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Cat Risk Management 2026: Cutting Through the Noise
Loews Portofino Bay Hotel - Orlando, FL
February 23 – February 26, 2026
AGENDA

MONDAY, FEBRUARY 23, 2026

3:00 p.m. **Cat Risk Management Registration Opens**

3:00 p.m. **Welcome Reception** ***Citrus Piazza*** *sponsored by* 
5:00 p.m.

5:00 p.m. **The International Society of Catastrophe Managers Annual Meeting**
5:45 p.m. ***Ligurian II & III***
Open to all members and non-members.

TUESDAY, FEBRUARY 24, 2026

7:00 a.m. **Registration and Breakfast** ***Ligurian Foyer*** *sponsored by* 

8:30 a.m. **Welcome and Introduction** ***Tuscan III & IV***
Tracey W. Laws, President and Chief Executive Officer, Reinsurance Association of America
Dan Dick, Executive Managing Director, Aon

8:45 a.m. **General Session 1 – Was January 7th a Surprise?** ***Tuscan III & IV***
Dr. Philip Cunningham, Global Wildfire Peril Lead, Gallagher Re

9:15 a.m. **General Session 2 – Could the Loss Have Been Mitigated?** ***Tuscan III & IV***
Roy Wright, President and CEO, IBHS

9:45 a.m. **Networking Break** ***Tuscan Foyer*** *sponsored by* 

10:15 a.m. **General Session 3 – First Responder Perspective on January 7th**
Tuscan III & IV
Fireside Chat:
Dan Dick, Executive Managing Director, Aon
Shea Broussard, FlameMapper CEO & Naval Scientist, Civilian
David Torgerson, Executive Chairman, Wildfire Defense Systems

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11:00 a.m. **General Session 4 – Role of Government (Residual Markets)** ***Tuscan III & IV***
Fireside Chat:
Tracey W. Laws, President and Chief Executive Officer, Reinsurance Association of America
James Adams, Chief Insurance Officer, Citizens Property Insurance Company
Tim Temple, Insurance Commissioner, Louisiana

11:45 a.m. **Lunch** ***Ligurian Foyer*** *sponsored by* MOODY'S

1:15 p.m. **Breakout Sessions**

Session I – Hazard Track: The Wind in the Willows: US Hurricane Basics ***Venetian I & II***
Bryan Wood, Meteorologist, Senior Catastrophe Risk Analyst, American Modern,
US Hurricane Basics – attention on NHC forecasts (look at Milton, seasonal forecast miss, modulation of hurricane frequency / teleconnections).

Session II – Cat Risk Managers Track: Translating Climate Change to Financial Risk: Accounting for Uncertainty to Improve Pricing ***Venetian III***
Dr. Peter Sousounis, Principal Consultant at Cat & Climate Consulting LLC
Adapting the way Property and Casualty business is written to manage both physical and transition risk in a changing climate and discuss blind spots in the models that still need to be considered.

Session III – AI and Technology Track: A.I. 101 ***Venetian IV***
Bhaskar Chattaraj, Chief Science Officer, Howden Re
Maggie Leigland, Catastrophe Risk Modeler, Howden Re
An introduction to the use of A.I. in training bots, including examples of A.I. capabilities, how it obtains information, and recommendations for use in scrubbing data for model input.

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1:15 p.m. **Breakout Sessions *continued***

Session IV – International Track: Loss Development Trends for Recent EU Events – Why are There Such Strong Disconnects from the Initial Views?
Venetian V
Dionne Lemaire, Head of International Cat Modeling, TransRe
This session on loss development trends from recent European events will explore the reasons why subsequent loss development diverged so far from initial estimates, and how insurers might strengthen their early event assessments.

An insight into the factors contributing to these discrepancies, including changes in risk landscape, exposure and data quality challenges, and the impact of both economic and social inflation. Discussing why traditional loss modeling may fall short and how industry practices might need to adapt to a rapidly changing risk.

Session V – Regulatory Track: What Happens if TRIP Sunsets?
Ligurian II & III
Alison Boeder, Senior Vice President, Guy Carpenter
The events of 9/11/2001 cemented the industry's need to assess and manage terrorism risk, with the advent of terrorism models and the creation of the Federal Terrorism Insurance Act (TRIA) in 2002. This session will examine the evolution of the Terrorism Risk Insurance Program and terrorism modeling over the past two decades, explore the future needs given the continuing shift in the risk landscape, and explore the intersection of TRIP and the private market and the market implications if TRIP were to expire post its 12/31/2027 extension.

1:45 p.m. **Session Change Break**

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2:00 p.m. **Breakout Sessions**

Session I – Hazard Track: ICECHIP: Advancing Hail Science for the Next Generation of Catastrophe Risk Modeling ***Venetian I & II***

Ian Giammanco, Managing Director for Standards & Data Analytics and a Lead Research Meteorologist IBHS

Victor Gensini, Professor and Meteorology Program Advisor, Department of Earth, Atmosphere, and Environment Director, Center for Interdisciplinary Research on Convective Storms (CIRCS), Northern Illinois University

This update provides an overview of the NSF-funded In-Situ Collaborative Experiment for the Collection of Hail in the Plains (ICECHIP), a multi-institution field campaign designed to directly observe hail size, structure, and damage at unprecedented spatial detail. We will highlight early insights, ongoing data analysis strategies, and how ICECHIP observations are being translated into improved hail hazard characterization, validation datasets, and downstream applications for catastrophe risk and insurance modeling.

Session II – Cat Risk Managers Track: From Silos to Synergy: Breaking the Interoperability Barrier to Reshape Catastrophe Modeling ***Venetian III***

James Lay, Assistant Vice President, Product Management, Verisk Catastrophe and Risk Solutions

Across the global re-insurance industry, no two risk modeling workflows are identical—and that diversity has outpaced the technological frameworks designed to support it. As catastrophe modeling expands beyond traditional property into emerging exposures and specialty risks like cyber, renewables, and critical infrastructure, the industry faces a defining question: How do we enable innovation when exposure formats, data standards, and portfolio systems don't speak the same language?

