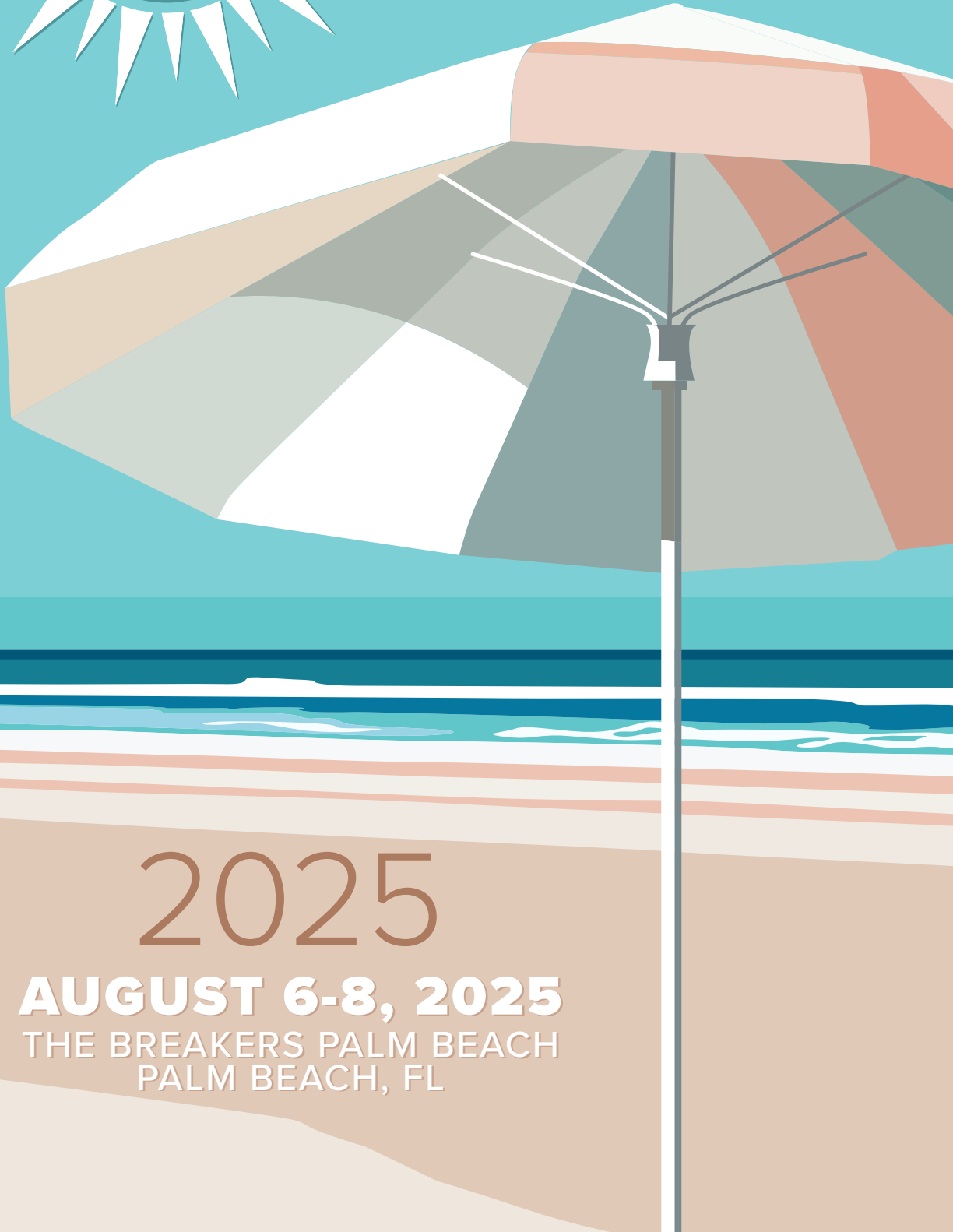


ANNUAL CONVENTION



2025

AUGUST 6-8, 2025

THE BREAKERS PALM BEACH
PALM BEACH, FL

CONTENTS

5

**FROM THE
PRESIDENT**

6

WELCOME

8

**THE FSLA BOARD
OF DIRECTORS**

10

**ABOUT THE FSLA
AND SURPAC**

14

**2025 SURPAC
CAMPAIGN**

18

PR UPDATE

34

**SPONSORS &
CONTRIBUTORS**

20

**FSLA GUARDIAN
COUNCIL**

38

ATTENDEES

22

**PAST PRESIDENTS
OF THE FSLA**

47

THANK YOU

24

**CONVENTION
SCHEDULE**

28

SPEAKERS





From the
President

Welcome to the FSLA Convention at The Breakers Palm Beach!

**On behalf of your FSLA Board
of Directors, we hope you enjoy
this beautiful property and find
the Convention beneficial for
you and your business.**

Hello and welcome to the 65th Annual FSLA Convention. It is awesome to be back here at The Breakers and I'm pleased to report we have broken all previous records for registration this year.

