

56TH ANNUAL CONVENTION



FROM THE PRESIDENT



On behalf of your 2015-2016 FSLA Board of Directors, welcome to the 56th Annual FSLA Convention at The Vinoy® Renaissance St. Petersburg Resort & Golf Club.

Thank you for attending FSLA's 56th
Annual Convention at this Historic
Mediterranean Revival-style hotel
located in St. Petersburg, Florida.
This beautiful and luxurious property
provides popular attractions steps away
including the Salvador Dalí Museum,
Museum of Fine Arts, Florida Holocaust
Museum, and the Chihuly Collection at
the Morean Arts Center. On property,
you will find a Salon and Day spa
that offers an oasis of pampering with
a nurturing, tranquil environment. We
hope you will enjoy your time here in St.
Petersburg.

The FSLA Annual Convention has continued to grow through your participation and support. This year, FSLA is delighted to welcome Inga Beale, CEO of Lloyd's as our Keynote Presenter. Also, along with Joe Gates from Beazley as moderator, FSLA will a host a Panel Presentation on Cyber Liability. I would like to give a special thank you to our partners at Lloyd's and the FSLA Convention Committee for their

hard work in preparing an outstanding line up of presentations for our members. In addition to informative sessions and receptions, we're looking forward to three events on Thursday afternoon. Our events include a golf tournament at The Vinoy® Renaissance St. Petersburg Golf Club, our fishing tournament or group tour of the Dalí Museum, which houses the largest collection of Dalí's works outside Europe.

The FSLA Board of Directors is committed to supporting our industry and our membership in all that we do. As FSLA's membership continues to grow, we look to expand upon our membership benefits as well. 2016 has already seen a significant increase in member participation of our complimentary CE Webinars through our partnership with FSLSO and the Florida Insurance School of Continuing Education. We have expanded our CE offerings to 2-3 webinars per quarter. Make sure to visit our website to see the calendar and to register.

I would like to extend a special thank you to Douglas A. Mang, Esq. and his team at Mang & Santurri, P.A., and the FSLA Legislative Committee for their hard work during the 2016 Legislative Session.

A very special thank you to our members, sponsors, board volunteers and Convention committee members, without whom we could not be the successful, relevant and nationally recognized association that we have become through the years.

Thank you for your support and we hope you enjoy the 2016 FSLA Convention.

Lorna Wirtz FSLA President





WELCOME TO THE 56TH ANNUAL FSLA CONVENTION

On behalf of the FSLA Board of Directors and Executive Staff at Partners in Association Management (PIAM), we welcome you to St. Petersburg and the 2016 FSLA Annual Convention.

Your FSLA Board of Directors continues to work hard to increase the programs and services available to FSLA Members. FSLA provides complimentary continuing education webinars to FSLA Members and along with Mang & Santurri, P.A., FSLA provides weekly legislative updates to members during Florida's Legislative Session. As always, we want to hear from you. If you have a suggestion for a membership benefit, please do not hesitate to contact our office.

PIAM is one of 70 companies nationwide, and the only one in Florida, that is accredited by the Association Management Company Institute. We specialize in working with business trade associations and have experience working with the Office of Insurance Regulation and the Department of Financial Services. We work closely with the Board of Directors and the Executive Committee to help the Association meet your needs and provide a variety of services that will enhance your FSLA experience and increase the value of your membership.

Jillian Heddaeus, CMP, IOM FSLA Executive Director

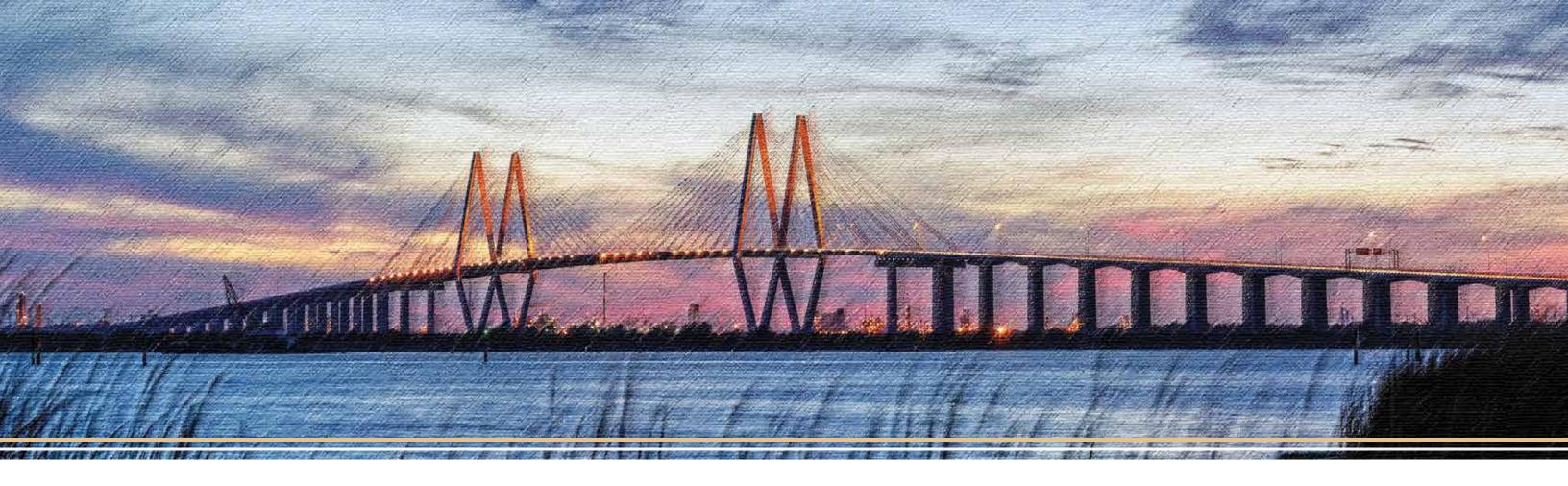
Jillian Heddaeus, CMP, IOM Executive Director