The answer lies in transforming industry silos into strategic synergies. Join Verisk's experts as we unpack how open data standards, unified portfolio platforms like Verisk Model Exchange and Verisk Synergy Studio, and interoperability solutions are reshaping the future of catastrophe modeling and enterprise risk management —enabling organizations to drive innovation without rebuilding their workflows from scratch.

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2:00 p.m. **Breakout Sessions continued**

Session III – Symmetry and Invariance: A Framework for Implementing Multi-Model Views of Risk ***Ligurian I***

Tom Philp, Chief Executive Officer, Maximum Information

Bruno de Finetti's assertion that "probability does not exist" uncovers a fundamental tension in probabilistic modelling: objective truth is most likely illusory, subjectivity is unavoidable. Consequently, modelers can rationally construct very different predictive models even when working from identical data and shared evidence. Aspiring to model agreement, then, is not just unrealistic – it is undesirable. Bas van Fraassen goes further than de Finetti, suggesting that Laws of Nature themselves are an anachronistic hangover of 17th and 18th century scientific thinking, and are not in any meaningful sense "real". He argues that a belief in Laws has the potential to hamper the value of modelling itself.

Why are either of these viewpoints practically relevant to contemporary catastrophe modelling? The upshot is they matter directly for how catastrophe models are built, judged, and implemented in practice. This talk introduces guiding principles of constructive empiricism, symmetry and invariance to establish a framework for navigating multi-model complexity. This will provide attendees with methods for extracting decision-relevant value from multiple models and facilitate progressive dialogue between model vendors and users – not to mention the myriad stakeholders beyond.

Session IV – International Track: Canadian Flood ***Venetian V***

Brandon Katz, Executive Vice President for Strategy, KatRisk. LLC

Flooding is amongst the most common and of the costliest natural hazards in Canada, causing billions in direct damage to dwellings, property and infrastructure, and affecting thousands of Canadians each year. Recent trends are exacerbating both the flood hazard, as well as increasing Canada's exposure and vulnerability to flooding. This session will highlight Canada's broader efforts to strengthen national flood resilience and will explore how federal flood insurance initiatives and partnerships with leading catastrophe model providers are sparking model innovation, helping to expand access to high-quality hazard data that supports risk assessment, mitigation planning and the responsible adoption of flood insurance across the country.

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2:00 p.m. **Breakout Sessions *continued***

Session V – Under Pressure: Solving the Multi-Peril Puzzle in High-Volatility Zones *Ligurian II & III*
Dr. Huairen Ye, Data Science Lead, Guidewire
Hazard doesn't adhere to geographical limits, yet traditional underwriting often does. As carriers grapple with the rising tide of catastrophe losses, the 'average' view of risk is no longer enough. Guidewire is moving beyond the aggregate. By leveraging machine learning to deliver specific risk scores for every individual property, we empower you to see opportunities where others only see risk. Don't just manage risk - master it with surgical precision.

2:30 p.m. **Networking Break *Tuscan Foyer*** *sponsored by* smarty

3:00 p.m. **Breakout Sessions**

Session I – Hazard Track: Tropical Cyclone Storm Surge Modeling *Venetian I & II*
Sergei Frolov, Ph,D. Senior Scientist and Flood Modeling Lead, RenRe
The session will focus on the unique aspects of the storm surge peril. It will go over various physical phenomena affecting this peril. We will cover the hierarchy of available storm surge models and their applicability.

Session II – Cat Risk Managers Track: Whose Tail is That? - *Venetian III*
Cameron Rye, Director of Natural Catastrophe Analytics, Willis Re
This session will discuss how tail risk is not objective. Tails are conditional stories based on the assumptions, values, and expert judgements of model builders.

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3:00 p.m. **Breakout Sessions *continued***

Session III – AI and Technology Track: Advancing Catastrophe Risk Management with AI Weather Intelligence *Venetian IV*
Itai Zlotnik, Co-Founder, Chief Customer Officer, Tomorrow.io
Descriptor: For decades, the insurance industry has excelled at financing loss but struggled to prevent it. With advances in AI and weather intelligence, carriers and reinsurers can now translate hazard forecasts into real-time operational decisions that reduce claims frequency and severity while building policyholder trust. This session will examine how public data sources, private high-resolution intelligence, and innovations can enhance catastrophe modeling and operational response. We'll explore how modern weather models integrate into existing frameworks to bridge the gap between forecast and field action, with real-world examples showing measurable improvements in customer engagement, early warning effectiveness, and avoided losses. Attendees will leave with practical reference architectures, KPI frameworks, and pilot design approaches to operationalize AI-driven weather intelligence for tangible catastrophe risk reduction.

Session IV – International Track: Latin America Earthquake Case Study: Unique Insights Into 2025's Hurricane Melissa & 2017's Mexico City Earthquake *Venetian V*
Mario Ordaz, Co-founder and Scientific Advisor, ERN
Hurricane Melissa's 2025 landfall in Jamaica brought catastrophic wind and flood damage, severely disrupting infrastructure and tourism –causing $9B in economic losses for the country. The session will examine how the event exposed protection gaps, stressed (re)insurance capital and contributed to broader economic fallout. We will review ERN's unique role in supporting the CCRIF parametric facility offering financial assistance to the region.

We will also explore the 2017 Mexico City earthquake, highlighting how input data quality—exposure coding, geolocation, and vulnerability assumptions—materially influenced modeled loss outcomes and decision making.

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3:00 p.m. **Breakout Sessions *continued***

Session V – Solar Storms and Space Weather
Ligurian I
Josh Darr, Head of Global Peril Advisory, Guy Carpenter
Solar storms and space weather pose a very real threat to an aging, fragmented and fragile United States power grid that is challenged to support expanding energy requirements fueled by data centers driving artificial intelligence advances. This presentation dives into the escalating vulnerabilities of the U.S. power grid, spotlighting how powerful solar storms and space weather threaten to disrupt our electricity lifeline essential to modern day life. Recent elevated solar activity is assessed relative to the frequency and historic impact of geomagnetic storms. The focus then turns to navigating the rising risks to a property portfolio inherent in today's rapidly evolving energy landscape.

