

# **Insurability of the Coast**

## 4<sup>th</sup> Presidents' Forum on Meeting Coastal Challenges

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### **Speaker Information**

#### **Mike Chaney**

Commissioner  
Mississippi Insurance Department  
Jackson, Mississippi  
mike.chaney@mid.state.ms.us

Prior to his election in 2007, Commissioner Mike Chaney served seven years in the Mississippi House of Representatives and eight years in the Mississippi Senate, where he became the first Republican to serve as Chairman of the Education Committee. Commissioner Chaney also served as a key member of the Senate Insurance Committee and was one of the authors of the 2007 Wind Pool Insurance bills credited with boosting the state's post-Hurricane Katrina recovery. He is a 1966 graduate of Mississippi State University with a bachelor of science in business and finance and is a veteran of the United States Army, serving in Vietnam in 1968-69.

#### **Leslie Chapman-Henderson**

President and CEO  
Federal Alliance for Safe Homes  
Tallahassee, Florida  
leslie@flash.org

Leslie Chapman-Henderson is the President and Chief Executive Officer of the Federal Alliance for Safe Homes (FLASH), a non-profit corporation founded in 1998 by a collaboration of non-profit, private and public organizations dedicated to strengthening homes and safeguarding families from disaster. FLASH is one of the fastest growing disaster safety organizations in the United States with more than 75 partners, including American Red Cross, FEMA, National Weather Service, NeighborWorks, The Home Depot, State Farm Insurance Companies, St. Paul Travelers and USAA.

#### **Michel Claudet**

President  
Terrebonne Parish  
Houma, Louisiana  
(985) 868-5050 or (985) 868-3000

Houma businessman Michel Claudet is an attorney, CPA and CLU, and was elected Terrebonne Parish President in the fall of 2007. He has enjoyed life in the Terrebonne Parish community for more than 26 years. Mr. Claudet graduated high school in 1966 from Holy

Savior Central High School in Lockport. After graduation, he chose Louisiana State University as his college, where he obtained a bachelor of science degree in 1970, allowing him to take the test to be certified as a CPA. While working full time as a CPA, he went on to further his education and graduated in 1977 from Loyola Law School, New Orleans, with a law degree.

**Hector Cora Cadiz**

Executive Aide

Office of the Commissioner of Insurance of Puerto Rico

Guaynabo, Puerto Rico

hncora@ocs.gobierno.pr

In 2001, Mr. Cora joined the Office of the Commissioner of Insurance of Puerto Rico as the director of the Investigations Division, participating in mediations in order to solve cases that were under the office's jurisdiction. In 2002, he was appointed Director of the Consumer Services Division. As part of his duties, he supervised the consumer services and the producer licensing areas. Currently, he is the Executive Aide to the Puerto Rico Insurance Commissioner and actively participates in seminars, associations, and working groups that are pertinent to the insurance industry.

**Rock Davis**

Director

USDA-Risk Management Agency (RMA) - Jackson Region

Flowood, Mississippi

(601) 965-4771

RMA's mission is to promote, support and regulate sound risk management options to preserve and strengthen the economic stability of America's agricultural producers. As part of this mission, RMA operates and manages the Federal Crop Insurance Corp. (FCIC), which was founded in 1938. Mr. Davis is the Director of the Jackson Regional Office, which is one of 10 regional offices in the United States. The Jackson Region covers a five-state area that includes Mississippi, Louisiana, Arkansas, Tennessee, and Kentucky. He has worked for USDA for 23 years and has an extensive history in agricultural and public finance and economic development. He is a graduate of Oklahoma State University and majored in agricultural economics. He is a native and current resident of Avoyelles Parish, Louisiana.

**James J. Donelon**

Commissioner

Louisiana Department of Insurance

Baton Rouge, Louisiana

1-800-259-5300 or 1-800-259-5301

Prior to becoming the Commissioner of the Louisiana Department of Insurance, Jim Donelon served the department in leadership positions as Chief Deputy Commissioner and Executive Counsel. In 1975, he was elected Jefferson Parish Council Chairman, and from 1982-2001 he represented Jefferson Parish in the Louisiana House of Representatives, where he rose to the

leadership positions of Chairman of the Committee on Insurance and Co-Chairman of the Republican Legislative Delegation. In 2001, he joined the staff of the Louisiana Department of Insurance.

