### Inside

# SLA Department Heads 3, 7 Discuss 2017 Priorities

Five SLA leaders give an overview of how their departments will serve members.

### **Top Brokers & Carriers 4-5**The listing of California's top

50 brokers and carriers for 2016

### Legislative/Regulatory 6 Report

Executive Director **Benjamin McKay** discusses how the coming year is shaping up in Washington and Sacramento.

#### **Upcoming Events**

Calendar of key industry events through April

## "Building the Future"

SLA Annual Meeting set for Feb. 7 in SF, Feb. 9 in LA

By Cliston Brown

**Editor-In Chief, SLA Connection** 

he Surplus Line Association of California is set to hold its Annual Meeting next month, with "Building the Future" as its theme.

The two annual meeting segments, which are free of charge, are taking place **Tuesday**, **February 7, 2017**, in San Francisco and **Thursday**, **February 9, 2017**, in Los Angeles.

This year's meeting will focus on how the SLA and its members can build for the future, with an emphasis on the new challenges—and

opportunities—presented by advances in technology and changes in the workforce.

8



One of the key areas of focus at the upcoming event will be the advances in technology and what those changes will mean for the surplus lines industry, which remains on the cutting edge when it comes to providing coverage for innovative products.

Each segment of the Annual Meeting offers attendees the opportunities to network with brokers, markets, regulators and SLA staff. The knowledge and relationships you can gain at this event could be invaluable to your business endeavors.

The meeting also features the election of the 2017 SLA Board of Directors and its officers, who will determine the SLA's course and policies in the coming year. All licensed resident brokers who are designated as authorized voting representatives, and who have conducted any surplus lines business in the previous 12 months, are eligible to vote, so please take advantage of this

opportunity to help guide the course of your association.

It is especially important that authorized voting representatives attend at least one segment of the meeting. If a quorum is not present at the two combined meetings, it will be necessary for SLA staff to individually reach out to authorized voters subsequent to the meeting in order to attain the necessary votes to elect the board and its officers. Until this quorum is reached,

the new board and officers are not formally empowered to conduct business on behalf of

the SLA's members. In past years, it has taken weeks for SLA staff to solicit the necessary votes to formally install the board and officers.

For the third year, the San Francisco segment of the meeting will again take place in the afternoon, starting at **3:00 p.m.** and ending with a networking reception. The event will take place in the historic **Julia Morgan Ballroom at the Merchants Exchange**, in the heart of the Financial District. At **465 California Street**, it is easily reachable by public transit.

The Los Angeles segment of the meeting remains unchanged from previous years, taking place at the storied **Jonathan Club**, **545 South Figueroa Street**. This legendary social club, an L.A. icon for more than a century, is worth visiting if you have not been there, and certainly worth revisiting for those who have. This segment of the meeting starts at **10:00 a.m.** and concludes with

Story continues on Page 2



### "Building the Future"

a reception and luncheon immediately following the close of business.

In addition to electing the board and of-

ficers, attendees will get learn what their association did in 2016, get an update on its current condition, and hear what is in store for the SLA and its members in 2017 and beyond. This meeting

portunity to meet and talk with board members and SLA senior staff about your ideas and your needs, and how your association can help you as you conduct your business in the coming year.

Please add these meeting dates to your calendar and make plans to attend one of these sessions in February. The SLA is your and southern California attendees, the Annual Meeting is technically a single meeting. Each segment of the meeting has the same agenda

> and order of business. so you will not be missing anything if you can only attend one of the two days. However, anyone who does wish to attend both segments is welcome to do so. Votes of authorized voting rep-

**Continued from Page 1** 

resentatives who attend both segments of the meeting will only be counted once.

Register now and take advantage of this opportunity to help guide the course of your association in 2017.

### **SLA Annual Meeting 2017**

San Francisco: Tuesday, February 7, 2017, 3:00 p.m.

Los Angeles: Thursday, February 9, 2017, 10:00 a.m.

