial Consulting  
Peter Royek, Senior Manager, Eide Bailey, LLP



## ❑ ★ *ES-26: Projecting Liability Loss for Autonomous Driving*

**Room: San Diego Ballroom (2nd Floor)**

Autonomous driving technology has made significant progress in the U.S. in recent years. Several companies have rolled out robotaxi and driverless delivery in many cities. Autonomous driving has created a unique and interesting challenge for actuaries to assess and quantify on-road liability exposure. Limited experience, lack of consistent regulations among states, and evolving technology are among the issues that actuaries have to deal with in assessing the on-road liability exposure. In this session, Cruise Actuarial and Risk Analytics staff will provide an overview of their actuarial analysis of on-road liability exposures for Cruise's autonomous vehicle fleet and operations on public roads and a framework to quantify frequency and severity in different markets. In the process, we will discuss the unique aspects of actuarial analyses for autonomous driving and also share what roles actuaries can play in expediting deployment of autonomous vehicles.

Learning Objectives:

1. Educate audience about potential liability exposure for autonomous driving.
2. Share our current approach on how to assess the liability exposure with limited data.
3. Solicit feedback from audience on the analytical approach.

Moderator: John Xu, Head of Actuarial and Risk Analytics, Cruise, LLC

Speakers: John Xu, Head of Actuarial and Risk Analytics, Cruise, LLC  
Rafael Costa, Actuary Partner, Cruise  
Jiayi Huang, Senior Actuarial Analyst, Cruise

## *Concurrent Session*

11/8/2023, 9:30 AM – 10:30 AM

## ❑ ★ *ES-2: Adapting for Unusual Scenarios in Auto Indications: COVID & Inflation*

**Room: California Ballroom (2nd Floor)**

Estimating Personal Auto rate indications has been particularly challenging during the past three years due to several factors. First, the COVID-19 pandemic caused major disruptions to driving habits and claim frequencies, wreaking havoc on frequency trends. Second, inflation — both in the general economy and specific to the auto market and repair industry — caused claim severities to rapidly increase, distorting the severity trends. This session will explain how we modified our indication methodology to adapt to the unusual trend environment to help us predict future rate need.

Learning Objectives:

1. Understand various methods for responding to unusual frequency or severity trend shifts.
2. Learn about pitfalls using traditional trend selection methods during unusual environments and advantages using alternate methods.
3. Assess strategies for predicting future loss costs when traditional indication methods fail.

Moderator: Isaac Espinoza, SVP, Strategy & Reinsurance, Root, Inc.

Speakers: Jeffrey (Yosef) Katzman, Personal Lines Actuary & Manager, The Cincinnati Insurance Companies  
Fei Zeng, Vice President & Actuary — Personal Lines, The Cincinnati Insurance Companies

## ☐ ★ *CS-6: Current Issues on Flood Insurance in Japan*

**Room: Hollywood Ballroom (3rd Floor)**

In this session, we, actuaries from Japan, will present various issues on flood insurance we are facing, followed by discussion with the attendees. In recent years, flood disasters have been intensifying in Japan, as well as in other jurisdictions. We will report our recent cases of floods and explain the flood insurance system in Japan, with comparison to that of other countries, and will discuss its problems and how to solve them. We tend to think flood disasters are causing serious problems in many jurisdictions, so let's explore the measures to tackle this global issue.

Learning Objectives:

1. Acquire knowledge about the measures taken to address the deterioration of flood insurance balance in Japan.
2. Assess their own country's insurance system from an objective perspective by understanding the flood insurance systems and challenges of other countries.
3. Improve your understanding of the flood risk model by learning about the one commonly used in Japan.

