



Welcome to the 59th Annual FSLA Convention at Hammock Beach Resort. On behalf of your FSLA Board of Directors, we hope you find the convention both informative and enjoyable.

We're excited to bring you a great lineup of speakers and activities over the next couple of days. To kick things off, the first Business Session will open Wednesday with the new 2019-2021 Board of Directors installation followed by a legislative update from Capital City Consulting. The session will conclude with presentations from Florida State Representative Paul Renner and Dr. Robert Hartwig of the Center for Risk and Uncertainty at the University of South Carolina. Please join us for the Opening Night Reception and network with your colleagues.

On Thursday, we're pleased to have Gary Pullen, Executive Director of FSLSO, to open the Business Session. Then, join us for a panel discussion on claims, moderated by Tom Joyce, of Nautilus Insurance Group. Afternoon activities include: golfing on the Jack Nicklaus-designed Ocean Course, fishing in the intracoastal waterway, or touring historic St. Augustine. The convention will end Thursday evening with a banquet

dinner and raffle, followed by a hospitality suite and sumptuous array of desserts.

At the Convention, you'll hear us highlight the 2019 Florida Legislative session, which was significant for our industry. This was the year for Assignment of Benefits reform and steps to modernize the surplus lines regulatory framework. The FSLA Board, in partnership with WSIA, advocated on your behalf to modernize the surplus lines statute. House Bill 301 was signed into law by Governor DeSantis and took effect July 1, 2019. The bill initiative included language to remove the statutory capped policy fee and replace the cap with a requirement that the fee be reasonable. HB 301 also addresses the threshold for exporting residential property insurance.

Other provisions that did not succeed called for the removal of the agent affidavit as well as extend the diligent effort exemption on private flood. While over 3,000 bills were filed this legislative session, less than 200 bills became law. We're grateful for the issues prioritized for our industry.

Continuing our work to promote surplus lines in Florida, this year FSLA launched a public relations and social media campaign to raise awareness of the industry's role and how a vibrant and competitive surplus lines market is vital to Florida's economic growth. Proactive public relations efforts now include messaging on hurricane preparation for businesses, with the tagline "Your Business to be Prepared." Since January, our social media campaigns have engaged 1.5 million views, and our earned news has been published in outlets like Florida Politics, Insurance Journal, Insurance Business US, Sunshine State News, and several local newspapers. Thank you to all our members who contributed quotes or opinion pieces for publication.

We believe progress on the legislative front can be continued with your financial contributions to SURPAC and other support for the programs FSLA promotes.

In conclusion, allow me to convey that it has been a privilege to serve with remarkable and dedicated Board of Directors and Committee members. I would like to recognize and thank our members and sponsors of this convention. I would also like to recognize our Executive Management Team, directed by Jillian Heddaeus; Ashley Kalifeh of Capital City Consulting; WSIA, FSLSO, R.C. Chaffin, Nick Cortezi, Conor O'Leary and Allison Aubuchon Communications for their support of the FSLA this year. It is through your actions that the FSLA continues to be a successful, relevant and nationally recognized association.

Thank you and enjoy the 2019 FSLA Convention.

Erin K. O'Leary, AAI, TRS FSLA President





PAGE 5



On behalf of the FSLA Board of Directors and Executive Staff at Partners in Association Management (PIAM), we welcome you to Palm Coast and the 2019 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 Capital City Consulting, FSLA works on your behalf to provide 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 Executive Director

# Jillian Heddaeus, CMP, IOM Executive Director

Jillian Heddaeus, CMP, IOM, holds over ten years' experience in event planning and association management. She has worked in the capacity as a senior meeting planner and executive director for both state and national associations.

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) is an association with 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.



