

FLORIDA SURPLUS LINES ASSOCIATION

2015

55TH ANNUAL CONVENTION



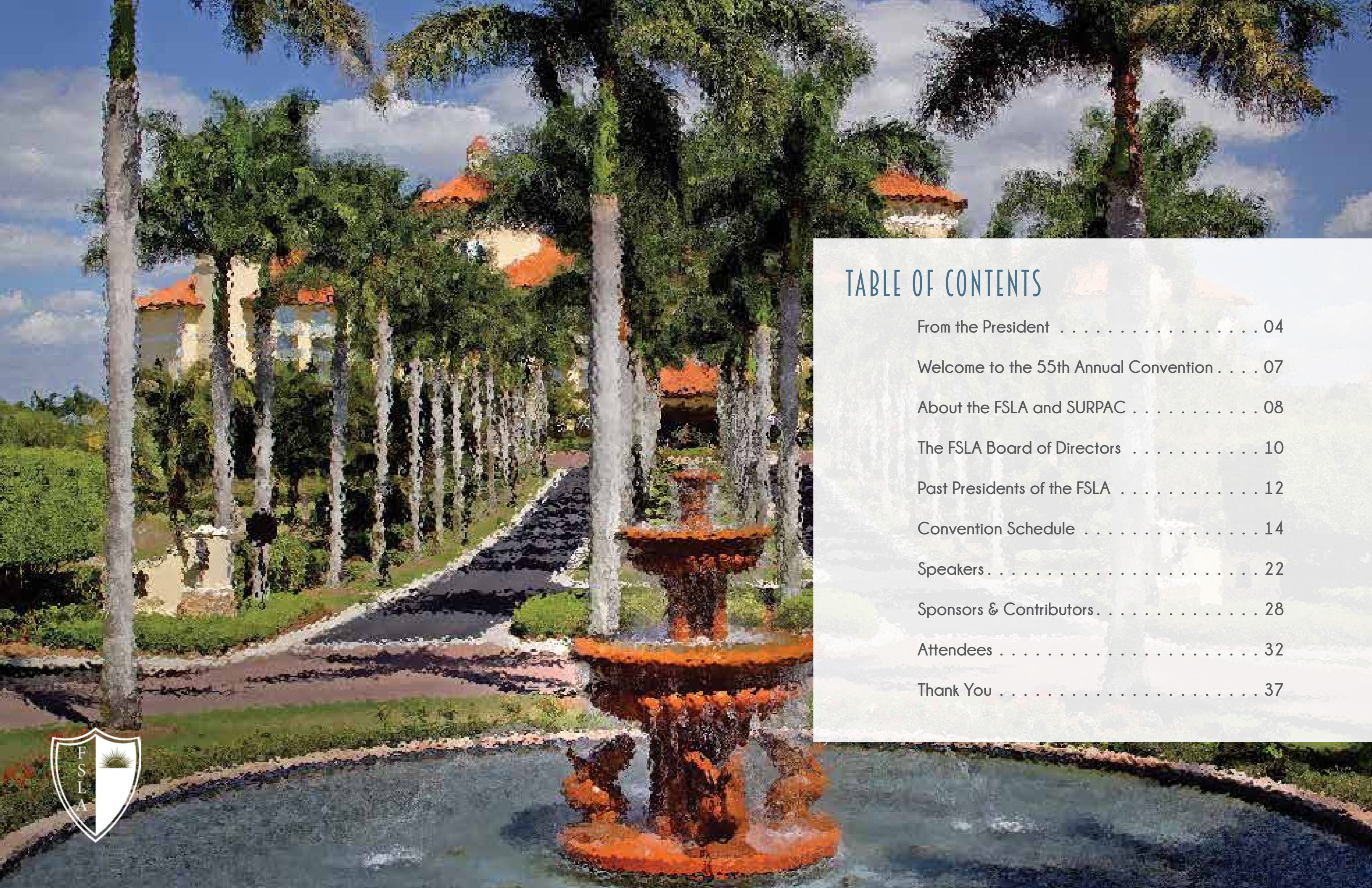


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FROM THE PRESIDENT

**On behalf of your 2014-2015 FSLA Board of Directors,
welcome to the 55th Annual FSLA Convention at the
Ritz-Carlton Golf Resort in Naples, Florida.**

