



2016 INDUSTRY CONFERENCE BIOS

OFFICE LEADERSHIP



David Altmaier, Florida's Insurance Commissioner

David Altmaier was appointed as Florida's Insurance Commissioner on April 29, 2016 by the Financial Services Commission. He leads a 292-member team at the Office of Insurance Regulation (Office) overseeing a complex insurance marketplace in a state with one of the highest catastrophe exposures for hurricanes. Commissioner Altmaier began his public service career with the Office in 2008, serving in various roles within the property and casualty business unit. These included Chief Analyst, Director of Property & Casualty Financial Oversight and Deputy Commissioner of Property and Casualty Insurance, which had the responsibility for the daily activities of the Property & Casualty Product Review and Financial Oversight business units. He is well respected for his participation with the National Association of Insurance Commissioners (NAIC), where he is a member of several committees and currently serves as chair of the Capital Adequacy Task Force, Creditor-Placed Insurance Model Act Review Working Group, and Group Capital Calculation Working Group. He has also earned the NAIC's Professional Insurance Regulation designation. Prior to joining the Office, David worked as a Florida licensed 2-20 and 2-14 insurance agent and high school math teacher. David graduated from Western Kentucky University in 2004 with a Bachelors degree in Mathematics.



Belinda Miller, Chief of Staff

Belinda Miller was appointed as the Office's Chief of Staff on March 9, 2015. In this position, Ms. Miller serves as a policy advisor to the Commissioner, and manages agency fiscal matters and administrative operations of the Florida Office of Insurance Regulation (Office). She directly oversees the offices of the Deputy Chief of Staff, Government Affairs, Communications/Press, Market Research and Technology, and Budget, Personnel and Contracts. Previously, Ms. Miller served as the Office's General Counsel for four years, where she directed 22 lawyers working within one of two broad functional areas, Regulatory Actions and Litigation. She also provided legal counsel to the Commissioner regarding all matters related to the regulation of insurers. Belinda Miller has over 20 years of insurance regulatory and receivership experience. She worked for the Office since 2003 and for the Department of Insurance prior to the creation of the Office. She has previously served as the Deputy Commissioner for Property & Casualty Insurance which included supervision of Property and Casualty Insurance Product Review and Financial Oversight. She began her career as an attorney for the receiver in 1986, and later as Director of the Division of Rehabilitation and Liquidation, accumulating over ten years of receivership experience. She has represented the Department and the Office in a variety of settings including state, national and international organizations. Ms. Miller graduated in 1982 from Emory University where she earned a Bachelor of Arts degree with a major in International Studies. She earned her law degree from Florida State University and has been a member of the Florida Bar since 1986.



Anoush Arakalian Brangaccio, General Counsel

As the Office's General Counsel, Anoush Brangaccio directs the Legal Services Office which consists of 22 lawyers that are divided into three broad functional areas, Administrative Matters, Regulatory Actions and Litigation. In addition, she provides legal counsel to the Commissioner and the Financial Services Commission regarding all matters related to the regulation of insurers. Anoush Brangaccio has over 20 years of litigation experience and over 15 years of insurance regulatory experience. She has worked for the Office since 2003 and for the Department of Insurance prior to the creation of the Office. Her recent responsibilities as Chief Assistant General Counsel for Litigation included the oversight of all litigation, including judicial proceedings, in state and federal courts, administrative proceedings before the Division of Administrative Hearings, and appeals before the Florida Supreme Court, District Courts of this State as well as federal courts of appeal. She also headed the Life and Health Section of the Legal Division in the Department of Insurance. She originally came to the Department of Insurance in 2000. Before joining the Department of Insurance, Ms. Brangaccio was an Assistant State Attorney for the Twentieth Judicial Circuit. During her career as a prosecutor, she was the Office Head for the Hendry/Glades Office, Supervisor for Lee County misdemeanor and juvenile court attorneys, felony attorney, juvenile court attorney and misdemeanor court attorney. She assisted with hiring and training of assistant state attorneys. She was recognized as the Attorney of the Year in 1997 by the State Attorney's Office. Ms. Brangaccio received her law degree in 1993 and a Bachelor's degree in Political Science in 1990, both from the University of Florida. She has been a member of The Florida Bar since 1994.