Session VI—Improving Property Risk Decisions with AI and Cloud-Scale Analytics – *Ligurian II & III*
Diana Smith, Principal Solutions Architect - Distinguished Engineer, Precisely
Daniel Tatro, Senior Director of Global Solution Architecture,
Property risk is becoming more complex—and more concentrated—driven by climate volatility, urban density, and shifting exposure patterns. For reinsurers, success increasingly depends on accurately assessing property-level risk with context and speed, while scaling insights across portfolios measured in billions of dollars of total insured value.

In this session, Precisely's insurance industry expert examines how reinsurers are applying **AI-enabled spatial analytics** to accelerate scenario modeling, improve catastrophe exposure analysis, and strengthen capital allocation. By combining trusted, enrichment-ready property data with high-performance analytics environments, organizations can deploy AI and machine learning models that are more accurate, explainable, and resilient at enterprise scale.
Attendees will discover proven strategies for scaling AI-driven property risk analysis including:

- How geocode precision, property enrichment, and data quality directly influence AI model accuracy and reliability
- Applying underwriting best practices using AI capabilities - such as Large Language Models (LLMs) and Model Context Protocols (MCP) - to drive more efficient, consistent, and repeatable property risk decisions
- Identifying underinsurance gaps and pricing opportunities with advanced analytics

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3:30 p.m. **Session Change break**

3:45 p.m. **Breakout Sessions**

Session I – Hazard Track: Defining and Modeling "Events" for the Frequency (aka Secondary) Perils ***Venetian I & II***
Daniel Ward, Ph.D., Senior Director, Model Development, Karen Clark & Co
Marshall Pagano, Senior Director, Client Services, Karen Clark & Co
Most reinsurance contracts pay out based on event-level losses and therefore require event definitions. While it's relatively straightforward to define hurricane and earthquake events, it's more complicated for SCS, winter storm, and wildfire. PCS cat codes don't necessarily reflect an insurer's own loss experience so insurers can use their own definitions while modeling firms can rely on yet different sets of event definitions. To add to the complexity, SCS and winter storms can occur as part of the same weather system. This session will introduce a consistent and scientific methodology for defining and modeling event date ranges and spatial extent while avoiding overlap and double counting. Recent actual events will be used to illustrate the physical modeling approach.

Session II – Cat Risk Managers Track Best Practices in Catastrophe Risk Management: Assessing Uncertainty, Responding to Climate Change, Evaluating Tail Risk, and Complying with Solvency and Regulatory Standards ***Venetian III***
Katie Larson, Senior Managing Director, Aon
A comparative perspective on managing catastrophe exposure within the insurance sector. How to measure uncertainty and leverage data analytics to enhance accuracy of risk pricing? The session aims to provide actionable insights for navigating complex risk landscapes and ensuring robust compliance in an evolving market.

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3:45 p.m. **Breakout Sessions *continued***

Session III – AI and Technology Track: Aligning Advances in Climate Science with Cat Risk Management.
Venetian IV
David (DJ) Gagne, Machine Learning Scientist, NSF National Center for Atmospheric Research (NCAR)
Christopher Castro, Director, NSF NCAR Research Applications Laboratory (RAL)
Scott Swerdlin, Director, RAL Weather Intelligence and Security Program
Climate science and catastrophe modeling are evolving rapidly, driven by accelerating computational capacity and innovations in AI and process-based modeling. Public science produces a firehose of academic journal publications that advance our understanding of hazards in a changing climate, yet the information is typically far from being usable in cat risk management decision making, especially when decisions depend on credible metrics, uncertainty characterization, and timing. Meanwhile, catastrophe models are highly decision-relevant but face similar challenges with changing climate patterns and uncertainty. The opportunity for strategic alignment is clear, but how to combine disciplines to realize full value is not.

Recent examples of co-production within small teams of climate scientists, catastrophe model developers, and risk managers show that alignment and integration are possible. But what should alignment look like on a community-wide scale, what mutual learning is required, and what role could shared metrics and benchmarks play? This session will summarize several key opportunities for alignment and start to explore the value of coordination for supporting the broad array of cat risk management decisions.

Session IV – International Track: EU Perils and Climate Change *Venetian V*
Dr. Stefan Ritz, VP and Senior Scientist, RenaissanceRe Risk Sciences
Climate change influence on EU Perils with specific attention to SCS and Flood – e.g., Northern Italy and Germany Floods (Bernd 2021); Includes general survey of climate change effects (current and future) for all EU perils and noted parallels with climate change impacted US perils.

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3:45 p.m. **Breakout Sessions *continued***

Session V – Regulatory Track: Interplay of Cat Model Results and Rates
Ligurian II & II
Tim Farrell, P&C Cat Risk Actuary, NAIC
Sandra Darby, P&C Actuary, Maine Bureau of Insurance
The incorporation of catastrophic risk into rates has changed significantly as catastrophe models have evolved over the years. As models continue to play a more significant role in driving underwriting and pricing, this session will look at state regulations regarding using cat model results in ratemaking, drawing on Florida and California as examples. It will also explore the differences between primary, reasonably well-understood perils and perils where the landscape is changing, and probabilistic models may be less fit for purpose.

Session VI – From Hazard to Insight: Advancing NatCat Modelling in a Changing Climate – *Ligurian I*
Dr. Sebastian Rupprecht, Head of Modelling & Analytics, Risk Management Partners (Munich Re)
Climate change is shifting the frequency and severity of natural catastrophes. More than ever, robust risk management depends on integrating physically consistent climate signals into NatCat models. In this presentation, we explore methodological challenges in modelling physical climate risk. We also examine key sources of uncertainty arising from climate projections, scenario choices, and model structural assumptions. By outlining practical approaches and limitations, the session guides you in how to responsibly integrate future climate risk into today's underwriting and portfolio management decisions.

