



Casualty Actuaries of New England

An Affiliate of the Casualty Actuarial Society

Agenda

Spring Meeting, March 5, 2026

Sheraton Springfield Monarch Place
One Monarch Place, Springfield, MA
Grand Ballroom

8:00 to 9:00 – Registration Check-in \ Continental Breakfast

9:00 to 9:50 – State of the Insurance Industry

Michel Léonard, PhD, CBE, Chief Economist and Data Scientist, The Insurance Information Institute

This session will be a State of the Insurance Industry focusing on key economic issues:

- P&C investment trends, Return on investment, and Profitability.
- Geopolitics & monetary policy.
- Insurance employment and compensation trends compared to wider US employment trends
- P&C replacement costs and the economic growth of specific industries directly relevant to individual P&C lines.
- Underwriting projections for HO, personal and commercial auto, CMP, GL, and WC.

9:55 to 10:45 – ADAS, Automation, and Its Impact on Auto Insurance and Safety

Han Huang, Research Analyst, HLDI

HLDI (Highway Loss Data Institute) published its first report on advanced driver assistance (ADAS) features in 2010. Since then, IIHS-HLDI researchers have continued to expand our understanding of the impact of ADAS and driving automation on highway safety and auto insurance. Topics covered include changes in claim frequency and severity for various ADAS systems, Tesla Model 3 loss results, evaluations of Level 2 partial driving automation systems, updated crash avoidance testing and ratings, and the speed at which various features are spreading through the fleet.

10:45 to 11:00 – Morning Break

11:00 to 11:50 – Fairness in Focus: Understanding Bias in Insurance and What Comes Next

Roosevelt Mosley, Managing Principal of Pinnacle Actuarial Resources

Conversations about fairness in insurance have accelerated rapidly - shaped by new research, shifting public expectations, and a wave of regulatory and consumer-advocacy attention. This session will unpack where these discussions began, why they intensified over the past several years, and how insurers, regulators, and the public have responded.

This session will walk through the evolving national dialogue on bias in pricing, underwriting, and predictive modeling, including the important contributions of the *CAS Race and Insurance Series* in grounding the profession's understanding of these issues. With an eye toward the future, the session will assess the current state of play and explore what the next phase of fairness and bias considerations may look like for insurers, actuaries, and policymakers.

11:50 to 1:00 – Lunch

1:00 to 1:50 – Aerial Imagery Usage in Insurance

Chris Clickner, ACAS MAAA, AVP Government, Public & Regulatory Affairs, Moody's Corporation

Aerial imagery has been a longstanding tool in the insurance industry but has gained significant momentum with carriers and regulators recently due to technological advancements. This presentation will provide a basic understanding of the current aerial imagery landscape, recent innovations in the space, and general considerations that actuaries may consider during their work with aerial imagery.

1:55 to 2:45 – Bad Events Come in Bunches: Climate Modes and the Clustering of Insured Losses

Charles Jackson, PhD, Assistant Vice President and Director of Atmospheric Perils Modeling at Verisk

Weather extremes and storm clustering are shaped by large-scale environmental conditions and modes of climate variability such as ENSO and the NAO, alongside longer-term changes driven by greenhouse gases and aerosols. This presentation explores the physical processes behind storm clustering and their implications for risk management.

2:45 to 3:10 – Afternoon Break

3:10 to 4:00 – Are You Qualified?

**Zach Suter, ACAS, CAS Professionalism Education Working Group
Ginda Fisher, FCAS, CAS Professionalism Education Working Group**

Do you ever wonder if you are qualified to do a specific task or role? What would others say? Join us in this interactive session where we will hold open discussion to see when people think they are and are not qualified to perform work. Of course, it will depend on more specific details. The session will also give an overview of the U.S. Qualification Standards and Code of Professional Conduct.

4:00 to 6:00 – Happy Hour sponsored by Pauline Reimer/Pryor Associates Executive Search

Join us for pizza, ice cream, drinks, and networking!

Many thanks to Pauline Reimer/Pryor Associates (pauline@ppryor.com) for sponsoring this Happy Hour!