Registration: http://www.slacal.org/education/2017-annual-

meeting-registration

also provides a great opassociation, and attending the Annual Meeting is an important way to participate.

Also, please note that, despite taking place in different cities on different days, in order to conveniently accommodate both northern

### 2017 Slate: Board of Directors, Officers and Mediator

Nominated for election by the SLA Nominating Committee



**CHAIR:** Tom Ciardello Worldwide Facilities. Inc.



**VICE CHAIR:** Robert Gilbert Markel West Insurance Services



SECRETARY/ TREASURER: Terri Moran Vela Insurance Services

### **Past Chair:**

Chris Houska, R-T Specialty, LLC

#### **Members:**

Janet Beaver, Tokio Marine HCC Denis Brady, Burns & Wilcox Brokerage Tim Chaix, R.E. Chaix and Associates Hank Haldeman, The Sullivan Group Rupert Hall, M.J. Hall & Company, Inc. Davis Moore, Worldwide Facilities, Inc.

Pam Quilici, Crouse & Associates Insurance Services of Northern California, Inc. Les Ross, Wholesale Trading Co-Op Insurance Services, LLC

Gerald Sullivan, The Sullivan Group

#### **Mediator:**

The Honorable Harry Low



# Looking Ahead: SLA Department Heads Discuss Their Goals, Priorities For 2017

With another year upon us, the **Surplus Line Association of California** (SLA) once again has embarked on the process of determining how best to serve its approximately 8,000 members going forward in this new year.

Each of the department heads in our five outward-facing depart-

ments have taken some time to ment Relations; **Rose Tocchini**, briefly lay out their visions of how vice president for Data Analysis; their units will serve the California **Pat McAuley**, senior vice presisurplus lines community in 2017.

In this feature, which starts below and continues on Page 7, readers will get a briefing from **Cliston Brown**, vice president for Communications and Government Relations; Rose locchini, vice president for Data Analysis; Pat McAuley, senior vice president for Education and Compliance; Susan Bryant, vice president for Financial Analysis; and Michael Caturegli, vice president for Technology.

Feature continues on Page 7

### Communications and Government Relations Department



Cliston Brown
Vice President,
Communications and
Government Relations

The SLA's newest department will continue to expand its role, and its service to the California broker community, in 2017. Our focus on improving how we communicate important news to members will continue, building upon what we have done in that vein over the last three years: pushing out vital news information to the surplus lines community; overhauling our news vehicles to focus more on useful market information that you, our members, asked for; and continuously asking for input on what you need to know.

In addition to continuing to perform a vital communications role, we are looking to expand further into government relations, a function which our department took on in a much more meaningful way in 2016.

While we began reaching out to legislators and regulators by sending informational brochures to all California legislators and key Department of Insurance personnel several years ago, it was in 2016 that we began the work of visiting with legislators and legislative staff who are involved with our industry, particularly within the California Legislature's insurance committees. In 2017, we will ramp up this effort, with an eye toward in-person meetings with all members of the Legislature's insurance committee, as well as appropriate outreach to members of California's Congressional delegation in Washington, D.C. The point is to build relationships so that if and when legislation involving surplus lines comes up, our expertise will be sought and valued by these crucial decision-makers.

The Data Analysis Department implemented a new information-capture system in 2016; in 2017, we plan to continue to collaborate with the SLA's Technology Department and external software vendors in improving and enhancing it. The new system can give us a much greater ability to capture more data, to go deeper with the data that we have, and to make this data available instantly and seamlessly. It also greatly increases brokers' ability to implement paperless procedures in your offices, as well as moving the SLA itself closer to a paperless office.

In line with the new system, Data Analysis' team grew in 2016, and will continue to grow in 2017. A larger team enables us to better serve our members through increased processing ability, quicker turnaround time on phone calls and emails, friendly and knowledgeable staff to assist in resolving issues, and generally enhanced customer service for each of our clients on a one-on-one basis. As the strength of the surplus line market in California continues to grow, Data Analysis will rise to the challenge in accommodating the increasing number of filings and amount of business written.

