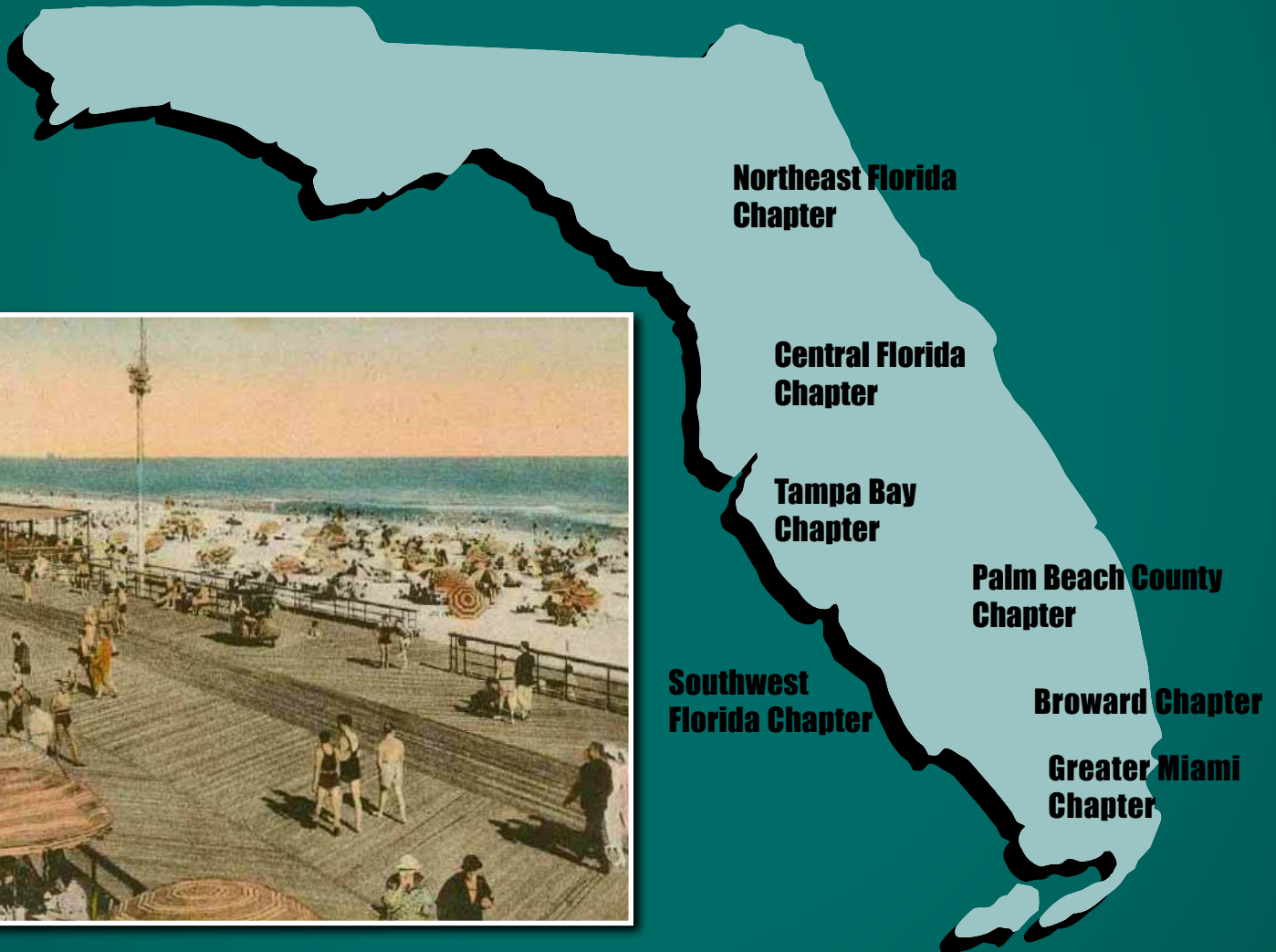




2013 FLORIDA CHAPTERS 38th ANNUAL JOINT EDUCATIONAL CONFERENCE



JULY 9-13, 2013

The Ritz-Carlton, Naples, Florida
visit our website at <http://florida.rims.org>



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2013 FLORIDA CHAPTERS 38TH ANNUAL JOINT EDUCATIONAL CONFERENCE

Dear Fellow RIMS Professional and Associate Members, Sponsors, Attendees and Guests,

On behalf of the Conference Committee and the Palm Beach County RIMS Chapter, it is my privilege to welcome you to another year of exceptional educational and networking opportunities at the 2013 Florida Chapters 38th Annual Joint Educational Conference.

We are so happy you've chosen to arrange your schedule so that you could attend this year, in spite of the one-time change to early July. As the hotel prepares for its renovation enhancements, your flexibility and willingness to join us during what might otherwise have been a vacation week is very much noted and appreciated. The ladies and gentlemen of The Ritz-Carlton, Naples beach and golf resorts have continued to provide exceptional service and remain a valued partner to the Conference. Their efforts help to make this one of the most (if not THE most) successful regional conferences in the RIMS Society.

It has been a pleasure and a privilege to chair the Conference this year. I offer many thanks to each of the Committee members who have volunteered countless hours to ensure this year's Conference lives up to your high expectations. Nearly all of the Committee members have chaired this Conference previously, which makes them nothing short of a "dream team" and allows me to say most sincerely – it's been FUN!

This Conference wouldn't be possible without the generous partnerships of our sponsors. Through years of difficult economic times, we recognize that sponsors must pick and prioritize their sponsorship dollars. We are eternally grateful for the commitment of our returning sponsors and the budding partnerships with our new ones. You'll be able to spot our sponsors throughout the week by looking at their badges. Please offer each of them a warm welcome and handshake when you see them.

This year's Conference theme is "Puttin' on the Ritz." Sure, it's a play on our lovely venue, but it's also intended to celebrate our profession and all of you who make it shine. We might sit in quiet offices or cubicles in our respective organizations. We might be referred to as "the insurance people," or "the safety people," or occasionally the "wet blankets." But we ROCK! Most of us save our organizations exponentially more money than we'll ever be paid over our career, making us key to our organization's success. Our Keynote Speaker, Carol Fox, Director of Strategic & Enterprise Risk Practice for RIMS, certainly exemplifies a Risk Manager who has made the profession shine. Join her on Wednesday morning as she helps us all see our "Brand in the Spotlight."

It is my great pleasure to spend the week with each of you. I hope you learn, enjoy, engage, and return to your offices with a renewed sense of your unique perfection!

Sincerely,

Nancy L. Bolton
Chairperson, 2013 Florida RIMS Conference

2013 FLORIDA RIMS CONFERENCE SPONSORS

The Florida RIMS Joint Educational Conference would like to recognize our valued sponsors, whose dedication and support through the past 38 years is deeply and sincerely appreciated.

MANY THANKS TO ALL OF YOU!

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2013 FLORIDA RIMS CONFERENCE HIGHLIGHTS

2013 FLORIDA RIMS GOLF TOURNAMENT

This tournament's generous sponsors and players contribute to the continued growth of the risk management profession. The proceeds support the RIMS Spencer Foundation as well as local education projects. Registration is from 7:00am – 8:15am on Tuesday, July 9, at the Tiburon Golf Club. The tournament kicks off with an 8:30am shotgun start. The awards ceremony follows immediately at the Tiburon Golf Club.

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2013 NETWORKING RAFFLE & RECEPTION

Plan on attending the 8th Annual Florida RIMS Network Raffle and Reception on Wednesday, July 10, from 3:00pm to 5:30pm in the Vanderbilt Room at The Ritz-Carlton, Naples Beach Resort. Raffle tickets will be sold before and during the event. This event gives attendees the opportunity to take a chance at winning many great prizes donated by the companies that support RIMS throughout the year. Take the time to walk through the ballroom prior to the drawing of the winning raffle tickets to decide which prizes you would like to take a chance on. Meet the company representatives who have so generously donated the prizes and their time to this fun event. SEE YOU THERE!!

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2013 FLORIDA CHAPTERS JOINT EDUCATIONAL CONFERENCE

TUESDAY, JULY 9, 2013

7:00am - 4:00pm **Tiburon Golf Course** **Florida RIMS Golf Tournament**
REGISTRATION 7:00am - 8:15am
Tiburon Golf Club
2620 Tiburon Drive, Naples, FL 34109
Shotgun start promptly at 8:30am

Noon - 4:00pm **Foyer** **Registration**

3:00pm - 4:30pm **Plaza 2** **Requests for Advances in Workers' Compensation**
Aaron S. Bass, Silver, Bass & Brams, P.A.

Judges of Compensation Claims can order employers to give, practically gift, \$2,000 advances, regardless of whether claimants are entitled to compensation, frauds, or even employees! How? What is the history of this statutory section? How has it been twisted by the claimant bar? What does case law say? How can employers fight back?

3:00pm - 4:30pm **Plaza 3** **Trade Credit - Who Says Risk Managers Can't Add to the Top Line!**
Adam Balls, Hylant Group

If your organization is domiciled in the U.S., there is a very good chance that your company has a huge asset that is currently uninsured. Not only can Credit Insurance insure your company's accounts receivables, it can allow risk management a unique chance to help the sales team grow the top line. Come join us to learn more about Credit Insurance and how to better protect a huge company asset that is most likely uninsured.

6:00pm - 7:30pm **Salon 3 & 4** **Florida Conference Welcoming Reception**
Hosted by Nancy Bolton, 2013 Conference Chairperson
Sponsored by ACE, Eraclides, FBMC, Humana, Kelley Kronenberg, and Liberty Mutual

9:00pm - 11:30pm **Vanderbilt Ballroom** **"A Late Night on the Boardwalk" Reception**
Sponsored by AIG, Broadspire, and Insurance Office of America

WEDNESDAY, JULY 10, 2013

8:00am - 9:00am **Salon 3 & 4** **Breakfast Sponsored by Origami, Starr Tech, and Willis**

8:00am - 3:00pm **Foyer** **Registration (with lunch break 12:15pm - 1:30pm)**

9:00am - 9:15am Salon 1 & 2

Opening Remarks

Nancy Bolton, 2013 Conference Chair
John R. Phelps, President and Director, RIMS
Mary Roth, Executive Director, RIMS

9:15am - 10:30am Salon 1 & 2

Keynote Address - Risk Management: Your Brand in the Spotlight Carol Fox, Director of Strategic and Enterprise Risk Practice, RIMS Sponsored by Wells Fargo

10:30am - 10:45am

Break Sponsored by Adelson, Testan, Bruno, Novell & Jimenez and Hartford Steam Boiler

10:45am - 12:15pm Plaza 1

Keys for Profitability for the New Economy

Rick Dalrymple, IOA Risk Services

In this information packed session, participants will learn about cost containment strategies, best practices, and tools used by companies to become more profitable in this new economy. If you're like most successful businesses, you need to cut your expenses and you're wanting to be more profitable. This program was developed to help you attain these goals, in addition to reducing your business risk.

10:45am - 12:15pm Plaza 2

Rolling the Dice: The Uncertain Future of Florida Claims Bills

Kimarie Stratos, Memorial Health System
Shep Tapasak, AIG

This session will provide the following: a) education on "Sovereign Immunity" in Florida and how the "Claims Bill" process works, b) volatile history and statistics of Claims Bills, c) potential reform legislation and d) varying coverage approaches.

10:45am - 12:15pm Plaza 3

Collateralization of Risk Financing Plans

Doug O'Brien, Wells Fargo Insurance Services USA, Inc.

This session explains why collateral is required by insurers or self-insurance authorities, forms of collateral, components of LOC calculations and ideas to reduce existing and prospective collateral requirements.

10:45am - 12:15pm Salon 1

Florida RIMS Property Panel

Neil Chapman, Argo International
Scott B. Clark, Miami-Dade County School Board
Jim Emig, AIG
Dave Marcus, Arthur J. Gallagher & Company
Rep Plasencia, Risk Placement Services

The panel will discuss, but not be limited to, such issues as the current and future state of the Florida property market; RMS 13 rollout; effects of Sandy and other recent CAT events as well as discussion on reinsurance cost reductions and the introduction of new capacity into the CAT property marketplace.

10:45am - 12:15pm **Mezzanine
Port Royal 2**

New and Potential Risk Managers - Part I

Barbara Ferraro, Raymond James Financial, Inc.
Michael McNabb, Hillsborough County BOCC
Richard Swann, Hillsborough County Sheriff's Office

For new risk managers and also professionals who want to enhance their understanding of risk management and assume additional responsibilities. These two sessions will introduce some risk management fundamentals, including the cost of risk, loss control, various risk financing methods, risk transfer, building a risk management team, and communicating an organizational philosophy of enterprise risk management. Part 1 will focus on basics and terminology, mistakes often made, and resources available for new risk managers and individuals wishing to transition into this practice. Part 2 will elaborate on these concepts, including team building, using your broker/consultant, starting a new risk management department, enhancing your skills, and using your background and education to seek out risk management opportunities. These small group sessions will be interactive and questions are welcomed. Please, no brokers or vendors.

12:15pm - 1:30pm **Salon 3 & 4**

Lunch Sponsored by Allied World, MCO, NeuroInternational, Vernis & Bowling, and York

1:30pm - 11:00pm **Salon 2**

Conference Connections Café - a place for small meetings and free WIFI Sponsored by CertFocus

1:30pm - 3:00pm **Plaza 1**

Workers' Compensation Rate Increases - What the Heck are these Guys Smoking?

Tony Abella, Jr., Arthur J. Gallagher & Company
John Burkholder, Broward County

An overview to the macro-economic, political, demographic and medical/pharmaceutical factors that are forcing the drastic changes in underwriting appetites, retentions and premiums in the workers compensation environment.

1:30pm - 3:00pm **Plaza 2**

2013 - Where the Market is from an Economist's Point of View both Nationally and in the State of Florida

Mark Vitner, Wells Fargo Insurance Services USA, Inc.

Wells Fargo's economists are continually monitoring the state of America's economy and watching all of the changes that are occurring on a state-by-state level. Learn what the experts have identified as economic issues for 2013 and what is in store for us here in Florida. Also, how the economy will affect the insurance market and where it is headed for the remaining year and into 2014.

1:30pm - 3:00pm **Plaza 3**

Voting Matters: Capitalizing on Recent Legislative Changes

Edward Canavan, Sedgwick
William W. Large, Florida Justice Reform Institute

More than half the states in the U.S. are currently debating workers' compensation legislative reforms, and many organizations are presently contending with reforms that have already been passed. It is important that risk managers be able to anticipate and prepare for upcoming legislative reforms and understand how they will impact business operations. Those who embrace these changes will thrive and those who don't will struggle to survive. Employers have had a noticeable impact on the legislative debate, and they should continue to make their voices heard in the future. This session is designed to examine key factors driving these crucial changes, evaluate the scope of some of the changes being considered, and consider ways that risk managers can influence future legislative discussions.

1:30pm - 3:00pm **Salon 1** **Travel Risk Solutions for a Dangerous World**

Michael Harrington, Jabil Circuits
Eric R. Kloss, AIG
Joseph Puzzo, AIG A&H
Dr. William Spangler, AIG Travel Assist

For today's Travel Risk Manager, the world is becoming a far more dangerous place, with the increase frequency of natural disasters, political unrest and terrorist incidents to a bewildering array of liability issues posed by Duty of Care legislation, now more than ever Travel Risk Managers are actively seeking stronger and more effective solutions to protect the health, safety and security of their travelers.

1:30pm - 3:00pm **Mezzanine
Port Royal 2** **Aging Ain't for Sissies**

Gary Anderberg, Broadspire

Demographics indicate that there are fewer people entering the workforce and those that are in the workforce are shall we say seasoned. Having an aging work force presents some challenges but with some thought they can be overcome and your workforce preserved.

3:00pm-5:30pm **Vanderbilt Ballroom** **Networking Raffle and Reception
Sponsored by Cigna, Cora, Coventry, Crystal & Company,
Hylant Group, RWH Myers, and Wells Fargo**

7:00pm - 1:00pm **The Bar** **DJ Sponsored by Exigis**

9:00pm - 11:00pm **Salon 3 & 4** **"Puttin' on the Ritz" Reception
Sponsored by Arthur J. Gallagher & Company, Gallagher Bassett,
and United Healthcare**

THURSDAY, JULY 11, 2013

8:00am-9:00am **Salon 3 & 4** **Breakfast Sponsored by Aon**

8:00am-12:15pm **Foyer** **Registration**

9:00am - 11:00pm **Salon 2** **Conference Connections Café - a place for small meetings and
free WIFI Sponsored by LSG**

9:00am - 10:30am **Plaza 1** **Network Security and Privacy - Emerging Trends**

Catherine Mulligan, Zurich North America
Robert A. Parisi, Jr., Marsh

What is a Security Breach? What is a Privacy Event? Examples of issues, exposures, suits/claims. Industry trends - who is seeing the worst of it these days. Regulatory trends - what a business' responsibility is in the event of a breach? Data breach costs and statistics - break down quantifiable costs of incident investigation, notification & crisis management, regulator & industry sanctions, cost of lawsuits. Discuss emerging theories of liability and shifts in risk management practices.

9:00am - 10:30am Plaza 2

When Disaster Strikes and Property Insurance is Not Enough

Veronica Benzinger, Aon Risk Solutions
J. Craig Richardson, ACE Environmental Risk

Recent disasters, including Superstorm Sandy and the BP oil spill, financially impacted organizations as property coverage was not enough to address the environmental damages. Attendees will learn how to identify gaps in their insurance programs and the products available to address resulting environmental loss on a direct and contingent basis.

9:00am - 10:30am Plaza 3

SMART Act Implementation and Regulatory Update

Scott B. Clark, Miami-Dade County Public Schools
Gregory McKenna, Gallagher Bassett Services, Inc.