Susanne Murphy, Special Deputy Commissioner, Market Investigations

Susanne Murphy serves as the Office's Special Deputy Commissioner. In this position, Ms. Murphy acts as a senior policy advisor to Commissioner Altmaier on a range of insurance-related issues, supervises the Market Investigations unit, and closely interacts with all other operational units of the Office. Ms. Murphy has more than 30 years of experience in insurance regulation. She began her career in 1983, serving as Staff Counsel, General Counsel and Deputy Insurance Commissioner for the South Carolina Department of Insurance. She was appointed as the first female Chief Insurance Commissioner for the State of South Carolina. Ms. Murphy moved to Florida in 1995 and joined the Florida Department of Insurance as its Deputy Insurance Commissioner, a post she held for six years. After serving as Assistant Executive Director for the Florida Residential Property and Casualty Joint Underwriting Association, Ms. Murphy joined the newly-created state insurer, Citizens Property Insurance Corporation (Citizens). During a ten year period at Citizens, she held a variety of leadership, operational and administrative positions, including Executive Vice President, Chief Operating Officer and Chief Administration Officer. Ms. Murphy returned to state government when she joined the Office in 2013. A graduate of the University of South Carolina with a Bachelor of Arts degree in history, Ms. Murphy also earned her law degree from the University of South Carolina School of Law. She has been a member of the South Carolina Bar since 1980.



Richard Robleto, Deputy Commissioner of Life & Health

Rich Robleto is the Deputy Commissioner for the Life & Health business unit. As Deputy Commissioner, Mr. Robleto oversees the daily activities of the Product Review and Financial Oversight units for life and health insurance. These units provide regulatory oversight, including form and rate filings, licensure, and financial solvency for life and health insurers operating in Florida. Additional duties include policy development, presenting before the Florida Legislature, and serving as an active member of the National Association of Insurance Commissioners (NAIC). In his career, Rich has served as the Executive Director of Florida Healthy Kids Corporation and over 25 years in the life and health insurance industry with Blue Cross and Blue Shield of Delaware and the Allnation Life Insurance Company. Rich is a past recipient of the Robert Dineen Award, the highest recognition given by the NAIC, presented annually to an individual in honor of his/her exceptional success as an insurance regulator. He received his Bachelor's degree in Mathematics from Temple University and his Master's degree in Business Administration from the University of Delaware. He is also a Chartered Life Underwriter (CLU), a Fellow in the Life Management Institute (FLMI), and a Health Insurance Associate (HIA).

KEYNOTE SPEAKER



Roy E. Wright, Deputy Associate Administrator for Insurance & Mitigation, Federal Emergency Management Agency (FEMA)

Roy E. Wright serves as the Federal Emergency Management Agency's Deputy Associate Administrator for Insurance and Mitigation. He leads FEMA's Federal Insurance and Mitigation Administration that delivers the agency's risk management, risk reduction, and flood insurance programs. Under Mr. Wright's leadership, these programs act as a catalyst to drive increased understanding and proactive actions to help people in communities reduce their losses from natural hazards. Mr. Wright directs the National Flood Insurance Program, the mitigation and resilience programs under FEMA's Stafford Act authorities, the National Earthquake Hazards Reduction Program, and the National Dam Safety Program. FEMA's programs promote a risk-conscious culture, enable faster recovery from flood disasters, and address long-term vulnerabilities to life, property, and well-being in communities across the Nation. He chairs the inter-agency Mitigation Framework Leadership Group (MitFLG) that coordinates mitigation and resilience efforts across the Federal Government in consultation with State, local, Tribal, and Territorial governments as well as the private sector. Mr. Wright is also responsible for the delivery of environmental and historic preservation technical assistance and compliance across all FEMA programs. Mr. Wright was appointed to the Federal Senior Executive Service in 2013. He holds a Master of Public Administration from The George Washington University and a Bachelor of Arts in Political Science from Azusa Pacific University. In prior capacities, Mr. Wright served as a strategy consultant, as the program executive for FEMA's Risk MAP program, and as policy advisor to the Secretary of the Interior focused on land conservation measures. A native of California, Roy and his family live in northern Virginia.

