

A VIBRANT INSURANCE MARKET:
Critical for Economic Growth

Florida Chamber of Commerce

A N N U A L
INSURANCE
SUMMIT

November 17-18, 2011

FLORIDA
CHAMBER
of Commerce



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AGENDA

5TH ANNUAL INSURANCE SUMMIT

“A Vibrant Insurance Market: Critical for Economic Growth”

THURSDAY, NOVEMBER 17

- 7:30 - 8:30 a.m. **BREAKFAST & REGISTRATION**
- 8:30 - 8:35 a.m. **WELCOME REMARKS**
- ▶ **Mark Wilson**, President & CEO, Florida Chamber of Commerce
- 8:35 - 9:00 a.m. **FLORIDA INSURANCE MARKETS AT THE CROSSROADS:
CRITICAL ISSUES IN PROPERTY, AUTO & OTHER KEY COVERAGES**
- ▶ **Robert Hartwig**, President, Insurance Information Institute
- 9:00 - 10:00 a.m. **2011 PROPERTY INSURANCE LEGISLATION:
WHAT WAS ACCOMPLISHED AND WHAT'S LEFT TO DO**
- ▶ **Steve Roddenberry**, Consultant, Pennington P.A.
MODERATOR
 - ▶ **Belinda Miller**, General Counsel, Florida Office of Insurance Regulation
 - ▶ **Angel Bostick**, General Counsel, American Strategic Insurance
 - ▶ **John Rollins**, President, Rollins Analytics, Inc.
 - ▶ **The Honorable Garrett Richter**, Florida Senate
- 10:00 - 10:15 a.m. **BREAK sponsored by Merlino & Associates, Inc.**
- 10:15 - 11:00 a.m. **LOOKING AHEAD: THE CAT FUND & FLORIDA'S REINSURANCE MARKET**
- ▶ **Don Brown**, Senior Fellow, The Heartland Institute
MODERATOR
 - ▶ **Jack Nicholson**, Chief Operating Officer, Florida Hurricane Catastrophe Fund
 - ▶ **Jonathan Paradine**, Senior Vice President, RenRe US
 - ▶ **Jerry Parrish, Ph.D.**, Chief Economist, Florida TaxWatch
 - ▶ **Phil Bowie**, Executive Vice President, WillisRe
- 11:00 - 12:00 p.m. **CITIZENS: ITS ROLE IN A COMPETITIVE MARKET**
- ▶ **Kyle Ulrich**, Sr. VP of Public Affairs, Florida Association of Insurance Agents
MODERATOR
 - ▶ **Scott Wallace**, President & CEO, Citizens Property Insurance
 - ▶ **Robert F. Sanchez**, Director of Policy, James Madison Institute
 - ▶ **David Marlett**, Chair, Dept. of Finance, Appalachian State University
- 12:00 - 1:00 p.m. **LUNCH sponsored by Property Casualty Insurance Association of America**
- 1:10 - 1:30 p.m. **CATASTROPHE MODELING AFTER ANDREW: A 20-YEAR PERSPECTIVE**
- ▶ **Prasad Gunturi**, Vice President, Willis Re



AGENDA

5TH ANNUAL INSURANCE SUMMIT

“A Vibrant Insurance Market: Critical for Economic Growth”

1:30 - 2:15 p.m.

NEW APPROACHES TO MITIGATING RISK: INVOLVING MORE STAKEHOLDERS

- ▶ **Liz Reynolds**, State Affairs Manager-Southeast Region, National Association of Mutual Insurance Companies
MODERATOR
- ▶ **Leslie Chapman-Henderson**, President & CEO, FLASH
- ▶ **Stephen Weinstein**, Senior Vice President/General Counsel, RenaissanceRe
- ▶ **Manley K. Fuller, III**, President, Florida Wildlife Federation

2:15 - 2:30 p.m.

SPECIAL ADDRESS

- ▶ **The Honorable Jeff Atwater**, Chief Financial Officer of Florida

2:30 - 2:45 p.m.

BREAK sponsored by The Heartland Institute

2:45 - 3:45 p.m.

AUTOMOBILE INSURANCE: PIP, MANDATORY LIABILITY, CLAIMS SYSTEM ABUSES AND FRAUD

- ▶ **Pat Maroney**, Director, FSU Storm Risk Management Center
MODERATOR
- ▶ **Ashley Mayer**, Director of Policy, Research, and Legislative Affairs for CFO Jeff Atwater
- ▶ **Robert Flayman**, Regional Managing Claims Attorney, Progressive Insurance
- ▶ **Peter Kinzler, J.D.**, former President, Coalition for Auto-Insurance Reform
- ▶ **LeRoy A. Boison, Jr.**, Principal & Consultant, Pinnacle Actuarial Resources, Inc.

3:45 - 4:30 p.m.

BAD FAITH: THE TRIAL BAR’S TORT TAX ON CONSUMERS

- ▶ **William Large**, President, Florida Justice Reform Institute)
MODERATOR
- ▶ **John W. Weihmuller**, Partner, Butler Pappas
- ▶ **Robert E. (Bob) Vaughn**, In-House Counsel, Liberty Mutual
- ▶ **Kevin Willging**, Senior Counsel, The Travelers Companies, Inc.

6:00 - 9:00 p.m.

RECEPTION at EPCOT

Tour of StormStruck Attraction, cocktails and dinner at World ShowPlace Pavilion - East Hall Dessert & fireworks show at the France Pavilion

FRIDAY, NOVEMBER 18

7:30 - 8:30 a.m.

BREAKFAST sponsored by Florida Justice Reform Institute

8:30 - 9:00 a.m.

HISTORY, HURRICANES & SOME OF FLORIDA’S UNNATURAL DISASTERS

- ▶ **Jeff Eisen**, President, Florida Intracoastal Underwriters



AGENDA

5TH ANNUAL INSURANCE SUMMIT

“A Vibrant Insurance Market: Critical for Economic Growth”

9:00 - 9:50 a.m.

LEGISLATIVE PANEL

- ▶ **Mark Delegal**, Partner, Pennington P.A.
MODERATOR
- ▶ **The Honorable Bryan Nelson**, Florida House of Representatives
- ▶ **The Honorable Jim Boyd**, Florida House of Representatives
- ▶ **The Honorable Dorothy Hukill**, Florida House of Representatives
- ▶ **The Honorable Chris Smith**, Florida Senate
- ▶ **The Honorable Ellyn Bogdanoff**, Florida Senate

9:50 - 10:30 a.m.

THE ART OF MESSAGING: COMMUNICATION WITH CONSUMERS

- ▶ **Shirley Kerns**, Consultant, Pennington P.A.
MODERATOR
- ▶ **Lynne McChristian**, Florida Representative, Insurance Information Institute
- ▶ **Brent Bahler**, Vice President of Public Affairs, National Association of Mutual Insurance Companies
- ▶ **Ron Bartlett**, Vice President, Hill & Knowlton
- ▶ **Alia Faraj-Johnson**, Partner & Executive Vice President, Ron Sachs Communications

10:30 - 10:45 a.m.

BREAK sponsored by Reinsurance Association of American & the Florida Insurance Council

10:45 - 11:30 a.m.

WORKERS' COMPENSATION: DRUG REPACKAGING, FRAUD AND THE EFFECTIVENESS OF THE 2003 REFORMS

- ▶ **Teye Reeves**, Director of Business Climate & Quality of Life Policy, Florida Chamber
MODERATOR
- ▶ **Lori Lovgren**, State Relations Executive, NCCI
- ▶ **Major Geoffrey Branch**, Workers' Comp Fraud, Division of Insurance Fraud
- ▶ **Thomas A. Koval**, Senior Vice President/General Counsel, FCCI
- ▶ **Terry Yon**, President, Repak RX

11:30 - 12:15 p.m.

MEDICAL MALPRACTICE: STATUS OF THE MARKET, RECENT CHALLENGES, AND THE McCALL CASE

- ▶ **Mike Thomas**, Partner, Pennington P.A.
MODERATOR
- ▶ **Mark Hicks**, Senior Partner, Hicks, Porter, Ebenfeld & Stein P.A.
- ▶ **Robert E. White**, President, First Professionals Insurance Company
- ▶ **Thomas Dukes**, Partner, McEwan, Martinez & Dukes, P.A.

12:15 p.m.

