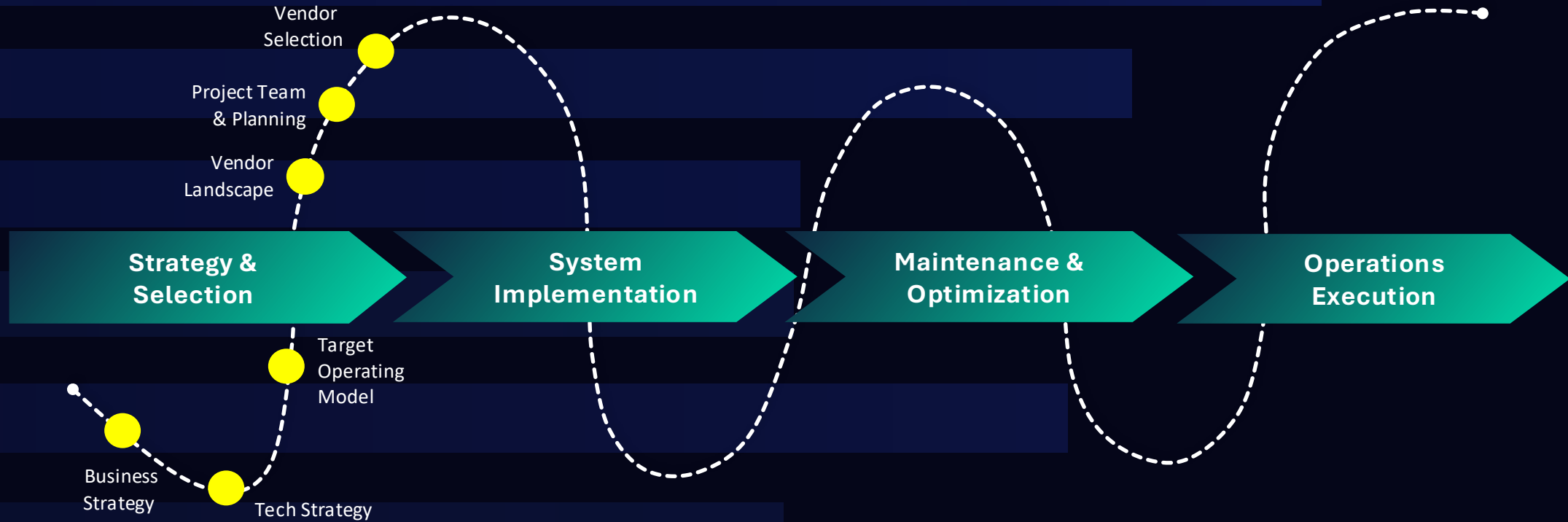


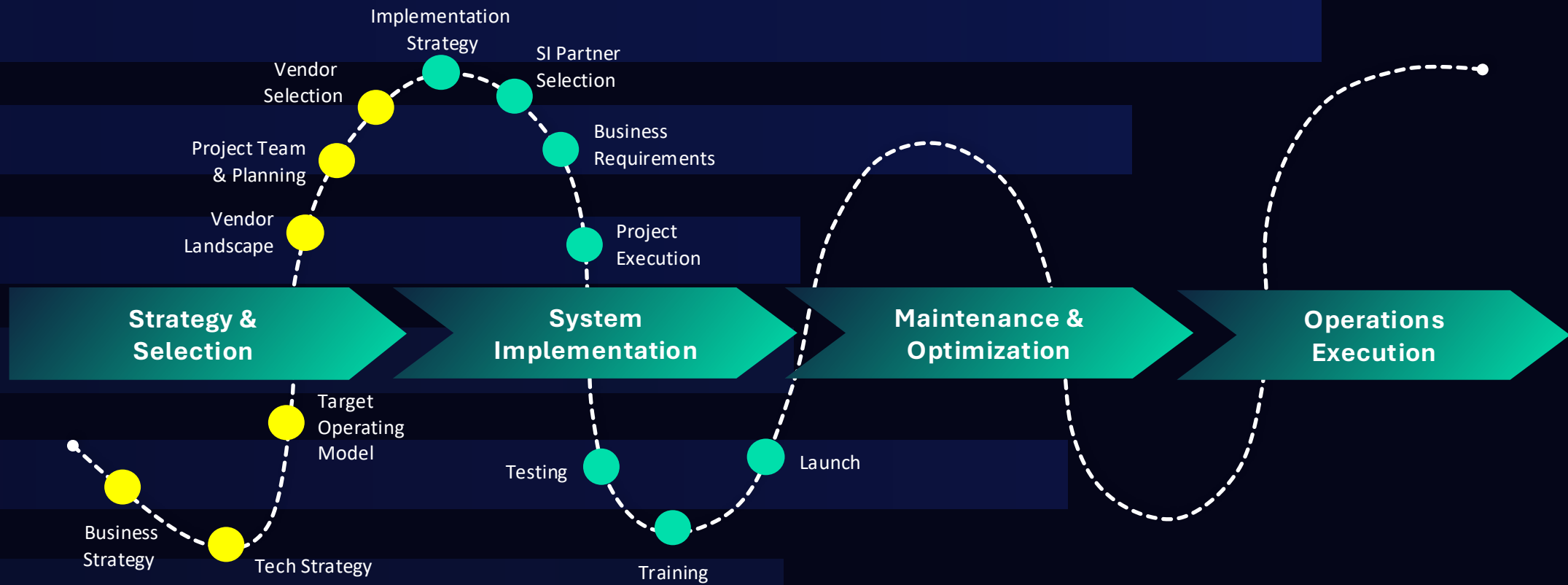
# ReSource Pro's transformation continuum



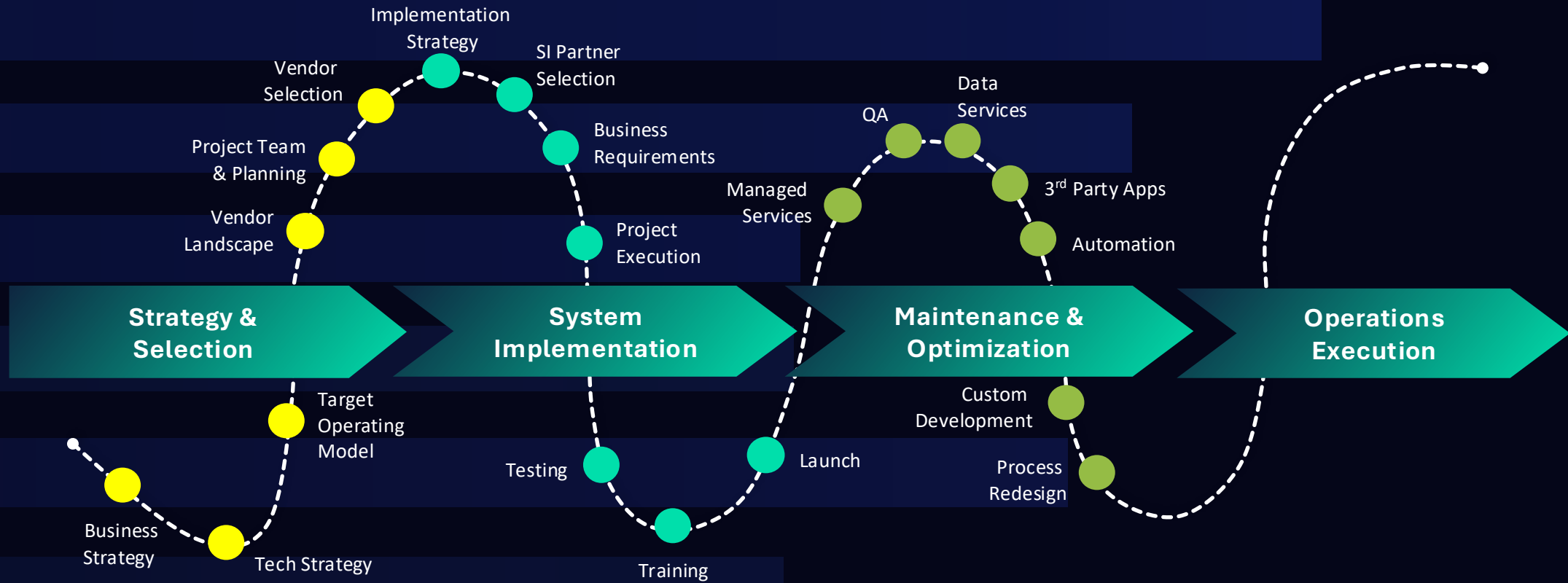
# ReSource Pro's transformation continuum



