



**National Association of Professional
Surplus Lines Offices**

2014 - 2015 Committee Roster

As of June 18, 2015

NAPSLO Anti-Trust Policy

It is the policy of the National Association of Professional Surplus Lines Offices, Ltd. (NAPSLO) to comply in all respects with federal and state anti-trust laws. In furtherance of that policy, the following guidelines are offered to assist attendees at NAPSLO meetings to identify permissible and impermissible topics of discussion.

As a general rule, discussions of companies' or firms' plans or market actions are to be avoided. However, discussions of the general market impact of governmental policy are permissible.

Attendees at NAPSLO meetings should not, in formal or informal sessions, discuss or exchange information regarding sensitive competitive practices.

Attendees may discuss topics that deal with joint actions designed to exercise the constitutional right to petition the government. These topics may include legislative lobbying, joint statistical research, and joint media campaigns. However, discussion of joint market actions, even though designed to influence legislation or regulation, is prohibited. For example, discussions of withdrawal from a particular market to influence the enactment of less restrictive laws or regulations would run afoul of the anti-trust laws.

While the McCarran-Ferguson Act provides a limited exemption to the insurance industry from federal anti-trust laws, the exception is very narrow and the exemption may not exist to the same degree, if at all, under state anti-trust laws. Thus, attendees must assume that the entire gamut of state and federal anti-trust laws applies to their discussions and activities.

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2014-2015

NAPSLO Board of Directors

PRESIDENT

Hank Haldeman
The Sullivan Group
800 West 6th Street, Suite 1800
Los Angeles, CA 90017
Phone: 213.626.1000
hank.haldeman@gjs.com

VICE PRESIDENT

Gilbert C. Hine, Jr., CPCU, CFP
McClelland & Hine, Inc.
PO Box 700930
San Antonio, TX 78270-0930
Phone: 210.366.2500
gil@mhi-tx.com

SECRETARY

David E. Leonard, CPCU, ARM
RSUI Group, Inc.
945 E Paces Ferry Rd NE Ste 1800
Atlanta, GA 30326-1160
Phone: 404.231.2366
dleonard@rsui.com

TREASURER

James C. Drinkwater
AmWINS Brokerage
Wall Street Plaza
New York, NY 10005
Phone: 212.858.8900
james.drinkwater@amwins.com

IMMEDIATE PAST PRESIDENT

Kevin T. Westrope
NAPSLO Life Member
2 Los Arboles Court
Dallas, TX 75230
Phone: 816.215.1263
kevinwestrope@gmail.com

Wholesale Broker Directors

Joel D. Cavaness

Risk Placement Services, Inc.
Two Pierce Place
Itasca, IL 60143-3141
Phone: 630.285.4303
joel_cavaness@rpsins.com

Robert J. Greenebaum, Jr.

Swett & Crawford - Chicago
1 N Franklin Street Ste 1400
Chicago, IL 60606
312.442.4165
robert_greenebaum@swett.com

Harry L. Johnson II

Johnson & Johnson, Inc.
PO Box 899
Charleston, SC 29402-0899
843.577.0800
hljii@jjins.com

Davis D. Moore

Worldwide Facilities, Inc.
725 S Figueroa Street Ste 1900
Los Angeles, CA 90017
Phone: 213.236.4500
dmoore@wwfi.com

Lana S. Parks, CIC, CPCU

The Parks Group, Inc.
P.O. Box 1670
Arlington, TX 76004
Phone: 817.608.0150
lparks@parksgroup.com

Jacqueline M. Schaendorf, CPCU

Insurance House, Inc.
PO Box 28155
Atlanta, GA 30358-0155
Phone: 770.952.0080
jschaendorf@insurancehouse.com

Company Directors

Scott A. Culler

Markel Wholesale
21600 Oxnard St., Suite 400
Woodland Hills, CA 91367-4800
Phone: 818.227.8271
sculler@markelcorp.com

Carlton Maner

AXIS Insurance
11680 Great Oaks Way, Suite 500
Alpharetta, GA 30022
Phone: 678.746.9430
carlton.maner@axiscapital.com

Michael D. Miller, CPCU, CLU, ARe, ASLI

Scottsdale Insurance Company
PO Box 4110
Scottsdale, AZ 85261-4110
Phone: 480.365.2035
millerm6@scottsdaleins.com

F. Marshall Turner, CPCU

Maxum Indemnity Company
3655 North Point Parkway, Ste 500
Alpharetta, GA 30005
Phone: 678.597.4700
mturner@mxmsig.com

Budget, Finance, Audit & Investments

James C. Drinkwater, Chair

AmWINS Brokerage
Wall Street Plaza
New York, NY 10005
212.858.8900
james.drinkwater@amwins.com

Jessica Buss

Rockhill
700 W 47th Street Ste 350
Kansas City, MO 64112
816.412.2843
jbuss@rhkc.com

Troy Fornof

USG Insurance Services, Inc.
1000 Town Center Way, Suite 300
Canonsburg, PA 15317-5834
724.754.9100
tfornof@usgins.com

Todd Gray

Oak Street Funding
11350 N. Meridian Street, 600
Carmel, IN 46032
317.428.3834
todd.gray@oakstreetfunding.com

Angela Higbea

AmWINS Brokerage
P O Box 221229
Charlotte, NC 28222-1229
704.749.2703
angela.higbea@amwins.com

Joy Keller

Southwest Risk, LP
8144 Walnut Hill Lane Ste 1400
Dallas, TX 75231
469.385.1069
jkeller@clearviewrisk.com

Duffy Koller

Catlin Specialty Insurance Co.
111 S Wacker Dr Suite 4730
Chicago, IL 60606
312.777.4800
duffy.koller@catlin.com

Doug Krumrey

AXIS Insurance
11680 Great Oaks Way, Suite 500
Alpharetta, GA 30022
678.746.9425
doug.krumrey@axiscapital.com