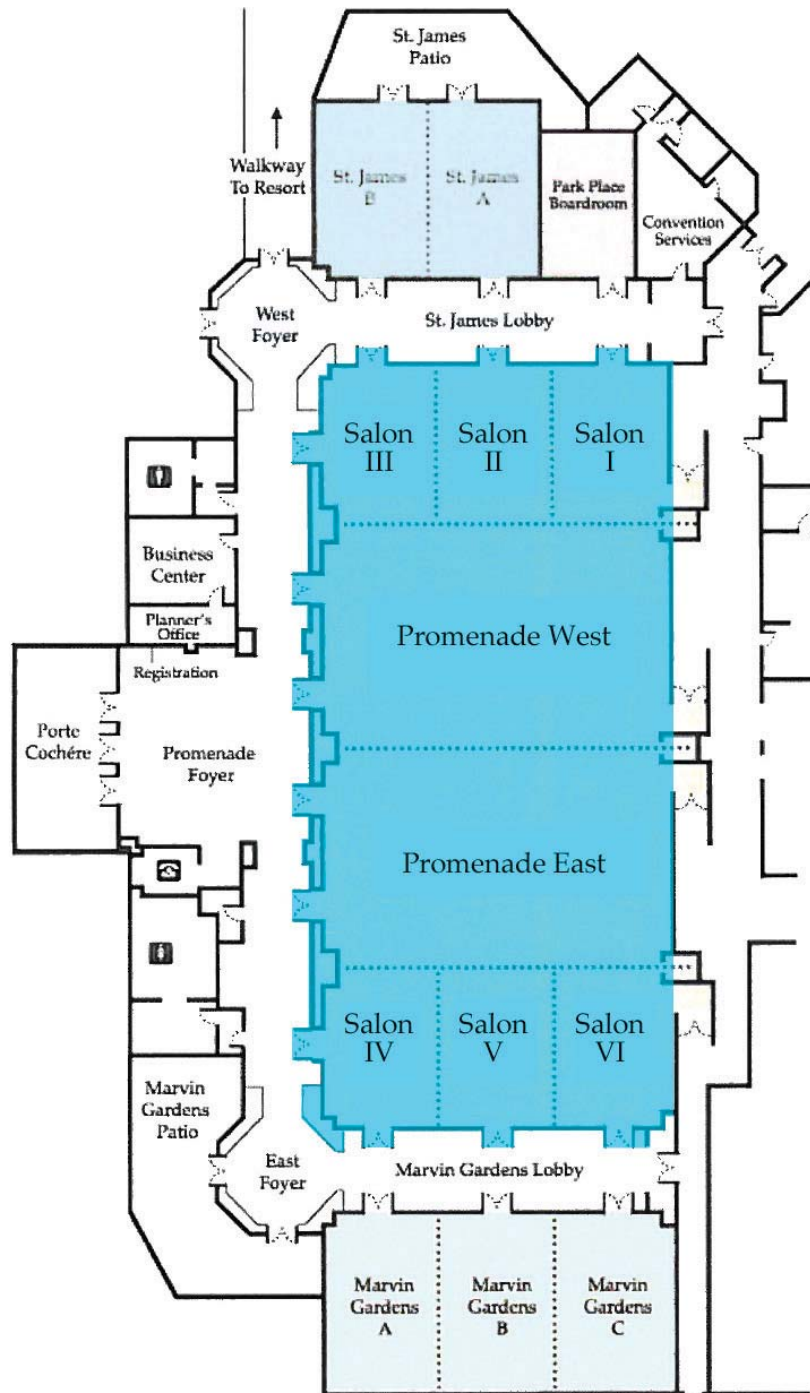
LUNCH & PROGRAM CONCLUSION sponsored by Association of Bermuda Insurers & Reinsurers

- ▶ **Robin Smith Westcott**, Florida Insurance Consumer Advocate

CONFERENCE CENTER MAP

Disney's Boardwalk Inn & Resort

2101 N. Epcot Resorts Blvd. • Lake Buena Vista, Florida



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SPEAKERS

■ FLORIDA INSURANCE MARKETS AT THE CROSSROADS: CRITICAL ISSUES IN PROPERTY, AUTO & OTHER KEY COVERAGES

Robert Hartwig

PRESIDENT, INSURANCE INFORMATION INSTITUTE

Robert P. Hartwig is president of the Insurance Information Institute. Since joining the I.I.I. in 1998 as an economist and becoming chief economist in 1999, Dr. Hartwig has focused 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). 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. In 2005 and 2006 Dr. Hartwig served on the state of Florida's Task Force for Long-Term Homeowners Insurance Solutions. From May 2005 to May 2008 he served on the board of directors of the Independent Insurance Agents and Brokers Association of New York. Currently, Dr. Hartwig serves on the board of directors of the American Risk and Insurance Association and 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 (where he also serves on the editorial board), 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 National Underwriter and many other industry trade publications.

■ 2011 PROPERTY INSURANCE LEGISLATION: WHAT WAS ACCOMPLISHED AND WHAT'S LEFT TO DO

Steve Roddenberry

CONSULTANT, PENNINGTON, P.A. (MODERATOR)

Mr. Roddenberry's areas of focus at the Pennington Firm are Governmental and Legislative Affairs, Insurance Regulation and Financial Institution Regulation.

In 1994, Mr. Roddenberry was appointed Receivership Manager in the Department of Insurance's Division of Rehabilitation and Liquidation. As the court-appointed Deputy Receiver, Mr. Roddenberry supervised the rehabilitation or liquidation of struggling or failed insurance companies and self-insurance funds.

In 1997, Mr. Roddenberry was hired as the Chief of the Bureau of Property and Casualty Forms and Rates in the Division of Insurer Services of the Department of Insurance.

Beginning in 2000, in his capacity as Deputy Director of the Division of Insurer Services, he oversaw the Department's three solvency bureaus. The responsibilities of this position included the review of examinations produced by the bureaus and the development of means to resolve concerns identified in those examinations. Likewise,

applications for authority to write all lines of insurance in Florida were within the purview of Mr. Roddenberry's duties.

More recently, as Deputy Director of the Office of Insurance Regulation, his responsibilities included oversight of the two rating bureaus (Property and Casualty and Life and Health and the Bureau of Market Conduct Examinations). In this position, Mr. Roddenberry was intensely involved in resolving significant rate and form filings submitted by insurers as well as issues arising from market conduct examinations and investigations. Finally, over the course of the last few years, Mr. Roddenberry has developed a particular level of expertise in the areas of mold, credit scoring and medical malpractice.

Belinda Miller

GENERAL COUNSEL, FLORIDA OFFICE OF INSURANCE REGULATION

Belinda Miller has over twenty years of insurance regulatory and receivership experience. She has worked for the Office of Insurance Regulation for the past eight years and for the Department of Insurance prior to the creation of the Office. She served as Deputy Commissioner for Property & Casualty Insurance until February 2011. She is currently serving as General Counsel.

She started as an attorney for the receiver beginning in 1986, and later as Director of the Division of Rehabilitation and Liquidation, accumulating over ten years of receivership experience. She is certified by the International Association of Insurance Receivers as a Certified Insurance Receiver, qualified for appointment as deputy receiver for either Property & Casualty or Life and Health insurers.

In 1999, Ms. Miller moved to the Division of Insurer Services, a part of the Department of Insurance at the time, where she served as Director of that Division for two years. In 2001, she became the Director of the Legal Services Division. She had a brief (18 months) experience as a private attorney primarily representing receivers and regulators during 2002-2003 before returning to the Office of Insurance Regulation.

She has represented the Commissioner on a variety of boards and working groups, and has testified in court proceedings and legislative hearings. She has taught segments of Legal Continuing Education courses sponsored by the NAIC and the Regulating for Solvency program. Ms. Miller has participated in complex investigations and resulting legal cases, and has been closely involved in the supervision of financially troubled insurance companies.

Angel Bostick

GENERAL COUNSEL, AMERICAN STRATEGIC INSURANCE

Angel Bostick joined the American Strategic Insurance group (ASI) in February of 2010 as Vice President and General Counsel. Angel serves on the ASI Senior Management team and oversees all legal matters for the ASI group.

ASI, headquartered in St. Petersburg, Florida, is a multi-state insurance group offering personal lines residential property insurance, commercial lines residential property insurance, personal umbrella insurance, and primary and excess flood insurance. ASI is currently the 25th largest homeowners insurer in America and the fourth largest property insurer in Florida. ASI insures over 350,000 Floridians.