President Obama signed the SMART Act into law on January 10, 2013. Yet, the many stakeholders who advanced the cause have yet to see its anticipated positive effects. We'll discuss the Act, and necessary regulations and an advocacy plan for CMS to enact smart regulations to meet the Congressional intent of the Act.

9:00am - 10:30am Salon 1

Think Outside the Black Box of CAT Modeling

Karen Clark, Karen Clark & Company
David Finnis, Willis
Erik Nikodem, Lexington Insurance Company
Steve Sachs, Willis

This session will offer a contrarian view to the traditional way catastrophe modeling is used today and enable participants to better understand the variables involved in modeling in order to optimize discussions and negotiations with underwriters. What are the benefits and limitations of CAT modeling? How can the volatility in CAT loss estimates be mitigated and the transparency improved. What role does owner specific data and other cutting edge tools play in helping the industry plan for catastrophes, predict losses and set pricing. Panelists will include the developer of the first wind CAT modeling in 1985, the Senior Executive for property insurance for the largest property underwriter in North America, and the Property Practice Leader for a leading insurance broker and will be moderated by a former risk manager with major CAT exposures, who is the Real Estate and Hotel Practice Leader for a leading insurance broker. Walk away understanding limitations and alternatives to traditional CAT Modeling, learn how UW's and RM's can regain some control from the onslaught of CAT Model "iterations" and understand the return on investment (ROI) for alternative owner strategies.

**9:00am - 10:30am Mezzanine
Port Royal 2**

Putting Your Data to Work: Unlocking the Power of Information to Drive Down Your Total Cost of Risk

Vincent Foderingham, Beall's, Inc.
Kevin Grady, Beecher Carlson

Are your claims costs growing faster than your exposure? Although there has traditionally been a focus on minimizing risk transfer costs, 75 percent or more of a risk manager's Total Costs of Risk are generated by loss costs. Put your data to work by creating a robust, evidence-based approach to solving problems and improving performance. In this case study, learn the process that Bealls, Inc., implemented to reduce their loss rate by 44% over the past 4 years. Discover how to significantly reduce workers' compensation expenditures without capital outlays or staffing increases.

10:30am - 10:45am

Break Sponsored by CNA and Marsh

10:45am - 12:15pm Plaza 1

Super Storm Sandy Created Havoc in the Northeast. Will You Have Coverage for Flood if a Similar Event Occurs in Florida?

Esther Ro, Integro Group
Megan Lee, Integro Group

Walk through the various details (definitions, sublimits, deductibles) that impact how a policy responds to flood. Receive guidance on identifying exposures to flood, become aware of the underwriting process and learn how to best structure your property program to respond. You will take away from this session the in-depth knowledge you need to avoid the pitfalls of an uninsured or contentious claim.

10:45am - 12:15pm Plaza 2

Business Interruption Values & Exposures: Quantifying, Communicating & Differentiating Your Risk

Robert A. Kirchmeier, RWH Myers
Bill Warren, RWH Myers

This session reviews the basics of Business Interruption worksheets, including what information they are meant to convey and why they may not accurately represent your organization's risk. We will also discuss the challenges in allocating Business Interruption values by physical location for the schedule of values, and compiling consistent and accurate reporting from different divisions/business units. Finally, this session will discuss the benefits to performing a study of realistic Business Interruption exposures vs. the annual consolidated value and highlight the concepts and methodology of an exposure study.

10:45am - 12:15pm Plaza 3

Using Technology in Managing Your Firms and Vendors

Jodi Brutto, LSG
Scott B. Clark, Miami-Dade County Public Schools
Norman Darling, Consultant to Gallagher Bassett Svcs., Inc.

Get an understanding of how technology can assist in controlling budgets and vendor spending. Learn how invoices can be paid in the most efficient and expeditious electronic manner while still adhering to budget constraints and guidelines. Find out how you can obtain extra cost control by utilizing a bill review process. Discover what benefits can be gained from real-time financial and management information reporting.

10:45am - 12:15pm Salon 1

Top 10 Insurance Concerns for Private and Not-For-Profit Companies

Beth Goldberg, Zurich NA
Rodger Laurite, Lockton
Keith Lavigne, ACE USA
Robin T. Symons, Gordon & Rees LLP

In an era of expanding regulation, Private and Not-For-Profit companies face new exposures each year. In this session, we will discuss the top Directors & Officers and Employment Practices Liability concerns for these organizations, including the need for expanded regulatory coverage, securities exclusions, and wage and hour defense costs coverage.

12:15pm - 1:30pm Salon 3 & 4

Lunch Sponsored by Sedgwick

1:30pm - 3:00pm **Plaza 1**

Impact of TRIA Expiration

Nathan Bacchus, RIMS
Barry Dillard, Walt Disney World Resort
Elizabeth Guimaraes, Nova Southeastern University

The TRIA program is set to expire on December 31, 2014. This session will provide an overview and background of the program and the negative implications for the industry if the program is allowed to expire.

1:30pm - 3:00pm **Plaza 2**

“Getting Vendors in Line” - Developing a Culture of Compliance - Strategies and Tactics

Edward P. Bertero, SeaWorld Parks & Entertainment, Inc.
Lisa Deatherage, CertFocus
Robert P. Hallenbeck, XL Insurance - Environmental
Scott Marting, Palm Beach County Risk Management

A panel discussion to provide the attendees with insight into the success, and also things that were not so successful- relating to managing vendor or sub contractor compliance. How does compliance affect insurance markets and how does corporate & municipality stay ahead of the curve.

1:30pm - 3:00pm **Plaza 3**

Hiring Do's & Don'ts: Is Your Organization Littered with Bad Hires?

Angelo Filippi, Kelley Kronenberg

Poor hiring practices increase the risk of creating termination claims down the road. Understanding the pitfalls of the process will not only result in better hires, but less claims when the employee leaves the organization. The session includes what questions need to be addressed; how to determine a reliable applicant; what are the permissible employment tests and election procedures; and how to utilize social media responsibly.

1:30pm - 3:00pm **Salon 1**

The Hard Market is Here: What are You Willing to Invest to Keep Your Workers' Compensation Costs Down?

Andrew D. Banasiewicz, Boston University
Michele Centeno, Crystal & Company
Mike Champion, Crystal & Company
Esther Hui, Crystal & Company
William Meyerholt, Zurich Insurance Company

The soft workers' compensation insurance market of the past decade allowed companies to become lax in their focus on insurance cost. The panel will discuss how analytics, risk control and effective brokering can keep costs down now that the insurance premiums are on the rise.

3:00pm - 3:15pm

Break Sponsored by Navigant and XL

3:15pm - 4:30pm **Plaza 1**

Generating Employer Savings Through a Retiree Health & Wellness Program

J.C. Harris, Humana

Preserving coverage levels for retired employees with a viable and cost-effective retiree medical solution with more efficient – and often less costly – benefits. Senior-focused health and wellness programs integrating into effective retiree employee planning benefits solutions.

3:15pm - 4:30pm **Plaza 2** **Discovery & Evidentiary Issues of Social Media in Litigation - CEU**

Steven Sundook, Vernis & Bowling

The course will discuss the evolving law and tension between individual's privacy rights, the proverbial fishing expedition and a litigant's right to discover, and enter into evidence, opposing parties' social media postings.

3:15pm - 4:30pm **Plaza 3** **Navigating the Murky Waters of Environmental Liability**

Robert P. Hallenbeck, XL Insurance - Environmental

Today, more businesses than ever are aware of their potential environmental exposures. Businesses that operate in more sensitive areas than others, especially Florida, are taking more active steps to implement environmental risk management strategies into their operations. Environmental risk management experts will provide an overview of legislation, such as OPA 90 and the Clean Water Act that affect many businesses in environmentally sensitive areas like Florida. Risk control strategies, such as spill prevention and response planning, as well as environmental insurance coverage options will be discussed.

3:15pm - 4:30pm **Salon 1** **Changing Workforce Dynamics: Recognizing and Effectively Managing Risks and Claims**

Dr. David C. Deitz, Liberty Mutual Insurance Company

Exploring factors like the economy and the aging workforce, this presentation will cover practical risk management, claim and managed care strategies to help recognize claims that look like trouble, and how to react quickly and effectively to minimize loss. Lead by experts in claims management and managed care, the presentation will review topics such as health and wellness, impact of wellness programs, medical management strategies to deal with multiple co-morbid, the role of impacted parties, and how predictive modeling can identify claims that are likely to escalate.

7:00pm - 1:00pm **The Bar** **DJ Sponsored by Miller, Kagan, Rodriquez & Silver**

9:00pm - 11:00pm **The Ritz Carlton Ballroom** **Dessert Reception Sponsored by Zurich NA**

FRIDAY, JULY 12, 2013

8:00am-9:00am **Salon 3 & 4** **Breakfast Sponsored by Wells Fargo**

9:00am - 12:15pm **Salon 2** **Conference Connections Café - a place for small meetings and free WIFI Sponsored by Seltzer**

9:00am - 10:30am **Plaza 1** **Employer Liability: What Happens at Work Stays at Work**

Heather Hatch, Quintairos, Prieto, Wood, Boyer, P.A.
Marie Masson, Quintairos, Prieto, Wood, Boyer, P.A.

Discussion of Increase in Employer Liability through loopholes in recent workers' compensation law, coverage 2 (also known as coverage B), premise liability, circuit civil liability when comp is denied and increase in fraudulent claims that are harder to defend based on changes to claimant's burden.

9:00am - 10:30am Plaza 2

Professional Employer Organizations - Special Issues and Answers

Brigitte Becker, Frank Winston Crum Insurance Company
Mark Hicks, SOI
Pattie Howell, Tri-Net
Sondra Kelley, Howard Leasing
Dawn Traverso, Eraclides, Gelman, Hall, Indek & Goodman, LLP

A Professional Employer Organization (PEO) is a company that provides services to employers who outsource their employee management tasks, such as employee benefits, payroll and workers' compensation, recruiting, risk/safety management, and training and development. Special issues regarding insurance, regulation and procedure apply to PEO's. This session will provide an overview of the special issues that apply to PEO's and provide answers to a myriad of questions.

9:00am - 10:30am Plaza 3

Healthcare Reform, Florida Legislation, and the Federal Exchanges

David Faulkenberry, FBMC Benefits Management
Michelle Robleto, FBMC Benefits Management

Learn how Healthcare Reform impacted this year's Florida Legislative Session with an update on what select committees contemplated during session, the outcome and how that impacts you. Become versed on how Florida's state agencies are preparing for the Federal Exchange. In addition, we will discuss the bill passed from the Office Insurance Regulation and what it means for carrier filings in Florida.

9:00am - 10:30am Salon 1

New & Potential Risk Managers - Part II

Barbara Ferraro, Raymond James Financial, Inc.
Michael McNabb, Hillsborough County BOCC
Richard Swann, Hillsborough County Sheriff's Office

For new risk managers and also professionals who want to enhance their understanding of risk management and assume additional responsibilities. These two sessions will introduce some risk management fundamentals, including the cost of risk, loss control, various risk financing methods, risk transfer, building a risk management team, and communicating an organizational philosophy of enterprise risk management. Part 1 will focus on basics and terminology, mistakes often made, and resources available for new risk managers and individuals wishing to transition into this practice. Part 2 will elaborate on these concepts, including team building, using your broker/consultant, starting a new risk management department, enhancing your skills, and using your background and education to seek out risk management opportunities. These small group sessions will be interactive and questions are welcomed. Please, no brokers or vendors.

10:30am - 10:45am

Break Sponsored by Travelers

10:45am - 12:15pm Plaza 1

The BP Oil Spill Settlement Agreement - Navigating Murky Waters for Lost Profits

John Collier, Navigant Consulting, Inc.
Stan Johnson, Navigant Consulting, Inc.
Jeffrey Willis, Rogers and Hardin, LLP

Money is flowing faster than oil from a the class action settlement agreement where BP has agreed to pay economic damages to companies and individuals throughout the southeastern United States, under a streamlined, objective loss measurement structure. The settlement has created a unique opportunity for risk managers of qualifying companies to add value by leading the process. The deadline to file is fast approaching. We will provide advice on preparing claims, dealing with the claims administrator and maximizing your loss.

10:45am - 12:15pm Plaza 2

“The One That Never Gets Better: Symptom Magnification and Malingering”

Kearsten Davis, CORA Health Services, Inc.

This session describes the difference with symptom magnification and malingering. Goes over special testing and red flags that help to determine effort given and exaggeration of symptoms. Briefly reviews terminology used in medical documentation that may indicate lack of effort or exaggeration of symptoms.

10:45am - 12:15pm Plaza 3

Obstacles, Challenges and Suggestions for a Stay at Work/Return to Work Program

Reene Daugherty, Town of Davie
Sherrie S. Goldsmith, Sunshine Approach
Heather Hatch, Quintairos, Prieto, Wood, Boyer, P.A.
Andrea Tomasek, FPL
Pam Webb, City of Boynton Beach

To establish a shared perspective from various stakeholders, that it is advantageous for the injured workers to remain at work at optimal function. To recognize a “best practice” for keeping employees productive throughout their injury and recovery.

10:45am - 12:15pm Salon 1

A Firm Defense is the Best Offense: The 4-1-1 on Increasing Performance While Reducing Expense & Exposure

Scott H. Silver, MKRS Law

Identify the responsibilities of a Workers Compensation Practice Leader including, but not limited to: Implement/Oversee/Modify clearly defined expectations as to claims handling and litigation management; Identify those individuals, from a claims handling and litigation perspective, who excel in an environment based upon an expectation that each individual will be held accountable for what they have been entrusted to do; Quantify success to include, among many other factors, being expeditious in procuring both positive and negative accurate exposure factors and implementing an aggressive plan of action; Provide guidance as to litigation and vendor assignment which will support ethical but vigilant approach to investigating and minimizing Workers' Compensation exposure.

12:15pm - 1:30pm Salon 3 & 4

Lunch Sponsored by Beecher Carlson and Belfor

SATURDAY, JULY 13, 2013

8:00am-10:00am Salon 1 & 2

Breakfast Sponsored by Arthur J. Gallagher & Company

10:00am-11:00am Plaza 2 & 3

Annual Membership Meeting

GENERAL INFORMATION

THE HOTEL

The Ritz-Carlton, Naples hotel is renowned for its high level of personal service. If you find that you need assistance or have any questions, please call the appropriate department listed in the hotel directory. For more information visit: www.ritzcarlton.com/Naples

In order to maintain the traditions of the hotel, the management requests that conference badges not be worn in non-conference areas. Your cooperation with this request is appreciated.

BADGES

Attendees must present their badge for conference events. If you lose your badge, report to the Conference registration area and you will be provided with a new badge. (Cost is \$10.00.)

EVENT ADMISSION

Each registered Conference attendee and immediate family are invited to attend any RIMS breakfast throughout the week. **Lunches and educational sessions throughout the week are for conference attendees ONLY. We appreciate your support in this regard.**

ATTIRE

Daytime Sessions: business casual
Evening Receptions: business/cocktail

PARKING & SHUTTLE

Valet Parking at The Ritz-Carlton, Naples and at The Ritz-Carlton Golf Resort, Naples is FREE For Conference Registrants. This is subject to a "one vehicle per room" limit. Additional vehicles are \$5 each per night. Tipping is optional.

There is a FREE shuttle that runs between The Ritz-Carlton, Naples beach resort and The Ritz-Carlton Golf Resort, Naples. The shuttle runs every 30 minutes. **Shuttles are sponsored by ORCHID MEDICAL, SWISS RE, and TRUSTMARK VOLUNTARY BENEFITS**

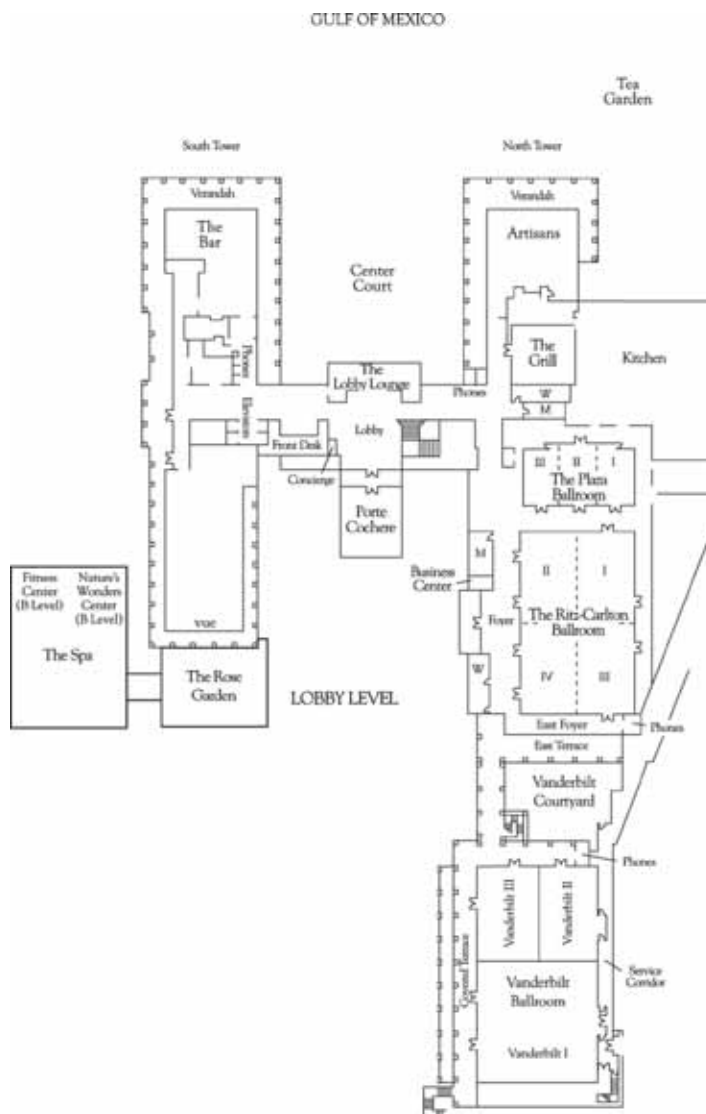
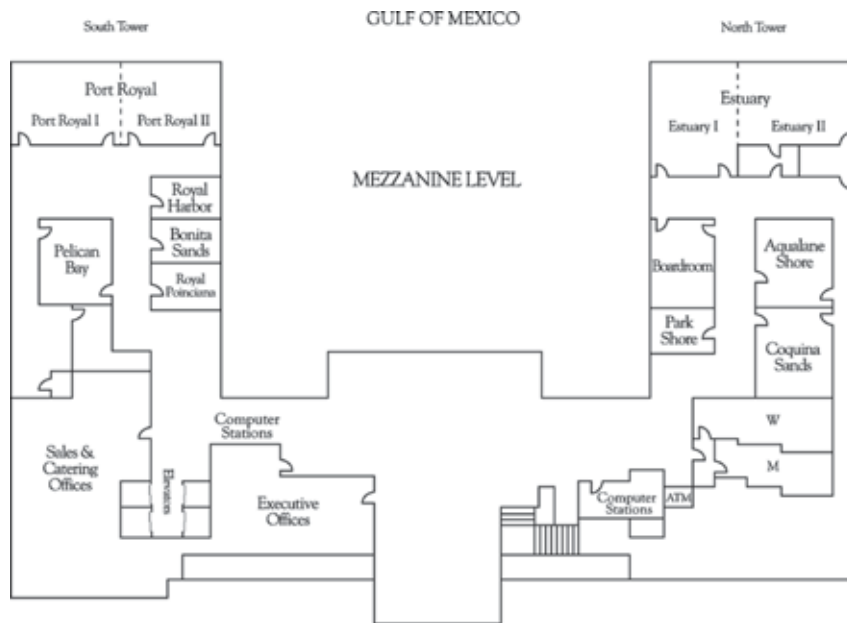
NOTE: The RIMS Conference meetings and evening receptions are held at The Ritz-Carlton, Naples beach resort.