This beautiful property provides a tranquil, country club atmosphere—complete with two Greg Norman designed golf courses—merely three miles from private, white sand beaches along the Gulf of Mexico located at the neighboring Ritz-Carlton, Naples beach resort. We encourage you to take advantage of complimentary shuttle service between the resorts and explore the dining, spa, pools, entertainment lounge, interactive environmental children's program, and wide selection of beach activities available on property. We hope you will enjoy your time here in Naples.

In addition to informative sessions and receptions, we're looking forward to three events on Thursday afternoon. Our events include a golf tournament on a Greg Norman designed golf course, our fishing tournament or a tour of the Naples Botanical Garden. You will enjoy a 170-acre world-class garden paradise that features the plants and cultures of the tropics and subtropics between the latitudes of 26 degrees North and 26 degrees South including Brazil, the Caribbean, Southeast Asia and Florida.

This has been an exciting year for our Association. Highlights of our year include:

- **Continuing the services of a full-time management firm, Partners in Association Management (PIAM).** PIAM handles the day to day operating affairs of the Association. Our Executive Director is Jillian Heddaeus, CMP, IOM.
- **Offering CE credits to our members at no charge.** Since 2014 was such a success, we continued our partnership with FLSO and the Florida Insurance School again this year and have expanded our offerings. Members took advantage of the 5 hour Law & Ethics CE course as well as a variety of other relevant topics. You can register for the upcoming August and September courses through our website.

- **Continuing our scholarship program** by offering a \$1550 scholarship to the NAPSLO Advanced School held in November 2014. We are proud to recognize Albert Geraci, ASLI, ARM as the recipient of this scholarship.
- **Growing our membership** with several recruitment and retention efforts throughout the year developed with PIAM's assistance.

A special thank you is extended to Douglas A. Mang, Esq. and his team at Mang & Santurri P.A., as they have kept association staff and members informed with several key issues related to legislation.

I would be remiss without thanking our members, sponsors, friends and board volunteers, without whom we could not be the successful, relevant and nationally recognized association that we have become through the years.

It has been an honor and privilege to serve as President of your Association. We have an outstanding Board of Directors who continually offer encouragement and guidance for the tasks and issues we face. FSLA is committed to supporting our industry and our membership in all that we do.

Thank you for your support and we hope you enjoy the 2015 FSLA Convention.

Lorna Wirtz
FSLA President




FROM THE EXECUTIVE DIRECTOR

Jillian Heddaeus, CMP, IOM:

Jillian Heddaeus, CMP, IOM, 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.



WELCOME TO THE 55TH ANNUAL FSLA CONVENTION

On behalf of the FSLA Board of Directors and Executive Staff at Partners in Association Management (PIAM), we welcome you to the 2015 FSLA Annual Convention! FSLA is in the second year of partnership with PIAM, a Tallahassee-based association management firm who handles the day to day operations of FSLA.

Your FSLA Board of Directors has worked hard over the last year to increase the programs and services

available to FSLA members. It has partnered with the Florida Surplus Lines Service Office and the Florida Insurance School Continuing Education, Inc. to provide complimentary continuing education webinars to FSLA members. Along with Mang & Santurri, P.A., FSLA provides weekly legislative updates to members during Florida's Legislative Session.

PIAM is one of 70 companies nationwide, and the only one in Florida, that is accredited by the

Association Management Company Institute. It specializes in working with business trade associations and has experience working with the Office of Insurance Regulation and the Department of Financial Services. It works closely with the Board of Directors and the Executive Committee to help the Association meet its needs and provides a variety of services that enhance the FSLA experience and increase the value of membership.

FSLA has increased the programs and services available to members.



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, re-insurers, 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 political action committee 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 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.