**James Drawert**

Vice President  
Republic Insurance Group  
Dallas, Texas  
(972) 788-6000

James G. Drawert joined The Republic Group in September 2003. He currently serves as the Vice President of Industrial Relations. Mr. Drawert began his insurance career with Travelers Insurance Co. He has served as President of Trinity Universal Insurance Co., Chairman of the Board and CEO of Millers American Group, and Senior Vice President and COO of CNA Insurance Co.

**Rod Emmer**

Associate Professor-Research  
Louisiana Sea Grant College Program  
Louisiana State University  
Baton Rouge, Louisiana  
remmerla@bellsouth.net

Rod Emmer is an Associate Professor with the Louisiana Sea Grant College Program and the Executive Director of the Louisiana Floodplain Management Association, a 501(c)(3) corporation of floodplain professionals. He holds a doctorate in geography from Oregon State University and a master of arts in geography from LSU. He has been involved in floodplain management since the early 1970s, and his 1974 dissertation examined the implementation of the National Flood Insurance Program in Oregon. Dr. Emmer has provided contract reports for federal and state agencies on floodplain management, coastal zone management, and environmental studies. He is active with the Association of State Floodplain Managers (ASFPM), Madison, Wisc., and served as Annual Conference Program Chair (1997), Co-chair of the Host Committee (2003), Chair of the Standing National Conference Committee, and as a participant on ASFPM projects and reports.

**Nicholas E. Flores**

Chair  
Department of Economics  
University of Colorado, Boulder  
Boulder, Colorado  
floresn@stripe.colorado.edu

Nicholas Flores is a tenured Associate Professor of Economics at the University of Colorado, Boulder, where he has chaired his department since 2006 and serves as a Faculty Associate with the university's Institute of Behavioral Science. Dr. Flores holds a doctorate in economics, a master of science in mathematical statistics, and a master of arts in economics,

all from the University of California, San Diego. He earned his bachelor of arts from the University of Texas at Austin. His research has received grant support from the National Science Foundation, the U.S. Forest Service, and the Environmental Protection Agency, among others.

**Mike Hollier, AICP**

Planning Manager  
Lafayette City-Parish  
Lafayette, Louisiana

Michael Hollier is Planning Manager for the Lafayette Consolidated Government and the Metropolitan Planning Organization (MPO) for the Lafayette Metropolitan Study Area. He is a graduate of the University of Louisiana at Lafayette in city and regional planning with 36 years experience in the planning profession. He is a member of the American Institute of Certified Planners. Mr. Hollier has managed a comprehensive range of planning programs including zoning, subdivision development, transportation planning, land use planning, capital improvements, citizen participation programs, neighborhood planning, historic preservation, and urban design. He is currently managing the preparation of the Comprehensive Plan: Lafayette in a Century (LINC) for the City and Parish of Lafayette. He is also coordinating the preparation of the MPO 2035 Transportation Plan for the Lafayette Metropolitan Area.

**Earnestine "Tina" Horn**

Resident  
Cameron Parish

Tina Horn re-built in Cameron Parish after her home was destroyed by Hurricane Rita. She attended South Cameron High School and McNeese State University. She has been employed by the Cameron Parish Police Jury for 26 years, where she now serves as their appointed Parish Administrator. She also serves on various coastal and hurricane protection committees.

**Joe Gunset**

General Counsel  
Lloyd's America Inc.  
New York, New York  
(212) 382-4060

As General Counsel for Lloyd's America, Mr. Gunset oversees a wide range of U.S. legal issues, including legislative and regulatory policy, and acts as Lloyd's key liaison with U.S. regulators, legislators, and government officials on a variety of matters. He joined Lloyd's in 2000 and has worked in the insurance industry – in private practice and in-house – for more than 25 years. Most recently, Mr. Gunset was Vice President and General Counsel for a division of American International Group Inc. (AIG).

