It's already Monday and our conference is in full swing! I have no doubt that your workbooks are starting to fill up with takeaways to bring back to your organizations. I encourage you to keep taking advantage of the amazing opportunities to network, develop your skills, and collaborate with your peers.

As you've already heard by now, we're proud to be celebrating 75 years of education and engagement for the benefit of our great industry. This accomplishment would not be possible without the CPCU Society's over 1,000 volunteer leaders, who selflessly dedicate their time and expertise on a daily basis to provide our global community with the knowledge and resources they need in order to keep getting better. To ensure that your time here is worthwhile, many of those volunteers also contributed countless hours supporting this very conference, including developing and submitting thought-provoking session proposals; reviewing and selecting the most relevant content from those proposals; planning meaningful networking events; and so much more.

I cannot overstate my gratitude to our volunteer leaders, and we truly hope you enjoy all that they have in store for you. So keep the good ideas rolling, and let's make this another successful day in New Orleans!

Jill McCook, CPCU
2019 President and Chair
CPCU Society Leadership Council
New Orleans
Welcome to the 2019 CPCU Annual Conference!

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## SCHEDULE AT A GLANCE
### MONDAY, SEPTEMBER 23

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<tr>
<th>Time</th>
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<tr>
<td>7:00am–2:00pm</td>
<td>Registration</td>
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<td>7:00am–9:00am</td>
<td>Interest Group Committee Meetings</td>
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<td>Claims</td>
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<td>Excess/Surplus/Specialty Lines</td>
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<td>Leadership &amp; Managerial Excellence/Professional Experience Resource</td>
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<td>Risk Management</td>
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<td>8:00am–9:00am</td>
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<td>Career Conversations (pre-registration required)</td>
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<tr>
<td>9:00am–10:30am</td>
<td>General Session</td>
<td>Risk: From the Enlightenment to the Digital Age</td>
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<td>10:30am–11:00am</td>
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<td>11:00am–Noon</td>
<td>Going Beyond Your Day Job to Attract Future Leaders</td>
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<td>How Soft Skills Can Defeat the Robots That Want Your Job</td>
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<td>Geeked About Insurance</td>
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<td>Rebounding From Disaster With Parametric Solutions (Filed for CE)</td>
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<td>Current Issues and Trends in Insurance Regulation</td>
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<td>Noon–1:30pm</td>
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<td>1:30pm–2:30pm</td>
<td>From Panic to Purpose: Responding to Changes in Your Career</td>
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<td>Privacy: Protecting Information Gets Personal</td>
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<td>Retros and Captives and Deductibles, Oh My!</td>
<td>Grand Salon B</td>
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<td>1:30pm–4pm</td>
<td>Mock Trial: The Case of the Unneighborly Neighbors (Filed for CE)</td>
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<td>Refreshment Break</td>
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<td>3:00pm–4:00pm</td>
<td>Claims Revolution!</td>
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<td>Opioids Are the New Heroin: Addressing the Epidemic (Filed for CE)</td>
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<td>Strengthening Homes, Businesses and Communities:</td>
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<td>Inside IBHS and the Science Driving the Future of Resilience</td>
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<td>Leadership Agility</td>
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<td>5:30pm–7:30pm</td>
<td>Interest Group Masquerade Ball Networking Reception (preregistration required)</td>
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**KEYNOTE PREVIEW**

**Back to the Future of Risk**

By Eric Gilkey

The past, present, and future come together to focus on 250 years of risk management and what’s to come during this morning’s opening keynote presentation, “Risk: From the Enlightenment to the Digital Age.” It begins at 9:00am in Grand Ballroom B-C.

Kicking things off will be Wendell Bosen, who will assume the guise of founding father Ben Franklin in order to explain the history of risk and insurance. Having nicknamed Franklin as America’s original risk manager, Bosen plans to describe some of Franklin’s early risk management qualities and tendencies, and how those actions helped shape the industry today.