Thank you for your participation.

We hope you enjoy the conference and hope you will join us again next year.

July 29 – August 2, 2014

"Florida RIMS Conference, Inc. reserves the right to restrict access to conference meetings and functions."



AT THE RITZ-CARLTON, NAPLES

THE RITZ-CARLTON SPA, NAPLES

The Ritz-Carlton Spa, Naples is an elegant oasis where guests are surrounded and pampered by natural wonders from the garden and the sea. The steam rooms, saunas, aqua lounges, and an outdoor mineral pool complete the Spa experience. The Ritz-Carlton Spa, Naples had been named "One of the Top 50 Spas" in North America since 2003 with an enticing selection of massages, facials, body treatments and salon services. Please contact Leisure Reservations at extension 6644 for appointments. RIMS attendees will receive a **discount of 20% off** published services from our regular spa menu, as well as our Spa Boutique. This discount can not be combined with our Summer Sensations menu.

PREMIUM POOL CABANA EXPERIENCE

Delight in the pool cabana experience at The Ritz-Carlton, Naples. A full-day, 9 a.m. to 5 p.m. pool cabana experience includes a welcome beverage presentation and three different refreshing food presentations throughout the day, including lunch inside the cabana, at the Poolside Cafe or Gumbo Limbo restaurant for up to four people; lounge chairs and umbrella on the beach (up to four people and two umbrellas); access to The Spa for the day; two 25 minute Warm Stone massages in The Spa; fully stocked mini bar menu based on personal preferences for non-alcoholic beverages (alcoholic beverages are available for a charge); prepackaged snacks; sunscreen and tanning products; preferred magazines and newspapers; iPod docking station, 26" flat panel HDTV with DirectTV and a dedicated cabana butler to assist with any additional requests. To reserve your cabana for \$499 per day, please call Leisure Reservations at extension 6001.

ADVENTURE

Everglades National Park Boat Tours where you can see The Mysterious Mangrove Wilderness of Florida's Ten Thousand Islands. Please contact the Lobby Concierge at extension 6500 to set up an appointment.

THE SUSHI BAR

PLEASE NOTE THE FOLLOWING REGARDING THE SUSHI BAR: Open 5pm to 10pm nightly. Conveniently located in The Bar and featuring an interactive sushi bar. Complemented by a traditional Japanese-inspired design, the resort's highly anticipated Sushi Bar features a stunning 150-gallon fish tank in the center of The Bar adorned by beautiful hanging copper beads to enhance the atmosphere. A menu full of sushi favorites including assorted fresh Nigiri rolls, Tempura and Sashimi with cooked and vegetarian options to suit all palates is accompanied by a selection of specialty beverages. Enjoy the musical sounds mixed by Naples' premier DJ CERON every Friday and Saturday from 7 p.m. to close. **DJ Sponsored during the week by Exigis and Miller, Kagan, Rodriguez & Silver PA.**

NAPLES AREA ACTIVITIES

The Naples area boasts a variety of excellent shopping and dining opportunities. The Ritz-Carlton, Naples, through its Concierge Service, will be happy to make recommendations and assist you with necessary reservations. Listed below are a number of activities to choose from.

SHOPPING

THIRD STREET AND FIFTH AVENUE SHOPPING - with a unique atmosphere all its own, the Third Street Shopping and Fifth Avenue South are sights to see. Both are located in Old Naples and have plenty of dining and specialty shops to choose from.

THE VILLAGE ON VENETIAN BAY - brings to life an aura of old world splendor in a most prestigious shopping area! The Village is host to several restaurants & shops in addition to the scenic waterside.

WATERSIDE SHOPS - an outdoor mall with lovely waterfalls, and scenic flowers. This shopping area, located in elegant Pelican Bay, and has more "retail chains" than the Old Naples or TheVillage. Waterside has a Barnes & Noble, The Gap, Saks Fifth Avenue, Tiffany & Co., Pottery Barn and three choices of restaurants to meet your dining needs.

COASTLAND MALL - a more "traditional" way to shop. Anchored by Macy's, Dillards, Sears and JCPenney. Coastland Mall is located at the intersection of Hwy. 41 and Golden Gate Parkway.

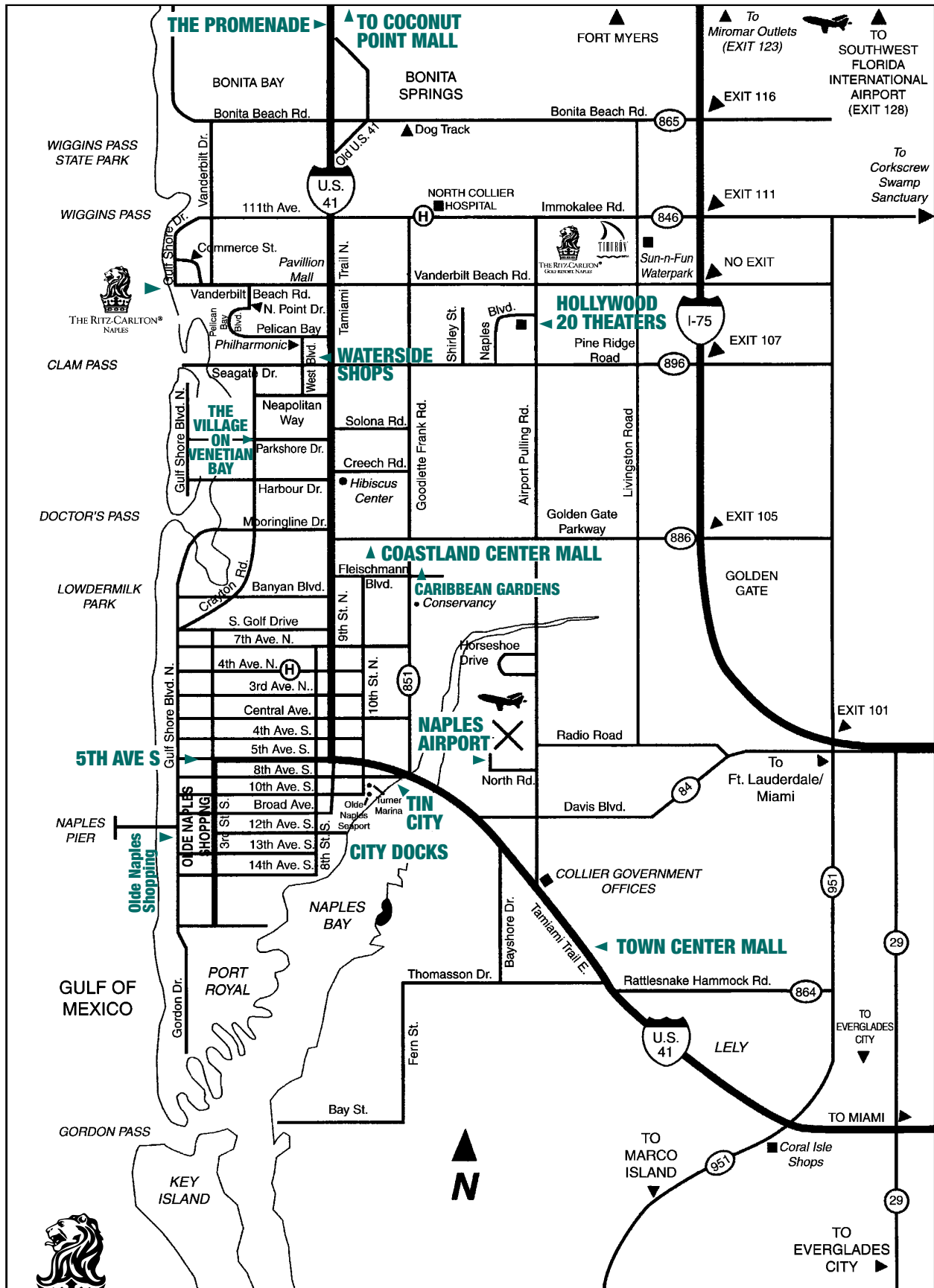
COCONUT POINT MALL - located on US 41. Coconut Point Mall features a variety of shops and dining options with a new, state of the art Movie Theatre.

The Naples Trolley picks up on Vanderbilt Beach Road in front of The Ritz-Carlton, Naples and offers tours of the area. Stops include the Mercato, Waterside Shops, 3rd Street and 5th Avenue. Passengers may enjoy "On-and-Off" privileges and tours are \$25 per person; \$13 per child 5-12 years old.

MERCATO - Anchored by Whole Foods Market and Silverspot Cinema, an 11-screen premier-style theater, Mercato offers 12 notable restaurants, over 20 upscale retailers and luxury residential condominiums at Strada. Mercato hosts a vibrant year-round event calendar with most events free and open to the public. Mercato is located at the intersection of US-41 and Vanderbilt Beach Road.

The Naples Trolley picks up on Vanderbilt Beach Road in front of The Ritz-Carlton, Naples and offers tours of the area. Stops include the Mercato, Waterside Shops, 3rd Street and 5th Avenue. Passengers may enjoy "On-and-Off" privileges and tours are \$25 per person; \$13 per child 5-12 years old.

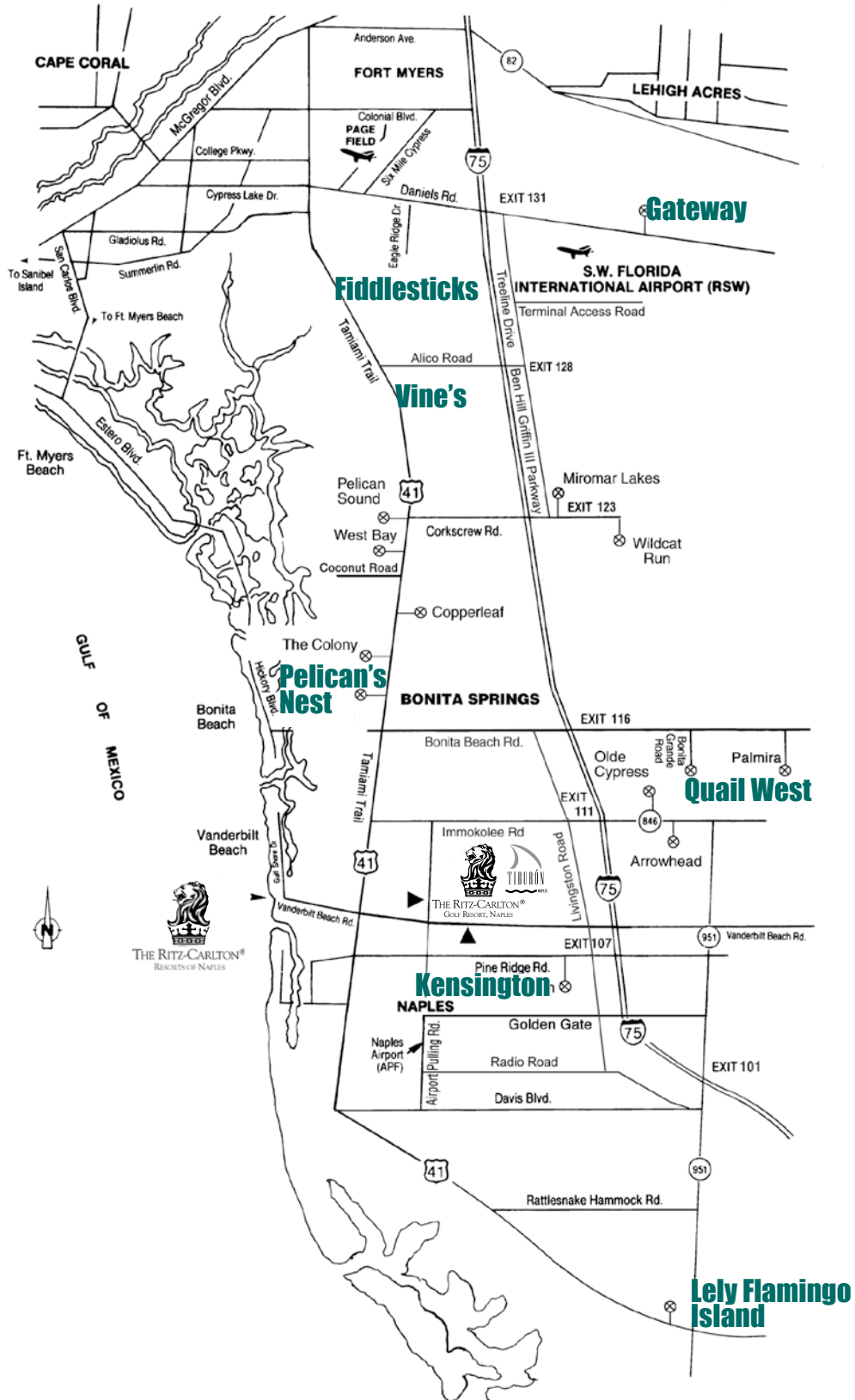
NAPLES AREA MAP




THE RITZ-CARLTON®
 RESORTS OF NAPLES

280 VANDERBILT BEACH ROAD • NAPLES, FLORIDA 34108-2300 • (239) 598-3300 • FAX (941) 598-6690
2600 TIBURÓN DR • NAPLES, FLORIDA 34109 • (941) 593-2000 • FAX (239) 254-3300

NAPLES AREA GOLF COURSES



SPEAKER PROFILES

TONY ABELLA, JR., CPCU, ARM, ARE, MSIM
Area Senior Vice President
ARTHUR J. GALLAGHER & COMPANY

Tony currently heads up Gallagher's Public Entity and Non Profit team in South Florida and is the Regional Director for Gallagher's Worldwide Property Practice Group. Tony has been with Gallagher since he graduated from Florida International University in 1989 and has held numerous positions within the organization. Tony's expertise includes program design and marketing of CAT-exposed Property, Workers Compensation and Liability Programs. As an active member of both RIMS and PRIMA, Tony is a frequent presenter on various topics relating to risk management and insurance. Throughout his career, Tony has completed various professional designations and completed his Master of Science in Insurance Management from Boston University in 2006.

GARY ANDERBERG, PHD
Practice Leader, Analytics and Outcomes/Absence & Care Management
BROADSPIRE

Gary received his BA from Pomona College and his MA and PhD from Stanford. After a stint as a college professor, he joined a management-consulting firm in the mid-seventies, specializing in management control and accounting systems. He later joined a regional third party administrator in CA as the Vice President of Operations and in 1986 started his own company providing group benefit plans for the CA agricultural industry. After selling his TPA, he moved to The Travelers in the then new area of developing managed care services for workers' compensation. Gary went to Zenith National in 1994 to help design the SinglePoint program, a 24 Hour integrated insurance plan jointly owned by Zenith, UNUM and several CA HMOs. He joined Prudential two years later to develop Prudential's managed care services for workers' compensation. When Prudential Healthcare was sold to Aetna, he was retained by the Prudential Group Insurance division to develop its Integrated Disability Management product, which he managed until retiring from Prudential and joining Broadspire in 2007. Among his many awards and recognitions prominently displayed are his being named Risk Innovator of the year in 2010 and in 2012. In addition to his day job, Gary writes mystery novels and screenplays and is a member of the Mystery Writers of America.

NATHAN BACCHUS
Senior Government Affairs Manager
RISK AND INSURANCE MANAGEMENT SOCIETY

Nathan Bacchus is the Senior Government Affairs Manager for the Risk and Insurance Management Society where he has been since 2007. Prior to joining RIMS he worked as legislative associate for an environmental policy-consulting firm in Arlington, VA and was a staff member of the 2006 West Virginia House of Delegates. He received his M.A. in Political Science from West Virginia University in 2006 and his B.A. in International Business from the same school in 2004.