4:15 p.m. **Session Change break**

4:30 p.m. **Breakout Sessions**

Session I – Hazard Track: Fast Fires, Climate Change, and Wildfire Hazard
Venetian I & II
Sean Parks, Consultant, Ariel Re
Wildfire activity in recent years is notable not only for observed increases in total area burned, but also for large, single-day fire spread events that overwhelm firefighting capacity. These "fast fires" that burn under extreme weather and climate conditions are responsible for the majority of structures destroyed by wildfire and their associated insurance losses. Observations and models show that the frequency of extreme fire spread events is increasing in near-real-time and suggest that climate and fire regimes are changing faster than our ability to adapt. It is imperative that wildfire hazard models adequately characterize extreme fire spread events and their potential impact on the built environment.

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4:30 p.m. **Breakout Sessions *continued***

Session II – Cat Risk Managers Track: Innovative Solutions for Catastrophe Risk: How Parametric Insurance Addresses Risk Uncertainty and Closes Protection Gaps *Ligurian I*
Dave Lightfoot, Managing Director, Guy Carpenter & Company, LLC
How does parametric insurance offer innovative solutions for mitigating catastrophe risk, particularly by addressing the challenges of risk uncertainty and closing protection gaps? Unlike traditional insurance, parametric products trigger payouts based on predefined parameters, such as wind speed or rainfall, rather than assessed losses, allowing for faster, transparent, and more efficient responses to disasters. The discussion will highlight how these approaches can enhance risk management strategies in the face of increasing climate-related events and evolving market needs, ultimately helping insurers and policyholders better navigate uncertainty and strengthen resilience.

Session III – AI and Technology Track: Harness the Power of AI to Harmonize Accurate Data and Risk Modeling *Venetian IV*
Robert Silva, ACAS, Director, Customer Success, Zesty
Comparing the use of generative A.I. in model development with traditional stochastic modeling when building a probabilistic understanding of risk. This session will address questions such as: Does generative A.I. compete directly with traditional catastrophe models, or does it have distinctly different use cases? What are the potential risks and benefits of using generative A.I. in model development? Does generative A.I. show skill beyond short-term forecasts to help depict the risk surface?

Session IV – International Track: From Uncertainty to Clarity: An Asset-First Approach to Renewable Energy Modelling *Venetian III*
David Vicary, Technical Product Lead, Renew Risk
Renew Risk is an asset-first renewable energy analytics company, constructing models from the ground up to focus on the interplay of natural perils and the engineering characteristics of what is now critical infrastructure globally. This talk covers the complexities of modelling asset classes where technological innovation is accelerating at an unprecedented pace. We will discuss how to navigate this shifting landscape using specialized approaches that turn uncertainty into clarity.

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4:30 p.m. **Breakout Sessions *continued***

Session V – Regulatory Track: Navigating Climate-Based Regulations
Ligurian II & III
Kieran Bhatia, Climate and Sustainability Lead for North America, Guy Carpenter
Eli Russo, Enterprise Risk Management Advisor, NAIC
This session will begin with an overview of key regulatory filings that collect data on how primary insurers are integrating climate science into their evaluation of physical risks from natural catastrophes. The discussion will then shift to a comparative analysis of various methodologies for embedding climate change considerations into NAIC RBC catastrophe modeling, highlighting the implications of these approaches on loss estimation.

Session VI -- Seeing Loss Before the Claims: Near-Real-Time Nat Cat Damage Intelligence from Space – *Venetian V*
Steven Sanders, Head of Insurance, North America, ICEYE
Anke Sielker, Head of Re/Insurance Europe, ICEYE

- See how to leverage the largest SAR satellite constellation to peer through the clouds and see at night what damage has occurred at a property level during and immediately after Floods, Wildfires, Hurricanes, and Earthquakes
- Rapidly size losses and have a full picture of the number of claims before they are even reported
- Manage event response and triage faster with observed property specific damage in the first 24 hours.

5:00 p.m. **Reception *Citrus Piazza* *sponsored by***
7:00 p.m.

IMPACT FORECASTING
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WEDNESDAY, FEBRUARY 25, 2026

7:00 a.m. **Breakfast** ***Ligurian Foyer*** *sponsored by* EigenRisk®

8:15 a.m. **International Society of Catastrophe Managers Update** ***Tuscan III & IV***
Dan Dick, President, International Society of Catastrophe Managers

8:30 a.m. **Keynote Remarks** ***Tuscan III & IV***
Tracey W. Laws, President and Chief Executive Officer, Reinsurance Association of America
Dr. Neil Jacobs, Under Secretary of Commerce for Oceans and Atmosphere

9:00 a.m. **General Session 5 – Where Does the Insurance Industry Get the Weather and Climate Data in the Future?** ***Tuscan III & IV***
Moderator: *Kelly Hereid, Head of Catastrophe R&D, Liberty Mutual*
Panelists: *Ellen Mecray, Climate Services Expert and Strategist, Aeolus Climate Strategies*
Kevin Reed, Chief Climate Scientist, The New York Climate Exchange

9:30 a.m. **General Session 6 – Is There a Role for AI in Solving the Weather Data Conundrum?** ***Tuscan III & IV***
David (DJ) Gagne, Machine Learning Scientist, NCAR ***confirmed***

10:00 a.m. **Networking Break** ***Tuscan Foyer*** *sponsored by* GUIDEWIRE

10:30 a.m. **General Session 7 – What Timeframe of Weather and Climate Data is the Industry Solving For?** ***Tuscan III & IV***
Discussion of long-term v. short-term climate assessment.
Tom Karl, Climate Scientist, S&P Global
Kelly Hereid, Head of Catastrophe R&D, Liberty Mutual
David Linich, Principal, PriceWaterhouseCoopers

11:45 a.m. **Lunch** ***Ligurian Foyer*** *sponsored by* Verisk™

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WEDNESDAY, FEBRUARY 25, 2026 (CONTINUED)

1:15 p.m. **Breakout Sessions**

Session I – Public Private Partnership Track: Reflecting Public Investments in Mitigation Into the Models ***Venetian I & II***
CANCELLED

Session II – Vulnerability Track - Resiliency in Action: From Models to Measurable Risk Reduction ***Venetian III***
Abby Ross, CEO, The Resiliency Company
As catastrophe risk signals intensify and capacity tightens in high-risk markets, one question is becoming central for reinsurance leaders: what actually changes the risk on the ground? This interactive breakout led by the CEO of The Resiliency Company bridges the gap between academic models and real-world implementation, highlighting how resilience investments are beginning to shift loss trajectories, insurance availability, and capital flows.