GUEST SPEAKERS



Arindam Gan Chowdhury, Ph.D., Director Laboratory for Wind Engineering Research, International Hurricane Research Center

The National Science Foundation (NSF) recently selected the Wall of Wind as one of the nation's major Experimental Facilities (EFs). The NSF award is a five-year cooperative agreement of nearly \$4.1 million. This award puts WOW on the map as one of only eight NHERI EFs in the United States designated for hazard mitigation research, and one of only two for wind hazard research. Dr. Chowdhury's current research is enabling, for the first-time ever, innovative testing of full-scale structures fully engulfed in properly simulated hurricane flows, leading to performance-based design for hurricanes through direct correlation of wind speed with performance and damage levels. Dr. Chowdhury's current projects, funded by federal and state agencies and by private industry, are creating a sound scientific basis for developing risk-based and performance-based design criteria, and contributing to the attainment of a national objective: achieving more sustainable coastal communities. Under Dr. Chowdhury's direction, the Wall of Wind research team has had a significant impact in mitigating hurricane damage by enhancing building codes, validating innovative mitigation technologies and developing new materials. The team has a patent pending for a new type of roofing material. Additionally, recommendations made as a result of Wall of Wind testing were published in the 2010 Florida Building Code. The new code provisions are geared toward decreasing the vulnerability of roofs and rooftop equipment. Dr. Chowdhury received his Ph.D. in Engineering Mechanics from Iowa State University in 2004. Before pursuing his Ph.D., Dr. Chowdhury earned a Master of Technology degree in Structural Engineering from the Indian Institute of Technology in Mumbai in 1995 and a Bachelor of Science in Civil Engineering from Jadavpur University in Kolkata, India in 1992.



Dr. Shahid S. Hamid, Professor of Finance & Chair of the Finance Department in the College of Business, Florida International University

Dr. Shahid Hamid is Professor of Finance and Chair of the Finance department in the College of Business at Florida International University (FIU). He also serves as the Director of the Laboratory for Insurance, Financial and Economic Research located in the International Hurricane Research Center at FIU, and is the Director of an entrepreneurial venture for FIU, and past Director of the MS in Finance program. He has conducted research on a wide variety of topics including hurricane loss modeling, homeowner insurance, international stock markets, corporate financial policies, commercial banking, interest rate risk, derivatives, financial crisis, portfolio performance, central bank policy, technological change, mergers and acquisitions, free trade agreements, and securities class action lawsuits. His recent research work has focused on the insurance and financial consequences of hurricanes. As the Principal Investigator and project manager for over a decade he assembled and led a multi-disciplinary team of two dozen current and past professors and experts and about 75 students in the project to develop the Florida Public Hurricane Loss Model. The model has been used by the state of Florida to evaluate rate filings and conduct stress tests on insurance companies. He secured his Ph.D. degree from the University of Maryland in 1988 and the Chartered Financial Analyst charter in 2001 from the CFA Institute. Dr. Hamid was appointed to the Florida Commission on Hurricane Loss Projection Methodology and has served as technical advisor to the Academic Task force on Hurricane Catastrophe Insurance.

BUSINESS UNIT SPEAKERS

BUSINESS DEVELOPMENT & APPLICATION COORDINATION BUSINESS UNIT:



Alison Sterett, Area Financial Manager, Business Development and Application Coordination

As the Area Financial Manager of the Property & Casualty Company Admissions Section, Mrs. Sterett's primary responsibilities include overseeing the licensure and acquisition of Property & Casualty insurers in Florida. Alison began her 12-year career in insurance regulation with the Office in 2004 as an Insurance Examiner in the Property & Casualty Company Admissions Section. During her time with the Office, she has served in various capacities within the same Section. Alison holds a Bachelor of Business Administration degree in Management from Texas Tech University.

GOVERNMENT AFFAIRS BUSINESS UNIT:



Caitlin Murray, Director of Government Affairs

Caitlin Murray joined the Office in August 2015 as the Government Affairs Director. Her responsibilities include leading Legislative and Cabinet initiatives for the Office. Most recently, Ms. Murray served as President of CMM Strategies, a multi-faceted consulting firm. Prior to opening the firm in early 2015, she served as Chief Legislative Assistant to State Senator Jeff Brandes. She also served as long time legislative aide to Senate Budget Chairman JD Alexander. Ms. Murray received Bachelor of Science degrees in Political Science and Interdisciplinary Social Science from Florida State University with an emphasis on Economics and a minor in Psychology.