Moderator: Ronald Kozlowski, Lead Consultant, RTK Actuarial + Professional Services

Speakers: Yoshihiro Matsumori, Senior Risk Analyst, SOMPO Risk Management Inc.  
Kazuki Kuriyama, N/A, The Institute of Actuaries of Japan  
Yoshihiro Sakai, Senior Deputy Manager, Sompo Japan Insurance inc.  
Taku Tanigawa, FIAJ, CERA, Supervisor, Mitsui Sumitomo Insurance Co., Ltd.  
Koki Masumoto, Manager, Deloitte Touche Tohmatsu LLC

## ☐ ★ *CS-9: Data is Perfect and Analyses are Automated: Now What?* 🎤 📺

**Room: Catalina Ballroom (3rd Floor)**

Actuaries are sought for business advice in areas such as reserve management, navigating regulatory environments, and driving pricing sophistication. With the escalating importance of data-driven insights, automation of routine work, and democratization of analytics, solidifying the role of actuaries as influential business advisors has never been more critical. In this session, we will explore areas where actuaries drive value for their organizations. Using real-life examples we'll focus on what matters to business executive stakeholders and the capabilities that will allow actuaries to gain and hold their proverbial seat at the table.

Learning Objectives:

1. Understand expanded areas of actuarial contribution to running the business beyond traditional reserve management and price setting.
2. Recognize capability gaps and common challenges faced by actuaries as they expand their roles.
3. Identify actionable ways to build the skills and capabilities necessary to meet the evolving demands of the future.

Moderator: Alice Xiang, Senior Consultant, Deloitte Consulting

Speakers: Taralyn Slusarski, Senior Manager, Deloitte Consulting  
Vera Sakalova, Manager, Deloitte Consulting  
Claudine Modlin  
Eric Blancke, Vice President of Pricing & Analytics, Embroker  
Paul Kardosh, Head of Homeowners Product, AIG

## ☐ ★ ★ *EAS-10: Deep-Dive into Global Cyber Cat Loss*

**Room: Santa Anita Ballroom (1st Floor)**

Cyber risk is one of the most top-of-mind concerns in the insurance industry. Systemic cyber cat events such as cloud outage on a worldwide scale can lead to significant insurance losses and volatility. Properly accounting for cyber cat loss potential based on available vendor models is paramount to the financial health of the industry. Following this session, you will be able to interpret cyber vendor model results and compare their behavior in the context of the global cyber market.

Learning Objectives:

1. Derive a reasonable range of estimated global cyber cat loss using available vendor models.
2. Interpret cyber vendor model results and compare their behavior in the context of the global cyber market.
3. Identify key exposure drivers of result divergences across cyber vendor models.

Speakers:                      Jess Fung, Managing Director, North American Cyber Analytics Lead, Guy Carpenter  
Richard McCauley, Vice President, Cyber Cat Modeling Specialist, Guy Carpenter  
Vadim Filimonov, Vice President, Strategic Advisory, Guy Carpenter

## ☐ ★ ★ *EAS-13: Ensemble Distributional Forecasting for Insurance Loss Reserving*

**Room: San Diego Ballroom (2nd Floor)**

Loss reserving generally focuses on identifying a single model that can generate superior predictive performance. However, different loss reserving models specialise in capturing different aspects of loss data. In our work, we propose a systematic framework to objectively combine (i.e. ensemble) multiple stochastic loss reserving models such that the strengths offered by different models can be utilised effectively.

Learning Objectives:

1. Upon completion, participant will be able to understand why model combination is important for loss reserving purpose, and a general knowledge of the model combination framework proposed for the loss reserving purpose.
2. Upon completion, participant will be able to learn how to effectively implement the model combination framework by considering the special structure of aggregate loss reserving data.
3. Upon completion, participant will be able to learn how to effectively choose different ensembling strategies based on probabilistic forecasting evaluation metrics and statistical tests.

