

NASP 2026 ANNUAL CONFERENCE

KEEP SUBRO weird

REGISTRATION BROCHURE

NASP
NOV 15-18 2026
AUSTIN TX

JW MARRIOTT AUSTIN
SUBROGATION.ORG

SCAN ME FOR THE
CONFERENCE APP



NATIONAL ASSOCIATION OF SUBROGATION PROFESSIONALS

WELCOME LETTER

WELCOME TO THE 2026 NASP ANNUAL CONFERENCE IN FUN AUSTIN, TX!

As conference co-chairs, we are excited to welcome you to this year's Annual Conference – a program designed to educate, challenge, and connect subrogation professionals across the industry. This conference brings together a wide range of speakers, sessions, and workshops involving insurance recovery for both new and experienced insurance professionals alike, addressing topics involving property losses, workers' compensation losses, auto losses, and more.

This year's lineup reflects the depth and variety of our profession and the spirit of this year's theme, "*Keep Subro Weird*," with sessions exploring topics such as "The Weird World of No-Fault," "Weird Encounters of the Subro Kind," "The Weird Science of Subrogation," "Proving Defects in the Weird Way" and "When Subrogation Gets Weird."

Whether you are building your foundation, sharpening your technical skills, or looking for new leadership and networking opportunities, you will find meaningful takeaways throughout the conference while enjoying the energy and personality that make this event unique.

We are honored to serve as your co-chairs and look forward to sharing a memorable week of learning, collaboration, and connection.

Warm regards,

DAWN GOODWIN AND JOHN POPILOCK
Conference Co-Chairs



REGISTRATION & EXHIBITOR INFORMATION

REGISTRATIONS

MEMBER – \$1,950 | NON MEMBER – \$2,700

Includes all educational sessions / Sunday night reception / breakfast, lunch, refreshment breaks, and receptions on Monday and Tuesday.

GUESTS – \$600

Includes Sunday, Monday, and Tuesday evening receptions only.

CONTINUING LEGAL EDUCATION (CLE) \$700

Credit hours may vary based on state's rules/regulations/approval.

NOTE: Credits are nontransferable.

ATTENDEE LIST

Attendee list will be provided to all attendees after the conference, along with a post-conference survey.

ATTENDEE CANCELLATIONS

Cancellations are not eligible for a monetary refund, however, substitutions of an attendee may be done at any time up to 24 hours prior to the conference at NO CHARGE.

EXHIBITOR CANCELLATIONS

BY RESERVING A BOOTH, YOU AGREE TO THE FOLLOWING CANCELLATION POLICY:

If written notification is received on or before January 1, 2026, exhibitor will receive a refund of all fees, less a \$150 cancellation fee. If written cancellation notification is received on or before July 1, 2026, exhibitor will receive a 50% refund. All cancellations and/or no shows after July 1st, 2026 are not eligible for a refund.

BECOME A NASP MEMBER AND \$AVE

MEMBERS RECEIVE SIGNIFICANT DISCOUNTS ON CONFERENCE REGISTRATIONS. JOIN NOW TO RECEIVE THE MEMBER CONFERENCE RATE AND TAKE ADVANTAGE OF ALL THE BENEFITS THAT A NASP MEMBERSHIP HAS TO OFFER.

FOR MORE INFORMATION EMAIL [INFO@SUBROGATION.ORG](mailto:info@subrogation.org) OR CALL 1-800-574-9961.



2026 CONFERENCE EXHIBITOR PACKAGES

STANDARD IN EVERY PACKAGE:

- ONE COMPLIMENTARY, FULL-CONFERENCE REGISTRATION
- ELECTRICITY AT SPACE
- 60 INCH MONITOR MANAGED BY NASP
- DRAPED TABLE, TWO CHAIRS, WASTE CAN

NOTE: Exhibitors are welcome to bring banner ups, as long as they fit completely behind the exhibitor's draped table.

PREMIER: \$24,950

- Sponsorship of Dinner at One (1) Reception
- Hospitality Room (includes bar and 25 drink tickets)
- Four (4) Registrations

DIAMOND: \$12,600

- Sponsorship of Lunch and Coffee Station
- Three (3) Registrations

PLATINUM: \$9,750

- Sponsorship of Breakfast
- Two (2) Registrations

GOLD: \$6,825

- Refreshment Station at Table During One Break

SILVER: \$5,000

For more information on exhibitor packages, email info@subrogation.org or call 1-800-574-9961.

HOTEL INFORMATION

JW MARRIOTT AUSTIN, TX

ROOM RATE \$269

This rate is effective three days prior and three days after the NASP Conference, subject to availability of rooms at the time of reservation.

Reservations can be made via the Conference page of the NASP website. NASP room block expires September 30, 2026. Rooms are limited, so be sure to make your reservation early!



SESSIONS BY TRACK

MONDAY, NOVEMBER 16, 2026



AUTO

- M.1.1 The Weird World of No-Fault: Cracking Subrogation Across the States or No-Fault, No Problem...Even in the Weirdest States (Part 1)
- M.2.1 The Weird World of No-Fault: Cracking Subrogation Across the States or No-Fault, No Problem...Even in the Weirdest States (Part 2)
- M.3.1 Fire Spread – Hidden Subrogation Opportunities
- M.4.1 Electric Vehicle Fires: From Failure Analysis to Recovery



PROPERTY

SPONSORED BY



- M.1.2 Turn Your Subro Loss Into a Trial Win
- M.2.2 We Are All In This Together: Unanticipated Effects of NFPA 921
- M.3.2 Investigating and Litigating Fire and Explosion Losses for Insurance Claims Professionals: A Plaintiff and Defense Perspective
- M.4.2 When Subrogation Gets Weird: Key Legal Updates and Emerging Trends



MANAGEMENT

SPONSORED BY



- M.1.3 Just Because We're in Charge Doesn't Mean We're Right: Managing Up When Leadership Gets it Wrong (Part 1)
- M.2.3 Just Because We're in Charge Doesn't Mean We're Right: Managing Up When Leadership Gets it Wrong (Part 2)
- M.3.3 Make It Weird (and Make It Work): Real Leadership for Real Humans
- M.4.3 Breaking Bad



WORKERS' COMP

- M.1.4 Workers' Compensation Subrogation Jeopardy, Southwest Edition: Where the Liens are Big and the Recoveries are Bigger!
- M.2.4 Workers' Compensation Roundtable Legal Updates – Part 5
- M.3.4 Improve Your Workers' Compensation Bottom Line by Maximizing Your Second Injury Recoveries
- M.4.4 Made Whole vs. Everyone Else: Winning When Multiple Insurers Want the Same Dollar

SESSIONS BY TRACK

MONDAY, NOVEMBER 16, 2026 (CONT.)



GENERAL

- M.1.5 Weird Encounters of the Subro Kind
- M.2.5 "Pay and Chase" Liability Subrogation: Strategies for Maximizing Recovery Opportunities
- M.3.5 Serving Two Masters: Issues and Conflicts that Arise From Representing Both the Subrogation Carrier and Its Insured
- M.4.5 Not So Fast My Friend, Maybe You Can Win: Tips to Overcome Losing Contract Provisions



PRODUCT LIABILITY

SPONSORED BY



- M.1.6 Solar Panel Losses: Not a Matter of If, But When
- M.2.6 Proving Defects in the Weird Way: Circumstantial Evidence and the Malfunction Theory in Subrogation
- M.3.6 From Arc to Action: Electrical Failure Analysis for Stronger Subrogation Recoveries
- M.4.6 Lithium-Ion Battery Fires in Products Purchased Online



SUBRO FUNDAMENTALS

SPONSORED BY



- M.1.7 Welcome to Weird: A Guide to Surviving Unfamiliar Subject Matters
- M.2.7 Well That's Weird – Odd Theories for Subrogation Recoveries
- M.3.7 From the Stone Age to the AI Age: What Never Changes in Recovery
- M.4.7 Keep Austin Weird (and Your Recoveries Whole)



EMERGING PROFESSIONALS

SPONSORED BY



- M.1.8 Subrogation Lawsuit Fundamentals: What to Expect After You Provide Suit Authority
- M.2.8 Emerging Professionals' Forum (Part 1)
- M.3.8 Emerging Professionals' Forum (Part 2)
- M.4.8 Emerging Professionals' Forum (Part 3)

SESSIONS BY TRACK

TUESDAY, NOVEMBER 17, 2026



AUTO

- T.1.1 When Cargo Moves, Liability Shifts: Unlocking Recovery in Load Shift Claims
- T.2.1 Hot Claims, Cooler Heads – Advancing Recovery Strategies in Vehicle Fire Claims (Part 1)
- T.3.1 Hot Claims, Cooler Heads – Advancing Recovery Strategies in Vehicle Fire Claims (Part 2)
- T.4.1 Spoiler Alert: Destroying Evidence Can Destroy Your Subro Case



PROPERTY

SPONSORED BY



- T.1.2 Snakes on a Plane – A Discussion of the Strangest Property Damage Losses We've Seen
- T.2.2 Whose Drain Line is It Anyway? Rain Falls, Roof Fails, Who Pays?
- T.3.2 Subrogating Against Online Marketplaces for Lodging or Vacation Rental Platforms
- T.4.2 Behind the Mantle – Codes, Failures, and Subrogation in Fireplace and Chimney Fires



MANAGEMENT

SPONSORED BY



- T.1.3 Conducting Difficult Conversations in Today's Hybrid Workplace
- T.2.3 NASP Executive Forum – From Insight into Action: Benchmarking Beyond the Dashboard *(Invitation Only – Part 1)*
- T.3.3 Executive Forum – Future-Ready Subrogation Leadership: Talent, AI, and the Next Operating Model *(Invitation Only – Part 2)*
- T.4.3 Executive Forum – Leading Through Change: Sustaining Performance in a Disrupted Subrogation Environment *(Invitation Only – Part 3)*



WORKERS' COMP

- T.1.4 State Specific Subrogation Coast to Coast (Part 1)
- T.2.4 State Specific Subrogation Coast to Coast (Part 2)
- T.3.4 WC Subro Outside the Standard Policy Box
- T.4.4 Beyond Driver Negligence: Forensic Investigations of Motor Vehicle Accidents to Identify Potential Product Defects

SESSIONS BY TRACK

TUESDAY, NOVEMBER 17, 2026 (CONT.)