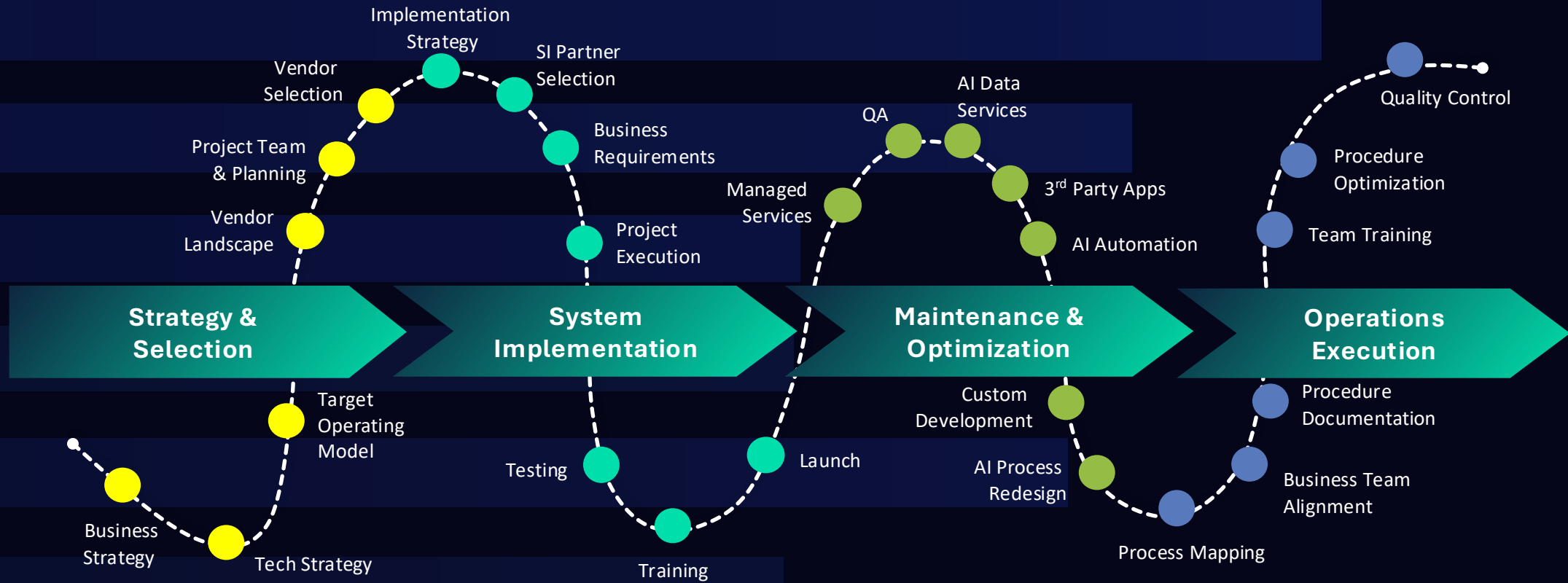
# ReSource Pro's transformation continuum



# ReSource Pro's transformation continuum



# ReSource Pro's transformation continuum



# ReSource Pro's transformation continuum



## Strategy & Selection

- Transformation Services
- Technology Services

## System Implementation

- Tech Services
- Data Services

## Maintenance & Optimization

- Tech Managed Services
- Data Services
- Compliance

## Operations Execution

- APM
- Premium Audit Complete
- Loss Control Complete

Wednesday, 2:15 PM



Maintenance &  
Optimization



**Cheryl Kusick**

VP Operations,  
ReSource Pro



**Bryan Harmsen**

EVP, Chief Operating Officer  
Falcon Risk Services, and HDI  
Company



**Violet Xu**

COO,  
ReSource Pro

**Maximizing Automation Through Continuous Improvement**

## Trends & Research: Federato Fireside Chat



**William Steenbergen**

Co-Founder and CTO,  
Federato



**Mark Breeding**

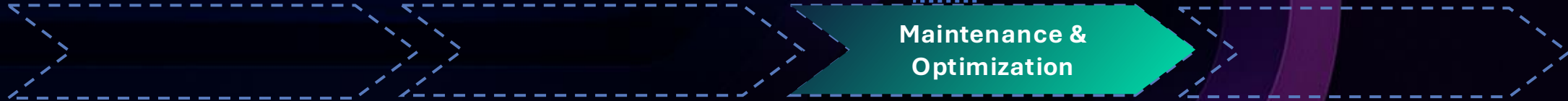
Sr. Partner,  
ReSource Pro

Strategy &  
Selection



**Wednesday, 3:00 PM**

# The Worker's Comp Compass: California's Trends



**Fred Lowry**

Managing Director  
ReSource Pro



**Paul Kim**

Managing Dir. CTA  
WCIRB



**Andrea Coleman**

CEO  
WCIRB



**James Xia**

VP, Actuary  
WCIRB

**Wednesday, 3:20 PM**

THURSDAY, APRIL 30

**DAY 2**

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**Capture the Shift**

## Premium Leakage Exposed



**Dan Swensen**

Director, Innovations &  
Development  
ReSource Pro



**Michael Warner**

Vice President  
Builders Insurance

Operations  
Execution



Thursday, 8:30 AM

# The Connected Insurer: Portals as the Hub



**Beth Long**

COO  
Waypoint Mutual



**Alex Perry**

Principal Consultant  
ReSource Pro



**Sarah Perry**

Trean Insurance



**Zenobia Hastie**

Sr Manager, Underwriting &  
Data Reporting  
ReSource Pro



**Emily Cameron**

Head of Product  
Crosstie

System  
Implementation



Thursday, 9:15 AM

# Closing the Value Gap: Loss Control for Today's Risk



**Cameron Richards**

Director, Loss Control  
ReSource Pro



**Steven Hansen**

CEO  
Utah LGT

Operations  
Execution



Thursday, 10:20 AM

## Licensing and Corporate Trends in 2026



**Jeff Brinkman**

Director  
ReSource Pro



**Joyce King**

Senior Manager, Service  
Delivery, Compliance  
ReSource Pro

**Maintenance &  
Optimization**



**Thursday, 10:50 AM**

# The Hidden Drain: Securing Profits and Preparing for Transformation through Strategic Business Operations



**Robert Mueller**

Principal Solution Consultant  
ReSource Pro

Strategy &  
Selection



Thursday, 11:35 AM

## Ecosystem Alignment: Data & Tech Reshaping Partnerships



**Mike Ansay**

Chairman and CEO  
Ansay and Assoc., LLC



**Mark Breading**

Sr. Partner  
ReSource Pro



**Geoffrey Struggles**

Head of Innovation  
Cincinnati Insurance



**Sam Carson**

Burns & Wilcox  
Corporate Vice  
President, Operations



**Maryellen Dolan**

COO  
Specialty Program Group

**Operations  
Execution**



**Thursday, 2:00PM**

Thursday, 3:05 PM



Maintenance & Optimization



**Danny Smith**  
Vice President, IT  
Athens TPA



**Jason McHugh**  
Managing Director  
ReSource Pro



**Bruce Broussard**  
Founder and Managing Director  
Percipience

**Migrating Data with Confidence**

ReSource Pro

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# Continuous improvement cycle



# Strategy & vision



”

The more we automate, the more we need people who think critically and creatively

**Seth Godin**  
American Author

# Change readiness



”

Every success story is a tale of constant adaption, revision and change

**Richard Branson**

English Business Magnate

# Process readiness

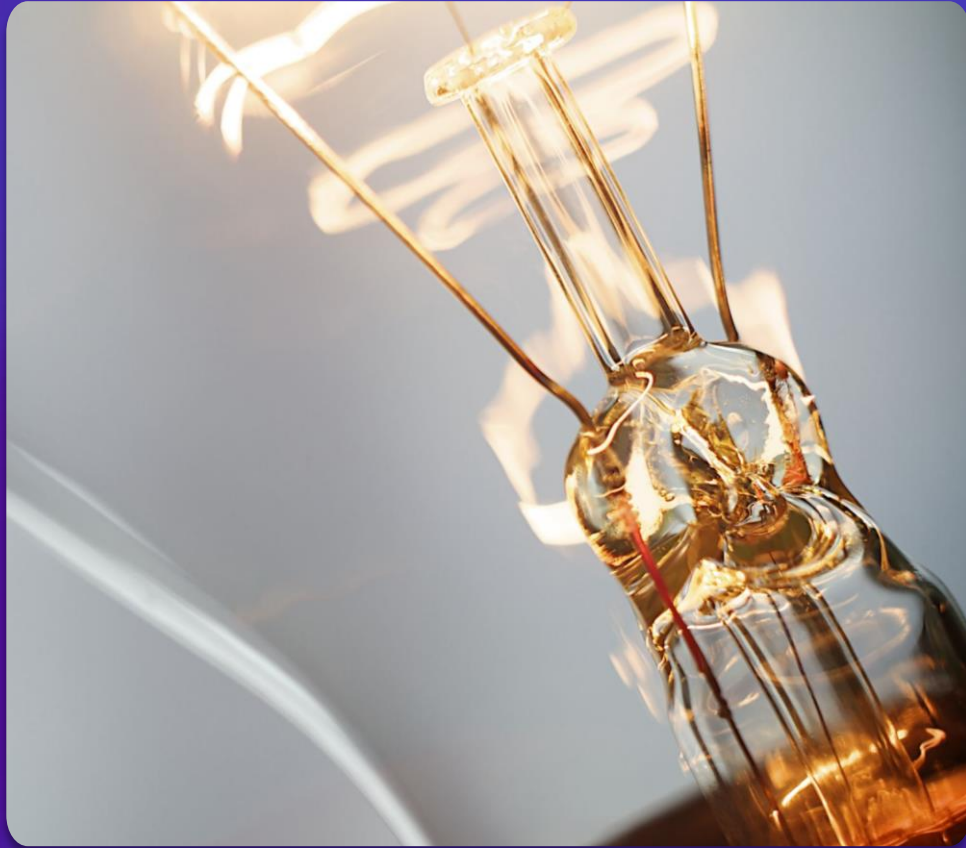


”

If you automate a mess,  
you get an automated mess

**Bill Gates**

Co-Founder Microsoft



”

AI is the new electricity. Just as electricity transformed every major industry a century ago, AI is now poised to do the same.