Following Bosen will be The Institutes’ President and CEO Peter Miller, who will shift from the past into the present by discussing the current state of the industry. On his agenda will be an examination of employment projections and workforce trends; potential reductions in claims, underwriting, and customer service positions; and current investment trends in insurtech.

Finally, today’s keynote will wrap up with an extensive look to the future as Andrew Robinson, co-COO of Groundspeed Analytics—a data science and artificial intelligence company serving commercial property and casualty insurance carriers, brokers and managing general agents—takes the stage. Describing himself as an industry cheerleader instead of doomsayer, Robinson will separate the wheat from the chaff as it relates to the trends in the insurtech of the future.

Specifically, Robinson will put the spotlight on how the traditional model of insureds being the risk taker is going to change and how growing operating costs can no longer be tolerated, especially since nearly $.40 of every premium dollar is now going towards costs like commission expenses, operating expenses, and loss adjustment expenses instead of going to the fundamental promise of insurance. Insurtech, he says, will have huge implications here in the near future.

Robinson will wrap up with a look at where insurtech funding is going. He’ll explain that in the early days, these dollars went to creative ideas like Lemonade and Full Stack—digital insurers and digital distribution—but disproportionately now the money is going to enabling the incumbents. He’ll provide some examples that focus on claims and underwriting, all the while stressing that while things will change, it’s an interesting and exciting time to be a part of the industry.

To hear more, head to Grand Ballroom B-C after breakfast this morning.

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**Celebrating Diversity**

Yesterday’s Celebration of Diversity reception took place after the dynamic session “The Power of Dignity & Respect and Diversity & Inclusion,” which was led by Twitter’s Vice President of Diversity and Partnership Strategy and Engagement Candi Castleberry Singleton. The session and reception was co-sponsored by Erie Insurance Group, TheBestIRS, Travelers, and USAA.

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**Thank You**

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As the Cyber World Turns

By Phil Gusman

While cyber security, data breaches, and data privacy are not new concepts, the overall landscape has evolved over time, and can be confusing even for professionals in the insurance industry.

Today’s session, “Privacy: Protecting Information Gets Personal,” aims to provide a broad overview of the major themes and issues at play in the cyber world. “We’re looking at consumer expectations, some cyber events that have happened, some of the liability associated with it, and what has and hasn’t been done to address it in the world of regulations and legislation,” says Paul Tetrault, executive director of The Insurance Library, one of the session’s presenters.

Tetrault says attendees will leave the session with a better understanding of the landscape when it comes to privacy and the protection of consumer information, as well as a historical perspective on cyber security and data privacy. “While it’s a new issue that’s still being dealt with and is evolving, it’s not brand new,” he points out, noting that, while every new breach that makes headlines feels like uncharted territory, major breaches—and legislation to address them—have been ongoing since the mid-2000s.

Tetrault explains that the session will not be a “compliance tutorial,” where attendees will leave with “everything you need to know to make your organization compliant.” Rather, he says, it will be “much more broadly educational in scope” and look at the major issues that are under discussion federally and around the states.

“We’ll touch on state breach laws,” Tetrault says. “There have been plenty of opportunities for public policymakers to react, re-react, and adjust, and that’s happened in different ways. Some states have not only passed breach-response laws, but have also maybe passed updated laws or implemented new regulations.”

He adds that, despite discussions at the federal level, “we don’t have a uniform federal statute, and we’ll talk about some of the complications and why that hasn’t transpired.”

The session will also cover the NAIC Insurance Data Security Model Law, which the National Association of Insurance Commissioners approved in 2017. “We’ll talk about the states that have adopted it, the extent to which they’ve adopted it purely as-issued by the NAIC, or to what extent there were changes,” Tetrault says.

Joining Tetrault on the panel will be Martha Ducharme, analytics account manager for CoreLogic—Symbility; and Stuart Pratt, global head of public policy and industry relations, CoreLogic.

For more information, head to Grand Ballroom A at 1:30.