Prior to joining ASI, Angel spent ten years as counsel at Nationwide, with her most recent role there being Associate Vice President and Regional Counsel for Nationwide's southeast region. Angel began her insurance career in 1996, working for a plaintiff's law firm.

Angel is a graduate of Purdue University and the University of Florida College of Law.

John Rollins, FCAS, MAAA

PRESIDENT, ROLLINS ANALYTICS, INC.

Mr. Rollins founded Rollins Analytics, Inc. at the end of 2009. The firm's mission is to deliver credible and actionable professional actuarial analysis and strategic consulting to institutions concerned with insurance risk in

the private and public sector.

Mr. Rollins is a former vice president at AIR Worldwide, a global provider of risk modeling software and consulting services, responsible for consulting and client service for insurers and public entities. He also has 20 years of experience as a U.S. property and casualty actuary in a variety of environments, including personal and commercial lines insurers, global and regional consulting firms, an accounting firm, and an insurance advisory organization. Mr. Rollins was chief actuary at Citizens Property Insurance Corporation, Florida's state-run property insurer, and before that at Florida Farm Bureau Insurance Companies. His technical expertise is wide-ranging and includes personal and commercial lines ratemaking, catastrophe modeling and wind loss mitigation consulting, ceded reinsurance design, and loss and expense reserving for insurers and self-insurers. He has authored several prize-winning papers in the peer-reviewed journals of the Casualty Actuarial Society, and has spoken and testified on catastrophe management and property lines ratemaking topics to the U.S. Congress, several state legislatures, regulators, rating agencies, insurance leaders, academics and the media.

In addition to qualification as a Fellow of the Casualty Actuarial Society (FCAS) and Member of the American Academy of Actuaries (MAAA), Mr. Rollins holds a B.A. in mathematics from Duke University and an M.A. in economics from the University of Florida. A fourth-generation Floridian, he resides in the Gainesville area with his wife and children.

The Honorable Garrett Richter

FLORIDA SENATE

In 1989, Garrett Richter founded First National Bank of Florida, where he served as President and CEO. By 2004, First National Bank of Florida had grown to become the largest commercial bank headquartered in Florida. The bank was acquired in December, 2004.

After the acquisition of the bank, Garrett Richter successfully ran for the State Legislature. In 2006 he was elected to the Florida House of Representatives and in 2008 he was elected to the Florida Senate.

He is currently a Founder, Director and President of First National Bank of the Gulf Coast. This bank opened in October of 2009.

He and Diana have been married for over 35 years. Together, they are most proud of their three children and their grandson.

In 2009 Senator Richter was awarded the Most Valuable Legislator by the Florida Chamber of Commerce.

■ LOOKING AHEAD: THE CAT FUND & FLORIDA'S RESINSURANCE MARKET

Don Brown

SENIOR FELLOW, THE HEARTLAND INSTITUTE

Don Brown has served on the Walton County Commission, as Republican State Committeeman, Chairman of the Walton County Republican Executive Committee and as a State Representative in the Florida House of Representatives.

Brown is a veteran of numerous campaigns and served as a County Chairman for Governor Jeb Bush and President George Bush.

Best known for his work on insurance issues, in the back-to-back years of 2002 and 2003 Brown was recognized by both the Florida Association of Insurance Agents and the Florida Association of Insurance and Financial Advisors for his significant contribution to insurance reform. Most notably, in 2007 Brown was one of only two legislators to vote "No" on HB1A which significantly expanded the role of government into private markets. Since 2007, many of his objections to HB1A have proven to be correct.

Known for being well prepared and for standing his ground during his tenure in the Florida House of

Representatives, Brown was most vocal when advocating for smaller government, less taxes, the Free Enterprise System and Market Based Solutions. He was widely regarded as one of the top orators in the House.

While serving in the Florida House of Representatives Brown was also known for his tireless work on such important issues as Medical Malpractice Reform, Elections Reform, Workers' Compensation Reform and Tort Reform. In 2004 he was recognized by the Emerald Coast Association of Realtors for his work on real estate issues and by the Florida Pharmacy Association as their Most Outstanding Legislator. In 2005 the Florida Retail Federation named him the "House Legislator of the Year" and in 2006 the Florida Chamber of Commerce named him "Most Valuable Legislator" after the passage of his HB73 which repealed the doctrine of Joint & Several Liability.

In 2010 Brown was tapped to serve on Governor Rick Scott's transition team and has subsequently been appointed by the Governor to serve on the Florida Catastrophe Fund Advisory Council.

Jack Nicholson, Ph.D., CLU, CPCU

CHIEF OPERATING OFFICER, FLORIDA HURRICANE CATASTROPHE FUND

Dr. Jack Nicholson is the Chief Operating Officer of the Florida Hurricane Catastrophe Fund (FHCF) for the State Board of Administration of Florida. He is also on the board of directors and is the President of the Florida Hurricane Catastrophe Fund Finance Corporation, a statutorily created public benefit corporation created for the purpose of facilitating the issuance of bonds following a major catastrophe. In addition, Dr. Nicholson serves on the Florida Commission on Hurricane Loss Projection Methodology (Commission) and served as its chair for the first two years. At the State Board of Administration, Dr. Nicholson has the additional responsibility of overseeing the Insurance Capital Build-up Incentive Program. He serves on the Advisory Council to the Florida Catastrophic Storm Risk Management Center at Florida State University.

Jack Nicholson received his Ph.D. in Risk Management and Insurance from the University of Georgia in 1980 where he also earned his undergraduate degree in Business with a major in insurance. He received an M.B.A. from the University of North Dakota while serving as an officer in the U.S. Air Force. Dr. Nicholson also has the professional designations of C.L.U. (Chartered Life Underwriter) and C.P.C.U. (Chartered Property and Casualty Underwriter). He has taught in the area of Risk Management and Insurance at the University of Georgia, the University of Iowa, and Florida State University.

Jonathan Paradine

CHIEF UNDERWRITING OFFICER & SENIOR VICE PRESIDENT, RENAISSANCE REINSURANCE LTD.

Jonathan ("Jon") Paradine serves as Chief Underwriting Officer and Senior Vice President of Renaissance Reinsurance Ltd. and was appointed to the Executive Committee of RenaissanceRe Holdings Ltd. in May 2010. He is responsible for managing the underwriting strategy, processes and standards for the Reinsurance business unit of RenaissanceRe, including Property Catastrophe, Ceded Reinsurance, and Specialty Reinsurance lines.

Mr. Paradine joined the Company in 1996. He became a Vice President in 2002 and was made Senior Vice President in 2005. He was made Chief Underwriting Officer of the Reinsurance business unit in 2010. He has been instrumental in the development of the Company's proprietary Renaissance Exposure Management System (REMS©) and its portfolio analysis methodologies.

Mr. Paradine holds a Bachelor of Arts degree in Economics from Queen's University.

Jerry Parrish, Ph.D.

CHIEF ECONOMIST & DIRECTOR OF THE CENTER FOR COMPETITIVE FLORIDA, FLORIDA TAXWATCH

Dr. Jerry D. Parrish is the Chief Economist and the Director of the Center for Competitive Florida at Florida TaxWatch. Florida TaxWatch is a statewide, non-profit, non partisan taxpayer research institute and government watchdog. Dr. Parrish previously served as the Associate Director of the Center for Economic Forecasting & Analysis (CEFA) at Florida State University. Prior to that, he spent several years in the private sector in

management, litigation evaluation, and business development.

Dr. Parrish earned an M.B.A. from Bellarmine University, an M.S. in Economics from the University of North Carolina at Charlotte, and a Ph.D. in Economics from Auburn University.

Phil Bowie

EXECUTIVE VICE PRESIDENT & MANAGING DIRECTOR, WILLIS RE, INC.

Phil is located in Willis Re's Minneapolis office and is responsible for growing and managing regional property opportunities across all territories, specializing in complex hurricane and tornado / hail reinsurance products and transactions.

Phil has held served several posts at Willis Re, including Manager of Minneapolis Property and Casualty operations, Production Director for Midwest operations and Regional Manager of the Midwest (including Florida). Phil was appointed Managing Director in 2005 and Executive Vice President in 2004. He is credited with building Willis Re's Midwest Region into a dominant operation in the worldwide reinsurance market. In addition to managing many large property transactions, Phil is a managing member of the Willis Re U.S. Property Resource Group and a member of its Production Board, which is made up of the elite executive producers within Willis Re.