LEGAL SERVICES BUSINESS UNIT:



Monica Ross, Chief Assistant General Counsel

As the Chief Assistant General Counsel, Ms. Ross oversees the Legal Administration Section which provides legal counsel to the Office regarding matters related to public records, contracts, personnel, title insurance, and other administrative issues. Prior to this position, Ms. Ross served as Assistant General Counsel in the Office's Litigation Section. She received her Bachelor of Science degree in Public Relations from the University of Florida, a Master of Science in Integrated Marketing Communications degree from the Florida State University, and her Juris Doctor from the Florida State University College of Law.

LIFE & HEALTH BUSINESS UNIT:



Carolyn Morgan, Director, Life & Health Financial Oversight

Ms. Morgan was appointed Director of Life & Health Financial Oversight for the Office in February 2014. She began her career with the Office in 2004 as an Insurance Examiner in this unit. In 2006, she joined Property & Casualty Financial Oversight and served as Director for that unit from October 2011 to January 2014. Her primary responsibilities as Director include the overall supervision and operation of the Life & Health Financial Oversight business unit. This unit is responsible for the licensure and regulation of all Life and Health insurers, including Health Maintenance Organizations (HMO's), Prepaid Limited Health Service Organizations, Discount Medical Plan Organizations, and several Specialty Product Lines. Ms. Morgan received a Bachelor of Science degree in Accounting from the Florida State University and holds the Associate Professional in Insurance Regulation designation through the National Association of Insurance Commissioners.



Betty Jo Pate, Deputy Director, Forms, Life & Health Product Review

As the Deputy Director of Forms for the Life & Health Product Review Unit, Ms. Pate oversees the life and health forms sections for compliance with Florida insurance law. She began working for the Office in 2006 as an Insurance Analyst in the Market Investigations Unit and has since served in various analyst and supervisory positions within the Office. Ms. Pate received her Bachelor of Arts Degree in Psychology from Ashford University. She also holds a Professional in Insurance Regulation (PIR) designation through NAIC and a Market Conduct Management (MCM) designation from the Insurance Regulatory Examiner's Society.



Lisa Parker, Deputy Director of Life & Health Actuarial, Life & Health Product Review

Lisa Parker joined the Office's Bureau of Life & Health Product Review in June of 2014 as an actuary in charge of reviewing managed care companies' reserves and financial statements and as a member of the financial examination team. Since then, Lisa has become a Deputy Director of L&H Actuarial with expanded duties that also include managing a team of financial oversight actuaries and analysts, actuarial reviews of managed care companies and continuing care retirement community applications, special projects that support the Life & Health Product Review Director, and being an active participant on several NAIC task forces. Prior to coming to the office, Lisa was an independent actuarial consultant to life & health companies as part of their rate review and financial reporting teams. With 20+ years of experience in the private insurance industry, Lisa started her career with Business Men's Insurance company of Kansas City, Kansas and later with Pyramid Life Insurance Company of Mission, Kansas. She is an Associate of the Society of Actuaries, a Member of the American Academy of Actuaries, and recently obtained the NAIC designation of Associate Professional in Insurance Regulation. Lisa has always had a love of math and business which drove her to attain a B.S in Mathematics with a minor in Economics from the University of Denver and an M.S. in Applied Mathematics - Actuarial Science from the University of Illinois.



Craig Wright, Deputy Director, Life & Health Actuarial, Life & Health Product Review

As the Deputy Director of Life & Health Actuarial, Mr. Wright's primary responsibilities include management of actuarial rate review processes and evaluation of actuarial staff, with an emphasis on determining the appropriateness of health insurance rates, including long-term care and major medical. Mr. Wright also serves as an actuarial consultant regarding legislative changes, life and health insurance marketplace trends, and National Association of Insurance Commissioners (NAIC) model revisions. He began his career with the Office in 2016 as an Actuary. Prior to joining the Office, he held various actuarial positions at private health insurance companies for nine years. Mr. Wright received a Bachelor of Science degree in Mathematics from Ohio State University and has been an Associate of the Society of Actuaries (ASA) since 2012.