We are excited to bring you a great program with an impressive lineup of speakers. Wednesday we will have a Legislative update from Ashley Kalifeh, Esq. of Capital City Consulting followed by a market update from Marc Lipman, President of Lloyds America.

We are excited to introduce a new member of the FSLA team during our opening reception Wednesday, Sunny Surplus! Sunny brings "Bright Solutions for the Insurance Industry" to life! Please take a photo with Sunny and tag us when you post to social media! Who knows you may win a prize.

Thursday, we'll hear from Mark Shealy, ASLI, ARM, CPA, the Executive Director of FSLSO, then there will be a panel discussion on how RMI programs are shaping the future of insurance, and our final speaker will be Liz Kramer, CPCU, ARe, President of E&S, Munich Re Specialty, who will speak about managing risks, costs and market capacity.

We will have our traditional lineup of afternoon activities on Thursday with a new addition this year, pickleball! I want to thank the convention committee who do a fantastic job putting together an informative, thought provoking and FUN convention each year.

I love that this association continues to change and grow. We added fifteen new members since our last convention and FSLA continues to expand our support of the RMI programs at FSU and USF. I am pleased to report that our participation in the Speakers Series at FSU has been highly successful. Engaging the next generation in our industry is so important and I am excited that we have students participating in our panel discussion on Thursday.

Virginia Clancy, ASLI, CIIP

President

Virginia Clancy is Vice President and Chief Underwriting Officer for TAPCO Underwriters, a CRC Group Company, specializing in small to medium size P&C risks. Virginia began her insurance career at Dana Roehrig & Associates holding various positions, before joining TAPCO as an underwriter. In late 1994, Virginia opened and grew TAPCO's first branch office in Florida. She continued in her role as Vice President, FL Branch Manager until Dec. 2022 when she was named Chief Underwriting Officer.

An active member of FSLA since 1996, she is currently serving as association President, and she is a sitting member on the FLSO Board of Governors.



Virginia Clancy, ASLI, CIIP

President
Florida Surplus Lines Association

Your continued support via membership, SurPAC contributions, & Guardian Council membership is vital to this association and our industry, and I want to THANK YOU on behalf of FSLA.

Speaking of SurPAC, we launched the 2026 campaign on Nov. 1, 2024, and it will continue through Nov. 1, 2026. Our goal is \$200,000 per two-year cycle and we are 45% of the way there. Please consider contributing during the convention as every contribution helps support our industry in FL.

It has been my pleasure to serve as President of this association this past year and I want to thank the FSLA board, all our committee members, and our wonderful Executive Management Team, led by Jillian Heddaeus. I also want to thank Ashley Kalifeh Esq. of Capital City Consulting, who advocates on behalf of our association & industry and keeps our membership informed, and Allison Aubuchon, of Allison Aubuchon Communications, who continues to do an excellent job expanding our public relations efforts.

I hope you enjoy our programs and activities and take advantage of all the networking opportunities available during this conference.

Cheers,

Virginia Clancy, ASLI, CIIP
President, Florida Surplus Lines Association

From the **Executive Director**

WELCOME TO THE 2025 FSLA CONVENTION!

On behalf of the FSLA Board of Directors and Executive Staff at Partners in Association Management (PIAM), we welcome you to Palm Beach and the 2025 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 only 81 companies nationwide 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, Florida Surplus Lines Association



Jillian Heddaeus, CMP, IOM

Executive Director

Jillian holds 18 years experience in association and organizational management. She works in the capacity as an executive director for both state and national associations and specializes in financial and information management. She is a graduate of the Institute of Organizational Management presented by the U.S. Chamber of Commerce. She previously served on the board of the Tallahassee Society of Association Executives and is a previous winner of the "Association Professional of the Year" from TSAE. Jillian holds a B.S. degree in Information Systems from The Florida State University.



FLORIDA SURPLUS LINES ASSOCIATION BOARD OF DIRECTORS

PRESIDENT

Virginia Clancy, **ASLI, CIIP** • TAPCO Underwriters, Inc.