Phillip McCrorie

RSUI
945 E Paces Ferry Rd NE Ste 1800
Atlanta, GA 30326-1160
404.260.3871
pmccrorie@rsui.com

Lee Sjostrom

RSUI
945 E Paces Ferry Rd NE Ste 1800
Atlanta, GA 30326-1160
404.260.3880
lsjostrom@rsui.com

Thom Smith

Sullivan Brokers
800 West 6th Street, Suite 1800
Los Angeles, CA 90017
213.626.1000
smitht@sbwis.com

Career Awareness & Internship

Robert Greenebaum, Co-Chair

Swett & Crawford - Chicago
1 N Franklin Street Ste 1400
Chicago, IL 60606
312.442.4165
robert_greenebaum@swett.com

Michael D. Miller, Co-Chair
Scottsdale Insurance Company
PO Box 4110
Scottsdale, AZ 85261-4110
480.365.2050
millerm6@scottsdaleins.com

Nick Abraham
Markel Wholesale
4521 Highwoods Parkway
Glen Allen, VA 23060
804.527.7647
nabraham@markelcorp.com

Michelle Akacki
WKFC Underwriting Managers
One Riverside, Suite 325
Atlanta, GA 30327
404.869.1020
makacki@wkfc.com

Susan Altrock
IAT Specialty
18867 N Thompson Peak Pkwy, Suite 100
Scottsdale, AZ 85255
480.368.5881
susan.altrock@iatspecialty.com

Kim Anthony
Risk Ins. Brokers of the West
11455 El Camino Real
San Diego, CA 92130
858.350.2471
KAnthony@riskinsbrokers.com

Frank Baron
Zurich
1400 American Lane T1 F13
Schaumburg, IL 60196
847.240.2328
frank.baron@zurichna.com

Alyssa Bouchard
AmWINS Brokerage
10 S. La Salle Street Ste 3200
Chicago, IL 60606
312.604.9306
alyssa.bouchard@amwins.com

David Brinkerhoff

R-T Specialty, LLC
90 Washington Valley Road
Bedminster, NJ 07921
908.719.8913
david.brinkerhoff@rtspecialty.com

Johanna Brooks

General Star
120 Long Ridge Road
Stamford, CT 06902
203.328.5402
johanna.brooks@generalstar.com

Timothy Chaix

R.E. Chaix & Assoc. Ins.
PO Box 15718
Irvine, CA 92623
949.722.4177
timc@rechaixinsurance.com

Tony Chimera

Endurance
3780 Mansell Road, Suite 400
Alpharetta, GA 30022
678.386.5224
achimera@enduranceservices.com

Dan Confalone

Markel Wholesale
310 Highwas 35 South
Red Bank, NJ 07701
732.391.8816
dconfalone@markelcorp.com

Laura Corwin

Vela Insurance Services
628 Hebron Ave, Bldg 2, Suite 308
Glastonbury, CT 06033
860.781.6342
lcorwin@vela-ins.com

Karen Davis

Scottsdale Insurance Company
PO Box 4110
Scottsdale, AZ 85261-4110
480.365.3362
davisk1@scottsdaleins.com

Tom DeCotis

DeCotis Insurance Assoc., Inc.
245 Waterman Street
Providence, RI 02906
401.351.0066
tdecotis@decotisinsurance.com

Jim DeSimone

Western World Insurance Group
400 Parson's Pond Drive
Franklin Lakes, NJ 07417-2600
201.847.2802
j.desimone@westernworld.com

Amel Gana

AmTrust E&S Insurance
160 Federal Street
Boston, MA 02110
857.400.3202
Amel.Gana@amtrustgroup.com

Sarah Gavlick

Markel Wholesale
310 Highway 35 South
Red Bank, NJ 07716
732.450.8778
sgavlick@markelcorp.com

Katie Katzman

AmWINS Brokerage
P O Box 221229
Charlotte, NC 28222-1229
704.749.2801
katie.katzman@amwins.com

Daniel J. Kaufman

Burns & Wilcox
155 North Wacker Ste 1830
Chicago, IL 60606
312.803.4770
djkaufman@burns-wilcox.com

Neil Kessler

CRC Dallas
13737 Noel Road
Dallas, TX 75240
972.371.7048
nkessler@crcins.com

Jeff Lamb

Markel Corporation
4521 Highwoods Parkway
Glen Allen, VA 23060
804.287.6909
jlamb@markelcorp.com

Stephanie Laurich

S/L Stamping Office of Texas
805 Las Cimas Pkwy Ste 150
Austin, TX 78746
512.346.3274
slaurich@sots.org

Rhonda Lofton

RPS Scottsdale
8700 E. Northsight Blvd Ste 100
Scottsdale, AZ 85260-3671
480.860.5555
ronda_lofton@rpsins.com

Jonathan M. McKenzie

Commercial Sector Ins. Brokers
600 Corporate Parkway, 250
Birmingham, AL 35242
205.332.8117
jmckenzie@comsectorins.com

Jennifer Mier

AmWINS Brokerage
5910 N. Central Expressway, Suite 500
Dallas, TX 75206
214.528.3999
jennifer.mier@amwins.com

Catherine Moran

Catlin Specialty Insurance Co.
111 S Wacker Dr Suite 4730
Chicago, IL 60606
312.777.4812
cat.moran@catlin.com

Terri Moran

Vela Insurance Services
1277 Treat Blvd., Suite 300
Walnut Creek, CA 94597
925.472.8230
tmoran@vela-ins.com

Clint L. Nokes

RSUI
945 E Paces Ferry Rd NE Ste 1800
Atlanta, GA 30326-1160
404.231.2366
cnokes@rsui.com

Katie Olson

Swiss Re Corporate Solutions
1150 Sanctuary Parkway Suite 425
Alpharetta, GA 30009
770.569.7155
katie_olson@swisre.com