We will explore what is working now with live examples from post-disaster markets like Los Angeles, where financial innovation, new partnerships, and targeted risk-reduction programs are offering early indicators of how resilience can be financed and scaled.

If you're thinking about the future of insurability, capital deployment, and the role of resilience in restoring market function, this conversation is for you.

Session III – Underwriting & Claims Track - The Precision Pivot: Eliminating Volatility in High-Frequency Risk - ***Venetian IV***
Tim Taylor, Senior Director of Hazard, Catastrophe and Climate Product, Cotality
David Smith, Senior Director, Hazard Science, Cotality
Tal Paschal, Senior Product Manager, Cotality
Legacy SCS models rely on averages; Cotality relies on precision. Join us to explore our Severe Convective Storm Model, featuring structure-level analytics and high-resolution weather intelligence. We will present live data exhibits demonstrating how to close the accuracy gap and master Severe Convective Storm risk management.

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1:15 p.m. **Breakout Sessions *continued***

Session IV – Large Vendor Track - Driving Innovation In Severe Convective Storm Modeling *Venetian V*

Eric Robinson, Head Of R&D – US, Impact Forecasting
Elisabeth Viktor, SCS Lead, Swiss Re

In 2025, Severe Convective Storms (SCS) accounted for $61B in insured losses – topping the list as the costliest peril for the year once again. While new stochastic models help address recent loss trends, innovation and flexibility is crucial to manage important challenges including view of risk initiatives, loss benchmarking, and event response. In this session, we review our unique view of risk collaboration with Swiss Re combining model components with leading industry expertise to enhance SCS risk management. We will also unveil new innovations such as Impact Forecasting's historical event set simulating daily SCS activity to improve loss benchmarking, and new event response solutions providing daily automated loss estimates on a portfolio and industry-basis.

Session V – AI and Technology Track: Machine Learning Applications in Weather-Driven Risk Assessment: Promise, Practice, and Pitfalls *Ligurian II & III*

Dr. Ryan Lagerquist, Principal Atmospheric Scientist at MyRadar and former research scientist at CIRA

This session explores how modern machine-learning techniques are being applied to assess and manage risk from high-impact weather events. Drawing on real-world examples such as tropical cyclones, this talk will highlight where ML models meaningfully improve predictive skill, what data sources these models rely on, and where important limitations remain. Attention will also be paid to how uncertainty and interpretability affect decision-making in operational contexts. The goal is to provide a clear, current view of what ML can (and cannot yet) do for weather-driven risk assessment.

1:45 p.m. **Session Change Break**

2:00 p.m. **Breakout Sessions**

Session I – Public Private Partnership Track: NAIC Benchmark Mitigation Discount Tables *Venetian I & II*

Brian Powell, Catastrophe Risk Mitigation Specialist, NAIC
Tim Farrell, P&C Cat Risk Actuary, NAIC

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Session II – Vulnerability Track - Unifying Catastrophe Risk: A Path Forward
Venetian III
Derek Neal, Associate Director – Product Management, Moody's
Two years ago, we introduced a vision for simplifying catastrophe modeling workflows across multiple vendors and in-house models. Since then, the landscape has evolved—and so have we. In this session, we'll share how Moody's has advanced its unified modeling capabilities, what we've learned from real-world implementations, and where we're headed next. Join us to explore how a streamlined approach to multi-model management helps organizations reduce costs, improve profitability, increase agility, and make more confident risk decisions.

Session III – Underwriting & Claims Track: Use of Models and Pitfalls Within Underwriting *Venetian IV*
Kevin Van Leer, Senior Vice President, Underwriting Analytics, Guy Carpenter
This breakout session will explore the evolution of modeling and its derivatives in insurance underwriting, tracing the journey from a historical reliance on hazard data to the modern integration of risk scores and catastrophe model derivatives directly into point-of-sale workflows. Emphasizing the growing importance of detailed risk insights for secondary perils such as severe convective storms, wildfire, and flood, the session will highlight the significant computational effort required to produce these model derivatives, whether through brute force simulations or estimation frameworks. Attendees will also learn how advanced metrics like marginal impact and consistent loss cost comparisons, exemplified by tools such as hazard scores, are enabling frontline underwriters to make faster, more informed decisions.

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2:00 p.m. **Breakout Sessions *continued***

Session IV – Large Vendor Track *Venetian V*
Evolving the Understanding of U.S. Tropical Cyclone Risk
Suz Tolwinski-Ward, PhD, Assistant Vice President & Director of Climate Statistics, Verisk Catastrophe and Risk Solutions
Tropical cyclones remain one of the most costly and consequential U.S. perils. Rising coastal exposures, a changing climate background, and advances in scientific knowledge demand a continuous evaluation of how this risk is best represented. Over the past several years, Verisk's Catastrophe and Risk Solutions research team has left virtually no stone unturned in re-examining our understanding of tropical cyclone hazard, damage, and loss. We have synthesized developments across physical science and engineering, integrated varied and voluminous sources of new data, and distilled learnings from recent events.

Our goal is to translate this expanding body of knowledge into the most current, credible tools available for estimating risk. In this session, we will highlight the key ideas and advancements shaping the next generation of U.S. Tropical Cyclone risk modeling.