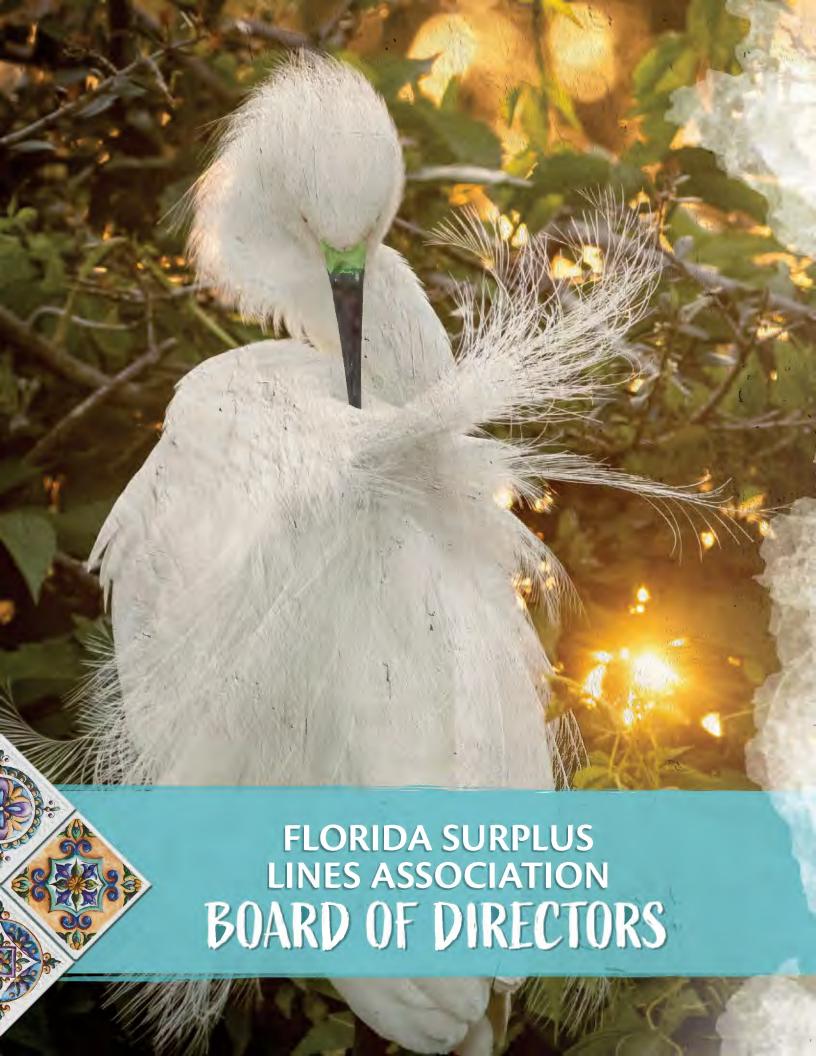
Each year, the FSLA hosts an annual convention in which members have the opportunity to network, attend business meetings and participate in a variety of programs. As the majority of FSLA's company members attend the annual convention, it provides an excellent opportunity for agency members to socialize 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.

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.

# **FSLA Legislative Committee:**

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AU, ASLI
Ron Gabor
Harvey Sheldon, CPCU
Kevin Tromer

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Executive Director

Jillian Heddaeus, CMP, IOM

Partners in Association Management

# PAST PRESIDENTS OF THE FSLA

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

1981-1983

Jack W. Flood

1983 - 1985

Ronald Gabor

1985-1987

Philip Cree

1987-1989

Edwin J. Calabrese



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

2005-2007

Ed Wojchick

2007-2009

Steven Finver

2009-2011

Bruce E. Bowers

2011-2013

Roy V. Fabry

2013-2015

Irvin "Skip" Wolf, III

2015-2017

Lorna Wirtz







# WEDNESDAY - AUGUST 7

11:00 A.M. - 6:00 P.M.

Registration

Ocean Ballroom Pre-function Area

11:00 A.M. - 2:00 P.M.

Grab N' Go Lunch

Ocean Ballroom Pre-function Area

3:00 P.M. - 3:30 P.M.
Welcome, Introductions, Board
Installation & President's Speech
Ocean Ballroom

3:30 P.M. - 4:30 P.M.
Legislative Update
Ashley Kalifeh, Esq., Ron LaFace,
and Dan Newman
Capital City Consulting

Representative Paul Renner Chairman, House Judiciary Committee Ocean Ballroom

4:30 P.M. - 4:45 P.M.
Business Session Beverage Break
(Beer & Wine)
Ocean Ballroom Pre-function Area

4:45 P.M. - 5:45 P.M.

Keynote Presentation

Dr. Robert Hartwig

Clinical Associate Professor, Finance
Department
Director, Center for Risk and
Uncertainty Management
Darla Moore School of Business
University of South Carolina
Ocean Ballroom

6:00 P.M. - 6:15 P.M.

First Timers' Reception

The Łødge – Ocean View Room

6:15 P.M. - 7:30 P.M.