Matt Parkhurst

Great American Insurance Group
Great American Insurance Group Tower
Cincinnati, OH 45202-3803
513.579.6313
mparkhurst@gaic.com

Susie Parks

RPS Scottsdale
8700 E. Northsight Blvd Ste 100
Scottsdale, AZ 85260-3671
480.860.5555
susie_parks@rpsins.com

Whitney Pomeroy

CapSpecialty
PO Box 5900
Madison, WI 53705-0900
678.784.4067
wpomeroy@capspecialty.com

Katherine Rible

Hallmark E&S Insurance Svcs, LLC
515 S. Flower St., 36th Floor
Los Angeles, CA 90071
213.236.3704
krible@hallmarkes.com

Patti Roth

XS Brokers Insurance Agency
970 Farmington Avenue, Floor 2
W. Hartford, CT 06107
860.260.0699
proth@xsbrokers.com

Kathleen Sandow

Nautilus Insurance Group
7233 E Butherus Dr
Scottsdale, AZ 85260-2410
480.477.5825
ksandow@nautilus-ins.com

Brian Sloan

Great American Insurance Group
Great American Insurance Group Tower
Cincinnati, OH 45202-3803
513.369.3608
bsloan@gaig.com

Christine Snowberger

General Star
550 S Hope St Ste 600
Los Angeles, CA 90071-2649
213.236.1755
christine.snowberger@generalstar.com

Van N. Spanos

Great American Insurance Group
Great American Insurance Group Tower
Cincinnati, OH 45202-3803
513.579.6327
vspanos@gaic.com

Carol Stark

CNA
333 S. Wabash Ave
Chicago, IL 60604
312.822.1529
carol.stark@cna.com

Katie Stautberg

Great American Insurance Group
Great American Insurance Group Tower
Cincinnati, OH 45202-3803
513.333.6903
kstautberg@gaic.com

Yiana Stavrakis

AmWINS Brokerage
Wall Street Plaza
New York, NY 10005
212.858.8941
Yiana.Stavrakis@amwins.com

Chad Trainor

Arlington/Roe & Co.
8900 Keystone Crossing Suite 800
Indianapolis, IN 46240
800.878.9891
ctrainor@arlingtonroe.com

Matt Willis

Navigators Management Co.
One Penn Plaza, 32nd Floor
New York, NY 10119
470.295.8035
mwillis@navg.com

Marian Woods

Maxum Indemnity Company
3655 North Point Parkway, Suite 500
Alpharetta, GA 30005
678.597.4703
mwoods@mxmsig.com

Michelle Yuko

AmWINS Brokerage
1127 South Patrick
Satellite Beach, FL 32937
813.472.7914
michelle.yuko@amwins.com

Communications & Technology

Davis Moore, Co-Chair

Worldwide Facilities, Inc.
725 S Figueroa Street Ste 1900
Los Angeles, CA 90017
213.236.4500
dmoore@wwfi.com

F. Marshall Turner, Co-Chair

Maxum Indemnity Company
3655 North Point Parkway, Suite 500
Alpharetta, GA 30005
678.597.4500
mturner@mxmsig.com

Stacy Brown

Freberg Environmental, Inc.
2000 S. Colorado Blvd
Denver, CO 80222
303.534.1171
sbrown@feiinsurance.com

Buddy Campo

SCU New Orleans
3300 West Esplanade Ave 600
Metairie, LA 70002
504.849.3816
bcampo@scui.com

Steve Eilers

Gen Re
550 S. Hope Street, Suite 600
Los Angeles, CA 90071
213.630.2439
seilers@genre.com

Jim Gulley

Milton O. Johnston & Company
PO Box 680105
Houston, TX 77268-0105
281.444.5167
JimG@moj-co.com

Timothy Horton

USG Insurance Services, Inc.
1000 Town Center Way, Suite 300
Canonsburg, PA 15317-5834
724.754.9002
thorton@usgins.com

John Horton

AmRISC, LP
20405 Highway 249, 430
Houston, TX 77070
281.257.5106
jhorton@amrisc.com

Jack P. Kramer

Northeast National Brokerage
1 Northwestern Drive, 304
Bloomfield, CT 06002
860.986.7632
jack.kramer@northeastnational.com

B. Scott Landry

Lane & Associates, Inc.
3701 Williams Blvd. Ste 350
Kenner, LA 70065
504.467.3123
scottlandry@lane-assoc.com

Timothy Martin

Morstan General Agency of FL
126 Lithia Pinecrest Rd Ste. 201
Brandon, FL 33511
813.643.0707
tmartin@morstan.com

Donna Powell

Pelican General Agency
820 Jordan
Shreveport, LA 71101
319.213.1356
dpowell@pelicanmga.com

Eddie Robinson

Nautilus Insurance Group
7233 E Butherus Dr
Scottsdale, AZ 85260-2410
480.951.0905
erobinson@nautilus-ins.com

Bryan Sanders

Markel Wholesale
4521 Highwoods Parkway
Glen Allen, VA 23060
804.287.6909
bryan.sanders@markelcorp.com

Bradley Sessions

Southern Alabama Insurance
2701 East 2nd Street
Gulf Shores, AL 36547
251.968.7146
bradley@southernalabamainsurance.com

Blake Stock

The Combined Group
14785 Preston Road, Suite 350
Dallas, TX 75254
214.295.1600
bstock@combinedgroup.com

Kevin Sullivan

XL Reinsurance America, Inc.
Seaview House
Stamford, CT 06902
209.964.3469
kevin.sullivan@xlgroup.com

Enid Turner

AmWINS Brokerage
19867 Prairie St Ste 250
Chatsworth, CA 91311-6533
818.772.3811
enid.turner@amwins.com

Convention

Gilbert C. Hine, Chair

McClelland & Hine, Inc.
PO Box 700930
San Antonio, TX 78270-0930
210.366.2500
gil@mhi-tx.com