ADAM BALLS, CLCS, CIC
Vice President
HYLANT GROUP

Adam helps clients evaluate their appetite for risk and find effective ways to reduce their cost of insurance. For smaller organizations, Adam finds the best traditional insurance coverage available. With larger corporations, risk management and self-insurance are options available to Company's to reduce their cost of risk and reliance on traditional insurance. But understanding the best direction requires substantial due diligence and a thorough understanding of each approach. Adam and his team at Hylant provide the tools and information organizations need to decide what's right for them based on the latest industry trends, market fluctuations and specifics of their organization. Quite often, he is able to uncover opportunities for savings with new clients that had been hidden for years. It takes considerably more time than one-size-fits-all solutions, but the results can be impressive. Adam has experienced that this approach produces clients who stay with him for years. Adam's areas of specialty include Public Entities, Schools, Commercial Insurance, Aviation/Aerospace and Credit Insurance. He graduated from Bowling Green State University with a Bachelor of Arts in Business with a Finance Major. Adam holds the CLCS – Commercial Lines Coverage Specialist, CIC – Certified Insurance Counselors, CRM – Certified Risk Manager (Completion in June 2013) and CSRSM – Certified School Risk Manager (Completion in July 2013) designations.

ANDREW D. BANASIEWICZ, PH.D.
Sr. Lecturer & Director, M.S in Risk Management,
Boston University, Boston, MA
Instructor, Harvard Extension School,
Harvard University, Cambridge, MA
FOUNDER, ERUDITE ANALYTICS, BOSTON, MA

Dr. Banasiewicz is an expert in the area of risk measurement and marketing database analytics, with over 15 years of applied business experience in a wide range of industries, including energy (ConocoPhillips, Nevada Power, El Paso Energy), consumer packaged goods (Coca-Cola, Kellogg, Nabisco, Nestle Purina), leisure and travel (Marriott International, MGM Grand Hotel and Casino), financial services (Key Bank, GE Money, Allstate Insurance, Liberty Mutual Insurance), automotive (General Motors, Nissan, Ryder), retail (Stop & Shop Supermarkets, IKEA, CVS Pharmacy), telecommunications (Verizon, Fair Point, Enterasys Networks), pharmaceuticals (Bristol-Myers Squibb, Colgate Oral Pharmaceuticals, Warner Lambert/Pfizer), healthcare (Hospital Corporation of America), business services (Iron Mountain, SFN, Service Masters), marketing & advertising (The Nielsen Company, Digitas, Epsilon), as well as intergovernmental organizations (The World Bank). He currently serves as the director of Boston University's Master of Science program in Risk Management & Organizational Continuity, where he is also a senior lecturer. In addition, he is an instructor at Harvard University's Extension School where he teaches marketing database analytics; he is also the founder Erudite Analytics, a data analysis and consulting firm focused on predictive analytics, big data and data mining.

AARON S. BASS*Partner***SILVER, BASS & BRAMS, P.A.**

Aaron S. Bass is a native South Floridian. He grew up in Sunrise, FL. He received his bachelor's degree with honors from the University of Florida, and went on to earn his juris doctorate from the Shepard Broad Law Center at Nova Southeastern University. Since 2003, he has been a partner in the law firm of Silver, Bass & Brams. His practice is dedicated solely to workers compensation and general liability lawsuits. Aaron has tried 100's of cases in front of juries and judges all over the State of Florida during his career. He currently works out of the firm's main offices in West Palm Beach. He has spoken at numerous meetings, seminars and conventions on various legal issues for members of the insurance and business community throughout Florida, as well as for fellow members of the Bar. Aaron has also been a visiting lecturer on comparative law and American legal history in the former Soviet Union. When he's not in his office or court, you'll find Aaron spending time with his wife and daughter or riding his Harley.

BRIGITTE B. BECKER, AIC, ACA*Vice President of Claims***FRANK WINSTON CRUM INSURANCE COMPANY**

Ms. Brigitte B. Becker is the Vice President of Claims for Frank Winston Crum Insurance Company. She has over 30 years of experience in the Property & Casualty claim industry. Prior to her joining FWCI, Ms. Becker was the Branch Claim Manager for Broadspire Claim Services in Tampa, FL. She was also employed as the Southeast Regional Claims Manager for RSKCo Claim Services and has held Branch Manager positions in Nashville, Boston, and York, PA with CNA Insurance. Ms. Becker also held positions with Continental Insurance Company as a Corporate Claims Director in their Cranbury, NJ home office and handled claims as an adjuster in New Orleans, Atlanta, Savannah, and Gulfport, MS. She holds the Associate in Claims designation from the Insurance Institute of America. Ms. Becker previously served on the Board of Workers' Compensation Claims Professionals and is currently on the Broadspire Client Advisory Council.

VERONICA W. BENZINGER*Managing Director – Chief Brokering Officer
Environmental Practice***AON RISK SOLUTIONS**

Veronica Benzinger is a Managing Director and the Chief Broking Officer of Aon Risk Solutions' Environmental practice. She is responsible for leading the environmental broking team nationally and manages the Southeast region. Ms. Benzinger specializes in finding solutions for clients that address their environmental risks. She designs and implements complex environmental risk management programs for clients worldwide. Her responsibilities include coordination of specialized environmental marketing/brokerage resources in the implementation of integrated environmental risk management programs. Ms. Benzinger's experience includes thirty years in commercial insurance. During her time with Aon she has served as Department Manager, Group Leader and Account Executive and her responsibilities have included all areas of account management and team coordination. Ms. Benzinger's expertise lies in Sales, Sales Management and Brokerage, spanning middle, national and global markets. She negotiates complex coverage terms for large national and multi-national environmental insurance programs.

Ms. Benzinger received a B.B.A. from Hofstra University and earned a designation in Environmental Risk Management from Southwest Texas State University. She was named Environmental Power Broker™ by Risk and Insurance Magazine in 2007, 2008 and 2011. Ms. Benzinger is a board member on the Mayor of Miami-Dade County's Sustainability Advisory Board.

EDWARD P. BERTERO*Director Corporate Risk Management & Insurance*
SEAWORLD PARKS & ENTERTAINMENT, INC.

Ed joined the company in 2009, when SeaWorld was purchased by The Blackstone Group from Anheuser-Busch InBev, Ed has worked to build an enterprise wide risk management organization to support the new standalone company - which just completed its successful IPO in April, 2013. Previously, Ed served in a similar capacity for Travelport, Inc. another Blackstone portfolio company and owner of Orbitz LLC. Ed has organized several risk management departments, along with in-house and specialized independent service providers, for both IPO and spin off entities while risk manager at Cendant Corporation. Ed has focused on insurance risk management since the mid-1990s, after nearly two decades of service devoted to insurance claim and litigation management in private practice and with insurance companies such as USAIG and corporations such as GE. Ed has a BA from Iona College and a JD from Fordham University School of Law.

JOHN BURKHOLDER*Director, Risk Management Division*
BROWARD COUNTY

John has spent a lifetime around insurance with experience in both the private and public sectors. He began his career in an insurance agency his Grandfather founded in 1932. John spent nearly twenty years expanding that agency into a full financial services enterprise offering insurance, investments, and advisory services to a large part of Kentucky. He was first called into public service with an opportunity to become Kentucky's first Risk Manager in 2000. There he advised every state agency and the eight public universities on every conceivable coverage or way to mitigate risk imaginable. Kentucky has about \$20 Billion in total property values; a 12,000 unit fleet; workers' compensation for 38,000 employees, among its many other exposures. After a brief return to the private sector to practice law, principally Insurance and Workers' Compensation defense, John was brought back as Acting and Deputy Commissioner of Insurance as well as to manage self-insurance and compliance for the Department of Workers' Claims for Kentucky. He is currently a member of the Broward County Florida Chapter and the Professional Development Advisory Council of RIMS National. He holds a BA Degree in Political Science (Transylvania, 1985); an MBA (Morehead State, 2002); and a JD (Thomas Cooley, 2006).

EDWARD CANAVAN, ARM, AIC*Director of National Technical Compliance*
SEDGWICK

Mr. Canavan is a director of national technical compliance with Sedgwick in Riverside, California. Edward has 19 years of experience in claims management. He joined Sedgwick in October of 2001 as a claims supervisor. Prior to joining Sedgwick, Edward worked as a claims supervisor for a third party administrator specializing in public entities. Prior to that he was a claims adjuster for a third party administrator dedicated to public school districts. Edward holds a Bachelor

of Arts degree in business administration from California State University of San Bernardino. He has ARM and AIC designations and possesses his self-insurance certification with the state of California.

MICHELE G. CENTENO
Senior Managing Director
CRYSTAL & COMPANY

Michele is responsible for developing and executing the Risk Management Practice on a national basis and serves as an advisor for many of Crystal & Company's large and complex clients. Michele is a specialist in D&O, E&O and related lines and is recognized for her client centric approach to going above and beyond with her attention to service. She is a leader in the industry and has a reputation of providing creative risk transfer solutions that drive down insurance costs. Michele has extensive experience in various industries including, Retail, Food Processing, Real Estate, Financial Institutions, Transportation/Logistics, Distribution, Media, Technology, Hospitality, and Manufacturing. Michele has 21 years of experience in the insurance industry. Before joining Crystal & Company, she was Managing Director at Beecher Carlson where she was responsible for the development and management of client relationships with Fortune 1000 clients. Prior to Beecher Carlson, Michele held several senior level positions including managing director at Marsh USA, Inc. where she was southeast practice leader of the FINPRO operations. She spent 13 years in New York City underwriting with some of the largest insurance carriers in the industry and she successfully led several companies to meaningful profits. Michele received her Bachelor of Arts in Business Communications with a minor emphasis on Business Administration from Kean University and completed an executive leadership program at Eckerd College.

MIKE CHAMPION
Senior Managing Director, National Sales Operations and Marketing/Communications Leader
CRYSTAL & COMPANY

Mike Champion is the Senior Managing Director, National Sales Operations and Marketing/Communications Leader. Mike is based in the New York office of Crystal & Company. Mike is responsible for leading the sales operations for Crystal & Company and for managing the firms marketing, public relations, branding, communications, and training initiatives. Prior to joining Crystal & Company, Mike held several senior level positions, most recently as EVP - Corporate Development at another large insurance brokerage firm. Mike has held positions as CEO of a Sales Training and Leadership Development Company, held various sales and leadership positions within medical device companies, has consulted to insurance and manufacturing/distribution companies, and played basketball in the professionally. Mike received his B.A. degree from Gonzaga University where he majored in Finance & Economics and was captain of their 1986-87 basketball team. He was selected as a Scholar Athlete of the Year in 1987.

NEIL CHAPMAN
Property Active Underwriter
ARGO INTERNATIONAL

Neil is called the Active Underwriter for Property at Argo Syndicate 1200 at Lloyds. He started as a USA property broker at Lloyds a long time ago. Neil started underwriting USA property insurance at the Harvey Bowring Synd (now

Amlin) in 1991. In 1995 he joined Wellington Syndicate (now Catlin) as Head of W/W Property Underwriting. In 2008 Neil joined Heritage Syndicate which had just been purchased by the Argo Group and became their Active Underwriter in charge of the W/W Property account including Accident and Health. Argo will write approximately £330m of income in 2013.

KAREN CLARK
President and CEO
KAREN CLARK & COMPANY

Karen Clark is President and CEO of Karen Clark & Company, a firm she co-founded in 2007 to help companies better understand and manage catastrophe risk. KCC professionals are independent experts in catastrophe models and loss estimation who work with insurance company executives to enhance business strategies, competitive advantage, and financial results. Ms. Clark developed the first hurricane model and in 1987 founded the first catastrophe modeling company, Applied Insurance Research (AIR) which subsequently became AIR Worldwide after acquisition by Insurance Services Office in 2002. In her capacity as President and CEO of AIR, Ms. Clark spent over 20 years working closely with scientists, engineers and other experts to develop the most advanced catastrophe models, and she led the development of software applications that are used globally as standard tools for catastrophe risk assessment and management. Ms. Clark has been honored with an award certificate for the 2007 Nobel Peace Prize bestowed on the Intergovernmental Panel on Climate Change (IPCC) for her support of the work of the IPCC since its inception. Ms. Clark has appeared on national television and was featured in two History Channel specials on Northeast hurricanes and earthquakes. She holds an MA in Economics and an MBA from Boston University.

SCOTT B. CLARK, AAI
Risk and Benefits Officer
MIAMI-DADE COUNTY SCHOOL BOARD

Mr. Scott B. Clark is the Risk and Benefits Officer of the Office of Risk and Benefits Management for the Miami-Dade County School Board, the fourth largest school system in the nation with over 40,000 employees and 300,000 students. Mr. Clark's responsibilities include the oversight of the District's Risk Management programs encompassing a budget with annual expenditures of approximately \$500 million. Mr. Clark's 26-year career with the district includes management of its traditional risk operations including property, casualty, employee benefits and loss prevention programs, as well as the creation of an Enterprise Risk Management platform, protecting district physical assets of approximately \$8 billion and annual budgets of approximately \$3.8 billion. Prior to his positions with Miami-Dade County Public Schools, Mr. Clark was employed in the insurance industry in fields including claims administration, underwriting, marketing, and the creation of self insured programs. Mr. Clark served as President of the Risk and Insurance Management Society (RIMS) in 2011, having served a total of 12 years on the Board of Directors, through 2012. Currently, he serves the Society as a member of the External Affairs Committee and continues to serve as the Chair of the Board of Trustees for the Society's Political Action Committee, RiskPac. He is also serving as Vice President of the Greater Miami Chapter and is serving on the Conference Committee for the 38th Annual Joint Educational Conference.

JOHN COLLIER CPA, CFE, CFF, CVA
Director, Disputes and Investigations Practice
NAVIGANT CONSULTING, INC.

John Collier is a Director in the Disputes and Investigations Practice of the Atlanta office of Navigant Consulting, Inc. Mr. Collier has over 20 years of corporate accounting, fraud and forensic accounting experience and has provided expert witness testimony in Federal and State Courts and before the American Arbitration Association in matters pertaining to lost profits, fraud and breach of fiduciary duty. In addition to his testimony experience, Mr. Collier has authored or assisted in the preparation of expert reports concerning lost profits, fraud, breaches of fiduciary duty, accounting malpractice and valuations of closely held businesses. Mr. Collier holds the designations of Certified Public Accountant, Certified Fraud Examiner, Certified in Financial Forensics and Certified Valuation Analyst. He is a graduate of Louisiana State University with a Bachelor of Science in Accounting.

RICK DALRYMPLE
Owner and Senior Vice President
IOA RISK SERVICES

Rick Dalrymple is an owner and Senior Vice President of IOA Risk Services, a division of Insurance Office of America, a risk management and insurance brokerage firm whose clients serve a vast array of industries such as manufacturing, hospitality, healthcare, retail, wholesale and professional sports teams. With over 28 offices coast-to-coast, his company has taught CEOs in over 300 industries how to lower the number and cost of insurance claims. He consults nationally with many CEOs, C-Suite and administrative executives on how to lower their "Total Cost of Risk". His 40,000+ hours of experience consulting are visible in the results his clients receive. His clients experience double-digit reductions in employee turnover, claim costs and frequency after implementing their "PX4" process in as little as 6 to 12 months. Rick has served as a keynote speaker for numerous associations for over 25 years and is transforming businesses all over the country with his message on how to avoid, minimize, or eliminate business risk that impact profitability. His presentation is rich in content, focused on providing a new way to understand business risk and delivers new tools to compete more effectively. He is the author of "Accidents Waiting to Happen: Best Practices in Workers' Comp and Protecting Corporate Profitability", available on Amazon in June 2013.

REENE DAUGHERTY
Risk Manager
TOWN OF DAVIE

Reene Daugherty is the Risk Manager for the Town of Davie. The Town has 700 employees and 92,000 residents. Reene directs the Property and Casualty insurance coverage with a combination of commercial insurance carriers and self-insured programs, manages liability and workers' compensation claims process and evaluates loss exposures and develops solutions for loss prevention, insurance and risk transfer. Prior to joining the Town of Davie, Renee was the Manager Workers' Compensation for AutoNation, Inc. Her prior work experience also included being the Director Risk Management for Interim, HealthCare, Inc. and Jackson Health System /University of Miami School of Medicine. Renee received her MS in Psychology from Carlos Albizu University and BS in Psychology from Nova Southeastern University. She is a Licensed Healthcare Risk Manager in the State of Florida, holds an All Lines Adjuster License in the State of Florida and is currently working on her ARM certification.

KEARSTEN DAVIS, MPT
Physical Therapist/Regional Marketing
CORA HEALTH SERVICES, INC.

Kearsten Davis received her BA degree from the University of North Carolina at Chapel Hill in Exercise & Sport Science with a minor in English. She then went on to receive her Masters in Physical Therapy from East Carolina University in Greenville, NC. Kearsten has practiced across the continuum of care, including acute hospital and in-patient rehabilitation hospital, but focused her career in outpatient rehabilitation. Kearsten has special interests in lumbopelvic disorders, ankle/foot disorders including orthotic fitting, sports rehabilitation and amputee/prosthetic rehabilitation. She has taught courses to other physical therapists on amputee rehabilitation. She has also taken specialty courses in Graston technique for assisted soft tissue mobilization and Kinesiotaping certification. She currently practices with Cora Rehabilitation in Tampa, FL.

LISA DEATHERAGE
Chief Operations Officer
CERTFOCUS

Lisa joined Surety2000 the parent company of CertFocus in June of 2000 as Regional Manager, and quickly became Vice President of Operations. Since joining the organization, she has worked to introduce the electronic surety process to the industry by working closely with government agencies and the insurance industry to develop standards for acceptance. Her strong customer service background and over 15 years of insurance experience have directly contributed to the success of Surety2000 and the increasing acceptance of the process. In 2005, Lisa worked directly with programmers to develop the CertFocus system. Upon completion of the initial design she worked closely with clients to evaluate the program and make necessary changes to the original design. In 2008, she successfully launched the upgraded product and has worked closely with clients to ensure success and understanding of the product. In her current role as Chief Operations Officer of CertFocus, Lisa has complete responsibility for customer service, quality assurance, data processing, training and product development. Lisa is a graduate of the University of Phoenix with a BSBM in Business Management and a BSM in Marketing, and she is often a guest speaker on topics related to the Surety industry and Certificate management issues.

