

2024  
**INSURANCE**  
Florida League of Cities

*Summit*  
of Cities

A stylized sun icon with a yellow circle in the center, surrounded by yellow triangles of varying sizes, and a light blue triangle at the bottom.

April 16-18, 2024

Hilton Orlando Lake Buena Vista

**Join us in Orlando** for the Florida League of Cities' second annual Insurance Summit. This event will provide relevant training and education to public entity staff responsible for insurance, risk management and human resources. The Insurance Summit will also inform attendees of the state of the Florida insurance market, with a focus on the current property and casualty insurance and health insurance markets.

# Schedule at a Glance\*

## Tuesday, April 16, 2024

3:00 p.m. – 6:30 p.m.

### Registration Desk Open

5:30 p.m. – 6:30 p.m.

### Welcome Reception

7:00 p.m. – 9:00 p.m.

### Dinner at House of Blues

## Wednesday, April 17, 2024

8:00 a.m. – 8:45 a.m.

### Continental Breakfast

8:00 a.m. – 5:00 p.m.

### Registration Desk Open

8:45 a.m. – 9:00 a.m.

### Welcome and Introductions

9:00 a.m. – 10:15 a.m.

### Opening General Session – Property and Casualty Insurance Market Update

Last year brought one of the most challenging property insurance markets since the mid-2000s. Casualty coverages, such as liability and workers' compensation, have experienced more stability in recent years; however, wage inflation has been pushing insurable casualty exposures (and, in turn, premiums) higher. What's currently happening in the property and casualty insurance marketplace, and what is the market outlook? This session, presented by property and casualty experts, will keep you informed on the current insurance market and what's to come.

10:30 a.m. – 11:20 a.m.

### CONCURRENT SESSIONS

#### Florida Risk Pools and Insurance Basics

Florida "risk pools" were first established almost 50 years ago when the traditional insurance market pulled away from insuring local governments, where risk pools stepped in to provide necessary insurance coverages to local governments throughout the state. What are the key differences between a risk pool and a traditional insurance carrier? What key factors – financial, operational and otherwise – make one risk pool different from

another? This session will help you understand why risk pools are relevant and what makes risk pools different from traditional carriers and from one another. You will also learn some basic insurance tools and concepts, including navigating your policy and understanding your deductibles and limits for various property and casualty coverages.

#### Risk Management Techniques

Key benefits of the Insurance Summit include networking and sharing best practices with one another. Facilitating member-to-member connections and enhancing risk management techniques across the state benefit us all. This session will share risk management techniques from local governments with award-winning programs. Learn how your peers have taken a focused and creative approach to addressing risk and safety management, and take a few ideas home that will elevate your game in risk management implementation, innovation and leadership.

11:30 a.m. – 12:30 p.m.

### Networking Lunch

12:40 p.m. – 1:40 p.m.

### General Session – Legislative Update

As legislation changes, local governments must adapt to comply with new laws and regulations. This session will review insurance-related legislative changes from recent years, including the 2024 Legislative Session. You will gain an understanding of legislation that passed, legislation that failed and their implications for your organization and Florida's insurance market.

1:50 p.m. – 2:40 p.m.

### CONCURRENT SESSIONS

#### Well-being, Weight Loss and Diabetes: Are You Down with GLP?

Glucagon-like peptides (or GLP-1s), such as Ozempic and Wegovy, have created a lot of buzz and controversy in the weight loss and diabetes prevention/management healthcare space. Advantages and disadvantages continue to be weighed, and questions remain without definitive answers. Does it make sense long term? What about the side effects? Do the costs have a positive ROI on your health plan? At this session,

experts from healthcare consulting firm WTW (formerly Willis Towers Watson) and well-being powerhouse WebMD will discuss the good, the bad and the ugly relating to the GLP-1 craze.

### **Managing Your Property Schedule to Maximize Coverage and Explore Savings Opportunities**

In the wake of one of the most challenging property insurance markets in decades, it is critically important to understand your property insurance schedule and manage risk while balancing the cost of property insurance. Effective risk selection, or the process many local governments employ to balance property insurance coverage with government-owned property assets, is key to maximizing insurance coverage and managing insurance costs. This session will include a dialogue among property appraisal experts, insurance agents and local government risk management staff, where they will discuss strategies to effectively manage property schedules to maximize insurance coverage and explore opportunities for savings.