Jillian holds ten years' experience in event planning and association management. She has worked in the capacity as a senior meeting planner for both state and national associations as well as executive director for a statewide trade association. Ms. Heddaeus is a graduate of the Program for Association Leadership, sponsored by the Tallahassee Society of Association Executives as well as the Institute for Organization Management, presented by the U.S. Chamber of Commerce, at the University of Georgia. She has served on the board of the Tallahassee Society of Association Executives and is a previous winner of TSAE's "Association Professional of the Year" Award. Ms. Heddaeus holds a B.S. degree in Information Systems from The Florida State University.





We specialize in working with business trade associations and have experience working with the Office of Insurance Regulation and the Department of Financial Services.



THE FLORIDA SURPLUS LINES ASSOCIATION AND SURPAC

The Florida Surplus Lines Association (FSLA) includes a current regular membership of Excess and Surplus Lines Agency member firms and associate members; made up of excess and surplus lines insurance companies, reinsurers, Lloyd's brokers, premium finance companies, surveyors and claim adjustment companies.

The purpose of the FSLA is to encourage an exchange of information among members and to disseminate educational information for the benefit of members and the betterment of the excess and surplus lines industry.

Additionally, FSLA maintains liaisons with

other segments of the insurance industry.

Participants include commissioners, regulatory bodies, insurers and insurance producer groups. FSLA supports the independent insurance agency system and promotes professionalism among its members.

Over the past 50 years, FSLA has promoted the regulatory and legislative interests of FSLA members and the Florida surplus lines industry. The FSLA maintains concern for regulatory and legislative changes affecting the surplus lines insurance industry and communicating those changes and all related issues to member firms.

FSLA has a **P**olitical **A**ction **C**ommittee fund called SURPAC used to support political committees and candidates for the Florida Senate and House of Representatives that support our industry. Participation in the FSLA **PAC** fund is encouraged among the membership.

Each year, the FSLA hosts an annual convention in which members have the opportunity to network, attend business meetings and participate in a variety of programs. As the majority of FSLA's company members attend the annual convention, it provides an excellent opportunity for agency members to socialize with their company representatives. While the location of the convention changes from year to year, the quality of programs offered and distinctive participating speakers remain a constant.



Over the past 50 years, FSLA has promoted the regulatory and legislative interests of its members.

As Florida's surplus lines industry remains a top player on the national scale, the Florida Surplus Lines Association is recognized as one of the most active associations among the top three surplus lines associations in the country.



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PAST PRESIDENTS OF THE FSLA

1981-1983

Jack W. Flood

1983-1985

1985-1987

Philip Cree

1987-1989

Edwin J. Calabrese

Ronald Gabor

1960-1961 Donald Bolton

1962-1968 Hugh Donovan

1968-1971 Edward "Bill" De Young

1971-1973 W. Dana Roehrig 1973-1975 Daniel C. O'Leary Jr.

