Sharpening underwriting for an evolving market at Underwriting Innovation USA

Thursday 6 August, 2026

Senior underwriting leaders from across the insurance industry will gather in New York on November 17 for Underwriting Innovation USA 2026.

The event, hosted by Intelligent Insurer, will bring together more than 225 senior underwriters and over 20 Chief Underwriting Officers to explore how the industry can protect profitability, strengthen underwriting discipline and identify opportunities for sustainable growth.

Taking place at The Westin New York at Times Square, the event will provide a strategic forum for Chief Underwriting Officers and senior underwriting professionals to examine the market forces, emerging risks and technological developments reshaping underwriting strategy.

With more than 225 senior underwriters expected to attend, over 20 CUOs speaking on the agenda and two dedicated tracks focused on Distribution and Technology, the conference will bring together industry leaders to share practical insight, challenge established thinking and explore how underwriting can remain disciplined, innovative and profitable in an increasingly unpredictable market.

While underwriting remains the cornerstone of insurance, the industry is operating against a backdrop of significant uncertainty. A softening market, geopolitical turbulence, rising loss costs, environmental challenges, evolving risk exposures and capital constraints are creating new pressures for underwriting leaders, even as the drive for top-line growth becomes increasingly aggressive.

Chief Underwriting Officers are tasked with navigating these competing priorities while protecting margins, maintaining portfolio quality and identifying opportunities for sustainable growth. Success will depend on a combination of technical expertise, disciplined decision-making, effective collaboration and the ability to respond quickly to changing market conditions.

The 2025 event brought together more than 200 senior underwriters from leading insurers. Building on this success, the 2026 agenda will focus on how underwriters can maintain discipline and profitability in a soft market, strengthen distribution and broker collaboration, responsibly integrate data and AI, and build operational resilience while improving customer outcomes.

Across the day, the conference will examine how underwriting teams can strengthen practices and portfolio performance to protect margins in a competitive market, while supporting sustainable growth and profitable outcomes. Delegates will explore how to respond to regulatory and market pressures, reinforce governance frameworks and develop strategies that improve both risk management and client satisfaction.

The agenda features senior underwriting leaders from across the insurance market, including Guenter Kryszon, Chief Underwriting Officer, US and Bermuda at **Markel**; Michelle Pray, Chief Underwriting Officer at **Berkley Southwest**; Daniel Carreras, Global Chief Underwriting Officer – Casualty at **SCOR**; Tracy O'Hara, Deputy Chief Underwriting Officer, U.S. Financial & Professional Lines at **Ascot**; Anthony Shapella, Group Chief Underwriting Officer at **SiriusPoint**; Tracey Estes, Chief Underwriting Officer at **ICW Group**; Joseph Fobert, President – Excess Casualty at **Novacore**; Angie Strack, Senior Vice President and Chief Underwriting Officer, National Accounts Casualty at **Arch**; and Thomas Holzheu, Chief Economist at **Swiss Re**.

Key discussions will explore how underwriters can maintain discipline through market cycles, respond to inflation and changing loss-cost dynamics, strengthen portfolio resilience and make more informed decisions around pricing, capacity and capital allocation. The programme will also examine how insurers can identify and respond to emerging exposures, including AI, technology-dependent supply chains and

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secondary perils, while developing innovative solutions that meet changing client needs.

Technology and data will be central to the programme, with sessions exploring how new data sources, automation, advanced analytics and AI can improve risk assessment, pricing accuracy and workflow efficiency. The conference will also examine new distribution models, alternative capital and closer broker collaboration, while considering how technology can enhance underwriting expertise without replacing the human judgement, experience and accountability at the heart of effective risk selection.

Here is a snapshot of what some of the speakers have said:

"Disciplined underwriting in the face of a softening market will be the biggest area of competitive advantage over the next 12 months. In a way, the best offense will be a strong defence for underwriters.

We will be aiming to identify where price is well matched to risk. In areas where things are softening significantly, we will remain disciplined and pull back; where we see well-priced risk and strong returns, we will continue to grow. This ability to know where to push and where to pull back will separate the best from the rest in the coming year." – Anthony Shapella, Group Chief Underwriting Officer, **SiriusPoint**

"The most pressing challenge is that loss-cost uncertainty is outrunning our ability to price it. In casualty especially, social inflation, litigation funding and nuclear verdicts mean historical loss data no longer reliably predicts the future.

The response has to be discipline: better data at the point of submission, a tighter feedback loop between claims severity and pricing, and the willingness to walk away from limits we cannot defend." – Joseph Fobert, President – Excess Casualty, **Novacore.**

"The technology itself is not the moat. The moat is the quality of the data you feed it, the underwriting judgement you have encoded into your rules and models, and the feedback loops you have built to learn from actual loss experience.

AI can handle repeatable decisions so underwriters can focus on the hard ones. The future is continuous underwriting, where portfolio strategy can update in near real time as exposure, frequency and severity signals change." – Marco Andolfatto

Helen Raff, Director of Events, **Intelligent Insurer**, said:

"Underwriting leaders are facing a complex combination of market pressures, changing risk dynamics and increasing expectations around growth and profitability. In this environment, maintaining discipline while continuing to innovate will be critical to long-term success.

Underwriting Innovation USA 2026 will bring together senior leaders from across the industry to share practical insight, examine the challenges shaping the market and explore how underwriting teams can strengthen portfolio performance, improve collaboration and make more informed strategic decisions.

With more than 225 senior underwriters expected to attend, over 20 Chief Underwriting Officers speaking and dedicated discussions on distribution and technology, the event will provide valuable opportunities to learn from industry peers, exchange ideas and develop strategies for sustainable, profitable growth."

With a programme focused on discipline, innovation and growth, **Underwriting Innovation USA 2026** is an essential event for senior underwriting professionals seeking to strengthen strategy, protect profitability and build resilient, high-performing portfolios in an evolving market.

For more information and to secure your place, visit Underwriting Innovation USA 2026.

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