



2025  
**Spring**  
MEETING

TORONTO, CANADA

**Reach New Peaks:**  
Insights on **AI**,  
**Climate Risk**  
and **Auto**

**MAY 4<sup>th</sup> – 7<sup>th</sup> 2025**



# OVERVIEW

## General Information

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

## Consent to Use of Photographic Images

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

## Antitrust Notice

The Casualty Actuarial Society is committed to adhering strictly to the letter and spirit of the antitrust laws. The full CAS Antitrust Compliance Policy (<http://bit.ly/20UMw6Z>) clarifies prohibited activities and responsibility of all attendees.

## Code of Conduct

The CAS is dedicated to providing a harassment-free conference experience for everyone. Registration and attendance at CAS meetings, seminars, webinars and other activities constitutes an agreement to our Code of Conduct. The full Code of Conduct (<https://spring.casact.org/attend#code-of-conduct-for-cas-events>) clarifies prohibited activities and responsibility of all attendees.

## 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 CAS Spring Meeting have access to complimentary Wi-Fi throughout the hotel.

Network: CASSpring2025

Password: pinnacle

## Download the CAS Meeting App

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



## Spring Meeting Planning Working Group

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Victor Carter-Bey..... CAS Chief Executive Officer,

Secretary/Treasurer

# MEETING SCHEDULE

Sessions in **bold** are education.

## Sunday, May 4

4:00 PM – 6:30 PM	Sunday Registration
5:00 PM – 6:30 PM	Recognition Reception for New Members and their Spouses/Guests
6:30 PM – 7:30 PM	Welcome Reception with Exhibitors

## Monday, May 5

7:00 AM – 4:30 PM	Monday Registration
7:00 AM – 8:30 AM	Coffee
8:00 AM – 8:50 AM	Welcome, Celebration of New Members
8:50 AM – 9:00 AM	Intermission
9:00 AM – 10:00 AM	Featured Speaker: Jamie Clarke
10:00 AM – 10:30 AM	Refreshment Break with Exhibitors
10:30 AM – 11:30 AM	CAS Panel on AI with CAS Leaders
11:30 AM – 1:00 PM	Luncheon
1:00 PM – 2:00 PM	<b>Concurrent Sessions 1 with Roundtables</b>
2:00 PM – 2:30 PM	Coffee
2:30 PM – 3:30 PM	<b>Concurrent Sessions 2 with Roundtables</b>
3:30 PM – 4:00 PM	Refreshment Break with Exhibitors
4:00 PM – 5:15 PM	<b>GS-1: State of the Property/Casualty Insurance Industry and Future Outlook in The United States and Canada</b>
7:00 PM – 10:00 PM	Monday Night Event at Hockey Hall of Fame

## Tuesday, May 6

7:00 AM – 4:00 PM	Tuesday Registration
7:00 AM – 8:30 AM	Coffee
8:00 AM – 9:15 AM	<b>GS-2: North American Catastrophes – Secondary Peril Events No Longer Secondary</b>
9:15 AM – 9:45 AM	Refreshment Break with Exhibitors
9:45 AM – 10:45 AM	<b>Concurrent Sessions 3 with Roundtables</b>
10:45 AM – 11:15 AM	Coffee
11:15 AM – 12:15 PM	<b>Concurrent Sessions 4 with Roundtables</b>
12:15 PM – 1:45 PM	Buffet Lunch with Roundtables
1:45 PM – 2:45 PM	<b>Concurrent Sessions 5 with Roundtables</b>
2:45 PM – 3:15 PM	Refreshment Break with Exhibitors
3:15 PM – 4:30 PM	<b>GS-3: Personal Auto Insurance in North America</b>

## Wednesday, May 7

7:00 AM – 11:45 AM	Wednesday Registration
7:00 AM – 8:30 AM	Coffee
8:00 AM – 9:00 AM	<b>Concurrent Sessions 6 with Roundtables</b>
9:00 AM – 9:30 AM	Refreshment Break with Exhibitors
9:30 AM – 10:30 AM	<b>Concurrent Sessions 7 with Roundtables</b>
10:30 AM – 11:00 AM	Coffee
11:00 AM – 12:15 PM	<b>GS-4: How Actuarial Science Can Benefit from AI ... and Vice Versa</b>

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

## 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**

**5/5/2025, 9:00 AM–10:00 AM**

*Theme: Featured Speaker*

☐ • **FS-1: Featured Speaker**

**Room: Concert Hall (Convention Level)**

Jamie Clarke works with elite teams who win: Olympic teams, NHL teams, sales teams, leadership team and start-up teams. What connects them all is pressure. With his own hard-won philosophy of decision-making in extremis— and a storytelling technique that can take you from laughter to tears in minutes — Jamie recharges audiences with fresh perspectives on success and failure, and risk vs. reward. Creative, humorous, passionate and on-point, Jamie walks you through his successful planning process for expeditions and business. Essential tips on risk assessment. Check. How to listen for cracks in the ice — and the team. Check. Weathering storms, literal and metaphorical. Check. Through heart-stopping challenges, Jamie has reached the peak of his profession as climber and expedition leader. After failing twice, Jamie regrouped to reach Mt. Everest's death-zone summit, twice. He's trekked 1,000 miles across the most inhospitable desert on the planet and is one of the few alpinists to reach the "Seven Summits" — the highest peak on each continent. As a successful entrepreneur, Jamie learned lessons the hard way as the CEO of an e-commerce retail start-up. His high-energy message takes you to dangerous places, real and imagined. He'll guide you to the edge and bring you back safely. You'll learn that the highs and the lows are both great teachers. While not on the road speaking or trekking in the Canadian Rockies, Jamie is an Adjunct professor at the University of Calgary where he teaches and mentors in the Centre for Advanced Leadership.

Moderator:

Speaker:            Jamie Clarke

# GENERAL AND CONCURRENT SESSIONS

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**5/5/2025, 10:30 AM–11:30 AM**

*Theme: CAS Update, New Member*

## 📺 CAS Panel on AI with CAS Leaders 🎥

**Room: Concert Hall (Convention Level)**

Artificial intelligence (AI) is rapidly transforming the insurance industry, and actuaries must be prepared to adapt and thrive in this evolving landscape. Join CAS leaders in this engaging panel discussion as they explore how actuaries can navigate the AI revolution, enhance their self-education, and leverage AI-driven tools in their work. This session will highlight CAS's ongoing initiatives to support actuaries in developing AI expertise, including educational resources, research efforts, and opportunities for engagement. Gain insights into the skills needed to stay ahead and discover how you can take an active role in shaping the future of actuarial practice with AI.

Learning Objectives:

1. Understand the key ways AI is influencing actuarial science and the insurance industry.
2. Learn how actuaries can take charge of their own AI education.
3. Explore CAS's initiatives and strategic direction in AI education, research, and professional development.

Moderator: David Cummings, Chief Actuary and Head of Analytics, USAA

Speakers: Mario DiCaro, VP, Capital Modeling & Analytics, Tokio Marine HCC  
Morgan Bugbee, Director, Data Science, Quanata LLC, a State Farm Company  
Jim Weiss, Divisional Chief Risk Officer, Crum & Forster

**5/5/2025, 1:00 PM–2:00 PM**

*Theme: Roundtable*

## 📺 RT-1: Inclusive Engagement: Expanding Your Impact as an Actuary — Roundtable 🎤

**Room: Toronto (Convention Level)**

With 61 million disabled individuals in the U.S., actuaries must consider how accessibility impacts their work — whether in risk assessment, product development, or talent recruitment. Making presentations and educational content more inclusive isn't just about compliance; it's about reaching wider audiences, improving communication effectiveness, and staying ahead of market trends. This interactive Roundtable invites participants to share experiences, discuss challenges, and collaborate on practical strategies to enhance engagement and accessibility in professional education. Come ready to contribute, exchange ideas, and take away actionable insights to expand your impact.

Moderator: Kellee Jenkins, Professional Education Manager, Casualty Actuarial Society

Speakers:

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/5/2025, 1:00 PM–2:00 PM**

*Theme: CAS Update, New Member*

## ☐ ● CS-1: Admissions Update

### **Room: Quebec (Mezzanine Level)**

Join Admissions on a lively discussion that spans the credentialing pathway. During the session, we will touch upon topics such as the purpose of the ACAS & FCAS credentials, current requirements, what skills actuaries will need in the future, different pathways to enter actuarial profession, and how P&C Insurance knowledge is evolving.

#### Learning Objectives:

1. Learn how the output of the Actuarial Professional Analysis will help enhance your work as an actuary.
2. Explore how the CAS is working to enhance the quality and experience of the credentialing pathway.
3. Understand how to be a valued Admissions volunteer.

Moderator: Margaret Lyons, Director of Certification Development, Casualty Actuarial Society

Speakers: Art Zaremba, Chief Actuary, Glencar Insurance Company  
Jason Russ, Principal, Milliman, Inc.

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/5/2025, 1:00 PM–2:00 PM**

*Theme: AI/Predictive Modeling/Machine Learning*

## CS-2: CAS Artificial Intelligence Fast Track Recap

**Room: Ontario (Convention Level)**

The CAS and Akur8 have partnered to create the CAS AI Fast Track program, offering a certification in Advanced AI. This pioneering initiative is designed to equip actuaries with cutting-edge AI skills, aligning with the CAS's pragmatic approach to the intersection of AI and Actuarial Science. In this session, we'll delve into how our partnership brought this program to life, providing a comprehensive overview of its structure, content, and the unique features that distinguish it. You'll get a sneak peek into the material covered in the bootcamp, hear about the valuable feedback we've received from participants, and learn how this program is shaping the future of actuarial science. Whether you're looking to join future cohorts or are simply curious about integrating AI into your work, this session will offer practical insights and pathways for your professional growth.