Laura Beckmann

AmRISC, LP
20405 Highway 249, 430
Houston, TX 77070
281.257.5118
lbeckmann@amrisc.com

Dennis Burton

ACE Westchester
436 Walnut: WA02G
Philadelphia, PA 19106
215.640.1808
dennis.burton@acegroup.com

Wyeth Coburn

CRC Roseland
105 Eisenhower Parkway, 4th Flr
Roseland, NJ 07068
973.299.5773
wcoburn@crcins.com

Kim Collins

Great American Insurance Group
301 E. 4th St
Cincinnati, OH 45202
513.412.4031
kacollins@gaig.com

Robert Cruz

Hiscox USA Manhattan
601 South Figueroa
Los Angeles, CA 90017
213.412.1229
robert.cruz@hiscox.com

Dave Dow

AmWINS Brokerage
140 New Montgomery St 1600
San Francisco, CA 94105
145.373.1942
david.dow@amwins.com

Steve Dresner

CoverX Specialty
160 Water Street
New York, NY 10038
212.440.4011
steven.dresner@coverx.com

Chris Giadrosich

Colony Specialty
PO Box 469011
San Antonio, TX 78246
770.360.5167
chrsg@colonyspecialty.com

Robert Gilbert

Markel Wholesale
21600 Oxnard Street
Woodland Hills, CA 91367
213.712.9496
rgilbert@markelcorp.com

Jeff Hoffman

Atlas

4365 Executive Drive, Ste. 400

San Diego, CA 92121

858.529.6764

jeff@atlas.us.com

Wendy Houser

Markel Wholesale

4521 Highwoods Parkway

Glen Allen, VA 23060

804.287.6935

whouser@markelcorp.com

Staci Hughes

General Star

1 N. Wacker Drive Ste 1760

Chicago, IL 60606

312.267.8572

staci.hughes@generalstar.com

Melissa Mears

Zurich North America

1001 Summit Blvd., Suite 1700

Atlanta, GA 30319

404.851.3485

melissa.mears@zurichna.com

Joel Moore

Gulf Coast Claims Service

11505 Chimney Rock Road

Houston, TX 77035

713.723.9434

joel.moore@gulfcoastclaims.com

Kristen Skender

USG Insurance Services, Inc.

1000 Town Center Way, Suite 300

Canonsburg, PA 15317-5834

724.754.9007

kskender@usgins.com

Daniel Sullivan

AEUI

3200 Wilcrest Ste 300

Houston, TX 77042

713.771.9800

dsullivan@gaig.com

Education

Joel D. Cavaness, Co-Chair

RPS Itasca
Two Pierce Place
Itasca, IL 60143-3141
630.285.4303
joel_cavaness@rpsins.com

Jacqueline M. Schaendorf, Co-Chair

Insurance House, Inc.
PO Box 28155
Atlanta, GA 30358-0155
770.952.0080
jschaendorf@insurancehouse.com

Nancy Alonso

Vela Insurance Services
400 Inverness Parkway Ste. 140
Englewood, CO 80012
720.360.3517
nalonso@vela-ins.com

Neil Alvarez

All Risks, Ltd.
14045 Ballantyne Corporate Pl, Suite 100
Charlotte, NC 28277
704.541.7628
nalvarez@allrisks.com

Valerie Brands-Martin

Partners Specialty Group, LLC
4520 Main Street, Suite 500
Kansas City, MO 64111
816.410.3850
vmartin@psgins.com

Dawn Brost

Maxum Indemnity Company
3655 North Point Parkway, Suite 500
Alpharetta, GA 30097
678.597.4627
dbrost@mxmsig.com

Jim Carney

Scottsdale Insurance Company
PO Box 4110
Scottsdale, AZ 85261-4110
480.365.2050
carneyj@scottsdaleins.com

James Cunningham

Hartford Steam Boiler Inspection & Ins.
820 Gessner Road, Suite 1100
Houston, TX 77024-4289
713.722.3010
James_Cunningham@hsb.com

Shawn Danhouser

Markel Wholesale
10 Parkway North
Deerfield, IL 60015
847.872.6151
sdanhouser@markelcorp.com

Chris Day

HCC Specialty Underwriters
150 N. Wacker Drive
Chicago, IL 60606
312.609.7171
cday@hcc.com

Benjamin Delinski

Vela Insurance Services
311 South Wacker Drive, Suite 3600
Chicago, IL 60606
312.725.7698
bdelinski@vela-ins.com

Rich Fidei

Colodny Fass
One Financial Plaza, 23rd Floor
Ft. Lauderdale, FL 33394
954.332.1749
rfidei@cftlaw.com

Shavonne Gammage

Insurance House, Inc.
PO Box 28155
Atlanta, GA 30358-0155
770.952.0080
SGammage@insurancehouse.com

Stephanie Geraghty

Vela Insurance Services
1277 Treat Blvd., Suite 300
Walnut Creek, CA 94597
925.472.8230
sgeraghty@vela-ins.com

Steve Girard

Markel Wholesale
4521 Highwoods Parkway
Glen Allen, VA 23060
804.287.6935
sgirard@markelcorp.com

Glenn Hargrove

All Risks, Ltd.
12700 Park Central Drive
Dallas, TX 75251
972.850.1900
ghargrove@allrisks.com

Randall Jones

NAPSLO Education Director
1020 Bluffhaven Way
Atlanta, GA 30319
678.758.4796
Randy@napslo.org

Jim Kilduff

United Specialty Insurance Co.
1900 L. Don Dodson Drive
Bedford, TX 76021
817.265.2000
jkilduff@statenational.com

Edward Levy

RPS Scottsdale
8700 E. Northsight Boulevard, 100
Scottsdale, AZ 85260
480.860.5597
ed_levy@rpsins.com

Michael Morman

Socius Insurance Services
2205 Point Blvd., Suite 250
Elgin, IL 60174
847.551.5132
mmorman@sociusinsurance.com