Session V – AI and Technology Track: Using A.I. Today within your Modeling Workflow *Ligurian II & III*
Daniel Zitelli, Senior Vice President - Head of Catastrophe Analytics, Holborn
A.I. doesn't need to be training a model on proprietary datasets. A.I. can be used today to enhance your workflow. This talk will discuss how to utilize A.I. to code custom analytical tools, including using A.P.I.s to interface with cloud-based modeling platforms. We'll also go through a climate change modeling case study using A.I. to answer unknowable questions.

2:30 p.m. **Networking Break *Tuscan Foyer*** *sponsored by* ICEYE

3:00 p.m. **Breakout Sessions**

Session I – Public Private Partnership Track: Leveraging Collaborative Research for Scalable Risk Assessments for Energy Systems *Venetian I & II*
Patrick Duffy, Researcher, National Laboratory of the Rockies (NLR)
Discussion of work being done by NLR to build open-source cat models for energy systems – how public research entities better collaborate with the risk management community?

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3:00 p.m. **Breakout Sessions *continued***

Session II – Vulnerability Track: Strengthening Wildfire Resilience Through Expansion of IBHS Wildfire Preparedness *Venetian III*
Jennifer Gardner, Senior Director of Membership, Insurance Institute For Business & Home Safety
Alister Watt, Chief Product Officer, Insurance Institute for Business and Home Safety
IBHS will present its Wildfire Prepared Home, which now includes Wildfire Prepared Neighborhood and Multi-Family.

Session III – Underwriting & Claims Track: Navigating Property Cat Insurance Cycles *Venetian IV*
David Keeton, Chief Pricing and Modeling Officer, Avondale Insurance Associates
This session will touch on the different perspectives, impacts and drivers of US property Cat cycles that seem to recur seemingly independent of our evolving knowledge and average loss trends over 20 or 30 rolling years. We'll discuss and compare different approaches for admitted carrier's vs E & S writers vs reinsurance companies while also touching on Broker approaches to risk transfer along the insurance food chain.

Session IV – Large Vendor Track: Cat Underwriting Wisdom: Navigating Uncertainty, Assumptions, and the Limits of Models *Venetian V*
Tom Larsen, Senior Director of Content Strategy, Cotality
Paul Brown, Director of Industry Solutions, Cotality

Session V – Non-Cat Peril Track: A Break in the Chain *Ligurian II & III*
Karl New, Senior Vice President – Head of Property Claims US, Munich Re
This session will explore how global tariffs, persistent inflation, and ongoing supply chain disruptions are impacting property claims costs and timelines in 2026. We will examine the economic pressures driving higher repair and replacement costs and discuss strategies for managing claims effectively in this evolving environment. Key insights will include trends in material pricing, contractor availability, and the ripple effects of international trade policies on catastrophe risk management.

3:30 p.m. **Session Change break**

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3:45 p.m. **Breakout Sessions**

Session I – Public Private Partnership Track: When Data Meets Fire: Unlocking Business Value from WUI Data Commons - *Venetian I & II*
Heather Kanzlemar, Principal, Wildfire and R&D, Milliman
Laurna Castillo, ACAS, Senior Vice President, State Product Management, CSAA Insurance Group
Imagine a future where wildfire mitigation data is accessible, actionable, and shared across sectors. In this session, we'll discuss the detailed vision for a WUI Data Commons, its anticipated impact, and steps to foster collective resilience through data-driven decision making.

Session II – Vulnerability Track: Florida Residential Building Exposure Characterization and Modeling in the Florida Public Hurricane Loss Model (FPHLM): how does the building stock compare across regions and eras? *Venetian III*
Jean-Paul Pinelli, Ph.D., P.E. Professor, Florida Tech
Dr. Shahid Hamid, Professor and Director, Extreme Events Institute, Florida International University; Project Manager, Florida Public Hurricane Loss Model
Dr. Kurt Gurley, Professor, University of Florida
Over the years, the engineering team of the Florida Public Hurricane Loss Model (FPHLM) has carried out extensive statistical surveys of the residential building stock in Florida across most of its counties. The team has also participated in numerous post-hurricane reconnaissance efforts and has studied the evolution of the building code in Florida. Since the enactment of the Florida Building Code, residential buildings in Florida appear to have increased resilience, as demonstrated in relatively recent hurricanes, at least on the west coast, where the wind-induced losses were relatively light in Irma (2017), Michael (2018), Ian (2022), Helene, and Milton (2024), as opposed to surge-induced losses. We suspect this is a result of these multiple storms there keeping buildings up to date, clearing out deferred maintenance and newest building codes working (Darwinian "*survival of the fittest*"). The presenters shall introduce the FPHLM and share the results of their exposure studies and surveys. These provide the basis for a comparison of the building stock and building code performance in different regions of Florida, across different eras.

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3:45 p.m. **Breakout Sessions *continued***

Session III – When Should You Worry? A Practical Framework to Evaluate Your Event Response Readiness for the 2026 Season *Venetian IV*
Deepak Badoni, Ph.D., Co-Founder and President, Eigen Risk
Stuart Kyle, Vice President, Catastrophe Portfolio Management, Global, Sompo
Monica Mason, Head of Property Analytics, Core Specialty Insurance Holdings
During active weather, it's easy to get pulled into nonstop monitoring. Headlines, alerts, maps, and live coverage flood our screens, yet clarity often feels just out of reach. This session explores how insurers can step back from the noise and focus on the events that actually impact exposure. We'll show how bringing trusted data and teams together replaces hours of watching- weather news, spreadsheets and sql queries, and manual analysis with timely, actionable insight. Using a practical framework built on speed, coverage, and accuracy, you'll learn how to evaluate your current approach to event response, from planning all the way to responding, (or ignoring an event entirely).

Why this matters now: As catastrophe activity becomes more frequent and event timelines compress, insurers need a faster path to clarity about how to deploy both claims resources and underwriting in "safe" areas.

Session IV – Large Vendor Track: How AI is Already Transforming Catastrophe Modeling *Venetian V*
Daniel Ward, Ph.D., Senior Director, Model Development, Karen Clark & Co
This session will demonstrate how KCC scientists have embedded AI within the KCC wildfire and hurricane models, including practical insights from both internal research and external collaborations. A demonstration featuring Google DeepMind will illustrate emerging capabilities now available to (re)insurers. The session will also address how model updates can keep pace in a world where climate conditions, environmental factors, and new knowledge are evolving much faster than in the past.

