C·L R·S

September 11–13, 2023

Signia by Hilton — Orlando Bonnet Creek

Orlando, FL

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C·L·R·S

September 11–13, 2023

Signia by Hilton — Orlando Bonnet Creek

Orlando, FL

General Information

For more information on the following, please consult the CLRS website, clrs.casact.org or the CLRS app on your smartphone.

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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.

Wireless Access

Attendees of the CLRS have access to complimentary Wi-Fi throughout the hotel.

Network: Bonnet Creek_Meeting
Password: actuarialcareers

Download the CAS Events App

More detail about the sessions and speakers is found on the CAS Events app. All sessions will be recorded (simultaneously audio, slides), except where indicated.

CLRS Working Group

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Christopher Holt, ACAS	Lin Xing, FCAS
Debbie King, FCAS	Yi-Chuang (Sylvia) Yang, FCAS
Thomas Kolde, FCAS	Richard Zarnik, ACAS
Leslie Marlo, FCAS	Robert Zehr, FCAS

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**

Schedule at a Glance

Monday, September 11

7:00 AM – 1:30 PM	Workshop Registration*	Lower Level Foyer
7:00 AM – 7:00 PM	Nursing Room	Bradford
7:00 AM – 8:00 AM	Workshop Continental Breakfast*	Cirtus/Collier/Columbia
8:00 AM – 4:00 PM	Full-Day Workshop*	Jackson
8:00 AM – 11:30 AM	Half-Day AM (Morning) Workshops*	
9:30 AM – 10:00 AM	Workshop Refreshment Break*	Lower Level Foyer
11:30 AM – 12:30 PM	Workshop Luncheon*	Cirtus/Collier/Columbia
12:30 PM – 4:00 PM	Half-Day PM (Afternoon) Workshops*	
2:00 PM – 2:30 PM	Workshop Refreshment Break*	Lower Level Foyer
2:30 PM – 7:00 PM	CLRS Registration	Bonnet Creek West Foyer
2:30 PM – 7:00 PM	Quiet Room	Dixie
3:00 PM – 4:00 PM	Speed Networking Event	Orange
4:15 PM – 5:30 PM	CLRS Opening General Session	Bonnet Creek Ballroom X-XII
5:30 PM – 7:00 PM	CLRS Welcome Reception with Exhibits	Bonnet Creek West Foyer

Tuesday, September 12

7:00 AM – 6:00 PM	CLRS Registration	Bonnet Creek West Foyer
7:00 AM – 6:00 PM	Nursing Room	Bradford
7:00 AM – 6:00 PM	Quiet Room	Dixie
7:00 AM – 8:00 AM	Continental Breakfast with Roundtables & Exhibits	Bonnet Creek West Foyer
8:00 AM – 9:30 AM	Keynote General Session	Bonnet Creek Ballroom X-XII
9:30 AM – 10:00 AM	Refreshment Break with Exhibits	Bonnet Creek West Foyer
10:00 AM – 11:15 AM	**Concurrent Sessions 1**	
11:15 AM – 11:45 AM	Transition Between Sessions	
11:45 AM – 1:00 PM	**Concurrent Sessions 2**	
1:00 PM – 2:00 PM	Luncheon with Roundtables	Bonnet Creek Ballroom VII-IX
2:00 PM – 3:15 PM	**Concurrent Sessions 3**	
3:15 PM – 3:45 PM	Refreshment Break with Exhibits	Bonnet Creek West Foyer
3:45 PM – 5:00 PM	**Concurrent Sessions 4**	
5:00 PM – 6:00 PM	Reception with Exhibits	Bonnet Creek West Foyer

Wednesday, September 13

7:00 AM – 2:00 PM	CLRS Registration	Bonnet Creek West Foyer
7:00 AM – 4:00 PM	Nursing Room	Bradford
7:00 AM – 4:00 PM	Quiet Room	Dixie
7:00 AM – 8:00 AM	Continental Breakfast with Roundtables & Exhibits	Bonnet Creek West Foyer
8:00 AM – 9:15 AM	**Concurrent Sessions 5**	
9:15 AM – 9:45 AM	Refreshment Break with Exhibits	Bonnet Creek West Foyer
9:45 AM – 11:00 AM	**Concurrent Sessions 6**	
11:00 AM – 11:30 AM	Transition Between Sessions	
11:30 AM – 12:45 PM	**Concurrent Sessions 7**	
12:45 PM – 1:30 PM	Box Lunch	Bonnet Creek Ballroom VII-IX
1:30 PM – 2:45 PM	CLRS General Session	Bonnet Creek Ballroom X-XII

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Session Descriptions

Workshop, 9/11/2023, 8:00 AM–4:00 PM

❑　🦩🦩 *WS-1: Maximizing the Value of Your Actuarial Report and Opinion* 🎙

Room: Jackson

Your actuarial opinion and reports are reviewed and analyzed for appropriateness to different stakeholders, including company management, auditors, regulators, court officials and jurors. Each group has different needs for information and you will want to be able to communicate effectively to all. This workshop will deepen your expertise on the latest requirements for P&C Statements of Actuarial Opinions with a review of actuarial qualification standards, standards of practice and interactive case studies. The workshop will offer attendees the opportunity to: • Gain an understanding of regulatory/company/auditor perspectives and expectations. • Remain up to date on the latest regulations and standards. • Delve deeper into subjects such as RMAD, ranges, documentation, data and report writing. • Focus on communicating effectively to various stakeholder groups.

Learning Objectives:

1. Develop well rounded, comprehensive, and customized Statements of Actuarial Opinion.

2. Broaden understanding of the different perspectives for readers of the Actuarial Report.

3. Eliminate common pitfalls.

　　Speakers:　　　　　Derek Freihaut, Principal and Consulting Actuary, Pinnacle Actuarial Resources

　　　　　　　　　　　Susan Gozzo Andrews, Property Casualty Actuary, CT Insurance Department

　　　　　　　　　　　Kathy Odomirok

　　　　　　　　　　　Michael Toothman

Workshop, 9/11/2023, 8:00 AM–11:30 AM

❑　🦩🦩 *WS-2: You Can't Spell Reserving Without R* 🎙

Room: Flagler/Gilchrist

This workshop will provide instructions to generate loss reserve estimates using R. We will talk through basic data manipulation, and exploratory data analysis. We will then fit several predictive models to aggregate triangles and talk through selection of an appropriate model. We will project estimates of ultimate loss and conclude with a discussion about using individual claims in reserving. Attendees should have a basic understanding of R. They should have R installed and be able to install new packages. The workshop will focus on the tidyverse suite of packages, particularly ggplot2 and dplyr. The instructor cannot provide technical support. Attendees with any technical/installation concerns are encouraged to familiarize themselves with RStudio Cloud. R Installation Microlearning Series: https://www.pathlms.com/cas/courses/9242

Learning Objectives:

1. Understand how aggregate loss reserving data may be stored, manipulated, and visualized.

2. Build a generalized linear model and assess how well it fits. Also use the ChainLadder package to build other models like the Clark growth curve model. Use those models to project ultimate losses.

3. Attain an introductory understanding of the data structure of individual claims. See how this may be used to form data to apply cross validation of aggregate methods.

　　Speaker:　　　　　Brian Fannin, Research Actuary, CAS

Workshop, 9/11/2023, 8:00 AM-11:30 AM

❑ 🦩 *WS-3: Introduction to Machine Learning* 🎙

Room: Hamilton/Indian River

This 3.5 hour workshop will provide an introduction to machine learning for Actuaries in Python. The workshop is hands-on and will explore the fitting and tuning of several traditional machine learning models using the scikit-learn API. We will briefly expand on the scikit-learn workflow as a modeling framework for reserving through the chainladder-python library. Finally, we will kick it up a notch and explore deep learning examples with Tensorflow/Keras. Emphasis will be on tools and workflow more than a deep dive in theory. The workshop will only briefly cover Python basics, so participants with beginner Python knowledge or fluency in another programming language would have an advantage. We will be using Google Colab for hands-on instruction and participants will need a google account to access Colab. Participants may choose to set up their own environment but no support will be given by the instructors.

Learning Objectives:

1. Build a working knowledge of how to leverage open source python tools to build a machine learning and/or reserving project.

2. Understand how to set up a machine learning problem including dealing with common issues such as feature engineering, overfitting, parameter tuning, and explainability.

3. Be conversant in deep learning architecture and its applicability to insurance.

Speakers: John Bogaardt, Chief Actuary, WCF Insurance

Lahiru Somaratne, Senior Data Scientist — Visualizer, Ameritas Life Insurance Corp.

Workshop, 9/11/2023, 12:30 PM-4:00 PM

❑ 🦩🦩 *WS-5: Triangles Reimagined* 🎤

Room: Flagler/Gilchrist

This workshop will focus on the use of Actuarial Case Reserves to solve many of the problems with triangle development (changes in mix, settlement rate, and case adequacy). By using predictive modeling techniques to develop objective algorithms for these reserves, reserving triangles can be re-built to be much more reliable and transparent (think Berquist-Sherman, but with a scalpel instead of a chainsaw). While the approach makes use of individual claim development models, framing the results back into triangles provides demonstration of the resulting algorithm's effectiveness and stability. Benefits of using these algorithmic reserves extend not only to creating estimates of total reserve need, but to actuarial pricing work as well. While the focus of this half-day workshop will be on the creation and use of Actuarial Case Reserves, we will also discuss the concept of Policy-Level IBNR reserves as an additional triangle layer, reflecting estimated not-yet-reported claims. No prior predictive modeling experience is necessary, but there will be two hours of pre-work to maximize the effectiveness of time spent during the workshop itself. Users will be provided access to temporary Azure workstations for a week prior to the workshop until a week after the workshop so that they can continue to explore these concepts with the sample data and tools provided.