**Andrew Ng**

Technology Entrepreneur

# What we have learned . . . so far



”

20 years ago, all this AI was science fiction. 10 years ago, it was a dream. Today we are living it

**Jensen Huang**  
CEO of NVIDIA

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# About me

- Background in research at Stanford's Human Computer Interaction Group and the Institute for Computational Mathematics at Stanford
- Worked on some of the state-of-the-art algorithms in reinforcement learning and dynamic optimization



**William Steenbergen**

CTO & CO-FOUNDER, FEDERATO

# About Federato

- Born out of first principles research in AI for proactive portfolio management - how can AI do what no human can?
- The only AI-native platform that spans the full policy lifecycle, Recently raised \$100M Series D from Goldman Sachs
- Our mission is to change the way insurance work gets done

**FEDERATO**

Does AI  
over promise,  
under deliver?



Does AI  
over promise,  
under deliver?

“74% of  
CEOs report  
no change  
in revenue  
from AI”

PwC, WEF Davos  
2026 Global CEO Survey

Does AI  
over promise,  
under deliver?

“Yet, 88% of  
CEOs report  
increased  
spend on  
AI systems”

PwC, WEF Davos  
2026 Global CEO Survey

Does AI  
over promise,  
under deliver?

“In 2025, 48%  
of insurers  
destroyed  
value...up  
from 9% in  
2021

ACORD, 2025  
P&C Value Creation Study

# What is agentic AI?



Made or produced by human beings rather than occurring naturally, especially as a copy of something natural



# Agentic Artificial Intelligence

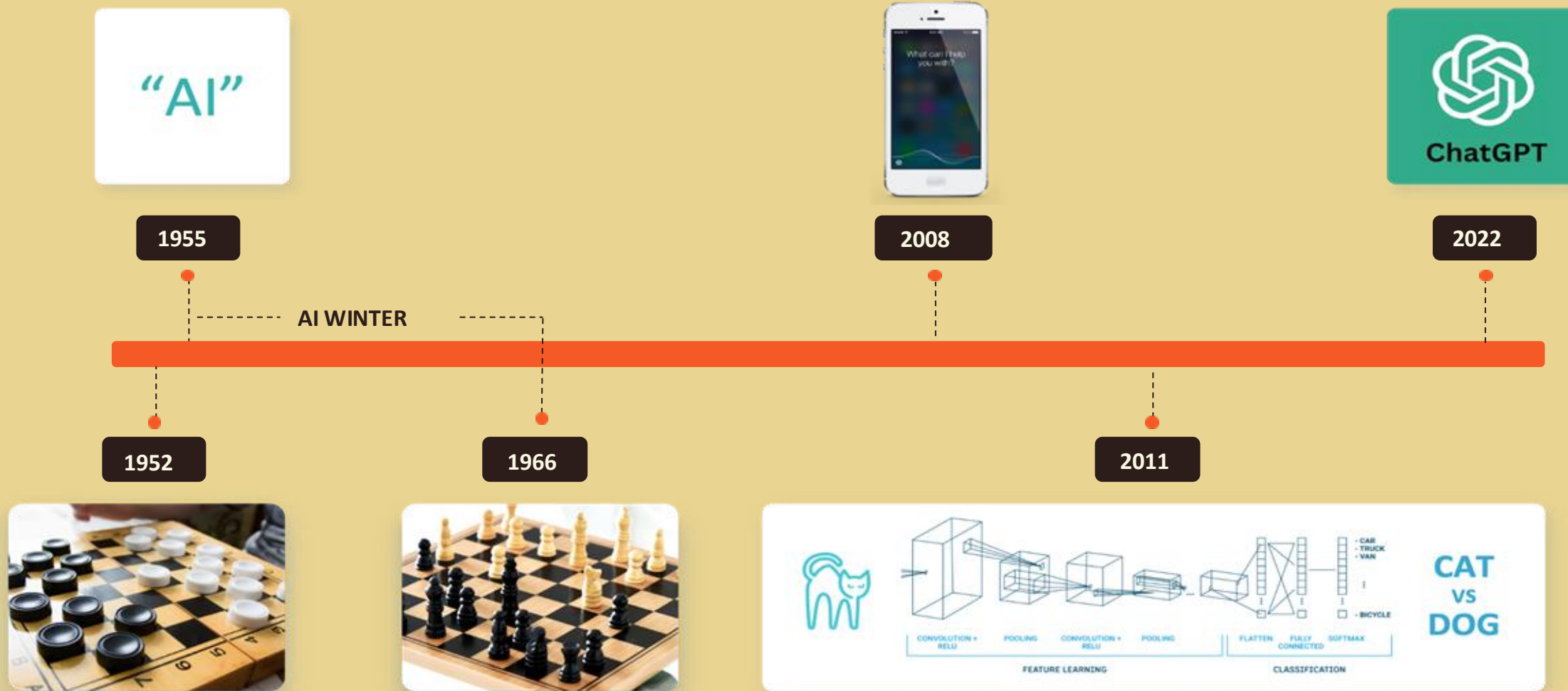
Referring to a person or thing capable of or through which an outcome or end is achieved



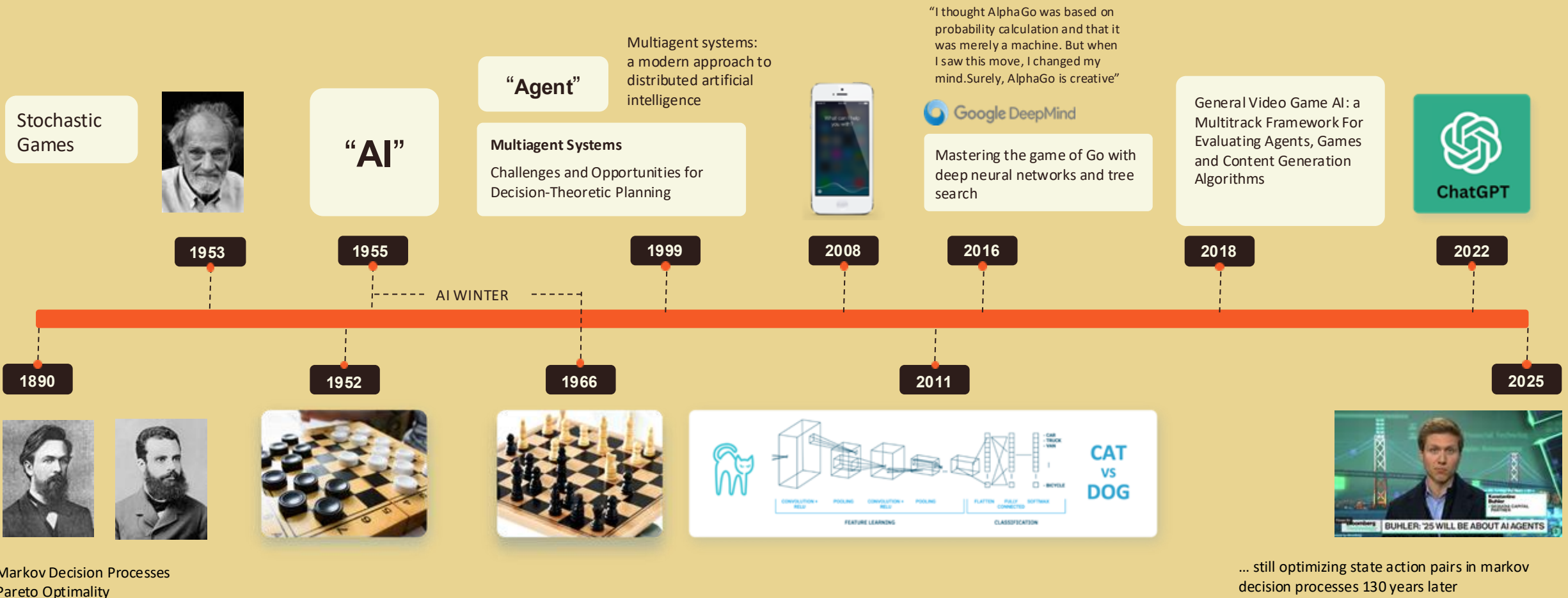
The ability to acquire knowledge and skills



# AI has eras and waves



# Often with **agentic follow-on**



"I thought AlphaGo was based on probability calculation and that it was merely a machine. But when I saw this move, I changed my mind. Surely, AlphaGo is creative"

... still optimizing state action pairs in markov decision processes 130 years later

Model Context Protocol (MCP):  
Landscape, Security Threats and Future Research Directions