Speakers:                      Benjamin Avanzi  
Bernard Wong, Professor and Head of School, UNSW Sydney  
Alan Xian, Consultant / Adjunct Fellow, Taylor Fry Consulting / Macquarie University  
Yanfeng(Jim) Li, PhD candidate, The University of New South Wales

## ☐ ★ *EAS-33: Unlocking the Power of Data*

### Room: San Gabriel Ballroom (1st Floor)

While data analytics is becoming increasingly important in providing insights for insurance companies, data is playing a key role in allowing insurance companies to meet customer needs and remain competitive in the market. In this talk, we will present a case study of our partnership with Facility Association (FA) to transform their legacy data systems and implement a new data strategy and data governance framework. As part of the data transformation, we worked with FA to replace their legacy data processing systems using our Extract, Transform, and Load (ETL) workflow, which allowed them to ingest and consolidate monthly premium and claims data and apply their business rules. The data was then uploaded and housed to a cloud staging data source platform, enabling real-time connectivity to dashboards and report generation automation. Attendees will learn about the importance of data transformation, how ETL and Business Intelligence tools can be used to enable data analytics, and the concepts and key considerations when implementing a new data strategy and data governance foundation.

#### Learning Objectives:

1. Learn modern ETL and Business Intelligence tools and the connectivity between ETL and BI tool.
2. Learn common data related challenges faced by insurance companies, concepts of Data Strategy, process of developing data strategy, and common tools in the Insurance Data Strategy Roadmap.
3. Discover the concepts of Data Governance and Data Governance Framework.

Speakers: Aidan Chen, VP, Data & Analytics, Facility Association  
Chunling Cong, Director of Actuarial Services, RSM US LLP  
Sophie Stidhem, Supervisor Data Strategy, RSM US LLP  
Sooa Lim, Advanced Analytics Manager, RSM Canada  
Nick Charters, Director, Corporate Actuarial, Facility Association

## ☐ ★ ★ *EAS-34: Variable Transformation Based on Monotonic Binning*

### Room: Palos Verdes (1st Floor)

The variable transformation based on the monotonic binning is a piecewise constant transformation that has been prevalent in the banking industry to model binary outcomes. The same idea can be leveraged and extended to improve the efficiency of predictive model development in the actuarial models based on Tweedie and Poisson distributional assumptions. In the session, it will be shown how to use this variable transformation in the predictive model development by using Python.

#### Learning Objectives:

1. Use the mentioned variable transformation in predictive model developments.
2. Improve the modeling efficiency in daily work.
3. Streamline the model development process.

Moderator: Feng Chen, Actuarial Director, CSAA Insurance Group  
Speakers: Wensui Liu, Data Science Director, USAA

## General Session

11/8/2023, 11:00 AM – 12:15 PM

### ☐ ★ GS-4: Conversations with California Industry Leaders

**Room: California Ballroom (2nd Floor)**

The California property and casualty insurance market has been making the news in 2023 and this session will host industry experts from the California Department of Insurance, the Consumer Federation of America, the California FAIR Plan Association, and the Personal Insurance Federation of California who will discuss current events and answer audience questions. Specific focus will be placed on discussing the California property market and availability, affordability and pricing of property products.

Learning Objectives:

1. Understand the trade-offs inherent in California's regulatory system.
2. Appreciate the difficulty of changing California's regulatory system, especially in the property space.
3. Evaluate proposals for market reform.

Moderator: Steven Armstrong, Chief Actuary, Allstate Insurance Company

Speakers: Edward Cimini, Senior Casualty Actuary, California Department of Insurance  
Rex Frazier, President, Personal Insurance Federation of California  
Victoria Roach  
Doug Heller, Director of Insurance, Consumer Federation of America

# Personal Attendance Record

## Sunday Speed Networking

November 5, 5:45 p.m. – 6:30 p.m.

<input type="checkbox"/>		Speed Networking [Sign Up Required]	Beaudry B*
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## Monday Morning Roundtables

November 6, 9:00 a.m. – 9:50 a.m.

<input type="checkbox"/>	★★	RT-1: Construction Defect [Sign Up Required]	Rodeo**
<input type="checkbox"/>	★	RT-2: Cyber Insurance [Sign up Required]	Vine**

## Featured Speaker

November 6, 10:45 a.m. – 11:45 a.m.

<input type="checkbox"/>	★	FS-1: Featured Speaker: Alex Salkever	California Ballroom**
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## Monday Luncheon with Roundtables

November 6, 11:45 a.m. – 1:15 p.m.