Learning Objectives:

1. Understand the value of using algorithmic claim-level case reserves and policy-level IBNR reserves within traditional actuarial reserving and pricing techniques.

2. Understand the basics of building an actuarial case reserve algorithm using detailed claim and policy data.

3. Understand how to apply an actuarial case reserve algorithm to historical data and to use it in actuarial practice.

Speakers: Chris Gross, CEO, Cognalysis

Kristan McGraw

Bret Schroyer

Session Descriptions

Workshop, 9/11/2023, 12:30 PM-4:00 PM

❑ 🎙️ *WS-6: A Hands-On Introduction to Building a Bayesian MCMC Model* 🎤

Room: Hamilton/Indian River

This workshop is for actuaries who are interested in using Bayesian Markov Chain Monte Carlo (MCMC) modeling to solve reserving problems but do not know quite where to begin. The goal of the workshop is to help actuaries who are in that group get over that hurdle by having each attendee work through some examples on their laptop to give attendees hands-on exposure to building a Bayesian MCMC model for reserving. We will be using open-source software in an RStudio environment for our workshop modeling session. Part of what we hope to accomplish is to demonstrate how current software makes it practical for actuaries to use this tool in practice. We expect that anyone who signs up for this course will understand the Exam 5 material on loss reserving and has some exposure to using packages in RStudio. No prior experience in using Bayesian MCMC for modeling is assumed nor will we assume that anyone has read extensively on this topic before the workshop. We do not plan on dwelling on the theory behind Bayesian MCMC, but we will touch on it briefly at different points in the workshop to avoid looking at this as a "black box".

Learning Objectives:

1. Understand why fitting MCMC models is now practical.

2. Build a Bayesian MCMC model using the brms package and its supporting packages (such as tidybayes) to develop the model and presentation output.

3. Write Stan code to fit a loss distribution Analyze the results of the fitted model Use the fitted posterior distribution to solve a business problem.

    Speakers: Michael Larsen, Retired, Retired

                          Rajesh Sahasrabuddhe, Partner, Oliver Wyman

General Session, 9/11/2023, 4:15 PM-5:30 PM

❑ 🎙️ *GS-1: Then & Now – Impact of Technology on Actuaries* ▶️

Room: Bonnet Creek Ballroom X-XII

Our society is experiencing rapid evolutions in technology impacting every facet of life. Personal and professional lives are being transformed in ways unimagined even a decade ago. The actuarial profession is no exception to this as we have increasingly powerful hardware and software to assist us with data gathering and analysis. The panel will explore the rapid evolution of technology and its impact on the actuarial profession. Panel members will explore how data gathering and actuarial processes have changed and are in the process of changing, particularly with the advent of Artificial Intelligence. In conjunction with this, the panel will also explore processes, such as the need to communicate results effectively, that have not changed and will not change.

Learning Objectives:

1. Understand the latest developments in technology and their potential impact on actuarial processes.

2. Understand to what extent and how companies may be adopting these technologies.

3. Understand processes that need to remain in place, irrespective of evolutions in technology.

    Moderator: Paige Demeter

    Speakers: John Wade, Retired, Retired

                          John Wright

                          Timothy Landick, Principal, PwC

Session Descriptions

Roundtable, 9/12/2023, 7:00 AM-7:50 AM

❏ 🦩 *RT-1: Roundtable with Staff Actuaries* 🎤

Room: Jackson

Do you want more information on the happenings of the AAA or the CAS. Come have breakfast with the staff actuaries of both organizations as we chat about the priorities of each organization and answer your questions.

Speaker: Ken Williams, Staff Actuary, Casualty Actuarial Society

Roundtable, 9/12/2023, 7:00 AM-7:50 AM

❏ 🦩🦩 *RT-2: Emerging Risks — PFAS* 🎤

Room: Orange

Please join us for an interactive discussion surrounding emerging risks, with an emphasis on PFAS, and their impact on insurers.

Learning Objectives:

1. Learn about the risks to insurers surrounding PFAS.
2. Discuss recent PFAS developments in the P&C industry.
3. Consider potential estimation techniques for PFAS.

Speakers: Michael Golding, Associate Director, WTW
Terri Kremenski, Director, WTW

Roundtable, 9/12/2023, 7:00 AM-7:50 AM

❏ 🦩🦩 *RT-3: Delegating to the Robots* 🎤

Room: Flagler/Gilchrist

Roundtable to discuss applying automation and efficiency into the reserving process. What types of automation are actuaries using? What parts of the reserving process should we target? How do we meet management deadlines and maintain a high quality of analysis? A discussion about improving the reserving cycle through automation and efficiency.

Learning Objectives:

1. Understand various tools and methods to automate reserving processes.
2. Describe what parts of the reserve process can benefit the most from automation efforts.
3. Explain the benefits to the actuaries and their organizations of improving key processes, such as reserving.

Speakers: Scott Gibson, Director, WTW
Russell Harmening, Senior Consultant, WTW

General Session, 9/12/2023, 8:00 AM-9:30 AM

❑ 🦩🦩 *GS-2: Impact of Third Party Litigation Funding on Insurance Liabilities* ▶

Room: Bonnet Creek Ballroom X-XII

The property casualty industry is experiencing a serious bout of social inflation. The economy has also experienced general inflation not seen in several decades. The compounding effect of both types of inflation has presented significant challenges for the industry in terms of reserve adequacy and pricing. It is believed that one component driving social inflation is increased litigation and larger jury verdicts resulting from such litigation. Medium tail coverages such as commercial automobile liability and general liability are experiencing longer tail development and higher average severities than has been observed in the past. In turn, it is believed that such litigation has been driven by external financing for litigation. Third party investors not related to the litigation world are believed to be investing in litigation to realize returns. Our distinguished group of panelists will discuss this burning issue in depth. The panel consists of experienced professionals from the legal industry, the insurance industry and claims.

Learning Objectives:

1. Understand how litigation funding may be contributing to social inflation.

2. Understand how litigation funding works.

3. Understand how this may be impacting real world claims behavior and handling.

Moderator:	Richard Gibson, Senior Casualty Fellow, American Academy of Actuaries
Speakers:	Michael Menapace
	Scott Melnik
	Thomas Holzheu

Concurrent Session, 9/12/2023, 10:00 AM-11:15 AM

❑ 🦩 *FR-4: ABC's of RBC* ▶

Room: Hamilton/Indian River

A Risk Based Capital Schedule is part of the statutory annual reporting of all insurance companies. In this session, members of the Risk Based Capital Committee of the American Academy of Actuaries will share the "ABC's of RBC". The inputs, outputs and purpose of the schedule, as well as recent changes to Risk Based Capital will be shared.

Learning Objectives:

1. Understand the inputs and outputs associated with the annual Risk Based Capital Schedule.

2. Learn the purpose of the schedule and how regulators use it.

3. Learn about recent changes in the Risk Based Capital calculation.

Moderator:	Lise Hasegawa, Head of Actuarial Reserving — FWS, Farmers
Speakers:	Sandra Schrader, Consulting Actuary, Milliman, Inc.
	Wayne Blackburn, Principal & Consulting Actuary, Milliman, Inc.

Concurrent Session, 9/12/2023, 10:00 AM-11:15 AM

❑ 🦩 *HWM-1: Medical Professional Liability Market Update*

Room: Orange

The medical professional liability (MPL) industry has is going through fundamental changes to its business model. While the industry is financially strong, it is experiencing operational difficulties. Further there are numerous changes taking place in technology, health care consolidation, staffing shortages, and the current inflationary environment, that are imposing unprecedented changes on the line of business. The panelists will begin with an overview of the financial picture of the MPL industry. They will then describe the current operating environment and the challenges companies are facing in the areas of business development, underwriting, actuarial and claims. They will then share their short and long-term outlooks for the MPL industry and what factors will likely determine the success of MPL companies.

Learning Objectives:

1. Understand the financial performance of the MPL industry and expectations for industry's key performance indicators.

2. Gain insight into the internal and external factors that are causing disruption in the MPL industry and how companies are dealing with these challenges.

3. Learn a range of outlooks for the MPL industry and the factors that are likely to have the most influence on the success of MPL insurers.

Moderator: Kevin Donnelly, Vice President, Actuarial Services, UnitedHealthcare

Speakers: William Burns, VP, Research and Analytics, MPL Association

Lainie Dorneker, Head of Healthcare, Bowhead Specialty

Ayla Boyd, Head of Actuarial Pricing, Bowhead Specialty Underwriters

Concurrent Session, 9/12/2023, 10:00 AM-11:15 AM

❏ 🦩 *LOB-1: D&O Market Update & Emerging Issues*

Room: Flagler/Gilchrist

Given D&O's long tail nature (very little paid in year 1 and typically taking until year 4 to reach 60% of ultimate), severity driven with inconsistent loss development patterns and heavily exposed to rising social inflationary trends (subject to the ingenuity of the plaintiff's bar), D&O has proven to be difficult to adequately reserve and price. After significant rate increases were achieved from 2019 to 2021, rate changes, particularly in Public D&O, turned negative in 2022 and continued downward in 2023. Tofurther exacerbate the above, pricing and reserving actuaries particularly for new, smaller and/or excess D&O markets may have to rely on publicly available D&O reports on loss ratios and rate changes, which may be misleading and subject to misinterpretation..