1975-1977 Richard F. Hull

1977-1979 Leonard Traurig

1979-1981 John F. Keegan 1989-1991 Roger T. Gobler

1991-1993 H. Lee Gregory

1993-1995 Bill Winters

1995-1997 Bill Rambo

1997-1999 Michael J. Riordan 1999-2001 Larry B. Stowe

2001-2003 Daniel C. O'Leary III

2003-2005 Tom Enright

Ed Wojchick 2007-2009

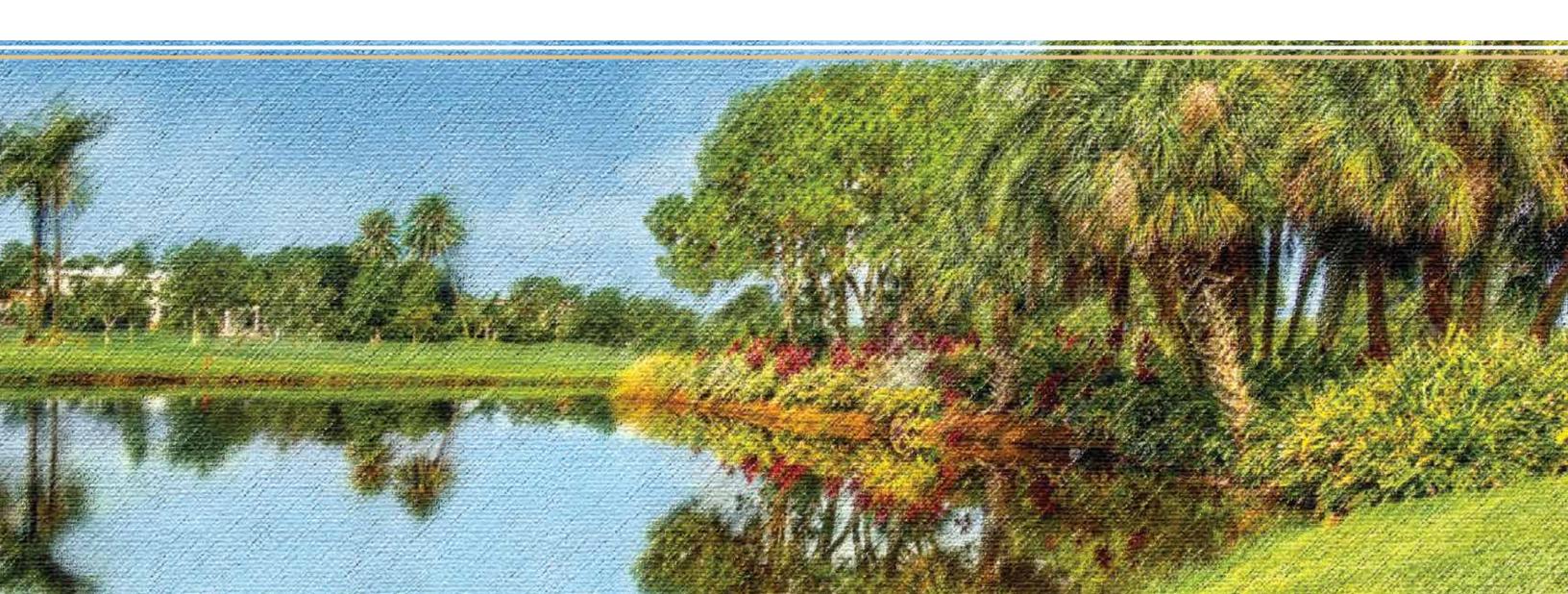
Steven Finver

2005-2007

2009-2011 Bruce E. Bowers

2011-2013 Roy V. Fabry

2013-2015 Irvin "Skip" Wolf, III





WEDNESDAY, AUGUST 3

9:00 A.M. - 12:00 P.M.

FSLA Board of Directors

Avery/Chancellor

11:00 A.M. - 5:00 P.M.

Registration

Vinoy Grand Ballroom Foyer

2:00 P.M. - 4:00 P.M.

Continuing Education

Vinoy Grand Ballroom

Data Breaches

Joe Gates - Beazely Group

Data Breaches are in the news constantly these days. In this increasingly connected world of ours, it seems private information is only a keystroke away from becoming public knowledge. Any business that collects Personally Identifiable Information (PII) has a potential exposure and a legal obligation to protect such information. Please join us for this two hour session in which you will learn about this emerging exposure and the available coverage.

5:30 P.M. - 6:00 PM

First Timers Reception

Vinoy Grand Ballroom Foyer

6:00 P.M. - 7:30 P.M.

Opening Reception

Vinoy Grand Ballroom Foyer

7:30 P.M. - 9:30 P.M.

Dinner on Your Own

9:30 P.M. - 12:00 A.M.