# What is today's AI agent?



LLM

+



Tools

+



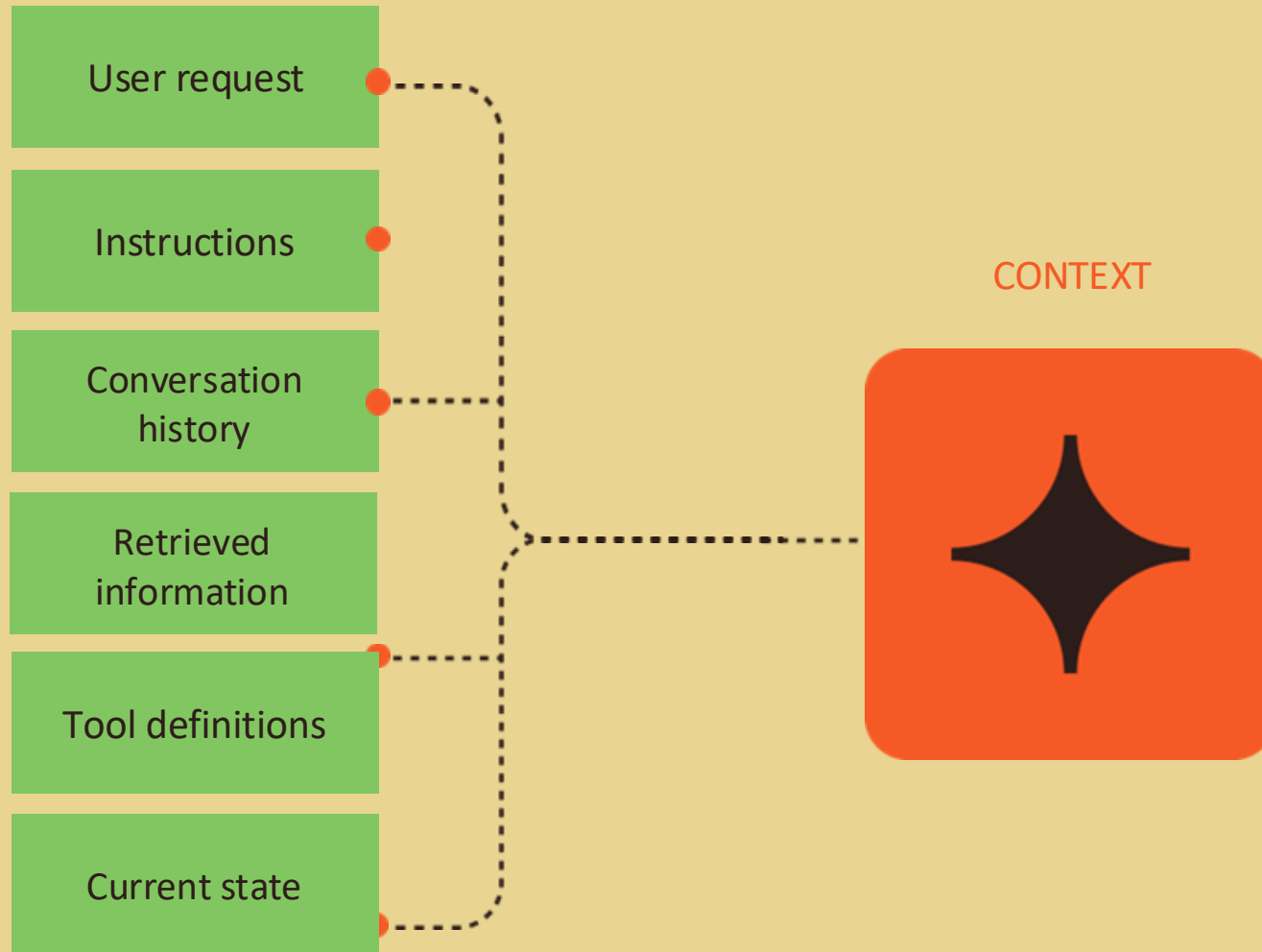
Context

=

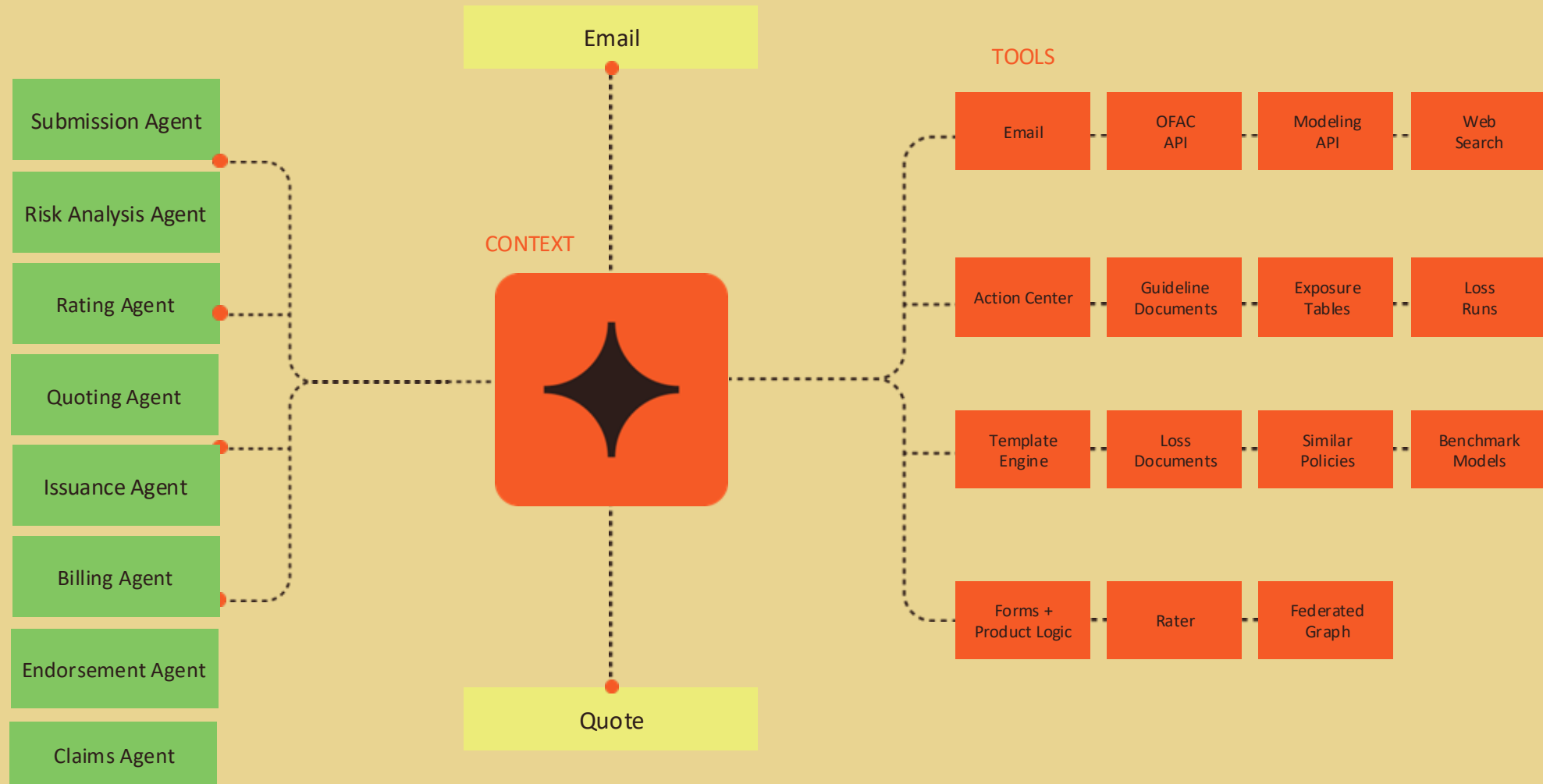


Agent

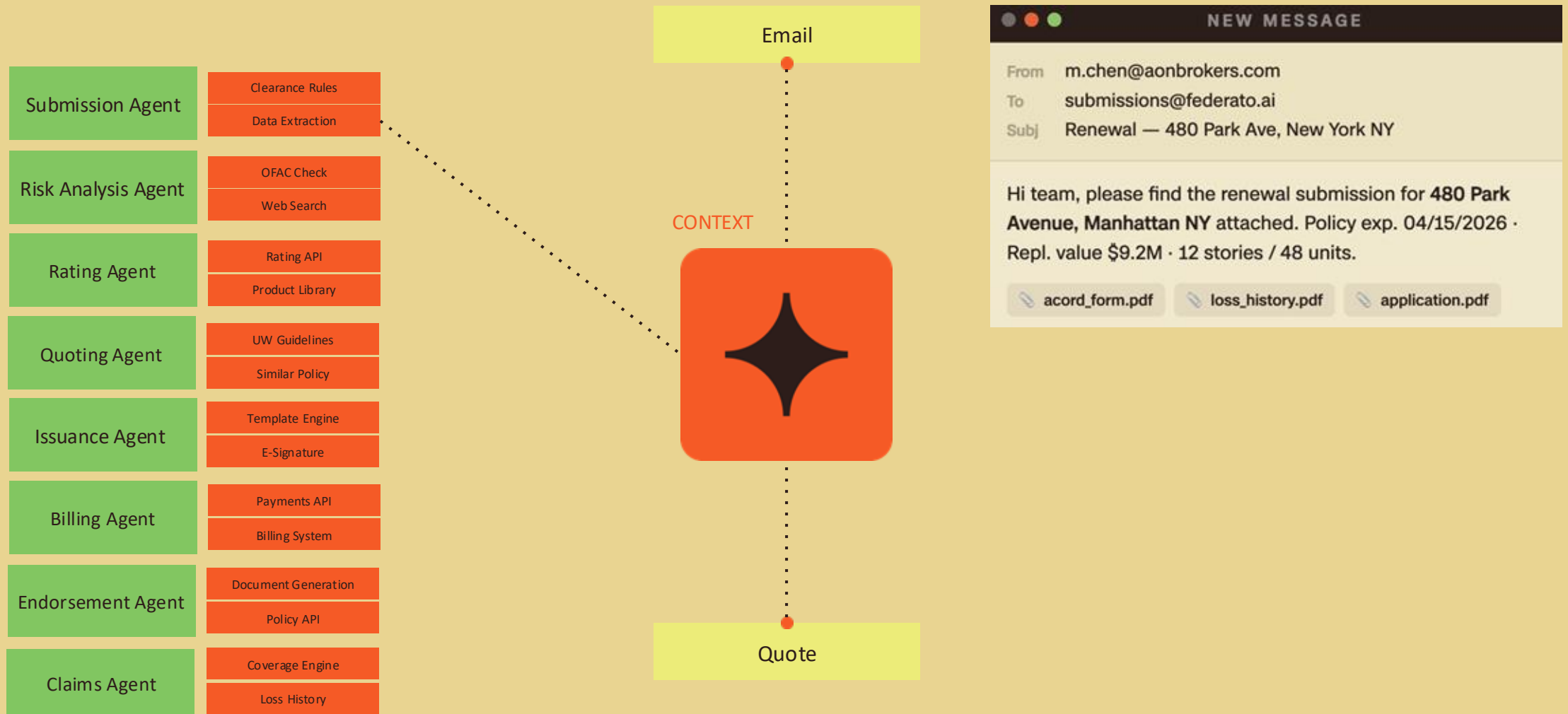
# What is context?