Prior to joining Willis Re in 1999, Phil was a Vice President and Director of Florida property initiatives at E.W. Blanch, handling complex property transactions, company formations, portfolio transfers and many new business ventures.

Phil holds a B.A. in Business Administration with a concentration in Finance, from the University of St. Thomas in St. Paul, MN.

■ CITIZENS: ITS ROLE IN A COMPETITIVE MARKET

Kyle Ulrich

SENIOR VICE PRESIDENT OF PUBLIC AFFAIRS, FLORIDA ASSOCIATION OF INSURANCE AGENTS (MODERATOR)

As the Florida Association of Insurance Agents' Senior Vice President of Public Affairs, Kyle Ulrich leads the Governments/Political Affairs, Communications, and Membership operations of the association. Kyle is charged with ensuring effective advocacy on behalf of independent agents before the Florida Legislature, regulatory agencies, Cabinet, and other governmental agencies. Kyle is a registered lobbyist for both the Legislative and Executive branches of government.

Since 2004, Kyle has been responsible for enhancing the political influence of FAIA through the association's political action committees and statewide grassroots network. During that time, FAIA has been successful in helping elect numerous independent agents to the Florida Legislature.

Kyle resides in Tallahassee with his wife Cameron and daughter McClaine. Prior to joining FAIA, Kyle was the Chief Financial Officer for a residential construction company. Kyle was born and raised in Tallahassee, Florida, and graduated from Florida State University with a Bachelor of Science degree in Finance.

Scott Wallace

PRESIDENT & CEO, CITIZENS PROPERTY INSURANCE

Scott Wallace is the President/CEO and Executive Director of Citizens Property Insurance Corporation. In his role Mr. Wallace oversees all operations and is the liaison to Citizens' Board of Governors.

Mr. Wallace serves as Chairman for the Property Insurance Plans Service Office, Inc. (PIPSO) representing the property residual market plans throughout the United States and as the Vice Chair for Florida Commission on Hurricane Loss Projection Methodology (FCHLPM).

Mr. Wallace joined Citizens in January 2006 as Executive Vice President of Operations. In this role he directed

Underwriting & Actuarial, Product Development, Non-CAT and CAT Claims, Policy Administration and Process Improvement functions. Mr. Wallace was appointed President/CEO and Executive Director during the January 2007 Board of Governors Meeting and confirmed by the Senate in March 2007.

Mr. Wallace has over 30 years of experience in the Property & Casualty Insurance and Reinsurance industry. Prior to joining Citizens Property Insurance Corporation he held senior management positions for several member companies of the W. R. Berkley Corporation. Mr. Wallace also held senior management positions at Great American Insurance Company, Carvill America and MGIC Indemnity Corporation.

Mr. Wallace earned his B.S. Marketing Degree at Arizona State University and his professional affiliations/ memberships have included: The American Association of Managing General Agents; National Association of Independent Insurers; National Association of Surplus Lines Offices; Professional Liability Underwriting Society and the Society of Insurance Research.

Robert F. Sanchez

DIRECTOR OF POLICY, JAMES MADISON INSTITUTE

Bob Sanchez grew up in Sarasota. He earned bachelor's and master's degrees at Florida State. After two years of Army active duty, he taught at FSU and FAMU. In 1974 he joined the Miami Herald Editorial Board. In 2000 he returned to Tallahassee as spokesman for a state agency. In 2005 he became JMI's policy director. His son, Keith, daughter-in-law, Melissa, and two grandsons live in South Florida.

David Marlett, Ph.D., CPCU

CHAIR, DEPARTMENT OF FINANCE, APPALACHIAN STATE UNIVERSITY

David C. Marlett is Chair of the Department of Finance, Banking and Insurance at Appalachian State University. He has also served as Director of the Brantley Risk and Insurance Center. David was raised in Crystal River, located on the Gulf Coast of Central Florida. After working as a commercial lines underwriter for United States Fidelity and Guaranty in Tampa, he entered the doctoral program at Florida State University in 1993. David completed his doctoral dissertation on residual markets and catastrophe financing programs in 1997.

David is currently serves as editor for the *CPCU eJournal* and as an affiliated Senior Scholar with the Mercatus Center at George Mason University. In 2008, David was appointed as a member of the Joint Select Study Committee on Potential Impact of Major Hurricane on the Insurance Industry in North Carolina and has remained involved with the reform efforts in North Carolina.

■ CATASTROPHE MODELING AFTER ANDREW: A 20 YEAR PERSPECTIVE

Prasad Gunturi

VICE PRESIDENT, WILLIS RE

Prasad is a part of the Willis Re Catastrophe Management Services team based in Minneapolis and acts as Director of U.S Modeling research. He leads specialized technical projects, including understanding the changes in the catastrophe models, modeling research, technical evaluation of commercial catastrophe models, benchmarking of vendor models and proprietary model development projects.

Prior to joining Willis Re in 2007, Prasad was with Risk Management Solutions (RMS) for seven years, where he was responsible for development of damage/loss functions and hazard methodologies for properties in U.S., Europe and Asia regions exposed to natural catastrophes like hurricanes, floods and earthquakes.

Prasad is a civil engineer by education and holds a Master of Engineering degree in Structural Dynamics

(Earthquake engineering) from the Indian Institute of Technology, Roorkee, India. He received the prestigious University Medal and Indian Service Engineers prize for Standing First Rank in his master's program.

■ NEW APPROACHES TO MITIGATING RISK: INVOLVING MORE STAKEHOLDERS

Liz Reynolds

STATE AFFAIRS MANAGER - SE REGION, NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES

Liz Reynolds is NAMIC's state affairs manager for the southeastern United States. She advocates on behalf of NAMIC member companies before legislatures and departments of insurance in Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, and South Carolina.

The former director of public affairs for Indiana Farm Bureau Insurance, Liz became part of the NAMIC staff in November 2006. Prior to joining IFBI in December 2002, she worked seven and a half years at South Carolina Farm Bureau Insurance where she was policyholder and legislative representative and then the company's corporate communications director. Liz chaired the NAMIC Public Affairs Committee from 1996 to 2001.

After graduating from college, Liz worked for seven years as director of development for the South Carolina Wildlife Federation. She co-chaired the governor's committee to celebrate the 20th anniversary of Earth Day and helped explain and defend the Beachfront Management Act. Liz's career has come full circle with her current focus on coastal insurance issues. She believes appropriate land use planning and natural resources management must go hand-in-hand with accurately matching rate to risk in the hurricane-prone southeastern states.

Liz has been recognized with the CPCU and API professional designations. She graduated in 1987 from the University of South Carolina College of Journalism with honors from South Carolina College. Liz and her husband, Michael, moved to Jacksonville, Florida in January 2007 so she could be based in her region.

Leslie Chapman-Henderson

PRESIDENT & CEO, FEDERAL ALLIANCE FOR SAFE HOMES, INC. - FLASH

Leslie Chapman-Henderson is President/CEO of the Federal Alliance for Safe Homes, Inc., - FLASH[®], an alliance of organizations dedicated to strengthening homes and safeguarding families from natural and manmade disasters of all kinds. FLASH is the fastest-growing disaster safety education organization in the United States with more than 100 partners, including BASF, FEMA, Florida SERT, International Code Council, Kohler, NOAA, National Weather Service, RenaissanceRe, Simpson Strong-Tie, South Carolina Department of Insurance, State Farm Insurance Companies, Texas Department of Insurance, Texas Tech Wind Science & Engineering, The Home Depot, USAA and WeatherPredict Consulting Inc.

Chapman-Henderson and FLASH have championed the cause of disaster-resilient construction methods through the creation of groundbreaking consumer awareness programs like StormStruck: A Tale of Two Homes[®] at INNOVENTIONS at Epcot[®] at the Walt Disney World[®] Resort; and Blueprint for Safety[®], an integrated educational program on disaster-resistant construction techniques for homebuilders, homeowners and design professionals.

Among Chapman-Henderson's civic, community and professional recognition is the 2010 designation by Cable News Network as a member of the *CNN New Guard of the South* - an elite group of leaders from academic, business, entertainment, government, nonprofit, philanthropic and sports fields. She and FLASH have received myriad awards, including the 2011 National VOAD Partner of the Year Award, 2011 Governor's Hurricane Conference *Governor's Award*, 2009 Governor's Hurricane Conference Corporate Award for StormStruck[®], 2008 National Hurricane Conference Outstanding Achievement in Mitigation Award, 2008 Governor's Hurricane Conference Corporate Award, 2006 Texas Silver Spur Award for Public Education Excellence, 2006 Governor's Hurricane Conference Public Information/Education Award, 2005 National Hurricane Conference Outstanding Achievement in Public Awareness Award, 2005 National Weather Association Walter J. Bennett Public Service Award, 2005 NOAA Environmental Hero Award and many more.