Our highly trained data analysts will play an important role in ensuring the growing surplus lines market in California stays strong and well documented. A larger team with increased access to enhanced data provision will result in faster processing and in knowledgeable, friendly, quick, and competent customer service for our members.

#### **Data Analysis Department**



Rose Tocchini Vice President, Data Analysis

# Top 50 Brokers by Premium, 2016

Rank	BROKER	PREMIUM PROCESSED	% OF TOTAL
1	MARSH USA INC.	574,258,176	9.81%
2	R-T SPECIALTY, LLC	534,306,320	9.13%
3	CRC INSURANCE SERVICES, INC.	487,159,635	8.32%
4	AON RISK INSURANCE SERVICES WEST, INC.	436,348,198	7.46%
5	AMWINS INSURANCE BROKERAGE OF CALIFORNIA, LLC	320,688,721	5.48%
6	SWETT & CRAWFORD	319,736,301	5.46%
7	RISK SPECIALISTS COMPANIES INSURANCE AGENCY, INC.	200,804,319	3.43%
8	WORLDWIDE FACILITIES, LLC	153,928,250	2.63%
9	LOCKTON COMPANIES, LLC	126,549,429	2.16%
10	BROWN & RIDING INSURANCE SERVICES, INC.	116,617,496	1.99%
11	RISK PLACEMENT SERVICES, INC.	110,042,621	1.88%
12	BURNS & WILCOX INSURANCE SERVICES, INC.	89,333,869	1.53%
13	ALL RISKS, LTD.	66,295,488	1.13%
14	WOODRUFF-SAWYER & COMPANY	66,167,530	1.13%
15	AMWINS ACCESS INSURANCE SERVICES, LLC	64,226,418	1.10%
16	WILLIS INSURANCE SERVICES OF CALIFORNIA, INC.	55,754,025	0.95%
17	SCOTTISH AMERICAN INSURANCE GENERAL AGENCY, INC.	52,764,909	0.90%
18	CROUSE & ASSOCIATES INSURANCE SERVICES OF NORTHERN CALIFORNIA, INC	52,206,391	0.89%
19	ALLIANT INSURANCE SERVICES, INC.	51,921,243	0.899
20	PARTNERS SPECIALTY GROUP, LLC		0.869
21		50,418,705	
	INTEGRO USA INC.	49,851,726	0.859
22	AMWINS BROKERAGE OF GEORGIA, LLC	44,960,725	0.779
23	HARRY W. GORST COMPANY, INC.	44,866,894	0.779
24	COVE PROGRAMS INSURANCE SERVICES LLC	44,240,781	0.769
25	SOCIUS INSURANCE SERVICES, INC.	39,324,864	0.679
26	WHOLESALE TRADING CO-OP INSURANCE SERVICES LLC	37,777,294	0.65%
27	HULL & COMPANY, INC.	36,567,936	0.62%
28	AMWINS BROKERAGE OF ILLINOIS, LLC	35,613,605	0.61%
29	WELLS FARGO INSURANCE SERVICES USA, INC.	34,597,216	0.59%
30	NATIONAL TRANSPORTATION ASSOCIATES, INC.	33,961,885	0.589
31	WILLIS OF OHIO, INC.	33,662,743	0.589
32	EDGEWOOD PARTNERS INSURANCE CENTER	33,272,001	0.579
33	MONARCH E & S INSURANCE SERVICES	32,934,110	0.56%
34	ALLIANT SPECIALTY INSURANCE SERVICES, INC.	27,038,310	0.46%
35	COASTAL BROKERS INSURANCE SERVICES INC.	26,708,777	0.46%
36	AMWINS BROKERAGE OF THE MID-ATLANTIC, LLC	26,496,891	0.459
37	WILLIS OF NEW YORK INC.	26,221,742	0.459
38	BASS UNDERWRITERS, INC.	25,221,454	0.439
39	MARSH & MCLENNAN AGENCY LLC	24,551,262	0.429
40	PETERSEN INTERNATIONAL UNDERWRITERS	23,269,265	0.409
41	R.E. CHAIX & ASSOCIATES INSURANCE BROKERS, INC.	22,850,568	0.399
42	SNEARER, KARL FREDERICK	22,636,510	0.39%
43	COMMERCIAL INDUSTRIAL BUILDING OWNERS ALLIANCE, INC.	19,240,442	0.33%
44	HUB INTERNATIONAL INSURANCE SERVICES INC.	18,907,533	0.329
45	NAS INSURANCE SERVICES, LLC	17,973,685	0.31%
46	LAE INSURANCE SERVICES, INC.	17,931,753	0.31%
47	M.J. HALL & CO., INC.	17,580,007	0.309
48	W. BROWN & ASSOCIATES PROPERTY & CASUALTY INSURANCE SERVICES	17,315,445	0.309
49	ARTHUR J. GALLAGHER & CO. INSURANCE BROKERS OF CALIFORNIA, INC.	16,480,464	0.289
50	EXCEPTIONAL RISK ADVISORS, LLC	16,074,617	0.279
	SUBTOTAL	4,797,658,553	81.989
	ALL OTHER BROKERS	1,054,542,915	18.029
	TOTAL	5,852,201,468	100.009