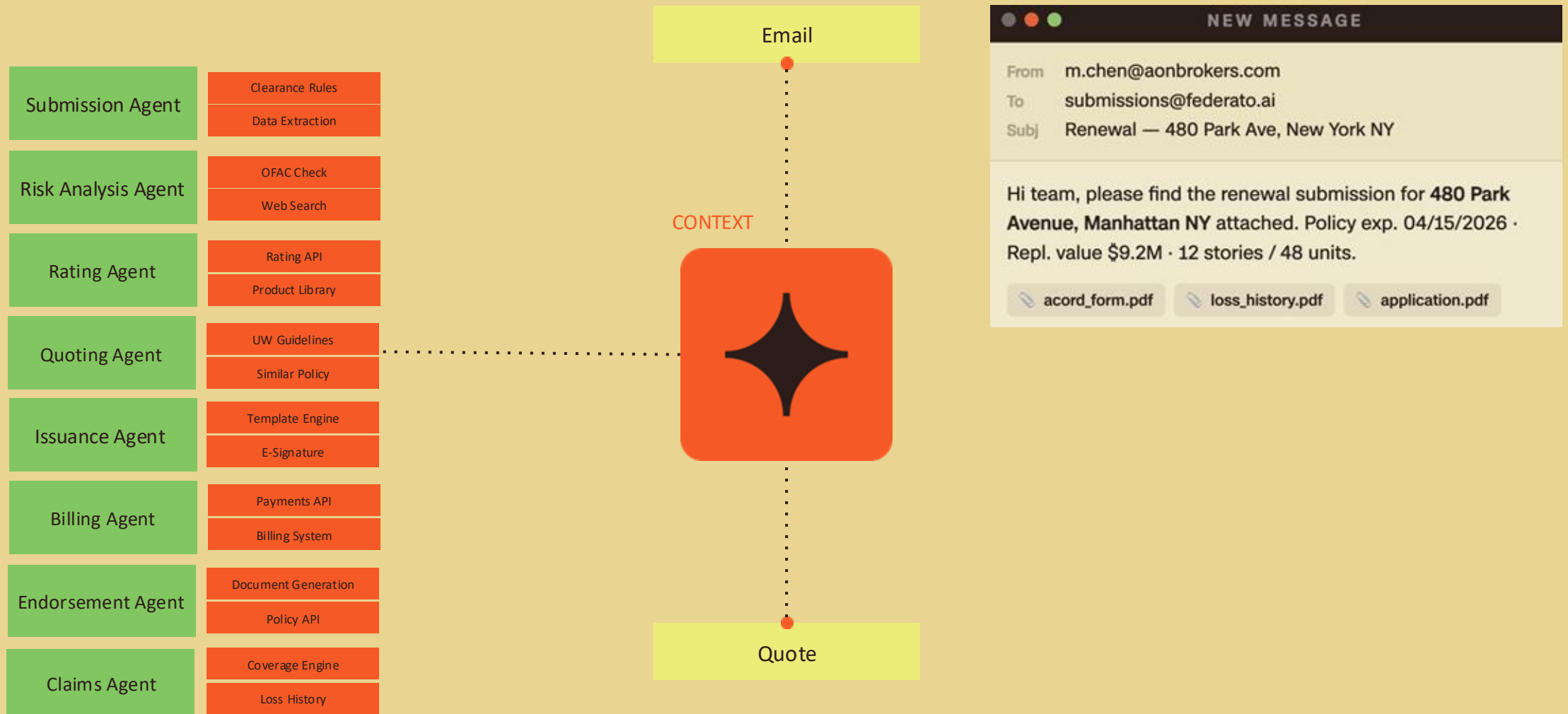
# How does an AI agent work?