Learning Objectives:

1. Explore the AI methods and techniques introduced in the CAS AI Fast Track program, highlighting their application in actuarial science.
2. Identify the core components and unique features of the CAS AI Fast Track program, including its structure, content, and certification requirements.
3. Evaluate the potential impact of the CAS AI Fast Track program on their professional development and the actuarial field.

Moderator: Max Martinelli, Lead Actuarial Data Scientist, Akur8

Speakers: Josh Meyers, Actuarial Data Scientist, Akur8

Alicia Burke, iCAS Director of Portfolio & Product Development, Casualty Actuarial Society

Anh Pham, Consultant, Actuarial Services, RSM US

Rob Silva, Director — Customer Success, ZestyAI

**5/5/2025, 1:00 PM–2:00 PM**

*Theme: Roundtable*

## RT-2: Climate Disclosure and Resiliency Roundtable

**Room: Salon A (Convention Level)**

We will discuss the implications of climate on insurers across two areas: Disclosure: How are insurers responding to the evolving climate and nature-related regulatory disclosure environment? How are insurers incorporating the analyses performed in support of the disclosures into ongoing strategy? Resiliency: How are actuaries supporting insurance companies in developing and implementing strategies to enhance resiliency across their insured populations?

Moderators: Adam Kallin, Director, Sustainability Services, PwC US

Gloria Asare, Director, Risk Modelling Services, PwC Canada

Speakers:

# GENERAL AND CONCURRENT SESSIONS

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**5/5/2025, 1:00 PM–2:00 PM**

*Theme: Enterprise Risk Management*

❑ ● **CS-3: ERM and Strategic Planning- A Case Study: Optimizing the Float and Integrating Value Based Investing within a Balanced Risk Profile**

**Room: Alberta (Mezzanine Level)**

ERM is intended to be integrated with strategic planning to achieve the strategic goals of an organization. Keeping risk and capital in balance is a key goal that is then chosen by many insurers within their strategic plans. In this session, we will have an interactive discussion on value-based investing in light of the constraints on growth and profitability that come with balancing risk and capital. The topic will be approached one or more case studies that will include interactive participation with the audience. The speakers will discuss approaches of how ERM can be applied and integrated effectively with strategic planning and illustrate how certain Insurer's ERM programs may or may not be consistent with their strategy.

Learning Objectives:

1. Understand the Definition of Value Based Investment Strategy.
2. Understand and be able to describe to others the key strategic choice between growing risk faster than capital, growing capital faster than risk and balancing risk, capital, liquidity and the broad implications on other plans.
3. Understand the types of risk management plans for risk tolerance, limits and mitigations that are consistent with a goal of balancing risk and returns.

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

Speakers: Robert Wolf, Vice President, Chief Actuary, Stonetrust Insurance Group / Wintaii  
Francis Chou, CEO, Chou Associates



# GENERAL AND CONCURRENT SESSIONS

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**5/5/2025, 1:00 PM–2:00 PM**

*Theme: CAS Update*

## ☐ ● ● CS-4: Financial Reporting under IFRS 17: A Canadian Perspective

**Room: British Columbia (Mezzanine Level)**

IFRS 17 has introduced significant changes to the way insurers measure, recognize, and report insurance contracts. In this session, we will explore the most important aspects of the new standard through a uniquely Canadian lens. Drawing on key guidance and practice support produced by the Canadian Institute of Actuaries (CIA), we will examine how actuaries and finance professionals can navigate IFRS 17's requirements in areas such as discount rates, risk adjustment, measurement models, and disclosure practices. By focusing on practical examples, lessons learned, and common challenges, this presentation will delve into how the CIA's guidance facilitates consistent interpretation and application of IFRS 17 in Canada. We'll discuss real-life insights into the transition process, effective communication with stakeholders, and the interplay between actuarial and accounting expertise under the new regime.

Learning Objectives:

1. Summarize the IFRS 17 fundamentals and their potential impact on financial reporting for insurance contracts.
2. Identify key considerations for implementing IFRS 17, including approaches to discount rates, risk adjustments, and measurement models.
3. Apply practical strategies to ensure compliance, transparency, and consistency in IFRS 17-based financial reporting.

Moderator: Jason Machtinger, Senior Vice President, Aon

Speakers: David Mamane, Partner, RSM

William Melville

Karl Meissner-Roloff, Partner, Deloitte

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/5/2025, 1:00 PM–2:00 PM**

*Theme: Climate Change and Natural Catastrophes*

## CS-5: How to Incorporate Climate Models from Engineering

**Room: Territories (Mezzanine Level)**

This is a one-hour presentation session with time for Q&A. In this session, you will learn about climate risks and how to interpret different climate model outputs. We will also discuss modeling uncertainties and their value. This presentation will shed light on incorporating projected climate data into premium calculations while adequately considering modeling uncertainties. We bring cutting-edge climate change research from the field of engineering to the actuarial industry. We hope actuaries find these models useful for their applications.

Learning Objectives:

1. Understand climate models, climate data, and key terms.
2. Describe, discuss, and compare various climate model outputs.
3. Communicate more effectively with colleagues about integrating climate data.

Moderator: Clara Yam, Senior Actuarial Consultant, EY

Speakers: Lu Liu, Assistant Professor, Iowa State University  
Cameron MacKenzie, Associate Professor, Iowa State University  
Rahul Parsa, Teaching Professor, Iowa State University

**5/5/2025, 1:00 PM–2:00 PM**

*Theme: Emerging Risks/Hot Topics/Cyber Risk*

## CS-6: Social Inflation's Toll on Commercial Auto

**Room: Concert Hall (Convention Level)**

Social inflation is significantly reshaping the insurance industry, driving up claim costs and impacting the bottom line for organizations. In this session, we will delve into the ways in which social inflation is influencing the trends in commercial automobile liability losses and claim settlements.

Learning Objectives:

1. Define social inflation.
2. Analyze social inflation's influence on commercial automobile liability.
3. Understand the role of the actuary when trying to quantify social inflation.

Moderator: Tara Sooreechine, Senior Manager, Oliver Wyman Actuarial Consulting, Inc.

Speakers: Andrew Duhancioglu, Principal, Oliver Wyman Actuarial Consulting, Inc.  
Jason Abril, Partner, Oliver Wyman Actuarial Consulting, Inc.  
Grant Donkervoet, Senior Actuary, Amazon

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/5/2025, 2:30 PM–3:30 PM**

*Theme: Bias Training, New Member*

## CS-7: Bias Measurement & Mitigation in Insurance Pricing

**Room: Concert Hall (Convention Level)**

This session will illustrate several important tools covered in our newest report in the CAS Research Paper Series on Race and Insurance Pricing — Practical Applications of Bias Measurement and Mitigation Techniques in Insurance Pricing. This 2-part handbook examines how an actuary might approach a fairness analysis for their insurance pricing model. We begin with a brief discussion of different types of bias that can impact insurance data, models, and model implementation. Next we discuss how to apply the Bayesian Improved First Name Surname Geocoding (BIFSG) method to estimate race/ethnicity when that data is not readily available, including data adjustments and different ways to use the outputs of BIFSG in practice. We will then cover several approaches to evaluate fairness in an insurance pricing model, including premium and loss ratio metrics, and approaches that take distributional differences into account. The session will close with an overview of several statistical techniques that may help mitigate bias in models, along with pros and cons of each approach.

Learning Objectives:

1. Apply, when appropriate, the BIFSG method to impute race as part of a model bias analysis.
2. Quantify potential bias in a pricing model using statistical techniques and evaluate tradeoffs between different techniques.
3. Develop strategies to address and reduce racial bias in pricing models.

Moderator: Jeremy Shoemaker, Principal, Oliver Wyman Actuarial Consulting, Ltd.

Speakers: Mallika Bender, Staff Actuary, Casualty Actuarial Society

Craig Sloss, Technical Consultant and Lead Data Scientist, Definity Financial Corporation

# GENERAL AND CONCURRENT SESSIONS

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**5/5/2025, 2:30 PM–3:30 PM**

*Theme: AI/Predictive Modeling/Machine Learning*

## ☐ ● ● ● CS-2[R]: CAS Artificial Intelligence Fast Track Recap [Repeat]

**Room: British Columbia (Mezzanine Level)**

The CAS and Akur8 have partnered to create the CAS AI Fast Track program, offering a certification in Advanced AI. This pioneering initiative is designed to equip actuaries with cutting-edge AI skills, aligning with the CAS's pragmatic approach to the intersection of AI and Actuarial Science. In this session, we'll delve into how our partnership brought this program to life, providing a comprehensive overview of its structure, content, and the unique features that distinguish it. You'll get a sneak peek into the material covered in the bootcamp, hear about the valuable feedback we've received from participants, and learn how this program is shaping the future of actuarial science. Whether you're looking to join future cohorts or are simply curious about integrating AI into your work, this session will offer practical insights and pathways for your professional growth.

Learning Objectives:

1. Explore the AI methods and techniques introduced in the CAS AI Fast Track program, highlighting their application in actuarial science.
2. Identify the core components and unique features of the CAS AI Fast Track program, including its structure, content, and certification requirements.
3. Evaluate the potential impact of the CAS AI Fast Track program on their professional development and the actuarial field.