Stephen H. Weinstein

SENIOR VICE PRESIDENT/GENERAL COUNSEL, RENAISSANCERE LTD.
CHAIR, RENAISSANCERE RISK SCIENCES FOUNDATION
RENAISSANCERE HOLDINGS LTD.

Stephen H. Weinstein serves as RenaissanceRe's chief legal officer, with responsibility for legal, regulatory, government affairs and compliance matters on a global basis. Mr. Weinstein also serves as the Chair of the RenaissanceRe Risk Sciences Foundation, RenaissanceRe's charitable vehicle committed to researching and developing risk mitigation techniques and raising awareness of the benefits of effective risk mitigation. RenaissanceRe's current mitigation initiatives include StormStruck: A Tale of Two Homes™, an educational attraction located in INNOVENTIONS, at Epcot® at Walt Disney World; the RenaissanceRe Wall of Wind state-of-the-art testing facility; and the Risk Management Leadership Forum series of conferences and outreach events.

Mr. Weinstein, a frequent speaker on legal and regulatory matters, serves on the board of several industry and charitable groups, including the Federal Alliance for Safe Homes, and is a Member of the American Bar Association, the New York State Bar Association and the District of Columbia Bar Association. He is a graduate of Columbia College and Harvard Law School. Mr. Weinstein and RenaissanceRe received the 2011 Outstanding Achievement Award for Mitigation from the National Hurricane Conference.

Manley K. Fuller, III

PRESIDENT, FLORIDA WILDLIFE FEDERATION

Manley Fuller has served as President of the Florida Wildlife Federation (FWF) since 1987. Manley is responsible for overseeing all facets of Florida Wildlife Federation's operations, including conservation initiatives, administration, fund raising, membership, planning and internal and external affairs. His work with the FWF involves many aspects of wildlife and habitat conservation across the state.

Prior to his present position, Manley Fuller served five years with the National Wildlife Federation as a Wetlands and Wildlife Specialist in their Southeastern Natural Resources Center working on wetlands conservation programs primarily in North Carolina, South Carolina and Florida, and also served for three years as a Director-at-Large of the North Carolina Wildlife Federation.

The Nature Conservancy and the United States Forest Service jointly awarded Manley Fuller a Conservation Certificate for his work on behalf of adding significant conservation lands to Florida's national forests. Representing FWF, Mr. Fuller received the 2002 Florida Springs Protection Award from the Florida Department of Environmental Protection's Springs Task Force for his work on behalf of Wakulla Springs.

In 2006, Mr. Fuller accepted the National Wildlife Federation's Affiliate of the Year award for the Florida Wildlife Federation. In fall of 2006, the Governor of the State of Florida appointed him to the Board of Babcock Ranch, Inc. In July, 2007, he was appointed by the U. S. Secretary of the Interior to serve as a member of the Off-Road Vehicle Management Committee for the Big Cypress National Preserve. In 2007, the Florida Chapter of the Wildlife Society presented Manley with the Dr. Herb Kale Award for his work in Florida wildlife conservation. In August, 2007, Governor Crist appointed him to his Action Team on Energy and Climate Change.

■ AUTOMOBILE INSURANCE: PIP, MANDATORY LIABILITY, CLAIMS SYSTEM ABUSES AND FRAUD

Pat Maroney

DIRECTOR FLORIDA CATASTROPHIC STORM RISK MANAGEMENT CENTER & KATHRYN MAGEE KIP PROFESSOR
COLLEGE OF BUSINESS FSU (MODERATOR)

Patrick F. Maroney is the Kathryn Magee Kip Professor in the Department of Risk Management/Insurance, Real Estate and Business Law. He has been a faculty member at Florida State University since 1981. He currently serves

as the director of the Florida Catastrophic Storm Risk Management Center. Prior to that position he served as the associate dean for Graduate Programs in the College of Business from 2003 until January 2008. He also served as the chairman of the Risk Management and Insurance Department from 1994 until the fall semester of 2001.

Professor Maroney has authored or co-authored more than forty articles and books. Professor Maroney's research concentration is in the area of insurance law and regulation. Articles have appeared in the *Journal of Insurance Regulation*, *Risk Management and Insurance Review*, *Florida State University Law Review*, *Florida Bar Journal*, *Journal of Insurance Issues*, *Insurance Counsel Journal*, and *The American Business Law Journal*. He has presented papers at regional and national academic conferences. He has received a Teaching Incentive Program award for excellence in teaching and has been named Student Organization Advisor of the Year.

Professor Maroney was a member of the NCCI Insurance Fraud Commission. He has served as a board member of the Southern Risk and Insurance Association and as president of that organization. He was the executive consultant to the Automobile Insurance Task Force and a co-author of the *Insurance Study of Sinkholes*.

He has served as continuing education chair of the Administrative Law section of the Florida Bar and been recognized for outstanding service to the section. He has also served as an officer and board member of the section.

Ashley Mayer

DIRECTOR OF POLICY, RESEARCH & LEGISLATIVE AFFAIRS FOR CFO JEFF ATWATER

Ashley is the Director of Policy, Research, and Legislative Affairs for CFO Jeff Atwater and the Department of Financial Services. In this role, she coordinates the CFO's policy initiatives and legislative agenda. Prior to joining the Department in November 2010, she was a practicing attorney with a Tallahassee law firm, primarily focused on insurance law and regulation.

Peter Kinzler, J.D.

FORMER PRESIDENT, COALITION FOR AUTO-INSURANCE REFORM

Peter Kinzler, who spent much of his career working on auto insurance reform efforts, is allegedly retired. His upcoming article on ways to coordinate health and auto insurance in both no-fault and tort states (and other reforms) to save consumers money belies that status.

Mr. Kinzler worked at the center of Congressional efforts to reform the tort system for 20 years, starting in the 1970s with the key House staff responsibility for legislation to enact federal standards for no-fault automobile insurance. In 1985, Mr. Kinzler drafted an alternative compensation system for product liability injuries that became the basis for a bill authored by Senators Jack Danforth and Christopher J. Dodd in 1986. In 1992, he was the chief Democratic Senate staff strategist on product liability legislation. Undaunted by the failure of any of these bills to become law, Mr. Kinzler played a key role in the enactment of the National Childhood Vaccine Injury Act, which became law in 1986.

From 1995 to 2010, Mr. Kinzler ran Kinzler Consulting. From 1996 to 2005, Mr. Kinzler was also president of the Coalition for Auto-Insurance Reform (CAR), a nonprofit organization that worked for adoption of federal and state legislation to give motorists a choice in auto insurance between the insurance system in place in their state and a new insurance system that would provide first party coverage for economic loss but would permit litigation for uncompensated economic losses only.

Mr. Kinzler testified in favor of the Auto Choice Reform Act before Senate and House committees of the United States Congress in 1996, 1997 and 1998. He served as an advisor to the Committee for Economic Development's report, *Breaking the Litigation Habit: Economic Incentives for Legal Reform*, co-authored with Professor Jeffrey O'Connell two articles on the Auto Choice Reform Act and, in 2006, wrote an Issue Analysis for the National Association of Mutual Insurance Companies (NAMIC) entitled *Auto Insurance Reform Options: How to Change State Tort and No-Fault*

Laws to Reduce Premiums and Increase Consumer Choice.

Mr. Kinzler received his J.D. from Columbia University. He is a Phi Beta Kappa graduate of Trinity College in Hartford, Connecticut.

LeRoy A. Boison, Jr.

PRINCIPAL & CONSULTANT, PINNACLE ACTUARIAL RESOURCES, INC.

LeRoy Boison is a Principal and Consultant with Pinnacle in its New York office and has over 40 years of experience in insurance pricing for property/casualty insurance. His areas of focus include, predictive analytics, product management, personal lines usage based insurance, expert witness, data management and business intelligence, among others.