GENERAL

- T.1.5 Keep It Weird (and Accurate): Utilizing Photogrammetry Across Biomechanical and Aerospace Case Studies
- T.2.5 The Weird Science of Subrogation: Why Volume Kills – and How to Make It Work
- T.3.5 Beyond Fraud Detection: Applying SIU Investigative Techniques to Build Defensible Recovery Files
- T.4.5 Mind Games & Money: The Psychology Behind Maximizing Recovery in Subrogation Negotiation



PRODUCT LIABILITY

SPONSORED BY



- T.1.6 Litigation in Self-Heating Cases – Chemist's Perspective
- T.2.6 Add to Cart: Liability for a Store without a Storefront
- T.3.6 It's Getting Weird: The Role AI Agent Shopping in the Product Liability Menagerie
- T.4.6 Water Damage From the Failure of Plumbing Plastic Parts



SUBRO FUNDAMENTALS

SPONSORED BY



- T.1.7 Why Property Subrogation Claims Are Won or Lost in the First 72 Hours: How Early Collaboration Drives Recovery Outcomes
- T.2.7 Keep Austin Weird – Not Wet: Forensic Engineering Investigations of Large-Loss Water Escapes
- T.3.7 Saddling Up for the Billion Dollar Loss
- T.4.7 Fire Investigation 101: An Introduction to Optimizing a Fire Investigation With Your Subrogation Claim



EMERGING PROFESSIONALS

SPONSORED BY



- T.1.8 Speed Dating With the Experts: A Multi-Line Deep Dive (Part 1)
- T.2.8 Speed Dating With the Experts: A Multi-Line Deep Dive (Part 2)
- T.3.8 What a Successful Career Means For You
- T.4.8 Subro Trivia: Learning Complex Subrogation Concepts the Fun Way

CONFERENCE AGENDA

SUNDAY, NOVEMBER 15, 2026

The Registration Desk will be open from 11:00AM – 5:00PM.

9:00AM – 12:00PM	CSRP EXAM <i>Examinees are REQUIRED to bring their own laptop with the exam software loaded. The mandatory tech-check tutorial will be administered on Friday, November 6.</i> <i>Examinees must have already matriculated; pre-registration is required.</i>
11:00AM – 4:00PM	EXHIBITOR INSTALLATION
11:00AM – 5:00PM	REGISTRATION HOURS Name badges must be worn at all times during the NASP Conference. Badge sharing, splitting and/or reprinting is strictly prohibited.
5:00PM – 5:45PM	FIRST-TIME ATTENDEES’/EMERGING PROFESSIONALS’ ICEBREAKER Are you a first-time attendee, an emerging professional or new to subrogation and the NASP Conference? If so, please plan to attend this icebreaker and learn how to get the most of your conference experience, make new friends, and build networks. Invitations will be emailed in September. RSVP is necessary for this event.
6:00PM – 9:00PM	SUNDAY WELCOME RECEPTION: START THE CONFERENCE AUSTIN-STYLE AT ACL LIVE AT THE MOODY THEATER AS WE CELEBRATE “KEEP SUBRO WEIRD” Join fellow attendees for an evening of networking, refreshments, and conversation at one of Austin’s most iconic venues. Whether you’re reconnecting with colleagues, building new industry relationships, or simply enjoying the city’s vibrant atmosphere, this reception offers the perfect opportunity to kick off the conference. Come ready to connect, unwind, and experience the creativity, community, and unexpected opportunities that make both Austin and the subrogation profession so unique. It’s an evening you won’t want to miss.

MONDAY, NOVEMBER 16, 2026

The Registration Desk will be open from 7:00AM – 5:00PM.

7:30AM – 8:15AM	BREAKFAST WITH EXHIBITORS
8:15AM – 10:30AM	GENERAL SESSION AND KEYNOTE PRESENTATION  JAMES BENHAM is the co-founder and CEO of JBK, a multinational technology and consulting company he’s bootstrapped for over 20 years. From his college dorm room to over 280 employees across the USA, Argentina, and South Africa, he has led JBK to build industry-leading software for the world’s largest insurance companies. James is also the co-founder of an insurance tech product, Terra, a cloud-based claims management software that improves claim outcomes for providers and consumers of Property and Casualty (P&C) insurance. James is the creator and co-host of the growing and top-rated show, The InsurTech Geek Podcast, where he interviews leading industry experts from some of the most recognized companies in the world. A passionate bootstrapped entrepreneur, James is the bestselling author of Be Your Own VC: 10 Bootstrapping Principles to Generate Cash and Keep Control, his debut book. In Be Your Own VC, James shares how bootstrapping led his tech company to a multimillion-dollar exit and the freedom to build what they love. James is a sought after consultant and speaker at the forefront of innovation in the insurance industry. His bold ideas and love for technology has landed him keynote opportunities on over 400 conference stages including The Future of Insurance USA and TEDx. James has served as an elected city councilman, an adjunct professor at Texas A&M University and currently serves the state of Texas as a Regent on the governing board of Texas Southern University. In his spare time, James pursues many hobbies including flying airplanes, ballroom dancing, playing guitar, singing and geeking out on tech.
	10:30AM – 11:00AM
	11:00AM – 12:00PM
	REFRESHMENT BREAK IN EXHIBIT FOYER
	CONCURRENT SESSIONS #1

M.1.1 AUTO
THE WEIRD WORLD OF NO-FAULT: CRACKING SUBROGATION ACROSS THE STATES OR NO-FAULT, NO PROBLEM...EVEN IN THE WEIRDEST STATES (PART 1)
Are hidden recovery dollars slipping through the cracks on your no-fault claims? From New York loss transfer opportunities and Michigan’s powerful statutory recovery rights under MCL 500.3177 to New Jersey verbal thresholds and Pennsylvania tort elections, no-fault states present unique challenges that can maximize or eliminate recovery. This two-part interactive session explores six important no-fault jurisdictions, including Pennsylvania, New Jersey, Kentucky, Florida, New York, and Michigan, and highlights claim-handling strategies, recovery opportunities, and costly pitfalls that every subrogation professional should know. Through real-world examples and practical guidance, attendees will learn to identify overlooked recovery avenues, avoid common mistakes, preserve subrogation rights, and turn complex claims into successful recoveries.

CONFERENCE AGENDA

11:00AM – 12:00PM	CONCURRENT SESSIONS #1 (CONT.)
M.1.2 PROPERTY TURN YOUR SUBRO LOSS INTO A TRIAL WIN Property subrogation cases often involve complicated forensic investigations and unique scientific issues along with an array of different legal issue. This presentation will address practical considerations and techniques that can assist with the development of a persuasive trial presentation that can be easily understood by a jury. Actual trial footage and transcribed testimony from subrogation trials will be shown, and the presenters will discuss techniques to be used for the preparation and presentation of lay and expert witnesses along with the effective use of courtroom technology.	
M.1.3 MANAGEMENT JUST BECAUSE WE’RE IN CHARGE DOESN’T MEAN WE’RE RIGHT: MANAGING UP WHEN LEADERSHIP GETS IT WRONG (PART 1) Leadership doesn’t always get it right, and the people closest to the work usually know it first. This two-part session tackles that reality head on. Part one is the confession: AVPs from two carriers and a law firm’s Managing Partner share real stories of mistakes, near-misses, and difficult decisions, including accounts from other industry leaders, to create an honest and relatable conversation about what managing up looks like when the stakes are real. Part two builds directly on those stories, offering practical frameworks, language, timing strategies, and decision-making tools for challenging leadership effectively and with credibility. Attendees leave not just recognizing the problem, but with a clear playbook for handling it without getting fired.	
M.1.4 WORKERS’ COMP WORKERS’ COMPENSATION SUBROGATION JEOPARDY, SOUTHWEST EDITION: WHERE THE LIENS ARE BIG AND THE RECOVERIES ARE BIGGER! Get ready for a Workers’ Compensation SubroPardy! In this Jeopardy style session, the audience becomes the contestants, choosing from six workers’ compensation subrogation categories tackling 30 questions spanning Texas, Arizona, New Mexico, Oklahoma, Colorado, and Nevada. Our speakers - your hosts- will break down each answer and moderate brief discussions with the audience after each answer to provide further information on each subject. Expect a fast-paced, interactive experience packed with learning, laughter, and lively discussion among both panelists and participants.	
M.1.5 GENERAL WEIRD ENCOUNTERS OF THE SUBRO KIND Let’s face it, Subro has always been unavoidably, inarguably, delightfully weird. Weird tales, strange terms, odd laws, outlandish depositions, and bizarre science. The list goes on. Our speakers have seen it all – including an expert witness being advised to take the 5th Amendment during their testimony. But the great thing about weird experiences is that you remember them, learn from them, and perform your job better because of them. Our speakers will share some of the favorite weird subro stories, in the hope that all of our attendees will continue to do their part to keep subro weird.	
M.1.6 PRODUCT LIABILITY SOLAR PANEL LOSSES: NOT A MATTER OF IF, BUT WHEN This presentation focuses on why solar-panel losses are becoming increasingly common, beginning with the rapid proliferation of rooftop PV systems across residential and commercial properties. It then walks through how solar photovoltaic systems work—key components, system configurations, and how electricity is generated, converted, and shut down—before turning to where things go wrong. The failure discussion highlights the practical ignition pathways and loss drivers seen in real events, including installation/connection issues, component degradation, moisture intrusion, overheating/arcng, and situations where systems may remain energized when they should not. The presentation closes with two case studies designed to translate the technical concepts into subrogation takeaways: (1) the Easter Sunday rooftop solar array fire, and (2) a rapid shutdown devices failure fire.	