The Hard Facts on Soft Skills

By Eric Gilkey

Artificial intelligence is driving innovation in the insurance industry, and it’s being used to make more and more decisions every day. For us carbon-based professionals, that means adapting and honing our soft skills will be the differentiator that sets us apart from our new silicon overlords. That’s the central premise of today’s workshop, “How Soft Skills Can Defeat the Robots That Want Your Job,” which takes place at 11:00am today.

“This workshop will give seasoned and novice professionals the skills to capitalize on their wonderful insurance knowledge and creativity,” says Derek Lynch, reThought Insurance, who will be co-presenting with Sharon Kocsh, Managing Performance LLC. “We will talk about many soft skills that can make you successful, new ways to think about them, and also ways to sharpen the new skills every day.”

Lynch continues, “Soft skills help you develop relationships, boost sales, and increase the benefits of hard skills. They are also not likely replicated by computers—making them highly valuable to humans. By listening to real-life stories and solutions, attendees will learn how to identify and best use these skills for their own benefits.”

Lynch says one top soft skill that needs to be cultured the most is the ability to communicate, because it is how ideas are shared and allies won. Getting better at communicating—whether writing, networking, or negotiating—is critical for getting noticed.

“If you’re the best in the world but no one sees you or understands what you can do, then you are not going anywhere,” says Lynch. “Those who can prove their worth to others, win them to their side, make their points of view known, and showcase their talents will create tremendous opportunities for their careers.”

It’s not always an easy task. As Lynch notes, communication usually includes some public speaking, and it’s been shown that many fear public speaking more than they fear death. That gulf has only widened with recent generations, who prefer alternative ways to communicate.

“Millennials and younger generations especially struggle with issues of anxiety over face-to-face communication, dreading conversations that take place on the phone instead of by texting,” says Lynch. “This session will help with ways to convince others of your skills, bring them into your story, and make them see your point of view in order to get their buy-in to your ideas. Public speaking complements many other soft skills, and we’ll discuss the skills that you need to be successful public speaker.”

Are you ready to step up to the mic? If so, head over to Grand Salon A at 11:00am.
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Modeling the Unknown
By Phil Gusman

Cyber insurance is a rapidly growing line, with premiums, limits, and coverages all expanding. But the industry has not been tested by what insurers fear most: a large aggregation event.

The good news is that modeling cyber risk has come a long way, and is opening new doors for insurers looking to differentiate themselves in an increasingly competitive marketplace.

Scott Stransky, vice president and director of emerging risk modeling for AIR Worldwide, says, “I’d call [cyber models] in their second generation today. The first generation of cyber models were what we call deterministic scenarios: If an event happens, then here’s what the loss will be. The second generation is probabilistic models, meaning not only if the event happens here’s how much it will cost, but also what is the likelihood of that event happening?”

Stransky will be a presenter for Tuesday’s session, “No More Guesswork: Cyber Modeling Quantifies Risk.”

He says the presentation will consist of three parts. “The first part is regarding the cyber-insurance landscape: the market, trends, and evolutions.” This part of the presentation, Stransky says, will cover the growing marketplace, cyberattacks that have caused have kept the risk front and center in people’s minds, and the fears of a very large aggregation event that has not yet happened. “We have seen a few small aggregation events, like NotPetya, but we haven’t seen a massive event that causes claims across large portions of a portfolio,” explains Stransky.

The second part of the presentation, says Stransky, will examine what a large aggregation event might look like, and how cyberattacks in general are modeled. “We’ll talk about some of the historical data that we use to calibrate models, some of the insurance claims data that went into the models, and how to model tail risk for events that haven’t happened yet,” Stransky says.

Finally, the third part of the presentation will look at “silent cyber,” or cyber risk that impacts non-cyber policies. As an example, Stransky explains that there may be a property policy that does not explicitly cover cyberattacks. But if there is a cyber incident that results in physical damage to a property—perhaps a cyberattack on a factory that causes a fire—the property policy would respond because it is a fire loss.