DAVID DEITZ, MD, PHD
Vice-President, National Medical Director,
Commercial Market Claims
LIBERTY MUTUAL INSURANCE, BOSTON, MA

Dr. Deitz is responsible for medical review operations, medical networks and medical policy for Liberty Mutual's workers compensation business nationwide. A graduate of the University of Miami School of Medicine, Dr. Deitz completed post-graduate training at Miami and Harvard Medical School, and has 25 years' experience in managed medical care, guidelines development, healthcare outcomes evaluation and reporting, and utilization management systems in both workers compensation and group health. Prior to joining Liberty Mutual, he worked in the private sector overseeing content development of managed care software and reporting systems that were successfully deployed at many group health and workers compensation insurers. He is board-certified in Internal Medicine and has practiced both Emergency and Internal Medicine. Dr. Deitz has sought to make Liberty Mutual a leader in promoting best medical practices and high quality care for injured workers; he and his staff have worked with

employers, labor, state regulators and lawmakers in over 20 states on reform efforts, and have served on a number of task forces and committees nationwide.

BARRY DILLARD

Manager, Guest Claims Department
WALT DISNEY WORLD

Barry Dillard is the Manager of the Walt Disney World Guest Claims Department. The Guest Claims team is responsible for the handling of Guest bodily injury and property damage liability claims for the Walt Disney World Resort, Disney's Vero Beach Resort and Disney's Hilton Head Island Resort. Barry has 23 years of experience in the insurance industry, the last 15 years with Disney. His career began with Aetna Casualty & Surety Company as a Liability Claims Representative. He also worked as a Premium Fraud Investigator with Aetna and Travelers. In addition to his Disney career, Barry teaches business management courses at the University of Phoenix. He earned a Bachelor of Science in Marketing from Hampton University and a Master's in Business Administration from Webster University. In his spare time Barry enjoys running half marathons and riding his motorcycle.

JIM EMIG

Product Line Manager – Public Entities
AIG/LEXINGTON

Prior to his current position, he was the Regional Property Executive for the Southeast Region. He has been with AIG approximately 10 years, and lives near Atlanta. Previously, Jim held positions at other companies, both in reinsurance and in underwriting. He graduated from Cornell University, and holds an ARM designation.

DAVID FAULKENBERRY

President
FBMC BENEFITS MANAGEMENT

David Faulkenberry, President of FBMC, received his Bachelor of Arts degree from the University of West Florida. Having joined FBMC in 2011, he is responsible for the overall leadership, strategy, and corporate direction for the organization. He has extensive expertise in the employee benefits industry. Prior to assuming the leadership role at FBMC, he served as Florida's Deputy Secretary at the Department of Management Services having responsibility of setting the strategic direction and leadership of the state of Florida's Workforce Programs including: the Florida Retirement System, Division of Human Resource Management, Division of State Group Insurance, and Human Capital Management. In that role he was responsible for the state of Florida's employee benefits program serving over 225,000 employees and also leading the implementation of the largest state government SAP HR outsourcing web based employee self service HR and Benefits Administration application. This application provides a web-based employee self-service portal and seamlessly integrates between the payroll and benefits modules.

BARBARA FERRARO

Director/Vice President Corporate Insurance
RAYMOND JAMES FINANCIAL, INC.

Barbara is the Director and Vice President of Corporate Insurance for Raymond James Financial, Inc. Barbara previously was the unit-underwriting manager in the Department of Financial Institutions for Chubb Insurance Company in New York. She is the vice president of the Tampa Bay RIMS Chapter. She

has served on the Florida RIMS Conference Committee for a number of years. Barbara is a graduate of Bloomfield College, Bloomfield, New Jersey where she received a Bachelor of Science degree in business management.

ANGELO FILIPPI

Partner
KELLEY KRONENBERG

Angelo Filippi is a Partner in the firm's Fort Lauderdale office. He is the Director of the firm's Employment and Labor Law Department representing clients on a broad range of matters applicable to the workplace. Angelo represents clients before local, state and federal enforcement agencies and has extensive experience litigating both individual and class action claims. Angelo has defended employers in litigation initiated under all state and federal employment discrimination laws, the Fair Labor Standards Act (FLSA), the Family and Medical Leave Act (FMLA), Trade Secret, Non-Compete and Non-Solicitation issues, Employment Contract claims and ERISA compliance. Prior to entering private practice, Angelo was responsible for the EEOC's litigation program in Florida as Regional Counsel. He was appointed by the Broward County Commission to serve on its Human Relations Board and previously served as a Committee Chair for HRABC and the Employment Law Section of the Florida Bar. An accomplished author, Angelo published "The Concepts of Compensable Work Time" in ConstructionInk! (Fall 2011) and "Compensable Work Time and Commuting: The State of the Travel Exemption" for Compensation and Benefits Review (June, 2011). Angelo received his undergraduate degree from New York University and his law degree from St. John's School of Law. He is licensed to practice law in Florida and New York.

DAVE FINNIS

Executive Vice President and National Property Practice Leader
WILLIS

Dave is the National Property Practice Leader at Willis, a position he has held since joining Willis in February 2009. He has been in the property insurance business since 1982 and all of his experience is on the broker side working on large Fortune 1000 accounts. In his current role, Dave ties together Willis' legion of 75 brokers that structure, place and service property insurance for Willis' larger property clients. He is also the "voice" of property for Willis when dealing with the management of the insurers where we place our business and is responsible for responding to property-related matters impacting our industry. Over his career, Dave has worked closely with a broad array of different types of industries, including: Real Estate, Healthcare, Beverage / Spirits, Food Manufacturing / Processing and Printing / Publication. Another area of Dave's expertise is policy wording. He has spent considerable time on the Policy Wording Committees for the companies for which he has worked. He spent the first half of his career in New York before moving to Atlanta in 1996 to run the Southeast Property Team for another large broker, a position he held for ten (10) years. Dave is a graduate of the College of Insurance (now part of St. John's) and holds a Bachelor of Business Administration degree.

VINCENT P. FODERINGHAM

Divisional Vice President Risk Management & Safety, Supply Services, Facilities & Energy Management
BEALLS INC.

Vin, originally from Cambridge, MA, was born to parents who immigrated to the United States from the island of

Barbados. He was educated in the northeast graduating from Clark University in Worcester, MA with a Bachelor of Arts degree in 1989. During his time at Clark, he was captain of the Men's Varsity baseball team during his senior year and received the Athletic Department's Service Award for his exemplary role as Captain amongst his peers across all Varsity sports. After graduating, he started his professional career in insurance and risk management working for Liberty Mutual Insurance Company, Hastings Tapley Services, Inc., J. Baker, Inc. and Sedgwick Claims Management Services until 1998 when he began working as the Assistant Corporate Risk Manager at Raytheon Company in Lexington, MA. In 2007, Vin relocated to Bradenton, FL to assume the role of Director of Risk Management at Bealls Inc. where he led a transformation of the company's risk management efforts. In a short period of time he reduced the company's total cost of risk by 32% and in 2010 he was awarded the Bealls Inc. Officers Award for exemplary performance. Also in 2010, he was promoted to his current role of Divisional Vice President and took over the responsibility for safety, crisis management, non-merchandise procurement and operational leadership for Bealls Corporate Centers and store chain support to include facilities and energy management.

CAROL FOX

Director of Strategic and Enterprise Risk Practice
RIMS

Carol Fox is Director of Strategic and Enterprise Risk Practice for RIMS, a global not-for-profit association dedicated to advancing risk management for organizational success. Founded in 1950, RIMS produces networking, professional development and education opportunities for its membership of more than 11,000 risk management professionals who are located in over 60 countries. Prior to joining RIMS in 2010, Ms. Fox was senior director of risk management at Convergys Corporation, a publically traded, global relationship management company. A graduate of Miami University (Ohio), she serves on the advisory board for its Center for Business Excellence. Ms. Fox also holds the Associate in Risk Management (ARM) designation from The Institutes. She has authored and contributed to numerous published articles and whitepapers on a variety of risk management topics and currently serves as vice chair on the U.S. Technical Advisory Group for the international ISO 31000 risk management standard implementation project. In 2009, RIMS presented Ms. Fox with its most prestigious recognition, the Harry and Dorothy Goodell Award, for her contributions to risk management. Treasury & Risk named her as one of its 2011 100 Most Influential People in Finance.

BETH GOLDBERG

Senior Vice President, Head of Middle Market
ZURICH MANAGEMENT SOLUTIONS GROUP

Beth Goldberg is currently Senior Vice President, Head of Middle Market within Zurich's Management Solutions Group where Beth is responsible for private and not for profit portfolio on a national basis. Prior to joining Zurich, Beth was an Assistant Vice President at Hilb Rogal and Hobbs (HRH) where she specialized in the placement of D&O (including Financial Institutions), Employment Practices, and Fiduciary Liability as well as Bond, K&R, and Fidelity. Before HRH, Beth held various positions at AIG's Executive Liability Division. Beth is an active member of PLUS and currently on the New York PLUS steering committee. She can be contacted at Beth.Goldberg@zurichna.com.

KEVIN GRADY

Managing Director
BEECHER CARLSON

In his role as Managing Director, Kevin focuses on the management and delivery of Beecher Carlson's ZOOM process by leveraging his specialized expertise in analytics gained over more than 21 years in the business. Prior to joining Beecher Carlson, Kevin served as Vice President, Claims for Aon Risk Services. He focused on the development and implementation of data-driven, cost containment strategies proven to improve year-over-year performance and reduce the total cost of risk. Recognized for disaggregating the data into its component parts, Kevin's strategies eliminate the guesswork and focus on the "critical few" opportunities to improve margins, reduce balance sheet accruals and provide appropriate care for employees and customers. Prior to Aon, Kevin served as National Account Executive and Claims Manager for Alexsis Risk Management Company where he managed operations for all Tennessee locations while providing National account management services. He started his insurance career working for Aetna Life and Casualty where he managed multi-line claims including workers compensation, general liability, property and medical malpractice. Kevin is a graduate of the University of North Carolina at Charlotte where he received his Bachelor of Arts degree in Business Administration.

ELIZABETH GUIMARAES, MBA, ARM, LHCRM

Director, Risk Management
NOVA SOUTHEASTERN UNIVERSITY

Elizabeth Guimaraes is the Director, Risk Management for Nova Southeastern University, where she administers and manages the institution's captive and multiple insurance programs. She has worked in the field of risk management for over 25 years. She has held insurance and risk management positions in a wide variety of industries, including: insurance claims, international entertainment, bio-medical, insurance brokerage, heavy equipment rental, municipal and law enforcement. She holds an MBA and BBA in Finance from Florida International University. She recently earned Licensure as a Health Care Risk Manager. Elizabeth is also the current President of the Risk and Insurance Management Society Broward County Chapter and a member of the RIMS External Affairs Committee. She has completed 11 half marathons, 3 marathons and 1 Disney Goofy Challenge (half marathon plus full marathon).

ROBERT P. HALLENBECK, JR.

Senior Vice President - Sales and Marketing
XL GROUP – ENVIRONMENTAL

Bob Hallenbeck is Senior Vice President, Sales and Marketing, for XL Group, Environmental Unit. He joined the Company in 1994 and has served in a variety of Senior Management Sales, Business Development and Marketing and Underwriting Management functions. As the leader of the Sales and Marketing unit, Bob's responsibilities include the planning and execution of XL Group's Environmental sales strategies and marketing campaigns, the development of strategic alliances with other insurance carriers, and the development and closure of large real estate and corporate transactional opportunities. Bob's team has successfully completed dozens of transactions of all types, including mergers and acquisitions, property divestitures, liability buyouts, balance sheet relief, and purchase-and-sale transactions for all types of commercial, industrial and residential properties. Bob has been engaged in the Base Realignment and Closure (BRAC) market since 1996

and has been instrumental in the placement of environmental insurance products at more than three dozen different former military bases across the United States. Bob earned a BA in Political Science from Union College, where he was President of Delta Phi Fraternity and Captain of the Baseball Team. He was awarded a Juris Doctor degree from the Albany Law School. Bob has served on the Board of Directors of the Foundation for Free Enterprise Education and is currently a member of the Board of Directors of the Association of Defense Communities.

MICHAEL HARRINGTON

Senior Director of Risk Management and Attorney
JABIL CIRCUITS

Michael is a graduate of Norwich University (BA History), Harvard University (MA Government) and Boston University (JD Law). Before entering the private sector, he spent 9 years on active duty with the United States Army in the 10th Special Forces Group (Airborne) achieving the rank of Major. After leaving the military, he entered private legal practice ultimately joining Textron Inc. as an in-house attorney. Textron is a multi-industry, multi-national corporation including well known and diverse products such as: Cessna Aircraft; E-Z-GO Golf Cars; Textron Systems Defense Products, etc. Michael served at Textron from 1999 – 2008 and was responsible for all of Textron Inc. domestic and international insurance related matters for all lines of insurance and responsible for the purchasing and management for all of Textron's insurance assets, including negotiation of policy terms and conditions, including customer contracts. After leaving Textron he served as Sr. Risk Manager for EMC Corporation from 2008 – 2011. Michael was responsible for all risk operations for two publically traded corporations, EMC and VMware – including all domestic and international insurance related matters for all lines of insurance, ERM development and brokerage relationships. He is currently the Sr. Director of Risk Management for Jabil Circuit in St. Petersburg Florida. Jabil is a multi-national manufacturing and electronics company producing products as a contract manufacturer for a wide array of products. Michael is responsible for all aspects of Risk and Insurance for Jabil Circuit.

JOSEPH (J.C.) HARRIS

Group Medicare Executive
HUMANA

J.C. has been in the insurance industry for over 24 years. He started his insurance career as a Group Underwriter with Prudential Healthcare. After 11 years of progressively more responsible positions within the Underwriting organization, Aetna acquired the Group business of Prudential and J.C. took a position in National Accounts Sales and Service as an Account Executive working on large public sector accounts within the state of Florida for Aetna. J.C. held this position for approximately 8 years before accepting a position managing the Southeast Region Account Management team for Aetna's Voluntary products. In 2011 J.C. accepted a position with Humana responsible for the Group Medicare Advantage products within the states of Alabama, Florida and Georgia. J.C. graduated from Georgia State University with a B.A. in Economics, and is based out of Atlanta, Ga.

HEATHER L. HATCH

Partner
QUINTAIROS, PRIETO, WOOD & BOYER, P.A.

Heather L. Hatch is a partner in the West Palm Beach office of Quintairos, Prieto, Wood & Boyer, P.A. Ms. Hatch is a trial attorney practicing in the areas of civil litigation. A focal part of her practice involves the representation of employers, self-insured

employers, and their insurance carriers in all aspects of workers' compensation claims and employment related matters in Florida. She represents a variety of employers throughout the state of Florida before administrative judges, circuit courts and Judges of Compensation Claims. Ms. Hatch's practice areas also include Medicare Compliance, 111 reporting issues, and MMSEA compliance in both workers' compensation and liability claims. In addition to litigation, Ms. Hatch offers workplace education which aims at enhancing risk prevention, effective incident reporting and decreasing potential litigation that may stem from workplace or disability issues. Ms. Hatch received her Juris Doctor, cum laude, from the University of Florida in 2000 and a Bachelor of Arts, from Wittenberg University, Springfield, Ohio in 1997. Ms. Hatch is licensed to practice law in Florida and is a member of The Florida Bar. She is also admitted in the U.S. District Courts of the Northern, Middle, and Southern Districts of Florida; and U.S. Court of Appeals for the Eleventh Circuit. Her professional affiliations include The Florida Bar (Workers' Compensation Section and Trial Lawyers Sections), the American Bar Association (Workers' Compensation and Labor and Employment Sections), Florida Association of Women Lawyers and associate member of the Palm Beach Chapter of RIMS.

MARK HICKS

Workers' Compensation Claims Manager
STRATEGIC OUTSOURCING, INC.

Mark Hicks is currently employed as the Workers Compensation Claims Manager for Strategic Outsourcing, Inc/A TriNet Company. Mark graduated from the University of NC Charlotte with a Bus Admin degree. He oversees the WC Claims program in Florida, Georgia, NC, SC, TN, VA and AL. Mark is a 27 year veteran of the Work Comp Industry having begun his career as a Multi-Line Adjuster with Aetna Property and Casualty in Charlotte and Columbia, SC. Mark spent 10 years with Aetna, then a year with Travelers Aetna, then a year with CNA Risk Management Group and 13 mos. with Alexis TPA, a CNA subsidiary as a Supervisor and Office Mgr. Mark began his career with SOI in 1998. Mark is also a Certified Mediator in NC, certified by the NC Dispute Resolution Commission. He carries the AIC and AIM Insurance designations. Mark is also an original and current Board member of Kid's Chance of NC, a non-profit that raises scholarship money for kids whose parents have been killed or catastrophically injured in workplace accidents in NC. In his spare time, Mark enjoys spending time with his numerous Godchildren and is an AVID golfer.

PATTIE HOWELL

Director of Workers' Compensation Claims
TRINET

Pattie Howell has been the Director of workers' compensation claims at TriNet since 1999. She has over 30 years' experience in the Property Casualty claims industry. Before joining TriNet she was the Claims Manager at Riscorp (now The Zenith) and held several claims positions at FCCI. She is certified in Workers' Compensation Litigation. Pattie served as past president of Sarasota/Bradenton Claims Association 1992-1993.