11:00AM – 12:00PM	CONCURRENT SESSIONS #1 (CONT.)
M.1.7 SUBRO FUNDAMENTALS WELCOME TO WEIRD: A GUIDE TO SURVIVING UNFAMILIAR SUBJECT MATTERS Subrogation is a little weird by nature. It lives at the crossroads of claims handling, forensic investigation, and legal strategy. This session brings together three perspectives, an insurance adjuster/recovery examiner, an engineer, and a subrogation attorney, to walk through how to take a unified approach to investigations involving product and equipment failures. The presenters will walk through how to lay the groundwork for successful collaboration. Attendees will learn practical tools for capturing information effectively in the field, identifying red flags, and leveraging available resources while avoiding unnecessary rabbit trails that drain time and budget.	
M.1.8 EMERGING PROFESSIONALS SUBROGATION LAWSUIT FUNDAMENTALS: WHAT TO EXPECT AFTER YOU PROVIDE SUIT AUTHORITY This presentation will cover the life cycle of a large-loss property subrogation lawsuit. This includes details regarding the considerations for suit authority, the preparation and filing of the lawsuit, the written discovery, the deposition process, identifying and maintaining key witnesses, and getting to a trial. In addition to an explanation of each phase of the litigation, the presentation will go into detail as to the roles of the subro representative, claims representative, experts and the attorney.	
12:00PM – 1:00PM	NETWORKING LUNCH WITH EXHIBITORS
1:00PM – 2:00PM	CONCURRENT SESSIONS #2
M.2.1 AUTO THE WEIRD WORLD OF NO-FAULT: CRACKING SUBROGATION ACROSS THE STATES OR NO-FAULT, NO PROBLEM...EVEN IN THE WEIRDEST STATES (PART 2) Are hidden recovery dollars slipping through the cracks on your no-fault claims? From New York loss transfer opportunities and Michigan’s powerful statutory recovery rights under MCL 500.3177 to New Jersey verbal thresholds and Pennsylvania tort elections, no-fault states present unique challenges that can maximize or eliminate recovery. This two-part interactive session explores six important no-fault jurisdictions, including Pennsylvania, New Jersey, Kentucky, Florida, New York, and Michigan, and highlights claim-handling strategies, recovery opportunities, and costly pitfalls that every subrogation professional should know. Through real-world examples and practical guidance, attendees will learn to identify overlooked recovery avenues, avoid common mistakes, preserve subrogation rights, and turn complex claims into successful recoveries.	
M.2.2 PROPERTY WE ARE ALL IN THIS TOGETHER: UNANTICIPATED EFFECTS OF NFPA 921 What was once a handbook developed to guide fire investigation is now a 450+ page (& counting) book that courts have deemed the standard for fire scene investigations. As NPFA 921 continues to expand and the caselaw surrounding fire scene evidentiary issues continues to develop, the responsibility on subrogation professionals increases. Join our panel for a robust discussion on the effects NFPA 921 from the perspective of a fire investigator, electrical engineer, claims manager, and attorney. Our goal is explore case specific examples and to offer key takeaways to avoid future pitfalls. Please join our discussion and offer your experience(s) because we are all in this together as we continue to refine our practice around the ever expanding NFPA 921.	

CONFERENCE AGENDA

1:00PM – 2:00PM	CONCURRENT SESSIONS #2 (CONT.)
M.2.3 MANAGEMENT JUST BECAUSE WE’RE IN CHARGE DOESN’T MEAN WE’RE RIGHT: MANAGING UP WHEN LEADERSHIP GETS IT WRONG (PART 2) Leadership doesn’t always get it right, and the people closest to the work usually know it first. This two-part session tackles that reality head on. Part one is the confession: AVPs from two carriers and a law firm’s Managing Partner share real stories of mistakes, near-misses, and difficult decisions, including accounts from other industry leaders, to create an honest and relatable conversation about what managing up looks like when the stakes are real. Part two builds directly on those stories, offering practical frameworks, language, timing strategies, and decision-making tools for challenging leadership effectively and with credibility. Attendees leave not just recognizing the problem, but with a clear playbook for handling it without getting fired.	
M.2.4 WORKERS’ COMP WORKERS’ COMPENSATION ROUNDTABLE LEGAL UPDATES – PART 5 This one-hour session is a continuation of the Workers Compensation Subrogation Roundtable Webinar Series for 2026. The first half of the session will focus on recent legal developments in workers’ compensation subrogation from across the country for August, September, and October of 2026, followed by a broader “roundtable wrap-up” discussion of the most important legal developments for 2026 and their impact on subrogation professionals’ ability to achieve maximum recoveries. We will close out with a roundtable focus topic with industry professionals: managing and handling low dollar claims in workers compensation subrogation. Attendees will also receive the 2026 handout of recent developments.	
M.2.5 GENERAL “PAY AND CHASE” LIABILITY SUBROGATION: STRATEGIES FOR MAXIMIZING RECOVERY OPPORTUNITIES Subrogation professionals are often tasked with pursuing recovery of significant monies paid by carriers to settle insureds’ liability claims: recovery from parties that were either more responsible for the underlying incident or that had contracted to indemnify the insured. These “pay and chase” claims involve analyses and litigation tactics that are markedly different than other subrogation claims and recovery efforts. This presentation will review the frameworks to evaluate the strengths and weaknesses of such claims, common mistakes made with the underlying settlement agreements, and steps that carriers can take to best protect their future recovery opportunities. Finally, the presentation will address the different types of legal claims that can be asserted under different similar scenarios, and the pros and cons of various forums for asserting such claims, both in the arbitration and litigation context, taking into consideration typical roadblocks, pitfalls and costs involved.	
M.2.6 PRODUCT LIABILITY PROVING DEFECTS IN THE WEIRD WAY: CIRCUMSTANTIAL EVIDENCE AND THE MALFUNCTION THEORY IN SUBROGATION This program examines the malfunction theory as a practical method of proving product defects through circumstantial evidence in strict products liability subrogation cases. Using real-world losses where direct proof of a specific defect is unavailable, attendees will learn when courts permit a defect inference from an unexpected product failure during normal or foreseeable use. The presentation covers how the theory intersects with manufacturing and design defect claims, the role of expert testimony, the exclusion of alternative causes, common manufacturer defenses, and litigation strategies that maximize recovery in complex product cases.	

1:00PM – 2:00PM	CONCURRENT SESSIONS #2 (CONT.)
M.2.7 SUBRO FUNDAMENTALS WELL THAT’S WEIRD – ODD THEORIES FOR SUBROGATION RECOVERIES This presentation will focus on exploring and utilizing outside the box theories for pursuing subrogation recoveries. The panel will discuss creative ways to obtain subrogation recoveries when faced with challenging facts. The presentation will utilize case examples to foster a discussion of theories that can lead to recovery. The panel will discuss an explosion case, where the events leading to the explosion were caused by the insured’s employee, and contributory negligence was a potential bar to a recovery. Further, the panel will discuss a building collapse case where defendants never performed work on the building that collapsed.	
M.2.8 EMERGING PROFESSIONALS EMERGING PROFESSIONALS’ FORUM (PART 1) Austin is known for doing things a little differently, and so is this three-part session. Designed for subrogation professionals with fewer than five years of industry experience, this interactive afternoon combines education, networking, and fun. Attendees will gain insights from guest speakers, participate in engaging discussions and activities, and connect with peers and industry leaders in a relaxed setting. Whether you’re looking to strengthen your subrogation knowledge, expand your professional network, or gain fresh perspectives on your career, this session offers valuable learning opportunities and meaningful connections.	
2:00PM – 2:15PM	MOVEMENT BREAK
2:15PM – 3:15PM	CONCURRENT SESSIONS #3
M.3.1 AUTO FIRE SPREAD – HIDDEN SUBROGATION OPPORTUNITIES This session will explore the next level of claims issues after a fire. Where did the fire go after it started and why? Why did the fire get that far? This informative workshop will utilize actual cases to provide subrogation professionals clear insights into how to maximize recovery opportunities. Photographs, video, code studies, fire, and graphic models will be the tools of choice to engage the attendees as we collaborate to solve the forensic mystery presented by each case. The speakers will actively chronicle the case scenarios and engage the participants to explore the various investigative options cost effectively.	
M.3.2 PROPERTY INVESTIGATING AND LITIGATING FIRE AND EXPLOSION LOSSES FOR INSURANCE CLAIMS PROFESSIONALS: A PLAINTIFF AND DEFENSE PERSPECTIVE Insurance claims professionals and retained counsel play a critical role in investigating and litigating fire and explosion losses. This program, presented by two experienced practitioners, examines both plaintiff and defense perspectives across the lifecycle of these claims. Topics include retention of consultants, expert qualifications, notice to parties, scene inspections, data collection and analysis, evidentiary considerations, hypothesis development, reporting, deposition and trial testimony, and opinion admissibility. Emphasis is placed on common mistakes and pitfalls encountered by litigants and their experts—and, importantly, how to avoid them—to strengthen outcomes in complex fire and explosion claims.	
M.3.3 MANAGEMENT MAKE IT WEIRD (AND MAKE IT WORK): REAL LEADERSHIP FOR REAL HUMANS This is a practical, no-nonsense session about what management actually is—and what it isn’t. Management isn’t just a title or a set of reports; it’s the daily work that shapes culture, drives performance, and builds future leaders, yet many managers step into the role without a roadmap. In a world where subrogation is already a little weird, this session rethinks leadership by defining management without buzzwords, leading from the front, communicating so people actually listen, delegating without disappearing, and developing talent for the future. Expect candid conversation, real examples, practical tools, and intentional weirdness that keep teams human and effective.	