# How does an AI agent work?

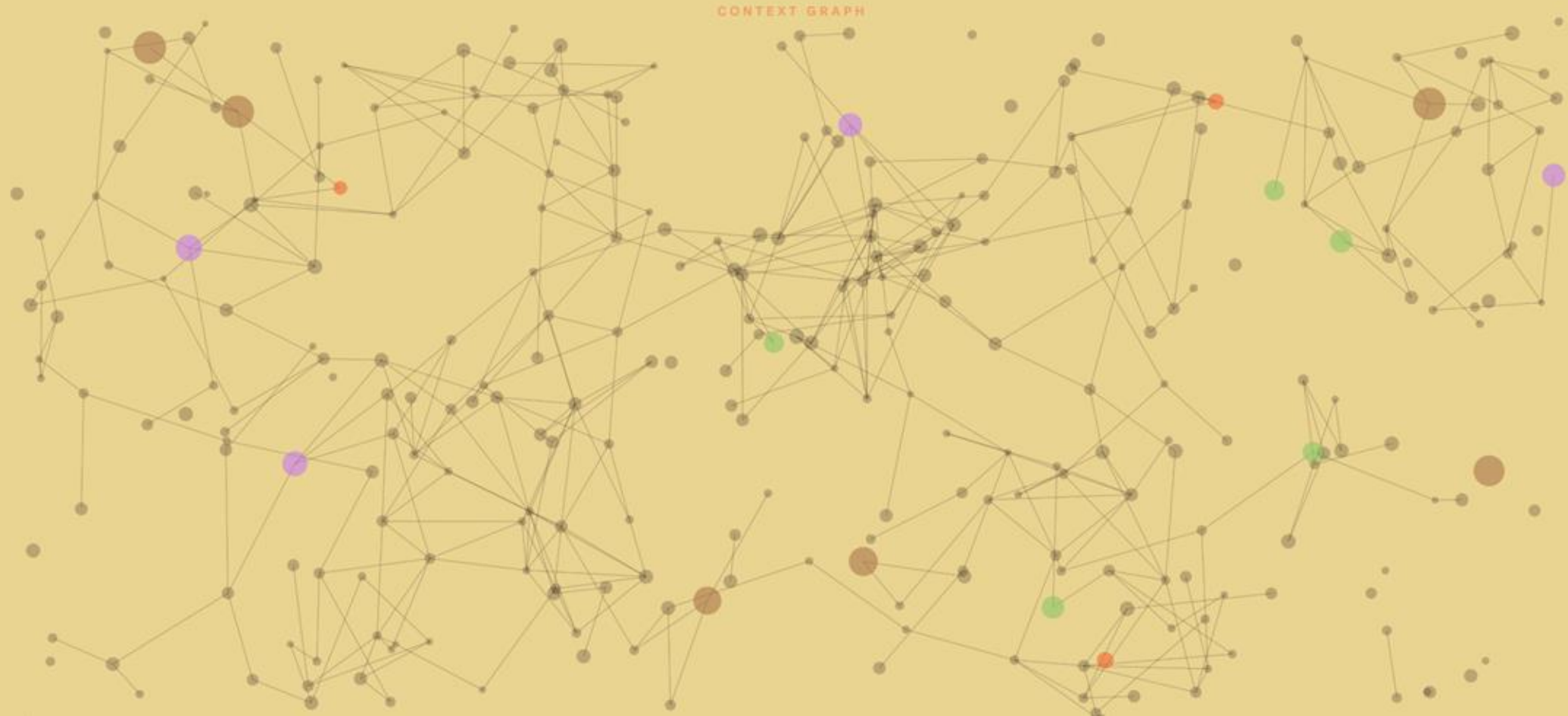


# How does an AI agent work?

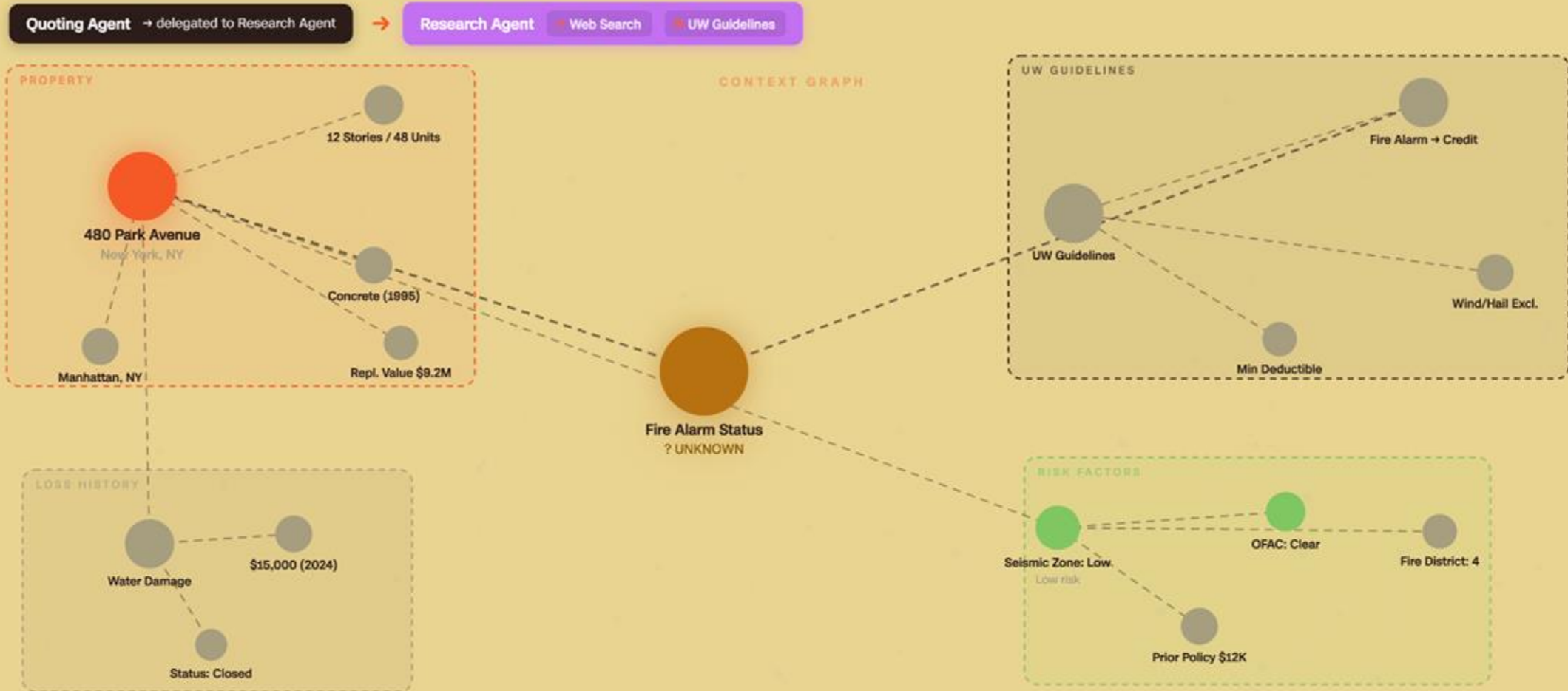


# How does an AI agent work?

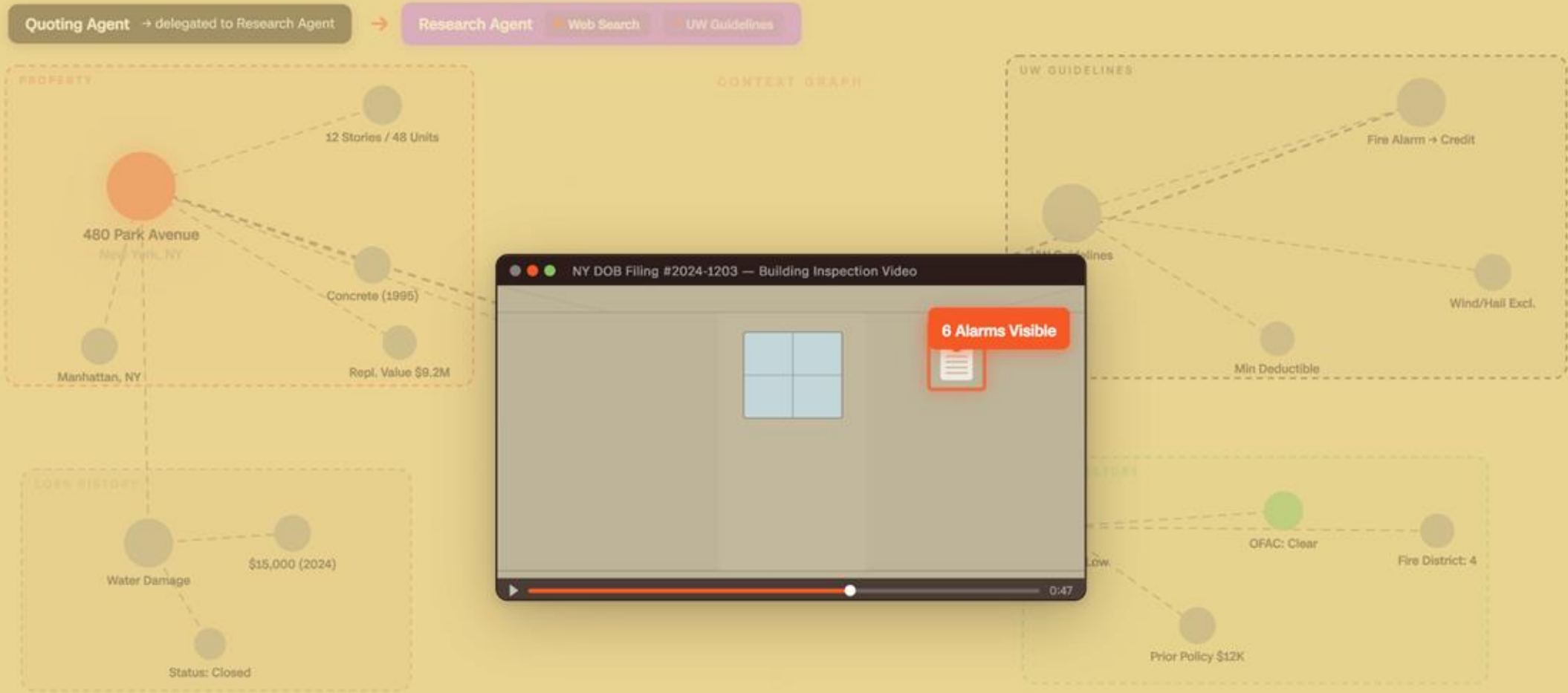
Quoting Agent ▲ fire\_alarm\_status = UNKNOWN



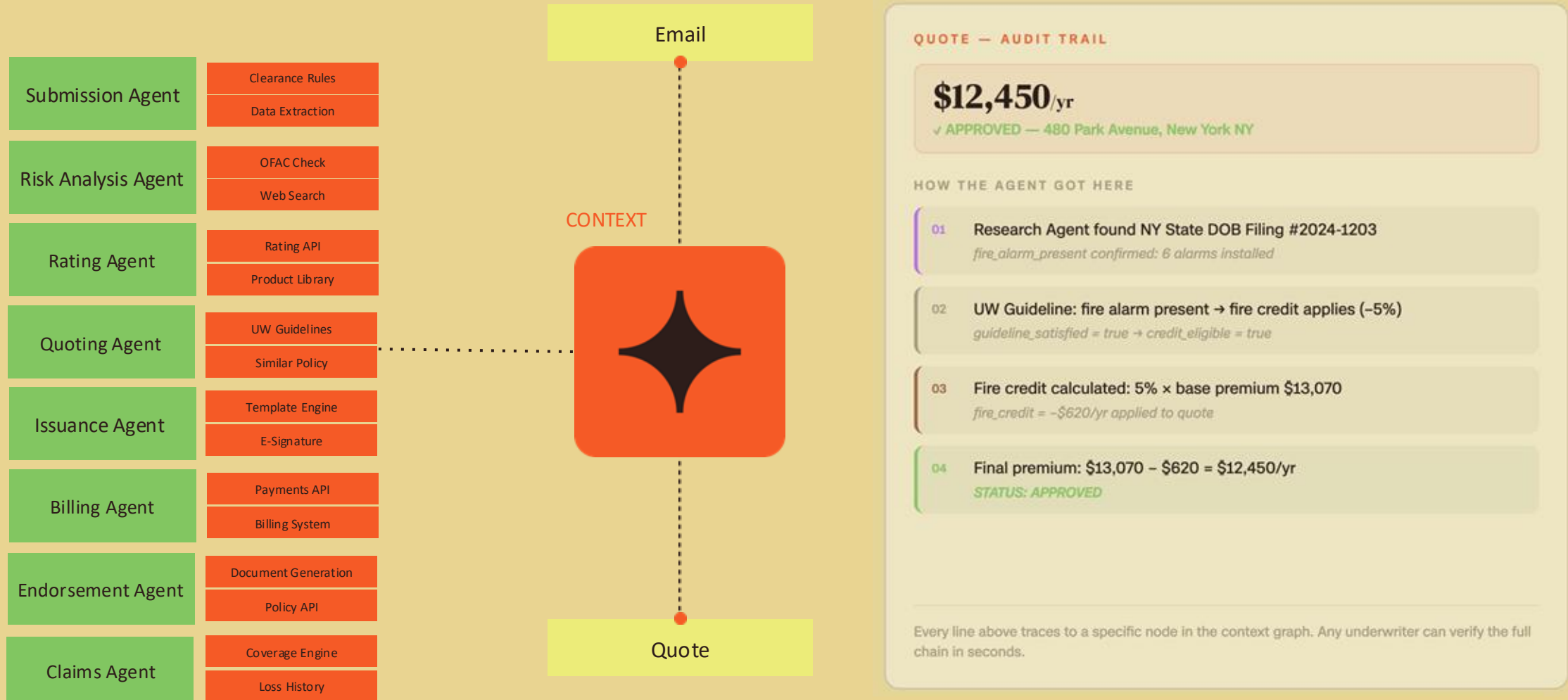
# How does an AI agent work?