Moderator: Max Martinelli, Lead Actuarial Data Scientist, Akur8

Speakers: Alicia Burke, iCAS Director of Portfolio & Product Development, Casualty Actuarial Society  
Josh Meyers, Actuarial Data Scientist, Akur8  
Anh Pham, Consultant, Actuarial Services, RSM US  
Rob Silva, Director — Customer Success, ZestyAI

# GENERAL AND CONCURRENT SESSIONS

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**5/5/2025, 2:30 PM–3:30 PM**

*Theme: Emerging Risks/Hot Topics/Cyber Risk*

## ☐ ● CS-8: Cyber: Global Market Update and D&O Risk

**Room: Quebec (Mezzanine Level)**

Participants will learn about three of the latest toolkit installments from the American Academy of Actuaries' Committee on Cyber Risk: an overview of the current global cyber (re)insurance market, SEC cybersecurity disclosure requirements and related D&O liability risk, and vendor models used for cyber systemic modeling. Market and vendor model discussion will apply globally, while the SEC disclosure section will apply specifically to the United States. This session will include audience involvement through storytelling related to the history of the global cyber market, Q&A between presenters and audience, and nominal group technique (anonymous polling) throughout the session to promote engagement and learning. A handout for this session will include a global map of the cyber market, excerpts from cyber literature, details of SEC fines and penalties and vendor model graphics.

Learning Objectives:

1. Summarize the history and current state of the global cyber market, including performance, growth in emerging markets and alternative risk transfer.
2. Interpret SEC cybersecurity reporting requirements and recognize the potential correlated risk between Cyber and D&O Insurance to organizations.
3. Compare and contrast some of the most common cyber vendor models used in practice.

Moderator: Andrew Li, Head of Product Innovation, Corix Insurance

Speakers: Samuel Tashima, Head of Cyber Risk Consulting & Analytics — North America, Aon  
Isabelle McCullough, Cyber Reinsurance Pricing Lead, AXIS  
Kathryn Koch, Vice President & Principal, Lewis & Ellis

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/5/2025, 2:30 PM–3:30 PM**

*Theme: Professionalism, New Member*

## CS-9: Developing Actuarial Judgment 🗣️

**Room: Territories (Mezzanine Level)**

What is Actuarial Judgment and how does one develop it? This is a question that is often asked by new actuaries, including those in companies where there isn't a core of senior actuaries to lean on. 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. Define actuarial judgement and the relationship between training, standards of practice, and the code of conduct.
2. Understand the tools necessary to develop actuarial judgement.
3. Understand indicators of good actuarial judgement and how to maintain good actuarial judgement under pressure.

Moderator:

Speakers: Ronald Kozlowski, Lead Consultant, RTK Actuarial + Professional Services  
Andrew Dalgaard, Senior Managing Actuary, Allstate Insurance Company

**5/5/2025, 2:30 PM–3:30 PM**

*Theme: Expanding the Role of the Actuary, New Member*

## CS-10: Expanding the Role of the Actuary 🗣️

**Room: Ontario (Convention Level)**

Think your actuarial training and education only equips you to do actuarial work? Let us open the lens wide open for you. There are an astounding number of adjacent professional that many actuaries get involved in. This panel will examine a wide variety of common, and not so common, activities that actuaries can consider.

Learning Objectives:

1. Show attendees the adjacent professional activities that actuaries can engage in.
2. Discuss professionalism implications of work in “non-actuarial” activities.
3. Discuss challenges and opportunities of working with actuaries and non-actuaries.

Moderator: Rich Moncher, Senior Consulting Actuary, SIGMA Actuarial Consulting Group

Speakers: Len Llaguno, Founder and Managing Partner, KYROS  
Robert Walling, Principal and Consulting Actuary, Pinnacle Actuarial Resources

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/5/2025, 2:30 PM–3:30 PM**

*Theme: Climate Change and Natural Catastrophes*

## ❏ 🟡 CS-12: How to Incorporate Climate Models from Engineering — Interactive Discussion

**Room: Alberta (Mezzanine Level)**

This is an interactive one-hour session designed for beginning actuarial modelers to interpret projected climate data. Using participant-centered, solution-oriented activities guided by 18F Methods (a human-centered approach), you will learn to evaluate different climate model outputs and identify ways to incorporate projected climate data into premium calculations while adequately considering modeling uncertainties. We will generate ideas for addressing severe weather challenges in actuarial modeling, using Dot Voting to identify group priorities. Lastly, we will explore opportunities and avenues for incorporating climate data into actuarial modeling.

Learning Objectives:

1. Visualize climate data in R studio and analyze trends and patterns, and evaluate climate data from different models.
2. Generate ideas for addressing severe weather challenges in actuarial modeling, using Dot Voting to identify group priorities.
3. Identify opportunities and avenues for incorporating climate data in actuarial modeling.

Moderator: Clara Yam, Senior Actuarial Consultant, EY

Speakers: Lu Liu, Assistant Professor, Iowa State University  
Cameron MacKenzie, Associate Professor, Iowa State University  
Rahul Parsa, Teaching Professor, Iowa State University

**5/5/2025, 2:30 PM–3:30 PM**

*Theme: Roundtable, New Member*

## ❏ 🟡 RT-3: New Associates Roundtable 🗣️

**Room: Salon A (Convention Level)**

Join other new Associates as we explore ways to better engage within the CAS community. We'll discuss innovative opportunities for involvement, such as volunteering, professional education, and other ways to make the most out of your membership. Share your thoughts on how the CAS can continue to support your career growth and strengthen the connections within our community. Limited to new ACAS.

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

Speakers:

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

## 5/5/2025, 2:30 PM–3:30 PM

*Theme: Roundtable*

### □ ● RT-4: What Needs to Change for Insurance Industry Roundtable 🗣️

**Room: Toronto (Convention Level)**

**Moderators:** Sarah Schnettler, Senior Vice President — Member Experience, NAMIC  
Thomas Hettinger, North America Strategic Advisory Leader and Co-Global Chief Actuary , Guy Carpenter LLC

**Speakers:**

## 5/5/2025, 4:00 PM–5:15 PM

*Theme: General Session, New Member*

### □ ● GS-1: State of the Property/Casualty Insurance Industry and Future Outlook in The United States and Canada 🎥

**Room: Concert Hall (Convention Level)**

P&C actuarial work is done in both the United States and Canada, but not many actuaries have extensive experience on both sides of the border. While there exist many similarities between the insurance industries in the United States and Canada, there are also some key differences which impact how companies do business in these countries and how actuaries do their jobs. This session will cover numerous topics comparing the United States and Canada insurance industries with a focus on the industry outlooks, ratemaking, regulatory environments, catastrophe risks, and much more.

**Learning Objectives:**

1. Compare the landscape and outlook of the US and Canadian insurance industries.
2. Explain the key differences in ratemaking, regulation, and other aspects of the insurance industries.
3. Discuss hot topics in the insurance industries of both countries.

**Moderator:** Patrick Stapleton, Director, Allstate

**Speakers:** Alan Murray, Director, AM Best Company  
Roberto Perez, P/C Rate Modeling Actuary and Data Scientist, NAIC  
Lisa Yeung, VP, Travelers Canada  
Mallika Bender, Staff Actuary, Casualty Actuarial Society  
Craig Sloss, Technical Consultant and Lead Data Scientist, Definity Financial Corporation  
Thomas Hettinger, North America Strategic Advisory Leader and Co-Global Chief Actuary , Guy Carpenter LLC



# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 8:00 AM–9:15 AM**

*Theme: General Session*

## ☐ ● GS-2: North American Catastrophes — Secondary Peril Events No Longer Secondary 🎥

**Room: Concert Hall (Convention Level)**

Secondary perils, which are relatively frequent events historically generating small to medium losses, now represent the majority of catastrophe losses. 2024 was the worst catastrophe year for Canada, driven by floods following heavy rainfalls, hailstorms and wildfires. In the United States, non-hurricane losses represented the majority of the insured losses in 2023 and 2024. The speakers will discuss underlying drivers of the changing dynamics in catastrophic events and what we collectively can do to mitigate the impacts. They will also mention items to consider in pricing for these secondary perils.

Learning Objectives:

1. Define and distinguish “secondary perils”.
2. Describe the material drivers of secondary perils in recent years.
3. Recognize ways to mitigate the impact of secondary perils going forward, including a basic understanding of pricing issues.

Moderator: Benoit Carrier, Managing Director, Aon

Speakers: Dale Porfilio, Chief Insurance Officer, Insurance Information Institute  
Jason Machtinger, Senior Vice President, Aon

**5/6/2025, 9:45 AM–10:45 AM**

*Theme: CAS Update*

## ☐ ● ● CS-13: Developing Rates for the Severe Convective Storm Peril in Property Insurance 🎥

**Room: Concert Hall (Convention Level)**

Presenters will summarize their findings published in their paper Developing Rates for the Severe Convective Storm Peril in Property Insurance and will be happy to engage in discussion and questions. The speakers have complementary background in meteorology, catastrophe modeling, rate filings, and regulatory relations, and will discuss challenges related to this peril and practical solutions seen in the marketplace.

Learning Objectives:

1. Understand recent weather trends and available data sources for actuaries to use in ratemaking.
2. Describe data capture requirements to accurately monitor loss cost trends for the severe convective storm peril.
3. Define several methods for setting rate levels for the severe convective storm peril in property insurance.