2:40 p.m. – 3:10 p.m.

### **Refreshment and Networking Break**

3:10 p.m. – 4:00 p.m.

### **CONCURRENT SESSIONS**

#### **Book 'Em, Danno! Insurance Fraud and Subrogation 101**

Nationally, insurance fraud is estimated to cost over \$300 billion annually – which directly increases insurance rates and indirectly raises prices of goods and services. Who pays for these bad actors? Ultimately, the consumer and taxpayer – all of us! Insurance carriers have fraud investigation units to assist in investigating and prosecuting insurance fraud, but it all starts with identification of potential fraud. And while insurance adjusters are trained to look for potential red flags, the best leads often come from the members and/or co-workers. This session will inform you about workers' compensation insurance fraud and how an employer and its insurance carrier can make an effective "tag team" to combat fraud and assist with subrogation recoveries.

#### **Cybersecurity: What's Your Status?**

Over the past decade, cyberattacks have been increasing in frequency and severity. The Florida Legislature has passed certain laws to ensure that all local governments meet minimum cybersecurity standards. Depending on your population size, these laws became effective January 1, 2024, or will become effective January 1, 2025. What's your status as it relates

to meeting these standards? This session, presented by cybersecurity experts from Cyber Florida, will examine the latest and best cybersecurity practices and identify resources to give you confidence in cybersecurity standards and to know your organization is secure.

4:10 p.m. – 5:00 p.m.

### **CONCURRENT SESSIONS**

#### **First Amendment Audits: Don't Get Got by the "Gotcha Game"**

A phenomenon called "First Amendment audits," where citizens put local governments to the test of First Amendment rights, is sweeping the nation. These "auditors" can show up anywhere – often at city hall or in an encounter with law enforcement. Can you designate certain buildings or facilities as "off-limits?" It depends. So, what access do First Amendment auditors really have? This session will explore location-based categories, such as traditional public forums versus nonpublic forums. You will also learn about individual rights to film local government employees and/or officials. Come gain clarification on these and other questions related to this evolving issue.

#### **Budgeting for Insurance Costs**

Local governments follow a budget process where, among many budgeting analyses and projections, next fiscal year's expenditures must be reasonably estimated. How do governments budget for insurance costs, and what factors are considered when estimating year-to-year changes in insurance costs? In this session, two local government practitioners – a finance director and a risk manager – will share their best practices in estimating insurance costs as they navigate the budget cycle. The panelists will discuss how they collaborate and what key information is used to reasonably estimate the costs of various insurance coverages.

6:30 p.m. – 8:30 p.m.

### **Reception and Dinner**

## **Thursday, April 18, 2024**

7:45 a.m. – 11:00 a.m.

### **Registration Desk Open**

8:00 a.m. – 9:30 a.m.

### **Breakfast Workshop with Your Peers**

Grab some breakfast and get ready to network with your peers and digest current trends and key topics **in separate breakfast workshops – one for human resources and one for risk management.** With input from you and your peers, Florida League of Cities staff will facilitate a group discussion on a variety of HR- and risk-related topics. Learn from your peers about current challenges and solutions facing your organization and other similar organizations. Equally importantly, continue your educational journey beyond the Insurance Summit by expanding your network with similarly focused local government practitioners.

9:30 a.m. – 10:00 a.m.

### **Checkout and Return**

10:00 a.m. – 11:00 a.m.

### **General Session – 2024 Healthcare Perspectives: BOTH Employer and Employee**

Recent focus has been on the property insurance "hard market" due to rising rates and premiums. But for many local government employers, the cost of health insurance and other employee benefits continues to be the largest annual insurance budget line item. What should you expect in healthcare and employee benefits in 2024? This general session will cover the employer and employee perspectives on various benefit programs with a focus on healthcare. Experts from a nationally recognized healthcare brokerage, consulting and actuarial firm will share their 2024 healthcare and benefits insights.