ESTHER HUI

Director
CRYSTAL & COMPANY

Esther leads the quantitative analysis group for Crystal & Company's Commercial Insurance Services. She is responsible for leading trend analysis, loss forecasting, risk retention analysis and quantitative data analysis for Crystal & Company's largest insurance clients. Esther has 15 years of experience in

the insurance industry. She has an extensive background in many casualty insurance lines of business, including workers compensation, general liability, automobile liability, professional liability, warranty, and mortgage insurance. Before joining Crystal & Company, she was a Senior Manager at Deloitte Consulting in the Actuarial and Insurance Services practice in New York where she performed actuarial analysis and insurance operations consulting for several large insurance companies. Esther received her Bachelor of Science in Applied Mathematics and University of California at Los Angeles.

STAN JOHNSON, CPA, CFF

Managing Director, Disputes and Investigations Practice
NAVIGANT CONSULTING, INC.

Stan Johnson is a Managing Director in the Disputes and Investigations practice of Navigant Consulting Inc. and is based in the Atlanta office. His focus is assisting in the management of the Insurance Claims Accounting and Consulting sub-practice, as well as managing engagements for business interruption, property damage, product recall, product liability and fidelity claims for corporate policyholders, business interruption values assessments, lost profits claims, litigation support and expert witness services. Mr. Johnson has extensive experience in the analysis of economic losses resulting from catastrophic events to companies of all sizes and a wide variety of industries, as well as the proper preparation, submission and settlement of claims for those losses. He is considered an expert in business interruption and has served as an expert witness on that topic in state and federal courts. Mr. Johnson has over 23 years of experience in this field, with the unique background providing such services to both insurers and policyholders. He is a graduate of the University of Georgia, with a Bachelor of Business Administration in Accounting.

SONDRA KELLEY

Director of Risk Management
HOWARD LEASING INC.

Sondra Kelley is the Director of Risk Management at Howard Leasing, Inc., a Professional Employer Organization in Bradenton, Florida. She is a dedicated, experienced, professional-responsible for workers' compensation claims management, safety compliance, and loss analysis. Prior to joining Howard Leasing, Sondra was a Lost Time/Litigated/Catastrophic Workers' Compensation adjuster specializing in investigations, evaluation, negotiation and litigation. She applies the appropriate methods and a flexible interpersonal style to decrease losses, analyze case facts, identify fraud, abuse and third party liability. She has claim handling knowledge for both private employers and public entities. She utilizes her vast knowledge of the workers' compensation law in a number of jurisdictions, specializing in Florida. She is educated in both workers' compensation and human resources with self-insured, high deductible, and fully-insured programs. She has 17 years of experience in the private employer, Carrier, TPA and PEO arena and is a licensed all lines independent adjuster. Additionally, her dedication to working with employers and knowledge of Florida law provides her with keen insight in mitigating losses through detailed claims management. She resides with her husband and four children in Valrico, FL.

ROBERT A. KIRCHMEIER

Director of Business Development
RWH MYERS

Bob Kirchmeier is RWH Myers' Director of Business Development and has overall responsibility for our growth and customer relationships. A mechanical engineer by degree he started his career as a Factory Mutual property loss control engineer. Bob advanced to senior account engineering positions and ultimately establishing a sales career with Arkwright Mutual (now FM Global). He was regional sales manager in their NY Region and sales director for the Chemical and Pharmaceutical business unit. He has extensive knowledge of property risk exposures and their loss accounting issues. Bob has spent the past 11 years with business interruption and property damage loss accounting firms.

ERIC KLOSS

Assistant Director, Global Security Operations
AIG

Eric R. Kloss is the Assistant Director at AIG's Global Security Operations Center in Houston. Eric is in charge of providing oversight and strategic direction for the global intelligence information platform and staff who are tasked with providing accurate strategic intelligence, threat analysis, and crisis management response/direction for AIG, and all associated business subsidiaries and their policy holders. Eric has had a long and successful career as an Infantryman in the United States Army and retired in 2013 as a Command Sergeants Major after 27 years of service. He has completed combat tours of duty in Operations Determine Resolve (Kuwait), Desert Spring (Kuwait), Initial Entry Force Kosovo, Iraqi Freedom 1 and Iraqi Freedom 2.5. Some of his most notable assignments include the United Nations Security Battalion, Joint Security Area where Eric served as the Battalion Command Sergeants Major implementing security for the DMZ/JSA between North and South Korea. There he worked closely with the State Department, Secret Service, FBI, DOD, and foreign security elements to ensure dignitaries and Heads of State were protected. He has served in several multinational environments working closely with many foreign services. During Operation Iraqi Freedom 1, Eric served as a First Sergeant of a Mechanized Infantry Company in the 1st Battalion 41st Infantry Regiment and led the company on combat patrols and daily security operations through the Iraqi urban environment. Eric holds a Master's Degree in Organizational Leadership from North Central University, a BS in Criminal Justice and Homeland Security and an AS in Administrative and Management Studies. He speaks fluent German.

WILLIAM W. LARGE

President
FLORIDA JUSTICE REFORM INSTITUTE (FJRI)

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), Mr. 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 Governor Bush's deputy chief of staff and was responsible for coordinating and advancing Governor Bush's vision from the governor's executive office to several state agencies. Mr. Large is a member of The Florida Bar, as well as the Administrative Law

Section; Health Law Section; and the Trial Law Section. He is admitted to practice before all Florida courts, the U.S. Supreme Court, the U.S. Court of Appeals for the 11th Circuit, and the U.S. District Courts for the Northern District of Florida, the Middle District of Florida and the Southern District of Florida. Mr. Large received both his Bachelor's degree in Business Administration (B.S.B.A. 1989) and his Juris doctor (J.D. 1993) from the University of Florida, and holds three master's degrees from Florida State University: (1) A Master's Degree in Political Science (M.S. 2002); (2) A Master's Degree in Business Administration (M.B.A. 2009); and (3) A Master's Degree in Risk Management and Insurance (M.S.M. 2009). William is a RIMS member.

RODGER LAURITE

Senior Vice President, Practice Leader

LOCKTON FINANCIAL SERVICES

Rodger Laurite is Senior Vice President and Practice Leader for Lockton Financial Services in Lockton's Southeast Series, focusing on all management liability lines of insurance such as Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Errors & Omissions, and Crime. As Practice Leader, Mr. Laurite is both a client advocate and placement broker for all aspects of the management liability lines of insurance for Lockton clients. Mr. Laurite has 18 years of business experience in the property and casualty insurance industry as well as the management consulting industry. During his insurance broker career, Mr. Laurite has brokered accounts ranging from Fortune 100 public companies to mid-size private companies. He has experience in numerous industries including retail, financial institutions, REITs, manufacturing, telecommunications, technology, healthcare, staffing/temp services, among others. He can be contacted at rlaurite@lockton.com.

KEITH LAVIGNE

Senior Vice President

ACE USA PROFESSIONAL RISK

Keith Lavigne is Senior Vice President, ACE USA Professional Risk, based in New York. Mr. Lavigne is the National Practice Leader for ACE USA's retail management liability business, focusing on private and not-for-profit companies. The management liability insurance products offered include Directors & Officers (D&O), Fiduciary, Employment Practices Liability, and Fidelity. Prior to joining ACE in March 2009, Mr. Lavigne spent approximately eight years with AIG, most recently as Senior Vice President of AIG Executive Liability's Financial Institutions division. He began his career in 1995, where he spent eight years working in public accounting, specializing in auditing, taxation and public offerings. Mr. Lavigne holds a Bachelor of Science degree in financial accounting from the University of New Haven and is licensed as a Certified Public Accountant in Connecticut. He can be contacted at Keith.Lavigne@acegroup.com.

MEGAN E. LEE

Principal

INTEGRO INSURANCE BROKERS

Megan has over 12 years of experience in the design, placement and global servicing of large property accounts; significant experience in real estate, financial services, and heavy manufacturing. Megan earned her Master of Science in Foreign Service from Georgetown University, and a Bachelor of Arts in International Relations and Asian Studies from Colgate University. Megan was the winner of the 2010 Power Broker Award and "40 under 40" Award from Risk & Insurance. Megan Lee.

DAVID L. MARCUS, ARM - P

Area Chairman – South Florida

Managing Director – Gallagher Public Sector

ARTHUR J. GALLAGHER & COMPANY

Dave has been with Arthur J. Gallagher & Company in Florida for 28 years and currently is responsible for co-managing the South Florida retail brokerage as well as being one of the Managing Director's of Gallagher's Public Sector practice group for the past 13 years. Over much of his insurance career, Dave has specialized in developing alternative risk programs for large public sector / scholastic risks. Further specialization is on large CAT exposed property programs. He has spoken at National RIMS and National PRIMA, as well as various regional and local RIMS and PRIMA conferences and chapter meetings around the country. Dave graduated college in 1981 from the University of Florida where he majored in Risk Management and Insurance. He has received various Gallagher sales awards; including twice Top 10 salesperson, London Sales Award in 1994 and Retail Branch Manager of the Year in 1998. In 2004, Dave was named US Broker of the Year by Lloyds of London. In 2007 and again in 2013, Dave was recognized as Public Entity "Power Broker" by Risk and Insurance magazine.

SCOTT MARTING

Property and Liability Manager

PALM BEACH COUNTY BOARD OF COUNTY COMMISSIONERS

Scott joined Palm Beach County in 1999 as a Loss Control Specialist in the Risk Management Department and has held the positions of Senior Loss Control Specialist, Employee Safety Coordinator and his current position as Manager of Property and Liability. He began his career in Risk Management with Aneco Electrical Construction, which specialized in large building electrical construction throughout the Southeast United States. He received a Bachelors Degree in Criminal Justice from Florida Atlantic University and currently holds the designation of Certified Safety Professional (CSP) in Comprehensive Practice. He is a member of the Palm Beach County RIMS Chapter and currently serves as the Vice President of the American Society of Safety Engineers Gold Coast Chapter. He also previously served as a board member for the National Safety Council South Florida Chapter and was Past President of the American Society of Engineers Gold Coast Chapter.

MARIE E. MASSON

Partner

QUINTAIROS, PRIETO, WOOD & BOYER, P.A.

Marie E. Masson is a partner in the Orlando office of Quintairos, Prieto, Wood & Boyer, P.A. Ms. Masson concentrates her practice in the areas of workers' compensation defense, labor and employment matters and general liability. She represents a variety of employers throughout the state of Florida before administrative judges, circuit courts and Judges of Compensation Claims. Ms. Masson handles all aspects of trial litigation, as well as appeals. Throughout her career, Ms. Masson has represented several Fortune 500 companies in the telecommunications industry, as well as in the food and beverage, entertainment, retail, hospitality and health care industries. Aside from litigation, Ms. Masson provides additional services to her existing clientele by offering continuing education for licensed claims adjusters, risk managers and employer. She also regularly advises her clients in risk mitigation and labor and employment related issues. Prior to graduating from law school, she was an intern clerk with the Supreme Court of Florida during the elaboration of the 2000 Presidential

election cases. Ms. Masson received her Bachelor of Arts magna cum laude from the University of Puerto Rico in 1996 and her Juris Doctor from Florida State University in 2000. Ms. Masson is licensed to practice law in Florida and is admitted in the U.S. District Courts for the Northern, Middle and Southern Districts of Florida. Her professional affiliations include The Florida Bar (Workers' Compensation Section and Trial Lawyers Sections), the American Bar Association (Workers' Compensation and Labor and Employment Sections), the Hispanic National Bar Association and the Puerto Rican Bar Association of Florida.

GREGORY J. MCKENNA

Legal Counsel

GALLAGHER BASSETT SERVICES, INC.

Greg McKenna serves as legal counsel to Gallagher Bassett Services, Inc., a subsidiary of Arthur J. Gallagher & Company in Itasca, Illinois. GB is a leading third party administrator serving customers in the administration of workers' compensation, property and casualty lines of insurance coverage in the United States and internationally. Mr. McKenna manages GB Governmental Affairs within the Gallagher Bassett legal team. This department is charged with tracking, reporting and advocacy related to legislation and regulation affecting GB and its clients. Mr. McKenna has previously managed the corporate claims area for Gallagher Bassett and has overseen centralized compliance functions for the company. He also serves in an executive leadership position with the Medicare Advocacy Recovery Coalition based on Washington, DC, and is an officer of the American Association of Independent Claims Professionals. Prior to joining Gallagher Bassett in 2008, Mr. McKenna was a civil litigator with the firm of Cremer, Kopon, Shaughnessy & Spina, LLC, in Chicago. He holds a law degree from Loyola University Chicago School of Law, a Master's Degree from Georgetown University and a Bachelor's Degree from the University of Notre Dame. With his wife and three children, Mr. McKenna lives in the northwest suburbs of Chicago.

MICHAEL MCNABB

Risk and Safety Manager

HILLSBOROUGH COUNTY, FL

Michael McNabb is the Risk and Safety Manager for Hillsborough County, Florida, a county of 1,100 square miles and 1,192,860 citizens. Prior to this, Mr. McNabb was the Risk Manager for the City of Tampa for 19 years. Michael is the President of the Tampa Bay Chapter of RIMS and is a founding member and past President of the Tampa Bay PRIMA Chapter. He holds the ARM designation and received his BA and MBA from the University of South Florida. Michael has been a speaker at various RIMS, PRIMA, and GFOA conferences and served on the Superbowl XLIII committee and the 2012 Republican National Convention risk management team.

CATHERINE MULLIGAN

Senior Vice President

ZURICH NORTH AMERICA

Catherine has specialized in the risk management and risk transfer issues around technology, Errors & Omissions, Intellectual Property, and Security & Privacy for 15 years as both an underwriter and a broker. Catherine is a Senior Vice President of Zurich North America, where she is the national underwriting manager for Specialty E&O. The group handles Errors & Omissions, Security & Privacy, and Employed Lawyers. Prior to Zurich, Catherine was an AVP at The Chubb

Group of Insurance companies where she was a regional underwriting manager in the technology division, earning her Underwriting Specialist designation with a focus on E&O. She later spent 3 years as a broker at William Gallagher Associates in New York City, where she worked with technology and life sciences companies. Catherine is a frequent speaker at events relating to Security & Privacy and Technology E&O issues. She contributes to articles and interviews for industry publications. She graduated cum laude from The College of the Holy Cross in Worcester, MA with a double major in English and Women's Studies.

ERIK NIKODEM

Property Executive

AIG PROPERTY CASUALTY

Erik Nikodem, based in Boston, is the Property Executive for the United States and Canada region of AIG Property Casualty. He oversees the operations of a 400-member team, leading and coordinating the comprehensive underwriting, financial, human resources, claims, operations and sales activities of AIG's \$3.5 billion commercial property and energy portfolios in the United States and Canada. Erik has considerable experience managing both underwriting and brokerage teams, and his technical expertise spans all lines of property insurance. Prior to assuming his current position, Erik served as Executive Vice President and Property Division Executive for Lexington Insurance Company. Erik re-joined AIG from AON Benfield (Bermuda) in 2009, where he successfully rebuilt Benfield's North American facultative reinsurance broking operation in the United States, Canada and Bermuda. Earlier in his career, Erik was the President & Director of Cooper Gay Risk Services; he also held the position of Assistant Vice President for Lexington Insurance Company. Erik began his underwriting career at the Continental Insurance Companies, and has lived and worked in New York, Los Angeles and Bermuda. Erik received a Masters of Business Administration from Southern New Hampshire University and a Bachelor of Science, Management Information Systems from Rochester Institute of Technology.

DOUGLAS J. O'BRIEN

Senior Vice President

National Casualty and Alternative Risk Practice Leader

WELLS FARGO INSURANCE SERVICES

Doug is the National Casualty & Alternative Risk Practice Leader for Wells Fargo Insurance Services and is based in New York City. In his roles, he supports clients and colleagues across the country in the analysis, modeling, design, marketing and placement of complex casualty, alternative or complex risk financing programs. Doug has over 26 years experience working on large casualty accounts placing both primary and excess liability coverage in the U.S., European and Bermuda marketplace. He had been with Wachovia Insurance Services for over 3 years prior to the acquisition of Wachovia by Wells Fargo in 2009 and prior to that 19 years with Marsh. Doug holds a BA from Clark University and an MA from American University. Doug holds an admitted New York Brokers License and various non-admitted brokers licenses in all other states.

ROBERT A. PARISI, JR.

Managing Director & National Practice Leader

MARSH

Robert Parisi is a Managing Director and National Practice Leader for Technology, Network Risk & Telecommunications specialist in Marsh's New York City headquarters. His current

responsibilities include advising clients on issues related to intellectual property, technology, privacy, and cyber related risks as well as negotiating with the carriers on terms and conditions. Prior to joining Marsh, Robert was the senior vice president and Chief Underwriting Officer (CUO) of eBusiness Risk Solutions at AIG. Robert joined AIG in 1998 as legal counsel for its Professional Liability group and held several executive and legal positions, including CUO for Professional Liability and Technology. While at AIG, he oversaw the creation and drafting of underwriting guidelines and policies for all lines of Professional Liability. Robert was also instrumental in the development of specialty reinsurance to address aggregation of risk issues inherent in cyber, privacy and technology insurance. In addition to working with AIG, he has also been in private practice, principally as legal counsel to various Lloyds of London syndicates. While at Marsh, Robert has worked extensively with Marsh clients in all industries, assisting them in analysis of their risk as well as in the placement of coverage for cyber and privacy risks. Robert received his BA in Economics from Fordham College and earned his JF from Fordham University School of Law.

RAUL E. "REP" PLASENCIA, ARM-P, ASLI

Senior Vice President

RISK PLACEMENT SERVICES (RPS)

Rep is a wholesale property insurance broker for catastrophic wind risk accounts. He specializes in designing layered property insurance programs for Public Entity, Scholastic and Religious accounts. His current clients have catastrophe exposed insured values that exceed 55 billion dollars. Rep is a South Florida native who has been in working within the retail and wholesale insurance business for the past 21 years. Rep has a Bachelor of Science degree in Risk Management and Insurance from the University of Alabama. He has also obtained the Certified Insurance Counselor (CIC), Associate in Surplus Lines Insurance (ASLI), Risk Management for Public Entities and the Associate in Risk Management (ARM) designations.