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

Speakers: Julia Hornack, Senior Client Advisor and Senior Vice President, Guy Carpenter  
Jeffrey Schmidt, Vice President and Research Meteorologist, Guy Carpenter

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 9:45 AM–10:45 AM**

*Theme: Roundtable*

☐ ● RT-5: New ERM ASOP 58 Roundtable 🗣️

**Room: Salon A (Convention Level)**

ASOP No. 58 replaces ASOP Nos. 46 and 47, Risk Evaluation in Enterprise Risk Management and Risk Treatment in Enterprise Risk Management, respectively, which were the first ASOPs applying specifically to actuaries performing actuarial services for the purposes of enterprise risk management (ERM). ASOP Nos. 46 and 47 were prepared when ERM as a field of practice for actuaries was in fledgling form, with a relatively small number of actuaries having experience in the area. However, in the years since, actuarial practice in the field has evolved considerably. Moreover, ERM nomenclature has also evolved. Thus, the ASB decided to replace ASOP Nos. 46 and 47 with a new ERM ASOP (ASOP 58) to better reflect today's ERM practices and terminology, and to align with ASOP No. 55, Capital Adequacy Assessment. ASOP No. 58 takes effect on May 1, 2025. ASOP Nos. 46 and 47, in conjunction, will be repealed.

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

Speakers:

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 9:45 AM–10:45 AM**

*Theme: Roundtable, New Member*

## ☐ ● RT-6: CAS 2025 Strategic Plan Roundtable with the Board of Directors: Shaping the Future Together 🗣️

### **Room: Toronto (Convention Level)**

As the Casualty Actuarial Society (CAS) embarks on the next chapter of its journey with the launch of the 2025 Strategic Plan, this roundtable session provides an opportunity for members to engage in an open discussion about the organization's vision, key priorities, and the evolving actuarial profession. We will explore how the CAS is positioning itself for the future amidst rapid advancements in artificial intelligence (AI), shifts in the credentialing landscape, and increasing competition for actuarial talent. This interactive discussion will allow members to share insights, ask questions, and contribute ideas as we collectively navigate the next phase of CAS's strategic direction.

#### Session Objectives:

- Understand the Vision and Priorities of the 2025 Strategic Plan — Learn how CAS is preparing for the future and positioning its members for success.
- Explore Industry Disruptions and Opportunities — Discuss the impact of AI, credentialing competition, and shifting talent demands.
- Engage in Forward-Looking Dialogue — Share perspectives and ideas on how CAS can continue to evolve and innovate.
- Foster Collaboration and Member Engagement — Connect with the CAS Board of Directors and fellow CAS members to explore ways to contribute to the execution of the plan.

#### Learning Objectives:

1. Understand the Vision and Priorities of the 2025 Strategic Plan: Learn how CAS is preparing for the future and positioning its members for success.
2. Explore Industry Disruptions and Opportunities — Discuss the impact of AI, credentialing competition, and shifting talent demands.
3. Engage in Forward-Looking Dialogue — Share perspectives and ideas on how CAS can continue to evolve and innovate.

Moderators: Kathleen Ores Walsh, Chief Underwriter, USAA  
Len Llaguno, Founder and Managing Partner, KYROS  
Joe Milicia, Chief Actuary, QBE North America

Speakers:

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 9:45 AM–10:45 AM**

*Theme: Practice Areas (Ratemaking, Reinsurance, Reserving)*

## 📦 🟡 🟡 CS-14: Richer Loss Development Visualizations 🎥

**Room: Ontario (Convention Level)**

Loss development triangles are a ubiquitous part of casualty insurance practice, but standard visualizations of triangle data often feel inadequate. In this session, we will start by surveying common plots of loss triangles. We'll then explore alternative ways of plotting development data, with an emphasis on finding plots that are rich presentations of multivariate data, that facilitate storytelling and pattern discovery, and yet that are still explainable to external stakeholders. At the end of the session, we will share concrete recommendations and R/Python implementations of all plots discussed.

Learning Objectives:

1. Describe the strengths and weaknesses of common plots of loss development data.
2. Apply the principles of multivariate data visualization to create richer displays of loss development data.
3. Explain the stories revealed by rich loss development plots to external stakeholders.

Moderator: Kenneth Smart, Senior Manager, Oliver Wyman Actuarial Consulting

Speaker: John Shoun, Chief Data Scientist, Ledger Investing

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 9:45 AM–10:45 AM**

*Theme: AI/Predictive Modeling/Machine Learning*

## □ ● CS-15: Risk Evaluation for a Cloud-Based AI Model

**Room: Territories (Mezzanine Level)**

Insurers are increasingly deploying advanced Artificial Intelligence (AI) models that analyze unstructured data, such as text, images, and voice. These models are deployed for use cases outside the traditional areas of actuarial expertise, such as claims management, underwriting and customer service. We are two actuaries whose roles have expanded to include evaluating the performance of such models, and assessing model risk for operational use cases. This session explores the actuary's responsibilities in evaluating cloud-based AI models. In this evolving landscape of AI, we have drawn on our actuarial expertise and standards of practice related to use of models provided by others. Our approach considers the fact that AI models are often deployed using cloud computing resources. This means that running the model incurs an operating expense, which needs to be considered as part of an evaluation of model performance. We will explore scenarios inspired by real-world insurance use cases, and engage the audience in interactive discussions to assess the benefits and risks associated with operational use of an AI model, providing an opportunity for actuaries, data scientists, and risk managers to explore effective strategies for model risk evaluation in the era of advanced AI and cloud computing.

Learning Objectives:

1. Assess the risk associated with use of an artificial intelligence model, in a manner consistent with actuarial standards of practice.
2. Estimate the prospective cost of running a cloud-based model and incorporate this estimate into an evaluation of that model.
3. Explain the differences between some commonly-used AI document processing models, as they impact the model's applicability to a commercial underwriting use case.

Moderator:

Speakers: Craig Sloss, Technical Consultant and Lead Data Scientist, Definity Financial Corporation  
Neeraj Nachnani, Technical Specialist, Definity Financial Corporation

**5/6/2025, 9:45 AM–10:45 AM**

*Theme: Emerging Risks/Hot Topics/Cyber Risk*

## □ ● CS-16: Shared Economy Regulations Update 🇺🇸

**Room: Quebec (Mezzanine Level)**

This session will explore the latest regulations in the shared economy industry and the impact in actuarial analyses. A historical overview of regulatory developments within the shared economy industry will be provided, along with recent regulations. This session will emphasize the necessity for actuaries to frequently monitor regulatory changes with new and emerging risks.

Learning Objectives:

1. Become informed on the latest regulatory changes impacting the shared economy.
2. Understand the role of the actuary when trying to quantify these changes.
3. Apply similar concepts to other new and emerging risks.

Moderator:

Speaker: Andrew Duhancioglu, Principal, Oliver Wyman Actuarial Consulting, Inc.

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

## 5/6/2025, 9:45 AM–10:45 AM

*Theme: Economic Outlook and Uncertainty*

### CS-17: Tax Cuts and Jobs Act and Insurance Assets

**Room: Alberta (Mezzanine Level)**

The Tax Cuts and Jobs Act of 2017 has had a rather significant impact on the assets portfolios of U.S. insurance companies. Yet this impact remains largely ignored. We will show the changes in assets portfolios of insurance forms following the new tax law, and discuss the impact of those changes on the entire economy, and, potentially, on the portfolio of risks that insurance firms assume, with special emphasis on property/casualty insurance, which appears to be most affected.

Learning Objectives:

1. See the impact of the 2017 Tax Cuts and Jobs Act on the assets portfolios of the insurance industry.
2. Assess potential long-term consequences of the changes in investment policies of insurance firms.
3. Consider the asset-liability management process in property/casualty insurance in new light.

Moderators: Krzysztof Ostaszewski, Distinguished Professor and Actuarial Program Director, Illinois State University

Speaker: Tice Sirmans, Professor, Illinois State University

## 5/6/2025, 9:45 AM–10:45 AM

*Theme: Line of Business (Not Including Cyber)*

### CS-18: Workers Comp Impairments and a Model Use Case

**Room: British Columbia (Mezzanine Level)**

This two-part session offers valuable insights into impairment ratings in workers compensation and the advanced modeling techniques used to analyze them. In the first part, attendees will learn how impairment ratings function and impact costs, providing a clear understanding of their role in permanent partial disability claims.

The second part will demonstrate how a linear model can be used to estimate state differences in impairment ratings, adjusting for key factors like age, time to maximum medical improvement (MMI), and surgeries. Attendees will benefit from learning practical modeling approaches, including the use of estimated marginal means (EMMs) to handle imbalances and robust standard error adjustments to improve accuracy. These tools will help participants better understand the complexities of impairment ratings and apply these techniques to their own analyses.

Learning Objectives:

1. Explain impairment ratings' role in workers compensation and their impact on permanent partial disability claims.
2. Apply linear modeling to analyze state differences in impairment ratings, adjusting for factors like age and surgeries.
3. Use estimated marginal means (EMMs) to improve interpretation of modeling results and address data imbalances.

Moderator: David Colon, Assistant Actuary, NCCI Holdings

Speakers: David Colon, Assistant Actuary, NCCI Holdings  
Casan Scott, Sr. Data Scientist, NCCI Holdings

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 11:15 AM–12:15 PM**

*Theme: Professionalism*

## ❏ ● CS-19: A Comparison of Canadian and US Standards of Practice and Qualification Requirements

**Room: British Columbia (Mezzanine Level)**

Join us for an insightful session exploring the similarities and differences between Canadian and US professionalism standards and qualification requirements. This session is designed for actuaries who are practicing cross border, or who just wish to learn the differences in the standards. This session will cover, key differences in the framework of the standards of practice, differences in qualification requirements including continuing education, and discipline procedures. We will include case studies illustrating real-world applications and lessons learned.