**William Jefferson**

Congressman  
2<sup>nd</sup> District of Louisiana  
New Orleans, Louisiana  
(504) 589-2274

U.S. Rep. William Jennings Jefferson is serving his ninth term in the U.S. House of Representatives. Representing the 2nd District of Louisiana since 1991, he is the first African-American to be elected to Congress in Louisiana since Reconstruction. He has served as a member of the House Committees on Ways and Means, Small Business, Budget, and Education and Labor. He also has served as Co-Chair of the Africa Trade and Investment Caucus as well as the Congressional Caucuses on Brazil and Nigeria. Congressman Jefferson is a former Chairperson of the Board of Directors for the Congressional Black Caucus Foundation, a non-partisan, non-profit, public policy, research and educational institute founded by members of the Congressional Black Caucus in 1976.

**William Jenkins**

President Emeritus  
Louisiana State University System  
Baton Rouge, Louisiana  
wljenk@lsu.edu

William Jenkins is Interim Chancellor of LSU's Baton Rouge campus and President Emeritus of the LSU System. The system includes nine institutions on 10 campuses in five cities, as well as 10 public hospitals in 10 cities. A native of South Africa, he studied at the University of Pretoria, where he received his professional veterinary medicine degree in 1958 and specialist credentials in 1968. He received his Ph.D. from the University of Missouri in Columbia in 1970. Dr. Jenkins moved to the United States in 1978 and joined the faculty in the Department of Veterinary Physiology and Pharmacology at Texas A&M University. Dr. Jenkins was appointed Dean of the LSU School of Veterinary Medicine in 1988 and was named LSU's Provost and Vice Chancellor for Academic Affairs in September 1993. He served as LSU System President from 1999-2007.

**Richard Kinne**

Director of Response and Recovery  
James Lee Witt Associates  
Washington, D.C.  
rkinne@wittassociates.com

Richard Kinne is Director of Response and Recovery for James Lee Witt Associates (JLWA), providing technical expertise, consultant services, and on-site proficiency to emergency planning and preparedness, mitigation, and disaster response and recovery projects for state and local governments and the private sector. Mr. Kinne has managed response and recovery operations, provided expert evaluation and estimation of damages, and prepared and submitted project worksheets and related documents to obtain public assistance funding for applicants, recently for the State of Louisiana's Hurricanes Katrina and Rita disaster events. Mr. Kinne has more than 20 years experience in responding to catastrophic disasters

(including Hurricanes Andrew, Floyd, Isabel, and Katrina, World Trade Center-9/11 attacks, and the Loma Prieta and Northridge Earthquakes) across the U.S. and its Caribbean and Pacific area territories

**Kevin McCarty**

Commissioner  
Florida Office of Insurance Regulation  
Tallahassee, Florida  
(850) 413-3140

Five years into his tenure as Florida's first appointed Insurance Commissioner, Kevin McCarty has cemented his reputation as an innovator, utilizing technology to improve the regulatory process, as a fierce defender of seniors and historically discriminated minorities, and as a national leader who is forging a coalition to implement a national catastrophe strategy. Commissioner McCarty began his career in public service in 1988, becoming an expert in workers compensation issues with the Department of Labor & Employment Security. He used his experience to segue into a position with the Florida Department of Insurance in 1991. In 1992, Commissioner McCarty became a point-man to implement strategies to improve the private marketplace following the devastation of Hurricane Andrew. He received his law degree in 1986 and his undergraduate degree in political science in 1982, both from the University of Florida.

**Charlie Melancon**

Congressman  
3rd District of Louisiana  
Houma, Louisiana  
(985) 876-3033

Charlie Melancon is serving his second term in Congress representing the 3rd District of Louisiana. The district covers much of South Louisiana, stretching from St. Bernard Parish in the east, going through the river parishes, along the coast, and extending all the way to Iberia and St. Martin parishes in the west. One of Congressman Melancon's top priorities is helping South Louisiana recover from the devastation caused by Hurricanes Rita and Katrina. He has introduced or co-sponsored numerous pieces of legislation to help solve problems with insurance, rebuilding schools, Small Business Administration loans, FEMA, affordable housing, and many other issues resulting from the storms.