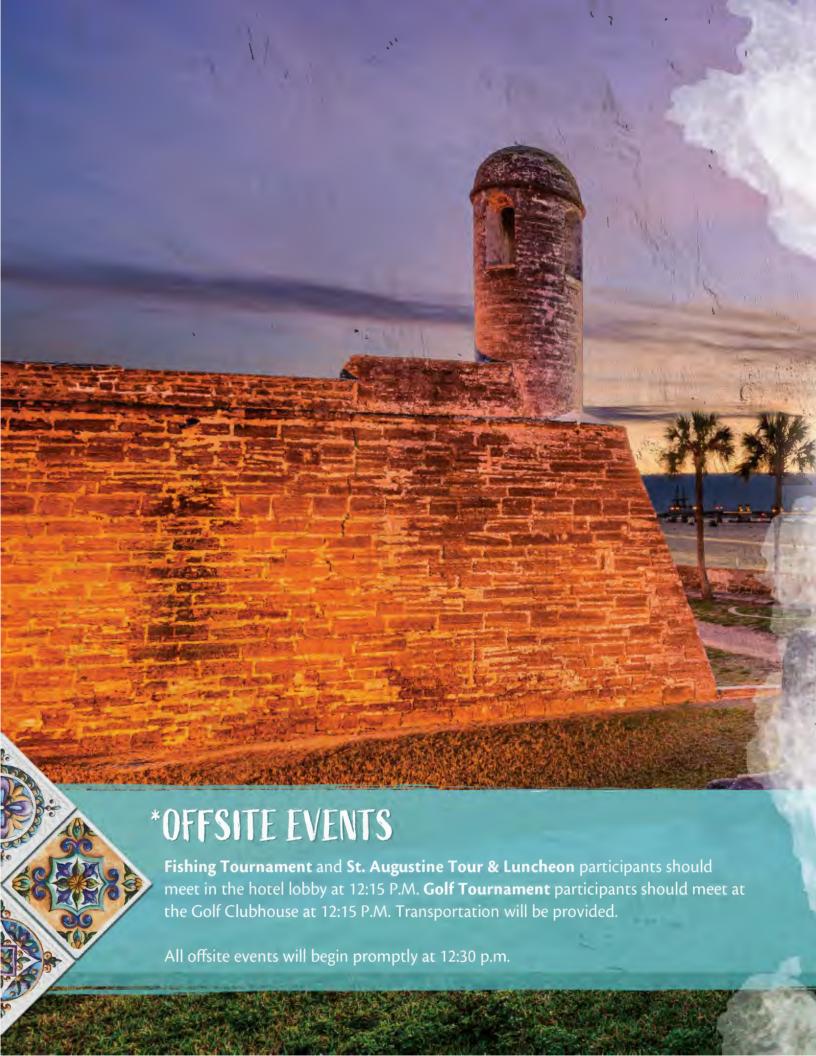
Opening Reception

The Lodge – Ocean View Room

7:30 P.M. - 9:30 P.M. Dinner on your own

9:30 P.M. - 12:00 A.M. Hospitality Reception Lobby Bar

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







# THURSDAY - AUGUST 8

8:00 A.M. - 9:00 A.M.

Continental Breakfast

Ocean Ballroom Pre-function Area

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

Business Session

Gary D. Pullen, Executive Director

FSLSO

Ocean Ballroom

9:30 A.M. - 10:00 A.M. Business Session Beverage Break Ocean Ballroom Pre-function Area

10:00 A.M. - 11:45 A.M.

The Good, The Bad, The Ugly - Claims

Moderated by Tom Joyce

Nautilus Insurance Group

### **Panelists**

Anthony Allogia, McLarens
Richard Lydecker, Lydecker I Diaz
Todd Mannschreck, R-T Specialty, LLC
Ocean Ballroom

11:45 A.M. - 12:00 P.M. Announcements

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

Thursday Afternoon Activities
(additional fees apply)
12:30 P.M. - 5:30 P.M.
St. Augustine Tour and Luncheon
12:30 P.M. - 1:00 P.M. Travel to St. Augustine
1:00 P.M. - Lunch at Columbia Restaurant
2:15 P.M. - Tour of Lightner Museum
(Docent Led tour)
3:00 P.M. - Private bus tour of Historic
St. Augustine
4:00 P.M. - Tour of Castillo de San Marcos
Fort and/or shopping on St. George Street