PRESIDENT-ELECT

Al Geraci, **ARM, ASLI** • Risk Placement Services, Inc. – Ft. Lauderdale

TREASURER

Tonya Rivera, **ARM, ASLI** • Johnson & Johnson, Inc., CMGA – St. Petersburg

SECRETARY

Bresch Kilday

DIRECTOR

Darren Marsh • SLB Insurance Group

DIRECTOR

Chris Siegel, **RPLU, CIC, CRIS, ARM, AAI** • Burns & Wilcox

DIRECTOR

Steve Kass • XPT Specialty

INSURANCE COMPANY REPRESENTATIVE

Joshua Baron • Navigators, A Brand of the Hartford

INSURANCE COMPANY REPRESENTATIVE

Ana Daves • Nautilus Insurance Group

YOUNG AGENTS REPRESENTATIVE

Ricky Kopec • Johnson & Johnson - St. Petersburg

YOUNG AGENTS REPRESENTATIVE

Marianne Correa • RT Specialty

RETAIL AGENTS REPRESENTATIVE

John Vratsinas • Atlantic Specialty Risk

PAST PRESIDENT'S REPRESENTATIVE

Erin O'Leary • Shelly, Middlebrooks & O'Leary

EXECUTIVE DIRECTOR

Jillian Heddaeus, **CMP, IOM** • Partners in Association Management

FSLA LOBBYIST

Ashley Kalifeh, **Esq.** • Capital City Consulting, LLC

FSLA PUBLIC RELATIONS CONSULTANT

Allison Aubuchon, **APR** • Allison Aubuchon Communications

FLORIDA SURPLUS LINES ASSOCIATION BOARD OF DIRECTORS

OUR MISSION

The Florida Surplus Lines Association (FSLA) is committed to promoting a stronger Florida economy by supporting the stability and security of the specialty and surplus lines insurance marketplace by leading and empowering the Florida insurance community through member engagement, education, and legislative/regulatory advocacy.

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, retail agencies, 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.

For 65 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.



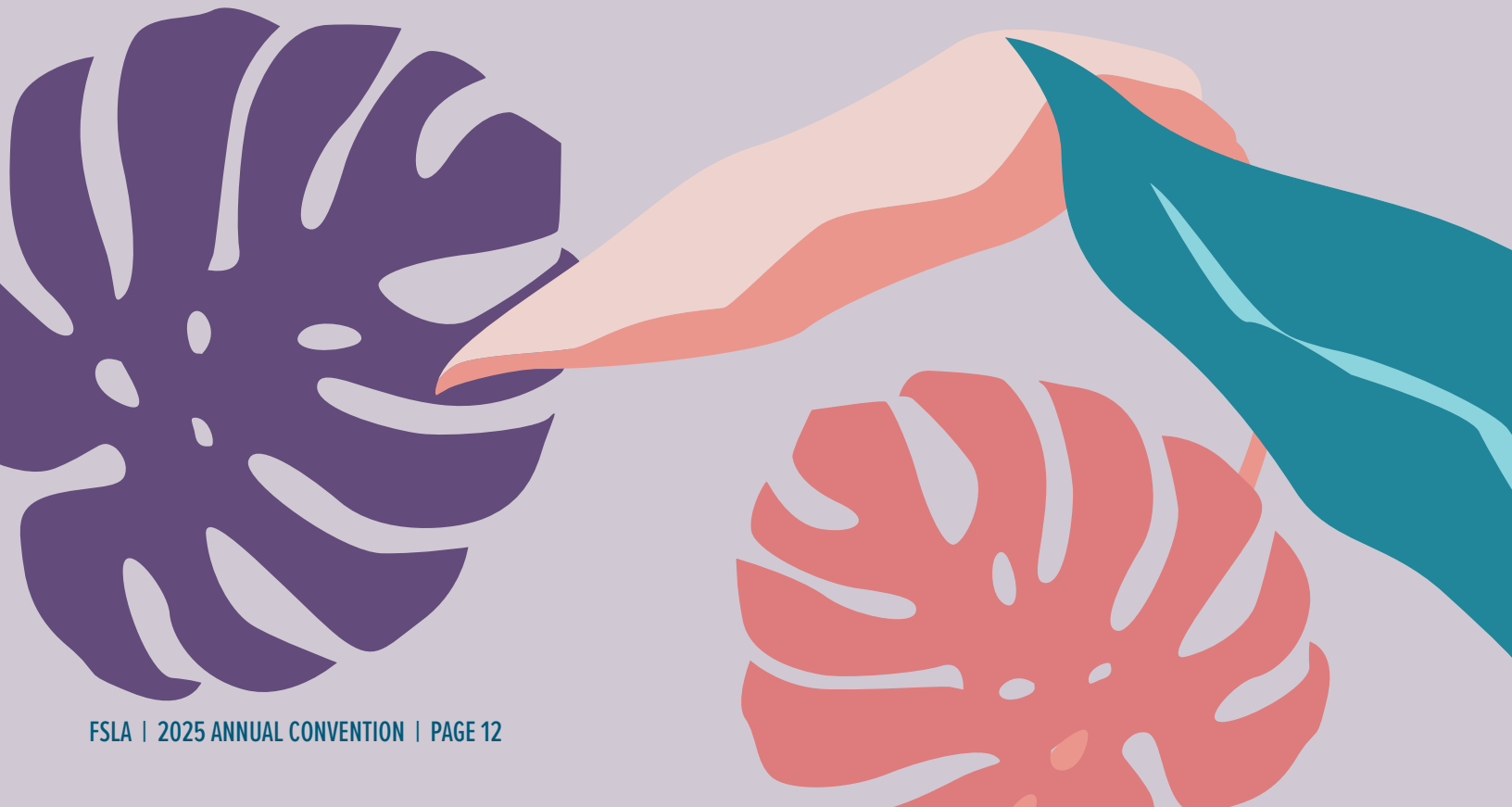
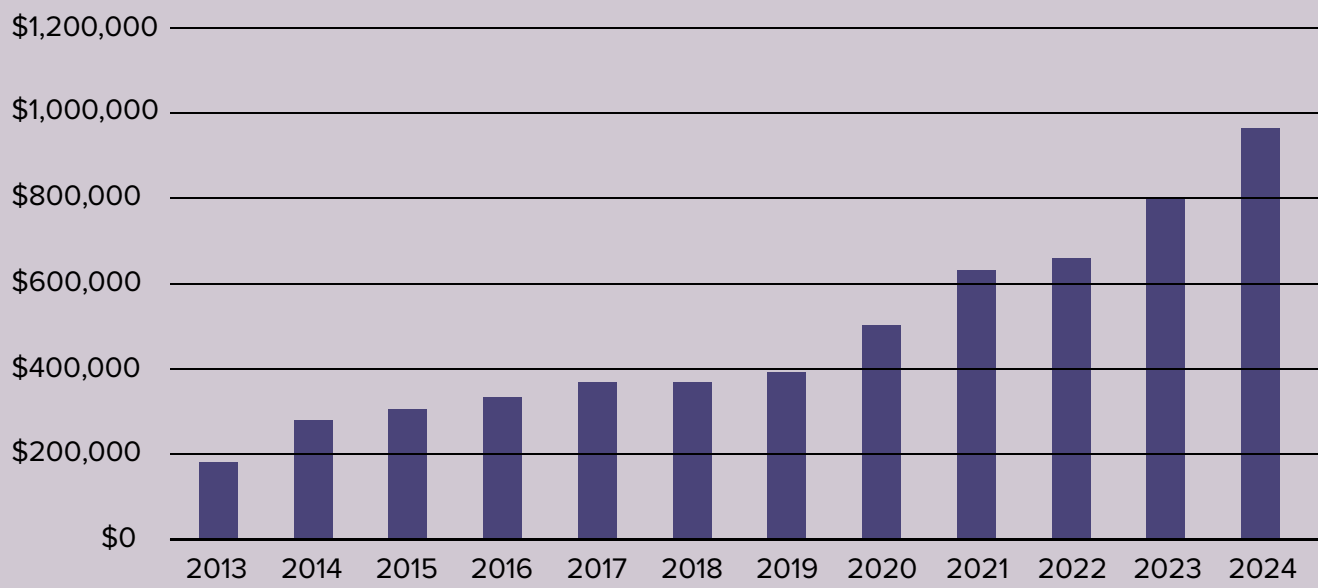
Each year, the FSLA hosts an annual convention in which members have the opportunity to network, attend business meetings and participate in a variety of programs. As the majority of FSLA's company members attend the annual convention, it provides an excellent opportunity for agency members to socialize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