JOSEPH PUZZO

Senior Vice President

AIG PROPERTY CASUALTY — A&H BUSINESS DEVELOPMENT

Joseph Puzzo is responsible for Business Development, and works with AIG's Accident & Health unit and field operations to help them implement plans to develop and bind new business. Of particular focus is the formulization of cross-marketing strategies within the AIG Property and Casualty business units that will build additional sales to existing customers. Joe has been with AIG since 1990, and has held roles of increasing responsibility including leadership of AIG's Accident and Health's Field Operations, Canadian A&H Regional Offices and the A&H national sales organization, and most recently as Profit Center Head of the @Work unit. Prior to joining AIG, Joe worked at Aetna Life Insurance & Annuity Company for 17 years, holding several field and home office management positions. Joe earned a bachelor's degree in Modern European History from Fairfield University in Connecticut. He holds the Charter Life Underwriter (CLU) and Charter Financial Consultant (ChFC) professional designations.

J. CRAIG RICHARDSON

Senior Vice President, ACE Environmental Risk

ACE USA

Craig Richardson serves as Senior Vice President of ACE Environmental Risk Division of ACE USA, a position to which he was appointed in December, 2012. In this position, Mr. Richardson has responsibility for the development, underwriting, and delivery of environmental risk solutions

for brokers and their clients, from small or mid-size to large multinationals. Additionally, Mr. Richardson oversees all retail-focused environmental business for ACE Environmental Risk and manages a national team of environmental underwriting specialists deployed throughout the U.S. With more than 20 years of environmental insurance industry experience, Mr. Richardson most recently served as Vice President, Field Operations for ACE Environmental Risk, having joined the company in 2008. Prior to his tenure with ACE, Mr. Richardson held various management and underwriting positions in the insurance industry, including serving as a vice president and assistant division manager at AIG Environmental. Mr. Richardson received his Bachelor of Arts degree in Biological Sciences from the University of Mississippi and a Master's degree in Public Policy & Administration from Mississippi State University. He has published articles on the topic of environmental liability and risk management issues in several industry publications.

ESTHER RO

Managing Principal

INTEGRO INSURANCE BROKERS

Esther RoEsther has over 15 years of experience in large account Property brokerage working with clients to identify, analyze and quantify property exposures, followed by the design and implementation of domestic and global property insurance programs. Esther received her Bachelor of Arts in Political Science from Columbia University. Esther was named Risk & Insurance Power Broker; Recognized in "40 under 40" category.

MICHELLE ROBLETO

Chief Operating Officer

FBMC BENEFITS MANAGEMENT

Michelle Robleto, Chief Operating Officer received her Bachelor of Arts from Louisiana Tech University and a Master of Public Administration from Texas A&M University. She recently joined FBMC with her over 25 years of experience in both the public and private sectors, specializing in insurance operations, solvency, product development and public policy. Michelle is a member of FBMC's leadership team, and is responsible for managing all operational aspects of the company including the departments of Client Services, Information Systems and Benefits Administration. Guided by the objectives of the company, Michelle provides the leadership, management and vision necessary to ensure FBMC has the proper operational controls, administrative and reporting procedures and people systems in place. Working in conjunction with FBMC's President, she is tasked to effectively grow the organization while ensuring financial strength and operational efficiencies are maintained.

STEVEN W. SACHS, ARM

Executive Vice President,

Director Real Estate and Hotel Practice

WILLIS

Mr. Sachs has over 30 years of experience in the real estate development field as both a risk manager and insurance broker. Mr. Sachs developed the risk management function at The Rouse Company and was employed as their Risk Manager as an employee and on a contractual basis for over 31 years. He utilizes a wide range of insurance market relationships to develop and implement innovative risk transfer products for real estate clients. Mr. Sachs served from 1992 to 2000 on the Board of the Self-Insurance Education Foundation. He also served on the Board of the Self-Insurance Institute of America from 1996 to 1999. Mr. Sachs has developed the following programs for real estate clients: Alternative risk financing funding techniques for windstorm and earthquake deductibles, Risk management

performance programs for a large office and shopping center developer (The Rouse Company) that reduced per square foot liability costs by 43% over a ten year period and Disaster recovery plans and was involved, as a team member, in the successful recovery of property operations during the Northridge earthquake, Hurricane Andrew and the ship that struck the Hilton Hotel and Riverwalk Shopping Center. Mr. Sachs has a BA in History from Duke University and a Masters in Liberal Arts from Johns Hopkins. In 2006, Risk and Insurance Magazine awarded Mr. Sachs its Power Broker designation, an award given to 100 insurance professional recognizing their dedication to their clients and commitment to excellence.

SCOTT H. SILVER
Senior Equity Partner
MKRS LAW

Scott H. Silver is one of Florida's most prominent workers' compensation litigators. Mr. Silver is a senior equity partner and manages firm operations for the Fort Lauderdale office while maintaining an active litigation and trial caseload. Mr. Silver has received Martindale-Hubbell's highest rating for legal ability and ethical standards, indicating his professional excellence; been named a 'Best Lawyer' by The Best Lawyers in America; included within Corporate Counsel Magazine's edition of the Best Lawyers in America; was an invited guest on both Forbes Business Network and Time Magazine's broadcast interviews on their American Premier Lawyer presentations; topics entitled 'Minimizing Workers' Compensation Claim Exposure' and 'Proactive & Aggressive Approaches to Combat Workers' Compensation Fraud' respectively; been selected for inclusion in the National Register's Who's Who in Executives and Professionals; recognized by the South Florida Legal Guide as both a 'Top Lawyer in South Florida' as well as a 'Top Lawyer in the Practice Area of Workers' Compensation'; and designated a 'Super Lawyer' by Florida Super Lawyer Magazine. Associated with MKRS' selection for inclusion by US News & World Report in its inaugural publication of Best Law Firms, Mr. Silver was concurrently recognized within their individual designation of Best Lawyers in America. Mr. Silver graduated from the University of Miami with a B.A. in 1983 and Nova Southeastern University with a J.D. in 1986.

DR. WILLIAM SPANGLER
Chief Medical Officer
TRAVEL GUARD

Dr. Spangler has worked with Travel Guard since 2002 and is currently serves as Medical Director. Dr. Spangler has served as Medical Director, Regional Medical Director and Vice President of Medical Affairs for several emergency medicine groups in North Carolina, Louisiana and the Houston, Texas area. Currently he is an active staff member in the Emergency Department at Christus St. Catherine Hospital in Katy, Texas as well as Sacred Heart Emergency Center in Houston. He has been a member of the American College of Emergency Physicians since 1984. Dr. Spangler completed his undergraduate studies at Albright College in Reading, PA and received his MD from the Pennsylvania State University College of Medicine. He completed a three year residency in emergency medicine at East Carolina University School of Medicine. He is board certified in emergency medicine. Dr. Spangler is frequently called upon to serve as an expert reviewer for medical professional liability matters of all types. In addition, Dr. Spangler serves as a Team Physician for the NFL Houston Texans.

KIMARIE R. STRATOS
Senior Vice President and General Counsel
MEMORIAL HEALTHCARE SYSTEM

Kimarie Stratos serves as Senior Vice President, General Counsel Chief Privacy Officer for Memorial Healthcare System, the country's fifth largest public hospital system. In that capacity, Ms. Stratos oversees legal and risk issues for the entire hospital system, which includes Memorial's six hospitals, numerous primary care and outpatients centers, a nursing home, a clinically integrated network of over 1,000 Physicians and numerous other enterprises. Prior to joining Memorial, Ms. Stratos acted as Senior Vice President and General Counsel for Miami Children's Hospital. She has over twenty (20) years of experience in Health Law. In her role as General Counsel of Memorial Healthcare System, Ms. Stratos provides legal advice to senior management on myriad issues including regulatory and compliance matters, patient privacy, data security, bioethics, medical staff bylaws, contracts, human subject research, managed care contracting, governance and other matters. Ms. Stratos received her undergraduate and law degrees from the University of Florida with High Honors and Honors, respectively. Following law school, Ms. Stratos served as a federal law clerk in the Southern District of Florida before joining a large Miami law firm where she practiced as an associate and partner.

STEVEN SUNDOOK
Managing Attorney
VERNIS & BOWLING

Steven Sundook was born in Boston, Massachusetts. Steve obtained a Bachelor of Arts in Political Science from the University of Massachusetts in 1978 and a Juris Doctor from the University of Miami School of Law in 1982. Steve began his legal career as a research aid for the Honorable James R. Jorgenson at the Third District Court of Appeal in Miami, Florida. In April 2000 Steve joined the Ft. Myers office of Vernis & Bowling of Southwest Florida. He is the managing attorney, and continues to practice in the areas of property and casualty insurance, automobile liability, premises liability and first party coverage. He represents insurance companies, insureds and self-insureds in trial and appellate litigation. Steve has represented clients in successful jury trials in Lee, Collier, Charlotte, Sarasota and Manatee counties. Steven Sundook is a member of the Florida Bar, Federal District Courts for the Southern and Middle Districts of Florida, American Bar Association, Florida Supreme Court Local Rules Committee, Lee County Bar Association, Southwest Florida Claims Association. He is also an associate member of the South Florida Public Risk Management Association. In his free time, Steve enjoys biking, hiking, cooking and traveling with his wife and two daughters. He is an avid Miami Hurricanes football fan and was born into being a Boston Red Sox fan. He continues to ride the sox rollercoaster of suffering and thrills all summer long.

RICHARD (RICK) SWANN
Director of the Risk Management and Facilities Management Bureaus
HILLSBOROUGH COUNTY SHERIFF'S OFFICE

Richard (Rick) Swann is currently the Director of the Risk Management and Facilities Management Bureaus for the Hillsborough County Sheriff's Office in Tampa. Rick's responsibilities include management and oversight of the agency's self-insured workers compensation program and employee benefits including the self-insured employee health care program, life insurance, and long term and short-term disability programs. Rick also oversees the Sheriff's Office's

Health and Wellness Clinic. Rick manages all leased properties, and is responsible for operational support, insurance services and maintenance of all Sheriff's Office buildings and facilities throughout Hillsborough County. Prior experience includes four years as the Chief of Safety and Claims for the City of Tampa responsible for the administration of self-insured workers' compensation and liability programs as well as all safety training and compliance matters for the City of Tampa. Additional experience as the South East Regional SIU Manager for USAA Insurance responsible for personnel, regulatory compliance, and all claims investigation's in 7 states and the U.S. Virgin Islands. Rick has earned an Associates Degree in Criminal Justice Administration, a Bachelors Degree in Business Administration (BBA), and Masters of Business Administration (MBA).

ROBIN T. SYMONS
Co-Managing Partner
GORDON & REES LLP

Robin Taylor Symons is the Co-Managing Partner of Gordon & Rees LLP's Miami office and a member of the Labor and Employment, Insurance, and Commercial Litigation practice groups. Ms. Symons' litigation and counseling practice focuses on employment practices liability, directors and officers liability, and complex insurance coverage litigation across all lines of insurance. Ms. Symons provides legal counsel and advice to small and mid-size employers, and has served as counsel to the local state court. She has tried numerous employment and insurance coverage cases, and serves as monitoring counsel/coverage counsel for insurers nationwide. Ms. Symons also has considerable experience handling commercial litigation and professional liability claims, and has defended numerous complex cases in these areas including class actions, binding arbitrations, and RICO lawsuits. She can be contacted at rsymons@gordonrees.com.

SHEP TAPASAK, CPCU, JD
Sr. Vice President and Regional Healthcare Practice Leader
LEXINGTON INSURANCE COMPANY / AIG

Shep is Senior Vice President, responsible for the Lexington Insurance operations in the Southeast. His oversight responsibilities include all E&S product lines, with a total Gross Written Premium of more than \$600,000,000. Additionally, Shep is the Healthcare Practice Leader for a seven state region, including Florida. Mr. Tapasak is an insurance executive with more than 23 years of experience in the property/casualty arena. He began his career as an actuary, studied law (at night), and has held a variety of jobs spanning both home office and field leadership. Shep has been with AIG for ten years, and immediately preceding AIG, he was the National Healthcare Practice Leader for a large insurance company. He received his B.S. from SUNY Binghamton and J.D. from Brooklyn Law School.

ANDREA K. TOMASEK, SHRM, CSP
Workers' Compensation Manager
NEXTERA ENERGY, INC. / FLORIDA POWER & LIGHT COMPANY

Andrea is the Workers' Compensation Manager for NextEra Energy / Florida Power and Light which has 16,000 employees in 27 states. Prior to NextEra, Andrea was the Human Resources, Safety and Environmental Regulations Manager for King Ranch, Inc. for their Florida, Texas and New Mexico operations. She received her Bachelor's degree in Public Administration from University of Central Florida - Orlando. Andrea is on the Palm Beach County RIMS chapter Board of Directors.

DAWN R. TRAVERSO
Managing Partner
ERACLIDES, GELMAN, HALL, INDEK & GOODMAN, LLP

Dawn received her Bachelor's degree from Washington & Jefferson College in 1992 and her Juris Doctorate degree from D.C. Law in 1995. She is a member of the Florida Bar, the U.S. District Court for the Middle and Southern Districts of Florida, the U.S. Court of Appeals for the Eleventh Circuit and the Supreme Court of the United States. Dawn concentrates her practice in the defense of workers' compensation, and labor and employment matters. Dawn is the Managing Partner of the Miami/Fort Lauderdale Office of Eraclides, Gelman, Hall, Indek & Goodman, LLP. At present, Dawn is the Chair of the Workers' Compensation Section of The Florida Bar and is a member of the Executive Council of the Workers' Compensation Section of The Florida Bar. Dawn is an Adjunct Professor of Law at Nova Southeastern University, Shepard Broad Law Center. She is a member of the Broward County, Dade County and Monroe County Bar Associations. Dawn is certified by The Florida Department of Financial Services as an instructor in Workers' Compensation, and has lectured at numerous seminars regarding ethics, administration and defense of Workers' Compensation claims. Dawn was previously the Vice-Chair of the Workers' Compensation Rules Committee. Dawn is a Trustee with the Friends of 440 Scholarship Fund, and is the Secretary of the South Florida Chapter.

MARK VITNER
Managing Director, Senior Economist
WELLS FARGO SECURITIES, LLC

Mark Vitner is a managing director and senior economist at Wells Fargo, responsible for tracking U.S. and regional economic trends. Based in Charlotte, N.C., he also writes for the company's Monthly Economic Outlook report, the Weekly Economic & Financial Commentary, and provides regular updates on the housing markets, commercial real estate, regional economies, and inflation. Mark joined Wachovia (then First Union) in 1993. Before that, he spent nine years as an economist for Barnett Banks in Jacksonville, FL. Mark's commentary has been featured in the New York Times, Wall Street Journal, Bloomberg, and many other publications. Originally from Atlanta, Mark earned his B.B.A. in economics from the University of Georgia, an M.B.A. from the University of North Florida, and has completed further graduate work in economics at the University of Florida. He also completed the National Association of Business Economics (NABE) Advanced Training in Economics program at Carnegie Mellon University. Mark is a member of the National Association of Business Economists and co-founded its Charlotte chapter, The Charlotte Economics Club. He serves as a distinguished lecturer and practitioner at the University of Georgia. He is also a member of the American Economic Association, the American Real Estate and Urban Economics Association, and the Charlotte Chapter of the Association for Corporate Growth.

WILLIAM A. WARREN, CPA
Co-Founder and Partner-In-Charge
RWH MYERS

Bill Warren is a co-founder and the Partner-in-charge of the firm's Atlanta office, representing public and private entities throughout North America and Europe. Bill specializes in complex business interruption, extra expense and property damage claims, as well as business interruption value and exposure reporting. Bill also provides expert services for matters in appraisal, mediation, arbitration and litigation.

PAMELA WEBB
Claims Administrator
CITY OF BOYNTON BEACH

Pam is the Claims Administrator for the City of Boynton Beach and has been with the city for fifteen years. Prior to joining the City of Boynton Beach, she was a member of the Office of Risk Management at the Town of Palm Beach. Pam received her Associate in Claims from the Insurance Institute of America and is National Incident Management System certified. Pam is a member of the RIMS Palm Beach Chapter and Workers' Comp Claims Professional.

JEFF WILLIS
Partner
ROGERS & HARDIN, LLP

Jeff Willis is a partner in the litigation group of the Atlanta based law firm Rogers & Hardin. His practice is focused on representing clients in complex business litigation, securities litigation, securities regulatory and enforcement matters, and a broad range of other commercial disputes. Mr. Willis is recognized as a "Georgia Super Lawyer" and is listed in The Best Lawyers in America. He has experience in a variety of complex litigation, including lawsuits and arbitrations against broker-dealers and other financial institutions; securities class actions; litigation of contract, unfair competition and trade secret claims; employment claims; the defense of qui tam proceedings; and the representation of public companies and individuals in investigations and enforcement actions brought by the Securities and Exchange Commission, self-regulatory organizations, and securities regulators of numerous states. He is the Chairman of the Elections Committee of the Atlanta Bar Association and in 2007 received that organization's Distinguished Service Award. Mr. Willis earned a B.A. degree in political science from the University of the South, magna cum laude, and received his law degree from Vanderbilt University, where he served as Executive Editor of the Vanderbilt Law Review and on the Moot Court Board.

IN MEMORY OF
CHARLES “CHUCK” MAGAZINE
OCTOBER 28, 1950 – FEBRUARY 17, 2013



Chuck was extraordinarily passionate in all of his endeavors, especially those related to Risk Management and RIMS. His warm good humor and outgoing personality were a spark whenever he was present.