Tricia O'Neill

Zurich

1400 American Lane
Schaumburg, IL 60521
312.813.8382
tricia.oneill@zurichna.com

Shaun Olsson

Northern States Agency, Inc.
750 Main Street, Suite 222
Mendota Heights, MN 55118
651.646.2651
solsson@nsa-mga.com

Cole Palmer

General Star
120 Long Ridge Road
Stamford, CT 06902
203.328.6533
cole.palmer@generalstar.com

Jeffrey Petigrow

Swett & Crawford - New York
32 Old Slip, 5th Floor
New York, NY 10005
212.401.1554
jeffrey_petigrow@swett.com

Lora Robbins

All Risks, Ltd.
14045 Ballantyne Corporate Pl, Suite 100
Charlotte, NC 28277
704.541.7628
lrobbins@allrisks.com

Robert Sanders

Preferred Specialty, LLC
14 Monckton Boulevard
Columbia, SC 29206
803.790.4815
rsandersjr@preferredre.com

Mike Shannon

TriFit Business Development
130 Chalfant Road
Glenmoore, PA 19343
610.331.0610
mike@trifitbd.com

Rodney Smith

Lloyd's America, Inc.
6340 Sugarloaf Parkway, Suite 200
Duluth, GA 30097
678.775.6832
rodney.smith@lloyds.com

Jill Truitt

R-T Specialty, LLC
1100 Walnut, 3200
Kansas City, MO 64106
816.714.7459
jill.truitt@rtspecialty.com

Tracy Wade

Maxum Indemnity Company
3655 North Point Parkway, Suite 500
Alpharetta, GA 30005
678.597.4500
twade@mxmsig.com

Legislative

Scott Culler, Co-Chair

Markel Wholesale
4521 Highwoods Parkway
Glen Allen, VA 23060
804.287.6935
sculler@markelcorp.com

Lana S. Parks, Co-Chair

The Parks Group, Inc.
P.O. Box 1670
Arlington, TX 76004-1670
817.608.0150
lparks@parksgroup.com

Neal Abernathy

Peachtree Special Risk Brokers
303 Corporate Center Dr., Suite 300
Stockbridge, GA 30281
770.506.2555
nabernathy@bbins.com

Nicole Allen

Swiss Re
101 Constitution Avenue, NW, 700
Washington, DC 20001
202.742.4634
nicole_allen@swissre.com

H. Michael Byrne

Drinker Biddle & Reath LLP
1177 Avenue of the Americas, 41st Floor
New York, NY 10036
212.248.3182
michael.byrne@dbr.com

Paul M. DeCotis

DeCotis Insurance Assoc., Inc.
245 Waterman St., Suite 501
Providence, RI 02906
401.351.0066
pdecotis@decotisinsurance.com

Bill Evans

All Risks, Ltd.
10150 York Road, 5th Floor
Hunt Valley, MD 21030
bevans@allrisks.com

Robert M. Ferm

Hall & Evans, L.L.C.
1001 Seventeenth Street
Denver, CO 80202
303.628.3380
fermr@hallevans.com

Seth Fischer

CapSpecialty
88 Pine Street
New York, NY 10005
201.450.3449
sfischer@capitol.net

Andrew P. Forstenzer

Wilson Elser
901 Main Street Ste 4800
Dallas, TX 75202
214.698.8000
Andrew.forstenzer@wilsonelser.com

Ronald Gabor

Gabor Insurance Services, Inc.
7270 NW 12th Street, Suite 700
Miami, FL 33126
786.924.7065
rgabor@gaborinsurance.com

David Green

Maxum Indemnity Company
3655 North Point Parkway, Suite 500
Alpharetta, GA 30005
678.597.4500
dgreen@mxmsig.com

Alan J. Kaufman

Burns & Wilcox
30833 Northwestern Hwy Ste 220
Farmington Hills, MI 48334-2582
248.932.9000 x2222
ajkaufman@burns-wilcox.com

Daniel F. Maher

ELANY
One Exchange Plaza 55 Broadway 29 FL
New York, NY 10006-3728
646.292.5555
dmaher@elany.org

Yusuf Mayet

Worldwide Facilities, Inc.
725 S Figueroa Street
Los Angeles, CA 90017
213.236.4500
ymayet@wwfi.com

Benjamin J. McKay

Surplus Line Association of CA
50 California Street, 18th Floor
San Francisco, CA 94111
415.434.4900
bmckay@slacal.org

Daniel Moline

Travelers
385 Washington Ave. SB05N
St. Paul, MN 55102
651.310.4373
dmoline@northlandins.com

David L. Ocasek

Surplus Line Association of IL
100 S. Wacker Drive, 350
Chicago, IL 60606-4022
312.263.1993
docasek@slai.org

Bobby Owens

RPS Lexington
P O Box 14032
Lexington, KY 40512-4032
859.245.2500
bobby_owens@rpsins.com

Joseph Powell

Powell & Roman, LLC
131 White Oak Lane
Old Bridge, NJ 08857
732.679.3777
jpowell@lawppl.com

Vincent Pugliese

Vela Insurance Services
628 Hebron Ave. Bldg. 2 Suite 308
Glastonbury, CT 06033
877.835.2467
vpugliese@vela-ins.com

Susan Rivera

V3 Insurance Partners
115 Pheasant Run, Suite 218
Newtown, PA 18940
215.600.0745
Susan.Rivera@v3ins.com

James A. Roe

Arlington/Roe & Co.
8900 Keystone Crossing Suite 800
Indianapolis, IN 46240
800.878.9891
jroe@arlingtonroe.com

Jan Shemanske

Nautilus Insurance Group
7233 E Butherus Dr
Scottsdale, AZ 85260-2410
480.951.0905
jshemanske@nautilus-ins.com