Hospitality Reception

Mezzanine/Terrace

DRESS

Receptions and Hospitality

Business Casual, no shorts please

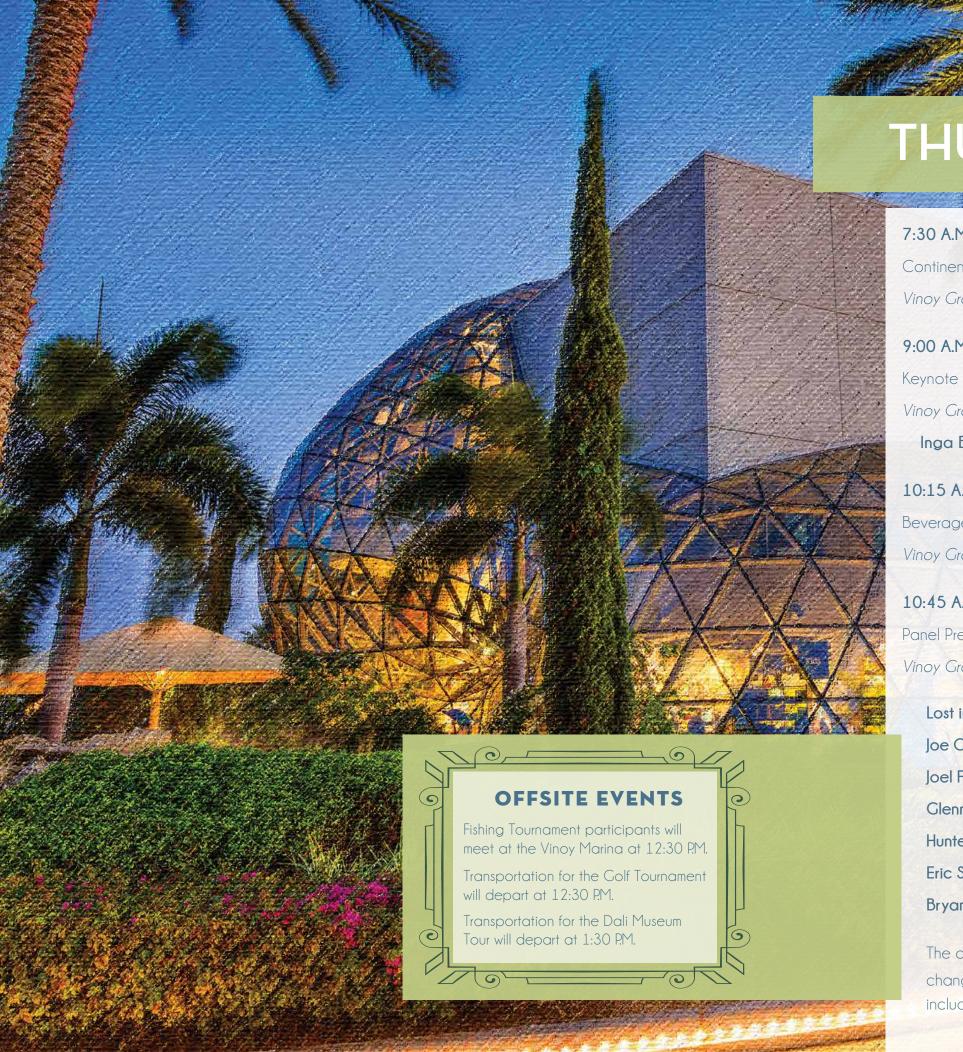
Banauet Dinner

Business Casual, no shorts please

All Other Events

Casual, shorts acceptable

Name badges are required for all meetings, receptions and events with the exception of golf and fishing.



THURSDAY, AUGUST 4

7:30 A.M. - 9:00 A.M.

Continental Breakfast

Vinoy Grand Ballroom Foyer

9:00 A.M. - 10:15 A.M.

Keynote Speaker Presentation

Vinoy Grand Ballroom

Inga Beale, CEO - Lloyd's

10:15 A.M. - 10:30 A.M.

Beverage Break

Vinoy Grand Ballroom Foyer

10:45 A.M. - 12:00 P.M.

Panel Presentation

Vinoy Grand Ballroom

Lost in Cyber Translation

Joe Gates, Moderator - Beazley Group

Joel Fehrman - Beazley Group

Glenn Fischer, Esq. - Markel

Hunter Maskill - A/G

Eric Shapiro - Socius Insurance Services, Inc.

Bryan Thornton - Net Reaction

The cyber risk landscape is constantly changing. Today's common elements include first and third party coverages as well as expenses related to a data breach response. Join us for a look at future trends and emerging exposures in cyber liability.

OFFSITE EVENTS

12:15 PM. - 4:00 PM.

Salvador Dali Museum Tour & Luncheon Lassing/Miller

12:30 P.M. - 5:30 P.M.

FSLA Tom Enright Golf Classic

The Vinoy Renaissance Resort and Golf Club

12:30 P.M. - 5:30 P.M.

Let's Go Fishing Tournament

Vinoy Marina

7:00 P.M. - 8:00 P.M.

Reception

Mezzanine/Terrace

8:00 P.M. - 10:00 P.M.