Learning Objectives:

1. Understand the key differences and similarities in professional standards of practice between Canada and the United States.
2. Learn the specific education and certification requirements for professional practice in both countries.
3. Develop understanding of the different professional requirements through case studies and actionable insights, ensuring you are compliant in your practice.

Moderator:

Speakers: Ken Williams, Staff Actuary — Chief of Advocacy, Casualty Actuarial Society  
Jacqueline Friedland, Executive Director, Risk Assessment and Intervention Hub, OSFI

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 11:15 AM–12:15 PM**

*Theme: AI/Predictive Modeling/Machine Learning*

## ❏ CS-20: AI-Empowered Actuaries: An Introduction to AI Agents 🎥

**Room: Concert Hall (Convention Level)**

AI agents, powered by Large Language Models (LLMs), can plan, reason, and take action to interact with the external world. What sets agents apart from standard LLMs is their ability to iterate through reasoning and action loops, utilize memory, reflect on past actions, and use specialized tools. These capabilities enable agents to perform a wide range of complex tasks while overcoming common LLM limitations such as hallucinations, lack of memory, limited context, and generic knowledge.

Many actuarial tasks—such as pricing, reserving, reporting, and modeling—could benefit from custom-built AI agents designed specifically for these functions. This session will introduce the concept of AI agents, with a focus on their practical applications in actuarial work. We will also explore examples of actuarial agents built using the Python library LangGraph. Attendees will have access to Google Colab notebooks with code to experiment with these tools themselves.

Learning Objectives:

1. Describe the key components and capabilities of AI agents, including how they differ from standard LLM usage.
2. Identify actuarial tasks that could benefit from the use of AI agents
3. Build and implement basic AI agents using Python and the LangGraph library.

Moderator: Kristan McGraw, Senior Consultant, Cognalysis

Speaker: Adam Troyer, Global Head of Analytics, Lockton Re

**5/6/2025, 11:15 AM–12:15 PM**

*Theme: Climate Change and Natural Catastrophes*

## ❏ CS-21: Climate Change Regulations and Nature-Related Disclosures For Insurers In North America 🇺🇸

**Room: Territories (Mezzanine Level)**

Join us for an insightful session exploring the evolving landscape of climate change regulations and nature-related disclosures impacting insurers in the US and Canada. Discover how these regulations are shaping risk management practices and what insurers need to do to stay compliant and resilient. Gain valuable insights into the latest trends, challenges, and opportunities in this critical area of the insurance industry.

Learning Objectives:

1. Understand the latest climate change regulations across North America.
2. Understand the requirements for assessing and disclosing nature-related matters under mandatory and voluntary frameworks.
3. Describe potential roles that actuaries can play in evaluating climate and nature risks and opportunities within their organizations.

Moderator: Kathleen Ores Walsh, Chief Underwriter, USAA

Speakers: Adam Kallin, Director, Sustainability Services, PwC US  
Gloria Asare, Director, Risk Modelling Services, PwC Canada



# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 11:15 AM–12:15 PM**

*Theme: Roundtable*

## ☐ ● ● RT-7: Connecting Primary & Reinsurance Pricing Roundtable 🗣️

**Room: Toronto (Convention Level)**

Join us for an engaging discussion on the interplay between primary and reinsurance pricing. This roundtable provides an open forum to explore the evolving relationship between the two markets, addressing key similarities, differences, and challenges. Participants will exchange insights on how analytical advancements in primary pricing are influencing reinsurance strategies and discuss the hurdles of data availability in the reinsurance space. Bring your experiences, questions, and perspectives as we collectively explore solutions and emerging trends.

Moderators: Jacopo Marchesan, Engagement manager, Munich RE  
Dave Clark, Senior Actuary, Munich RE

Speakers:

**5/6/2025, 11:15 AM–12:15 PM**

*Theme: Roundtable*

## ☐ ● ● RT-8: Developing Rates for the Severe Convective Storm Peril in Property Insurance 🗣️

**Room: Salon A (Convention Level)**

While the recent CAS paper discusses four broad methods for developing rates for the severe convective storm peril in property insurance, there are many adjustments that can be made to the methods to account for unique portfolio or loss experience characteristics. In this roundtable discussion, the paper's authors will prompt participants to share practical experience in developing rates for this challenging peril.

Moderators: Julia Hornack, Senior Client Advisor and Senior Vice President, Guy Carpenter  
Jeffrey Schmidt, Vice President and Research Meteorologist, Guy Carpenter

Speakers:

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 11:15 AM–12:15 PM**

*Theme: CAS Update*

## ☐ ● ● CS-22: More Than Meets the Eye: How P&C Actuaries Play a Pivotal Role in Asia's IFRS 17 Financial Reporting Reform

**Room: Alberta (Mezzanine Level)**

For the Asian insurance market, the transition to International Financial Reporting Standard 17 (IFRS 17) from IFRS 4 is one of the most impactful events in the industry's history. IFRS 17 strives to improve the transparency of insurers' financial statements and make insurance reporting more consistent across jurisdictions. However, IFRS 17 is still a principle-based standard and therefore has many areas that require management judgement. As such, actuaries across Asia are playing a pivotal role in this accounting standard reform. We have conducted an industry survey on over 60 P&C insurers in the region, and explored emerging practices in Asia around the IFRS 17 implementation from the actuarial perspective.

Learning Objectives:

1. Understand the key changes IFRS 17 is bringing to the P&C business financial reporting.
2. Explore the new and important roles P&C actuaries are playing in the IFRS 17 implementation.
3. Understand the simplified approaches under IFRS 17 adopted by the P&C insurance market in Asia.

Moderator: Wanchin Chou, Chief Actuary & Assistant Deputy Commissioner, CT DOI

Speakers: Stephen Dong, Director (Actuarial), PwC Hong Kong  
Delvin Cai, Partner, PwC

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 11:15 AM–12:15 PM**

*Theme: Practice Areas (Ratemaking, Reinsurance, Reserving), New Member*

## 📅 🟠 CS-23: My Curve Won't Fit! Anatomy of a Deductible Update 🎥

**Room: Ontario (Convention Level)**

This proposed session is a case study of the recent ISO update of Commercial Property deductible factors. We plan to show:

- 1: What is a deductible, different types of deductibles, and expansion vs. erosion of limits
- 2: How deductibles selected by insureds have increased over time
- 3: How inflation will make deductibles less effective, even after adjusting the deductible for inflation
- 4: How the fire loss severity curve differs from other property perils, such as wind.
- 5: Why those differences in severity curves caused ISO to change deductible review methodology
- 6: A discussion of different methods attempted to analyze deductibles
- 7: Using a Logistic function to smooth results
- 8: How ISO selected amount of insurance buckets given the constrictions in place
- 9: A discussion of implementation considerations

Learning Objectives:

1. Describe how different applications of or types of deductibles affect expected losses.
2. Explain how inflation reduces the effectiveness of a deductible.
3. Recognize how the different severity curves of different property perils will affect expected losses.

Moderator: Kenneth Smart, Senior Manager, Oliver Wyman Actuarial Consulting

Speakers: Eliezer Blum, Actuarial Director, Verisk  
Arthur DeGraw, Actuarial Associate, Verisk  
Hyun Jin Park, Senior Actuary, Everest Global

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

## 5/6/2025, 11:15 AM–12:15 PM

*Theme: Emerging Risks/Hot Topics/Cyber Risk*

### ❏ 🟡 CS-6[R]: Social Inflation's Toll on Commercial Auto [REPEAT]

#### Room: Quebec (Mezzanine Level)

Social inflation is significantly reshaping the insurance industry, driving up claim costs and impacting the bottom line for organizations. In this session, we will delve into the ways in which social inflation is influencing the trends in commercial automobile liability losses and claim settlements.

#### Learning Objectives:

1. Define social inflation.
2. Analyze social inflation's influence on commercial automobile liability.
3. Understand the role of the actuary when trying to quantify social inflation.

Moderator: Tara Sooreechine, Senior Manager, Oliver Wyman Actuarial Consulting, Inc.

Speakers: Andrew Duhancioglu, Principal, Oliver Wyman Actuarial Consulting, Inc.  
Jason Abril, Partner, Oliver Wyman Actuarial Consulting, Inc.  
Grant Donkervoet, Senior Actuary, Amazon

## 5/6/2025, 12:15 PM–1:45 PM

*Theme: Roundtable*

### ❏ 🟡 RT-9: AI — Empowered Actuaries Roundtable 🗣️

#### Room: Salon B (Convention Level)

An opportunity to discuss the content and topics from the concurrent session “AI — Empowered Actuaries: An Introduction to AI Agents”, which occurs immediately before and after this roundtable.

Moderator: Adam Troyer, Global Head of Analytics, Lockton Re

Speakers:

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 12:15 PM–1:45 PM**

*Theme: Roundtable*

## ❏ RT-10: Developing Actuarial Judgment Roundtable 🗣️

**Room: Salon B (Convention Level)**

Following on Monday's concurrent session on Developing Actuarial Judgment, we'll dive deeper on a few ways of creating Actuarial Judgment including example of continued learning, understanding of business, practical experience, critical thinking, mentorship and communication skills. Come with some of your personal insights or you can sit back and listen to Ron and Andrew talk through some examples on how they applied these concepts on contractors general liability, surety bonds, personal auto, medical malpractice and catastrophe modeling.