As far as the lessons attendees should take away from the session, Stransky says, “The biggest thing is that cyber modeling is real, there are real models out there that are useful, people are using them today in their business practices, and they add value. They are tools companies can use today as part of their view of risk.”

Joining Stransky on the panel will be Scott Stransky, a scientist in AIR’s Cyber Risk Modeling Group; and Alan Frith, assistant vice president in AIR’s Consulting and Client Services Group.

For more information, visit Grand Ballroom D on Tuesday at 10:30.

Putting Confidence Back Into Building Codes
By Eric Gilkey

A multi-year research effort to create a database of building codes in effect across the U.S. hopes to bring awareness and promote activism among those in the insurance industry is the focus of Tuesday’s panel discussion, “Building Code Awareness Project: No Code, No Confidence,” which takes place tomorrow at 10:30am in Grand Ballroom A.

“Over the last two years, the Federal Alliance for Safe Homes (FLASH) has been working with the Building Sciences Division of the Federal Emergency Management Agency (FEMA) to determine what the average person knows about their building codes,” says Michael Rimoldi, senior vice president of education and technical programs for FLASH.

“Unsurprisingly, most people have no idea what they are or if the codes are even up to date—there is just a lot of confusion about it. So our goal was to simply the process of finding out the building codes in any given area.”

That led to the creation of inspectprotect.org, a website that houses the building codes in effect in the areas where people live. Rimoldi says it’s as simple as typing in an address seeing the results, which include how up to date the code is—if there is a building code at all.

“The general idea is to make people aware of what’s out there for the building code and how it affects them,” he says. “Then the spinoff of that is to try to get people to take action. That includes not just homeowners, but elected officials, insurance professionals, contractors, and anybody else who might want a say in promoting building codes in their communities.”

The panel will be led by FLASH CEO Leslie Chapman-Henderson and FEMA’s John Ingargiola, who will explain the research that went into creating the publicly created document supporting the website and the value it can add to communities.

“You wouldn’t go and buy a car that had seat belts that were approved 10 years ago, or worse, buy a car without seatbelts, airbags, and everything else included in today’s cars,” says Rimoldi. “So why should you be living in a house that might have been built yesterday, but doesn’t have the current codes in effect?”

To learn more about inspectprotect.org and the reasons behind its creation, head to Grand Ballroom A on Tuesday at 10:30am.
A Heartfelt Thank You to Our Volunteer Leaders
You Help Us Keep Getting Better!

The CPCU Society sincerely thanks its over 1,000 volunteer leaders for all you do, every day to support our organization. Our members, and especially you, our most loyal and dedicated volunteers, are truly the lifeblood of the CPCU Society. We could not accomplish all we do for our global community of close to 18,000 and the broader risk management and insurance industry without your hard work and commitment. You’ve spent much of your professional careers advancing this industry by sharing your most valuable assets—your time, knowledge, and experience—through the CPCU Society.

We thank you. We appreciate you. We value you.

With deepest gratitude,

The CPCU Society Staff

Valerie J. Cammiso, CAE
Kim Nicholl-Keane, CAE
Jen Polachek
Jessica Gaudio, CAE, AINS
Alanna Benamy
Mary Drager
Rosemary Bozeman
Cait Costello
Karen Lawrence
WE ASK ATTENDEES

How Are You Getting Smarter at This Year’s Event?

“In general, I feel smarter as it relates to my involvement with the CPCU Society. It’s about networking, staying involved in your local chapter, and knowing what’s happening with the national Society because you never know when your career might shift. Networking and touching base throughout the year is crucial so that when there is a need, there is a real connection.”

Margarita Hudgins, Assistant Vice President Colonial Life

“It was interesting to hear the discussion about what your next journey will be, that it’s not just about taking and passing the CPCU exams but what you can do next. Also, I’m interested in the sessions on innovation. I think our industry sometimes lags behind others in this area, so I think learning about that topic will be very useful.”