Mr. Boison is a member of the American Academy of Actuaries (AAA) and a Fellow of the Casualty Actuarial Society (CAS). He is also a member of the International Actuarial Association (IAA). He is the past Vice President - International of the Executive Council of the CAS. He is also the past Chair of the Actuarial Standards Board Casualty Committee, the Casualty Actuarial Society Ratemaking Committee and the Board of Directors of the Actuarial Education and Research Fund. He is certified by ARIAS (AIDA Reinsurance and Insurance Arbitration Society) as one of some 400+ certified reinsurance arbitrators in the U.S. ARIAS certifies qualified arbitrators and serves as a resource for parties involved in related disputes. ARIAS provides procedural guidelines, best practices and a code of ethics for its members. Certified arbitrators must be knowledgeable and reputable and meet minimum criteria as set forth by ARIAS.

Prior to joining Pinnacle, Mr. Boison was Senior Vice President at Insurance Services Office, Inc. (ISO), in charge of Actuarial Operations and also the international area.

■ BAD FAITH: THE TRIAL BAR'S TORT TAX ON CONSUMERS

William Large

PRESIDENT, FLORIDA JUSTICE REFORM INSTITUTE

William W. Large is a passionate advocate for civil justice reform and an experienced attorney who led Gov. Jeb Bush's fight to reform medical malpractice rules to cap damage awards. As president of the Florida Justice Reform Institute (FJRI) William W. Large is responsible for the daily operations of FJRI. Mr. Large brings extensive legal and political expertise to FJRI and has worked in the highest levels of Florida government to bring about civil justice reform.

Prior to serving as president, Mr. Large served as Gov. Bush's deputy chief of staff and was responsible for coordinating the governor's executive office and several state agencies. Before becoming deputy chief of staff, Mr. Large served as the general counsel for the Florida Department of Health (DOH) from March 2000 until June 2004.

As DOH general counsel, Mr. Large became one of Bush's chief counselors as lawmakers negotiated reforms of the state's medical malpractice laws. During his tenure as general counsel at DOH, Mr. Large served as director of the Governor's Task Force on Professional Liability Insurance, playing a vital role in ensuring the governor's medical malpractice reform initiatives were approved by the Florida Legislature. Mr. Large lobbied lawmakers and helped author the governor's medical malpractice legislative proposals - including a cap on non-economic damages - in order to provide much needed malpractice premium relief for physicians.

Prior to working for the state, Mr. Large was a partner in an Orlando law firm, Hill, Adams, Hall and Schieffelin, P.A. where he practiced in the areas of professional malpractice defense litigation primarily representing hospitals and physicians. He received his bachelor's degree from the University of Florida in 1989 and his juris doctor in 1993 also from the University of Florida. He holds a master's degree in Applied American Politics and Public Policy from Florida State University.

John W. Weihmuller

PARTNER, BUTLER PAPPAS

Mr. Weihmuller is in the firm's insurance coverage and casualty defense practices. He received his Bachelor of Science, with distinction, from Valparaiso University in 1981 and his Juris Doctorate from Valparaiso University in 1984. John served as executive editor of the Valparaiso University Law Review and was both a team and board member of the National Moot Court Team.

John is a member of The Florida Bar. He is admitted to practice in the state courts of Florida and the federal district court. He has appeared before the District Court of Appeals and the Supreme Court of Florida. His practice is primarily devoted to catastrophic injury claims, complex coverage disputes, and bad faith litigation.

John is a member of several professional organizations, including the Federation of Defense and Corporate Counsel, the Defense Research Institute, the Tort Trial and Insurance Practice Section (TTIPS) of the American Bar Association, the Florida Defense Lawyers Association, and the Hillsborough County Bar Association.

John is a frequent lecturer in the field of insurance coverage and casualty defense matters. He has spoken at several institutes sponsored by the DRI and other professional associations. John's presentations have addressed the following topics: bad faith litigation and file handling, Florida tort reform, violent crime, premises liability claims, the utilization of declaratory judgment actions to resolve insurance coverage disputes, and the investigation of fraudulent claims.

Kevin Willging

SENIOR COUNSEL, THE TRAVELERS COMPANIES, INC.

Kevin J. Willging is Senior Counsel for Travelers and is based in Hunt Valley, MD. He is responsible for managing extra-contractual litigation against the company. Kevin was admitted to the Maryland bar in 1993 and the D.C. bar in 1995. In 1996, he began work with Niles, Barton and Wilmer in Baltimore, MD, focusing his practice on insurance coverage and defense. In 2000, he joined the St. Paul Companies as coverage counsel, providing in house coverage advice and managing coverage litigation. In 2002, he assumed responsibility for managing extra-contractual and bad faith litigation against St. Paul, and he continued in that function following St. Paul's merger with Travelers. Kevin is a frequent speaker on bad faith and extra-contractual litigation.

■ HISTORY, HURRICANES & SOME OF FLORIDA'S UNNATURAL DISASTERS

Jeffrey L. Eisen

PRESIDENT, FLORIDA INTRACOASTAL UNDERWRITERS, LTD.

Mr. Eisen is a graduate of Florida State University where he majored in Insurance and he has worked in the Florida insurance market for the past 36 years. In 1990 he was a co-founder and is now President of Florida Intracoastal Underwriters, Ltd. (FIU) a Managing General Agency located in Sunrise, Florida. The company represented by FIU is one of the leading providers of property coverage for high-rise condominiums located in Florida.

■ LEGISLATIVE PANEL

Mark K. Delegal

SHAREHOLDER, PENNINGTON, P.A.

Mark Delegal has been a shareholder with Pennington, Moore, Wilkinson, Bell & Dunbar, P.A., since 1989, and in this capacity, represents some of the largest insurance companies in the nation, as well as Florida's top hospitals,

physicians, other health care entities, local governments, and numerous Florida-domiciled businesses and business associations.

Mr. Delegal has represented clients before both the Florida Legislature and the Florida Cabinet for over 17 years; has litigated state and federal constitutional challenges to legislation and administrative agency action; structured business relationships among physicians, hospitals, and medical staff groups; brokered mergers and sales of insurance companies; and served as counsel to hospitals, physician groups, and HMO's.

As the chief lobbyist for major property and casualty insurance companies, Mr. Delegal is uniquely involved in property, casualty, and automobile insurance issues. His insurance expertise has led him to represent clients before the Legislature on all of the significant property, casualty, and automobile insurance reforms over the last 17 years.

Mr. Delegal is also heavily involved in the Medicaid appropriations process for public and safety net hospitals and other health care entities statewide. In his representation of health care organizations and hospitals, Mr. Delegal has secured critical funding for the needy populations served by those entities, particularly as it relates to the state's upper payment limit program, hospital disproportionate share program, intergovernmental transfers, and the Low-Income Pool Council.

■ THE ART OF MESSAGING: COMMUNICATION WITH CONSUMERS

Shirley Kerns

CONSULTANT, PENNINGTON, P.A. (MODERATOR)

Mrs. Kerns has represented a wide range of insurance entities including property and casualty insurers, life and health insurers, third-party administrators, MGAs, adjusting companies and service agreement/warranty companies before the Florida Office of Insurance Regulation, the Florida Department of Financial Services as well as insurance departments in numerous other states. She has assisted such entities with certificate of authority and other licensing and acquisition matters, form and rate filings as well as market conduct and related compliance issues. Mrs. Kerns has particular experience within the national regulatory landscape affecting service contracts/extended warranties and has assisted companies in establishing national licensing strategies and conducting regulatory compliance assessments for companies active in this industry.

From 1985 to 2004, Mrs. Kerns worked in various capacities within the Florida Office of Insurance Regulation and the Florida Department of Financial Services, (formerly the Department of Insurance) including: Assistant Director of the Division of Workers' Compensation; Chief of the Bureau of Agent & Agency Licensing; and most recently, Chief of the Bureau of Property and Casualty Forms and Rates. During her tenure with the Department she was actively involved in the assessment of the use credit scoring in personal lines insurance rating, related modeling issues, implementation of the Terrorism Risk Insurance Act of 2002 (TRIA) and the development of the Department's internet-based form and rate filing system.

Mrs. Kerns received a Bachelor of Science Degree in Risk Management & Insurance from Florida State University.

Lynne McChristian

FLORIDA REPRESENTATIVE, INSURANCE INFORMATION INSTITUTE

Lynne McChristian is the Florida representative for the Insurance Information Institute (I.I.I.), a nonprofit and non-lobbying organization founded by the insurance industry in 1960 to provide insurance education. The Institute is based in New York, and its mission is to help consumers understand what insurance is and how it works and to be a resource for media as they report on the insurance industry.