CONFERENCE AGENDA

2:15PM – 3:15PM	CONCURRENT SESSIONS #3 (CONT.)
M.3.4 WORKERS’ COMP IMPROVE YOUR WORKERS’ COMPENSATION BOTTOM LINE BY MAXIMIZING YOUR SECOND INJURY RECOVERIES WC second injury funds, developed to encourage employers to hire disabled and injured workers, boomed in the late eighties and early nineties. More recently several states have pulled back on funding, either closing or limiting their Funds. This has led to a common misconception that there are no longer any viable Second Injury Funds, which has resulted in missed opportunities for recovery. We will explore the many possibilities for second injury fund recovery that still exist, and how best to maximize recoveries through completing a thorough second injury investigation and a detailed submission.	
M.3.5 GENERAL SERVING TWO MASTERS: ISSUES AND CONFLICTS THAT ARISE FROM REPRESENTING BOTH THE SUBROGATION CARRIER AND ITS INSURED This panel discussion focuses on the potential for issues to arise when representing both the subrogated carrier and its insured. The discussion will compare the benefits and detriments of representing both parties. We will examine the risks and benefits of joint representation, the potential for conflicts of interest which may require separate representation, and other challenges which may arise when subrogation counsel represents multiple parties. The applicable legal and ethical standards governing the resolution of potential and actual conflicts of interest will be evaluated and discussed. The panel will also address navigating pro-rata fee and expense sharing agreements, joint prosecution agreements and the enforceability of such devices in jurisdictions adhering to the “made whole doctrine.”	
M.3.6 PRODUCT LIABILITY FROM ARC TO ACTION: ELECTRICAL FAILURE ANALYSIS FOR STRONGER SUBROGATION RECOVERIES Electrical losses are notoriously complex, but understanding them is essential for strong recovery. This session pairs an electrical engineer with a subrogation attorney to break down how failures occur and how to turn those findings into compelling legal theories. Using real case studies, we show how engineering evidence becomes actionable strategy. Attendees gain practical tools to spot failure modes, collaborate effectively with experts, and build clearer, more defensible product-defect and negligence claims.	
M.3.7 SUBRO FUNDAMENTALS FROM THE STONE AGE TO THE AI AGE: WHAT NEVER CHANGES IN RECOVERY AI is changing the way subrogation professionals work, but it isn’t replacing the people behind successful recoveries. In this engaging session, we’ll explore the strengths and weaknesses of today’s AI tools, including where they can save time, improve efficiency, and support recovery efforts—and where human judgment still makes the difference. Through live demonstrations, practical examples, and real-world experiences, attendees will learn how to use AI more effectively while sharpening the skills technology can’t replicate. The key takeaway: AI can help you work smarter, but successful recoveries still depend on strategy, relationships, experience, and sound decision-making	
M.3.8 EMERGING PROFESSIONALS EMERGING PROFESSIONALS’ FORUM (PART 2) Austin is known for doing things a little differently, and so is this three-part session. Designed for subrogation professionals with fewer than five years of industry experience, this interactive afternoon combines education, networking, and fun. Attendees will gain insights from guest speakers, participate in engaging discussions and activities, and connect with peers and industry leaders in a relaxed setting. Whether you’re looking to strengthen your subrogation knowledge, expand your professional network, or gain fresh perspectives on your career, this session offers valuable learning opportunities and meaningful connections.	

3:15PM – 3:45PM	REFRESHMENT BREAK WITH EXHIBITORS
3:45PM – 4:45PM	CONCURRENT SESSIONS #4
M.4.1 AUTO ELECTRIC VEHICLE FIRES: FROM FAILURE ANALYSIS TO RECOVERY Catastrophic electric vehicle fires present complex challenges that extend well beyond the loss event itself. EV adoption requires adjusters, experts, and subrogation professionals to understand that not every EV fire begins in the high-voltage battery and the most damaged component is not always the point of origin. This session explores a variety of EV fire losses that most commonly occur while parked or charging. Attendees will gain practical insight into investigation challenges, evidence preservation, spoliation concerns, and theories of liability critical to maximizing subrogation recovery.	
M.4.2 PROPERTY WHEN SUBROGATION GETS WEIRD: KEY LEGAL UPDATES AND EMERGING TRENDS Subrogation professionals operate in a rapidly evolving legal environment shaped by new case law, statutory amendments, and regulatory trends across jurisdictions. This session provides a comprehensive update on recent and emerging legal developments affecting subrogation recovery efforts, liability determinations, defenses, and procedural strategy. The speakers will analyze significant court decisions and legislative changes from the past year, explain how these developments alter established subrogation practices, and offer practical guidance on how claims professionals can adapt their strategies to maximize recoveries while minimizing risk. Emphasis will be placed on real-world implications, trends to watch, and best practices for staying compliant and competitive in today’s subrogation landscape.	
M.4.3 MANAGEMENT BREAKING BAD A file that seemed like a straightforward recovery. A notice letter that never arrived. An expert who never should have been retained. Opposing counsel who turns every issue into a crisis. Or worse—your own local counsel just got indicted and won’t withdraw. Welcome to “Breaking Bad”. This master-class moves past war stories and delivers a practical, disciplined framework for spotting when a subrogation file is going off the rails—and what to do next. You’ll work through a curated set of high-stakes scenarios drawn from real practice, covering every stage of the recovery lifecycle: intake red flags, expert retention decisions, discovery blowups, privilege disputes, and even mediator conduct that can derail resolution. Built for experienced subrogation professionals, this session provides concrete, immediately usable techniques to triage and salvage compromised files, manage what you can’t control, and sharpen the judgment that separates the merely capable from the truly exceptional.	
M.4.4 WORKERS’ COMP MADE WHOLE VS. EVERYONE ELSE: WINNING WHEN MULTIPLE INSURERS WANT THE SAME DOLLAR The Made Whole Doctrine remains one of the most frequently asserted defenses to subrogation and reimbursement claims, yet its application varies dramatically by state, coverage type, and policy language. This presentation provides a practical, claim-focused analysis of the doctrine, including how it impacts medical, PIP, property damage, and workers’ compensation recoveries. Attendees will learn how to identify when Made Whole applies, evaluate common defenses, navigate key jurisdictions, and develop effective strategies to maximize recoveries while minimizing litigation risk. Through real-world examples and significant cases, participants will gain practical tools for evaluating and resolving Made Whole disputes more effectively and efficiently.	

CONFERENCE AGENDA

3:45PM – 4:45PM

CONCURRENT SESSIONS #4 (CONT.)

M.4.5 GENERAL

NOT SO FAST MY FRIEND, MAYBE YOU CAN WIN: TIPS TO OVERCOME LOSING CONTRACT PROVISIONS

Subrogation claims are too often closed the moment a contract appears to bar recovery, but that reflex is costing the industry real money. This session challenges the assumption that contract language is dispositive by examining the clauses most frequently used to justify early file closure like subrogation waivers, exculpatory clauses, limitation of liability, additional insured provisions, indemnity agreements, and choice of law provisions. Attendees will learn how public policy, statutory limits, and jurisdiction-specific doctrines routinely narrow or defeat these defenses. The goal isn't to ignore contracts, it's to read them with enough rigor to preserve subrogation opportunities hiding inside them.

M.4.6 PRODUCT LIABILITY

LITHIUM-ION BATTERY FIRES IN PRODUCTS PURCHASED ONLINE

In this session, we will explore lithium batteries and their fire tendencies and properties. We will discuss methods of investigation by origin and cause experts through the lens of NFPA 921 and NFPA 1033 as well as the Daubert and Frye standards for qualification of experts, and issues of spoliation and evidence preservation, including use of electrical engineers, battery experts, and technical methods of investigating losses. On the legal side, we will discuss remedies against online retailers and their manufacturers, including the Hague Service and Discovery Abroad conventions, issues of venue, and legal theories such as products statutes, warranty, and negligence.

M.4.7 SUBRO FUNDAMENTALS

KEEP AUSTIN WEIRD (AND YOUR RECOVERIES WHOLE)

This presentation is designed for subrogation claims professionals who routinely handle losses in comparative negligence jurisdictions and want to maximize recovery when the insured shares fault. The session begins with a clear, practical overview of comparative negligence systems; pure, modified (50% rule), and modified (51% rule); and how they differ from contributory negligence states. Using straightforward examples, the presentation explains how fault is allocated, how damages are reduced, and why partial insured fault does not automatically cap subrogation recovery. Attendees will gain a solid foundation for evaluating exposure, setting reserves, and understanding how jurisdictional rules directly affect recovery strategy.

M.4.8 EMERGING PROFESSIONALS

EMERGING PROFESSIONALS' FORUM (PART 3)

Austin is known for doing things a little differently, and so is this three-part session. Designed for subrogation professionals with fewer than five years of industry experience, this interactive afternoon combines education, networking, and fun. Attendees will gain insights from guest speakers, participate in engaging discussions and activities, and connect with peers and industry leaders in a relaxed setting. Whether you're looking to strengthen your subrogation knowledge, expand your professional network, or gain fresh perspectives on your career, this session offers valuable learning opportunities and meaningful connections.