Benjamin Ben, Managing Actuarial Analyst, Life & Health Product Review

As a Managing Actuarial Analyst for Life and Health Product Review, Mr. Benjamin's primary responsibilities include rate review of health filings, reviewing conference calls, training entry-level analysts, and data projects. He began working for the Office as an Actuarial Analyst in December 2012. Mr. Benjamin received his Bachelor of Science degree in Actuarial Science from Florida State University.



Bryan Cromarty, Senior Actuarial Analyst, Life & Health Product Review

As a Senior Actuarial Analyst for Life and Health Product Review, Mr. Cromarty's primary responsibilities include rate review of health filings, reviewing conference calls, and collaboration on data projects. Mr. Cromarty reviews an array of different product types, including filings for the Patient Protection and Affordable Care Act (PPACA), Medicare Supplement, Individual Major Medical, and both Long-term & Short-term Disability Income. He began working for the Office as an Actuarial Analyst in June 2015. Mr. Cromarty received his Bachelor of Science degree in Actuarial Science from Florida State University.



Kerry Krantz, Life & Health Actuary, Life & Health Product Review

As a Life & Health Actuary, Mr. Krantz reviews life, annuity, and health insurance reserves and risk-based capital as well as life insurance rate filings. Mr. Krantz has been a Fellow of the Society of Actuaries for 33 years and has been a member of the American Academy of Actuaries since 1979. He held positions in the insurance industry from 1975 until 1995 when he became the life and health solvency actuary at the Florida Department of Insurance. He participates on NAIC Life Actuarial Task Force, serves as co-chair of the Life Risk-based Capital Working Group and as a member of various other working groups. He has authored several articles for Society of Actuaries publications and has served as a panel moderator and speaker at many Society of Actuaries meetings.



Tiffany Nelsen, Senior Management Analyst II, Life & Health Product Review

As a Senior Management Analyst II for the Life and Health Product Review Unit, Ms. Nelsen's primary responsibilities include the forms review of health filings. She is one of the lead compliance analysts for the Patient Protection & Affordable Care Act, Major Medical, Health Maintenance Organizations, Indemnity, Disability, Discount Medical Plans and all supplemental lines of insurance. Ms. Nelsen began working for the Office in August 2012 as an Insurance Analyst II. Ms. Nelsen received her Bachelor of Arts degree in Creative Writing and Religion from Florida State University.



John Reilly, Government Analyst II, Bureau of Life and Health Product Review

As a Government Analyst II for the Life and Health Product Review Unit, Mr. Reilly leads the senior products section reviewing form and advertisement filings for Long Term Care and Medicare Supplement Insurance. He has been with the Office since 2008, starting as an Insurance Analyst II in the Special Investigations Unit of Market Investigations. Mr. Reilly received his Bachelor of Science degree in Business Administration from Florida State University.

MARKET RESEARCH & TECHNOLOGY BUSINESS UNIT:



Haynes "Dan" McDaniel, Director, Market Research & Technology

Dan McDaniel is the Director of the Market Research and Technology Unit. This unit is responsible for the chief technology operations for the Office, as well as the market research and data collection functions as separate entities. Dan began his career as a computer programmer in 1980 and worked his way through college eventually receiving B.S. and M.S. degrees in economics with an emphasis in public finance at Florida State University. Dan has directed all levels of Information Technology (IT) activity in a variety of environments throughout his career including: the U.S. Bankruptcy Court in the Northern District of Florida, the Florida Department of Education, and in private industry. Throughout all his management years, Dan wrestled with many of the same IT bottleneck issues - whether in the mainframe, Windows, Novell, Unix, or other IT operating environments. Across these platforms he sought to extract common vital elements that supported goals of resource efficiency and effective product delivery to develop IT management techniques specific to application process improvement. As a promoter of process management and economic efficiency models, Dan eventually turned to instruction at the Tallahassee Community College (TCC) and Tianjin Foreign Studies University's International Business School in Tianjin, China. Upon his return from China in 2009, Dan joined the Office and continues to teach as an economics adjunct at TCC.



Wanda Crawford, Management Review Specialist, Market Research & Technology

As a Management Review Specialist within the Market Research and Technology Unit, Ms. Crawford’s primary responsibility include overseeing various data collection activities. Wanda began her career with the Office in 2008. Prior to joining the Office, Ms. Crawford worked for the Department of Financial Services in the Division of Insurance Agent and Agency Services in various roles. Ms. Crawford is a Certified Public Manager. She received her Bachelor of Business Administration in Accounting from Georgia Southwestern State University.