5:00 P.M. - Departure for Hammock Beach

12:30 P.M. - 5:30 P.M.\*
The FSLA Tom Enright Golf Classic

5:30 P.M. Arrive at Hammock Beach

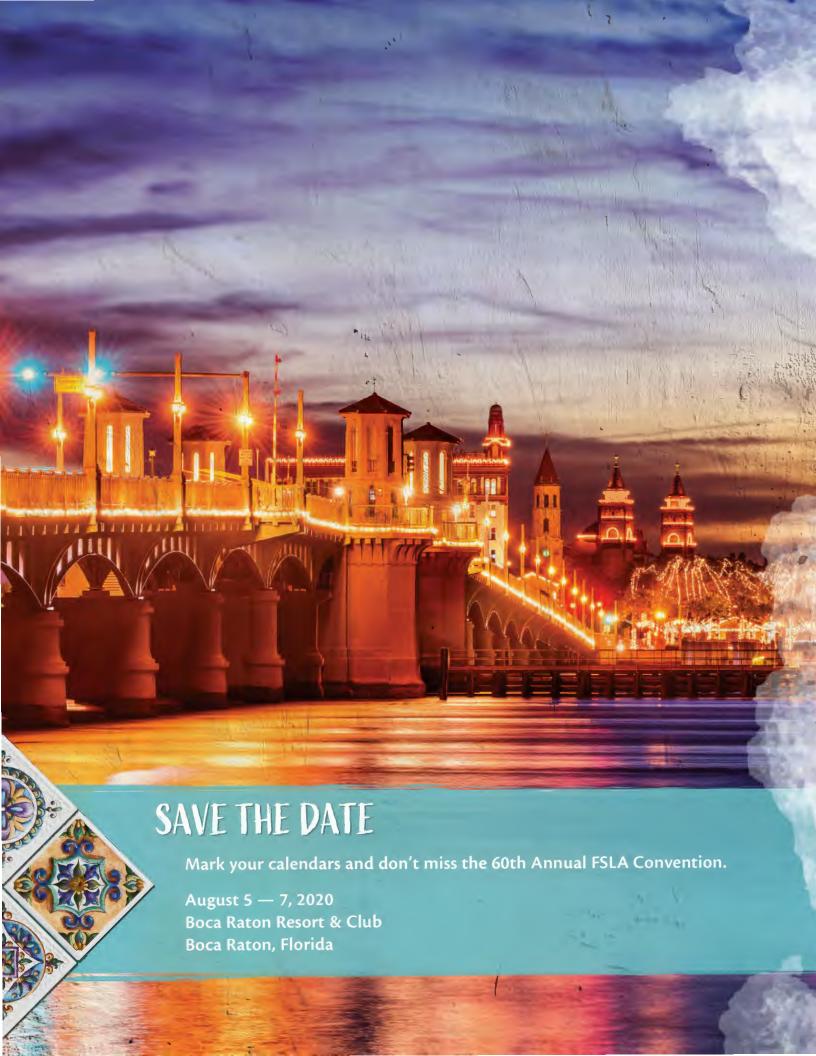
12:30 P.M. - 5:30 P.M.\* Let's Go Fishing Tournament

\*Tour, golf and fishing times may vary

**7:00 P.M. - 8:00 P.M. Reception**Ocean Ballroom Pre-function Area

8:00 P.M. - 10:00 P.M. Banquet Dinner & Raffle Ocean Ballroom

10:00 P.M. - 12:00 A.M. Hospitality Reception Loggerhead's





# FRIDAY - AUGUST 9

No FSLA sponsored activities planned. Enjoy Palm Coast and the Hammock Beach Resort.

A voucher (value up to \$15) has been provided with your name badge. This voucher is valid on Friday, August 9 at the hotel restaurant for breakfast service.

#### **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 HOSPITALITY RECEPTION

Complete your evening with dessert served at the Thursday Night Hospitality Reception. Relax and unwind with your choice of cocktails, including special dessert cocktails, bananas foster action station and mini dessert station. Entertainment choices include live music from Memphis with acoustic guitarist, photo booth and live cigar rolling from St. Augustine. Come and enjoy the fun!



# **2019 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.

# **Dr. Robert Hartwig** Wednesday, Keynote Speaker

Robert P. Hartwig is Clinical Associate Professor of Risk Management, Insurance and Finance in the Darla Moore School of Business at the University of South Carolina and Director of the school's Center for Risk and Uncertainty Management. He teaches courses in risk management, insurance and corporate finance, mentors students, pursues a variety of research interests and works with insurers, regulators, legislators and many other insurance industry stakeholders, including media.