5:30PM – 8:00PM

LIGHTS, CAMERA, KARAOKE! A RED CARPET RECEPTION



CONFERENCE AGENDA

TUESDAY, NOVEMBER 17, 2026

7:30AM – 8:15AM	NETWORKING BREAKFAST WITH EXHIBITORS
8:15AM – 8:30AM	ANNUAL MEETING
8:30AM – 9:30AM	KEYNOTE: BOB WENDOVER DECISION CULTURE BY DESIGN: HOW SENIOR LEADERS RECAPTURE TIME AND ENERGY BY IMPROVING THE THINKING AROUND THEM  Are you making the decisions you hired others to make? You’re not alone. Thousands of senior leaders find themselves trapped by the press of issues that should be resolved by those around them. But there are leaders who have solved this problem and recaptured their time, energy, and balance as a result. Want to know what they do? This session is for you! Walk away with simple and practical ways to turn your organization into a high-performing decision culture. Bob Wendover is the award-winning author of <i>Overcoming Overwhelm</i>, <i>Figure It Out</i>, and the newly-released <i>What’s Your 20?</i> along with numerous other books, videos, courses and curriculums. He has spent the past 35 years showing employers how to adapt to the ever-evolving workforce. In this high-energy, interactive session, Bob reveals how top performers avoid the demands and distractions of today’s workplace. Bob has written or contributed to more than 300 articles for a wide variety of publications. Mr. Wendover is a regular guest on radio & TV across the U.S. His credits include CNN, CNBC, The Huffington Post, The Atlanta Journal Constitution, The Detroit Free Press, The Florida Sentinel, The Denver Post, The Providence Journal, the Fort Worth Star- Telegram, Entrepreneur, Money and even Women’s Wear Daily. In addition, he has written monthly columns for both retailers and Realtors. Mr. Wendover has also served as a special advisor to the American Productivity and Quality Center.
9:30AM – 10:00AM	REFRESHMENT BREAK
10:00AM – 11:00AM	CONCURRENT SESSIONS #1

T.1.1 AUTO

WHEN CARGO MOVES, LIABILITY SHIFTS: UNLOCKING RECOVERY IN LOAD SHIFT CLAIMS

Load shift claims represent a frequently overlooked but highly valuable recovery opportunity when cargo movement causes property damage or personal injury. This presentation equips claims handlers with a practical understanding of when loaders can be held liable, how to identify viable claims early, and the steps adjusters can take to maximize recovery. Attendees will learn how liability is allocated among loaders and shippers across the full transportation lifecycle. The session covers the complete range of damages — cargo loss, vehicle damage, and driver injury — and uses federal regulations and illustrative case law to highlight successful and unsuccessful claims, majority and minority rules, and real-world guidance on evidence preservation and strategy.

10:00AM – 11:00AM	CONCURRENT SESSIONS #1 (CONT.)
T.1.2 PROPERTY SNAKES ON A PLANE – A DISCUSSION OF THE STRANGEST PROPERTY DAMAGE LOSSES WE’VE SEEN This session explores some of the most unusual property damage claims we’ve subrogated, where unconventional circumstances or bizarre chains of events led to significant losses. From unexpected hazards to improbable scenarios, these cases highlight how unique facts and atypical damages create complex challenges for recovery efforts. Attendees will gain insight into the investigative and legal hurdles posed by these extraordinary claims and learn strategies for navigating subrogation when the facts are anything but ordinary. Join us for a fascinating look at the strangest losses and what they teach us about adaptability in subrogation practice.	
T.1.3 MANAGEMENT CONDUCTING DIFFICULT CONVERSATIONS IN TODAY’S HYBRID WORKPLACE How do you handle the inevitable situations that require a difficult conversation? The abusive employee? The constantly tardy staff member? The virtual employee who never seems to be at his desk? For many supervisors, having these chats are the most stressful part of the job. So, how do you prepare for, initiate, navigate, and follow through on conversations you’d rather avoid? Join Bob Wendover and our panel as they discuss the opportunities and pitfalls of addressing behavior that needs correction or improvement. Walk away with practical tactics for managing and resolving these sometimes awkward and difficult situations.	
T.1.4 WORKERS’ COMP STATE SPECIFIC SUBROGATION COAST TO COAST (PART 1) Do you have trouble understanding the nuances of a particular state’s workers’ compensation subrogation laws? Workers’ compensation subrogation law is highly regulated and statutorily dependent, with considerable variation across the country. For anyone handling claims in multiple states, this can make daily practice confusing. We will examine the “nuts and bolts” of subrogation in select jurisdictions, significant legislative and case law developments over the past year, and strategies for maximizing recovery in particular jurisdictions. Lead by subrogation professionals practicing in these states, you will learn the essential features of the law and have an open forum for questions.	
T.1.5 GENERAL KEEP IT WEIRD (AND ACCURATE): UTILIZING PHOTOGRAMMETRY ACROSS BIOMECHANICAL AND AEROSPACE CASE STUDIES This session explores how collaboration between biomechanics engineers, aeronautical engineers, and visual communication specialists produces compelling, accurate litigation support. Presenters will introduce key concepts in photogrammetry, laser scanning, and video analysis, and walk attendees through three real-world case studies illustrating how these tools work together. Topics include camera-matching techniques, proper handling of video and photo evidence, lens distortion, and the biomechanical analysis of human motion. Attendees will gain practical insight into how engineering principles and advanced visualization methods can clarify complex accident sequences for judges, juries, and mediators.	
T.1.6 PRODUCT LIABILITY LITIGATION IN SELF-HEATING CASES – CHEMIST’S PERSPECTIVE The presence in fatty acid-based products is becoming more prominent in consumer markets. Under the right conditions these products can self-heat to the point of open flame combustion causing millions of dollars in damages. To understand these fires, it is necessary to understand their progression from application of the product to the smoldering stage, and through to open flames. Combining the scene indicators and laboratory testing can help include or exclude this fire scenario assisting the subrogation professionals. Not all chemists and engineers have practical knowledge about these fires, which can lead to faulty conclusions and complicate litigation efforts. Attendees will get an understanding of factors which contribute to these fires and understand the questions needed to find the right expert when litigating these types of cases.	

CONFERENCE AGENDA

10:00AM – 11:00AM	CONCURRENT SESSIONS #1 (CONT.)
T.1.7 SUBRO FUNDAMENTALS WHY PROPERTY SUBROGATION CLAIMS ARE WON OR LOST IN THE FIRST 72 HOURS: HOW EARLY COLLABORATION DRIVES RECOVERY OUTCOMES The path to a successful subrogation recovery often begins in the first 72 hours after a loss. Decisions made during that window can determine whether critical evidence is preserved, liability is established, and recovery opportunities are maximized. This session examines how early collaboration among claims professionals, subrogation counsel, and forensic experts strengthens investigations, protects privilege, and positions claims for successful recovery. Through interactive loss scenarios, presenters will explore key decision points, common investigative pitfalls, and the contrasting outcomes that result from early choices, demonstrating how coordinated action can drive stronger and more efficient recovery outcomes.	
T.1.8 EMERGING PROFESSIONALS SPEED DATING WITH THE EXPERTS: A MULTI-LINE DEEP DIVE (PART 1) In this “speed dating” style session, attendees will rotate through expert-led stations covering six key lines of business: Auto, Workers’ Compensation, Management, Property, Product Liability, and General, where they can ask questions, hear real-world insights, and get a genuine feel for what each discipline looks like day to day. Attendees can expect candid conversations with seasoned professionals, ask questions, and make meaningful connections with mentors and peers. Come ready to listen, learn, and leave with a clearer picture of where subrogation could take you.	
11:00AM – 11:15AM	MOVEMENT BREAK
11:15AM – 12:15PM	CONCURRENT SESSIONS #2
T.2.1 AUTO HOT CLAIMS, COOLER HEADS –ADVANCING RECOVERY STRATEGIES IN VEHICLE FIRE CLAIMS (PART 1) This two-part program examines how vehicle fire subrogation outcomes are shaped long before liability is known. Part 1 will focus on the first few critical days after a fire loss—securing the vehicle, preserving evidence, gathering early information, identifying red flags, notifying potential responsible parties, and selecting the right experts. Attendees will learn how early decisions can preserve, limit, or compromise the investigation. Part 2 will build on that foundation, showing how adjusters, counsel, and experts evaluate liability, address competing theories, navigate the economic loss doctrine, and prepare for litigation. Together, the sessions demonstrate how early actions make or break the claim.	
T.2.2 PROPERTY WHOSE DRAIN LINE IS IT ANYWAY? RAIN FALLS, ROOF FAILS, WHO PAYS? This presentation examines a roof collapse that occurred after a newly installed roof drainage system was constructed contrary to the design documents and applicable code requirements. Presented from the perspectives of the forensic engineer, subrogation attorney, and property insurer, the session follows the claim from loss investigation through recovery. Attendees will explore how liability was evaluated when a contractor delegated drainage work to a subcontractor, the drainage system was effectively redesigned without formal engineering oversight, and the defendants argued that the owner’s observation of the work constituted acceptance of the defects. Practical lessons in causation, liability allocation, claim evaluation, and subrogation strategy will be discussed.	