<input type="checkbox"/>	★	L-RT: Meet with Abacus Actuaries! [First come, first served ]	Pasadena <sup>L</sup>
<input type="checkbox"/>	★	L-RT: Meet with NAWA! [First come, first served ]	Pasadena <sup>L</sup>
<input type="checkbox"/>	★	L-RT: Meet with OLA! [First come, first served ]	Pasadena <sup>L</sup>

## Concurrent Sessions 1

November 6, 1:15 p.m. – 2:15 p.m.

<input type="checkbox"/>	★	CS-16: Evolution of Cyber Risk Modeling	San Gabriel Ballroom*
<input type="checkbox"/>	★★	CS-17: Failure Modes of Standard Actuarial Techniques	San Diego Ballroom**
<input type="checkbox"/>	★	CS-25: Pricing to Avoid the Winner's Curse	Catalina Ballroom***
<input type="checkbox"/>	★	CS-28: Severe Convective Storm: Decoding the Dynamics	Santa Anita Ballroom*
<input type="checkbox"/>	★	CS-31: The New Social Inflation — Litigation Finance and the Impact on Casualty Insurance	California Ballroom**
<input type="checkbox"/>	★	CS-32: U.S. Property/Casualty Industry Loss & LAE Reserves	Hollywood Ballroom***
<input type="checkbox"/>	★	CS-35: Vehicle Fleet Changes: Loss and Safety Impacts	Palos Verdes*



# Personal Attendance Record

## Concurrent Sessions 2

November 6, 2:45 p.m. – 3:45 p.m.

<input type="checkbox"/>	★	CS-3: Bias, Fairness, and the Modeling Lifecycle	Catalina Ballroom***
<input type="checkbox"/>	★	CS-12: Developing Actuarial Judgment	San Diego Ballroom**
<input type="checkbox"/>	★ ★	CS-15: ERM/ASOP 46 Updated Enterprise Risk Management Standards of Practice	Santa Anita Ballroom*
<input type="checkbox"/>	★ ★	CS-20: Interpretability and Transparent Machine Learning	Palos Verdes*
<input type="checkbox"/>	★ ★ ★	CS-24: Phone Distraction and Crash Frequency Risk Trends	San Gabriel Ballroom*
<input type="checkbox"/>	★	CS-27: Reserving with Machine Learning	California Ballroom**
<input type="checkbox"/>	★ ★ ★	CS-29: Starting and Running a Program: MGU and Carrier Views	Hollywood Ballroom***

## General Session 1

November 6, 4:15 p.m. – 5:30 p.m.

<input type="checkbox"/>	★	GS-1: Professionalizing Artificial Intelligence: Lessons from Actuarial Science	California Ballroom**
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## Tuesday Morning Roundtables

November 7, 7:00 a.m. – 7:50 a.m.

<input type="checkbox"/>	★	RT-3: Bias, Fairness, and the Modelling Lifecycle (Pre-Reading) [Sign Up Required]	Pasadena <sup>L</sup>
<input type="checkbox"/>	★ ★	RT-4: Byte-Sized Risk: A Discussion of the Latest Challenges Facing Cyber Insurance [Sign Up Required]	Pasadena <sup>L</sup>
<input type="checkbox"/>	★	RT-5: Insurance Market Withdrawal Examination and Solutions [Sign Up Required]	Pasadena <sup>L</sup>

## General Sessions 2/3

November 7, 8:00 a.m. – 9:15 a.m.

<input type="checkbox"/>	★	GS-2: California Dreaming: Earthquakes, Wildfire and Floods	Catalina Ballroom***
<input type="checkbox"/>	★ ★ ★	GS-3: Insurance and Emerging Risk in the Entertainment Industry	California Ballroom**

# Personal Attendance Record

## Concurrent Sessions 3

November 7, 9:45 a.m. – 10:45 a.m.