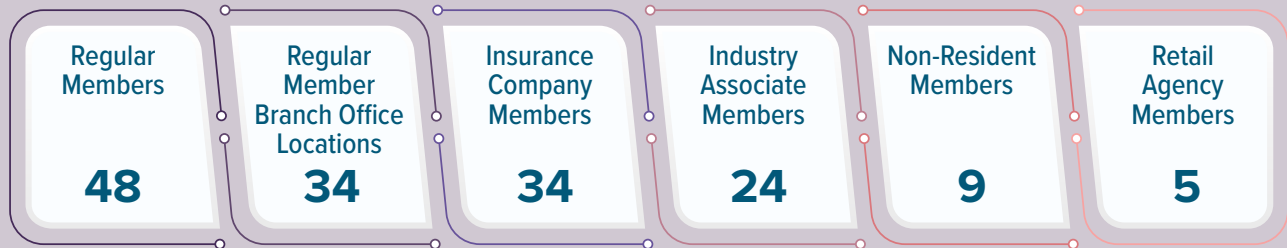
FLORIDA SURPLUS LINES ASSOCIATION & SURPAC

While there are many ways to measure the financial health of an organization, the growth of FSLA’s total net assets over the last decade speaks volumes.

Total Net Assets



In 2025, FSLA saw continued growth in its member count and increased participation through association programs such as the convention and member only CE webinars.



The strength of our organization comes from our membership. New members in 2025 include:

Regular Members:

- Arbour Specialty
- Tokio Marine Highland
- XPT Specialty

Insurance Company Members:

- Argo Group US
- Dellwood Insurance
- ION Insurance Company, Inc.
- LIO Specialty Insurance Company
- Verus Specialty Insurance

Industry Associate Members:

- Gallagher Re
- Hawkeye Claims, LLC
- Insight Catastrophe Managers
- National Risk Services

Non-Resident Members:

- District Cover, Inc.