11:15AM – 12:15PM	CONCURRENT SESSIONS #2 (CONT.)
T.2.3 MANAGEMENT NASP EXECUTIVE FORUM – FROM INSIGHT INTO ACTION: BENCHMARKING BEYOND THE DASHBOARD (INVITATION ONLY – PART 1) Take a guided tour of NASP’s new online benchmarking platform, followed by a discussion with industry leaders on how benchmarking insights shape operational priorities – including key decisions on staffing, processes, technology, and vendor strategy.	
T.2.4 WORKERS’ COMP STATE SPECIFIC SUBROGATION COAST TO COAST (PART 2) Do you have trouble understanding the nuances of a particular state’s workers’ compensation subrogation laws? Workers’ compensation subrogation law is highly regulated and statutorily dependent, with considerable variation across the country. For anyone handling claims in multiple states, this can make daily practice confusing. We will examine the “nuts and bolts” of subrogation in select jurisdictions, significant legislative and case law developments over the past year, and strategies for maximizing recovery in particular jurisdictions. Lead by subrogation professionals practicing in these states, you will learn the essential features of the law and have an open forum for questions.	
T.2.5 GENERAL THE WEIRD SCIENCE OF SUBROGATION: WHY VOLUME KILLS – AND HOW TO MAKE IT WORK Subrogation professionals have more tools, more data, and more recovery opportunities than ever before, so why do many organizations still struggle with claim leakage, delayed investigations, burnout, and increasing workloads without corresponding recovery gains? The answer may not be a lack of effort, but the science of human performance. This session explores how decision fatigue, cognitive overload, and workload design impact recovery results in high-volume environments. Drawing on research from psychology, organizational behavior management, and workplace performance, attendees will learn why more files do not always mean more recovery and discover practical strategies to improve decision making, prioritize opportunities, reduce burnout, and maximize recovery outcomes.	
T.2.6 PRODUCT LIABILITY ADD TO CART: LIABILITY FOR A STORE WITHOUT A STOREFRONT This session will provide an overview of marketplace and distributor liability. We will discuss the various ways in which marketplaces, such as Amazon, and distributors can be held liable for not only the defective products “sold and shipped” by the distributor but also those manufactured, sold and shipped by third parties. We will explore marketplace and distributor liability for allowing advertisements of “compatible products” (such as compatible batteries) as well as their role in managing world-wide recalls of products. As marketplaces continue to grow and evolve, we aim to provide insightful ideas on how to maintain liability for defective products.	
T.2.7 SUBRO FUNDAMENTALS KEEP AUSTIN WEIRD --NOT WET: FORENSIC ENGINEERING INVESTIGATIONS OF LARGE-LOSS WATER ESCAPES Water escapes can lead to large property losses through direct water damage, and secondary damage such as mold. Large loss claims trigger recovery efforts through subrogation; however, these efforts may run into challenges. To maximize recovery potential, those pursuing a subrogation claim should closely examine the evidence to understand how the incident occurred and to ensure all contributing causes/parties are identified. Identifying the parties responsible for a loss first requires an analysis of the loss itself to identify the mechanism (or the “how”) and the causes (the “why”) of the failure, which then leads to the “who.” The methodology and tools used to systematically evaluate the contribution of all these aspects to the overall loss will be discussed by way of case studies involving a freezing failure of a heat pump during the summer, and a multi-leak event from a hydronic system in a new high-rise construction. Freezing failures can seem counterintuitive – they do not always occur in winter weather, or at the coldest point in a piping system. The presented heat-pump case study will highlight how such a failure was brought to light through evidence inspections and testing. For the high-rise case study, the leak was identified as a victim, with the root cause being another hidden failure. This example highlights the importance of being able to differentiate victim vs. cause damage and rule out incorrect causes. This can help keep investigation time and costs down. Join us in walking through these case studies to uncover new ways to recover in large loss water claims.	

CONFERENCE AGENDA

11:15AM – 12:15PM	CONCURRENT SESSIONS #2 (CONT.)
T.2.8 EMERGING PROFESSIONALS SPEED DATING WITH THE EXPERTS: A MULTI-LINE DEEP DIVE In this “speed dating” style session, attendees will rotate through expert-led stations covering six key lines of business: Auto, Workers’ Compensation, Management, Property, Product Liability, and General, where they can ask questions, hear real-world insights, and get a genuine feel for what each discipline looks like day to day. Attendees can expect candid conversations with seasoned professionals, ask questions, and make meaningful connections with mentors and peers. Come ready to listen, learn, and leave with a clearer picture of where subrogation could take you.	
12:15PM – 1:30PM	NETWORKING LUNCH WITH EXHIBITORS
1:30PM – 2:30PM	CONCURRENT SESSIONS #3
T.3.1 AUTO HOT CLAIMS, COOLER HEADS – ADVANCING RECOVERY STRATEGIES IN VEHICLE FIRE CLAIMS (PART 2) This two-part program examines how vehicle fire subrogation outcomes are shaped long before liability is known. Part 1 will focus on the first few critical days after a fire loss—securing the vehicle, preserving evidence, gathering early information, identifying red flags, notifying potential responsible parties, and selecting the right experts. Attendees will learn how early decisions can preserve, limit, or compromise the investigation. Part 2 will build on that foundation, showing how adjusters, counsel, and experts evaluate liability, address competing theories, navigate the economic loss doctrine, and prepare for litigation. Together, the sessions demonstrate how early actions make or break the claim.	
T.3.2 PROPERTY SUBROGATING AGAINST ONLINE MARKETPLACES FOR LODGING OR VACATION RENTAL PLATFORMS This presentation outlines subrogation strategies involving online lodging marketplaces such as Airbnb, Vrbo, and Booking.com. It explains the relationships among platforms, hosts, guests, and service providers, while highlighting common loss scenarios including fires, water damage, vandalism, and negligent maintenance. The presentation emphasizes early investigation, evidence preservation, and identifying responsible parties for recovery. It also examines legal theories such as negligence, premises liability, and misrepresentation, while addressing barriers like arbitration clauses, liability waivers, and Section 230 immunity. Practical tactics, case studies, regulatory trends, and risk management recommendations help claim handlers improve recovery efforts in short-term rental losses.	
T.3.3 MANAGEMENT EXECUTIVE FORUM – FUTURE-READY SUBROGATION LEADERSHIP: TALENT, AI, AND THE NEXT OPERATING MODEL (INVITATION ONLY – PART 2) Join an interactive panel discussion focused on how organizations are adapting to AI, transforming talent strategies, and evolving their operating models – while maintaining critical expertise, redefining leadership skills, and navigating build, buy, and partner strategies.	

1:30PM – 2:30PM	CONCURRENT SESSIONS #3 (CONT.)
T.3.4 WORKERS’ COMP WC SUBRO OUTSIDE THE STANDARD POLICY BOX WC subrogation comes in all different shapes and sizes. This session will focus on considerations for handling recovery claims when there are large, self-insured retentions or self-insured accounts, risk pools, excess carriers, and other weird situations where external factors come into play when developing your subrogation strategies and getting settlement authority. By the end of the session, both adjusters and attorneys alike, will be primed to evaluate, trouble shoot and successfully handle these unique SIR/policy/employer situations that arise from non-traditional policies in the context of recovery scenarios.	
T.3.5 GENERAL BEYOND FRAUD DETECTION: APPLYING SIU INVESTIGATIVE TECHNIQUES TO BUILD DEFENSIBLE RECOVERY FILES When fraud meets negligence, recovery opportunities multiply in ways traditional claims handling often misses. Special Investigations Unit (SIU) techniques bring structure, data analytics, and investigative rigor to uncover layered misconduct—where misrepresentation intersects with failure of duty. By connecting seemingly unrelated claim elements, SIU teams identify patterns, validate causation, and isolate responsible parties more effectively. This enhanced clarity strengthens subrogation potential and supports defensible recovery strategies. Leveraging interviews, surveillance, and cross-claim intelligence, SIU elevates standard processes into proactive recovery engines—turning complex losses into actionable insight and maximizing financial return while reinforcing organizational integrity and deterrence.	
T.3.6 PRODUCT LIABILITY IT’S GETTING WEIRD: THE ROLE AI AGENT SHOPPING IN THE PRODUCT LIABILITY MENAGERIE A decade after grappling with online marketplaces like Amazon, the subrogation community faces an even weirder frontier: AI agents. As LLMs like ChatGPT and Gemini expand into “agentic commerce,” users can now shop directly within AI platforms, raising a thicket of unresolved legal questions. Can an AI agent bind a consumer to third-party terms? Is the LLM a “seller” within the stream of commerce? This seminar does more than raise the issues, it arms attendees with emerging case law, the latest developments, and a practical path forward for navigating product liability in the age of artificial intelligence.	
T.3.7 SUBRO FUNDAMENTALS SADDLING UP FOR THE BILLION DOLLAR LOSS This presentation will, through panel discussion with audience participation, discuss the complexities surrounding large 7, 8, 9 and even 10 figure losses from the date of the loss through trial. Using a billion-dollar loss as a case study, the panel will provide a practical, real-world framework for managing complex, multi-party investigations while maintaining efficiency, controlling costs, and preserving the integrity of any subrogation opportunities. Panelists will discuss how initial actions and communication protocols can significantly influence both the outcome of the investigation and the strength of the eventual legal case. The Panel will also discuss the pitfalls to avoid during such an investigation and overcoming the many obstacles faced during this large loss investigation while examining the unique operational, technical, and legal challenges that arise from the moment of loss through final resolution at trial.	
T.3.8 EMERGING PROFESSIONALS WHAT A SUCCESSFUL CAREER MEANS FOR YOU This diverse panel brings together professionals from across the subrogation industry, including carrier, commercial carrier, recovery vendor, and TPA perspectives, to discuss what a successful career truly means in today’s evolving landscape. As part of the Emerging Professional Track, panelists will share unique experiences, career paths, and lessons learned from different areas of the industry. The discussion will highlight the value of relationship-building, adaptability, mentorship, and professional development while offering attendees insight into the many opportunities available within subrogation. Participants will leave with a broader understanding of the industry and practical advice for building a meaningful, successful career from multiple professional viewpoints.	
2:30PM – 2:45PM	MOVEMENT BREAK