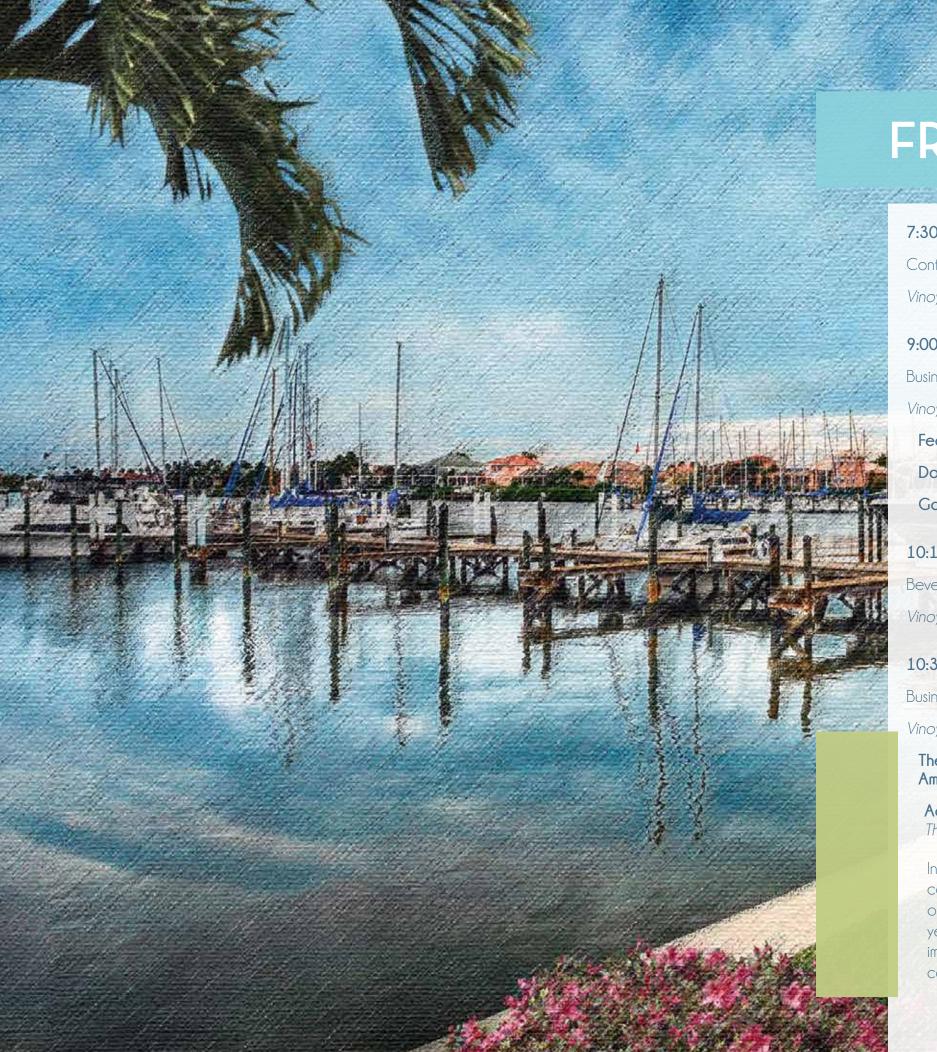
Banquet Dinner & Raffle

Vinoy Grand Ballroom

10:00 P.M. - 12:30 A.M.

Casino Night & Hospitality Reception

Vinoy Grand Ballroom Foyer



FRIDAY, AUGUST 5

7:30 A.M. - 9:00 A.M.

Continental Breakfast

Vinoy Grand Ballroom Foyer

9:00 A.M. - 10:15 A.M.

Business Session

Vinoy Grand Ballroom

Featured Speakers:

Douglas A. Mang, Esq. - Mang & Santurri, P.A.

Gary D. Pullen, Executive Director - FSLSO

10:15 A.M. - 10:30 A.M.

Beverage Break

Vinoy Grand Ballroom Foyer

10:30 A.M. - 11:30 AM.

Business Session

Vinoy Grand Ballroom

The 2016 Campaign: Why It's Become America's #1 Rated Show

Adam Goodman, President & CEO
The Victory Group

In 2008, Barack Obama redefined campaigns using social media to drive organization, momentum and success. Four years later, Mitt Romney lost to a "new & improved" Obama model by believing conventional TV could overwhelm it. In

2016, the political rules book is being fundamentally rewritten, driven by new dynamics, new rules of engagement, and by a public thirsting to be involved every step of the way.

11:30 A.M. - 12:00 P.M.

Final Announcements & Grand Price Drawing

Two Night Stay at The Vinoy® Renaissance St. Petersburg Resort & Golf Club

Drawing held during Friday business session. Must be present to win

Vinoy Grand Ballroom



2016 SPEAKERS

Each year, the Florida Surplus Lines Association convention provides quality programs and distinctive speakers, each with a unique perspective on the Florida surplus lines market. We appreciate the time and effort of this distinguished group.





Inga Beale

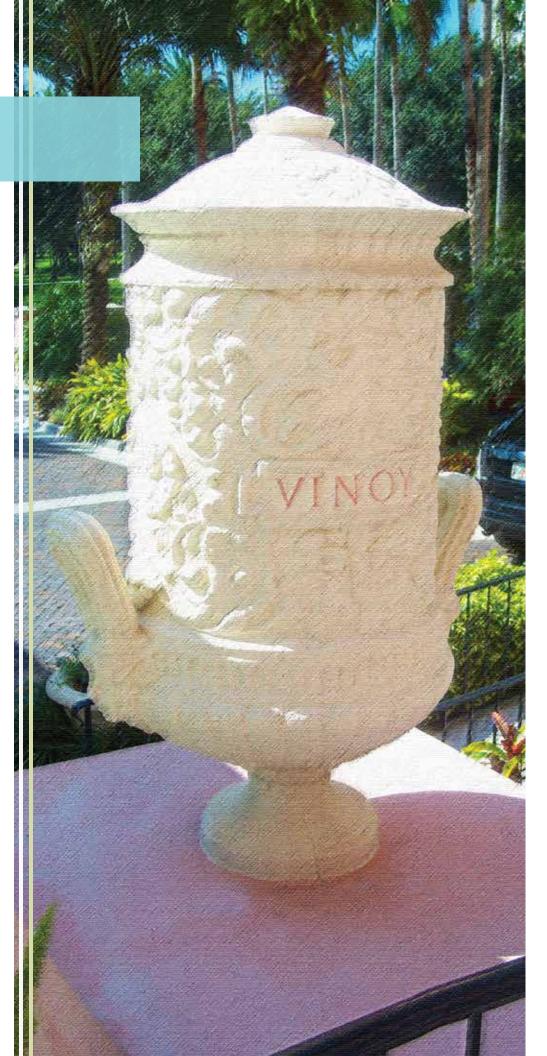
Thursday, Keynote Speaker

Inga joined Lloyd's as the Chief Executive Officer in January 2014. Prior to Lloyd's, Inga was the Group Chief Executive Officer at Canopius, a prominent Lloyd's managing agent, from 2012-2013. Inga joined Zurich Insurance Group in 2008 as a member of the Group Management Board in Zurich with responsibility for Mergers & Acquisitions, Organisational Transformation and Internal Consulting, before becoming Global Chief Underwriting Officer in 2009.

In 2006, Inga was appointed Group Chief Executive Officer of Converium in Switzerland (now part of the SCOR Group) after 14 years at GE Insurance Solutions. Inga held various underwriting management roles at GE and gained experience across London, the US, and France, before becoming President of GE Frankona and Head of Continental Europe, Middle East and Africa for GE Insurance Solutions based in Germany.