# How does an AI agent work?



# How does an AI agent work?



Why the AI  
failure if agents  
are so powerful?



Why the AI  
failure if agents  
are so powerful?

Built-in vs bolted-on

Bolt on *AI* fails  
because

it inherits  
latency

Bolt on AI fails  
because

it lacks  
context

Bolt on AI fails  
because

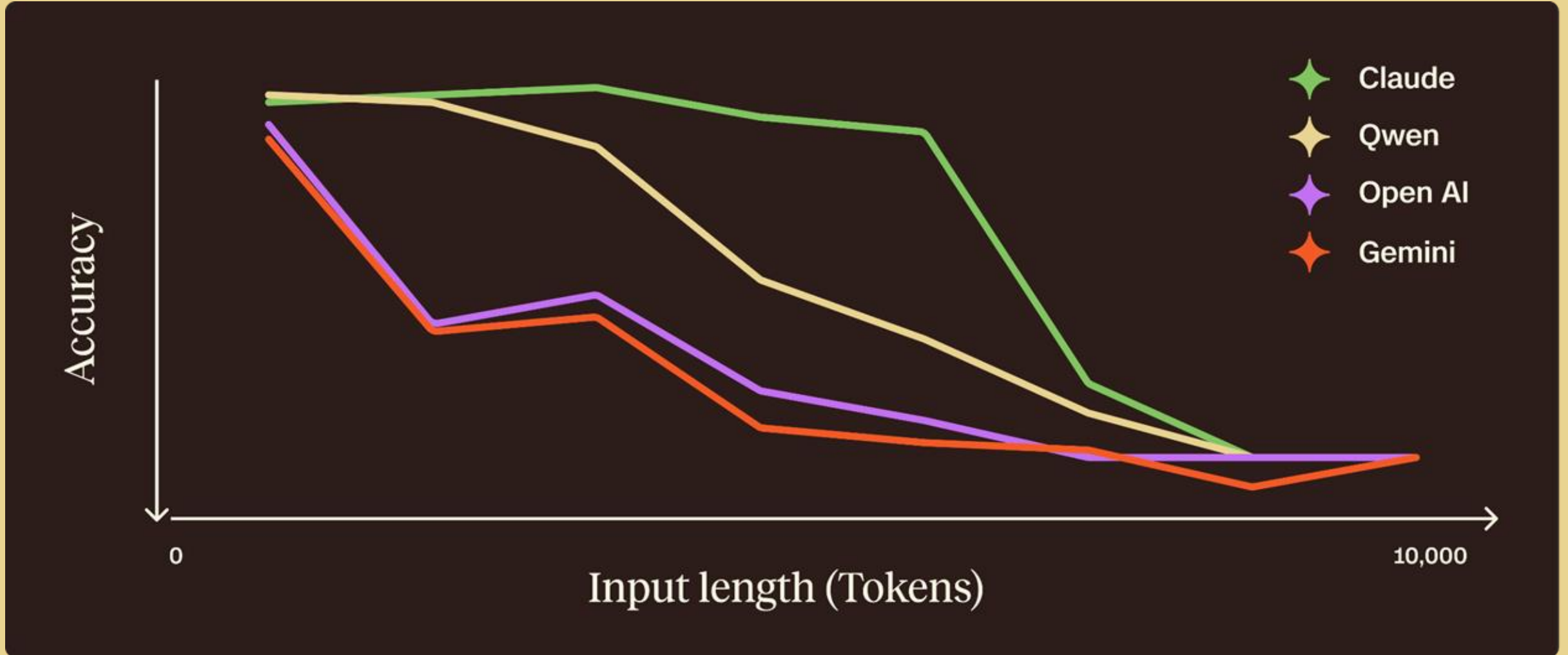
it stalls at  
product  
definition

Our greatest  
obstacle as an  
industry?