Ernie Taylor

Century Insurance Group
550 Polaris Parkway
Westerville, OH 43082
614.895.2000
etaylor@centurysurety.com

Membership & Ethics

Carlton Maner, Chair

AXIS Insurance
11680 Great Oaks Way, Suite 500
Alpharetta, GA 30022
678.746.9430
carlton.maner@axiscapital.com

Laura Allen

RPS Fort Lauderdale
2400 East Commercial Blvd Ste 728
Fort Lauderdale, FL 33308
954.377.2050
laura_allen@rpsins.com

Andrew Bown

RFIB Group Limited
20 Gracechurch Street
London, England EC3V OAF
011.44207.621.8350
andrew.bown@rfib.co.uk

Robert Cecconi

Swiss Re Corporate Solutions
5200 Metcalf Ave
Overland Park, KS 66202-1265
913.676.3046
Robert_Cecconi@swissre.com

Ross Driscoll

National E&S Insurance, Inc.
41235 11th Street West
Palmdale, CA 93551
661.266.4444
ross@nationaleands.com

Marsh Duncan
Colony Insurance Company
Preston Ridge II
Alpharetta, GA 30005
770.751.5525
mduncan@colonyspecialty.com

Dennis N. Dunne
Trigon, Inc.
PO Box 36566
Hoover, AL 35216
205.979.1645
ddunne@trigon-inc.com

John Farrey
Burns & Farrey, P.C.
100 High St., 11th Floor
Boston, MA 02110
508.756.6288
jfarrey@burnsandfarrey.com

Steve R. Franke
Scottsdale Insurance Company
8877 N Gainey Center Dr.
Scottsdale, AZ 85258
480.365.3070
frankes1@scottsdaleins.com

Lindy Gardner
Admiral Insurance Company
520 Pike St. 2929
Seattle, WA 98101-4097
206.802.3043
lgardner@admiralins.com

Timothy P. Hochkeppel
Western World Insurance Group
400 Parson's Pond Drive
Franklin Lakes, NJ 07417-2600
201.847.2826
t.hochkeppel@westernworld.com

Marie Hohensee
Lane & Associates, Inc.
3701 Williams Blvd. Ste 350
Kenner, LA 70065
504.467.3123
marie@lane-assoc.com

Robert C. Itzinger
R-T Specialty, LLC
500 S. Grand Avenue, Suite 2100
Los Angeles, CA 90071
213.233.1918
ri@rtspecialty.com

Robert Jones
General Star
120 Long Ridge Road
Stamford, CT 06902
203.328.5402
robert.jones@generalstar.com

Len Mikulski
American Empire S/L Ins. Co.
301 E. Fourth Street
Cincinnati, OH 45201-4201
513.369.3029
lmikulski@gaic.com

James Runyan
Zurich
1400 American Lane T1 F13
Schaumburg, IL 60196
402.963.5226
james.runyan@zurichna.com

William H. Sessions
Southern Alabama Insurance
2701 East 2nd Street
Gulf Shores, AL 36547
251.968.7146
bill@southernalabamainsurance.com

Jeff M. Short
Partners Specialty Group, LLC
2450 Colorado Avenue Ste 200E
Santa Monica, CA 90404-3575
310.586.4731
jshort@psgins.com

Chris Siegel
Southern Ins. Underwriters, Inc.
PO Box 4609
Winter Park, FL 32793-4609
321.397.5101
csiegel@siuins.com

Mid-Year

David E. Leonard, Chair

RSUI

945 E Paces Ferry Rd NE Ste 1800

Atlanta, GA 30326-1160

404.231.2366

dleonard@rsui.com

Robert P. Abramson

AmWINS Brokerage

PO Box 8010

Redondo Beach, CA 90277-8010

310.372.9115

abramsonr@bgsurplus.com

Larry C. Bobb

Insurance Intermediaries, Inc.

280 N. High Street, Suite 300

Columbus, OH 43215

614.429.5198

bobbl@nationwide.com

Katie Sue Christofferson

R-T Specialty, LLC

332 Minnesota Street, Suite W2080

St. Paul, MN 55101

651.647.6254

katie-sue.christofferson@rtspecialty.com

Randy L. Doss

CRC Houston

10375 Richmond Ave Ste 500

Houston, TX 77042

713.425.8682

rdoss@crcins.com

Daniel Drennen

Environmental Ins. Services

200 Cahaba Park Circle

Birmingham, AL 35242-5042

205.991.7885

ddrennen@env-ins.com

Marlo Edwards

Argo Group US
8720 Stony Point Pkwy Ste 400
Richmond, VA 23235
804.560.4758
medwards@argogroupus.com

Douglas Goode

Rockhill
700 W 47th Street Ste 350
Kansas City, MO 64112
816.412.2843
dgoode@rhkc.com

Michael Recanatini

General Star
125 Broad Street, Suite 500
New York, NY 10004
212.859.3949
Michael.Recanatini@generalstar.com

Martin Sandos

All Risks, Ltd.
1400 Liberty Ridge Drive, Suite 100
Wayne, PA 19087
610.232.0300
msandos@allrisks.com

Scott Smith

RSUI
945 E Paces Ferry Rd NE Ste 1800
Atlanta, GA 30326-1160
404.231.2366
scottsmith@rsui.com

Melissa Williams

CRC Denver
6200 South Syracuse Way
Greenwood Village, CO 80111
720.922.7222
melissa.williams@crumpins.com

Harry Johnson, Chair

Johnson & Johnson, Inc.
PO Box 899
Charleston, SC 29402-0899
843.577.0800
hljii@jjins.com

Josh Ammons

AmWINS Brokerage
P O Box 221229
Charlotte, NC 28222-1229
704.749.2743
josh.ammons@amwins.com

Jeremy Chaseley

Zurich
1400 American Lane T1 F13
Schaumburg, IL 60196
847.413.5968
jeremy.chaseley@zurichna.com