# Top 50 Carriers by Premium, 2016

RANK	COMPANY	PREMIUM PROCESSED	% OF TOTAL
1	LEXINGTON INSURANCE COMPANY	431,447,845	7.37%
2	SCOTTSDALE INSURANCE COMPANY	231,735,027	3.96%
3	JAMES RIVER INSURANCE COMPANY	155,068,563	2.65%
4	LLOYD'S OF LONDON SYNDICATE #2623	154,481,477	2.64%
5	EVANSTON INSURANCE COMPANY	128,523,195 *	2.20%
6	UNITED SPECIALTY INSURANCE COMPANY	125,392,530	2.14%
7	QBE SPECIALTY INSURANCE COMPANY	120,478,870	2.06%
8	IRONSHORE SPECIALTY INSURANCE COMPANY	116,208,290	1.99%
9	AIG SPECIALTY INSURANCE COMPANY	111,662,943	1.91%
10	COLONY INSURANCE COMPANY	104,457,790	1.78%
11	INDIAN HARBOR INSURANCE COMPANY	100,501,371	1.72%
12	ADMIRAL INSURANCE COMPANY	96,953,099	1.66%
13	NAVIGATORS SPECIALTY INSURANCE COMPANY	84,890,293	1.45%
14	NATIONAL FIRE & MARINE INSURANCE COMPANY	84,660,306	1.45%
15	STEADFAST INSURANCE COMPANY	81,783,727	1.40%
16	ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	80,193,222	1.37%
17	GEMINI INSURANCE COMPANY	79,239,995	1.35%
18	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	78,811,480	1.35%
19	GREAT AMERICAN E&S INSURANCE COMPANY	78,606,169	1.34%
20	ILLINOIS UNION INSURANCE COMPANY	77,917,459	1.33%
21	HOUSTON CASUALTY COMPANY	76,712,449	1.31%
22	AXIS SURPLUS INSURANCE COMPANY	75,168,228	1.28%
23	STARR SURPLUS LINES INSURANCE COMPANY	73,942,039	1.26%
24	EVEREST INDEMNITY INSURANCE COMPANY	70,821,461	1.21%
25	ASPEN SPECIALTY INSURANCE COMPANY	69,401,659	1.19%
26	INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE	67,854,505	1.16%
27	GREAT LAKES REINSURANCE (UK) SE	67,833,547	1.16%
28	CHUBB CUSTOM INSURANCE COMPANY	66,641,676	1.14%
29	LANDMARK AMERICAN INSURANCE COMPANY	66,140,655	1.13%
30	LLOYD'S OF LONDON SYNDICATE #2987	66,031,888	1.13%
31	LLOYD'S OF LONDON SYNDICATE #2907  LLOYD'S OF LONDON SYNDICATE #3624	65,432,685	1.12%
32	SWISS RE INTERNATIONAL SE	64,991,555	1.11%
33	LLOYD'S OF LONDON SYNDICATE #2003	61,941,546	1.06%
34	COLUMBIA CASUALTY COMPANY	59.813.707	
			1.02%
35	ENDURANCE AMERICAN SPECIALTY INSURANCE COMPANY	57,492,638	0.98%
36	GENERAL SECURITY INDEMNITY COMPANY OF ARIZONA	56,602,097	0.97%
37	LLOYD'S OF LONDON SYNDICATE #0510	56,516,104	0.97%
38	ENERGY INSURANCE MUTUAL LIMITED	56,270,128	0.96%
39	LIBERTY SURPLUS INSURANCE CORPORATION	56,147,220	0.96%
40	MT. HAWLEY INSURANCE COMPANY	55,810,857	0.95%
41	LLOYD'S OF LONDON SYNDICATE #0033	55,093,308	0.94%
42	NAUTILUS INSURANCE COMPANY	54,698,606	0.93%
43	TOKIO MARINE SPECIALTY INSURANCE COMPANY	47,026,105	0.80%
44	ARCH SPECIALTY INSURANCE COMPANY	45,013,514	0.77%
45	AMTRUST INTERNATIONAL UNDERWRITERS LIMITED	44,249,249	0.76%
46	FIRST MERCURY INSURANCE COMPANY	40,139,588	0.69%
47	ASSOCIATED INDUSTRIES INSURANCE COMPANY, INC.	39,514,945	0.68%
48	KINSALE INSURANCE COMPANY	39,377,837	0.67%
49	ROCKHILL INSURANCE COMPANY	38,888,253	0.66%
50	LLOYD'S OF LONDON SYNDICATE #2001	38,121,878	0.65%
	SUBTOTAL	\$4,256,703,577	72.74%
	ALL OTHER COMPANIES	1,595,497,891	27.26%
	TOTAL	\$5,852,201,468	100.00%