CONFERENCE AGENDA

2:45PM – 3:45PM	CONCURRENT SESSIONS #4
T.4.1 AUTO SPOILER ALERT: DESTROYING EVIDENCE CAN DESTROY YOUR SUBRO CASE Spoliation is, at its core, evidence tampering. We may not be talking about something as dramatic as shady backroom threats on a witness’ life, but the results of the destruction of evidence can still be devastating to a party’s case, even when it happens by accident. In this session you will learn what constitutes spoliation, what sanctions can be leveled against those who commit it, and how to balance the preservation of evidence with avoiding those ever-growing storage fees.	
T.4.2 PROPERTY BEHIND THE MANTLE – CODES, FAILURES, AND SUBROGATION IN FIREPLACE AND CHIMNEY FIRES Fireplace and chimney fire claims often turn on details hidden behind the mantel – product identification, listing requirements, manufacturer instructions, chase construction, clearances, insulation, terminations, as well as use and operating conditions, maintenance, and service. This session will address subrogation claims involving fireplaces, chimneys, vented appliances, and vent-free products. Drawing on decades of field experience, the presenters will explain how origin and cause investigation, technical analysis, code review, and standard of care assessment can identify responsible parties, distinguish construction or installation defects and product issues from owner operation, service, or maintenance practices, and support viable recovery theories. Case studies will show how targeted testing, expert analysis, and litigation strategies can effectively maximize subrogation potential.	
T.4.3 MANAGEMENT EXECUTIVE FORUM – LEADING THROUGH CHANGE: SUSTAINING PERFORMANCE IN A DISRUPTED SUBROGATION ENVIRONMENT (INVITATION ONLY – PART 3) Engage in a panel discussion on how the subrogation industry can sustain performance amid ongoing disruption. Hear how service providers and carriers are collaborating to navigate change, create stability, and build operational resilience in an evolving market environment.	
T.4.4 WORKERS’ COMP BEYOND DRIVER NEGLIGENCE: FORENSIC INVESTIGATIONS OF MOTOR VEHICLE ACCIDENTS TO IDENTIFY POTENTIAL PRODUCT DEFECTS Product defects in commercial trucks are a contributing cause of many serious trucking accidents but are often overlooked when investigators, attorneys, and carriers focus solely on driver negligence. Critical vehicle, component, electronic, and maintenance evidence may be lost or destroyed before a proper investigation occurs. This presentation will address the key elements of forensic investigations in serious truck accidents, including how to identify potential defect issues involving brakes, tires and wheels, mirrors, safety technology, conspicuity, crashworthiness, fires, and related regulatory considerations, allowing subrogation professionals to evaluate additional theories of liability and recovery.	
2:45PM – 3:45PM	CONCURRENT SESSIONS #4 (CONT.)

T.4.5 GENERAL
MIND GAMES & MONEY: THE PSYCHOLOGY BEHIND MAXIMIZING RECOVERY IN SUBROGATION NEGOTIATION
Successful negotiators understand that settlement decisions are driven by more than facts and legal arguments. This engaging program explores the psychological principles that influence negotiation behavior and settlement outcomes. Participants will learn how cognitive biases, emotions, framing, anchoring, loss aversion, optimism bias, and egocentrism impact decision-making at the bargaining table. The presentation also examines techniques such as active listening, validation, strategic questioning, and interest-based negotiation to build trust and move parties toward resolution. Through practical examples and interactive discussion, attendees will gain tools to overcome impasse, increase persuasion, and maximize settlement opportunities.

T.4.6 PRODUCT LIABILITY
WATER DAMAGE FROM THE FAILURE OF PLUMBING PLASTIC PARTS
Over the past 40 years metal plumbing parts have been replaced by plastics, driven by cost. Plastic plumbing parts are generally more prone to failure than metal parts. Failures of plastic plumbing parts, including pipes, toilet tank components, and water filters have led to extensive property damages and remediation costs. It is critical to first determine the cause of the plastic part failure in order to determine the party responsible and to subrogate against. Potential claimants include the architect, the part manufacturer, the plumbing installer, or the property manager. Over the past two decades, we have been involved in failure analysis investigations and as expert witnesses in many subrogation. This presentation will present several case studies and subrogation successes.

T.4.7 SUBRO FUNDAMENTALS
FIRE INVESTIGATION 101: AN INTRODUCTION TO OPTIMIZING A FIRE INVESTIGATION WITH YOUR SUBROGATION CLAIM
The presentation provides an overview of the critical role fire investigations play in identifying the origin and cause of fire losses while preserving subrogation opportunities. The presentation highlights best practices for early scene involvement, evidence preservation, expert coordination, and documentation to support recovery efforts. Attendees gain insight into common challenges that can hinder successful claims, including spoliation risks and delayed investigations. By understanding the fundamentals of fire investigation and fostering collaboration among insurers, attorneys, and experts, participants can strengthen liability assessments and maximize potential subrogation recoveries.

T.4.8 EMERGING PROFESSIONALS
SUBRO TRIVIA: LEARNING COMPLEX SUBROGATION CONCEPTS THE FUN WAY
Put your subrogation savvy to the test with our interactive trivia game! Compete in teams and win prizes. Test and improve your knowledge as we quiz you on complex subrogation concepts and teach their meaning as we play. What is the volunteer defense? What is the real party in interest? What is a 30(b)(6)? And many more. Cheer on the finalists in our showdown. Enjoy collegial competition with industry peers and mentors.

4:00PM – 5:00PM	NETWORKING RECEPTION WITH EXHIBITORS
4:45PM	EXHIBITOR DOOR PRIZE DRAWING
5:00PM	EXHIBITOR TEAR DOWN

CONFERENCE AGENDA

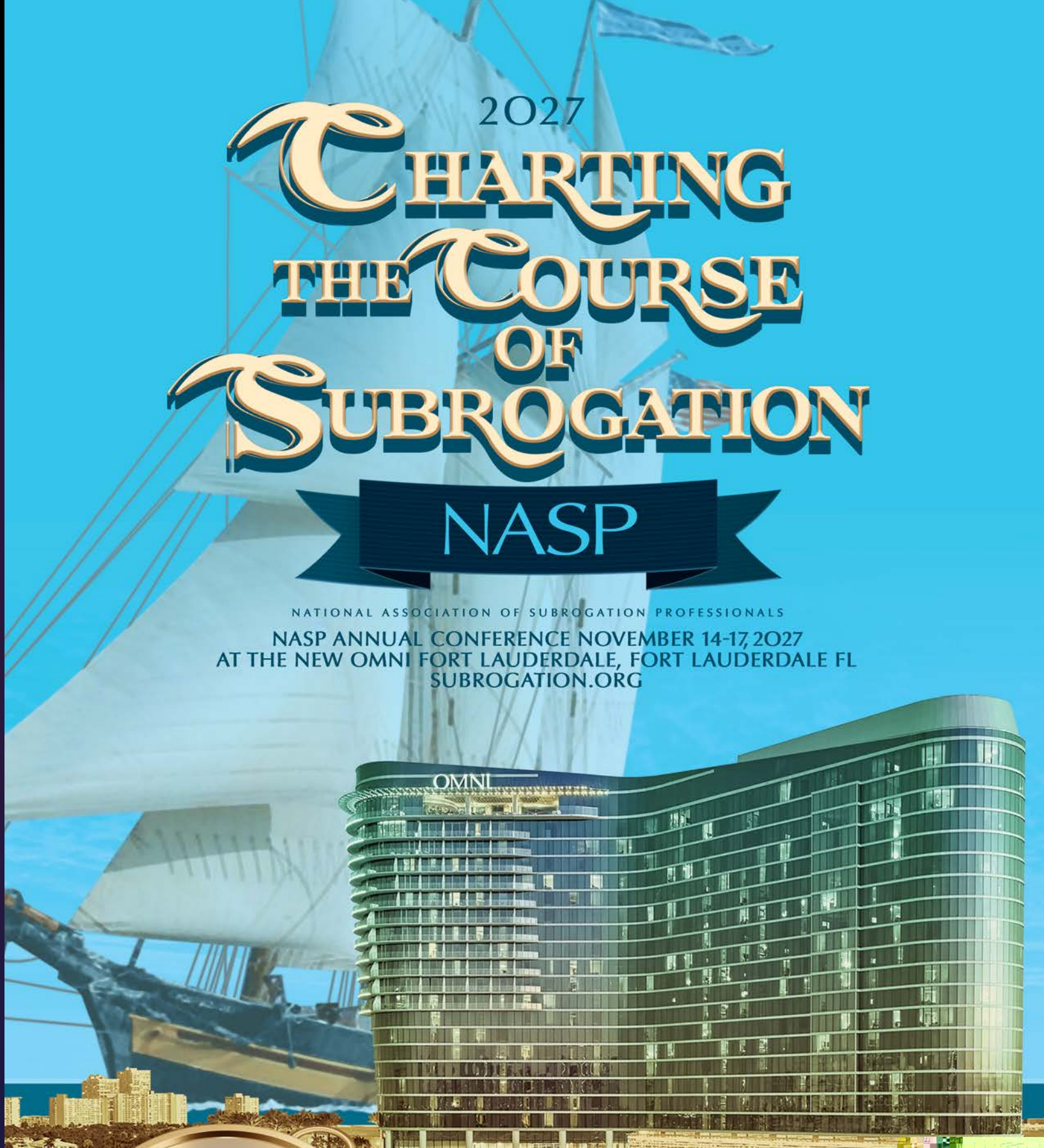
WEDNESDAY, NOVEMBER 18, 2026

8:00AM – 9:00AM

NETWORKING BREAKFAST

Join us for a networking breakfast that will fuel your connections and elevate your career to new heights!

As the last official event of NASP’s Annual Conference, seize the morning and unlock a world of business opportunities by connecting with a powerhouse of industry leaders and like-minded individuals.



EXHIBITOR RULES & REGULATIONS

SETUP & DISMANTLING

The exhibit area at the JW Marriott Austin will be available for setup on Sunday, November 15, 2026 from 11:00AM – 4:00PM. Exhibits must be fully installed no later than 4:00PM on Sunday, November 15, 2026. Prior to setup, please have ALL company representatives check in individually at the NASP registration desk to receive badge. The NASP registration desk will open for exhibitors at 11:00AM on Sunday, November 15, 2026. General registration for conference attendees will begin at 2:00PM. Exhibitors who do not complete setup of their booth before 4:00PM on Sunday, November 15, 2026 automatically forfeit the exhibit space unless previous arrangements have been made with the NASP office and approved by the CEO. The disposition of the booth will be entirely at the discretion of NASP. No refunds will be granted nor will previous payments be credited to any future event or other purpose.