Retail Agency Members:

- Biltmore Insurance Services (Spring Hill)
- George Franklin Insurance

2026 SURPAC CAMPAIGN CYCLE GOAL

For 65 years, the Florida Surplus Lines Association has been working to ensure that the surplus lines marketplace can operate as an effective safety valve for distressed risks and a robust solution for emerging and niche risks. This is accomplished by advocating for regulatory consistency, ensuring the continued freedom of rate and form, and removing consumer impediments to affordable, quality products.

To fully fund a program that supports legislative leaders and provides support in key open seats, we have proposed a target of raising \$200,000 during the 2026 campaign cycle. The goal is achievable and reflects both the opportunities and threats we face as an industry.

We ask that you consider becoming a multi-year contributor. Your support is vital in helping SurPAC become the invaluable, sustainable resource our organization needs it to be.

- **Founding Sustainer:** \$5,000 Annual Contribution
(\$10,000 per 2-year cycle)
- **Supporter:** \$2,500 Annual Contribution
(\$5,000 per 2-year cycle)
- **Friend:** \$1,000 Annual Contribution
(\$2,000 per 2-year cycle)

Your support for our PAC (political action committee) helps ensure we have eyes, ears, and voices at the Capitol and in the media. Advocacy efforts are essential for organizations large and small throughout Florida. We have educated lawmakers about our issues, forged new relationships, and seen positive feedback and renewed appreciation for the role of surplus lines.

Help FSLA continue to participate in the legislative process. Investment into the SurPAC means investment into the profession and its well-being for years to come.

**2026 Cycle - November 1, 2024 - November 1, 2026*

FSLA LEGISLATIVE & SURPAC COMMITTEE

Legislative Co-Chairs: Dave DeMott, CPCU, AMIM, ASLI
Conor O'Leary

SurPAC Chair: Al Geraci, ARM, ASLI

Dustin Applebaum
John Barfield
Virginia Clancy, ASLI, CIIP
Kathy Colangelo
Don Deising
Jason Foreman
Troy Fornof
Richard Kopec, AINS, AIS
Darren Marsh
Amanda Ruppel
Lauren Savage
Tim Scollo
Chris Siegel, RPLU, CIC, CRIS, ARM, AAI
Bachman Smith
Randy West
Adam Wilson



SurPAC
The Voice of Surplus Lines

2026 SURPAC CAMPAIGN CYCLE GOAL

\$200,000

\$4,000+

Amwins Brokerage of Florida

\$3,000+

CRC Group

Risk Placement Services, Inc.

\$2,500+

AmRisc Group

Atlantic Casualty Insurance Company

Brit Group Services Limited

Century Insurance Group

Core Specialty

Express MGA, LLC

Frontline Insurance

Kinsale Insurance Company, Inc.

KW Specialty Insurance Company

Nationwide E&S / Specialty

Nautilus Insurance Group

RSUI Group, Inc.

Shield Indemnity Incorporated

XPT Specialty

Zurich Holding Co. of America

\$1,500+

Burns & Wilcox

Davies Claims North America

\$1,000+

Amelia Underwriters

Associated Services Inspections, LTD.

Bass Underwriters - Plantation

Berk, Merchant & Sims, PLC.

Biltmore Insurance Services, LLC

Breckenridge Insurance Services

Brown & Riding

DUAL North America

Engle Martin

First City Insurers, LLC

GIC Underwriters, Inc.

Gridiron Insurance Underwriters, Inc.

ION Insurance Company, Inc.

Irvin B. Green & Associates, Inc.

Johnson & Johnson, Inc. - St. Petersburg

MacNeill Group, Inc.

McLarens

Millennial Specialty Insurance LLC

North American Risk Service, Inc.

Orchid Insurance

Program Underwriters, LLC

Risco Insurance Brokerage Inc

risksmith Insurance Services

Sedgwick

SLB Insurance Group

Southern Insurance Underwriters, Inc.

Specialty Insurance Service

Sutton Inspection Bureau Risk Specialists

TAPCO Underwriters, Inc.

UFG Specialty

Vanguard Adjusters Group

Varney Agency Tampa

W&S Underwriters

World Risk Management, LLC

Contributors

American Coastal
Arbour Specialty
Ascension Specialty Insurance Group, Inc.
Atlantic Specialty Risk
Bridge Specialty Group, LLC
Bridge Specialty Group, LLC - Braishfield
Element22 Insurance Services
FS Global Risk LLC
Hudson Excess Insurance Company
Hull & Company
Hull & Company, LLC d/b/a Halcyon Underwriters
Insight Catastrophe Managers
Insurance Partners Consortium
Mills Mehr & Associates
NAMIC Insurance Agency
Penn-America Group
Prime Insurance Company
RT Specialty
RYAN Specialty Underwriting Managers
Safepoint Insurance
Sigma Underwriting
South Bay Acceptance Corp - SBAC
XS Brokers



45%

Help us reach our goal!