Inga began her career at the Prudential Assurance Company in London in 1982 and trained as an international treaty reinsurance underwriter.

Inga is also an external Board member to the Government's Financial Services Trade and Investment Board.





Joe Gates

Wednesday C.E. & Thursday Panel Moderator

Joe Gates graduated from the University of Georgia with a BA in Political Science. Upon graduation, he learned he had no interest in a career in Politics or Science, so he did what any sensible college graduate who needs a job does; he joined the exciting world of Insurance. Joe has been in the insurance industry for 17 years with experience on both the retail and carrier sides of the business. Joe is currently the Southeast Region Territory Manager for the Beazley Group, where he spends his days discussing coverage for Privacy and Security, Tech E&O and MPL. Joe has a wife and two daughters, all of whom think his job sounds incredibly dull.

2016 SPEAKERS



loel Fehrman

Thursday, Panelist

Joel attended The Georgia Institute of Technology from 1995-2000, graduating with a BS in Mechanical Engineering. Afterwards, he spent 10 years working in the technology industry in the Greater Atlanta area. In 2010, Joel completed his MBA with concentration in Risk Management and Finance at Georgia State University. Since that time, he has worked as an underwriter focused on Tech E&O, Media, and Cyber Liability risks. Joel is currently responsible for the Southeast region within Beazley's Technology, Media and Business Services (TMB) group.



Glenn Fischer, Esq.

Thursday, Panelist

Glenn Fischer, Esq. is a Professional Liability Claim Manager, responsible for supervising a team of claim examiners who handle matters involving insurance agents and brokers, lawyers, IT professionals, data security and privacy liability, and other miscellaneous professional liability. Glenn came to Markel in 2008 from private law practice, which began in 1994. His private practice experience includes having represented both plaintiffs and defendants as primary trial counsel in state and federal district court litigation. Glenn also previously served as assistant staff counsel to the American Bar Association's Standing Committee on Lawyer's Professional Liability, providing policy advocacy, development and direction on legal malpractice issues relevant to the Bar Association's members and leadership. This included providing information and education to lawyers, Association members, and the public on substantive legal issues concerning lawyer liability. In 1994, he received a J.D. cum laude from the John Marshall Law School, Chicago, where he was a member of the Law Review and ISBA Moot Court Team, and in 1991, he received a B.A. in History from DePaul University, Chicago.



Hunter Maskill

Thursday, Panelist

Hunter Maskill joined AIG in 2006 and has held positions of increasing responsibility within both Casualty and Financial Lines. Hunter is the Vice President and Regional Underwriting Manager, Southeast Zone for all Professional Liability products written in the US and Canada. Before working in the Financial Lines sector of AIG, Hunter worked as a property and casualty claims adjuster for the AIG Truck Insurance Group. Hunter is a state approved C.E. instructor for cyber liability in the Southeast, and he holds a B.S. with honors in business management from the University of Georgia.



Eric Shapiro

Thursday, Panelist

Eric, who launched Socius' Tampa, Florida office in 2005, specializes in brokering management and professional liability. He joined Socius after a successful career at CNA Specialty Lines, serving in various management positions in several offices, most recently as Assistant Vice President in its Orlando, Florida office, where he managed the Specialty Lines regional operations for the South and Northeast regions. Eric brings extensive experience in underwriting all lines of management liability, including Public and Private Company D&O, EPLI, Fiduciary, Fidelity, Professional Liability and Medical Malpractice. Eric has been a licensed provider of CE Credit courses in Florida since 2006 and a regular speaker at industry events. Prior to working at CNA, Shapiro worked at AIG. He is a graduate of the University of South Florida, and earned his MBA from New York University.



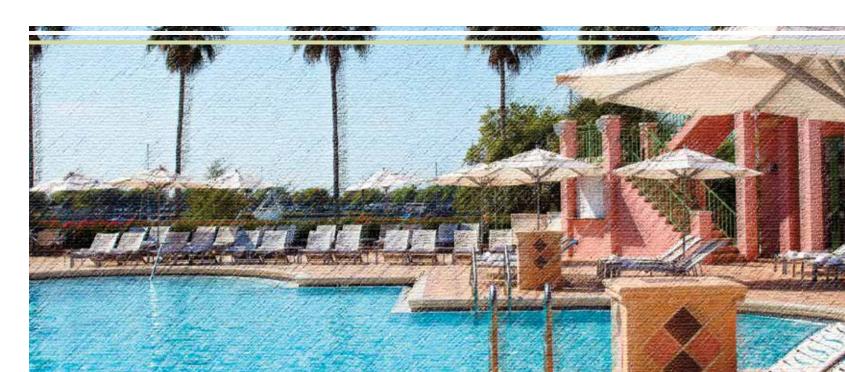
Bryan Thornton

Thursday, Panelist

Bryan Thornton is the Founder and CEO of Net Reaction, LLC, an internationally renowned forensics and information security planning firm. Having worked with organizations worldwide, large and small, Net Reaction provides real-time intelligence and information security planning services. Focusing on post-mortem analysis of security incidents and data breaches, Bryan's team is uniquely able to speak to the threats that face organizations today and to help design risk-based information security programs to mitigate those risks.

