



THE FAIR FORUM

We are FAIR – Providing insurance consumers with affordable rates for quality coverage through balanced public policy.

FAIR Announces Election of Jay Neal to Executive Chairman of the Board and Former Administrator of the NFIP, Jeffrey Bragg, as Vice-Chairman ~ Paul Handerhan Appointed as President

FORT LAUDERDALE, FLORIDA, November 4, 2019 – The Federal Association for Insurance Reform, a non-partisan insurance consumer advocacy group, today announced the election of Jay Neal as the Executive Chairman of the Board of Directors and Jeffrey Bragg, former Executive Director of the Terrorism Risk Insurance Program and NFIP Administrator, as the Board's Vice-Chairman. The Board of Directors also named Senior Vice President of Public Policy Paul Handerhan as President.

"FAIR's national expansion earlier this year has led to significant growth in both our policy and project bandwidth. Working closely with Jeff Bragg, this reorganization will allow me to focus nationally on strategic partnerships, development, and to enhance and strengthen corporate governance," said Neal. "Paul Handerhan will be in charge of our operation internally and continue to manage our public policy and government relations teams in Tallahassee and Washington, D.C."

Neal has led the organization as President and CEO of FAIR for the past eight years. He has over 30 years of experience in insurance and finance as a consultant and at the CEO and agency principal level.

Bragg has 17 years of government service and experience. He most recently served as Secretary for the Florida Department of Elder Affairs (DOEA). Prior to the DOEA, he was the first Executive Director for the U.S. Terrorism Risk Insurance Program and was also appointed to the position of Administrator of the Federal Insurance Administration where he managed the National Flood Insurance Program. In addition to his government service, Bragg has over 30 years of private industry experience which includes Senior Vice President with Zurich Risk Enterprise Management and COO for Insurance Solutions Group.

Handerhan founded FAIR in 2011 and serves on the FAIR Board of Directors. With over 20 years of industry experience, he leads the organization's public policy efforts and collaborates with its partners, sponsors, and constituents to create balanced consumer and industry-centric public policy.

President's Message **Paul Handerhan, President**

I am honored to have been appointed as the Federal Association for Insurance Reform's (FAIR) President by the Board of Directors. Over the past nine years, Jay Neal and I have worked tirelessly to improve the industry's operating environment. As we move on to 2020, our plan is to continue to build on our public policy successes in Florida and expand that track record throughout the country. I am grateful for this opportunity and I look forward to strengthening our partnerships with the top industry thought leaders in support of our continued mission.



SAVE THE DATE!
FAIR Foundation Annual Industry Conference
Building a Culture of Preparedness
May 20-21, 2019
Fort Lauderdale, FL

Save the date for the FAIR Foundation Industry Conference which will be held in Fort Lauderdale, FL, May 20-21, 2020 at the Renaissance Fort Lauderdale Cruise Port Hotel. The conference will focus on flood insurance and mitigation. The event will feature panels and presentations by insurance industry leaders from across the nation. Stay tuned for more details on this event!

FAIR Seventh Annual Awards Gala October 24, 2019

On October 24, 2019, FAIR held its Seventh Annual Awards Gala and Benefit at the Fort Lauderdale Marriott Harbor Beach Resort & Spa. This year, we welcomed over 200 guests and enjoyed a fun evening of networking and entertainment,

We also honored the dedication and contributions of **Melissa Burt-DeVriese** as her work exemplifies what it means to lead with class. We recognized the outstanding contributions of **Demotech's** 30 years of service in ensuring a stable and solvent insurance market.

Congratulations to Melissa and Demotech!

Our success would not be possible without the support of our sponsors, members, and guests who made the evening a memorable event.

Thank you to our sponsors and all who attended the Gala.