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3:45 p.m. **Breakout Sessions *continued***

Session V – Using AI to Manage Exposure Data at Scale for Cat Modeling
Ligurian II & III
Bill Granfield, Head of Machine Learning, Ping Intel
Exposure data preparation is critical to reliable cat model results. Small coding errors and inconsistent classifications can drive significant swings in modeled loss. This talk discusses the practical implications of using AI and machine learning in exposure data preparation:

- Where automation works and where it breaks.
- How to manage ambiguity and prevent information loss when converting between model schemas.
- How to build an auditable pipeline that improves input quality at scale.

4:15 p.m. **Session Change break**

4:30 p.m. **Breakout Sessions**

Session I – Public Private Partnership Track: Hidden reefs and shoals: A few overlooked aspects of climate-related catastrophes
Venetian I & II
Scott St. George, Head of Weather and Climate Research, Willis Research Network
In this session, I'll spotlight three overlooked aspects of catastrophe risk that have a material impact on the perils we face today and in the future. First, if we make predictions based solely on the human influence on global climate, we are guaranteed to underestimate the actual volatility of weather- and climate-caused catastrophes. Second, even the latest generation of climate models still struggle to simulate the correct "rhythm" of weather from one year to the next, so we are often not prepared for cumulative effects that cause risks to build over time. Finally, although catastrophe or climate risk models let us make very precise estimates of tail events, in the real world we can assign only approximate upper and lower bounds to the most serious catastrophes. Although none of these challenges currently have obvious solutions, identifying these gaps in our understanding (and others) is a crucial first step to avoiding unpleasant surprises.

Session II – Vulnerability Track: The Cyber Protection Gap Venetian III
Ryan Wilkins, Head of Cyber Analytics, Gallagher Re
This session will address vulnerabilities arising out of cyber protection gaps and catastrophic cyber risks.

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4:30 p.m. **Breakout Sessions *continued***

Session III – Underwriting & Claims Track: Lessons at the Intersection of Underwriting and Claims Venetian ***IV***
Aaron Beauchemin, Vice President, Property Claims, Core Specialty
Some real-life examples of claims to illustrate the importance of contracts, SOVs, and underwriting in building a complete, robust, and accurate view of risk.

Session IV – Large Vendor Track - Don't Blame the Models: How to Take Control of Model Miss in Your Portfolio *Venetian V*
Firas Saleh, Ph.D, Director – Product Management, Moody's
Catastrophe models attempt to provide insight into probable loss outcomes that are inherently uncertain. When events occur, there are many characteristics that contribute to the total insured loss. Moody's strives to give risk professionals the ability to understand and control the uncertainty in the modeled loss thereby reducing the potential for "model miss" when real events occur. This session describes the sources of model miss, how Moody's is allowing for transparency in modeled uncertainty through its High-Definition models and will explore implications for underwriting, pricing and capital management business decisions.

Session V – Geocoding for Risk Analysis *Ligurian II & III*
Brent Francom, Director of Product Management, Smarty
Accurate geocoding is the foundation of modern location intelligence. Rooftop-level precision, cloud-based technology, and the use of a persistent unique ID for every address is needed now more than ever in the P&C insurance industry to accurately assess risk and price policies.

5:00 p.m. **Reception *Citrus Piazza* *sponsored by***
7:00 p.m.

9:00 p.m. **ISCM Night Owl Reception Thirsty Fish**
11:00p.m.

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7:00 a.m. **Breakfast** ***Ligurian Foyer*** *sponsored by* precisely

8:45 a.m. **Breakout Sessions**

Session I – Career Development Track: Charting the Uncharted — Building a Resilient Career in Catastrophe Risk Management – ***Venetian I & II***
Chris Zumbrum, CCRMP, CCRA, Are, Consultant
The catastrophe modeling field was and continues to be built on uncertainty—so it's no surprise our careers often are too. This session gathers stories from successful peers across the industry who have navigated ambiguity, mergers, restructures, and career pivots (including nonlinear paths and lateral career moves). This session also explores whether participants felt they had a defined career path—and if not, how they shaped one using lessons from their peers and mentors who turned uncertainty into opportunity.

Attendees will hear how others managed change, found mentorship, built resilience, and maintained direction amid disruption so that they may apply some (or all) of these tips into their own career path.

Session II – Event Response Track Adapting Catastrophe Models for Multi-Purpose Event Response ***Venetian III***
Joss Matthewman, Chief Revenue Officer, Reask
Mona Hemmati PhD, Global Tropical Cyclone Peril Lead, Gallagher Re
Current catastrophe models are not primarily intended for event response. However, they have been used this way for decades. This session will address best practices for adapting traditional catastrophe models for this purpose and will present some alternative options for event response methodology.

Session III – A Retrospective: 20 Years of Cat Risk Management
Venetian IV
Nick Lamparelli, Insurance Marketplace Advocate, ISCM

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8:45 a.m. **Breakout Sessions *continued***