Bryan believes that information security is more than just an IT problem - it is a management problem, an operational problem and lastly, a technical problem. Net Reaction works within an organization's individual culture to address each of these issues in a holistic manner.

Bryan is a recognized lecturer and author, regularly speaking in person and via media outlets about risk issues, information crime and holistic information security planning. Bryan lives in Nashville with his wife and three children.



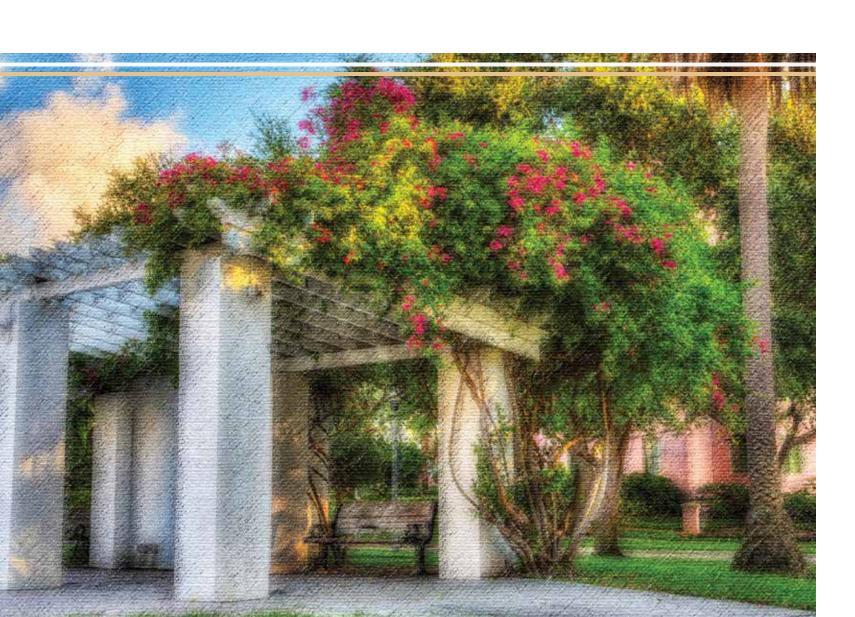
2016 SPEAKERS



Douglas A. Mang, Esq.

Friday

Douglas A. Mang is President and Shareholder of Mang & Santurri, P.A. and specializes in insurance related matters. He represents the Florida Surplus Lines Association as legislative and regulatory counsel and serves as counsel to many of its member agents, agencies and companies. He has been active in the insurance arena for over 30 years. He has served as General Counsel for the State Treasurer and Insurance Commissioner of Florida, NAPSLO's legislative committee, and as a Director of the Federation of Regulatory Counsel; a nationwide organization of attorneys who specialize in insurance regulatory matters.





Gary D. Pullen, ASLI

Friday

Gary Pullen is the Executive Director of the Florida Surplus Lines Service Office. Gary is a graduate of Florida State University and has more than 30 years of insurance industry experience as an agent, claims investigator, regulator and trade association executive. Gary has served as Executive Director since the Service Office's inception in 1998.

Gary is a Tallahassee native and began his insurance career in 1979. Through his 35 years of insurance experience, he has worked in both the public and private sector with experience in regulatory and legislative fields, as well as association management. Throughout his career, he has held various positions within Florida's insurance industry including an agent with Metropolitan Insurance and a claims specialist with Equifax Services.

Within a regulatory capacity within the Florida Department of Insurance (now known as the Department of Financial Services), Gary served as the Director of Insurance Rating, Director of Consumer Services, and Director of Insurer Services. He has also worked as President of the Florida Association of Domestic Insurers and the Executive Vice-President of the Florida Insurance Council.



Adam Goodman

Friday

Adam Goodman, The Victory Group's principal creative, media and communications strategist, and a frequent Fox News Commentator, has been producing award-winning work for candidate, corporate and advocacy campaigns across America for more than 35 years.

Named by Florida Trend as one of the "most influential Floridians," as a "media icon" in the Tampa Bay Times, and credited by Fox News with authoring "a GOP road map to success" in 2014, Adam Goodman's film and television work has been honored throughout the industry with Addys, Tellys, Hermes, and Pollies.

Goodman and his team have created and produced work on behalf of candidates and issues in 46 states, from Rudy Giuliani and Jeb Bush, to more than three dozen leaders in the U.S. Senate and U.S. House of Representatives. Their spot work in 2014 for now-Representative David Jolly was credited by Roll Call as among the nation's best.

His Florida clients have included Jeb Bush, Attorney General Pam Bondi, more than a dozen members of Congress, five State Senate Presidents and two House Speakers. Corporate and institutional clients include Duke Energy, the National Football League, The Walton Family Foundation, the Mazda Road to Indy, the University of South Florida, and the City of New York.

Goodman, who has offered political and media analysis on FOX, CNN, MSNBC, NBC, ABC, and BBC, has also been cited by the Wall Street Journal, National Journal, Politico, The Hill, GQ, and every major Florida newspaper.

SPONSORS



We would like to recognize the generosity of our great membership and especially thank all of our sponsors and contributors for their support of the Florida Surplus Lines Association and our Annual Convention. We could not enjoy this time together as colleagues without your continued support. Thank you.