FLORIDA SURPLUS LINES ASSOCIATION BOARD OF DIRECTORS

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Gabor Insurance Services, Inc.

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Ryan Turner Specialty

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Bruce E. Bowers
Bass Underwriters

Attorney - General Counsel

Douglas A. Mang, Esq.
Mang and Santurri, P.A.

Executive Director

Jillian Heddaeus, CMP, IOM
Partners in Association Management

PAST PRESIDENTS OF THE FSLA

1960-1961 Donald Bolton	1973-1975 Daniel C. O’Leary Jr.	1981-1983 Jack W. Flood	1989-1991 Roger T. Gobler	1999-2001 Larry B. Stowe	2009-2011 Bruce E. Bowers
1962-1968 Hugh Donovan	1975-1977 Richard F. Hull	1983-1985 Ronald Gabor	1991-1993 H. Lee Gregory	2001-2003 Daniel C. O’Leary III	2011-2013 Roy V. Fabry
1968-1971 Edward “Bill” De Young	1977-1979 Leonard Taurig	1985-1987 Philip Cree	1993-1995 Bill Winters	2003-2005 Tom Enright	2013-2015 Irvin “Skip” Wolf, III
1971-1973 W. Dana Roehrig	1979-1981 John F. Keegan	1987-1989 Edwin J. Calabrese	1995-1997 Bill Rambo	2005-2007 Ed Wojchick	
			1997-1999 Michael J. Riordan	2007-2009 Steven Finver	





WEDNESDAY JULY 29

FLORIDA SURPLUS LINES ASSOCIATION CONVENTION SCHEDULE

9:00 A.M. – 12:00 P.M.

FSLA Board of Directors

Boardroom

11:00 A.M. – 5:00 P.M.

Registration

Tiburón Foyer

2:00 P.M. – 3:00 P.M.

Continuing Education

Great Egret

*The Good, Bad & the Ugly: Exporting
Business in the Non-Admitted Market*

Tom Terfinko

*Assistant Director Agent and Insurer
Services, FSLSO*

6:00 P.M. – 7:30 P.M.

Opening Night Reception

Tiburón Foyer

7:30 P.M. – 9:30 P.M.

Dinner on Your Own

9:30 P.M. – 12:00 A.M.

Hospitality Reception

The Bar

DRESS

Receptions and Hospitality

Business Casual, no shorts please

Banquet 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 JULY 30

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

Continental Breakfast

Tiburón Foyer

9:00 A.M. - 11:30 A.M.

Opening Business Session & Board Installation

Tiburón 2 & 3

Featured Speakers:

Douglas A. Mang, Esq.

Mang & Santurri, P.A.

Bernd G. Heinze, Esq.

Executive Director, AAMGA

9:45 A.M. - 10:00 A.M.

Beverage Break

Tiburón Foyer

11:45 A.M. - 3:30 P.M.

Naples Botanical Garden Tour & Luncheon

The Preserve & Offsite location

12:00 P.M. - 5:00 P.M.

FSLA Tom Enright Classic

Tiburón, Ritz-Carlton Golf Resort, Course 1

12:00 P.M. - 5:00 P.M.

The *Let's Go Fishing* Tournament

Offsite location

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

Reception

Tiburón Foyer

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

Banquet Dinner and Raffle

Tiburón 2 & 3

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

DJ and Karaoke Hospitality Reception

Tiburón 2 & 3

OFFSITE EVENTS

Transportation for the Fishing Tournament will depart at 12:00 P.M.

Transportation for the Botanical Tour will depart at 12:45 P.M.

FRIDAY JULY 31

7:30 A.M. – 9:00 A.M.

Continental Breakfast
Tiburón Foyer

9:00 A.M. – 10:30 A.M.

Business Session
Tiburón 2 & 3

Featured Speakers:

Jeff Waters
*Manager, Model Product Strategy
Risk Management Solutions*

Gary Pullen
Executive Director, FLSO

10:30 A.M. – 10:45 A.M.