Dr. Hartwig is immediate past president of the Insurance Information Institute, an organization he led from 2007 to 2016. He joined the I.I.I.

in 1998 as an economist and became chief economist in 1999, focusing his work on improving understanding of key insurance issues across all industry stakeholders including media, consumers, insurers, producers, regulators, legislators and investors.

Dr. Hartwig previously served as director of economic research and senior economist with the National Council on Compensation Insurance (NCCI) in Boca Raton, Florida, where he performed rate of return and cost of capital modeling and testified at workers' compensation rate hearings in many states. He has also worked as senior economist for the Swiss Reinsurance Group in New York and as senior statistician for the United States Consumer Product Safety Commission in Washington, D.C.

He is a member of the American Economic Association, the American Risk and Insurance Association, the National Association of Business Economics and the CPCU Society. He has also served on the boards of directors of the American Risk and Insurance Association, the Insurance Industry Charitable Foundation and the Independent Insurance Agents and Brokers Association of New York. Currently, Dr. Hartwig serves on the board of trustees for the Griffith Foundation for Insurance Education.

Dr. Hartwig received his Ph.D. and Master of Science degrees in economics from the University of Illinois at Urbana-Champaign. He also received a Bachelor of Arts degree in economics cum laude from the University of Massachusetts at Amherst. He has served as an instructor at the University of Illinois and at Florida Atlantic University. Dr. Hartwig also holds the Chartered Property Casualty Underwriter (CPCU) credential.

Dr. Hartwig has authored and co-authored papers that have appeared in numerous publications, including the Journal of Health Economics, the Proceedings of the Casualty Actuarial Society, the John Liner Review, Dossiers et Etudes (Geneva Association), the Journal of Workers' Compensation, the Journal of Insurance Operations, Global Reinsurance, Risk & Insurance, Insurance Day, Compensation and Benefits Review. He is also a regular contributor to Best's Review and many other industry trade publications.





# **Rep. Paul Renner** Chairman, House Judiciary Committee

Paul Renner (R) serves as State Representative to District 24 in the Florida House of Representatives. District 24 includes all or parts of Flagler, Volusia and St. Johns Counties. Paul is a military veteran, former prosecutor and local business attorney. In 2017, he was appointed Chairman of the Ways and Means Committee.

Paul was raised in Northeast Florida and is an AV-rated attorney and partner at Milam Howard, representing a number of Northeast Florida businesses. He began his legal career as an Assistant State Attorney, during which he prosecuted serious felony offenses.

In addition to his legal practice, Paul has served as a naval officer, both on active duty and in the reserves. He was recently mobilized to Afghanistan, where he served with a Joint Task Force. Among his military awards, he received the Defense Meritorious Service Medal for service in Afghanistan, based, in part, on his "direct and significant contribution to the disruption of foreign facilitation networks [that] led to the capture or arrest of numerous key network leaders, delivering a considerable blow against the enemies of our Nation." Earlier in his career, Paul also served in Operation Desert Storm during combat operations onboard the USS McInerney (FFG-8).

Locally, Paul served on the Judicial Nominating Commission for the 4th Judicial Circuit and is the immediate Past-President of the Jacksonville Lawyers' Chapter of the Federalist Society. He also serves in a number of other civic and community organizations, such as Rotary, the VFW and the Navy League.

Paul earned his Juris Doctorate at the University of Florida, Levin College of Law and his Bachelor of Arts in history at Davidson College in North Carolina. He and his wife live in Palm Coast.



# 2019 SPEAKERS



Ashley Kalifeh, Esq.



Ron LaFace



Dan Newman

# Capital City Consulting, LLC

Wednesday

In September 2016, the FSLA Board of Directors retained the services of Capital City Consulting for lobbying services on behalf of FSLA.

Capital City Consulting is a full-service governmental relations firms located in Tallahassee, Florida. Their team of consultants specializes in delivering unparalleled results before the Florida Legislature and the executive branch. Capital City Consulting is consistently ranked in the Top 3 lobbying firms in the state, and were the recipients of the first Lobbying Firm of the Year award by Influence Magazine, Individual members of the firm have been recognized subsequently as tops in their respective fields, including insurance, health care, and education.