Chuck's dedication and commitment to the Palm Beach County Chapter of RIMS and the Risk Management community will always be honored. Chuck served on the Board of the Palm Beach County Chapter of RIMS from 1996-2013 in numerous capacities. A few of his achievements include, Legislative Affairs, I-Day, Stump the Masters and the creation of a TV video to promote Risk Management.

Chuck's career in Risk Management began in 1971 with Liberty Mutual Insurance Co. From there he worked for a state health agency, private healthcare systems, a nationwide restaurant franchise operation, and the Risk Manager for the City of Boynton Beach, Fl.

Chuck served in the United States Army Reserves from 1971- 1994. He retired from the U.S. Army as a Master Sergeant, E-8 and was awarded the Meritorious Service Medal.

He published numerous articles and spoke on various risk management topics. He chaired the Florida RIMS Educational Conference in 2001. He served on the National RIMS Society Member & Chapter Services Committee from 2007 to 2009. He served on the Member and Chapter Services Committee for the RIMS Society and as a Risk Manager in Residence for the Spencer Foundation at Middle Tennessee State University. He was a member of the Public Risk Management Association (PRIMA), South Florida Chapter, 1996 to 2013. He was a Board member of the Safety Council of Palm Beach County, Florida from 2008 to 2013.

Chuck received the Richard W. Bland Memorial Award for Legislative & Regulatory Affairs, presented at the annual Society conference in 2008. This year, he was nominated for the Harry & Dorothy Goodell Award. This award is equivalent to a lifetime achievement award. He was so humbled and expressed heartfelt gratitude to be nominated for this award.

Chuck's achievements and positive impact on the risk management community will always be remembered.

FLORIDA CHAPTER PRESIDENTS

BROWARD CHAPTER

(Formerly South Florida Chapter, Formerly Florida Society Of Insurance Buyers, Inc.)

Formation: January 1962

PRESIDENTS

1962	M.S. Chenault, Ryder System, Inc.
1963	L.C. Lavaas, Metropolitan Dade County
1964	Herbert Friedlander, City of Miami Beach
1965	Richard Helken, City of Miami
1966	Ken Allyn, City of Coral Gables
1967	Stanley L. Stern, Wometco Enterprises, Inc.
1968-69	Orman Kitchens, A. J. Capeletti, Inc.
1970	L.C. Cantin, Metropolitan Dade County
1971	James T. Owens, Jr., Florida Power & Light Company
1972	Carl B. Rosenbaum, Wometco Enterprises, Inc.
1973	Robert P. Raitt, Belcher Oil Company
1974	Dion Coakley, Metropolitan Dade County
1975	Joseph E. Franklin, Southeast Banking Corp.
1976	Douglas I. Craven, Wometco Enterprises, Inc.
1977	W. Richard Hale, Dade County School Board
1978	Richard E. Hinds, Florida Power & Light Co.
1979	Melvin H. Setchen, Keller Industries, Inc.
1980	A. J. Dege, Ryder Systems, Inc.
1981	Marlene F. McCandish, Florida Power & Light Co.
1982	Rita Martell, City of Miami Beach
1983	William Logle, Racal-Milgo
1984	William Coombs, University of Miami
1985	Nancy Bentley, Palm Beach Newspapers, Inc.
1986	Richard Cote, Ryder Systems, Inc.
1987	Charley Fix, Jr., City of Pompano Beach
1988	Dotty Peck, Personnel Pool of America, Inc.
1989	Sondra Geller, Personnel Pool of America
1990	David L. Amason, City of Deerfield Beach
1991-92	Ronald Torre, City of Ft. Lauderdale
1993-94	Ruth Unks, City of Coconut Creek
1995-96	Richard B. Huybers, Waste Management, Inc.
1997	W. Michael McDonald, Value Rent-A-Car, Inc.
1998-2000	Christina M. Butz, OutSource International
2001-02	Joy Sinberg, JM Family Enterprises, Inc
2003-04	Laurence Glasser, Amerijet International, Inc.
2005-07	Elizabeth Guimaraes, Nova Southeastern University, Inc.
2008-11	Laurence Glasser, Amerijet International, Inc.
2012-13	Elizabeth Guimaraes, Nova Southeastern University Inc.

TAMPA BAY CHAPTER

FORMATION: OCTOBER 1977

PRESIDENTS

1977-78	Douglas Rein, Florida Steel Corp.
1978-79	Fred Papolos, Florida Power Corp.
1979-80	Harold H. Walker, Orlando Utilities
Jan. 1980	J. Glenn Dockery, First National Bank of Florida
June 1980	J. Glenn Dockery, Linder Industrial Machinery Co.
Nov. 1980-Dec. 81	J. Glenn Dockery, Sun Banks of Florida, Inc.
Jan. 1982-Dec. 83	Ed Shivers, Publix Supermarkets, Inc.
1984-85	Albert Carter, Southwest Florida Water Management District
1986-87	Patricia Sikes, Sea World, Inc.
April 1987	Howard Taylor, City of Lakeland, Office of Risk Management
Aug. 1987-Dec. 88	James Taglia, Jr., TECO, Inc.
1989-90	Mark DeLillo, Jim Walter Corporation
1990-91	Glenn W. Simpson, St. Joseph's Hospital
Mar. 91-92	William Ross III, Eckerd Family Youth, Inc.
1992-93	Grant Booth, Publix Supermarkets, Inc.
1993-94	Michael J. McNabb, City of Tampa
1994-95	Eugene Moore, Southern Management Services
1995-97	Dennis R. Hoffmann, Cleaners Hanger Company
1998-99	Cindy S. LeRoy, PricewaterhouseCoopers, LLP
2000-01	Mike Benishek, Pacific Tomato Growers, Ltd.
2002-03	Lucy Petruccelli, South West Florida Water Management District
2004-05	Barbara Ferraro, Raymond James Financial, Inc.
2006-07	Charlie Bowden, W.S. Badcock Corporation
2008-09	Mike Benishek, Pacific Tomato Growers, Ltd.
2010-11	Barbara Ferraro, Raymond James Financial, Inc.
2012-13	Michael McNabb, Hillsborough County BOCC

NORTHEAST FLORIDA CHAPTER

FORMATION: MAY 1979

PRESIDENTS

1979-80	Harold L. Flax, Ryder Truck Lines, Inc.
1981	Bobby L. Jackson, Jacksonville Shipyards, Inc.
1982	Frank Polatty, Atlantic National Bank of Florida
1983	Dale E. Bitter, Seaboard System Railroad
1984	Boyd W. Fink, The Charter Co.
1985	James H. Rogers, III, Royal Services, Inc.
1986	Tommy L. Riggs, Blue Cross & Blue Shield of Florida
1987	Lynne Ashmead, Seaboard System Railroad
1988	Charles McDonald, St. Johns River Power Park
1989-90	Joan McCarthy, Winn Dixie Stores, Inc.
1991	Richard Hamilton, CSX Transportation
1992	Anton Kronenburg, City of Jacksonville
1993	James M. Dineen, Barnett Banks, Inc.
1994	John M. Rooks, Lynch Management, Inc.
1995	Edward Schoenberger, Atlantic Marine, Inc.
1996	Carla Griffin, Barnett Banks, Inc.
1997	John R. Phelps, Blue Cross and Blue Shield of Florida, Inc.
1998	Kimberly L. Rigsby, CSX Corporation
1999	Brian Knerr, ARM, Modis Professional Service, Inc
2000	Ellen Rice, Jacksonville Electric Authority
2001-02	Paul Hunter, Florida Rock Industries, Inc.
2002-03	William Markey, Rayonier, Inc.
2004	Rebecca Roberts, Seastar Lines, Inc.
2005	John Ward, The St. Joe Company
2006-07	Sharon Abraham, Acosta, Inc.
2008-09	Deborah Tauro, CSX Transportation
2010-11	Edwin Pierce, Blue Cross Blue Shield of Florida, Inc.
2012-13	Robert Gofourth, Insite Managed Solutions

PALM BEACH COUNTY CHAPTER

FORMATION: JANUARY 1, 1991

PRESIDENTS

1991-92	Howard Taylor, South Florida Water Management District
1993	Marty Sturmer, Florida Power & Light Group, Inc.
1994	Robert "Buddy" Culberson, United States Sugar Corp.
1995-96	Barbara Martinuzzi, Town of Palm Beach
1997	Howard Taylor, South Florida Water Management District
1998	Gerald M. Florence, JM Family Enterprises Inc.
1999-2000	Bruce Clithero, Oxbow Corporation
2001-02	Chuck Magazine, City of Boynton Beach
2003-06	Karen Temme, Town of Palm Beach
2007-10	Chuck Magazine, City of Boynton Beach
2011-13	Nancy Bolton, Palm Beach County

CENTRAL FLORIDA CHAPTER (FORMERLY FLORIDA NORTH CENTRAL CHAPTER)

FORMATION: 1991

PRESIDENTS

1991-92	Patricia Sikes, Sea World, Inc.
1993-94	Dave Holcombe, International Speedway Corporation
1995	Mary Finnell, Orlando Utilities Commission
1996-97	Raymond F. Scullian, Orlando Utilities Commission
1998-99	Mary L. Nielsen, AAA
2000	Marlene Hibdon, ADP Totalsource
2001-02	Frank Catapano, Volusia County
2003-04	Patricia Sikes, Sea World, Inc.
2005-06	Byron Beard, Florida League of Cities, Inc.
2007-09	Mitzi Dykes, Gevity HR
2010-11	Rick Broderick, Harris Corporation
2011-12	Susan Martin, Orange County
2013-14	Mary Nielsen, AAA

SOUTHWEST FLORIDA CHAPTER

FORMATION: 1991

PRESIDENTS

1991-93	Dennis Slabaugh, Community Health Care, Inc.
1993-95	Shirley Spicer, Columbia Hospital Corp.
1995-97	Doug Baird, Barron Collier Company
1997-98	Lynn Ann Evans, Collier County Government
1999-2000	Leslie Price, Health Management Associates, Inc.
2001-02	Charity Strassel, Collier Enterprises, Ltd.
2003-04	Charity Strassel, WCI Communities, Inc.
2005-07	Wayne Fiyalko, Lee County Government
2008-11	Francisco Fuentes, Chico's FAS
2012-13	Wayne Fiyalko, LCEC Risk Manager

GREATER MIAMI CHAPTER

FORMATION: FEBRUARY 10, 1994

PRESIDENTS

1994-95	Scott B. Clark, Miami-Dade County Public Schools
1996-98	Carol A. Erbs, The PBSJ Corporation
1999-2002	Kathryn Edwards, ARM, Fortis, Inc.
2003-04	Scott B. Clark, Miami-Dade County Public Schools
2005-07	William Fay, Royal Caribbean Cruises, Limited
2008-10	Scott B. Clark, Miami-Dade County Public Schools
2011-12	Michael Sparber, City of Coral Gables
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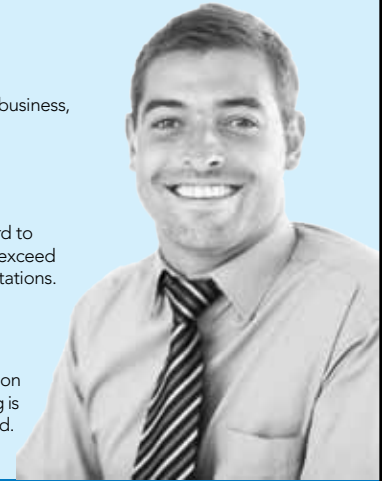
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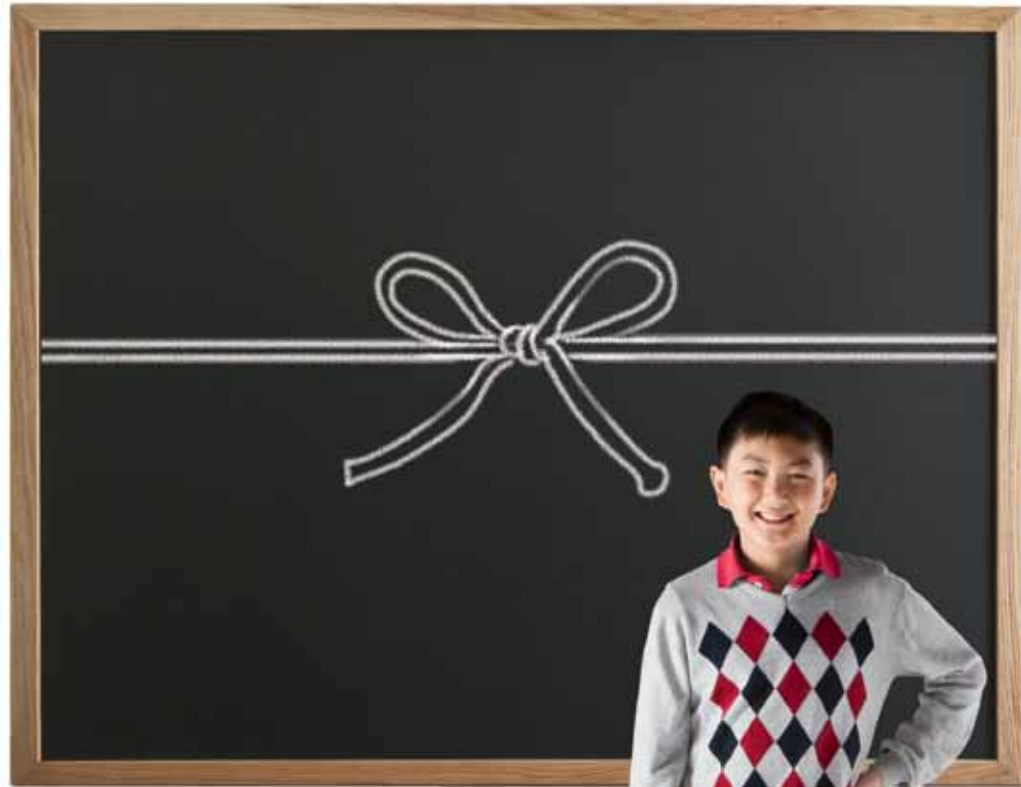
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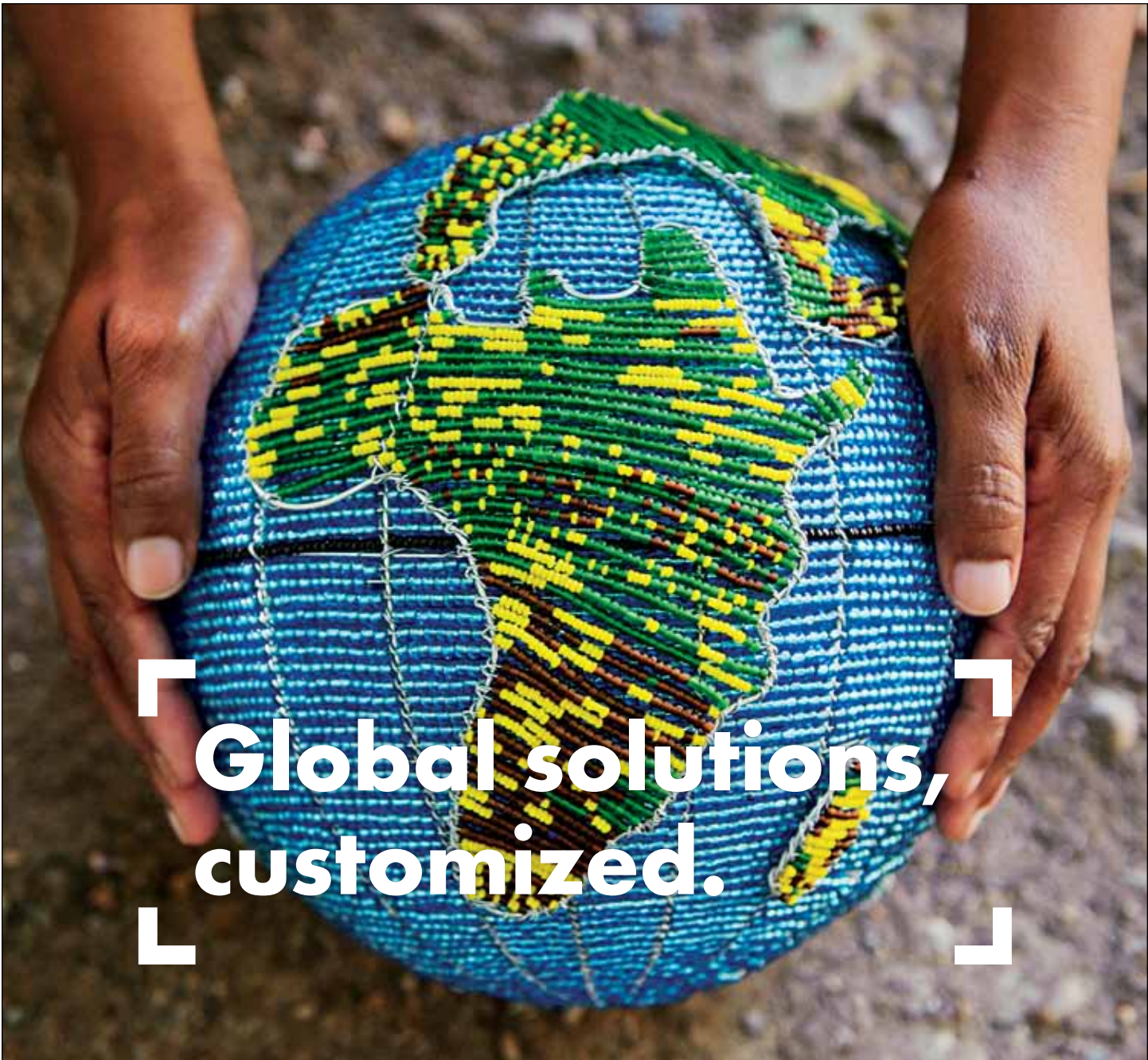
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