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With over three decades of experience as a business journalist, Joanne has delved deep into the heart of the commercial insurance industry. Her journey has been one of exploration, research, and storytelling, resulting in a treasure trove of articles, commentaries, and White Papers that shed light on the industry's most pressing issues. She has had the privilege of navigating the complex landscape of commercial insurance, risk management, workers' compensation, and employee benefits, reporting on the ever-evolving challenges and innovations that shape these vital sectors. While at *Business Insurance* magazine, Joanne also held the position of Director of Conference Programming, orchestrating educational conferences and webinars tailored for risk management professionals. Today, Joanne continues her mission as a freelance writer and conference programmer, crafting compelling content that not only informs but also sparks meaningful conversations within the insurance industry. She is also a contributor to the Self-Insurance Institute of America's annual conference and *The Self-Insurer* magazine, amplifying the knowledge and insights shared within that community.