**Contribute today at:
myFSLA.com/surpac**



FSLA'S PR HIGHLIGHTS

2025 IN REVIEW

The FSLA communications team continues to highlight the role of surplus lines in the marketplace as a safety valve, not a substitute. Work to grow awareness, along with a more accurate understanding of surplus lines, through public and media relations, is closely aligned with advocacy efforts — team members communicate in lock-step to address issues and identify opportunities to support the health of the industry.



Engaging the Next Generation

During FSU's RMI Days, FSLA introduced “Surplus Lines Trivia” — an interactive challenge that engages students with the topic of surplus lines. This fun outreach tactic at the FSLA booth built awareness of the industry's vital role and helped strengthen connections with students exploring careers in risk management and insurance.

Launch of the Resilience Hub

FSLA launched the Resilience Hub at myFSLA.com/resilience, offering collected resources on disaster preparedness, mitigation, and innovation. Whether facing storms, floods, or extreme weather, FSLA members play an important role as partners in Florida's resilient future. The Resilience Hub initiative will continue to grow and reflects FSLA's support for collaboration and partnership in proactive efforts statewide.



Hurricane Season Messaging & Partnerships

At this midyear point, FSLA is prioritizing Hurricane Season messaging with a focus on preparedness and resilience. Our collaboration with partners like FLASH (Federal Alliance for Safe Homes) enhances this effort and helps support our goal of building meaningful partnerships. FSLA is highlighting ways Florida homeowners and businesses can stay ready for what's ahead.



Meet Sunny Surplus

Have you seen Sunny at the Convention? FSLA's cheerful new mascot, Sunny Surplus, brings "Bright Solutions for the Insurance Industry" to life. Sunny is helping to humanize the surplus lines industry, creating a memorable, engaging way to connect with key audiences through appropriate events, seasonal campaigns and on social media.

Spotlighting Members and Partners

What began as a playful action figure post has grown into a fun, ongoing campaign showcasing FSLA leaders -- catch them all at the Convention! Member profiles and videos remain our most engaging content, with a strong response to this year's "FSLA origin story" video featuring Chris Siegel. This year, we're also spotlighting members of our partner organizations, including RMI faculty and our friends at FSLSO.



Amplifying Industry Progress

Throughout the year, FSLA has continued to amplify the good news about Florida's improving insurance market health. We've used our communications channels to highlight the impact of reforms, supporting state partners working to make facts about the marketplace more visible to FSLA audiences and the broader public.

BECOME A MEMBER OF THE FSLA GUARDIAN COUNCIL

This annual membership is available to members who wish to provide additional support to the association. FSLA Guardian Council Members make a direct impact, supporting increased efforts to communicate the importance of surplus lines. This includes public relations initiatives, member networking, educational offerings, and opportunities to engage with educational institutions to create and foster connections with the future of the industry.

FSLA Guardian Council Members will receive the following additional benefits:

- Invitations to legislative receptions and FSLA hosted dinners to support candidates with interests concerning the industry
- Invitation for a company representative to attend an FSLA private, hosted dinner, prior to the start of the Annual Convention
- Complimentary registration for one (1) first time attendee from your organization to attend the FSLA Annual Convention
- Recognition throughout the year in member communication and the FSLA website
- Recognition during the FSLA Annual Convention
- Exclusive access – annual call with executive committee regarding concerns or initiatives

Dues: Sustaining annual contribution of \$5,000, plus annual dues based on membership category.

Thank you to our Guardian Council Members!



PAST PRESIDENTS OF THE FSLA

1960-1961

Donald Bolton

1987-1989

Edwin J. Calabrese

2009-2011

Bruce E. Bowers

1962-1968

Hugh Donovan

1989-1991

Roger T. Gobler

2011-2013

Roy V. Fabry

1968-1971

Edward “Bill” De Young

1991-1993

H. Lee Gregory

2013-2015

Irvin “Skip” Wolf, III

1971-1973

W. Dana Roehrig

1993-1995

Bill Winters

2015-2017

Lorna Wirtz

1973-1975

Daniel C. O’Leary, Jr.

1995-1997

Bill Rambo

2017-2019

Erin K. O’Leary

1975-1977

Richard F. Hull

1997-1999

Michael J. Riordan

2019-2021

Michael J. Franzese

1977-1979

Leonard Traurig

1999-2001

Larry B. Stowe

2021-2022

Kathy Colangelo

1979-1981

John F. Keegan

2001-2003

Daniel C. O’Leary, III

2022-2023

Don Diesing

1981-1983

Jack W. Flood

2003-2005

Tom Enright

2023-2024

Dave DeMott

1983-1985

Ronald Gabor

2005-2007

Ed Wojchick

1985-1987

Philip Cree

2007-2009

Steven Finver



CONVENTION SCHEDULE

11:30 A.M. - 7:30 P.M.