Session IV – University Research Track: Industry-Academia Collaborations on Seasonal and Long-Term TC Hazard Assessment (CERCat) ***Venetian V***
Dr. Richard Sullivan, Postdoctoral Researcher, Center for Catastrophe Modeling and Resilience at Lehigh University
Dr. Benjamin Felzer, Associate Professor, Center for Catastrophe Modeling and Resilience at Lehigh University
Kurtis Malone, Senior Research Catastrophe Analyst at Arch Insurance, Chair of the CERCat Industry Advisory Board
Nalan Senol Cabi, Head of Catastrophe Model Research at Arch Insurance
Siamak Daneshvaran, Head of Catastrophe Research at Everest Re
This session will present an example of the CERCat consortium's approach to industry and academic partnership by highlighting a current collaborative project. Internal climate variability, such as the El Niño Southern Oscillation (ENSO) and Atlantic Multi-decadal Oscillation (AMO), modulates tropical cyclone (TC) activity across the Atlantic. However, the influence different climate states exert on hurricane hazard probabilities at regional to local scales remains unclear. The relatively short and spatially limited historical TC record constrains our ability to quantify these impacts. To address this gap, we are leveraging physics-based downscaling methods to generate large ensembles of synthetic TCs and associated rainfall, enabling probabilistic estimates of the relationship between climate variability and local-scale hazards. Preliminary results indicate recurrent, robust patterns in TC landfalls, with distinct sections of the U.S. coastline exhibiting co-varying or inverse risk profiles. These patterns suggest that coherent shifts in localized TC risk emerge over time in response to large-scale climate variability. Improved understanding of the mechanisms that shape TC impacts will clarify year-to-year changes in storm-related hazards, allow comparisons between the influence of internal variability and near-term climate change, and ultimately support more effective risk mitigation and resiliency planning efforts.

Session V – University Research Track – Modeling of Wind Vulnerability of Refinery Plants at the Wind Hazard and Infrastructure Performance Center (WHIP-C)Ligurian II & III – ***Ligurian II & III***
Jean-Paul Pinelli, Ph.D., P.E. Professor, Florida Tech
Nahuel Bonfante, Civil Engineer, Florida Institute of Technology
Modeling of Wind Vulnerability of Refinery Plants at the Wind Hazard and Infrastructure Performance Center (WHIP-C)

9:15 a.m. **Session Change Break**

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9:30 a.m. **Breakout Sessions**

Session I – Career Development Track: Advance with Impact: Stand Out and Move Up ***Venetian I & II***
Jessica Fang, Vice President Property Data Analytics, *Core Specialty*
Ready to push past plateaus and unlock new opportunities? This session dives into practical, high-impact strategies to elevate your career. From building influence and expanding networks to embracing stretch assignments and amplifying your personal brand, you'll walk away with actionable steps to accelerate growth and stand out in the industry.

Session II – Event Response Track: Riding the Wave: Driving Innovation in Event Response ***Venetian III***
Michal Lorinc, Head Of Catastrophe Insight, Impact Forecasting
Vinu Kuriakose, Head Of Cat Modeling – Americas, Zurich
In 2025, catastrophes accounted for $127B of insured losses. When disaster strikes, time is of the essence – to protect people, property and restore critical services. To do so, (re)insurers require real-time event data so they are better informed and better equipped to support customers, when they need it the most. This session will reflect on the lessons learned from the catastrophe events of 2025 and how Impact Forecasting is utilizing the latest weather forecast and satellite data, as well as new AI models to expand its Automated Event Response suite which now also includes Severe Convective Storm, Wildfire, and Flood. We take a closer look at our new US SCS AER solution, and how modeling teams utilized the outputs through the lens of a large insurer.

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9:30 a.m. **Breakout Sessions *continued***

Session III – Industry-Academia Collaborations on Vulnerability Models (CERCat) ***Venetian IV***

Dr. Paolo Bocchini, Professor and Director, Center for Catastrophe Modeling and Resilience at Lehigh University; and Director of the Consortium for Enhancing Resilience and Catastrophe Modeling (CERCat)
Dr. Jamie Padgett, Professor and Department Chair, Department of Civil & Environmental Engineering, Rice University; and Deputy Director of the Consortium for Enhancing Resilience and Catastrophe Modeling (CERCat)
Dr. WoongHee Jung, Postdoctoral Researcher, Center for Catastrophe Modeling and Resilience at Lehigh University
Saeed Nozhati, Director of CatModeling, Everest Re
Nicholas Dimuzio, Head of Exposure Management, Everest Re
Bryan Adams, Senior Vice President, Head of Catastrophe Analytics, Arch Re
This session will present examples of the CERCat consortium's approach to industry and academic partnership in action. Specifically, we highlight collaborations for three ongoing projects related to structural vulnerability modeling:

1. SCS and hail fragility models
2. Wildfire fragility models
3. Slender structures

These projects address key gaps in needs in catastrophe modeling across a range of structures and perils.

Session IV – University Research Track: Coordinating Risk and Research Amongst Industry and Academia ***Venetian V***

C. Adam Schlosser, Senior Research Scientist and Deputy Director, MIT Center for Sustainability Science and Strategy Director, Svante High Performance Computing Cluster
What are the outstanding critical issues/needs of industry - and is academic research poised (or not) to meet these needs?

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10:00 a.m. **Networking Break** ***Tuscan Foyer*** *sponsored by* PING

10:30 a.m. **General Session – Part One: Understanding Macro Events on a Micro Level** ***Tuscan III & IV***

How do (re)insurers work to understand the modeling of localized events within the context of large weather systems? Can the same modeling techniques be used for single state or regional insurers as are used by national insurers? How do we prevent recency bias? The modeling firms will discuss their views on SCS PMLs both in Iowa and nationally and how recent events, 2020 derecho, impact their view of risk. They will then discuss how they advise companies to use their models when assessing these risks.

Moderator: *Dr. Megan Hart, Head of Data & Analytics - North America Willis Re*

Panelists: *Glen Daraskevich, Executive Vice President, Karen Clark & Company*
Dr. Jayanta Guin, PhD, Chief Research Officer, Catastrophe and Risk Solutions, Verisk
Tom Larsen, Senior Director of Content Strategy, Cotality
Dr. Eric Robinson, Global Head Of SCS Development, Aon Impact Forecasting
Rajkiran Vojjala, Vice President, Head of Vulnerability & Exposure Modeling, Moody's

11:45 a.m. **General Session – Part Two: Industry Takeaways Commentary In Response to Large Vendor Session** ***Tuscan III & IV***

Mark Bove, Natural Catastrophe Solutions Manager, Munich Re U.S.
Dr. Megan Hart, Head of Data & Analytics - North America, Willis RE
Dr. Jeff Gall, Senior Vice President and Regional Manager, RenaissanceRe Risk Sciences

12:15 p.m. **Adjourn**