Capital City Consulting has a deep bench of insurance expertise, complementing the strategic advocacy goals of the FSLA. Capital City Consulting will advance FSLA's agenda by acquiring information and providing input to the leadership in the Executive Office of the Governor, the Cabinet, the Senate, the House, and the Office of Insurance Regulation.





# Gary D. Pullen, ASLI

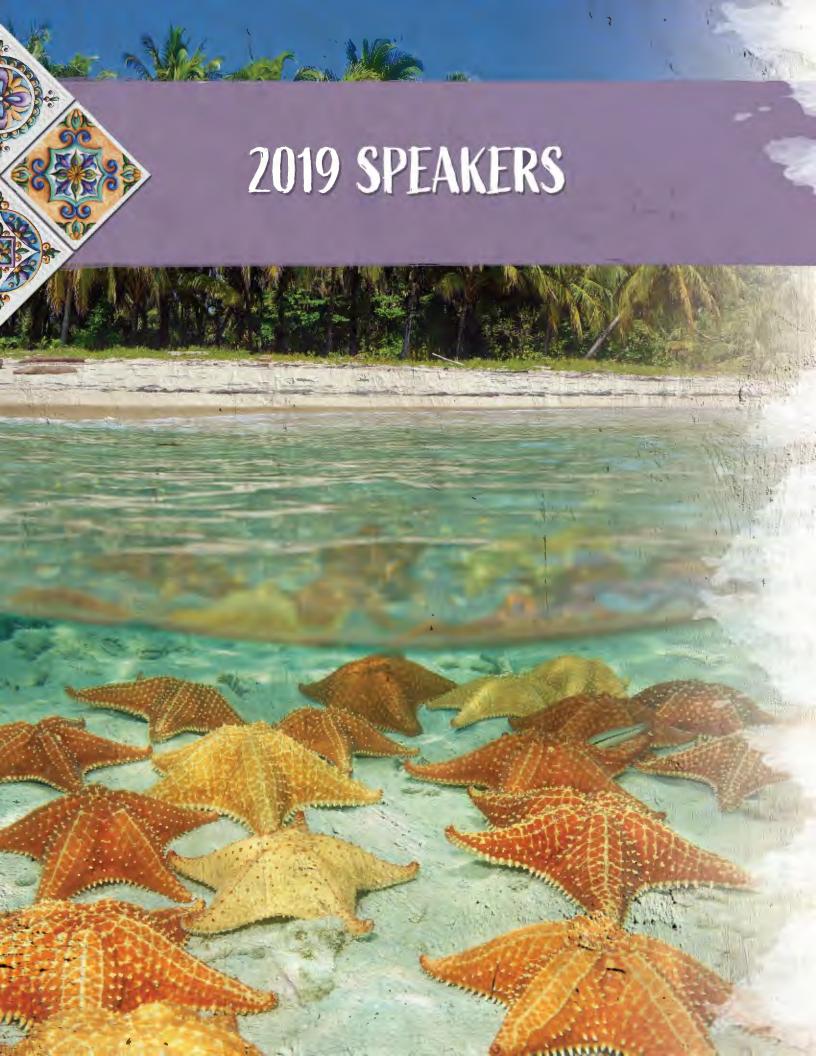
Executive Director Florida Surplus Lines Service Office Thursday

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 with 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. Among his many achievements, Gary is proud to hold his ASLI designation.





# Claims Panel Thursday



**Tom Joyce** *Nautilus Insurance Group* 



Anthony Allogia McLarens



Richard Lydecker Lydecker | Diaz



**Todd Mannschreck** *R-T Specialty, LLC* 



### **WELCOME GIFTS**

GeoVera Specialty Insurance Company
Nationwide E&S/Specialty

### **ROOM KEY CARDS**

Johnson & Johnson

### **LANYARDS**

McLarens

## **REGISTRATION GRAB N' GO LUNCH**

Engle Martin & Associates
Markel Southeast
R-T Specialty, LLC—Clearwater
Strickland General Agency
TAPCO Underwriters, Inc.
XS Brokers

### **KEYNOTE SPEAKER SPONSOR**

GridIron Insurance Underwriters

# WEDNESDAY BUSINESS SESSION BEVERAGE BREAK

**DUAL Commercial LLC** 

#### **OPENING NIGHT RECEPTION**

Engle Martin & Associates
Florida Specialty Managing General Agency
Florida Surplus Lines Service Office
James River Insurance Company
Lloyd's

MUSIC

Prime Insurance Company

R-T Specialty, LLC

SCU

Shelly, Middlebrooks & O'Leary, Inc.