<input type="checkbox"/>	★	CS-4: CA Filing Success Blueprint: Designing Your Ideal Class Plan and Homeowners Filings	Hollywood Ballroom***
<input type="checkbox"/>	★	CS-5: Chat-GPT: A New Paradigm to Listen to Customers?	San Gabriel Ballroom*
<input type="checkbox"/>	★	CS-7: Cyber Insurance: What Risk Managers Need to Know	Santa Anita Ballroom*
<input type="checkbox"/>	★	CS-18: How to Properly Vet Natural Catastrophe Models	California Ballroom**
<input type="checkbox"/>	★	CS-19: IFRS17: Why Do P&C Insurers Strive for the PAA? How Do You Get There? A Case Study on PAA Eligibility	Palos Verdes*
<input type="checkbox"/>	★★	CS-22: Modeling Medical Inflation	Catalina Ballroom***
<input type="checkbox"/>	★	CS-30: The Modern Roles of Actuary	San Diego Ballroom**

## Tuesday Afternoon Roundtables and Other CE

November 7, 1:30 p.m. – 1:55 p.m.

<input type="checkbox"/>	★★	QB-1: Recruitment and Retention in Today's Labor Market	California Ballroom**
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November 7, 1:30 p.m. – 2:20 p.m.

<input type="checkbox"/>		Speed Networking [Sign Up Required]	Beaudry B*
<input type="checkbox"/>	★	RT-6: Discussion on Actuarial Skills of the Future: A Deep Dive into the ACAS Pathway	Rodeo**
<input type="checkbox"/>	★	RT-7: The Actuarial Profession's Role in the Emerging Field of Algorithm Auditing [Sign Up Required]	Vine**
<input type="checkbox"/>	★	GD-1: Open-Source Actuarial Science: Chainladder-Python (Group Exercises) [Sign Up Required]	Palos Verdes*

November 7, 1:55 p.m. – 2:20 p.m.

<input type="checkbox"/>	★★	QB-2: Email Security — Analyzing Cyber Insurance Claims	California Ballroom**
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## Tuesday Afternoon Roundtables and Other CE

November 7, 2:50 p.m. – 3:15 p.m.

<input type="checkbox"/>	★	QB-3: Continuous Data Storytelling: Automated Analytics	California Ballroom**
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November 7, 2:50 p.m. – 3:40 p.m.

<input type="checkbox"/>		Speed Networking [Sign Up Required]	Beaudry B*
<input type="checkbox"/>	★	RT-8: The Actuary's Road to Becoming a Strategic Advisor [Sign Up Required]	Palos Verdes*
<input type="checkbox"/>	★	RT-9: ACAS Roundtable	Rodeo**
<input type="checkbox"/>	★	RT-10: Inflation (General and Medical) [Sign Up Required]	Vine**

November 7, 3:15 p.m. – 3:40 p.m.

<input type="checkbox"/>	★	QB-4: How Generative AI Leverages Cloud Computing For Insurance Companies	California Ballroom**
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# Personal Attendance Record

## Tuesday Afternoon Roundtables and Other CE

November 7, 4:10 p.m. – 5:00 p.m.

<input type="checkbox"/>	★★🎤	RT-11: Sharing Stories of Material Findings During Peer Review [Sign Up Required]	Vine**
<input type="checkbox"/>	★🎤	GD-2: ASOP 12 Feedback	Palos Verdes*

## Wednesday Morning Roundtables

November 8, 7:00 a.m. – 7:50 a.m.

<input type="checkbox"/>	🎤	RT-12: Meet Board Members	Pasadena <sup>L</sup>
<input type="checkbox"/>	★🎤	RT-13: IFRS17 Roundtable [Sign Up Required]	Pasadena <sup>L</sup>
<input type="checkbox"/>	★🎤	RT-14: Streamlining CA Class Plan and Homeowners Filings [Sign Up Required]	Pasadena <sup>L</sup>

## Concurrent Sessions 4

November 8, 8:00 a.m. – 9:00 a.m.