Moderators: Ronald Kozlowski, Lead Consultant, RTK Actuarial + Professional Services  
Andrew Dalgaard, Senior Managing Actuary, Allstate Insurance Company

Speakers:

**5/6/2025, 12:15 PM–1:45 PM**

*Theme: Roundtable*

## ❏ RT-11: Third-Party Litigation Roundtable 🗣️

**Room: Salon B (Convention Level)**

This will be a discussion around what measures are being taken across the industry to mitigate the impact of third-party litigation funding (tort reform/litigation, claims handling practices, reserving and pricing considerations). We will discuss recent legislative developments and hear from participants how their organization is responding to this growing driver of social inflation trends.

Moderators: Abigail Bruce, Manager, Actuarial Transformation, EY  
Gareth Kennedy, Partner, EY  
Mike McComis, Senior Manager, EY  
Sarah Krutov, Head Actuarial & Reserving, P&C America, Swiss Re

Speakers:

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

## 5/6/2025, 1:45 PM–2:45 PM

*Theme: Climate Change and Natural Catastrophes*

### ❑ ● CS-24: A Canadian Reinsurer's Perspective and 2024 Year in Review

**Room: British Columbia (Mezzanine Level)**

Review 2024 reinsurance results in Canada including discussion of major natural catastrophe events. Provide an update on IFRS17 and its rollout in Canada. Discuss climate change and other trends impacting underwriting.

Learning Objectives:

1. Develop a better understanding of insurance regulatory and financial reporting activities over the past year from a reinsurer's perspective (i.e. IFRS 17, etc) and expectations for near future.
2. Quantify large losses in Canada in 2024 and how they compare to prior years and regions.
3. Evaluate trends, expectations and a future outlook in the Canadian reinsurance market with respect to rates, capacity, etc.

Moderator: Art Zaremba, Chief Actuary, Glencar Insurance Company

Speakers: Arlini Natesan, Capital Modelling Actuary, Hannover Re Canadian Branch — P&C Office  
Kristin Lehmann, CFO, Hannover Re Canadian Branch — P&C Office

## 5/6/2025, 1:45 PM–2:45 PM

*Theme:*

### ❑ CS-37: AI Insurance: Managing and Underwriting Enterprise AI Risks

**Room: Alberta (Mezzanine Level)**

The past two decades have seen the ever-increasing adoption of AI-powered solutions within enterprises. This trend has accelerated dramatically with recent breakthroughs in Generative AI, which has established language as a powerful new interface. However, as AI increasingly occupies the center of critical decision-making processes, organizations face urgent new challenges in managing and transferring emerging risks around AI adoption. In this talk, Armilla AI—an innovative, venture capital-backed startup—will discuss its pioneering approach to AI risk management and present an overview of the current landscape for AI insurance coverage. We'll explore the unique risk landscape of enterprise AI deployments across various technologies, outline methodologies for quantifying AI-specific exposures, and demonstrate how specialized risk management frameworks can help organizations navigate the complex intersection of innovation and liability in today's AI-driven environment.

Learning Objectives:

1. An overview of evolution of enterprise AI adoption
2. Key drivers of Enterprise AI risks
3. Innovative approach to managing AI risks and new AI insurance product design

Moderator: Jeremy Shoemaker, Principal, Oliver Wyman Actuarial Consulting, Ltd.

Speaker: Baiju Devani, Chief Technology and Product Officer, Armilla AI

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 1:45 PM–2:45 PM**

*Theme: AI/Predictive Modeling/Machine Learning*

## ❏ ● CS-20[R]: AI-Empowered Actuaries: An Introduction to AI Agents [REPEAT]

**Room: Quebec (Mezzanine Level)**

AI agents, powered by Large Language Models (LLMs), can plan, reason, and take action to interact with the external world. What sets agents apart from standard LLMs is their ability to iterate through reasoning and action loops, utilize memory, reflect on past actions, and use specialized tools. These capabilities enable agents to perform a wide range of complex tasks while overcoming common LLM limitations such as hallucinations, lack of memory, limited context, and generic knowledge.

Many actuarial tasks—such as pricing, reserving, reporting, and modeling—could benefit from custom-built AI agents designed specifically for these functions. This session will introduce the concept of AI agents, with a focus on their practical applications in actuarial work. We will also explore examples of actuarial agents built using the Python library LangGraph. Attendees will have access to Google Colab notebooks with code to experiment with these tools themselves.

Learning Objectives:

1. Describe the key components and capabilities of AI agents, including how they differ from standard LLM usage.
2. Identify actuarial tasks that could benefit from the use of AI agents.
3. Build and implement basic AI agents using Python and the LangGraph library.

Moderator: Kristan McGraw, Senior Consultant, Cognalysis

Speaker: Adam Troyer, Global Head of Analytics, Lockton Re

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 1:45 PM–2:45 PM**

*Theme: Bias Training, New Member*

## CS-7[R]: Bias Measurement & Mitigation in Insurance Pricing [REPEAT]

**Room: Territories (Mezzanine Level)**

This session will illustrate several important tools covered in our newest report in the CAS Research Paper Series on Race and Insurance Pricing — Practical Applications of Bias Measurement and Mitigation Techniques in Insurance Pricing. This 2-part handbook examines how an actuary might approach a fairness analysis for their insurance pricing model. We begin with a brief discussion of different types of bias that can impact insurance data, models, and model implementation. Next we discuss how to apply the Bayesian Improved First Name Surname Geocoding (BIFSG) method to estimate race/ethnicity when that data is not readily available, including data adjustments and different ways to use the outputs of BIFSG in practice. We will then cover several approaches to evaluate fairness in an insurance pricing model, including premium and loss ratio metrics, and approaches that take distributional differences into account. The session will close with an overview of several statistical techniques that may help mitigate bias in models, along with pros and cons of each approach.

Learning Objectives:

1. Apply, when appropriate, the BIFSG method to impute race as part of a model bias analysis.
2. Quantify potential bias in a pricing model using statistical techniques and evaluate tradeoffs between different techniques.
3. Develop strategies to address and reduce racial bias in pricing models.

Moderator: Mallika Bender, Staff Actuary, Casualty Actuarial Society

Speakers: Mallika Bender, Staff Actuary, Casualty Actuarial Society

Craig Sloss, Technical Consultant and Lead Data Scientist, Definity Financial Corporation

**5/6/2025, 1:45 PM–2:45 PM**

*Theme: Practice Areas (Ratemaking, Reinsurance, Reserving)*

## CS-26: Connecting Primary & Reinsurance Pricing 🗣️📺

**Room: Concert Hall (Convention Level)**

Explore the dynamic relationship between primary and reinsurance pricing in this insightful session. We'll dive into both the similarities and differences between the two, highlighting how analytics from the primary space are shaping reinsurance practices. As more data becomes available in the reinsurance market, we'll uncover the advanced techniques that can be applied, while also addressing the barriers posed by data availability.

Learning Objectives:

1. Examine the key differences and overlaps in pricing strategies between primary and reinsurance.
2. Explore how analytics from primary pricing are transforming reinsurance practices and expertise.
3. Identify the barriers to data availability in reinsurance and their impact on pricing.

Moderator: Kenneth Smart, Senior Manager, Oliver Wyman Actuarial Consulting

Speakers: Dave Clark, Senior Actuary, Munich RE

Jacopo Marchesan, Engagement manager, Munich RE



# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/6/2025, 1:45 PM–2:45 PM**

*Theme: Roundtable*

## ❏ RT-12: Cyber Global Market Update and D&O Roundtable 🗣️

**Room: Toronto (Convention Level)**

A discussion of recent trends in the cyber re/insurance market. This will be an open dialogue around the discussion points during the session CS-8 on Cyber: Global Market Update and D&O Risk.

Moderators: Isabelle McCullough, Cyber Reinsurance Pricing Lead, AXIS  
Samuel Tashima, Head of Cyber Risk Consulting & Analytics — North America, Aon  
Kathryn Koch, Vice President & Principal, Lewis & Ellis

Speakers:

**5/6/2025, 1:45 PM–2:45 PM**

*Theme: Strategic Intelligence/Business Decisions*

## ❏ CS-27: Pricing Tools: To Vendor or Not to Vendor 🎥

**Room: Ontario (Convention Level)**

With today's rapidly evolving technology landscape, the sophistication of actuarial ratemaking work is advancing at an exponential rate. To maintain competitive pricing in the market, business leaders face a critical decision: should they dedicate resources to developing in-house pricing tools, or should they invest in vendor-provided platform? This session discusses the pros and cons of both approaches. In addition, the speakers will provide insights on how the team and organization can lead to the success of more technical actuarial teams focused on developing pricing tools.

Learning Objectives:

1. Identify a framework to appropriately compare the pros and cons of in-house and vendor pricing tools.
2. Build a plan to facilitate a pricing workstream that could either be employed to build an in-house tool or implement a vendor tool.
3. Create a list of important people considerations needed in order for a successful implementation of an in-house or vendor tool.

Moderator: Micah Zart, Director of Actuarial Tools and Analytics, American Family Insurance

Speakers: Micah Zart, Director of Actuarial Tools and Analytics, American Family Insurance  
Scott Wallisch, Director of Pricing, American Family Insurance  
Justin Sherwin, Senior Manager, American Family Insurance  
Abigail Boger, Senior Manager — Actuary, American Family Insurance

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

## 5/6/2025, 1:45 PM–2:45 PM

*Theme: Roundtable*

### RT-13: Social Inflation Commercial Auto Roundtable 🗣️

**Room: Salon A (Convention Level)**

Moderators: Jason Abril, Partner, Oliver Wyman Actuarial Consulting, Inc.  
Grant Donkervoet, Senior Actuary, Amazon  
Tara Sooreechine, Senior Manager, Oliver Wyman Actuarial Consulting, Inc.