Michael Shneibaum, Vice President, Commercial Underwriting Officer CNA

“The opening session with Christian Whitt and Bonnie St. John was incredible; I thoroughly enjoyed it. I appreciated Whitt’s point about ‘CPCU 540 Finance and Accounting for Insurance Professionals’...it was very relatable because that course was my Mt. Everest, too! It showed me that this is my ‘team.’”

Kimberly Settles, Senior Rate Filing Analyst Horace Mann

“The last session I was in, ‘At the Intersection of Insurance and Technology,’ talked about how Amazon, Netflix, and those kinds of companies know more about their customers than we do. Given what we do as far as assuming risk and stepping into our customers’ shoes, why is that the case? I never thought about that before, so it was very interesting.”

Cedric Williams, Senior Manager Deloitte

Getting Social @CPCU19

Swing by the Social Media Lounge (sponsored by Rolfs Henry Co. LPA) located near registration to join the fun, and be sure to tag your photos and comments @CPCUSociety, #CPCU19, #CPCU75.
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Good Works Going On

Attendees looking to do a little good can grab a marker and help create a work of art—no artistic skill needed. It’s all part of this year’s volunteer opportunity that the CPCU Society and WAHVE have formed with HandsOn New Orleans, the non-profit of choice for this year’s Annual Meeting Good Works Project.

HandsOn New Orleans’ mission is to engage, empower, and transform its community through volunteer service. It has led an effort to revitalize the city’s neighborhoods and create a more vibrant community through high-impact service projects that harness the power of volunteers and visitors in order to make a true impact in New Orleans.

More specifically, HandsOn New Orleans creates and manages projects relating to school revitalization; youth recreation; neighborhood beautification; urban gardening and environmental restoration; blight reduction; and disaster management. Attendees’ work will help beautify local schools and youth centers with mural projects located throughout the conference. If your artistic skill is in doubt, you can also donate directly to HandsOn New Orleans.

To date, HandsOn New Orleans has achieved over $16 million in community savings, hosted 60,000+ volunteers since 2006, logged over 250,000 service hours, and worked with 100+ community partners on over 4,300 service projects.

Check out the event app for mural locations and donation details. The CPCU Society sincerely thanks WAHVE for its sponsorship of the 2019 Good Works Project.
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Given the experiences and knowledge shared during the conference so far, it’s apropos that tomorrow’s closing ceremony is all about how to tell those stories effectively.

Headlining the keynote will be Kindra Hall, CEO and president at Steller Collective, a consulting firm that focuses on the strategic application of storytelling to today’s communication challenges. Her goal is to give attendees the storytelling skills needed to effectively convey their CPCU experience and beyond.

“I’ll share why storytelling is a strategy that they should be investing in and developing not just when it comes to communicating their experiences at the show, but also for their careers in general,” says Hall. “I’ll discuss at least one case study to show the difference between telling a story and not telling a story, clarifying what is and isn’t a story.”

Hall says her presentation will leave no room for gray areas when it comes to implementing the storytelling strategies she’ll explain, too.

“The last thing I want is for attendees to leave saying, ‘I know I should be telling stories, but I don’t know what to do next,’” she says. “So I’ll share some very specific strategies that they can take back home with them and put into practice right away.”

In an era of companies pulling back on professional development education and spending, it’s critical that attendees return home with the skills to effectively express the importance of investing in designation programs like the CPCU.

Prior to Hall’s keynote, Michael Koscielny Jr., past president of the CPCU Society, will offer a TED-style talk on lessons in leadership. Koscielny’s dynamic speaking style is bolstered by his 40 years of experience in the insurance industry, having previously served in executive roles for multiple carriers in addition to his current work as director of underwriting for Florida Peninsula Insurance.

To learn more about how to brand yourself to stand out from the crowd, head to Tuesday’s closing presentation at 1:00pm in Grand Salon B-C. A closing reception will follow in Mark Twain Courtyard.
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Don’t miss this year’s Closing General Session for a Monumental Announcement!

Tuesday, September 24 | 2:30 p.m.