Beverage Break
Tiburón Foyer

10:45 A.M. – 12:00 P.M.

Panel Presentation
Tiburón 2 & 3

Bernd G. Heinze, Esq., Moderator
Executive Director, AAMGA

Kathy Aurand, ARM, CIC
*Second Vice President, Property Brokerage
Division, General Star, A Berkshire Hathaway Co.*

Michael W. Battle
*Insurance Advisor, Keen Battle Mead &
Company*

Andrew Fowles, ACII
*President & Chief Underwriting Officer
Canopus US Insurance, Inc.*

Edward G. Mazman
Executive Vice President, Ironshore Holdings Inc.

Jeff Waters
*Manager, Model Product Strategy
Risk Management Solutions*

12:00 P.M. – 12:30 P.M.

Final Announcements and Grand Prize Drawing
(Must be present to win)

GRAND PRIZE GIVEAWAY

Two night stay at
the Ritz-Carlton Golf
Resort in Naples

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

2015 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.



Tom Terfinko

Wednesday, C.E.

Tom Terfinko is currently the Assistant Director of Agent and Insurer Services at the Florida Surplus Lines Service Office (FSLSO).

Tom has over 38 years of insurance industry and regulatory experience. After graduating from Florida State University in 1973, Tom began his career in insurance in 1976 as an all lines agent. He also served as a compliance officer for a large third party administrator before moving into regulatory affairs. Before coming to work at FSLSO, Tom served as Assistant Director at the Florida Department of Insurance/Department of Financial Services.

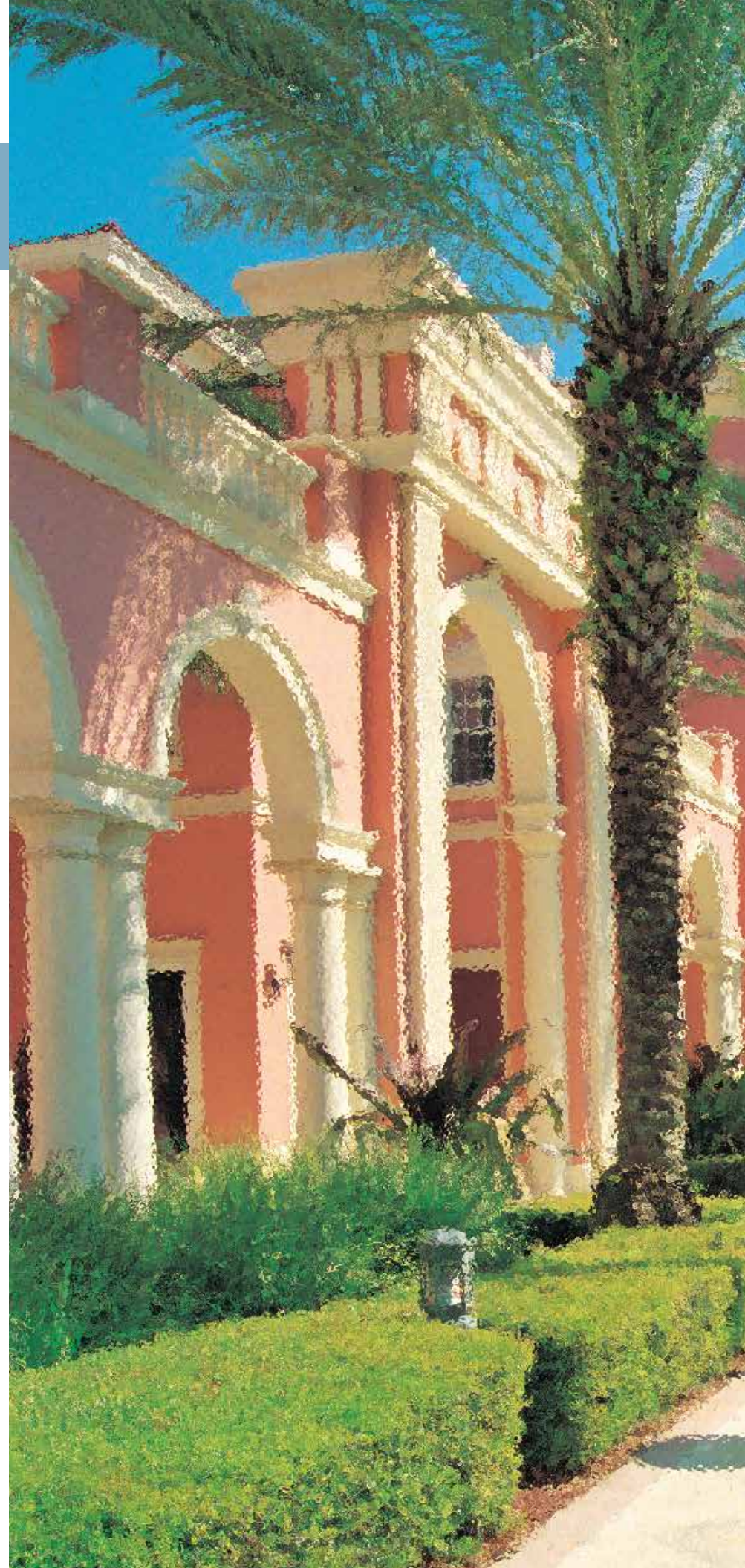
In an instructional capacity, he has previously served as an instructor at the National Association of Insurance Commissioners Market Conduct Education School and as a member of the Board of Directors for the Insurance Regulatory Examiners society as well as traveling the state teaching continuing education classes for FSLSO.