Learning Objectives:

1. Explain the shortcomings in available D&O industry data, including Schedule P, when being used for actuarial pricing and reserving analyses.

2. Recognize the relatively poor reserving track record for D&O and the cloud of future uncertainty created by the over abundance of capacity and demand for growth.

3. Articulate the current D&O Claim and Macro Trends with the latest updates.

Moderator:	Ricardo Ramotar, Vice President, Actuary, QBE Reinsurance
Speakers:	Irwin Goldfarb, Fellow, Casualty Actuarial Society
	Gregory Spore, Managing Director, Guy Carpenter

Concurrent Session, 9/12/2023, 10:00 AM-11:15 AM

❏ 🦩 *PD-5: Lights, Camera, Professionalism* ▶️

Room: Bonnet Creek Ballroom X-XII

Come enjoy the acting of some fine fellow actuaries who will perform several skits involving professional dilemmas in the reserving space. The skits are new for 2023 and, as always, they will lead to some lively and educational audience discussions. You will walk away from this session with a better understanding of the ASOPs and the codes of conduct, and you will learn how to apply them when you face your own professional ethical dilemmas. This session may provide attendees with professionalism continuing education credits.

Learning Objectives:

1. Develop an understanding of reserving ASOP's and their application.

2. Discuss the best course of action when presented with difficult ethical work situations.

3. Improve your knowledge of professionalism documents including the Code of Conduct, US Qualification Standards and ASOPs.

Moderator:	Ken Williams, Staff Actuary, Casualty Actuarial Society
Speakers:	Melissa Huenefeldt, Consulting Actuary, Milliman
	Zach Suter, AVP, Reserving Actuary, Vault Insurance

Concurrent Session, 9/12/2023, 10:00 AM-11:15 AM

❑ 🦩🦩🦩 *RM-4: Rating Agency & Investor Views of Insurer Financial Condition*

Room: Jackson

Rating Agencies (AM Best, S&P, etc.) and Investment Analysts (Wells Fargo, Dowling, etc.) are important stakeholders for many insurers. Each has a vested interest in ensuring the financial health of the companies they rate/follow, but often have different viewpoints for what constitutes a successful/highly rated operation. This session will provide an introduction to and color regarding each stakeholder's approach to assessing and assigning value to the financial condition of insurance companies in today's marketplace, and provide participants an opportunity to ask questions of these 3rd parties that actuaries don't often interact directly with.

Learning Objectives:

1. Understand Rating Agencies' view of Insurer financial condition.

2. Understand Investment Analysts' view of Insurer financial condition.

3. Ask questions of these 3rd parties that actuaries don't often interact directly with.

Moderator:	Stuart Hayes, SVP, Group Actuary, Arch Capital Group
Speakers:	Steven Chirico, Director, A M Best Co
	Elyse Greenspan, Managing Director, Wells Fargo

Concurrent Session, 9/12/2023, 10:00 AM-11:15 AM

❑ 🦩 *ST-6: Reserving for Loyalty Programs*

Room: Nassau

Loyalty Programs issue points or miles to members, rewarding them for being loyal to their Hotel Brands and Airlines. These points/miles serve as a currency and represent an obligation to the programs that need to cover the cost of a potential award stay or flight into the future. Estimating future redemption rates is a non-trivial exercise; for programs that do not have expiration rules, members can redeem today points/miles that were earned 20+ years ago. For actuarial models to accurately estimate the liability associated with Loyalty programs they need to properly reflect changes in members redemption behavior over time, in light of programs evolution and rapidly changing external economic conditions. Our session will describe at a high level the structure of Loyalty programs, and present different models that can be used to assess these estimates, from simple to complex.

Learning Objectives:

1. Provide background on the history and structure of loyalty rewards programs.

2. Recognize how customer behavior and engagement impacts loyalty rewards valuation.

3. Develop an understanding of loyalty rewards liability reserving techniques.

Moderator:	Anwesha Prabhu, Consultant, WTW
Speakers:	Manolis Bardis, Senior Director, WTW
	Alex Turrell, Director, WTW
	Etienne Kabiseba, Senior Associate, WTW

Session Descriptions

General Session, 9/12/2023, 11:45 AM-1:00 PM

❑ 📍 *AR-4: Panel Discussion: Automation and the Reserve Process* ▶

Room: Bonnet Creek Ballroom X-XII

Across the insurance industry, rising costs, time pressure, and enhancements in technology are placing automation front of mind. But how does automation fit into the actuarial reserving process? In this session, we will hear from colleagues in various reserving roles and discuss how they are using automation and what benefits and challenges it brings.

Learning Objectives:

1. Understand the meaning of automation in the context of reserving.

2. Describe the value automation brings to the reserving process.

3. Summarize challenges that may be encountered when automating reserving processes.

Moderator:	Scott Gibson, Director, WTW
Speakers:	Russell Harmening, Senior Consultant, WTW
	Scott Gibson, Director, WTW

Concurrent Session, 9/12/2023, 11:45 AM-1:00 PM

❑ 📍 *HWM-2: Impact of the Labor Shortage & the Aging Workforce*

Room: Flagler/Gilchrist

Whether it's innovative benefits, remote work, or flexible scheduling, organizations are pulling out all the stops to attract and retain workers. But the fact remains most industries, especially those in labor-intensive markets are still understaffed. With that comes people working beyond retirement age and short-tenured workers coming rapidly into positions. Injury prevention and mitigation can be particularly challenging with this shift in the workforce. Risk Service and Medical Management joined forces to take a look at the associated risk and medical exposure potential while detailing the most critical considerations when adjusting to a short-tenured and aging workforce. The short-tenured and aging workforce are associated with increased injury frequency. This translates into increased medical costs and lost time. Biopsychosocial factors plays a powerful impact with claim complexity. There are considerations to take in training practices of new employees as well as how Wellness programs can be a great ally in controlling injury potential.

Learning Objectives:

1. Understand the Titanic age shift in the work force and the impact this shift has in workplace safety.

2. Be introduced to the unique challenges an aging workforce has on accident performance.

3. Be familar with the importance of adressing unsafe acts and/or unsafe conditions in the workplace. Unchecked unsafe acts/conditions produce one of four possible outcomes: near miss, minor injury, major injury or death. When unchecked the difference between a near miss and a death is simply a matter of luck.

Moderator:	Anthony Bustillo, Assistant Vice President — Data Analytics, Deputy Chief Risk Officer, Safety National
Speakers:	Stacy Whalen, Senior Medical Manager, Safety National
	Ed Pratt, Director of Risk Management, Safety National

Session Descriptions

Concurrent Session, 9/12/2023, 11:45 AM-1:00 PM

❏ 🦩 *IAI-2: Mining For Gold: Text Analytics in Insurance*

Room: Jackson

Insurers collect vast quantities of unstructured text data through normal business operations. Claim notes, loss control reports, and customer feedback are a few common examples. Language is messy and text data, in its unstructured form, is of limited use. Natural Language Processing is a quickly-growing subfield of Artificial Intelligence which aims to read, decipher, and understand language in order to gain valuable insights from text data. Actuaries can look to this field for a range of techniques, from simple to highly complex, which unlock this previously underutilized data source. Features derived through text mining add value to predictive models and other analytical efforts. Claims and reserving are two applications where actuaries and data scientists can support decision making with text analytics.

Learning Objectives:

1. Describe techniques for processing text data.

2. Generate useful text features for predictive modeling and decision support.

3. Identify promising use cases for text analytics.

Moderator:	Timothy Pratt, Consulting Actuary, WTW
Speakers:	Yelena Kropivnitskaya, Director, Advanced Analytics, The Wawanesa Mutual Insurance Company
	Liam McGrath, Associate Director, WTW

Concurrent Session, 9/12/2023, 11:45 AM-1:00 PM

❏ 🦩 *LOB-7: Florida Homeowners Market: When Will the Dark Clouds Lift?*

Room: Orange

The Florida homeowners market is one of the most complex and dynamic insurance markets in the nation. The presentation will discuss the impact of recent trends and events related to the state's homeowners market, including potential impacts of recent legislation on the primary market and on the state's insurer of last resort, Citizens Property Insurance Corporation. The presentation will also explore potential cascading impacts in other states.

Learning Objectives:

1. Understand the drivers of Florida's market's deteriorating underwriting performance including adverse reserve development and rate inadequacy.

2. Discern the unique differences between the Florida marketplace and that of other states.

3. Comprehend the significant role that legislation continues to play (or not play).

Moderators:	Leslie Marlo, Vice President, Madison Consulting Group, Inc.
	Christopher Schubert, Consulting Actuary, Pinnacle Actuarial Resources, Inc.
Speakers:	Christopher Schubert, Consulting Actuary, Pinnacle Actuarial Resources, Inc.
	Derek Freihaut, Principal and Consulting Actuary, Pinnacle Actuarial Resources
	Arthur Randolph, Principal & Consulting Actuary, Pinnacle Actuarial Resources, Inc.
	March Fisher, Senior Director, Corporate Analytics, Citizens Property Insurance Corporation

Concurrent Session, 9/12/2023, 11:45 AM-1:00 PM

❑ 🦩 *PD-4: Know Your Way Around ASOPs with Focus on ASOP 36* ▶ 🎤

Room: Hamilton/Indian River

This session will review the structure of the ASOPs and discuss revisions to ASOP 36. Participants will qualify for continuing education in the area of professionalism and will use their cell phones to participate in a real-time trivia game.