Western World Insurance Group

## WEDNESDAY HOSPITALITY SUITE

Markel Southeast

#### CONTINENTAL BREAKFAST

All Risks
GridIron Insurance Underwriters
Hudson Specialty Insurance Group
Nautilus Insurance Group
Penn-America Group

Sutton Inspection Bureau Risk Specialists

# THURSDAY BUSINESS SESSION BEVERAGE BREAK

**SLB** Insurance Group

# GOLF TOURNAMENT, PRIZES & HOLE-IN-ONE

RSUJ Group, Inc.

## **GOLF TOURNAMENT BEVERAGES**

St. James Insurance Group

## **HOLE SPONSOR - GOLF TOURNAMENT**

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RSUI Group, Inc.

R-T Specialty

R-T Specialty, LLC—Clearwater

SCU

SeaCoast Underwriters, Inc.

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Tower Hill Insurance Group, LLC

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TAPCO Underwriters, Inc.

# FISHING TOURNAMENT — BOAT SPONSOR

AmWINS Group, Inc.
HSB Specialty Insurance Company
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### THURSDAY TOUR & LUNCHEON

Atlantic Casualty Insurance Company

## THURSDAY EVENING RECEPTION

Abercrombie, Simmons & Gillette, Inc.
AmRisc, LLC
Beazley Group
e2Value
Hull & Company
MacNeill Group, Inc.
Navigators, A Brand of The Hartford
Western World Insurance Group
York Risk

# BOTTLE OF RED/BOTTLE OF WHITE

R-T Specialty, LLC

# THURSDAY HOSPITALITY RECEPTION

**Burns & Wilcox** 

#### **PHOTOGRAPHY**

SCU

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Nautilus Insurance Group

Risk Placement Services, Inc.

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risksmith Insurance Services

**RLI** 

SeaCoast Underwriters, Inc.

Socius Insurance

Sutton Inspection Bureau Risk Specialists

## **BUSINESS SESSION DOOR PRIZES**

National Risk Solutions, A Division of Hull & Co. Shelly, Middlebrooks & O'Leary, Inc.

### **CONTRIBUTORS**

# CONVENTION REGISTRATION BROCHURE, ONSITE PROGRAM & NAME BADGES

Florida Surplus Lines Service Office

### РНОТО ВООТН

Shelly, Middlebrooks & O'Leary, Inc.