### Changes Abound at Federal, State Levels



By Benjamin J. McKay
SLA Executive Director

Ith a new presidential administration set to take over in Washington, D.C., it is vital to consider its impact on our industry. One thing we know, heading into the Donald Trump presidency, is that the future of the Dodd-Frank Act (DFA) is very much in question.

Just two days after Trump's surprising victory in the presidential election, Bloomberg News ran an article headlined "Trump's Transition Team Pledges to Dismantle Dodd-Frank Act." With Republicans retaining control of both houses of Congress and taking the presidency in the November elections, there may well be support on Capitol HIII for repealing much, if not all, of this legislation in 2017. A key question, from our perspective, is whether its insurance provisions will survive or go by the wayside.

This question is a consequential one for our industry. Title V of DFA includes the Federal Insurance Office (FIO), which has sought, since its founding, to become a significant player in insurance regulation, even though it is not technically a regulator, and in negotiations over supervision and solvency with the European Union (EU). DFA gave the FIO authority to identify perceived insurance regulatory gaps; recommend designation of certain insurers as systemically risky; assist in administering the Terrorism Risk Insurance Program; develop federal policy on interna-

tional insurance matters; determine when state insurance laws are superseded by federal law; and represent the United States before the International Association of Insurance Supervisors (IAIS).

Also, crucially for our members, Title V gives the home state the authority to require the collection of premium taxes related to surplus line insurance, even where a portion

both chambers of the state legislature that they had narrowly lost in 2014. When the smoke cleared, not only did Democrats pick up three Assembly seats for a 55-25 edge in that body, but they also eked out a win in a southern California State Senate district that gave them a 27-13 advantage.