Douglas A. Mang, Esq.

Thursday

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.



Bernd G. Heinze, Esq.

Thursday & Friday

Bernd G. Heinze, Esquire has been the Executive Director of the American Association of Managing General Agents (AAMGA) and its non-profit University since 2001. He speaks, testifies, lectures and teaches before insurance professionals, rating agencies, congressional and state legislators and regulators, industry organizations, colleges, and universities in the US, Germany and the United Kingdom on a regular basis. He is also the executive editor of the quarterly trade publication Wholesale Insurance News, *WIN Magazine*, which is distributed in over 40 countries around the world; and testifies before state and federal courts on insurance related issues and cases.

Mr. Heinze graduated with a BA in International Relations and Economics from the Canisius College (1978) in Buffalo, NY, and attended the Foreign Policy School at American University in Washington, DC. He obtained his Juris Doctor degree with honors from the Temple University School of Law (1983) in Philadelphia. He is also certified by all state insurance departments to present continuing education courses pertaining to insurance and legal related matters. He holds the highest possible peer review, "AV Preeminent Rating", for Legal Ability and Ethical Standards from Lexis Nexis/Martindale Hubbell, and has been named annually as one of the "Top 100 Insurance Professionals in North America" by the Insurance Distribution Letter since 2001. He is a member of the Board of Governors of the Academy of Risk and Insurance Management at the St. Joseph's University in Philadelphia, PA, and the Board of Directors of Appalachian State University in Boone, North Carolina. He also serves on the International Issues Task Force of the National Conference of Insurance Legislators.



Jeff Waters

Friday

Jeff Waters joined RMS in 2011, which is based in Hoboken, NJ. As part of the Model Product Strategy team, he is responsible for guiding the re-insurance market's understanding and usage of catastrophe models, and assisting in RMS' model communication strategies.

Jeff helps develop the strategy, messaging, and collateral associated with RMS' Americas models and products, including the Hurricane, Severe Convective Storm, Winterstorm, Earthquake, and Terrorism models. He also interacts with rating agencies and regulators to ensure they are well-educated and informed around model releases, updates and general model best practices.

Waters' background is meteorology and atmospheric science with a focus in tropical meteorology and climatology. Jeff holds a B.S. in Geography/ Meteorology from Ohio University, and a M.S. in Meteorology from Penn State University. During his time at Ohio, he won the National Oceanic and Atmospheric Administration (NOAA) Ernest Hollings Scholarship and the American Meteorological Society Max Mayfield Scholarship in Weather Forecasting.