### **GOLF BALL DONATION**

National Fire & Marine Insurance Company

#### **PUBLICATIONS**

Insurance Journal

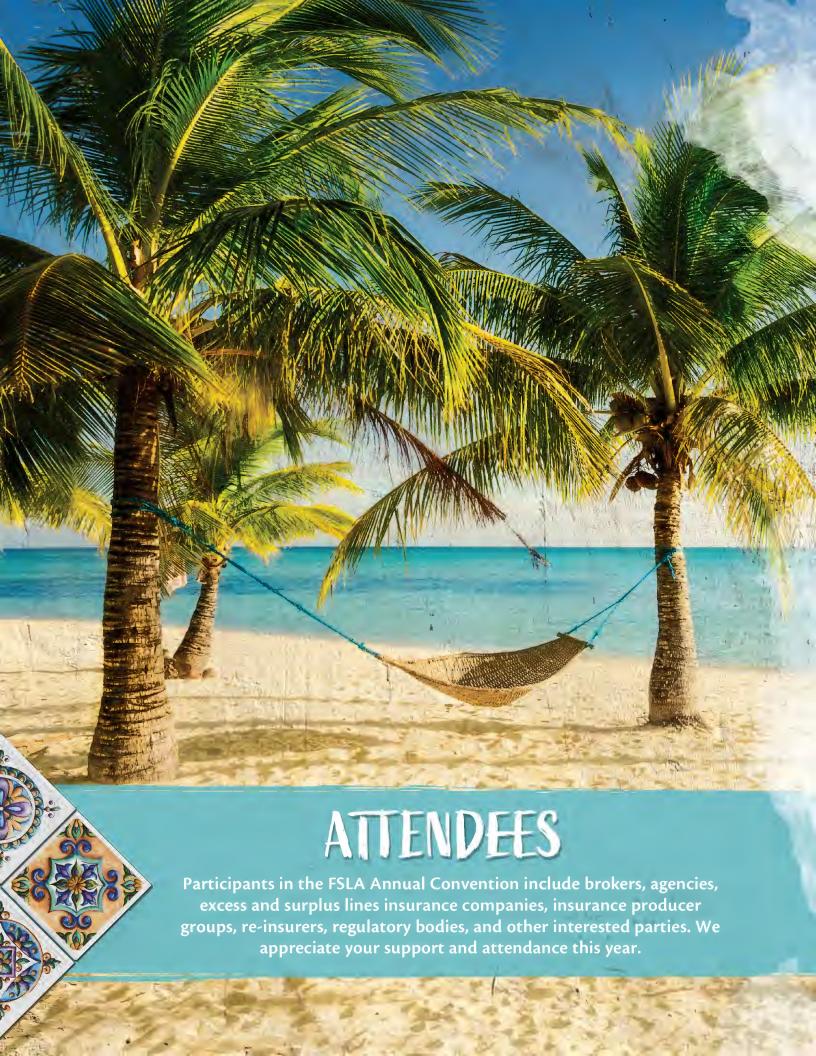
#### **GRAND PRIZE GIVEAWAY**

Two night stay at Boca Raton Resort & Club in Boca Raton, Florida, site of the 60th Anniversary FSLA Annual Convention, August 5-7, 2020. Drawing held during the Thursday Business Session. Must be present to win.

### Sponsors -

Thank you for your generous donations for the 2019 Welcome Bags.





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R-T Specialty, LLC - Clearwater

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Roger Maharaj, AAI, ASLI

Jose Santiago

SeaCoast Underwriters, Inc. - Coral Gables

R. C. Chaffin, CIW

Suzanne Chaffin

SeaCoast Underwriters, Inc. - Lake Mary

Shawn Chaffin, ASLI, CIW

Shelly, Middlebrooks & O'Leary, Inc.

Conor O'Leary, AAI

Erin O'Leary, AAI, TRS

Socius Insurance - Tampa

**Eric Shapiro** 

South Bay Acceptance Corp - SBAC

Sean Jagroop

**Specialty Insurance Service** 

Bill Erwin, Ir.

StarStone Specialty Insurance Co.

Nina Lim

Leigh Ann Woodley

**Sutton Inspection Bureau Risk Specialists** 

Randy Hoewt

Andrea Kudlak, AAI, CIIP

TAPCO Underwriters, Inc.

Virginia Clancy, ASLI, CIIP

Validus Specialty Underwriting Services, Inc.

**Rob Halsey** 

**Vela Insurance Services** 

Ben Hughes, ASLI, CRIS, ERIS

Jennifer Wilson, CRIS

W&S Underwriters, Inc.

Mike Keese

Western World Insurance Group

**Bob Diaz** 

Chris Kim

Wheeler, DeFusco & Associates

Jeremy Wheeler, ACII

**WSIA** 

Keri Kish, ID

John Meetz

XN Financial Services, Inc.

Denise Figueroa

**XS Brokers** 

Lori Ault

Jeff Dussault

York Risk Services Group, Inc.

**Aubrey Fountain** 

Rich Wirth, II



The FSLA Board of Directors and staff would like to extend a very special thank you to each of the members of the Convention Committee for their hard work and dedication to create a spectacular 59<sup>th</sup> Annual Convention.

## **Convention Committee**

Virginia Clancy, ASLI, CIIP Erin O'Leary, AAI, TRS Michael Franzese, CPCU, CIC, CRM, ASLI, CPA

## Registration

Virginia Clancy, ASLI, CIIP Al Geraci, ASLI, ARM Andrea Kudlak, AAI, CIIP Doug Metz, MBA, ARM, CPCU, CRM, CIC

### **Golf Tournament**

Roger Maharaj, AAI, ASLI

# **Fishing Tournament**

Michael Franzese, CPCU, CIC, CRM, ASLI, CPA Conor O'Leary, AAI

# **Program Book**

Kimberly Mask, FSLSO Tracy Pafford, FSLSO

#### Raffle

Virginia Clancy, ASLI, CIIP Al Geraci, ASLI, ARM Andrea Kudlak, AAI, CIIP Doug Metz, MBA, ARM, CPCU, CRM, CIC