<input type="checkbox"/>	★	CS-1: Actuarial Modernization — Lessons from the Field	San Gabriel Ballroom*
<input type="checkbox"/>	★★	CS-8: D&O Insurance — Navigating the Complexities	Santa Anita Ballroom*
<input type="checkbox"/>	★★	CS-11: Derivative Lasso: Credibility-based Signal Fitting for GLMs	Hollywood Ballroom***
<input type="checkbox"/>	★★	CS-14: ERM in an Unprecedented Market Environment	Palos Verdes*
<input type="checkbox"/>	★★🎥🎤	CS-21: Is That Credible?	California Ballroom**
<input type="checkbox"/>	★🎥🎤	CS-23: Open to Debate — When am I Qualified?	Catalina Ballroom***
<input type="checkbox"/>	★	CS-26: Projecting Liability Loss for Autonomous Driving	San Diego Ballroom**

## Concurrent Sessions 5

November 8, 9:30 a.m. – 10:30 a.m.

<input type="checkbox"/>	★🎥	CS-2: Adapting for Unusual Scenarios in Auto Indications: COVID & Inflation	California Ballroom**
<input type="checkbox"/>	★	CS-6: Current Issues on Flood Insurance in Japan	Hollywood Ballroom***
<input type="checkbox"/>	★🎥🎤	CS-9: Data is Perfect and Analyses are Automated: Now What?	Catalina Ballroom***
<input type="checkbox"/>	★★	CS-10: Deep-Dive into Global Cyber Cat Loss	Santa Anita Ballroom*
<input type="checkbox"/>	★★	CS-13: Ensemble Distributional Forecasting for Insurance Loss Reserving	San Diego Ballroom**
<input type="checkbox"/>	★	CS-33: Unlocking the Power of Data	San Gabriel Ballroom*
<input type="checkbox"/>	★★	CS-34: Variable Transformation Based on Monotonic Binning	Palos Verdes*

## General Session 4

November 8, 11:00 a.m. – 12:15 p.m.

<input type="checkbox"/>	★🎥	GS-4: Conversations with California Industry Leaders	California Ballroom**
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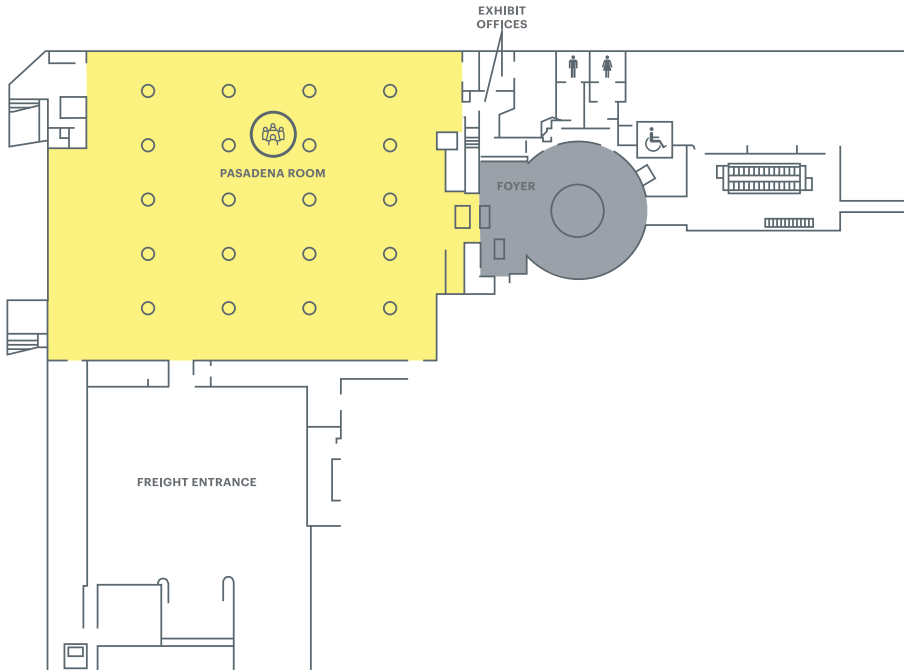
# Hotel Map