In 2012, he coauthored two articles, which were published in the *Journal of Climate*. He is also a member of the American Meteorological Society, the International Society of Catastrophe Managers, and the U.S. Reinsurance Under 40s Group, Inc.



Gary 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.

2015 PANELISTS



Kathy Aurand, ARM, CIC

Friday

Kathy Aurand began her insurance career in the Property Department at First State in Atlanta. Next, she joined United Capitol, then a startup company, where she was a Property Underwriter for 15 years. Kathy also worked for Interstate Insurance Group, before joining General Star (a Berkshire Hathaway Company) in 2002.

The General Star Property Department offers non-admitted Property coverage, written through designated Excess and Surplus lines brokers. As a member of this unit, Kathy is involved in many different aspects of the underwriting operation, including new products and marketing. Her areas of underwriting expertise include catastrophic wind coverage in the southeastern states, E&S fire, Inland Marine and west coast earthquake. Kathy's duties include full limits, primary, buffer or excess accounts, depending on the individual account characteristics.

Kathy graduated from Sauk Valley College in Dixon, Illinois and later continued at Georgia State University in Atlanta. She has an ARM and has maintained her CIC for over 10 years.



Michael Battle

Friday

Michael is a third generation native Miamian, born and raised in the Miami area. He earned a Bachelor's Degree of Business Administration from Southern Methodist University.

For the last 36 years, he has been Owner and Director of Keen Battle Mead & Company, a 94-year-old, family owned independent insurance agency. Keen Battle Mead is headquartered in Miami Lakes, and has branch locations in Naples, Boca Raton and Ocean Reef (Key Largo), Florida.

Michael has served on Boards of Directors, both on a local and national level. His local business and community directorships include Past President of the Independent Insurance Agents of Dade County, Past President of Riviera Country Club, Past President of Snapper Creek Lakes Homeowners Association, Past President of Habitat for Humanity of Greater Miami, Past Director of The Two Hundred Club of Miami, Past Director of Ruth and August Geiger Charity Foundation, Past Director of the Rotary Club of Miami, and the Executive Committee of the Miami Chamber of Commerce "One Community One Goal" Project on the Financial Services Industry.

His Board service on a national business level includes Director of The Council of Insurance Agents and Brokers, and past member of the Executive Council of Crum & Forster Insurance Company, and President of Sunshine Insurance Limited; a Captive Reinsurance Company.

Michael has served the Florida Association of Insurance Agents as Vice Chair of the Automation Committee, the Legislative Committee, and Chairman of the Local Boards Committee.



Andrew Fowles, ACII

Friday

Andrew Fowles, ACII has over twenty years' experience in the insurance industry. He entered the industry as a claims broker at RFIB. He held a variety of underwriting roles at GLR Syndicates and Novae Syndicates, before joining Canopus in 2010 as Underwriter within the North American Facilities team. He was appointed Deputy Divisional Underwriter later that year and was recently promoted to President and Chief Underwriting Officer at Canopus U.S. Insurance, Inc.



Edward G. Mazman

Friday

Ed is Executive Vice President of Ironshore's US Property unit and is responsible for all property operations. He brings over 27 years of commercial property underwriting and management experience to Ironshore. Prior to joining the company, Mr. Mazman held a number of positions at Lexington, both as a Field Executive and Home Office Product Line manager, overseeing the Real Estate and General Property sectors including Terrorism, Municipalities and Special Products. Ed also has experience in the Construction and Energy Area working at CIGNA Special Risk as an underwriter within the Energy and Power Group. Ed is a graduate of Salem State College, Salem, MA.