John D. Curry

Atlantic Casualty Insurance Co.
400 Commerce Ct.
Goldsboro, NC 27533
919.759.3261
jcurry@atlanticcasualty.net

John Farrey

Burns & Farrey, P.C.
100 High St., 11th Floor
Boston, MA 02110
508.756.6288
jfarrey@burnsandfarrey.com

Mimi Fiske

Markel Corporation
10 Parkway North
Deerfield, IL 60015
847.572.6100
MFiske@MarkelCorp.com

Amicia Hine

McClelland & Hine, Inc.
PO Box 700930
San Antonio, TX 78270-0930
210.293.6240
amicia@mhi-mga.com

Keith Hinson

SLB Insurance Group of LA
2540 Severn Ave., Suite 100
Metairie, LA 70002
504.889.9969
khinson@slbig.com

Michael James

Chesterfield Insurance Brokers
St. Clare House, 30/33 Minories
London, England EC3N 1DD
011.44207.481.1683
mjames@chesterfieldgroup.co.uk

Henry A. Lopez

Navigators Management Co.
1375 E. Woodfield Road, Suite 720
Schaumburg, IL 60173
847.285.9047
hlopez@navg.com

Mark Morgan

Brown & Riding Insurance Svcs
3405 Piedmont Road, Suite 470
Atlanta, GA 30328
404.821.7308
mmorgan@brcins.com

David Palmer

Genesee General
1220 Old Alpharetta Rd., Suite 380
Alpharetta, GA 30005-3990
678.802.4034
dpalmer@gsbins.com

Scott Sauter

All Risks, Ltd.
300 Arboretum Place, Suite 410
Richmond, VA 23236
804.330.4652
ssauter@allrisks.com

David Schwartz

RIBS
217 E. Hallandale Beach Blvd.
Hallandale, FL 33009
754.202.0916
dschwartz@regencybrokerage.com

Brian Schwarzbach

Atlantic Casualty Insurance Co.
PO Box 8010
Goldsboro, NC 27533
214.601.6355
brians@atlanticcasualty.net

Chris Timm

Century Insurance Group
550 Polaris Parkway
Westerville, OH 43082
614.895.2000
Ctimm@centurysurety.com

Sharon Ward

Burns & Wilcox
2301 East Lamar Blvd 5th Floor
Arlington, TX 76006
817.607.7151
sward@burns-wilcox.com

Jason Wexler

IFG Companies
2601 Main Street, Ste. 750
Irvine, CA 92618
210.240.9063
JMWexler@IFGcompanies.com

Garick Zillgitt

Rockhill
700 W 47th Street Ste 350
Kansas City, MO 64112
816.412.2843
gzillgitt@rhkc.com

Past Presidents Council

Kevin T. Westrope, Chair

Kevin T. Westrope
NAPSLO Life Member
2 Los Arboles Court
Dallas, TX 75230
Phone: 816.215.1263
kevinwestrope@gmail.com

Robert B. Angle

NAPSLO Life Member
651 Salter Path Rd Ste 40
Pine Knoll Shores, NC 28512
252.222.4620
bobangle.esq@gmail.com

Kurt C. Bingeman

Russell Bond
295 Main Street Ste 866
Buffalo, NY 14203-2595
716.856.8220 x225
kbingeman@russellbond.com

Thomas S. Bloom

NAPSLO Life Member
6878 Mossvine Cir
Dallas, TX 75240-7952
214.369.5441

Kevin P. Brooks

NAPSLO Life Member
549 3rd Street
Brooklyn, NY 11215
718.768.0191
kbrooks471@aol.com

James H. Bryson

NAPSLO Life Member
1420 Locust St Apt 27M
Philadelphia, PA 19102-4216
215.735.6395

Maureen C. Caviston

Partners Specialty Group, LLC
595 Summer St., 4th Floor
Stamford, CT 06901
203.388.2610
mcaviston@psgins.com

Jeremy D. Cooke

Marsh Ltd
Tower Place
London, England EC3R 5BU
011.44207.357.3447
jeremy.cooke@marsh.com

Nicholas D. Cortezi

All Risks, Ltd.
10150 York Road 5th Fl
Hunt Valley, MD 21030
410.828.5810
ncortezi@allrisks.com

John H. Crowther

NAPSLO Life Member
PO Box 160310
Big Sky, MT 59716

H. James Griffith

NAPSLO Life Member
210 Cherryville Road
Flemington, NJ 08822
jgriffith@njrm.com

David R. Hartoch

Life Member
2488 Santa Bella
Thousand Oaks, CA 91362
805.241.5871
dhartoch@mac.com

Letha E. Heaton

Admiral Insurance Company
P.O. Box 5430
Mt. Laurel, NJ 08054
856.429.9200
Lheaton@admiralins.com

Tapley O. Johnson
Life Member
21 Meeting Street
Charleston, SC 29401-2738
800.334.5579
tapco@mindspring.com

Marshall P. Kath
Black/White & Assoc. of KY
3704 Alice Circle
Dallas, TX 75205
214.620.6710
mpkath@gmail.com

John K. Latham
Markel Wholesale
4521 Highwoods Parkway
Glen Allen, VA 23060
804.287.6935
jklatham1@markelcorp.com

Anthony F. Markel
Markel
4521 Highwoods Parkway
Glen Allen, VA 23060
804.747.0136
tmarkel@markelcorp.com

Charles A. McAlear
NAPSLO Life Member
510 Lena Drive
South Haven, MI 49090
269.639.9482
camacalear@gmail.com

William H. Newton
NAPSLO Life Member
10904 E. Via Cortana
Scottsdale, AZ 85262
billn86@cox.net

Matthew D. Nichols
All Risks, Ltd.
10150 York Road 5th Fl
Hunt Valley, MD 21030
410.828.5810
mnichols@allrisks.com