### **Objection, Your Honor! Understanding the Litigation Perspectives of Defense Counsel vs. Plaintiff Attorneys**

Allegations of local government negligence can lead to claims and often costly litigation. Was the government negligent? It's often a matter of perspective between the member and insurer (and defense counsel) and the plaintiff (and plaintiff's attorney). But what are those perspectives, and how can two opposing views come from one set of facts and circumstances? In this session, you will hear a lively debate and case presentation between two attorneys from opposite ends of the legal spectrum. This session will also explore Florida's 2023 tort reform laws and what the future might hold for litigation throughout the state.

12:00 p.m. – 1:00 p.m.

### **Closing Lunch**

*\*This is a tentative schedule and subject to change.*

11:10 a.m. – 12:00 p.m.

### **CONCURRENT SESSIONS**

#### **It's all Fun and Games Until Someone Calls HR**

HR professionals are charged with maintaining a workplace that emphasizes the performance expectations and structure of the employer while acquiring, training and valuing the individuals who constitute the workforce. This balancing act is further challenged by the ever-changing and fast-paced world of laws, rules and regulations impacting the workforce. Never fear; the Employment Law Advisor is here to help HR professionals effectively handle issues as they arise and reduce the risk of liability. Join us as a leading Florida employment lawyer discusses some of the hot topics in labor and employment law affecting local governments.

# Conference Housing Information

The **Hilton Orlando Lake Buena Vista**, located next door to Disney Springs, will serve as the host hotel for the FLC Insurance Summit. The hotel is offering the reduced rate of **\$219/night** for summit participants, plus a reduced resort fee of **\$25/night**, for a total rate of **\$244/night**. Guests will receive a 30% discount on self-parking.

Note that the hotel will **NOT** accept any reservations until your registration is paid. Once we have received your registration payment, you will receive complete housing instructions via email.

Please note that the reservation cutoff date is **Friday, March 15, 2024**. It is important that you register for the Summit early so that you have plenty of time to make your reservations. **Availability is on a first-come, first-served basis**. We are unable to guarantee reservations for anyone or the exact date on which the hotel block will sell out, **so please register early**.

## Registration Information

### Advance Registration Procedure

All participants are encouraged to register in advance to avoid any delays at the registration desk. Please register online at [flcities.com](http://flcities.com) with a credit card or return the completed registration form with check payment to Florida League of Cities, P.O. Box 1757, Tallahassee, FL 32302.

### Registration Fees

The registration fee for the Insurance Summit is **\$300** per person. Registration is open to employees of municipalities, counties and special districts **ONLY**. Registration includes all workshops; Tuesday's welcome reception and dinner; Wednesday's lunch, reception, dinner and breaks; and Thursday's lunch and breaks. Note that the registration fee will increase to **\$350 after February 19, 2024**.

### Registration Deadline

All registration forms must be received no later than **Monday, February 19, 2024**, to qualify for the early registration fee. After February 19, registrations will be subject to the fee as noted above.

### Refunds

Summit registration cancellation requests must be sent via email to [mhowe@flcities.com](mailto:mhowe@flcities.com). All cancellations received in the FLC office by 5:00 p.m., **Friday, April 5, 2024**, will receive refunds minus a **\$50.00** cancellation fee. Refunds will be issued after the Summit. Registrations may be transferred to another individual with advance notification.

# 2024 Insurance Summit Registration Form

Return completed form via mail to Florida League of Cities, P.O. Box 1757, Tallahassee, FL 32302-1757; or visit the League website at [flcities.com](http://flcities.com) to access online registration.

**NOTE: Credit card payments may be made only online.**

Please type or print the information requested. **Fill out a separate form for each registrant.**

Name \_\_\_\_\_  
*First Middle Last*

First Name or Nickname \_\_\_\_\_  
*(As you wish it to appear on your badge)*

Title \_\_\_\_\_ Affiliation \_\_\_\_\_  
*(City, County, or District)*

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

Email Address (for confirmations) \_\_\_\_\_

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Make checks payable to the **Florida League of Cities.**

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**Special Needs:** If you are physically challenged and require special services, or if you have special dietary needs, please attach a written description of those needs to your registration form.