Dismantling and repacking of exhibits is scheduled from 5:00PM – 9:00PM on Tuesday, November 17th. Exhibitors are not permitted to dismantle their booths prior to these times. Any exhibitor who does not adhere to the stated dismantle times will automatically forfeit priority toward future events.

USE OF SPACE

NASP enforces the IAEM Guidelines for Display Rules and Regulations, 2005 Update. These guidelines have been adopted by NASP to ensure consistent and fair exhibiting standards for our event. By agreeing to exhibit at a NASP conference, you are agreeing to abide by the IAEM guidelines and NASP's rules.

A single exhibit booth may be occupied by only one company and must be occupied by the same company for the duration of the show.

No firm or organization not assigned exhibit space will be permitted to display products, distribute promotional material, or solicit business in the exhibit area or in any public area of the JW Marriott Austin during the conference. Persons who violate this rule will be asked to leave the conference and will be banned from future NASP events with no refund. Please report violations to the NASP Board of Directors or any NASP staff member.

SPECIAL, OVERSIZED OR NOISEMAKING DISPLAY COMPONENTS

Any display that exceeds normal display regulations must be approved in writing prior to the show. Permission must also be granted and arrangements made for any oversized display that may require early setup. Displays that do not conform to specifications herein and have not been approved by NASP prior to the show will not be accepted. Exhibitors needing approval for special setup arrangements must contact Leslie Wiernik at the NASP Office at 800–574–9961 at least 30 days in advance of the show. Upon approval, exhibitors will be directed to the appropriate person to arrange an early setup time.

HOSPITALITY ROOMS AND SUITES / OUTSIDE ACTIVITIES

No exhibitor or any affiliate thereof shall host any onsite or offsite event during show hours, which would take attendees away from the exhibition or conference sessions/activities. Use of hospitality rooms and suites should be coordinated with the NASP office. The NASP office will have final approval of any hospitality rooms and suites during the conference. Only hotel beverages will be allowed. There will be no exception. ALL charges will be paid by the host. For further information, please contact Michelle Givvin at NASP at 800–574–9961.

EXHIBITOR INFORMATION

BOOTH OPERATIONS

Exhibits which include the operation of radios, talking motion picture/video equipment, public address systems, or any other noise generating devices must be conducted or arranged so that the resulting noise will not disturb adjacent exhibitors. Operators of noise-generating exhibits must secure approval of operating methods and outputs prior to the exhibits opening.

Storage crates, boxes or other extraneous materials may not be stored in the exhibit area during the show. Arrangements must be made with NASP's drayage vendor for pickup, storage, and return at regular drayage rates.

Exhibitors or exhibitors' agents shall not injure or deface the walls of the building, the booths, or the equipment of the booths. Exhibitors are not permitted to drive tacks, nails or screws into the walls or woodwork. When such damage appears, the exhibitor is liable to the owner of the property so damaged. The use of placards, stickers and decals is limited to the exhibitor's own display. All material used in displays must be flameproof and meet local fire regulations. All electrical wiring must conform to local codes.

NASP reserves the right to restrict exhibits which, because of noise, method of operation, materials or for any other reason, become objectionable. At its own discretion, NASP reserves the right to decline or cancel any exhibit contract due to cause. NASP also reserves the right to prohibit any exhibit which, in the opinion of show management, may detract from the general character of the show as a whole. In this event, NASP is not liable for any refund of fees, etc.

SECURITY & LIABILITY

During setup and dismantling hours, and in the period before and after exhibit hours, overall security will be provided in the exhibit area. During exhibit hours, the exhibitor's representative will be responsible for security in the booth. Any items of value should be removed from the area when the conference is not in session. Exhibitors wishing to insure goods should do so at their own expense.

Exhibitors hereby assume entire responsibility and hereby agrees to protect, defend, indemnify, and save the NASP and the hotel, its owners, its operator, and each of their respective parents, subsidiaries, affiliates, employees, officers, directors and agents harmless against all claims, losses or damages to persons or property, governmental charges or fines and attorney's fees arising out of or caused by its installation, removal, maintenance, occupancy or use of the exhibition premises or a part thereof, excluding any such liability caused by the sole gross negligence of the hotel and its employees and agents.

EXHIBITOR INFORMATION & REGULATIONS

The exhibitor shall obtain and keep in force during the term of the installation and use of the exhibit premises, policies of Comprehensive General Liability Insurance and Contractual Liability Insurance, insuring and specifically referring to the Contractual liability set forth in this Exhibit Agreement, in an amount not less than \$2,000,000 Combined Single Limit for personal injury and property damage.

PHOTOGRAPHY & VIDEOGRAPHY

NASP maintains the exclusive rights to all photography and videography from the official show photographer and videographer. Exhibitors are not allowed to photograph any booths other than their own at the show.

OWNERSHIP OF EVENT RIGHTS

NASP maintains the exclusive right to control all photography and video and audio recordings of the show and the exclusive right to the publication, reproduction, and distribution of such recordings. NASP may grant exclusive or nonexclusive licenses to individuals or entities that may allow the individuals or entities to record the show and/or publish, reproduce and/or distribute such recordings upon terms negotiated between the parties.

EXHIBITOR CODE OF CONDUCT

Exhibitors and their representatives shall, at all times, conduct themselves in a professional manner and shall not disparage, harass, or defame fellow exhibiting companies, attendees, NASP leadership, or the employees of aforementioned organizations, or engage in other activities detrimental to the event.

CANCELLATION BY MANAGEMENT OR INABILITY TO HOLD EXHIBITS

If NASP management cancels the conference on or before November 1, 2026 for causes beyond the control of NASP which prevent the planned holding of the conference, the exhibitor will be refunded 100% of their booth fee. Management will not be liable for any other expenses the exhibitor might incur.

APPLICATION ACCEPTANCE

Acceptance of an application does not mean endorsement by NASP management of the applicant’s service or product. Rejection of the application does not imply disapproval of the applicant’s service or product.

INTERPRETATION

NASP management has total authority of interpretation and enforcement of these terms, conditions, rules and regulations and reserves the right to amend them at any time for the benefit of NASP. Exhibitors and their representatives who violate these terms, conditions, rules and regulations, and who, in the opinion of NASP management, conduct themselves unethically, may be dismissed from the conference without refund or other appeal and may be excluded from participation in future conferences.

NASP CONFERENCE CODE OF CONDUCT POLICY

NASP is committed to providing an inclusive, respectful, and safe environment for all attendees. Our Code of Conduct outlines the expected behavior and standards of conduct for all participants, including attendees, speakers, sponsors, exhibitors, and staff. By attending our conference, you agree to comply with this policy. The NASP Conference Code of Conduct is applicable to all conference-related activities, both on-site and online.

1. INCLUSIVITY AND RESPECT

- 1.1** We value diversity and inclusion in our community. Treat all individuals with respect, regardless of their race, ethnicity, national origin, gender identity, sexual orientation, age, disability, religion, or any other protected characteristic.
- 1.2** Harassment, discrimination, or any form of offensive behavior towards any conference participant will not be tolerated.
- 1.3** Avoid making offensive, demeaning, or discriminatory remarks or jokes during the conference.
- 1.4** Respect others’ personal space and boundaries, both in physical and virtual interactions.
- 1.5** Be mindful of language and images used in presentations, discussions, or any conference-related content, ensuring they are appropriate and respectful.

2. PROFESSIONAL CONDUCT

- 2.1** Engage in constructive and respectful dialogue during Q&A sessions, workshops, and discussions.
- 2.2** Critique ideas, not individuals. Disagreements are acceptable, but personal attacks or hostile behavior are not.
- 2.3** Do not engage in disruptive behavior that hinders the conference experience for others.
- 2.4** Dress appropriately and professionally during the conference.
- 2.5** Individuals and groups cannot sponsor or engage in nonconference sponsored events during the conference unless sanctioned by NASP.

3. IN–PERSON CONDUCT

- 3.1** Abide by all local laws and venue regulations during the conference.
- 3.2** Do not engage in any form of physical, verbal, or psychological abuse or intimidation.
- 3.3** Be mindful of alcohol consumption and use substances responsibly if applicable during conference events.

4. ONLINE CONDUCT

- 4.1** Respect the rules and guidelines of the conference’s virtual platforms and communication channels.
- 4.2** Avoid any form of cyberbullying, harassment, or disruptive behavior in virtual interactions.
- 4.3** Do not share offensive, explicit, or inappropriate content on conference platforms.

5. REPORTING AND ENFORCEMENT

- 5.1** If you experience or witness any violation of this Code of Conduct, promptly report it to a NASP staff member.
- 5.2** All reports will be treated confidentially and thoroughly investigated.
- 5.3** NASP reserves the right to take appropriate action against any individual found to have violated this Code of Conduct. This may include, but is not limited to, a verbal warning, revocation of conference access without refund, or future event attendance restrictions.

6. CONTACT INFORMATION

For any concerns related to the Code of Conduct or to report an incident, please contact Leslie Wiernik at leslie.wiernik@subrogation.org or 800–574–9961.

By participating in the NASP Conferences, you acknowledge that you have read and understood the Code of Conduct policy and agree to adhere to its guidelines. We strive to foster a supportive and respectful community that benefits everyone, and your cooperation is vital in achieving this goal.



**NATIONAL ASSOCIATION OF
SUBROGATION PROFESSIONALS**

400 Mosites Way, Suite 103
Pittsburgh, PA 15205
Phone 800.574.9961

www.subrogation.org