Registration

Ponce De Leon Prefunction

11:30 A.M. - 1:30 P.M.

Give Back Event

United Way of Broward
Ponce 3

11:30 A.M. - 1:30 P.M.

Grab N' Go Lunch

Ponce De Leon Prefunction

2:00 P.M. - 2:30 P.M.

Welcome, Business Meeting & Board Installation

Ponce De Leon Ballroom

2:30 P.M. - 4:00 P.M.

Legislative Update

Ashley Kalifeh, Esq. Capital City
Consulting, LLC
Ponce De Leon Ballroom

4:00 P.M. - 4:30 P.M.

Business Session Beverage Break

Ponce De Leon Prefunction

4:30 P.M. - 5:45 P.M.

Leading the Market: Lloyd's Strategy for Growth and Adaptation

Marc Lipman
President, Lloyd's America
Ponce De Leon Ballroom

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

Opening Reception

Ponce De Leon Prefunction

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

Dinner on Your Own

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

Hospitality Reception

HMF Lobby Bar (must show convention badge to bartender for complimentary drinks)

DRESS

Receptions, Hospitality & 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 Thursday afternoon activities.



6:30 A.M. - 7:15 A.M.
Morning Walk
Ponce Porte Cochere

7:30 A.M. - 8:30 A.M.
Breakfast Buffet
Ponce De Leon Prefunction

8:30 A.M. - 9:00 A.M.
Business Session
Mark Shealy, ASLI, ARM, CPA
Executive Director, FLSO
Ponce De Leon Ballroom

9:00 A.M. - 10:00 A.M.
Bridging the Talent Gap: How RMI Programs are Shaping the Future of Insurance
Ponce De Leon Ballroom
Moderator: Al Geraci, ARM, ASLI
Risk Placement Services

Panelists:
Randy Dumm, PhD
Charles Nyce, PhD, CPCU, ARM
David Wood, PhD

10:00 A.M. - 10:30 A.M.
Business Session Beverage Break
Ponce De Leon Prefunction

10:30 A.M. - 11:30 A.M.
Casualty in Focus: Managing Risks, Costs and Market Capacity
Liz Kramer, CPCU, ARE
President
E&S, Munich Re Specialty
Ponce De Leon Ballroom

11:30 A.M. - 11:45 A.M.
Announcements
Ponce De Leon Ballroom

12:00 P.M. - 5:30 P.M.*
The FSLA Tom Enright Golf Classic

12:00 P.M. - 4:30 P.M.*
The FSLA Michael J. Franzese Fishing Tournament

12:00 P.M. - 3:30 P.M.
Chef and Sommelier Private Lunch with Jon Wine of Jon Wine Tasting Room

12:30 P.M. - 4:00 P.M.
FSLA Pickleball Lesson & Tournament

7:00 P.M. - 8:00 P.M.
Reception
Mediterranean Ballroom

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

10:00 P.M. - 12:00 A.M.
After Party Entertainment
Felix and Fingers | Deuling Pianos
Venetian Ballroom

*Golf and fishing times are subject to change.



No FSLA sponsored activities planned. Enjoy The Breakers Palm Beach and the Palm Beach area.

Name Badges are required for all Meetings, Receptions and Events with the exception of Thursday activities.



THURSDAY AFTERNOON ACTIVITY TRANSPORTATION

The FSLA Tom Enright Golf Classic

At 12:00 P.M. golfers take shuttle at fountain outside lobby doors entrance to the golf course for 12:30 P.M. tee time.
Lunches provided on golf carts.

The FSLA Michael J. Franzese Fishing Tournament

Buses load at 12:00 P.M. at Ponce Porte Cochere for 12:15 P.M. departure to Sailfish Marina. Lunches provided at buses.

Chef and Sommelier Private Lunch with Jon Wine of Jon Wine Tasting Room

Buses load at 12:00 P.M. at Ponce Porte Cochere for 12:15 P.M. departure to Jon Wine Tasting Room.

FSLA Pickleball Lesson & Tournament

Pickleball players meet at 12:30 P.M. at the fountain outside the lobby doors entrance to take shuttle to the Oceans Tennis Center.
Lunches provided at tennis center on back veranda.
Tournament will begin at 1:00 P.M.



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.

SPEAKERS | WEDNESDAY



Ashley Kalifeh, Esq.
Capital City Consulting, LLC

LEGISLATIVE UPDATE

Ashley Kalifeh began her career as a practicing attorney, and then worked at the Department of Financial Services as Deputy CFO, overseeing legislative, cabinet, and related issues. Subsequently, Ashley joined Capital City Consulting, where she and their team have successfully represented FSLA since September 2016.