Speakers:

## 5/6/2025, 3:15 PM–4:30 PM

*Theme: General Session*

### GS-3: Personal Auto Insurance in North America 🎥

**Room: Concert Hall (Convention Level)**

Although regulatory and legal environments vary by State and Province, the United States and Canada share similar challenges: high repair costs, distracted driving, regulatory constraints, and social inflation. There is also a mixed perception of the auto insurance industry from the public (e.g. they play an important role, or companies try to reduce claim amounts to maximize profits). The speakers will discuss these topics along with current issues and where we see the industry heading.

Learning Objectives:

1. Understand the recent historical backdrop for personal auto insurance
2. Describe the key trends affecting the personal automobile insurance market in Canada and the US.
3. Apply learnings to auto pricing and reserving analyses

Moderator: Benoit Carrier, Managing Director, Aon

Speakers: Brad Neilson, Vice President, Intact Financial  
William Hansen, Principal & Owner, Hansen Actuarial & Risk Consulting

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/7/2025, 8:00 AM–9:00 AM**

*Theme: Roundtable*

## ❏ RT-14: AI: A Multi-Faceted Cyber Threat Roundtable 🗣️

**Room: Toronto (Convention Level)**

AI technology development and deployment in recent years have transformed the whole economy, including the (re)insurance industry. This roundtable is an opportunity for those interested in discussing AI impact (both positive and negative) on our industry, and exploring insurance product innovations as AI technology evolves.

**Moderators:** Jess Fung, Managing Director, North American Cyber Analytics Lead, Guy Carpenter  
Richard McCauley, Vice President, Senior Cyber Catastrophe Advisor, Guy Carpenter  
Matthew Berninger, Senior Vice President, Principal Security Analyst, Marsh McLennan

**Speakers:**

**5/7/2025, 8:00 AM–9:00 AM**

*Theme: AI/Predictive Modeling/Machine Learning*

## ❏ CS-28: Modeling Mindset: Unlock the Full Potential of your Modeling Capabilities 🎥

**Room: Ontario (Convention Level)**

Actuaries have made great strides and investments in developing our modeling capabilities, but we often underutilize the full potential of these capabilities by limiting their application to traditional uses. However, outside of traditional loss modeling, models offer a powerful toolset for addressing a wide range of questions and challenges. By harnessing this power, actuaries can create additional value and enhance their effectiveness as business partners. In this session, we will explore various business problems and demonstrate how, through creative approaches, we can use modeling to unlock new insights and innovative solutions.

**Learning Objectives:**

1. Approach daily challenges with a fresh perspective using modeling techniques to augment or replace existing analysis.
2. View models as a versatile tool to answer a wide variety of questions and address business challenges.
3. Identify common challenges and obstacles when regularly using models to address a more broad range of questions.

**Moderator:** Cedric Pilon, Director, Actuarial Services, RSM

**Speaker:** Josh Meyers, Actuarial Data Scientist, Akur8

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

## 5/7/2025, 8:00 AM–9:00 AM

*Theme: Climate Change and Natural Catastrophes*

### CS-29: Midsummer Nightmare: Hail of a Canadian Cat Year 🐾

**Room: British Columbia (Mezzanine Level)**

This summer has been the most challenging in history for the hundreds of thousands of Canadians across the country who were impacted by these storms and wildfires. Four catastrophic weather events, which occurred in over the span of four weeks, have resulted in more claims in one summer than insurers have reported in any summer over the last 20 years.

Learning Objectives:

1. summarize how catastrophe losses are trending in Canada.
2. breakdown how specific perils are trending in Canada.
3. compare and contrast the 2024 catastrophe events.

Moderator:

Speaker: Laura Twidle, President and CEO, Catastrophe Indices and Quantification Inc.

## 5/7/2025, 8:00 AM–9:00 AM

*Theme: Emerging Risks/Hot Topics/Cyber Risk*

### CS-30: Third Party Litigation Funding: Quantifying the Key Driver of Social Inflation

**Room: Territories (Mezzanine Level)**

Third-Party Litigation Funding (TPLF), a key driver of social inflation, is growing rapidly. In this session, you will learn how we modeled the estimated cost of TPLF paid by commercial P&C insurers, identify how the continuing growth of this investment class will sustain heightened prospective trends, and discuss mitigation strategies.

Learning Objectives:

1. Define third-party litigation funding (TPLF) and describe the history and current state of the US Commercial TPLF market.
2. Evaluate how recent and projected growth in Third Party Litigation Funding will impact prospective costs for the P&C industry.
3. Identify potential strategies for mitigating the impact of Third Party Litigation Funding on P&C Insurance Costs.

Moderator: Gareth Kennedy, Partner, EY

Speakers: Abigail Bruce, Manager, Actuarial Transformation, EY

Mike McComis, Senior Manager, EY

Sarah Krutov, Head Actuarial & Reserving, P&C America, Swiss Re

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/7/2025, 8:00 AM–9:00 AM**

*Theme: CAS Update*

## CS-22[R]: More Than Meets the Eye: How P&C Actuaries Play a Pivotal Role in Asia's IFRS 17 Financial Reporting Reform [REPEAT]

**Room: Alberta (Mezzanine Level)**

For the Asian insurance market, the transition to International Financial Reporting Standard 17 (IFRS 17) from IFRS 4 is one of the most impactful events in the industry's history. IFRS 17 strives to improve the transparency of insurers' financial statements and make insurance reporting more consistent across jurisdictions. However, IFRS 17 is still a principle-based standard and therefore has many areas that require management judgement. As such, actuaries across Asia are playing a pivotal role in this accounting standard reform. We have conducted an industry survey on over 60 P&C insurers in the region, and explored emerging practices in Asia around the IFRS 17 implementation from the actuarial perspective.

Learning Objectives:

1. Understand the key changes IFRS 17 is bringing to the P&C business financial reporting.
2. Explore the new and important roles P&C actuaries are playing in the IFRS 17 implementation.
3. Understand the simplified approaches under IFRS 17 adopted by the P&C insurance market in Asia.

Moderator:

Speakers: Stephen Dong, Director (Actuarial), PwC Hong Kong  
Delvin Cai, Partner, PwC  
Leo Lee, Manager (Actuarial), PwC Hong Kong

**5/7/2025, 8:00 AM–9:00 AM**

*Theme: Roundtable*

## RT-15: Personal Auto Roundtable 🗣️

**Room: Salon A (Convention Level)**

Key challenges and opportunities in the Personal Automobile market in Canada/US. Possible prompt topics: o Social inflation o Vehicle types — e.g. EV's, safety features o Driving Patterns (Return to office shifts) o Short-tail inflation trends — labour, parts, vehicle replacement cost

Moderator: Brad Neilson, Vice President, Intact Financial

Speakers:

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/7/2025, 8:00 AM–9:00 AM**

*Theme: Practice Areas (Ratemaking, Reinsurance, Reserving)*

## ☐ ● ● CS-14[R]: Richer Loss Development Visualizations [REPEAT]

**Room: Quebec (Mezzanine Level)**

Loss development triangles are a ubiquitous part of casualty insurance practice, but standard visualizations of triangle data often feel inadequate. In this session, we will start by surveying common plots of loss triangles. We'll then explore alternative ways of plotting development data, with an emphasis on finding plots that are rich presentations of multivariate data, that facilitate storytelling and pattern discovery, and yet that are still explainable to external stakeholders. At the end of the session, we will share concrete recommendations and R/Python implementations of all plots discussed.

Learning Objectives:

1. Describe the strengths and weaknesses of common plots of loss development data.
2. Apply the principles of multivariate data visualization to create richer displays of loss development data.
3. Explain the stories revealed by rich loss development plots to external stakeholders.

Moderator: Kenneth Smart, Senior Manager, Oliver Wyman Actuarial Consulting

Speaker: John Shoun, Chief Data Scientist, Ledger Investing

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/7/2025, 8:00 AM–9:00 AM**

*Theme: Leadership/Soft Skills, New Member*

## **CS-31: Transforming Actuaries into Effective Leaders**

### **Room: Concert Hall (Convention Level)**

In today's dynamic and data-driven world, actuaries are stepping into more leadership roles where technical expertise alone isn't enough. Leadership requires the ability to inspire teams, manage operations effectively, and shape a compelling vision for the future—all while maintaining the professionalism and communication skills essential to our field.

This session will explore the three core pillars of effective leadership: People, Operations, and Vision. Attendees will gain practical insights into how to lead diverse teams with empathy and accountability, manage operational efficiency without sacrificing innovation, and create and communicate a strategic vision that drives results.

Designed for both new leaders and seasoned veterans, this presentation will focus on the critical soft skills needed to excel in leadership positions. You'll walk away with tools to:

Improve your communication and presentation skills, making complex ideas clear and compelling to non-technical audiences.

Strengthen your ability to guide teams through change and uncertainty.

Foster a culture of trust, collaboration, and accountability within your organization.

Whether you're just starting out or have years of experience, this session will equip you with actionable strategies to elevate your leadership and make a lasting impact in the actuarial profession.

#### **Learning Objectives:**

1. Describe how to effectively lead teams by applying the core leadership pillars of People, Operations, and Vision.
2. Demonstrate improved communication techniques to present complex actuarial concepts clearly to non-technical stakeholders.
3. Identify strategies for fostering a culture of accountability and collaboration, even during times of operational or organizational change.

Moderator: Megan Baker, Consulting Actuary, Pinnacle Actuarial Resources, Inc.