McChristian joined the I.I.I. in April 2008, following more than 14 years working in the Florida office of USAA, the highly-regarded insurance and financial services company that primarily serves members of the U.S. military and their families. At USAA, she was responsible for internal and external communication, including strategic

communication planning and media relations. Prior to joining USAA, she was a public relations manager for a Florida-based workers' compensation insurance company, a visiting professor of mass communication at the University of South Florida and a marketing specialist for USAA Life Insurance Company in San Antonio, Texas. McChristian also has worked in real estate marketing, in public relations and in television news. Additionally, she has taught television production and writing classes at San Antonio College and St. Mary's University, both in Texas.

McChristian has a bachelor's degree in journalism from Marquette University and a master's degree in mass communication from the University of Arkansas. She earned a professional accreditation designation from the International Association of Business Communicators and an associate's designation in management from the Insurance Institute of America. She is the chairperson for the insurance committee of the National Hurricane Conference and serves on the advisory board for Florida State University's Storm Risk Management Center. She serves on the public affairs committee of the Property Insurance Fraud Task Force and is a member of the Florida Advisory Committee on Arson Prevention and the Pinellas County Disaster Recovery Leadership Network.

Born and raised in the Chicago area, McChristian has resided in Florida since 1989.

Brent Bahler

VICE PRESIDENT OF PUBLIC AFFAIRS, NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES

Brent Bahler is vice president of public affairs at the National Association of Mutual Insurance Companies, an Indianapolis-based national trade association representing more than 1,400 property/casualty insurance companies serving more than 135 million policyholders. In this role, he directs strategic communications for the organization's media relations, issue advocacy, and member event activities.

Brent has held senior communications positions on Capitol Hill, including serving as press secretary to U.S. Senator Bob Dole. During the Reagan-Bush administrations, he served as public affairs director at two major federal agencies. Brent also has been executive director of the Oregon Republican Party, and later communications director for a national advocacy organization. In 1994 his media savvy was cited by Washington Post reporters David Broder and Haynes Johnson in their book "The System," which recounted the battle over President Clinton's government-run health care plan.

Over the years, Brent has lectured on strategic communications in public affairs at seminars and workshops sponsored by the Republican National Committee, the National Republican Congressional Committee, American University, George Washington University, the Conservative Political Action Committee and the Leadership Institute.

Ron Bartlett

SENIOR VICE PRESIDENT, HILL & KNOWLTON

Ron Bartlett is the Director of Hill & Knowlton's Public Affairs Practice in Florida and a Senior Vice President working primarily out of the company's Tampa and Tallahassee offices. In his current position, Bartlett has led several statewide campaigns on a variety of insurance issues.

With a background in insurance, media and public affairs, Bartlett works in the areas of property and casualty, health and medical liability insurance.

Since 2004, Bartlett has worked with two national property and casualty insurers on a wide range of public policy issues, including homeowners' and auto insurance coverage and rates, catastrophe financing, sinkhole reforms and PIP fraud and abuse. Bartlett has also assisted national insurers with media relations, corporate positioning, crisis response and community relations.

Additionally, Bartlett currently works with a national Medicaid and Medicare managed care company and a Florida-only not-for-profit health plan on a wide range of internal and external matters.

In 2003, Bartlett led the communications effort for the 130-member Coalition to Heal Health Care in Florida, which secured major medical liability insurance reforms, including caps on non-economic damages, in the Florida Legislature. That yearlong effort won the public relations industry's highest honor—a Silver Anvil in public service—in 2004 from the Public Relations Society of America.

Alia Faraj-Johnson

PARTNER & EXECUTIVE VICE PRESIDENT, RON SACHS COMMUNICATIONS

Longtime veteran in the field of public relations and former communications director for Gov. Jeb Bush, Alia Faraj brings more than 18 years of experience to Ron Sachs Communications. She served in several capacities in the Bush Administration including Deputy Chief of Staff at the Florida Department of State, chief Division of Emergency Management spokeswoman during two unprecedented hurricane seasons, as well as public affairs director at the Florida Department of Children and Families and Department of Community Affairs.

Before entering public service, she was vice president for news operations at Capitol News Service for 13 years. Faraj has had the opportunity to reside in five countries overseas in addition to traveling extensively through the Middle East, Asia, South America, Europe and North Africa. She is a gubernatorial appointee to the Florida Elections Commission, is a member of Leadership Florida Class of XXVI and serves on several community boards.

In 2009, Alia was the winner of the national PRNews Legal PR Award for Media Relations during Litigation or Crisis and winner of the 2009 Bronze Bulldog Award for best crisis communications. She is also a multiple Emmy award-winning producer who was recently nominated for a fourth Emmy.

■ WORKERS' COMPENSATION: DRUG REPACKAGING, FRAUD & THE EFFECTIVENESS OF THE 2003 REFORMS

Teye M. Reeves

DIRECTOR OF BUSINESS CLIMATE & QUALITY OF LIFE POLICY, FLORIDA CHAMBER OF COMMERCE (MODERATOR)

Teye M. Reeves is an attorney and the Director of Business Climate and Quality of Life Policy for the Florida Chamber of Commerce. Working within the Governmental Affairs department, Teye advocates on behalf of members and other business partner organizations before the legislative and executive branches of government. The issues Teye manages on behalf of the Florida Chamber of Commerce include: property insurance, tort reform, legal reform, taxation, health care, health insurance, unemployment compensation and worker's compensation.

Prior to joining the Florida Chamber, Teye worked as a lobbyist with a governmental consulting and business development firm in Miami. While a member of the firm, Teye focused on local government procurement, insurance, growth management, health care and general legislative representation.

Teye also worked within the Florida House of Representatives Schools & Learning Council, Committee on K-12 as a legislative analyst. During her tenure with the Committee on K-12, she worked closely with fellow staff to analyze proposed legislation to determine its affect on current law and impact on future policy.

While in law school, Teye worked as a legal clerk with a law firm specializing in administrative law where she worked on cases involving utility, pari-mutuel and environmental regulation. Teye also clerked for firm specializing in insurance defense where she drafted pleadings, motions and petitions filed in state court. During that time, Teye realized an interest in mediation and assisted attorneys within the firm as a co-mediator.

Teye earned her Bachelor of Science degree in Advertising from The University of Florida and her law degree from Texas Tech School of Law. Teye is a member of the Florida Bar Association.

Lori Lovgren

STATE RELATIONS EXECUTIVE, NCCI

As a state relations executive, Lori Lovgren handles regulatory affairs in Florida, Maryland, Ohio and Texas. Prior to joining NCCI, she was an insurance regulatory attorney with the law firm of Adorno & Zeder, P.A., in Fort Lauderdale, FL, and has worked with state and federal regulators as an insurance carrier representative to resolve insurance issues.

Ms. Lovgren earned her juris doctor degree from the University of Richmond and a Bachelor of Arts degree in philosophy from the College of William and Mary. She is also designated as a Certified Property Casualty Underwriter and a member of the CPCU Society.

Major Geoffrey R. Branch

LAW ENFORCEMENT MAJOR
WORKERS' COMP FRAUD, DIVISION OF INSURANCE FRAUD

Geoffrey R. Branch is a Major with the Florida Department of Financial Services, Fraud Division and currently serves at the Bureau Chief of Workers' Compensation Fraud. He has 15 years of law enforcement experience, which includes the investigation of white-collar crimes, street level narcotics, and juvenile crimes. With the Fraud Division, Major Branch is responsible for all of the Workers' Compensation Fraud investigations conducted by the Division. While handling all types of workers' compensation fraud investigations, the Bureau has allocated resources to focus specifically on workers' compensation premium fraud schemes, including those utilizing check cashing stores to circumvent the payment of applicable premiums. Prior to joining the Fraud Division, Mr. Branch served as a street level narcotics agent with the City of Boynton Beach Police Department.

Mr. Branch received a B.A. in Criminal Justice from Florida Atlantic University and a M.S. in Criminal Justice Administration from Lynn University. He is currently a candidate for a Doctor of Education degree at FAU and teaches in the Criminal Justice departments of Kaplan University, Lynn University, and also teaches for the Nation White Collar Crime Center.

He has lectured extensively on the topic of insurance fraud and other types of economic and white-collar crime.

Thomas A. Koval, Esq.

SENIOR VICE PRESIDENT/GENERAL COUNSEL, FCCI

Thomas A. Koval, Esq. has held the position of Senior Vice President and General Counsel for FCCI Insurance Group since 1997. FCCI Insurance Group is a Florida domestic property and casualty insurance group selling commercial insurance products in 15 states.