Gaining a two-thirds majority enables the Democrats to raise taxes, enact emer-

Regardless of what happens with [Dodd-Frank Act], the SLA will continue to represent your interests on this vital issue.

of the risk is outside the state. If this provision should be repealed, California law would remain in place on this point, but one crucial unknown is whether the federal government would then enact legislation superseding the home-state rule.

Much of the insurance industry association world hopes to at least preserve the insurance portion of DFA, with the most notable exception thus far being the Professional Insurance Agents (PIA), which called for the repeal of FIO two weeks after Donald Trump's election to the presidency.

In this, insurance associations are being joined by some leading members of the banking community, who also are asking for a light touch by the new administration on DFA. While calling for reforms, some leading big banks are asking Washington to stop short on full repeal.

Regardless of what happens with DFA, the SLA will continue to represent your interests on this vital issue, both in Washington and in Sacramento, as it plays out.

Speaking of Sacramento, there were crucial developments at the state level as well after November's elections. Unlike much of the rest of the country, California became even more solidly Democratic in the 2016 elections. With Hillary Clinton defeating Trump by nearly a 2-to-1 margin in California, Democrats up and down the ballot in the Golden State benefitted from the wave.

The ultimate result was that Democrats regained the two-thirds "supermajorities" in

gency legislation and override a governor's veto without a single Republican vote. However, if they wish to do any of these things, they cannot afford to lose a single Democratic vote in the Senate, or more than one Democratic vote in the Assembly.

It is crucial, going forward, for California businesspeople to understand that some Democrats in the legislature are more attuned to the legitimate needs of the business community than others. It is very important to get to know your legislators and establish relationships, because your voice could make the difference on issues that require a two-thirds majority. Be alert and keep an eye out for opportunities to make allies and influence legislation.



### **Looking Ahead: Goals and Priorities For 2017**

### **Continued from Page 3**

### Education and Compliance Department



Pat McAuley Senior Vice President, Education and Compliance

The Education and Compliance Department is currently working on updating existing presentations to inject some interactivity for a more user-friendly experience.

The presentations, which will be ready in 2017-18, are as follows:

- 1) The mandatory two-hour surplus line broker training requirement course
- 2) Broker filing procedures
- 3) SLIP tutorials

For the past year, we have been working with the California Department of Insurance to update the information contained in the surplus line broker training requirement course. In addition to updating the material we are looking into including audio to accompany the slides and adding a question feature at the end of each section.

It is our intention that the broker training requirement course should be a better experience for all users.

For both the broker filing procedures and the SLIP tutorials, we are developing practice forms within the tutorials so users can simulate completing the forms before working on live data. We hope to incorporate audio into these tutorials to provide additional instruction as the users enter information in each section of the form.

During 2017, the Financial Analysis Department plans to focus on how to make our processes more efficient and robust.

The projects we have planned include:

- 1) Working with the California Department of Insurance (CDI) on a portal that will allow insurance carriers to file required information electronically in a secure environment.
- 2) Evaluating our processes to determine how to complete reviews of new and existing companies on the List of Approved Surplus Line Insurers (LASLI) more efficiently, while improving the quality of the analysis.
- 3) Tracking changes in how risk capital is evaluated as Solvency II and an updated A.M. Best Capital Adequacy Ratio (BCAR) model are implemented. These new elements need to be incorporated into our analyses.

These projects will benefit our members, and the entire surplus lines market, by helping to ensure that the carriers operating in the California marketplace (particularly LASLI carriers) are financially strong and that compliance standards are applied consistently. Improvements in efficiency not only keep costs under control but also allow staff time to focus on more strategic issues.

### Financial Analysis Department



Susan Bryant Vice President, Financial Analysis

### **Technology Department**



Michael Caturegli Vice President, Technology

In 2016, the California SLA released its new version of the SLIP broker filing portal and a new internal enterprise system. These two systems, called "CAS" (California Automation Suite), were designed and built together to serve as a modern platform for improved reporting, data accuracy, and speed of processing. While we encountered a steep learning curve with the new technology, we are confident that the new system will be a flexible foundation for future strategic projects.