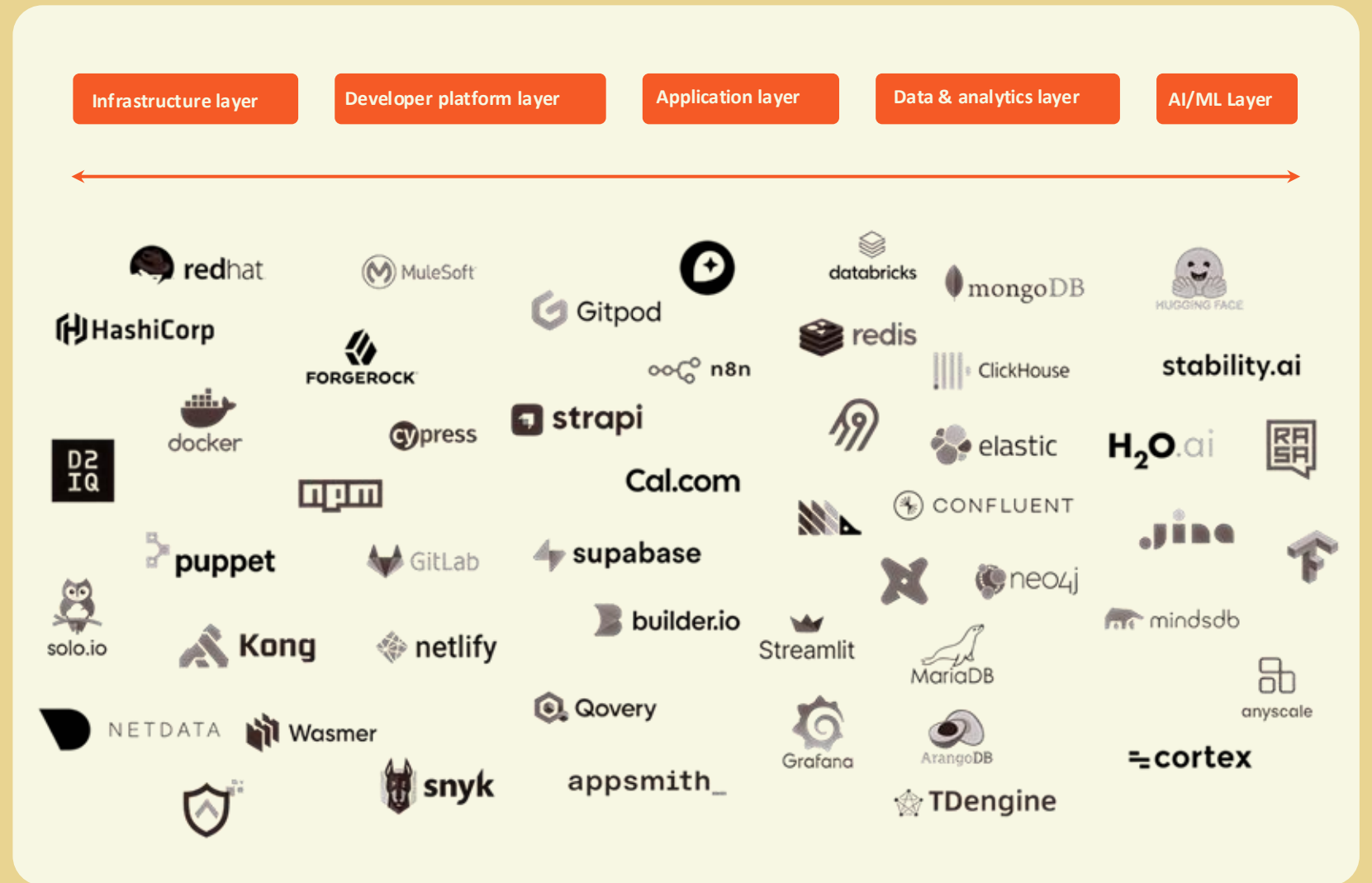
The crumbling  
Old Core

8 companies | 36 yrs old avg | 90+ acquisitions

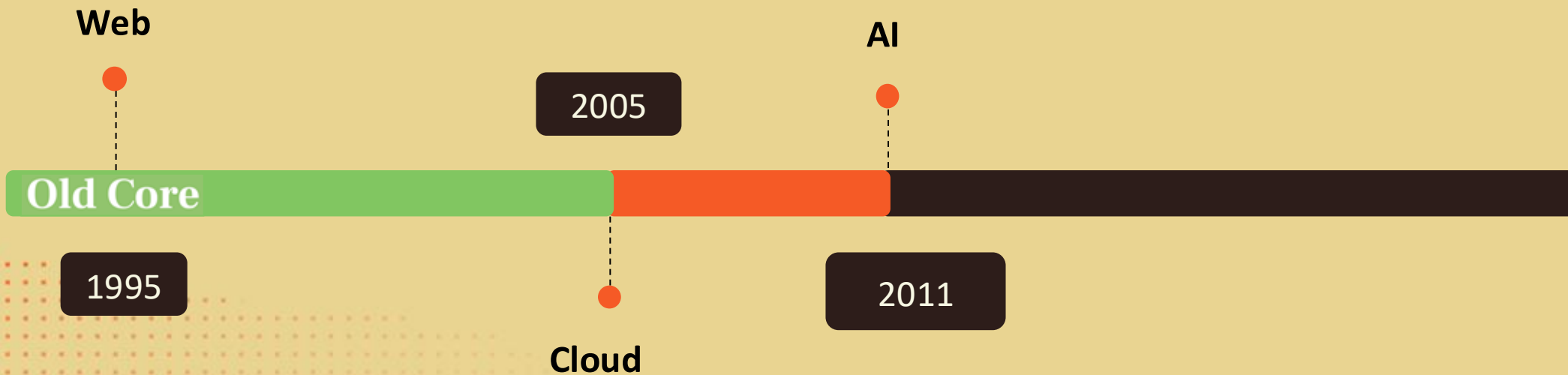
# Context rot: how input lengths impact LLM performance



# How do software systems evolve?



# Insurance missed the cloud wave



The good news?

There's pent-up desire  
for transformation

There's pent-up  
desire for  
transformation

“Bring on  
the robots!”

There's pent-up  
desire for  
transformation

“85% of  
underwriting  
and claims  
processes  
will be  
automated”

There's pent-up  
desire for  
transformation

“I’m afraid that  
after a 5-year  
implementation,  
we’ll be a  
dinosaur.”

# There's pent-up desire for transformation

“There will be winners and losers.”

“If you don't act in the next 3 years, you lose.”

“We can't fit AI in, we have to reshape”



You can't draw a  
new future on a  
**broken** canvas



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# 2026

is about AI  
that's built-in,  
not bolted on

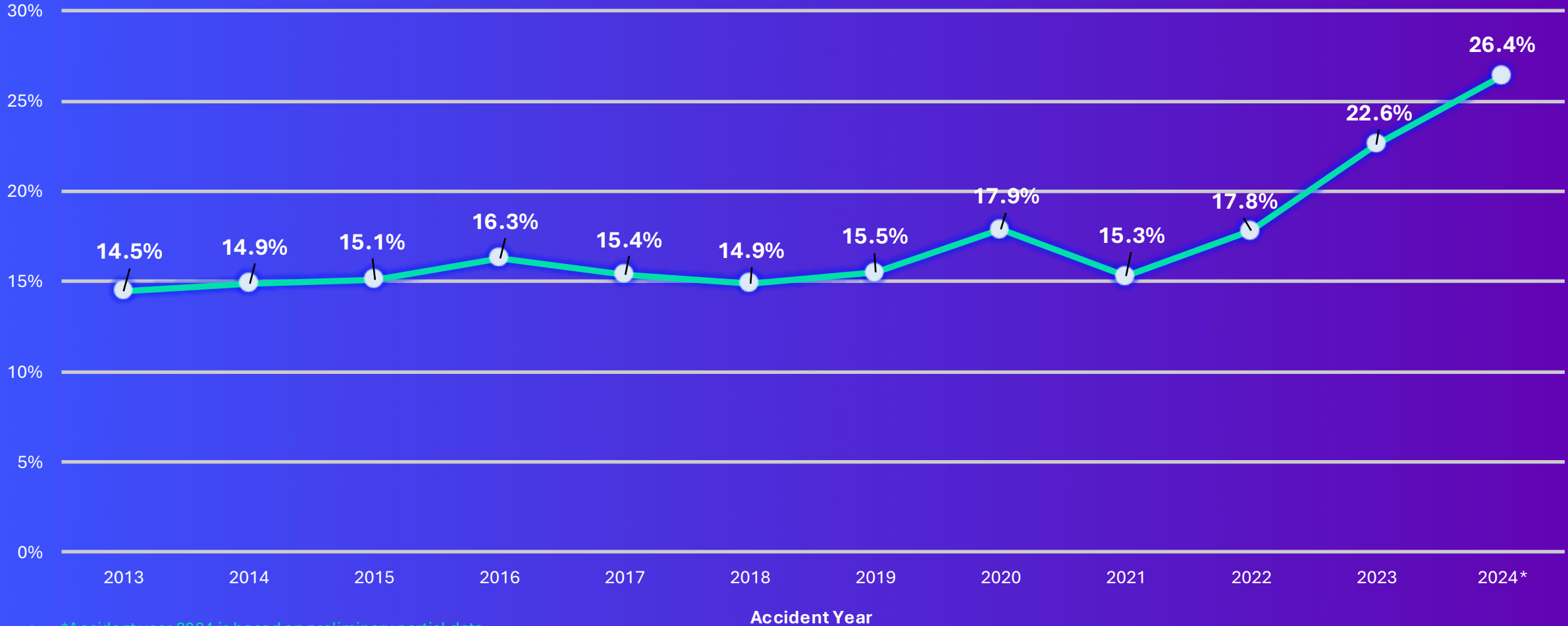
ReSource Pro

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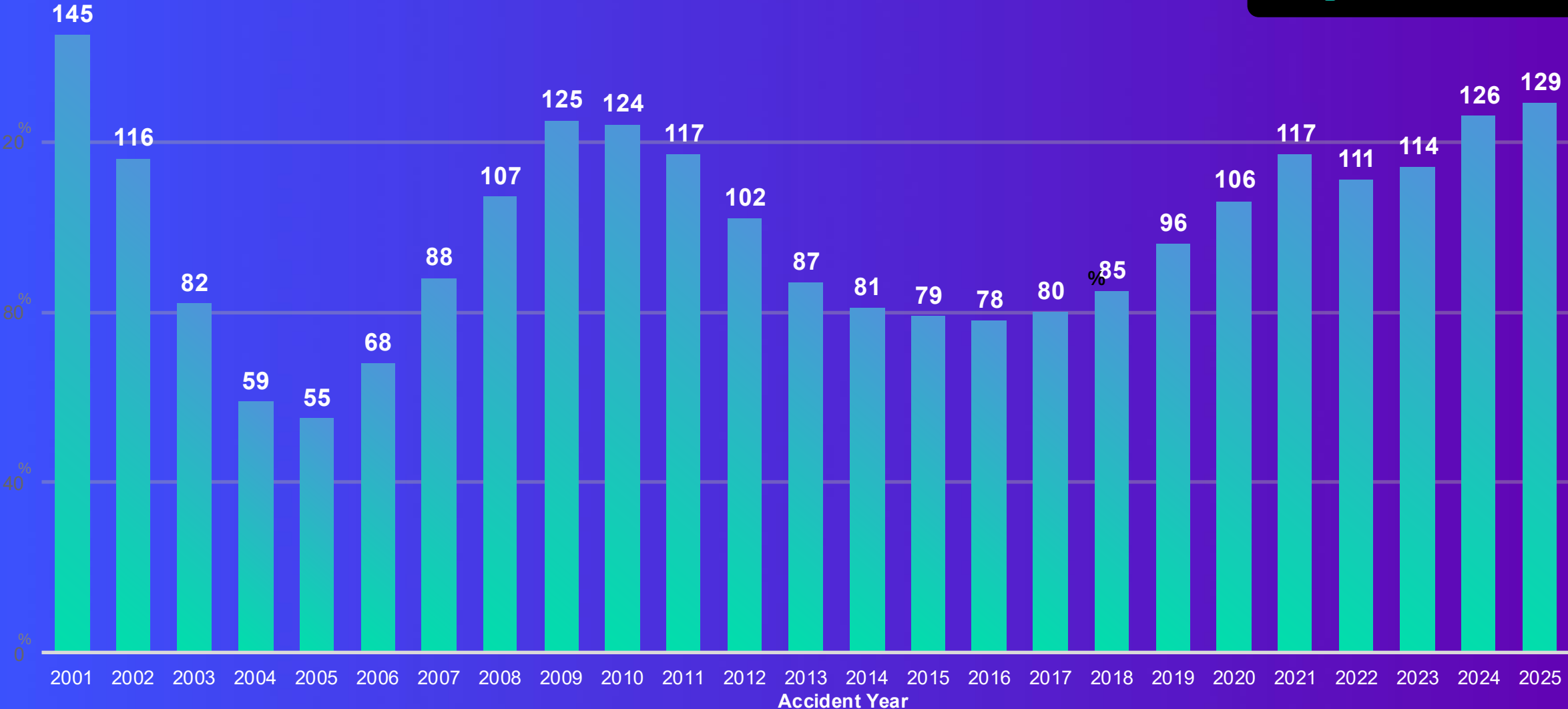
# Share of Indemnity Claims Involving CT



- \*Accident year 2024 is based on preliminary partial data
- Cumulative injury claims include occupational disease
- Source: WCIRB Unit Statistical Data, excluding COVID-19 claims

# Projected Accident Year Combined Ratios

As of December 31, 2025



# Industry Average Charged Rates

As of December 31, 2025



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