Prior to joining FCCI, he was an associate, then shareholder, in the law firm of Moss, Henderson, Blanton, Koval & Lanier in Vero Beach, Florida from 1979 until 1997.

Mr. Koval received his B.A. in History from Loyola University in New Orleans in 1974 and his J.D. from Loyola University School of Law in New Orleans in 1977.

Mr. Koval is a past Chairman and presently serves on the Board of Directors and the Executive Committee of the Florida Insurance Council, Florida's state insurance trade association. He is also the Chair of the Workers' Compensation Committee for the Council. He has been awarded the Wade Holland Distinguished Service Award by the Council.

Mr. Koval served on the Board of Directors for the Florida Property and Casualty JUA as well as the Board of Directors of the Florida Association of Self Insurers. He was recently appointed to the Board of Governors for the Florida Workers' Compensation JUA. He presently is a member of the Workers' Compensation Research Institute's Florida Advisory Council.

Mr. Koval is also active in insurance related issues and committees in the 15 states in which FCCI sells insurance products by serving on national trade association regulatory and legislative committees.

Terry Yon

PRESIDENT, REPAK RX

Terry Yon, a 6th generation Floridian, has served the state of Florida as a registered consultant pharmacist and has lobbied matters pertaining to pharmacy for over twenty years. He received his B.S. in pharmacy from the University of Florida.

A Tallahassee native, he is very familiar with the layout, design, and operation of Florida's political system and process. Through his past employment as Assistant to the Executive Vice President of the Florida Pharmacy Association and Drug Utilization Director, he has done extensive work, statewide and nationally, especially with the Department of Health, the Agency of Health Care Administration, the Health Care Financing Administration, and so forth. He has friendships with the Executive Secretary for the Florida Board of Pharmacy as well as excellent working relationships and friendships with federal and state elected officials, agency directors, the Florida Society of Health Care Pharmacists, and the three state colleges of pharmacy. He fully understands total legal compliance and the bid process.

Terry was appointed by the Governor to two four-year terms on the prestigious Judicial Nominating Committee and was solely responsible for the first Board of Pharmacy appointment for the Walgreens company by the Governor. He has consulted to Walgreens for over 12 years.

■ MEDICAL MALPRACTICE: STATUS OF THE MARKET, RECENT CHALLENGES & THE MCCALL CASE

Mike Thomas

PARTNER, PENNINGTON, P.A. (MODERATOR)

Mr. Thomas' practice focuses on insurance defense litigation, including medical malpractice defense, product liability, premises liability, general civil litigation, and employment discrimination. Mr. Thomas is Board Certified in Civil Trial Law by The Florida Bar, which distinguishes him as a specialist and expert in his practice area. He has also been elected to membership in the American Board of Trial Advocates. He has been named by his peers as one of the top lawyers in the state in the annual Legal Elite Survey by Florida Trend magazine in 2005 and 2009. During law school, Mr. Thomas served as President of Phi Alpha Delta legal fraternity. He is admitted to practice in all Florida and Georgia state courts, the U.S. District Court Northern District of Florida, the U.S. District Court for the Middle District of Florida, the U.S. Court of Appeals for the Eleventh Circuit, the U.S. District Court Middle District of Georgia, and the U.S. Supreme Court.

Mark Hicks

SENIOR PARTNER, HICKS, PORTER, EBENFIELD & STEIN, P.A.

Mark Hicks is the senior partner of Hicks, Porter, Ebenfeld & Stein, P.A., which he co-founded in 1978 as Daniels and Hicks, P.A. Mr. Hicks was born in Lima, Peru on July 28, 1947, graduated from Mercer University in 1969, received his law degree from the University of Florida in 1972, and was admitted to the Florida bar in 1972.

Mr. Hicks has extensive experience as an appellate attorney and commercial litigator, and has been involved in hundreds of appeals and complex business litigation matters in the Florida and federal courts, including many seminal cases. He also devotes a significant portion of his practice to the area of insurance coverage and bad faith, and advises carriers from around the country on all aspects of insurance matters. Mr. Hicks has been selected to appear in *Best Lawyers in America* in the areas of Appellate Law and Commercial Litigation. He was also selected to the *Bar Register of Preeminent Lawyers*, serves on the Advisory Board of *Leading American Attorneys*, and is routinely

recognized by local publications as one of South Florida's leading attorneys. In 2005, the *Daily Business Review* recognized Mr. Hicks and partner Dinah Stein as two of South Florida's three "Most Effective Lawyers" in the area of appellate practice for 2005.

Mr. Hicks has served on the Dade County and Florida Bar Appellate Rules Committees, and authored *Special Assessments for Local Improvements: A Hazard to the Transfer of Real Property*, 24 *University of Florida Law Review*, 1972. Mr. Hicks is fluent in Spanish.

Robert E. White

PRESIDENT, FIRST PROFESSIONALS INSURANCE COMPANY

White joined First Professionals in July 2000 as Senior Vice President of Administration, and in November 2002 he was promoted to President. In this position he is responsible for all insurance operations of the company. White's 42 years of insurance industry experience, 28 of which have been in Florida, set him apart as a visionary leader in the medical professional liability insurance industry. His keen understanding of insurance and health care establishes the benchmark from which First Professionals provides the optimum protection for Florida's doctors and health care professionals.

Previously White was a Senior Vice President of Southern Division Claims for ProNational Insurance Company (formerly known as Physicians Protective Trust Fund, and now known as ProAssurance). He participated in the startup of the Medical Inter-Insurance Exchange of New Jersey and Midwest Medical Insurance Company, and worked for commercial carriers as well.

White is a magna cum laude graduate of San Francisco State University with a Bachelor of Arts degree in Business Administration.

Thomas Dukes

PARTNER, MCEWAN, MARTINEZ & DUKES, P.A.

Thomas Dukes has been with the firm since receiving his Juris Doctorate. Mr. Dukes concentrates his practice in the area of medical malpractice defense.

Mr. Dukes is a graduate of the University of Florida (B.A. 1981) and the University of Florida College of Law (J.D. 1984). In 1984, he was admitted to the Florida Bar and the U.S. District Court for the Middle District of Florida. In 1993, he was admitted to the Supreme Court of the United States. Mr. Dukes is AV-rated by the Martindale-Hubbell Law Directory.

Mr. Dukes received the 1996-97 and 1999-2000 President's Award from the Florida Defense Lawyers Association for outstanding service to the organization. He was president in 2001 and 2002. He also served as the founding Chairman of the Florida Liability Claims Institute, a statewide organization seeking to improve the working relationship between insurers and defense counsel. Mr. Dukes has served on and chaired one of The Florida Bar's local grievance committees.

While specializing in medical malpractice defense, Mr. Dukes has tried a wide variety of cases, including wrongful death, automobile negligence, civil fraud and civil negligence. He is also a frequent lecturer on trial and litigation-related topics. Mr. Dukes is Board Certified as a Civil Trial Lawyer by The Florida Bar, The National Board of Trial Advocacy and The American Board of Professional Liability Attorneys. He is also a member of The American Board of Trial Advocates.



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THE FLORIDA STATE UNIVERSITY
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www.stormrisk.org

Bermuda's (re)insurers cover the globe

Of reported claims liabilities from 2010 and 2011 catastrophes, Bermuda (re)insurers covered:

- 29% of the reported liabilities for the international reinsured share of the Japanese earthquake
 - 25% from the Gulf of Mexico oil spill
 - 37% from Europe's Windstorm Xynthia
 - 51% from New Zealand's earthquakes
 - 38% from Chile's earthquake.

... But first we cover Florida:

- 62% of the private sector reinsurance to Florida's domestic insurers
- 25 of the top 41 Florida property reinsurers underwrite in Bermuda.

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Donald D. Brown

Consultant and Florida's Property Insurance Expert



Don Brown has been a successful insurance agent serving customers in North Florida for over 25 years. Since leaving the Florida House of Representatives in 2008, due to term limits, Brown has established himself as an authoritative voice on Florida's insurance debate. He has written articles for and been quoted in publications statewide, served as both speaker and moderator for various property insurance-related conferences and works to educate the Florida Legislature on the current market conditions and the steps that can be taken to reinvigorate the private insurance market in Florida.

Brown's political knowledge and legislative prowess as a government affairs consultant can help your company, initiative, or group achieve free market solutions.

To learn more about Don Brown please visit www.donbrownflorida.com.

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