**WESTIN**  
HOTELS & RESORTS

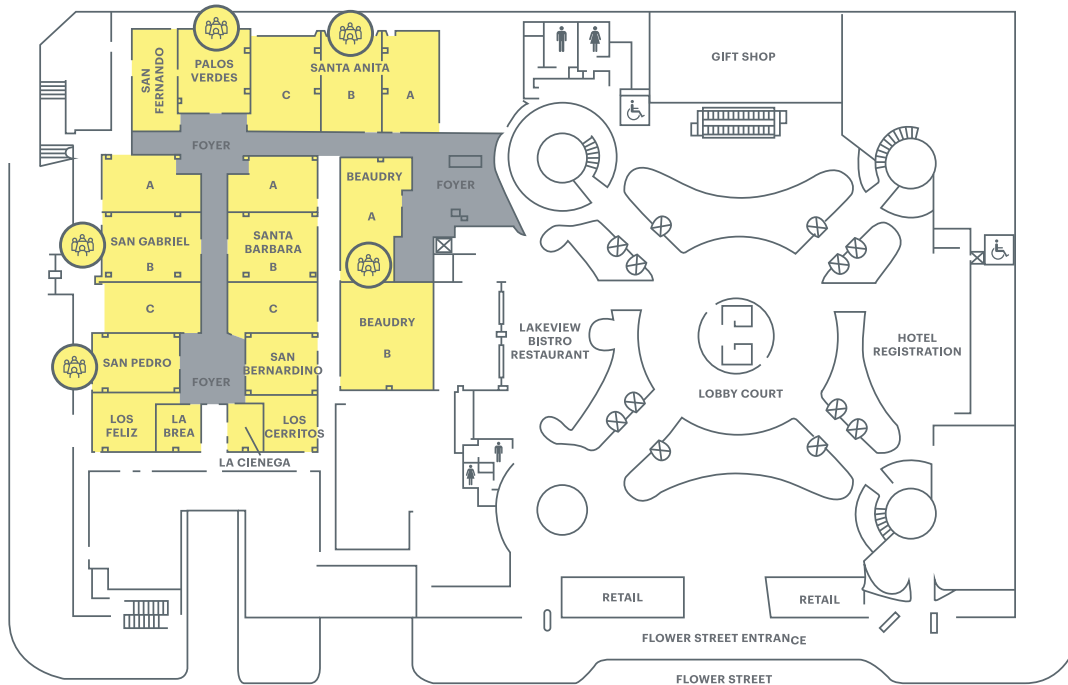
The Westin Bonaventure Hotel & Suites, Los Angeles