LEADING THE MARKET: LLOYD'S STRATEGY FOR GROWTH AND ADAPTATION

Marc Lipman is currently the President of Lloyd's Americas supporting the Lloyd's business in the United States, Canada, Mexico, Latin America and the Caribbean. Marc also serves as the Attorney-in-Fact for Lloyd's Underwriters in Canada.

In this role Marc is responsible for the Market Development teams in US, Canada and Latin America which promote the Lloyd's marketplace across the Americas region. Marc is responsible for the execution of the Lloyd's commercial strategy and exercises functional oversight across the Americas region delivering on Lloyd's commitments to global excellence.

Marc possesses a wealth of insurance industry experience and a deep understanding of the US and Canadian (re)insurance sector. Marc was named to the 2021 Insurance Business Global 100 list of outstanding industry professionals who are making a positive difference and helping drive change across the industry.

Marc is an expert in insurance legal and regulatory frameworks, with experience in the property and casualty, reinsurance, and mortgage insurance sectors. Marc is a director of the Property and Casualty Insurance Compensation Corporation and currently serves in an advisory role to the board of directors of the Canadian Association of Managing Agents.



Marc Lipman
President, Americas
& Attorney-in-Fact
for Lloyd's Underwriters

SPEAKERS | THURSDAY

BUSINESS SESSION



Mark Shealy, ASLI, ARM, CPA

Executive Director
Florida Surplus Lines Service Office

Mark Shealy serves as the Executive Director of the Florida Surplus Lines Service Office (FSLSO). Mark began his career at FSLSO as one of its founding officers and its inaugural Chief Financial Officer. During FSLSO's establishment phase, he played a key role in formulating enduring policies and procedures for the institution.

A graduate of Florida State University with a BS in Accounting, Mark brings over 25 years of experience in the insurance industry. Beginning his career as a financial regulator with the Department of Insurance, he later held senior positions such as CFO and COO at RYZE Claim Solutions, and COO, CFO, and Treasurer at Avatar Partners and Florida Doctors Insurance Company.

Mark has been instrumental in launching nine regulated insurance entities and two ancillary service companies, as well as overseeing the acquisition of seven regulated insurance entities. Additionally, he holds certifications as a Certified Public Accountant, insurance agent, and

SPEAKERS | THURSDAY

PANEL PRESENTATION BRIDGING THE TALENT GAP: HOW RMI PROGRAMS ARE SHAPING THE FUTURE OF INSURANCE



Albert Geraci, ARM, ASLI

Area President | Risk Placement Services



Randy Dumm, PhD

Director | The Baldwin Group School of Risk Management
Professor | University of South Florida



Charles M. Nyce, PhD, CPCU, ARM

Department Chair
Dr. William T. Hold Professor of Risk Management
& Insurance | Florida State University



David Wood, PhD

Martin Chair of Insurance
Professor of Finance
Middle Tennessee State University

SPEAKERS | THURSDAY

CASUALTY IN FOCUS: MANAGING RISKS, COSTS AND MARKET CAPACITY



Liz Kramer, CPCU, ARe
President E&S
Munich Re Specialty North America

Liz Kramer is the President of E&S for Munich Re Specialty North America (MRS-NA), Munich Re's primary specialty insurance operation. In this role, Kramer oversees excess and surplus lines products primarily focused on the wholesale space which include Primary and Excess Casualty, Property, Financial Lines, Healthcare, Surety and Mobility. Prior to her current role, Kramer was the Chief Underwriting Officer for MRS-NA, overseeing underwriting, pricing, product, Cat management and advanced analytics across all business units.

Kramer brings expertise in leading underwriting divisions with a focus on specialty insurance from her previous roles at global (re)insurance organizations. Prior to joining Munich Re Specialty, she served as SVP, Head Technical Underwriting – Alternative Markets, at Zurich N.A. and before that led Technical Underwriting for all Casualty lines across North America. From 1993 to 2017, Kramer held a variety of underwriting and management roles at Gen Re, most recently as North America Treaty Strategy Manager and P&C Line Of Business Product Manager.

Kramer is Board Director for WSIA's Diversity Foundation and is Board Director and Immediate Past President of Association of Professional Insurance Women (APIW), a not-for-profit association committed to the career advancement of women insurance professionals across the US.

Kramer received her MBA in International Business in 2000 from McGill University's 2-year MBA Japan program in Tokyo, Japan, and her BA in Economics in 1990 from State University of New York in Binghamton. She holds designations in Chartered Property Casualty Underwriter (CPCU) and Associate in Reinsurance (ARE). Liz was a recipient of the IBA Elite Women award in both 2020 and 2024 and the Business Insurance's Women to Watch award in 2023.



EVENT SPONSORS

We would like to recognize the generosity of our membership and especially thank all sponsors and contributors for their support of the Florida Surplus Lines Association and our Annual Convention. Your continued support allows us to enjoy our time together as colleagues.

Thank You!



EVENT SPONSORS

WELCOME GIFTS

GeoVera Insurance Group
Nationwide

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