In 2017, we will be able to realize some of the benefits of our new software. Our members should look forward to market reports, broken down by new parameters, containing demographic information for coverages, industries, and geographies. Forecasting reports for market predictions will be an end reward of this new reporting engine.

We have also started a project with the California Department of Insurance. This project will result in an automated portal for processing LASLI applications, improving the processes for all parties involved. As always, we are continually collecting feedback from our members on ways to improve the new systems. This feedback will be incorporated into our software over the course of 2017. We are excited for these new products for our membership, and we encourage open and honest feedback on how we can serve our members better.

#### **SLA Board of Directors**

Chris Houska—Chair R-T Specialty, LLC

Tom Ciardello — Vice Chair Worldwide Facilities, LLC

**Bob Gilbert—Secretary-Treasurer**Markel West Insurance Services

**Denis Brady—Past Chair** Burns & Wilcox Brokerage

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Tokio Marine HCC

lan Fitt Catalytic Holdings, LLC

Rupert Hall M.J. Hall & Co., Inc.

Chris Kiley AMWINS

**Davis Moore**Worldwide Facilities, LLC

**Terri Moran**Vela Insurance Services

Pam Quilici

Crouse & Associates Insurance Services of Northern California, Inc.

Les Ross

Wholesale Trading Insurance Services, LLC

**Gerald Sullivan** The Sullivan Group

### Industry Calendar: January-April 2017

**SLA Annual Meeting** 

February 7, 2017 in San Francisco and February 9, 2017 in Los Angeles http://www.slacal.org/education/2017-annual-meeting-registration

**NCOIL Spring Meeting** 

Downtown Marriott, New Orleans March 3-5, 2017 http://ncoil.org/future-meetings/ **AAMGA Automation Conference** 

Hyatt Regency, Atlanta March 11, 2017 http://www.aamga.org/automation-2017

**NAIC Spring Meeting** 

Hyatt Regency at Colorado Convention Center, Denver April 8-11, 2017 http://www.naic.org/meetings\_home.htm

### **Upcoming SLA Continuing Education**

Registration and continental breakfast for all courses starts at 8 a.m., seminars run from 8:30-11:30 a.m.

Call Education and Compliance Department at (415) 434-4900 or register at:

<a href="http://www.slacal.org/education/ed\_schedule.php">http://www.slacal.org/education/ed\_schedule.php</a>

#### **Ethics**

3 CE Credits

**Tuesday, January 24**, Hilton Universal City 555 Universal Hollywood Drive, Universal City

**Wednesday, January 25**, Merchants Exchange Club, 75 Leidesdorff Street, San Francisco

### **Insurance Fraud**

3 CE Credits

**Tuesday, April 18**, Hilton Universal City 555 Universal Hollywood Drive, Universal City

**Wednesday, April 19**, Merchants Exchange Club, 75 Leidesdorff Street, San Francisco

# Indemnity and Insurance Coverages

**3 CE Credits** 

**Tuesday, March 14**, Hilton Universal City 555 Universal Hollywood Drive, Universal City

**Wednesday, March 15**, Merchants Exchange Club, 75 Leidesdorff Street, San Francisco

#### Note:

Titles of upcoming CE seminars are yet to be determined because they are currently awaiting approval by the California Department of Insurance. The titles listed here only note the subject matter of the upcoming seminars.

#### **SLA Connection**

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### SLA Staff Members Support IICF Week of Giving Once Again In 2016

Once again, the overwhelming majority of SLA staff members participated in the Insurance Industry Charitable Foundation (IICF) Week of Giving. This year, they did cleanup work at San Francisco's Exploratorium, which describes itself as "a public learning laboratory in San Francisco exploring the world through science, art, and human perception."