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
Scottsdale Insurance Company

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, LLP
Lloyd's
RSUI Group, Inc.
Ryan Turner Specialty
SCU
Shelly, Middlebrooks & O'Leary, Inc.
Western World Insurance Group

WEDNESDAY HOSPITALITY RECEPTION

Markel Southeast

THURSDAY & FRIDAY CONTINENTAL BREAKFAST

General Star
GridIron Insurance Underwriters
Hudson Specialty Insurance Company
Ironshore
Nautilus Insurance Group – A WR
Berkley Company

Risk Specialists Companies Insurance, Inc.
Sutton Inspection Bureau – Risk Specialists

THURSDAY MID-MEETING BEVERAGES

Admiral Insurance Company
Canopus

GOLF TOURNAMENT PRIZES AND HOLE IN ONE

CapSpecialty

GOLF TOURNAMENT BEVERAGES

St. James Insurance Group, Inc.

GOLF TOURNAMENT – HOLE SPONSORS

Bass Underwriters, Inc.
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Ironshore
MacNeill Group, Inc.
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SeaCoast Underwriters, Inc.
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TAPCO Underwriters, Inc.
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WKFC Underwriting Managers

FISHING TOURNAMENT AND PRIZES

WKFC Underwriting Managers

FISHING TOURNAMENT BOATS

Engle Martin & Associates, Inc.

Socius Insurance

TAPCO Underwriters, Inc.

THURSDAY EVENING RECEPTION

Abercrombie, Simmons & Gillette, Inc.

AmRisc, LLC

Beazley Group

Hull and Company

MacNeill Group, Inc.

Maxum Specialty Insurance Group

Prime Insurance Company

BILLY JOEL BOTTLE OF RED, BOTTLE OF WHITE

John Handel & Associates, Inc.

THURSDAY NIGHT HOSPITALITY RECEPTION

Bass Underwriters, Inc.

FRIDAY MID-MEETING BEVERAGE STATION

Atlantic Casualty Insurance Company

Tower Hill Insurance, LLC

PHOTOGRAPHY

SCU

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Berkley Company

Risk Placement Services, Inc.

SeaCoast Underwriters, Inc.

Socius Insurance

Sutton Inspection Bureau – Risk

Specialists

THURSDAY & FRIDAY BUSINESS SESSION AND DOOR PRIZES

Burns & Wilcox of Florida

Shelly, Middlebrooks & O'Leary, Inc.

SAVE THE DATE

Mark your calendars and don't miss the
56th Annual FSLA Convention

August 3 – August 5, 2016

*Vinoy® Renaissance St. Petersburg Resort &
Golf Club*

CONVENTION PROGRAM & BADGES

FSLSO

PUBLICATIONS

Insurance Journal

TOURNAMENT GOLF BALLS

National Fire and Marine

PHOTO BOOTH

Shelly, Middlebrooks & O'Leary, Inc.

CONTRIBUTORS

SPONSORS

Thank you for your generous donations
for the 2015 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 Murphy
Mike Swinney

Admiral Insurance Company

John Day

Advanced E&S of Florida, Inc.

Harvey Sheldon, CPCU

All Risks, Ltd.

Lee Branson
Don Deising
Lisa Hucker
Patrick Hucker
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PJ Parker-Comer
Tiffany Maruniak
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Bryan Young

Gabor Insurance Services, Inc.

Ronald Gabor
Nancy Gabor

**Gabor Insurance Services, Inc. -
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Steven Finver

Gabor Insurance Services, Inc. - Sebastian

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Kathy Aurand, ARM, CIC

**GeoVera Specialty Insurance
Company**

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Michelle Dessi

**Great USA Property & Casualty
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Irene Revels

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Christie Galeano

Houston Specialty Insurance Company

Dan Djordjevic

Hudson Specialty Insurance Company

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Shane Froman
Susan Froman

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NAPSLO

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Program Underwriters, LLC

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R Anthony (Tony) Spader

Risk Insurance Brokers

Kimberly Anthony
Bobby Robbins

Risk Management Solutions

Joe Soboleski
Jeff Waters

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Albert Geraci, ASLI, ARM
Edward Levy, CPCU, ASLI

Rockhill Insurance Group

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AIC, AIT

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Scott Smith, ASLI

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Michael Franzese, CPCU, CIC, CRM, ASLI,
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