Learning Objectives:

1. Increase knowledge of ASOPs.

2. Obtain latest information on revisions to ASOP 36.

3. Demonstrate professionalism knowledge.

Moderator:	Kevin Donnelly, Vice President, Actuarial Services, UnitedHealthcare
Speakers:	Beth Fitzgerald, FCAS, MAAA, CPCU, Actuary
	Margaret Sherwood, President, Tiller Consulting Group, Inc.

Concurrent Session, 9/12/2023, 11:45 AM-1:00 PM

❑ 🦩 *ST-1: Bayesian Techniques*

Room: Nassau

In this session, we will provide an overview of the theory of Bayesian Modeling using MCMC. Then, we will present tools that facilitate MCMC modeling. Finally, we will conclude by reviewing a worked example of MCMC modeling from CAS Monograph No. 8: Stochastic Loss Reserving Using Bayesian MCMC Models (2nd Edition) by by Glenn Meyers, FCAS, MAAA, CERA.

Learning Objectives:

1. Recognize why Bayesian modeling is now practical.

2. Summarize the tools available for Bayesian modeling.

3. Describe the steps required to apply Bayesian MCMC modeling to estimate loss reserves.

Speakers:	Michael Larsen, Retired, Retired
	Rajesh Sahasrabuddhe, Partner, Oliver Wyman

Roundtable, 9/12/2023, 1:00 PM–2:00 PM

❑ 🦩🦩 *RT-4: Inflation in our Triangles* 🎤

Room: Bonnet Creek Ballroom VII-IX

We are now getting inflation impacted experience in our triangles. In this roundtable we will discuss how companies are dealing with this as well as the various options of handling inflation and their pros and cons.

Learning Objectives:

1. Describe the impact of inflation in loss triangles.

2. List the various options of handling inflation in loss triangles.

3. Compare the pros and cons of various options for handling inflation in loss triangles.

    Speaker: Timothy Pratt, Consulting Actuary, WTW

Roundtable, 9/12/2023, 1:00 PM–2:00 PM

❑ 🦩 *RT-5: Captive Insurance* 🎤

Room: Bonnet Creek Ballroom VII-IX

Join us for a discussion of captive insurance companies relative to other types of insurance entities, including implications for various actuarial analyses. Many different types of captives exist, which may require different approaches for ratemaking, reserving, and other analyses. Additionally, regulation is less standardized for captives relative to NAIC-regulated entities. Captive insurance is a dynamic space — join us to learn about captives or to contribute your own expertise to the discussion!

Learning Objectives:

1. List different types of captives.

2. Compare captive regulations between domiciles.

3. Describe use of captives.

    Speaker: Aaron Hillebrandt, Principal and Consulting Actuary, Pinnacle Actuarial Resources

Roundtable, 9/12/2023, 1:00 PM–2:00 PM

❑ 🦩 *RT-6: Handling Different Reinsurance Contracts in Reserving* 🎤

Room: Bonnet Creek Ballroom VII-IX

Participants in this round table will walk through issues related to different reinsurance contracts while doing a reserve analysis. In addition to discussing the challenges related to the underlying data and contract language, there will also be discussion regarding the treatment of catastrophic claims in creating both net and gross indicated reserves.

Learning Objectives:

1. Get a better understanding of several types of reinsurance contracts and how they are applied to losses.

2. Discuss considerations for setting up a loss reserve analysis to adequately handle several types of reinsurance.

    Speaker: Darcie Truttman, Senior Consulting Actuary, Pinnacle Actuarial Resources, Inc.

Session Descriptions

Roundtable, 9/12/2023, 1:00 PM-2:00 PM

❏ *RT-7: Keeping Current with ASOPs* 🎤

Room: Bonnet Creek Ballroom VII-IX

This roundtable will focus on ASOPs and will qualify for continuing education in the area of professionalism. In this session, we will discuss how ASOPs are generated/maintained, how to keep up with changes in ASOPs and answer any questions you have around ASOPs.

Speaker: Beth Fitzgerald, FCAS, MAAA, CPCU, Actuary

Concurrent Session, 9/12/2023, 2:00 PM-3:15 PM

❏ *AR-5: Smarter Segmentation for the Lazy Actuary*

Room: Flagler/Gilchrist

Segmentation in reserving is often informed and limited by time pressures, resource constraints, and classical definitions of segmentation. By using advanced modeling techniques, actuaries can identify different cohorts of claims most likely to develop poorly and reserve for them separately. This session will look at how machine learning approaches can allow a reserving team to improve their reserve estimates, not by segmenting more, but by segmenting smarter.

Learning Objectives:

1. Understand the challenges to segmenting heterogeneous reserving data.
2. Apply machine learning techniques to better segment triangles.
3. Interpret outputs from advanced models to identify drivers of development.

Moderator: G. Chris Nyce, Director, KPMG Bermuda

Speaker: Liam McGrath, Associate Director, WTW

Concurrent Session, 9/12/2023, 2:00 PM-3:15 PM

❏ *FR-5: IFRS 17 — What Do You Need to Know?*

Room: Orange

January 1, 2023 is an important date for many insurers all around the world. It marks the beginning of IFRS 17 financial reporting in many jurisdictions for many insurers, with implementation efforts taking place over multiple years at significant cost. Even though the U.S. has decided not to adopt IFRS 17, many insurers will still be impacted and an understanding of the Standard will be required. In this session, we will discuss the basic concepts of IFRS 17, the major decision points for those implementing IFRS 17, compare IFRS 17 to US GAAP, and discuss why you should care about IFRS 17.

Learning Objectives:

1. Identify the basic concepts of IFRS 17, including why it took the form it ended up taking.
2. Understand the major decision points faced by those attempting to implement IFRS 17.
3. Compare IFRS 17 to US GAAP and will learn why US insurers and actuaries may still need to understand IFRS 17 even if they currently just follow US GAAP.

Moderator: Lise Hasegawa, Head of Actuarial Reserving — FWS, Farmers

Speaker: Ralph Blanchard, recently retired, formerly worked for The Travelers Companies, Inc.

Concurrent Session, 9/12/2023, 2:00 PM-3:15 PM

❑ 🦩 *HWM-3: Medical Marijuana and WC* ▶

Room: Hamilton/Indian River

Medical marijuana can impact workers' compensation before, during, and after a workplace injury. Join a panel of workers' compensation professionals who, earlier this year, co-wrote a American Academy of Actuaries Issue Brief called, "Navigating Workers' Compensation and Medical Marijuana" to discuss this hot topic!

Learning Objectives:

1. Recognize the potential implications of medical marijuana laws on workers' compensation actuarial projections.
2. Discuss how existing statutes and case law involving medical marijuana impacts employment.
3. Describe how the interaction of medical marijuana and workers" compensation and how that interaction affects compensability and reimbursement.

Moderator:	Leslie Marlo, Vice President, Madison Consulting Group, Inc.
Speakers:	Anthony Bustillo, Assistant Vice President — Data Analytics, Deputy Chief Risk Officer, Safety National
	Kathy Thompson, Actuarial Consultant, NCCI
	Kevin O'Sadnick, Sr. Risk Control Manager, Safety National

Concurrent Session, 9/12/2023, 2:00 PM-3:15 PM

❑ 🦩 *LOB-6: Mortgage Insurance vs. Title Insurance*

Room: Nassau

Learn about the differences between these commonly confused types of insurance, as well as the basics of each.

Learning Objectives:

1. Learn basics of Mortgage Insurance.
2. Learn basics of Title Insurance.
3. Learn key differences between the two.

Moderator:	Richard Gibson, Senior Casualty Fellow, American Academy of Actuaries
Speakers:	Dawn Fowle, Managing Director, EY
	David Kaye, Senior Manager, EY
	Joe Dunham, Manager, Ernst & Young
	John Gaines, Chief Actuary, Arch US Mortgage Insurance

Concurrent Session, 9/12/2023, 2:00 PM-3:15 PM

❑ 🦩 *RM-1: Property Cat: State of the Market*

Room: Jackson

This session will take a retrospective look back at 2023 property cat renewals with a review of market pricing, capacity, program changes and influences on the market such as inflation, Hurricane Ian and secondary perils. The effect of market conditions on submission logistics and the role of catastrophe modeling will also be explored. The session will then turn to the current state of the market and expectations for 2024, with commentary on upcoming catastrophe model changes.

Learning Objectives:

1. Understand what transpired in the property catastrophe market for 2023 renewals and why.

2. Explore the current state of the market and expectations for the 2024 property catastrophe market.

3. Be aware of upcoming catastrophe model changes that will impact property catastrophe renewals.

Moderator:	Laura Maxwell, Director & Consulting Actuary, Pinnacle Actuarial Resources, Inc.
Speaker:	Krista Lienau, Head of North America Analytics, Guy Carpenter & Co.

Concurrent Session, 9/12/2023, 2:00 PM-3:15 PM

❑ 🦩🦩 *ST-5: Inflation & Covid-19 — Distortions and Challenges for the Actuary* ▶

Room: Bonnet Creek Ballroom X-XII

The pandemic has lengthened claim settlement times and temporarily reduced incidence of losses. At the same time a historic spike in inflation has occurred. The pandemic distortions make it challenging to observe the true impact of inflation on claims payments. This session will discuss these issues and the approaches to adjusting reserving and pricing analyses accordingly.

Learning Objectives:

1. Understand the way that the Covid-19 pandemic has distorted loss development data.

2. Build models to quantify the potential impact of varying levels of slow down in claim settlement and inflation shocks on development patterns.