Roy B. Oddy

NAPSLO Life Member
5110 Radbrook Place
Dallas, TX 75220
214.750.6250
xrboddy@sbcglobal.net

Timothy M. Pedersen

Brown & Riding Insurance Svcs
200 S. Wacker Drive, Suite 1500
Chicago, IL 60606
312.360.9696
Timp@brcins.com

Richard L. Polizzi

Western Security Surplus Ins.
595 E. Colorado Blvd. 810
Pasadena, CA 91101
626.584.0110
rpolizzi@wssib.com

Robert T. Sargent

Tennant Risk Services
124 Lasalle Road
West Hartford, CT 06107
860.558.6722
rsargent@tennant.com

Paul W. Springman

ReSource Pro
1180 Avenue of the Americas, 16th Floor
New York, NY 10036
804.814.4894
pspringman@comcast.net

Neil H. Strickland

Strickland Gen. Agency, Inc.
PO Box 4084
Duluth, GA 30096-0064
678.259.3700
nstrickland@sgainga.com

Joseph D. Timmons, CPCU, ASLI

NAPSLO Life Member
16810 S Grace Drive
Belton, MO 64012
816.223.1606
j.timmons27@gmail.com

Lawrence M. Wesson

U.S. Risk Insurance Group
8401 N Central Expwy, 1000
Dallas, TX 75225
214.265.7090
mac.wesson@usrisk.com

Gary D. Westphalen

Life Member
14629 E. Shadow Canyon Drive
Fountain Hills, AZ 85268
ewestphalen@cox.net

John F. Wood

Specialty Risk Assoc., Inc.
PO Box 53049
Shreveport, LA 71135-3049
318.683.6209
jfwood@specialty-risk.com

NAPSLO Team

Vicky Fleming

Administrative Assistant/Registration Manager

vicky@napslo.org

816.799.0852

Julie Fritz

Director of Operations

julie@napslo.org

816.799.0866

Susan Henderson

Director of Marketing & Communications

susan@napslo.org

816.260.8663

Debbie Hill, CMP

Director of Meetings & Conventions

debbie@napslo.org

816.550.5092

Brady R. Kelley

Executive Director

brady@napslo.org

816.799.0860

Keri Kish

Director of Government Relations

keri@napslo.org

816.799.0855

Denise Marshall

Executive Assistant

denise@napslo.org

816.799.0851

John Meetz

State Relations Manager

john@napslo.org

816.799.0863

Justin Mohn

Project Coordinator

justin@napslo.org

816.799.0858

Greta Roberts

Accounting & Membership Manager

greta@napslo.org

816.799.0865

2014-2015 Derek Hughes/NAPSLO Board of Directors

PRESIDENT

Brian Van Cleave, CPCU
Euclid Managers
234 Spring Lake Drive
Itasca, IL 60143
630.238.2702
bvanceleave@euclidmanagers.com

VICE PRESIDENT

Robert T. Sargent, CPCU, RPLU, ARM
Tennant Risk Services
124 LaSalle Rd
West Hartford, CT 06117
860.558.6722
rsargent@tennant.com
Fundraising Committee

SECRETARY

Brady R. Kelley
NAPSLO
4131 N. Mulberry Dr. #200
Kansas City, MO 64116
816.741.3910
brady@napslo.org
A.M. Best Surplus Lines Review Committee

TREASURER

Michael D. Miller, CPCU, CLU, ARe, ASLI
Scottsdale Insurance Company
PO Box 4110
Scottsdale, AZ 85261
480.365.2035
millerm6@scottsdaleins.com
Fundraising Committee

DIRECTORS

Nick Abraham
Markel
4521 Highwoods Parkway
Glen Allen, VA 23060
804.527.7674
nabraham@markelcorp.com

Kurt C. Bingeman, CPCU, ASLI

Russell Bond & Co., Inc.
295 Main Street, #866
Buffalo, NY 14203
716.856.8220
kbingeman@russellbond.com
ASLI Committee

Richard M. Bouhan

NAPSLO
4131 N. Mulberry Dr. #200
Kansas City, MO 64116
816.741.3910
dick@napslo.org
A.M. Best Surplus Lines Review Committee

Maureen C. Caviston

Partners Specialty Group, LLC
595 Summer St., 4th Floor
Stamford, CT 06901
203.388.2610
mcaviston@psgins.com
A.M. Best Surplus Lines Review Committee

Arthur L. Flitner, CPCU, ARM, AIC

The Institutes
720 Providence Road
Malvern, PA 19355
610.644.2100
flitner@theinstitutes.org
ASLI & A.M. Best Surplus Lines Review Committees

Sarah Gavlick

Markel Wholesale
4521 Highwoods Parkway
Glen Allen, VA 23060
804.287.6935
sgavlick@markelcorp.com
Scholarship Committee

Joan LaFrance

General Reinsurance Corporation
120 Long Ridge Rd
Stamford, CT 06902
203.328.6088
jlafrance@genre.com
A.M. Best Surplus Lines Review & Scholarship Committees

Edward Levy, CPCU, ASLI

RPS Scottsdale
8700 E. Northsight Blvd., #100
Scottsdale, AZ 85260
480.860.5597
ed_levy@rpsins.com
ASLI Committee

Bob Livingston

Western World Insurance Group
400 Parson's Pond Drive
Franklin Lakes, NJ 07417
201.847.2870
r.livingston@westernworld.com
A.M. Best Surplus Lines Review Committee

Coryn Thalmann

JimCor Agencies
60 Craig Road
Montvale, NJ 07645
201.573.8200
cthalmann@jimcor.com
Grants & Symposiums Committee

Joseph D. Timmons, CPCU, ASLI

16810 S. Grace Drive
Belton, MO 64012
816.223.1606
j.timmons27@gmail.com



National Association of Professional
Surplus Lines Offices
4131 N. Mulberry Dr., Suite 200
Kansas City, MO 64116
816.741.3910

www.napslo.org