WELCOME GIFTS

GeoVera Specialty Insurance Company Nationwide E&S/Specialty

ROOM KEY CARDS

Johnson & Johnson

BOTTLED WATER

Engle Martin & Associates, Inc.

REGISTRATION REFRESHMENTS

Atlantic Specialty Lines of Florida

OPENING NIGHT RECEPTION

Braishfield
Colony Specialty
Greenberg Traurig, P.A.
Lloyd's
Ryan Turner Specialty
SCU
Shelly, Middlebrooks & O'Leary, Inc.
Western World Insurance Group

WEDNESDAY HOSPITALITY RECEPTION

Markel Southeast

THURSDAY & FRIDAY CONTINENTAL BREAKFAST

Gridlron Insurance Underwriters
Hudson Specialty Insurance Company
Ironshore Private Client Group
Nautilus Insurance Group – a W.R.
Berkley Company
Sutton Inspection Bureau – Risk
Specialists

THURSDAY MID-MEETING BEVERAGES

SLB Insurance Group Sompo Canopius

GOLF TOURNAMENT, PRIZES AND HOLE-IN-ONE

RSUI Group, Inc.

GOLF TOURNAMENT BEVERAGES

St. James Insurance Group, Inc.

GOLF TOURNAMENT - HOLE SPONSORS

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THURSDAY LUNCHEON & TOUR

Burns & Wilcox of Tampa

THURSDAY EVENING RECEPTION

Abercrombie, Simmons & Gillette, Inc.
AmRisc, LLC
Beazley Group
Hull and Company
MacNeill Group, Inc.
Maxum Specialty Insurance Group
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FRIDAY MID-MEETING BEVERAGE STATION

Atlantic Casualty Insurance Company National Risk Solutions, a Division of Hull & Co.

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SCU

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Berkley Company
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SeaCoast Underwriters, Inc.
Socius Insurance
Sutton Inspection Bureau - Risk
Specialists

THURSDAY & FRIDAY BUSINESS SESSION AND DOOR PRIZES

Shelly, Middlebrooks & O'Leary, Inc.

GRAND PRIZE GIVEAWAY

Two night stay at The Vinoy
Renaissance St. Ptersburg Resort &
Golf Club. Drawing held during Friday
buisness session. Must be present to
win.

CONTRIBUTORS

CONVENTION BROCHURE, PROGRAM & BADGES

Florida Surplus Lines Service Office (FSLSO)

TOURNAMENT GOLF BALLS

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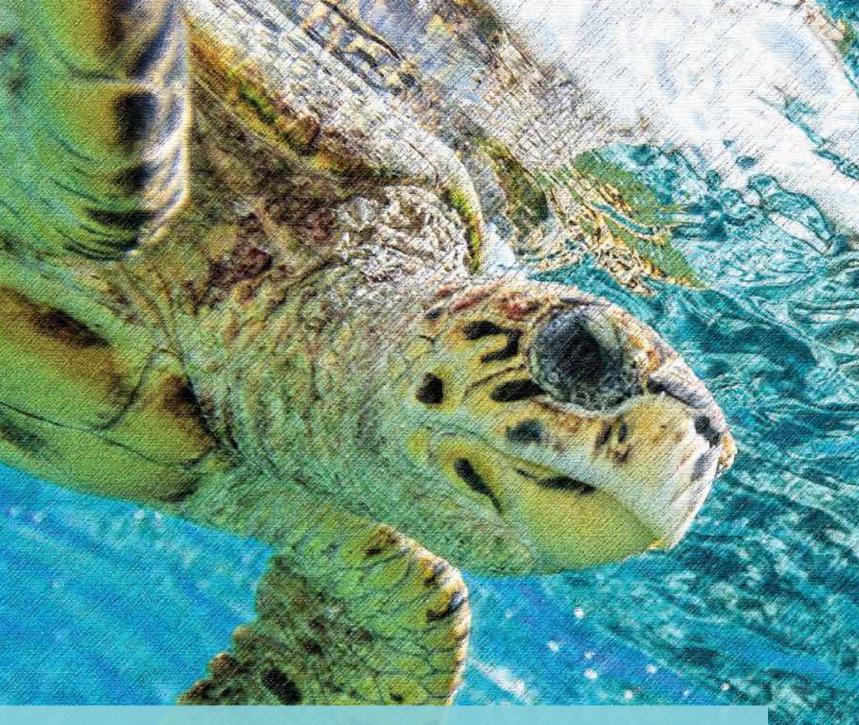
Shelly, Middlebrooks & O'Leary, Inc.

SPONSORS

Thank you for your generous donations for the 2016 Welcome Bags







ATTENDEES

Participants in the FSLA Annual Convention include brokers, agencies, excess and surplus lines insurance companies, insurance producer groups, re-insurers, regulatory bodies, and other interested parties. We appreciate your support and attendance this year.

Abercrombie, Simmons & Gillette, Inc.

Barbara Metz Doug Metz, ARM, CPCU, CRM Mike Swinney

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Harvey Sheldon, CPCU

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Hunter Maskill

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Keri Kish, JD

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Kathy Sofarelli

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Sally Smith

Jim Carney

Sheryl Chandler lohn Dunker

Nautilus Insurance Group

Ann Boman-Clark

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