3. Gain a better understanding on the role of judgment in a time of uncertain inflation expectations.

Moderator:	Sylvia Yang, Head of Actuarial Reserving — PL, Farmers Insurance Group
	Ken Williams, Staff Actuary, Casualty Actuarial Society
Speaker:	Chris Gross, CEO, Cognalysis

Concurrent Session, 9/12/2023, 3:45 PM-5:00 PM

❑ 🦩🦩 *AR-3: Performance Characteristics of Tail Factor Methods*

Room: Flagler/Gilchrist

The CAS Tail Factor Working Party produced a comprehensive survey of tail factor selection methods in 2013. This paper has proven to be a valuable resource to the actuarial community, but the only quantitative comparison of method performance it provides is for a single example triangle. This session presents the results of research on the empirical performance of algebraic and curve-fitting tail methods on a large corpus of triangles. We provide evidence to help answer the following questions: * Do some tail methods yield systemically higher or lower tail estimates than other methods? * Do some tail methods do a better job of predicting development for out-of-sample development lags? * Are there any rules of thumb for choosing training windows when fitting tail methods? With answers to these questions in hand, it is easier to justify the select of one tail method over another.

Learning Objectives:

1. Compare tail factor methods by predictive performance.

2. Apply data-driven heuristics when preparing data for tail factor models.

3. Justify the selection of appropriate tail methods on empirical grounds.

Moderator:	G. Chris Nyce, Director, KPMG Bermuda
Speaker:	Mark Shoun, Chief Data Scientist, Ledger Investing

Concurrent Session, 9/12/2023, 3:45 PM-5:00 PM

❑ 🦩🦩 *FR-1: SAO Statistics and Regulator Revelations* ▶️

Room: Hamilton/Indian River

During the panel discussion, WTW will share insights from their opinion database and a panel of regulators will provides insights and commentary. Discussion topics will include: Common themes, recent trends such as inflation, COVID-19, proportion of opinions with RMAD, IRIS tests results, important relevant comments, and overlooked relevant comments. This session will be interactive and include live audience polling.

Learning Objectives:

1. Gain actuarial knowledge from the perspective of a regulatory actuary's perspective.

2. Facilitate a discussion that includes regulatory actuarial expertise.

3. Answer questions regarding regulatory actuarial work.

Moderator:	Anwesha Prabhu, Consultant, WTW
Speakers:	Trevar Withers, Director, WTW
	James Di Santo, P&C Actuary, Pennsylvania Insurance Department
	Miriam Fisk, Actuarial Office Director/Chief Actuary, Texas Department of Insurance

Concurrent Session, 9/12/2023, 3:45 PM-5:00 PM

❑ 🦩 *IAI-3: What Does ChatGPT Have to Say About Reserving?* ▶

Room: Bonnet Creek Ballroom X-XII

In this session we will discuss what ChatGPT is, how it works, and what it has to say about reserving. Through actual questions submitted to ChatGPT we will investigate ChatGPT's understanding of actuarial methods, IBNR calculations, and actuarial judgement. We will also explore the potential for ChatGPT to run an analysis and potential professionalism considerations.

Learning Objectives:

1. Understand the basics and structure of ChatGPT.

2. Explore applications for ChatGPT in reserving analyses.

3. Judge the appropriateness of using ChatGPT for actuarial work and recognizing its limitations.

Moderator:	Ricardo Ramotar, Vice President, Actuary, QBE Reinsurance
Speakers:	Joseph Sveda, Consulting Actuary, Pinnacle Actuarial Resources
	Gregory Fears, Senior Consulting Actuary, Pinnacle Actuarial Resources, Inc.

Concurrent Session, 9/12/2023, 3:45 PM-5:00 PM

❑ 🦩 *LOB-4: Cyber Insurance Update*

Room: Nassau

Panelists will provide an update of the work of the American Academy of Actuaries Cyber Insurance Committee, current market trends in cyber insurance, and a detailed look at cyber loss development.

Learning Objectives:

1. Understand basics of cyber insurance and access key resource material.

2. Understand current market trends.

3. Understand development patterns specific to cyber coverage.

Moderator:	Richard Gibson, Senior Casualty Fellow, American Academy of Actuaries
Speakers:	Norman Niami, VP, Actuary, American Property Casualty Insurance Association
	Sam Tashima, Director & Actuary; Head of Cyber Risk Consulting NA, Aon
	Alex Chan, Senior Manager, Insurance and Actuarial Advisory Services, EY

Session Descriptions

Concurrent Session, 9/12/2023, 3:45 PM-5:00 PM

❑ 🦩 *PD-3: Practical Peer Review Considerations with Discussion Scenarios*

Room: Orange

The panelists will engage in a discussion regarding practical considerations when going through a peer review process. Focusing on who, what, when and WHY, the presenters will offer up their thoughts on key elements of successful peer review programs. In addition to open Q&A discussion throughout the presentation, audience participation will be further be encouraged through a variety of polling questions and hypothetical scenarios.

Learning Objectives:

1. Describe important elements of a peer review process.

2. Understand key steps in designing a peer review program.

3. Apply knowledge obtained from hypotehtical peer review scenarios to real life situations.

Moderator:	John Wade, Retired, Retired
Speakers:	Erich Brandt, Senior Consulting Actuary, Pinnacle Actuarial Resources
	Darcie Truttman, Senior Consulting Actuary, Pinnacle Actuarial Resources, Inc.

Concurrent Session, 9/12/2023, 3:45 PM-5:00 PM

❑ 🦩🦩 *ST-2: Evaluating the Reserving Impact of the COVID-19 Pandemic*

Room: Jackson

Evaluating the reserving impact of the COVID-19 Pandemic requires an understanding of how it affected the legal environment and the management of claims. After a discussion of these issues we will describe and share insights from FTI Consulting's actuarial analysis of industry data for calendar years 2019 — 2022.

Moderator:	Robert Zehr, Senior Vice President, Actuarial & Chief Actuary, Erie Insurance Group
Speaker:	Kevin Madigan, Senior Director, FTI Consulting

Roundtable, 9/13/2023, 7:00 AM-7:50 AM

❑ 🦩 *RT-10: Beyond Excel* 🎤

Room: Flagler/Gilchrist

Feeling tangled up in spreadsheets? In this session we'll discuss the advantages and pitfalls of using coding languages such as R and Python and off-the-shelf actuarial software for reserving work. Participants will be encouraged to share success stories and challenges with using alternates to Excel. We'll also discuss what tools and processes may be on the horizon for reserving actuaries.

Learning Objectives:

1. Explore a working definition of what InsurTech is.

2. Understand current trends in InsurTech.

3. Learn about work experiences within InsurTech.

Speaker:	Tina Gwilliam, Global Proposition Leader for Reserving, WTW

Session Descriptions

Roundtable, 9/13/2023, 7:00 AM-7:50 AM

❑ 🦩🦩 *RT-11: Hunting for Numbers in the Annual Statement* 🎤

Room: Hamilton/Indian River

A peer reviewer of a Statement of Actuarial Opinion often needs to verify certain numbers or assertations in the notes, interrogatories, schedule P and other sections of the annual statement. This roundtable will discuss potential frameworks for such reviews.

Learning Objectives:

1. Review "Relevant Comment" disclosures in the Statement of Actuarial Opinion.

2. Find specific values in the annual statement.

3. Review parts of the COPLFR practice note for guidance.

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

Roundtable, 9/13/2023, 7:00 AM-7:50 AM

❑ 🦩 *RT-8: Ask a Regulator* 🎤

Room: Jackson

Curious what a regulatory actuary's work is like? Rate review, financial exams, model reviews, NAIC committees and more. Stop by for breakfast and we'll discuss what you'd like to know and NAIC topics you may want more information about.

Speaker: Susan Gozzo Andrews, Property Casualty Actuary, CT Insurance Department

Roundtable, 9/13/2023, 7:00 AM-7:50 AM

❑ 🦩 *RT-9: Employee Musical Chairs: Combatting Staff Turnover* 🎤

Room: Orange

Employee turnover continues to be a challenge across most sectors. This increases key person risk across actuarial departments. In this roundtable we will discuss how companies are reacting, various ways to protect against staff turnover, and the pros and cons of differing approaches.

Learning Objectives:

1. Understand what is driving turnover among actuaries.

2. Describe ways to combat staff turnover.

3. Explain how companies are reacting to turnover in the industry.

Speaker: Timothy Pratt, Consulting Actuary, WTW

Concurrent Session, 9/13/2023, 8:00 AM-9:15 AM

❏ *🦩🦩AR-2: Individual Claim Development and Actuarial Case & Policy Reserves* ▶

Room: Hamilton/Indian River

Individual claim development through the use of claim life cycle models is gaining acceptance in the actuarial community, with significant insights to be gained beyond the usual aggregate development process. The use of actuarial case reserves and actuarial policy reserves is a useful technique, creating a bridge between between the detailed analysis and traditional triangle approach. This session will discuss the benefits of adding this approach to the loss reserve estimation process as well as techniques to make it possible.

Learning Objectives:

1. Understand how individual claim development approaches add insight into the reserves estimation process.

2. Understand what actuarial case reserves and actuarial policy reserves are and how they are constructed.

3. Understand the use of actuarial case and policy reserves to form a bridge between individual claim development models and traditional triangle analysis.