PROPERTY & CASUALTY BUSINESS UNIT:



Sandra Starnes, Director, Property & Casualty Product Review

As the Director of the Property & Casualty Product Review for the Office, Ms. Starnes has oversight responsibility for the approval of property and casualty insurance policy forms and rates through the supervision of contract and actuarial staff. She began her career with the Office in 1996 as an actuarial analyst in the workers’ compensation area, then promoted to the senior actuarial analyst position in the commercial insurance lines. She left in 2002 to work for the National Council on Compensation Insurance (NCCI) as an actuarial consultant, but returned to work for the Office in 2007. Ms. Starnes received a Bachelor of Science in Mathematics from Florida State University.



Michelle Brewer, Deputy Director, Property & Casualty Product Review

As the Deputy Director of Property & Casualty Product Review since 2011, Ms. Brewer assists the Director, serves as the unit’s Legislative liaison, and reviews insurance programs purchased by Florida municipalities for reasonableness in accordance with the Federal Stafford Act. She joined the Office in 2006 where she started out in the Market Research Unit. Subsequently, she moved to the P&C Product Review Unit in 2007. Ms. Brewer received both her Bachelor’s in International Affairs and her Master’s in Business Administration from Florida State University. She obtained the Associate in General Insurance (AINS) designation and is currently pursuing the Chartered Property Casualty Underwriter (CPCU) designation.



Jennifer Schul, Deputy Director, Property & Casualty Product Review

As the Deputy Director of Property & Casualty Product Review, Ms. Schul's primary responsibilities include implementing filing systems changes, special projects, and data requests. She began her career with the Office in 2007 as an Actuarial Analyst in the Dwelling Fire and Homeowners area and was promoted to Senior Actuarial Analyst in 2010 and Deputy Director in 2012. Ms. Schul received her Bachelor of Science degree in Actuarial Science and Statistics from Florida State University.



Joe Boor, Actuary, Property & Casualty Forms & Rates

As an actuary with Property & Casualty Forms & Rates, Mr. Boor's responsibilities include reviewing rate filings for filed commercial casualty lines, and miscellaneous personal lines, medical malpractice, dealer and bank related insurance, as well as providing actuarial support for the financial oversight section. He has been working as a casualty actuary since 1979 and has been a Fellow of the Casualty Actuarial Society since 1988 and a Chartered Enterprise Risk Analyst since 2013. He has a Bachelor's of Arts degree in Mathematics from Southern Illinois University and a Master of Science and Doctoral degree in Mathematics from Florida State University.



Peggy Cheng, Actuary, Property & Casualty Product Review

As an Actuary with Property & Casualty Product Review since 2006, Ms. Cheng's primary responsibilities includes reviewing rate filings for the Commercial Property, Commercial Package, Private Passenger Auto, and Equipment Breakdown lines of business. Ms. Cheng has over 20 years of actuarial experience with the private insurance industry and has worked in areas of Personal and Commercial Lines Ratemaking, Reserving, Forecasting, Strategic Planning and Product Development. Ms. Cheng is a Summa Cum Laude graduate of Florida State University with Bachelor of Science degree in Applied Mathematics and Statistics and has been an Associate of the Casualty Actuarial Society (ACAS) since 1995.



Howard Egelfeld, Actuary, Property & Casualty Product Review

As an Actuary with Property & Casualty Product Review, Mr. Egelfeld's responsibilities include the review of Private Passenger Auto rate and rule filings for compliance with Florida law as well as liaison to Florida International University on the Public Hurricane Model. He began his career with Insurance Services Office (ISO) in 1973 and held several actuarial positions at private property and casualty insurers before coming to the Office in 1997. Mr. Egelfeld has a Bachelor of Science degree, Magna Cum Laude, with Honors in Mathematics from Brooklyn College of the City University of New York and is a Fellow of the Casualty Actuarial Society.