Speaker: Wil Edie, Director — Pricing & Analytics, Frankenmuth Insurance

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/7/2025, 9:30 AM–10:30 AM**

*Theme: Emerging Risks/Hot Topics/Cyber Risk*

## CS-32: AI: A Multi-faceted Cyber Threat

**Room: Ontario (Convention Level)**

The recent acceleration of AI adoption across business sectors and the rapid evolution of AI technology deployment modes have transformative effects on the (re)insurance industry. In this panel discussion, we will examine how these changes can increase cyber aggregation risks, arising from both malicious and accidental sources. We will also discuss the different ways insurers and reinsurers can better understand and manage AI-related exposures, including underwriting and risk quantification frameworks, and potential application of machine learning techniques to identify AI exposures.

Learning Objectives:

1. Identify 4 new dynamics that AI presents with potential implications for increased cyber aggregation risk.
2. List critical data points to focus on insureds' AI model development, deployment, and testing during underwriting process.
3. Understand how existing cyber models and machine learning tools can be leveraged to account for AI exposures.

Moderator: Andrew Li, Head of Product Innovation, Corix Insurance

Speakers: Jess Fung, Managing Director, North American Cyber Analytics Lead, Guy Carpenter  
Richard McCauley, Vice President, Senior Cyber Catastrophe Advisor, Guy Carpenter  
Matthew Berninger, Senior Vice President, Principal Security Analyst, Marsh McLennan

**5/7/2025, 9:30 AM–10:30 AM**

*Theme: Roundtable*

## RT-16: Continuing the Conversation: Bias Measurement & Mitigation in Insurance Pricing

**Room: Salon A (Convention Level)**

This roundtable offers a space to discuss practical questions around evaluating fairness in insurance pricing models. Topics will include trust in imputed race data using methods like BIFSG, competing definitions of fairness, and identifying approaches to using race-related data to improve model fairness that are appropriate in a given business, social, and regulatory context. Participants will also explore how qualitative analysis aligns with qualitative definitions of fairness. Join us to share perspectives, ask questions, and learn from others navigating these complex issues.

Moderators: Mallika Bender, Staff Actuary, Casualty Actuarial Society  
Craig Sloss, Technical Consultant and Lead Data Scientist, Definity Financial Corporation

Speakers:



# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/7/2025, 9:30 AM–10:30 AM**

*Theme: CAS Update*

## ☐ ● ● CS-13[R]: Developing Rates for the Severe Convective Storm Peril in Property Insurance [REPEAT]

**Room: Alberta (Mezzanine Level)**

Presenters will summarize their findings published in their paper *Developing Rates for the Severe Convective Storm Peril in Property Insurance* and will be happy to engage in discussion and questions. The speakers have complementary background in meteorology, catastrophe modeling, rate filings, and regulatory relations, and will discuss challenges related to this peril and practical solutions seen in the marketplace.

Learning Objectives:

1. Understand recent weather trends and available data sources for actuaries to use in ratemaking.
2. Describe the data fidelity needed to accurately monitor loss cost trends for the severe convective storm peril.
3. Define several methods for setting rate levels for the severe convective storm peril in property insurance.

Moderator:

Speakers: Julia Hornack, Senior Client Advisor and Senior Vice President, Guy Carpenter  
Jeffrey Schmidt, Vice President and Research Meteorologist, Guy Carpenter

**5/7/2025, 9:30 AM–10:30 AM**

*Theme: AI/Predictive Modeling/Machine Learning*

## ☐ ● ● CS-33: ML Techniques Applied to Schedule P Data

**Room: British Columbia (Mezzanine Level)**

We present latest insights from applying machine learning and wider analytics to Schedule P data, and set out the results of back-testing models to demonstrate how recent reserve deteriorations could have been foreseen from analytics on prior data reported in previous years.

Learning Objectives:

1. Understand the application of ML on insurance data to produce high quality analytics.
2. Conduct their own ML and analytics on their data to better understand where reserves are understated.
3. Understand the effectiveness of suggested analytics through a case study on schedule P data.

Moderator:

Speakers: Tom Durkin, Partner, LCP  
Charlie Stone, Partner, LCP

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/7/2025, 9:30 AM–10:30 AM**

*Theme: Roundtable*

## 📅 🟠 RT-17: Developing A Modeling Mindset Roundtable 🗣️

**Room: Toronto (Convention Level)**

This round table continues the conversation from the presentation Modeling Mindset: Unlock the Full Potential of Your Modeling Capabilities. We'll explore how actuaries can use modeling in new and creative ways to expand their impact beyond traditional applications. Expect an open discussion on real-world use cases, some deep dives into technical details, and how a mindset shift—paired with the right tools—can boost our effectiveness.

Moderator: Josh Meyers, Actuarial Data Scientist, Akur8

Speakers:

**5/7/2025, 9:30 AM–10:30 AM**

*Theme: Professionalism, New Member*

## 📅 🟠 CS-34: Professionalism Kahoot 🎮

**Room: Concert Hall (Convention Level)**

Join us for a fun game exploring a variety of professionalism topics. Compete against your peers to get the highest score!

Learning Objectives:

1. Test knowledge of actuarial standards of practice.
2. Challenge participants to explore how they would react to situations where professionalism is required.
3. Improve knowledge of professionalism topics.

Moderator: Jeremy Shoemaker, Principal, Oliver Wyman Actuarial Consulting, Ltd.

Speakers: Peter Royek, Senior Manager, Eide Bailey, LLP  
Robert Wolf, Vice President, Chief Actuary, Stonetrust Insurance Group / Wintaii

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/7/2025, 9:30 AM–10:30 AM**

*Theme: Line of Business (Not Including Cyber)*

## ❏ CS-35: The Evolution of ADAS, Automation, and Safety

**Room: Quebec (Mezzanine Level)**

The Highway Loss Data Institute (HLDI) published the world's first study on the impact of advanced driver assistance systems (ADAS) on insurance losses in 2009. At that time, only a handful of vehicles offered ADAS. By contrast, most new vehicles today are sold with a combination of ADAS features, and many also offer partial driving automation systems. As these technologies have evolved, the Insurance Institute for Highway Safety (IIHS) and HLDI have continued to study their impact and outlined their findings in this forum last year. With more data and newer systems, however, the picture has changed significantly. During this session, Matt Moore and Kay Wakeman will discuss the increasing impact of partial driving automation on insurance losses, new developments associated with intelligent speed assist, changes in driver acceptance of lane keeping systems and how new IIHS tests of front automatic emergency braking and partial automation safeguards will influence future safety and insurance outcomes.

Learning Objectives:

1. Define different driver assistance systems, partial driving automation, & intelligent speed assist and describe their impact on safety and insurance.
2. Describe changes in driver acceptance of lane keeping systems and the impact on safety and insurance losses.
3. Identify new IIHS tests of front automatic emergency braking & partial automation safeguards & describe impact on future safety & insurance outcomes.

Moderator: Kay Wakeman, Director of Insurance Outreach, IIHS-HLDI

Speakers: Kay Wakeman, Director of Insurance Outreach, IIHS-HLDI  
Han Huang, Research Analyst, Highway Loss Data Institute

**5/7/2025, 9:30 AM–10:30 AM**

*Theme: Line of Business (Not Including Cyber)*

## ❏ CS-36: What Needs to Change for Insurance Industry Success

**Room: Territories (Mezzanine Level)**

The insurance industry and actuarial profession has a lot of history, structure, standards, and generally accepted practices. We covered many of these and the commonalities between Canada and the US in the general session. The industry is under extreme risk with climate change, social inflation, and consolidation to name a few. So what needs to be done going forward for the insurance industry to be a success in the eyes of the different constituents? This panel will explore areas in actuarial, consumer, operational, legislative, regulatory, and judicial to help the industry be viable many years into the future.

Moderator:

Speakers: Thomas Hettinger, North America Strategic Advisory Leader and Co-Global Chief Actuary, Guy Carpenter LLC  
Matthew Mosher, Principal, Mosher Advisory  
Sarah Schnettler, Senior Vice President — Member Experience, NAMIC

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Social Media #CASSpring

**5/7/2025, 11:00 AM–12:15 PM**

*Theme: General Session, New Member*

## ☐ ● GS-4: How Actuarial Science Can Benefit from AI ... and Vice Versa 📺

### **Room: Concert Hall (Convention Level)**

Artificial intelligence is both a signature issue of our time, and a major source of confusion. There is little doubt that AI technologies are economic and societal game-changers. Yet popular and business discussions of the topic are frequently clouded by hype, sloppy reasoning, and poor understandings of data and statistics. This session will clarify the issues, and use this clarified understanding to explore a two-way relationship between AI and actuarial science. On the one hand, actuaries can use AI to streamline their work, improve the operations of insurance organizations, and even help innovate new business models. On the other hand, real-world AI is more than a machine learning problem. What might be called an “actuarial mindset” is needed for the responsible design and deployment of AI technologies. How to leverage AI in insurance and also how AI will transform the role of an actuary. And much more.

#### Learning Objectives:

1. Gain a better understanding of AI and ability to distinguish AI science from AI hype
2. Better understand how AI technologies can be used at various points of the insurance value chain
3. Be able to “connect the dots” between core pillars of actuarial science and the skills needed for responsible AI deployment.

Moderator: James Guszcza, Principal, Clear Risk Analytics

Speakers: Frank Chang, Vice President, Applied Science, Uber  
Max Martinelli, Lead Actuarial Data Scientist, Akur8  
Karthik Ramakrishnan, CEO & Founder, Armilla A