    Moderator: G. Chris Nyce, Director, KPMG Bermuda

    Speaker: Chris Gross, CEO, Cognalysis

Concurrent Session, 9/13/2023, 8:00 AM-9:15 AM

❏ *🦩FR-2: Actuarial Opinion Summary Sampler* 🎤

Room: Flagler/Gilchrist

Come get a taste of what you can learn at COPLFR's P&C Actuarial Opinion Seminar. This session will be great for anyone involved in the Opinion process, or even those who are just curious about it. We'll present short versions of a sampling of sessions from the seminar. Note that this experience will not be a repeat or a full dive into any single topic that is otherwise covered at the Opinion Seminar.

Learning Objectives:

1. Understand the basics of report writing and documentation around the Statement of Actuarial Opinion.

2. Understand the basics of ranges and some of the ways bias is considered in ranges.

3. Learn about considerations in determining whether there is a risk of material adverse deviation in the context of a Statement of Actuarial Opinion.

    Moderators: Dawn Fowle, Managing Director, EY

                        Meghan McLenithan, Manager, EY

    Speakers: Dawn Fowle, Managing Director, EY

                        Charles Emma, Managing Principal, EVP Advisors, Inc.

                        Aaron Hillebrandt, Principal and Consulting Actuary, Pinnacle Actuarial Resources

Session Descriptions

Concurrent Session, 9/13/2023, 8:00 AM-9:15 AM

❑ 🦩 *LOB-3: Agricultural and Farm Insurance: Reserving in the Actuarial Back Forty*

Room: Orange

Farmowners insurance is a $5b segment, placing it ahead of business lines like product liability, flood, and earthquake. Yet, you've probably never heard a presentation on it. Hear from some actuaries at companies where agricultural products are the main focus, and learn how their experience differs from working on the larger product lines.

Learning Objectives:

1. Understand the farm and ag market and how it is changing.

2. Identify topics that can be challenging when reserving an agriculture book of business.

3. Recognize when reserving practices may need to be adjusted due to the composition of your agricultural book.

Moderator:	Laura Maxwell, Director & Consulting Actuary, Pinnacle Actuarial Resources, Inc.
Speakers:	James (Jim) Heidt, Pricing and Modeling AVP, Nationwide Agribusiness
	Matt Moran, Chief Actuary and Director, PC Actuarial, Farm Bureau Insurance of Michigan

Concurrent Session, 9/13/2023, 8:00 AM-9:15 AM

❑ 🦩 *PD-2: Coffee Klatch*

Room: Jackson

So, you have a few questions about your upcoming or recent opinion. You probably won't find a better place to get your answers than this session. Or maybe you have resolved an interesting issue in your opinion. Come and share your knowledge and help your fellow practitioners avoid similar problems. Need help making a better presentation to your board or senior management? These panelists are sure to have helpful insight, along with your fellow attendees. Bring your questions and take advantage of the collective experience that will be in this session.

Learning Objectives:

1. Address specific areas of concern pertaining to the scope and disclosures of the Actuarial Opinion.

2. Consider peer issues or share possible solutions.

3. Learn of changes to NAIC 2023 requirements.

Moderator:	Gregory Fears, Senior Consulting Actuary, Pinnacle Actuarial Resources, Inc.
Speakers:	Kathy Odomirok
	Derek Freihaut, Principal and Consulting Actuary, Pinnacle Actuarial Resources
	Susan Gozzo Andrews, Property Casualty Actuary, CT Insurance Department
	Michael Toothman

Concurrent Session, 9/13/2023, 8:00 AM-9:15 AM

❑ 🦩🦩 *ST-4: Reserve Methodologies to Account for Inflation* ▶️

Room: Bonnet Creek Ballroom X-XII

The presentation will discuss recent economic drivers of inflation, including major inflation indices. Along with this, we will discuss key considerations when estimating the relationship between economic inflation and claims inflation, discussing inflation series, coverages, limits, and attachments. Additionally, we will discuss how to amend traditional methods to adjust for historic and future claims inflation, both deterministically and stochastically. In addition, we will discuss ways of investigating the level of inflation inherent in case reserves and additional considerations to modeling where inflation is already coming through in the data.

Learning Objectives:

1. Amend traditional methods to adjust for historic and future claims inflation, both deterministically and stochastically.

2. Identify key considerations when estimating the relationship between economic inflation and claims inflation.

3. Investigate the extent to which inflation is already present in the case reserves.

Moderator:	Stuart Hayes, SVP, Group Actuary, Arch Capital Group
Speakers:	Jon Sappington, Director, WTW
	Peter Brinck

Concurrent Session, 9/13/2023, 9:45 AM-11:00 AM

❑ 🦩🦩 *AR-6: A Devilish Debate on the Future of Reserving*

Room: Orange

The devils is in the details they say. That is the case regarding the precise details of what lines in store for our reserving community. While there may be general agreement on the big picture regarding the future of reserving, the precise details of what/how/when are up for debate. The speakers are ready to play "devil's advocate" to explore a variety of topics. Please join us to hear a spirited discussion showcasing various perspectives, including yours!

Learning Objectives:

1. Have an appreciation for various perspectives on what the future of reserving is.

2. Senior leaders will be exposed to concepts endorsed by leading-edge companies.

3. Junior actuaries with a long career ahead of them will be challenged to think about how their skills will need to evolve as the industry changes.

Moderator:	Ricardo Ramotar, Vice President, Actuary, QBE Reinsurance
Speakers:	Tina Gwilliam, Global Proposition Leader for Reserving, WTW
	Phil Baum, Vice President, Chief Actuary, Grange Insurance
	James (Jim) Merz, Chief Actuarial and Analytics Officer, Westfield

Concurrent Session, 9/13/2023, 9:45 AM-11:00 AM

❑ 🎏 *HWM-4: State of the Workers Compensation System* ▶️

Room: Bonnet Creek Ballroom X-XII

NCCI and WCIRB CA are teaming up to deliver the state of the workers compensation (wc) market. This one-of-a-kind session will dive into the issues that are top of mind for the wc industry. Fluctuation in payroll growth, shifts in employment by industry and wage level, and job turnover impacting premium are all influencing industry results. These issues, along with overall inflation and economic uncertainty, prompt more questions than answers. This presentation will connect all the pieces together and reveal the full workers compensation story.

Learning Objectives:

1. Discover how recent fluctuations in payroll components (wage and employment) impact wc results.

2. Recognize how loss drivers have influenced wc claim costs and frequency.

3. Understand how Covid claims have affected the wc industry.

Moderator:	Kevin Donnelly, Vice President, Actuarial Services, UnitedHealthcare
Speakers:	Sandra Kipust, Sr Practice Leader and Actuary, NCCI
	Sean Cooper, Executive Vice President & Chief Actuary, WCIRB

Concurrent Session, 9/13/2023, 9:45 AM-11:00 AM

❑ 🎏 *LOB-5: Warranty Coverage Basics*

Room: Nassau

Warranty coverage is one of those niche lines of business that has been growing. This session will provide an overview of warranty coverage: what it covers, characteristics, offerings, products and applications. This session will discuss current industry metrics, pricing, reserving and future considerations. Reserving will focus on the unearned premium reserves related to warranties (long duration contracts): guidance, tests, earning curves and considerations.

Learning Objectives:

1. Receive an overview of warranty coverage: what's covered, terminology, industry metrics.

2. Provide an introduction to pricing and reserving for warranty coverage; current guidance and considerations.

3. Focus on unearned premium reserves for warranty coverage and various earning curves.

Speakers:	Gregory Fears, Senior Consulting Actuary, Pinnacle Actuarial Resources, Inc.
	Nicholas Gurgone, Consulting Actuary, Pinnacle Actuarial Resources, Inc.
	Jonathon Silver, Vice President, Actuarial, AmTrust Financial

Concurrent Session, 9/13/2023, 9:45 AM-11:00 AM

❏ 🦩🦩 *LOB-8: Lung Story Short: Asbestos Reserving* 🎙

Room: Jackson

Estimating asbestos liabilities has challenged reserving practitioners for nearly four decades. Because the latent nature of the liabilities resulting from this exposure renders traditional projection approaches unreliable, the industry has gravitated to different mechanisms for projecting unpaid asbestos liabilities that generally fall into two categories: 1) ground-up models or 2) industry benchmark models. The methods in each of these categories have different advantages and disadvantages, and understanding how recent trends and developments may impact the projections resulting from these methods is paramount for any professional working in the legacy space. This presentation will highlight the assumptions underlying these methods and why there is so much uncertainty in the resulting projections. For example, how has our understanding of the link between asbestos exposure and mesothelioma influenced our development expectations, and could we as an industry have been mistaken about this connection? Do we see or expect impacts from COVID-19, a virus which, like asbestos related diseases, typically manifests in the lungs? Given the uncertainty inherent in these projections, it's critical to keep up to date as a community on what is fact, what is fiction, and what is theoretical in this highly complex space where actuaries are charged with setting rational, supportable reserve estimates.

Learning Objectives:

1. Review recent trends in reserving and underlying litigation, including the impact of COVID-19.

2. Summarize the challenges of projecting unpaid liabilities for asbestos exposure by highlighting the advantages and disadvantages of various projection methods.

3. Present evidence to explain how recent developments in our understanding of asbestos-linked diseases and the legal environment may continue to require recalibration of parameters in projection methodologies.