Robert Lee, Actuary, Property & Casualty Product Review

As an Actuary in the Property & Casualty Product Review unit since 2002, Mr. Lee's primary responsibilities are the review of Homeowners/Mobile Home, Dwelling Fire, Inland Marine, Personal Liability, Personal Flood and Travel rate and rule filings in addition to Commercial Residential rule and rate filings for Citizens Property Insurance Corporation and Property Collateral Protection. Prior to joining the Office, he was employed by private insurance companies since 1976. Mr. Lee is a Fellow of the Casualty Actuarial Society.



Kayne Smith, Actuary, Property & Casualty Product Review

As an Actuary with Property & Casualty Product Review, Ms. Smith's primary responsibilities include reviewing Homeowners and Mobile Home insurance rate and rule filings for compliance with Florida requirements. Ms. Smith began her insurance career with the Office as an Actuarial Analyst in 2003 and was promoted to Senior Actuarial Analyst in 2004 and Actuary in 2011. Ms. Smith received a Bachelor of Science degree in Geology from the University of North Carolina at Chapel Hill, a Master of Science degree in Mathematics from George Mason University, and a Doctor of Philosophy degree in Mathematics from Duke University. She is an Associate of the Casualty Actuarial Society.



Casey Tozzi, Actuary, Property & Casualty Product Review

As an Actuary with Property & Casualty Product Review, Ms. Tozzi's primary responsibilities include the review of Private Passenger Auto rate and rule filings for compliance with Florida law. Prior to joining the Office, Ms. Tozzi was an Associate Actuary at the National Council on Compensation Insurance (NCCI). Ms. Tozzi is a graduate of Florida State University with a Bachelor's degree in Actuarial Science and is a Fellow of the Casualty Actuarial Society (FCAS). She is also a member of the American Academy of Actuaries.



Anne Ivory, Forms Supervisor, Property & Casualty Product Review

As the Forms Supervisor within Property & Casualty Product Review, Ms. Ivory's primary responsibilities include overseeing the forms staff, as well as reviewing property and casualty insurance policy forms for compliance with Florida regulations. Ms. Ivory began her career with the Office as an insurance analyst in the Property & Casualty Product Review unit in 2003, and has subsequently served in various positions. Prior to joining the Office, Ms. Ivory was an underwriter for two private insurance companies. Ms. Ivory received a Bachelor of Science degree in Risk Management and Insurance from Florida State University.



Jessica Meister, Private Passenger Auto Forms Supervisor, Property & Casualty Product Review

As the Private Passenger Auto Forms Supervisor within Property & Casualty Product Review, Mrs. Meister's primary responsibilities include the assistance and supervision of a team of analysts in the review of personal auto insurance contracts, as well as reviewing property and casualty insurance policy forms for compliance with Florida law. Mrs. Meister began her career with the Office in the P&C Product Review unit as a Government Analyst II. Mrs. Meister has been in the insurance industry since 1999, previously serving as a licensed insurance agent. She is currently pursuing the Chartered Property Casualty Underwriter (CPCU) designation.



Joel Meyer, Chief Analyst, Property & Casualty Financial Oversight

Joel Meyer has been with the Office since 2011, first working as an Insurance Examiner in Company Admissions and then as a Financial Specialist in the Property & Casualty Financial Oversight unit (unit). In February 2014, he was promoted to Chief Analyst. His primary responsibilities as Chief Analyst include overseeing the quarterly and annual financial statement analysis of insurers conducting business in Florida, reviewing applications of carriers interested in participating in Citizens Property Insurance Corporation depopulations, and monitoring the catastrophe reinsurance programs placed by insurers. In addition to these duties, he is consistently involved in numerous projects aimed at streamlining the internal processes of the unit. Joel received his Bachelor's degree in Economics from Lenoir-Rhyne University in 2003. Since joining the Office, he has earned the designation of Associate Professional in Insurance Regulation (APIR) and is currently working towards the designation of Professional in Insurance Regulation (PIR).



Veronica Myles, Commercial Forms Supervisor, Property & Casualty Product Review

As the Commercial Forms Supervisor within the Property & Casualty Product Review unit, Ms. Myles' primary responsibilities include providing oversight and assistance to analysts responsible for the review of commercial forms, as well as reviewing property and casualty insurance policy forms for compliance with Florida law. Ms. Myles began her career with the Office as an Insurance Analyst in the P&C Product Review unit in 2007. Ms. Myles was previously a licensed insurance agent in Memphis, Tennessee.