404 S Figueroa St, Los Angeles, CA 90071 | (213) 624-1000 | [Marriott.com/LAXBW](http://Marriott.com/LAXBW)

ONE LEVEL BELOW  
LOBBY LEVEL



LOBBY LEVEL



Place pointer over icon for a picture of that space

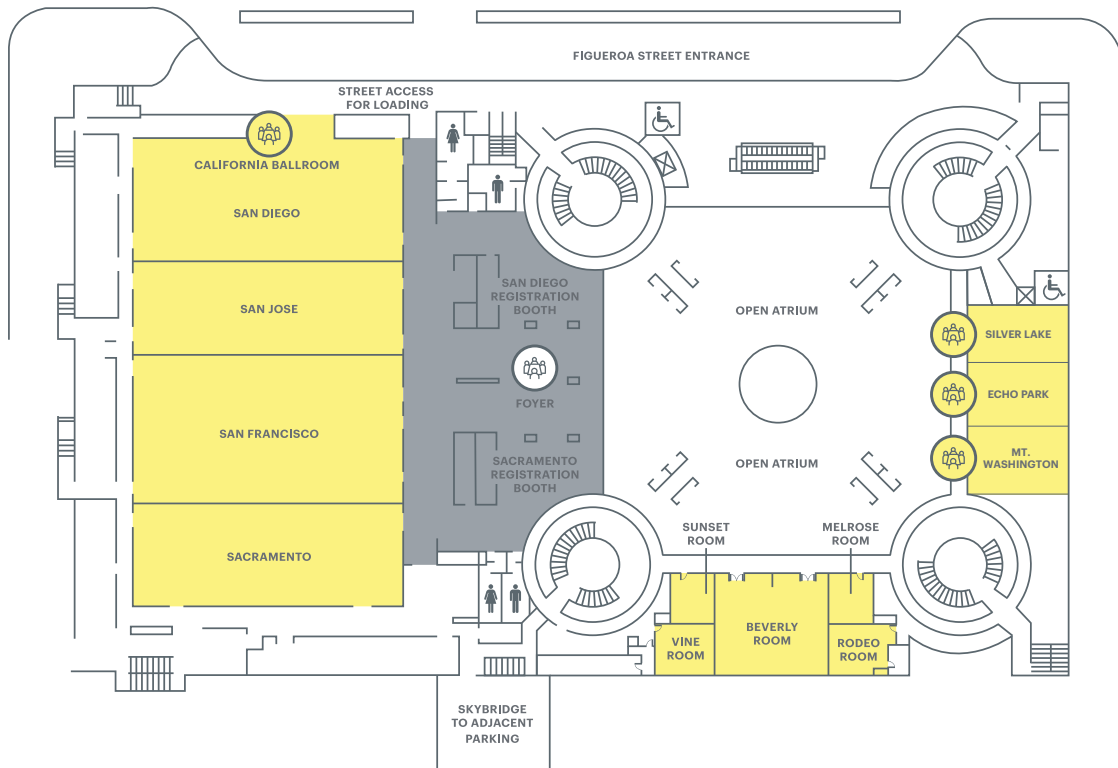
# Hotel Map

**WESTIN**  
HOTELS & RESORTS

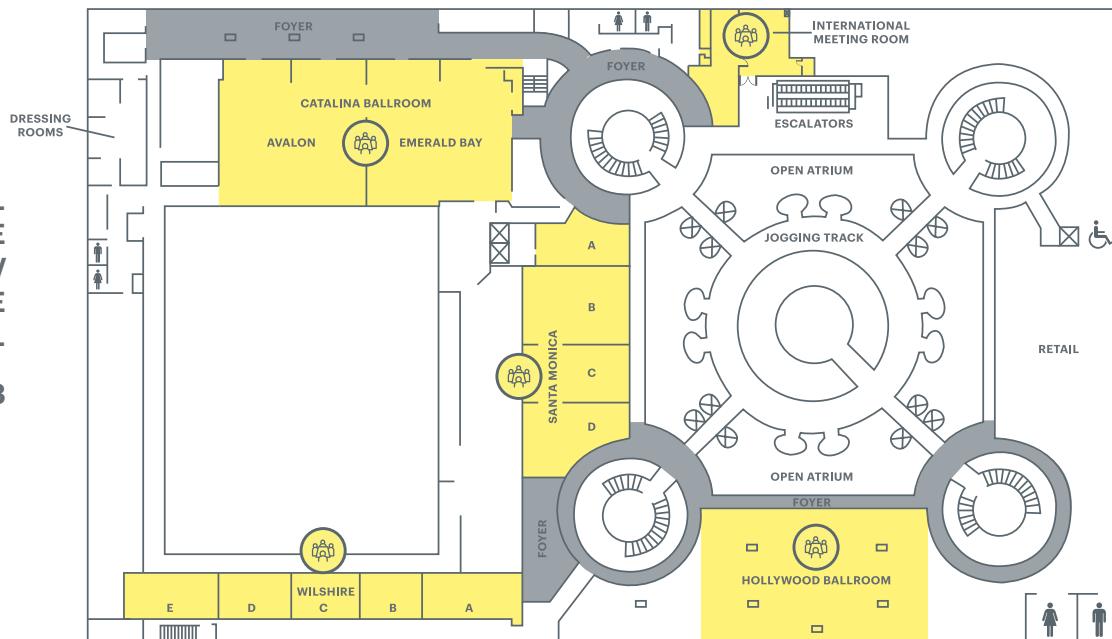
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L  
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2



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3



Place pointer over icon for a picture of that space