Moderator:	Leslie Marlo, Vice President, Madison Consulting Group, Inc.
Speakers:	Eric Pince, Actuarial Director, WTW
	Jenni Prior, Head of Legacy Analytics, R&Q Insurance Holdings
	Benjamin Mermelstein, Partner, HighRock Analytics

Session Descriptions

Concurrent Session, 9/13/2023, 9:45 AM-11:00 AM

❑ 🦩 *RM-2: Risk Retention and Risk Transfer Practice Notes--Need to Know* ▶

Room: Hamilton/Indian River

In the past several years, the Committee on Property and Liability Financial Reporting of the American Academy of Actuaries haver produced two important Practice Notes: The Retained Property Casualty Insurance-Related Risk: Interaction of Actuarial Analysis and Accounting Practice Note (2018) and the Risk Transfer Practice Note (2022). This session will provide the highlights of the Practice Notes, with special emphasis on knowledge actuaries should possess regarding accounting considerations as they relate to Non-Insurance Company risks, for the Retained Risk Practice Note, and considerations for testing whether reinsurance contracts pass risk transfer for insurance companies.

Learning Objectives:

1. Identify non-insurance entities that require reserves, and understand the differences in reserving requirements for these entities.

2. Understand the rules and testing requirements for risk transfer for insurers.

3. Be aware of the financial reporting requirements for these entities.

Moderator:	Laura Maxwell, Director & Consulting Actuary, Pinnacle Actuarial Resources, Inc.
Speakers:	George Levine, Director, KPMG LLP
	Ernest Wilson, Chief Actuary, MSIG Insurance Services, Inc.

Concurrent Session, 9/13/2023, 9:45 AM-11:00 AM

❑ 🦩🦩 *ST-3: Navigating the Boardroom*

Room: Flagler/Gilchrist

Board members are typically very intelligent business people but actuarial analysis are very complex and difficult to understand. Actuaries need to play a key role in board meetings by: 1. Communicating complex concepts in a way that business people can understand; 2. Highlighting key issues and risks facing the company; 3. Being comfortable giving the board members bad news or disagreeing with other's opinion; and 4. Highlighting areas for improvement.

Learning Objectives:

1. Better communicate to company Boards.

2. Help companies focus on strategic items.

3. Better able to deal with confrontation and disagreements.

Moderator:	Robert Zehr, Senior Vice President, Actuarial & Chief Actuary, Erie Insurance Group
Speakers:	Brian Brown, Principal and Consulting Actuary, Milliman, Inc.
	Stuart Hayes, SVP, Group Actuary, Arch Capital Group
	John Rollins

Concurrent Session, 9/13/2023, 11:30 AM-12:45 PM

❑ 🦩🦩 *AR-1: Stochastic Loss Reserve Model with Calendar Year Effects Using GLMM*

Room: Jackson

We will present a statistical model of the loss reserving triangle, with an innovative application of Generalized Linear Mixed Models (GLMM) to fit three simultaneous Kalman Filters, in the accident year, development year and calendar year directions. This model has been in active use for well over a decade, fit to hundreds of triangles, for capital modeling (reserve risk, premium risk, and cashflows), reserving and reserve diagnostics. Modeling the calendar year direction allows the model to adapt to changing patterns where traditional two-way actuarial models frequently fail to explain actual experience; filtering in the accident year direction is analogous to the Generalized Cape Cod method; and filtering in the development year direction provides a quick and robust method for fitting a smooth payment pattern. We will also present another innovative application of this methodology, combining analysis of the paid triangle and the outstanding triangle.

Learning Objectives:

1. Construct a model that reflects accident year, development year and calendar year effects.

2. Model paid losses, outstanding losses, and their interaction.

3. Use Generalized Linear Mixed Models to simultaneously solve multiple Kalman filters.

Moderator:	G. Chris Nyce, Director, KPMG Bermuda
Speakers:	Spencer Gluck, Senior Managing Director, AIG
	Di Kuang, Lead Modeller of Reserve & Premium Risks, American Insurance Group

Concurrent Session, 9/13/2023, 11:30 AM-12:45 PM

❑ 🦩🦩 *FR-3: Updates from CASCOR — Premium Audits and Loss Expense Reserves*

Room: Orange

One of the roles of the CAS Committee on Reserving (CASCOR) is to prepare papers on various topics of interest for reserving actuaries. This session will cover two topics — Premium Audits and Loss Expense Reserves. Speaker Shaun Cullinane will present highlights from the recently completed paper on Premium Audits. Speaker Lise Hasegawa will follow to discuss a draft of a proposed Practitioner's Guide to Loss Expense Reserves.

Learning Objectives:

1. Gain an overview of premium audits, factors to consider in predicting audit amounts, and one method of reserve estimation.

2. Understand how changes in audits may impact loss reserving.

3. Have an overview of loss expense reserves practices.

Moderator:	Lise Hasegawa, Head of Actuarial Reserving — FWS, Farmers
Speakers:	Lise Hasegawa, Head of Actuarial Reserving — FWS, Farmers
	Shaun Cullinane, Senior Reserving Actuary, Vantage Risk

Session Descriptions

Concurrent Session, 9/13/2023, 11:30 AM-12:45 PM

❑ *LOB-2: Personal & Commercial Auto — State of the Market* ▶

Room: Hamilton/Indian River

The commercial & personal automobile insurance industry has experienced significant changes over the past few years. This session will discuss historic financial results, the current market/trends, each line of business' challenges, recent events and future considerations. Different perspectives will be considered, including those from a consulting, insurer and research perspective.

Learning Objectives:

1. Understand the historical perspective of trends in the personal & commercial automobile market.

2. Learn how these historical trends and the current environment are impacting the automobile market, including a discussion of reserves and rating. These current trends will include but not be limited to social inflation and new technology.

3. Hear projections on the short- and long-term future trends in the automobile market.

Moderator:	Gregory Fears, Senior Consulting Actuary, Pinnacle Actuarial Resources, Inc.
Speakers:	Andrew Krieger, Consulting Actuary, Pinnacle Actuarial Resources, Inc.
	Brittany Henrich, Consulting Actuary, Pinnacle Actuarial Resources, Inc.
	Dale Porfilio, Chief Insurance Officer, Insurance Information Institute

Concurrent Session, 9/13/2023, 11:30 AM-12:45 PM

❑ *PD-1: Reserving War Stories* ▶ 🎤

Room: Bonnet Creek Ballroom X-XII

Each of us are faced with unique and unscripted challenges in our reserving jobs. Such challenges include, but are not limited to, data, reserve adequacy, reserve uncertainty and communications regarding reserve adequacy. Since reserves have such a leveraged effect on earnings of any company and are highly scrutinized by management, regulators, auditors and rating agencies, the role of the reserving actuary can become extremely challenging. In such situations, there are often no previous experiences we can draw from since each situation can be new and unique. The panel will discuss real life challenges they have faced in their careers. They will describe the situation without referencing any parties and discuss difficult choices they faced. They will discuss how they handled communication, how the standards of practice may have helped them and the ultimate outcome of the "reserving war".

Learning Objectives:

1. Understand unique technical and non-technical issues that can arise during reserving.

2. Understand the importance of communication during challenging reserving situations.

3. Understand the importance of Standards of Practice for the reserving actuary.

Moderator:	Richard Gibson, Senior Casualty Fellow, American Academy of Actuaries
Speakers:	Dawn Fowle, Managing Director, EY
	Leslie Marlo, Vice President, Madison Consulting Group, Inc.
	M. Angelique Scaglione, Senior Manager, EY
	John Andrew Seymour, Consulting Actuary, Madison Consulting Group, Inc.

Session Descriptions

Concurrent Session, 9/13/2023, 11:30 AM-12:45 PM

❑ 🦩 RM-3: How Capital Models Can Help Carriers Navigate Uncertain Economic Environments

Room: Flagler/Gilchrist

Capital modeling has become a common discipline for insurers over the past 15 years, driven in part by greater emphasis from rating agencies and the onset of the ORSA in the US. Over the last several years, the benefits of using a holistic balance sheet model to guide strategic action have become more apparent, as companies have been forced to navigate through a range of market disruptions, starting with the COVID-19 Pandemic. Today's economic environment characterized by higher interest rate and inflation creates challenges for capital modelers in estimating parameters to represent reserve risk. The speakers will outline practical approaches for calibrating, testing, and interpreting a capital model to reflect the evolving risks companies face today.

Learning Objectives:

1. Recognize Reserve Risk in a capital model and adjust for today's economic environment.

2. Understand how current economic uncertainty is impacting estimates of risks and the P&C industry's financial strength.

3. Apply capital models to identify and address today's strategic challenges.

Moderator:	Robert Zehr, Senior Vice President, Actuarial & Chief Actuary, Erie Insurance Group
Speakers:	Blake Berman, Managing Director, Guy Carpenter
	Kayla Robertson, Director, P/C Actuarial, Erie Insurance

General Session, 9/13/2023, 1:30 PM-2:45 PM

❑ 🦩 GS-3: Emerging Issues Impacting the Property/Casualty Insurance Industry ▶

Room: Bonnet Creek Ballroom X-XII

Emerging issues are not generally considered when underwriting or pricing risks. Yet, they have cost the industry hundreds of billions of dollars in unexpected losses. In this presentation we will discuss several emerging issues that will very likely cost more than a billion dollars each.