EDUCATIONAL UNDERWRITER & DIAMOND SPONSOR



DIAMOND SPONSOR



PLATINUM SPONSOR



FAIR CHAMPION GOLD



GOLD



SILVER



TABLE SPONSORS



Founders Award Recipient, Melissa Burt-DeVriese with Paul Handerman and Jay Neal



Sharon Romano Petrelli and Joe Petrelli of Demotech



Members of the FAIR Board

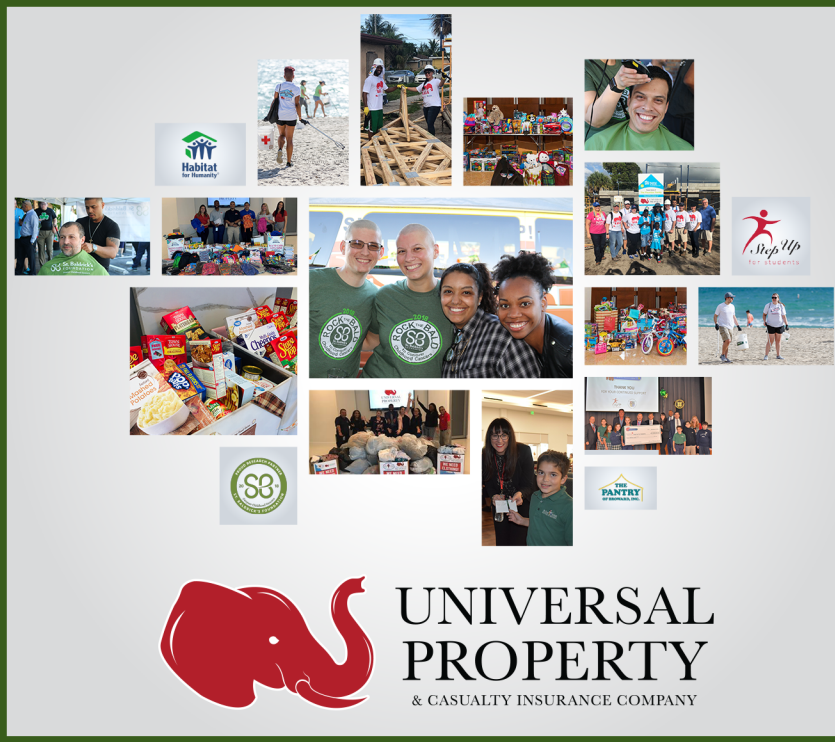


FAIR Awards Gala Cocktail Reception

Visit federalinsurancereform.org/events for more event photos and highlights.

FAIR Member Highlight

Universal Property & Casualty Insurance Company



Since launching in 1997, **Universal Property & Casualty Insurance Company** has carved out a proud tradition of helping to support local communities that we serve and beyond. Our mission is to donate our time and resources to help cultivate valuable relationships and help serve those communities in times of need. From partnering with organizations like **Step Up for Students**, which helps to provide college scholarships to high-school teens, to helping to foster the next generation of insurance professionals, UPCIC understands and actively pursues the power of giving. Philanthropy is ingrained in our company's DNA. We regularly run company-wide drives that provide school supplies to students in need, Thanksgiving meals to families that have seen firsthand despair, brand new toys to children in foster care, clean the local beaches and so much more. One of the initiatives we are most proud of has been a partnership with the **St. Baldrick's Foundation**, the largest non-profit childhood cancer research charity in the United States. During our annual event, employees shave their heads to generate awareness and raise funds for the cause. Each dollar donated by employees and their families was then matched by UPCIC. Since taking a stand against cancer in 2015, UPCIC has raised nearly \$950,000 for childhood cancer research, which includes a company-record \$424,159 in 2019. We were the top donor in Florida and within the top 10 nationwide. We are extremely proud of our employees, partners and communities for their fearless giving!



FAIR Member Advertising ~ Support our Member Partners

HurricaneDamage.com
K&P Kanner & Pintaluga
PROPERTY DAMAGE ATTORNEYS
(800) 586-5555

We have the protection you deserve

www.universalproperty.com

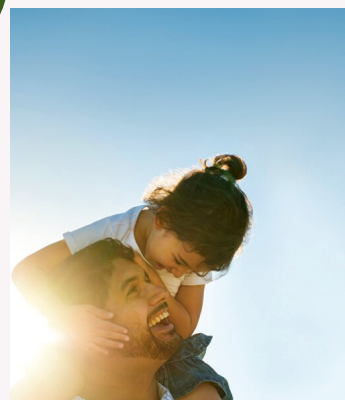
Member
Partners

CELEBRATING
27+ YEARS

FED NAT
INSURANCE COMPANY

833-4FEDNAT
FedNat.com

Insurance that's
more than a policy.
It's a promise.



Over 20 years of
protection—one
customer at a time.

FRONTline
INSURANCE

Become a Member

- Have a say in what FAIR will support with our public policy agenda.
- Help effect change when it comes to lowering insurance rates.
- Help promote stability in the insurance market through healthy competition.
- Help educate other consumers about insurance.

Visit federalinsurancereform.org/memberships for details.

Let's Connect!

2900 E. Oakland Park Blvd., Suite #301,
Fort Lauderdale, FL 33306
754.200.4538 ~ info@federalinsurancereform.org