Learning Objectives:

1. Understand how emerging issues are impacting the property and casualty insurance industry.

2. View emerging issues with a forward looking lens.

3. Increase the awareness of how many billion dollar+ emerging issues the insurance issues are already facing.

Moderators:	Richard Gibson, Senior Casualty Fellow, American Academy of Actuaries
	Ken Williams, Staff Actuary, Casualty Actuarial Society
Speaker:	Charlie Kingdollar, Emerging Issues Guru, Kingdollar Consulting

Personal Attendance Record

Full-Day Workshops
Monday, September 11, 8:00 AM – 4:00 PM (7.2 CE)

☐	WS-1	🎙️🦩	Maximizing the Value of Your Actuarial Report and Opinion	Jackson

Half-Day Morning Workshops
Monday, September 11, 8:00 AM – 11:30 AM (3.6 CE)

☐	WS-2	🎙️🦩🦩	You Can't Spell Reserving Without R	Flagler/Gilchrist
☐	WS-3	🎙️🦩	Introduction to Machine Learning	Hamilton/Indian River

Half-Day Afternoon Workshops
Monday, September 11, 12:30 PM – 4:00 PM (3.6 CE)

☐	WS-5	🎙️🦩	Triangles Reimagined	Flagler/Gilchrist
☐	WS-6	🎙️🦩	A Hands-On Introduction to Building a Bayesian MCMC Model	Hamilton/Indian River

Opening General Session
Monday, September 11, 4:15 PM – 5:30 PM (1.5 CE)

☐	GS-1	▶️🦩	Then & Now – Impact of Technology on Actuaries	Bonnet Creek Ballroom X-XII

Morning Roundtables
Tuesday, September 12, 7:00 AM – 7:50 AM (1.0 CE)

☐	RT-1	🎙️🦩	Roundtable with Staff Actuaries	Jackson
☐	RT-2	🎙️🦩🦩	Emerging Risks — PFAS	Orange
☐	RT-3	🎙️🦩🦩	Delegating to the Robots	Flagler/Gilchrist

Keynote Panel
Tuesday, September 12, 8:00 AM–9:30 AM (1.8 CE)

☐	GS-2	▶️🦩🦩	Impact of Third Party Litigation Funding on Insurance Liabilities	Bonnet Creek Ballroom X-XII

Personal Attendance Record

Concurrent Session 1
Tuesday, September 12, 10:00 AM – 11:15 AM (1.5 CE)

☐	FR-4	▶ 🦩	ABC's of RBC	Hamilton/ Indian River
☐	HWM-1	🦩	Medical Professional Liability Market Update	Orange
☐	LOB-1	🦩	D&O Market Update & Emerging Issues	Flagler/Gilchrist
☐	PD-5	▶ 🎤 🦩	Lights, Camera, Professionalism	Bonnet Creek Ballroom X-XII
☐	RM-4	🦩🦩🦩	Rating Agency & Investor Views of Insurer Financial Condition	Jackson
☐	ST-6	🎤 🦩	Reserving for Loyalty Programs	Nassau

Concurrent Sessions 2
Tuesday, September 12, 11:45 AM – 1:00 PM (1.5 CE)

☐	AR-4	▶ 🦩	Panel Discussion: Automation and the Reserve Process	Bonnet Creek Ballroom X-XII
☐	HWM-2	🦩🦩🦩	Impact of the Labor Shortage & the Aging Workforce	Flagler/Gilchrist
☐	IAI-2	🦩	Mining For Gold: Text Analytics in Insurance	Jackson
☐	LOB-7	🦩	Florida Homeowners Market: When Will the Dark Clouds Lift?	Orange
☐	PD-4	▶ 🎤 🦩	Know Your Way Around ASOPs with Focus on ASOP 36	Hamilton/ Indian River
☐	ST-1	🦩	Bayesian Techniques	Nassau

Lunch Roundtables
Tuesday, September 12, 1:00 PM – 2:00 PM (1.0 CE)

☐	RT-4	🎤 🦩🦩	Inflation in our Triangles	Bonnet Creek Ballroom VII-IX
☐	RT-5	🎤 🦩	Captive Insurance	Bonnet Creek Ballroom VII-IX
☐	RT-6	🎤 🦩	Handling Different Reinsurance Contracts in Reserving	Bonnet Creek Ballroom VII-IX
☐	RT-7	🎤 🦩	Keeping Current with ASOPs	Bonnet Creek Ballroom VII-IX

Personal Attendance Record

Concurrent Sessions 3
Tuesday, September 12, 2:00 PM – 3:15 PM (1.5 CE)

☐	AR-5	🏃🏃	Smarter Segmentation for the Lazy Actuary	Flagler/Gilchrist
☐	FR-5	🏃	IFRS 17 — What Do You Need to Know?	Orange
☐	HWM-3	▶️🏃	Medical Marijuana and Workers' Compensation	Hamilton/ Indian River
☐	LOB-6	🏃	Mortgage Insurance vs. Title Insurance	Nassau
☐	RM-1	🏃	Property Cat: State of the Market	Jackson
☐	ST-5	▶️🏃🏃	Inflation & COVID-19 — Distortions and Challenges for the Actuary	Bonnet Creek Ballroom X-XII

Concurrent Sessions 4
Tuesday, September 12, 3:45 PM – 5:00 PM (1.5 CE)

☐	AR-3	🏃🏃	Performance Characteristics of Tail Factor Methods	Flagler/Gilchrist
☐	FR-1	▶️🏃🏃	SAO Statistics and Regulator Revelations	Hamilton/ Indian River
☐	IAI-3	▶️🏃	What Does ChatGPT Have to Say About Reserving?	Bonnet Creek Ballroom X-XII
☐	LOB-4	🏃	Cyber Insurance Update	Nassau
☐	PD-3	🏃	Practical Peer Review Considerations with Discussion Scenarios	Orange
☐	ST-2	🏃🏃	Evaluating the Reserving Impact of the COVID-19 Pandemic	Jackson

Morning Roundtables
Wednesday, September 13, 7:00 AM – 7:50 AM (1.0 CE)

☐	RT-8	🎤🏃	Ask a Regulator	Jackson
☐	RT-9	🎤🏃	Employee Musical Chairs: Combatting Staff Turnover	Orange
☐	RT-10	🎤🏃	Behind the InsurTech Mystique	Flagler/Gilchrist
☐	RT-11	🎤🏃🏃	Hunting for Numbers in the Annual Statement	Hamilton/ Indian River

Concurrent Sessions 5
Wednesday, September 13, 8:00 AM – 9:15 AM (1.5 CE)

☐	AR-2	▶️🏃🏃	Individual Claim Development and Actuarial Case & Policy Reserves	Hamilton/ Indian River
☐	FR-2	🏃	Actuarial Opinion Summary Sampler	Flagler/Gilchrist
☐	LOB-3	🏃	Agricultural, Farm and Ranch Insurance: Reserving in the Actuarial Back Forty	Orange
☐	PD-2	🏃	Coffee Klatch	Jackson
☐	ST-4	▶️🏃	Reserve Methodologies to Account for Inflation	Bonnet Creek Ballroom X-XII

Concurrent Sessions 6
Wednesday, September 13, 9:45 AM – 11:00 AM (1.5 CE)

❑	AR-6	A Devilish Debate on the Future of Reserving	Orange
❑	HWM-4	State of the Workers Compensation System	Bonnet Creek Ballroom X-XII
❑	LOB-5	Warranty Coverage Basics	Nassau
❑	LOB-8	Lung Story Short: Asbestos Reserving	Jackson
❑	RM-2	Risk Retention and Risk Transfer Practice Notes – What an Actuary Needs to Know	Hamilton/ Indian River
❑	ST-3	Navigating the Boardroom	Flagler/Gilchrist

Concurrent Sessions 7
Wednesday, September 13, 11:30 AM – 12:45 PM (1.5 CE)

❑	AR-1	A Stochastic Loss Reserve Model with Calendar Year Effects Using GLMM	Jackson
❑	FR-3	Updates from CASCOR — Premium Audits and Loss Expense Reserves	Orange
❑	LOB-2	Personal & Commercial Auto — State of the Market	Hamilton/ Indian River
❑	PD-1	Reserving War Stories	Bonnet Creek Ballroom X-XII
❑	RM-3	How Capital Models Can Help Carriers Navigate Uncertain Economic Environments	Flagler/Gilchrist

Closing General Session
Wednesday, September 13, 1:30 PM – 2:45 PM (1.5 CE)

❑	GS-3	Emerging Issues Impacting the Property/ Casualty Insurance Industry	Bonnet Creek Ballroom X-XII

Hotel Map

Signia by Hilton
ORLANDO BONNET CREEK

BONNET CREEK MEETING AND CONFERENCE FLOORPLAN

Meeting Space Entrance

BONNET CREEK BALLROOM

Salon III, Salon II, Salon I
Salon VI, Salon V, Salon IV
Salon IX, Salon VIII, Salon VII
Salon XII, Salon XI, Salon X

CENTER FOYER

FLORIDIAN BALLROOM

Salon C, Salon B, Salon A
Salon F, Salon E, Salon D
Salon I, Salon H, Salon G
Salon L, Salon K, Salon J

GRAND BALLROOM

Grand Ballroom 1, Grand Ballroom 2, Grand Ballroom Foyer

LOBBY LEVEL
LOWER LEVEL

FLOOR PLAN KEY
- Public Space
- Private
- Escalators
- Elevators
- Stairs
- Family Restroom

Alachua, Baker, Bay, Bradford, Brevard, Broward, Columbia, Collier, Citrus, Lake, De Soto, Dade, Duval, Dixie, Escambia, Flagler, Gilchrist, Hamilton, Indian River, Jackson, Manatee, Nassau, Orange, Palm, Sarasota, Taylor, Union, Liberty, Madison, Park, Vesey, Jade, Lexington, Fulton, Empire, Conrad, Church, Carnegie, Broadway, Bowman, Barclay, Astor, Business Center

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