**R. King Milling**

Vice Chairman  
Whitney Bank  
New Orleans, Louisiana  
rmilling@whitneybank.com

King Milling earned a bachelor of arts degree from Washington & Lee University in 1962 and an bachelor of laws degree from Tulane University in 1965. He began work as a legal assistant with the firm of Milling, Saul, Sanders, Benson & Woodward in 1965. From 1984-

2007, he served as the president of Whitney National Bank and Whitney Holding Corp. in New Orleans and currently serves as the bank's Vice Chairman. Mr. Milling is a member of the Louisiana State Bar Association and the American Bar Association. He is the Chairman of the Governor's Advisory Commission on Coastal Restoration and Conservation, serves on the Coastal Protection and Restoration Authority, is a Director of the Louisiana Disaster Recovery Foundation and a member of the Louisiana Recovery Authority Support Foundation.

**J. William Newton**

State Director  
GeoVera Insurance  
Slidell, Louisiana

Bill Newton, a native of Jefferson Parish, has held various insurance management positions during his career, including positions with Fireman's Fund Insurance, Continental, and Transamerica Insurance Group. He also served as President and Chief Executive of NORCAL, a medical malpractice company in San Francisco, before retiring to Slidell shortly before Hurricane Katrina hit, filling his Bayou Liberty home with water. While rebuilding and elevating his retirement home in addition to serving as Chief Executive of the East St. Tammany Chamber of Commerce, Newton became involved in improving Louisiana's insurance availability issues and joined the Greater New Orleans Inc.'s task force on the subject. Newton's work in rebuilding Louisiana led to his position as Deputy Insurance Commissioner under Jim Donelon where he was instrumental in bringing new insurance companies to Louisiana. He joined GeoVera in 2008.

**Ed O'Brien**

Deputy Commissioner of Property and Casualty  
Louisiana Department of Insurance  
Baton Rouge, Louisiana  
1-800-259-5300 or 1-800-259-5301

Ed O'Brien was appointed Deputy Commissioner in January 2008. Prior to joining the Louisiana Department of Insurance, Mr. O'Brien was Vice President of the Independent Insurance Agents and Brokers of Louisiana from 2004 until he joined the Louisiana Department of Insurance. He has worked for various property and casualty insurance companies for more than 30 years, the last 20 years in Louisiana. His responsibilities have included managing the underwriting and marketing functions that collectively wrote insurance in more than 30 states.

**David Parsons**

Deputy Commissioner  
Alabama Department of Insurance  
Montgomery, Alabama  
(334) 269-3550

David Parsons began his career with the Alabama Department of Insurance in 1975 and was promoted to deputy commissioner in 1984. He served as Commissioner from 1999-2003. He received the Robert Dineen Award in 2005 for service to the National Association of Insurance Commissioners. Mr. Parsons is a 1971 business graduate of Auburn University, and a 1974 graduate of Jones Law School. He served in the U.S. Army from 1966-1969 and was a 1st lieutenant armored cavalry platoon leader in Vietnam from 1968-69.

**Cory Schilling**

Senior Vice President  
Benfield Group  
Alpharetta, Georgia  
(678) 297-0784

Cory Schilling is a member of the Origination Team in Benfield's Atlanta office. He is responsible for working with various customers throughout the Southeast. Mr. Schilling joined Benfield in July of 1997. During his first seven years he focused on analysis and placement of specialty casualty and property reinsurance and retrocessions. He has worked primarily in reinsurance placement in Benfield's Atlanta, Dallas, Copenhagen, New York and Westport offices. Prior to joining Benfield, Mr. Schilling worked at the Minnesota Department of Agriculture as a market economist and researcher. He graduated from Hamline University with degrees in economics and management. He received his Associate in Reinsurance (ARe) designation in 1999.

**Joe Sloan**

National Flood Insurance Program (NFIP) Specialist  
Federal Emergency Management Agency  
New Orleans, Louisiana  
(504) 762-2000

Joe Sloan is currently the Lead Flood Insurance Specialist and a Certified Floodplain Manager working with the NFIP, which is a division of the Federal Emergency Management Agency in the New Orleans Transitional Recovery Office. Prior to this, he worked as a property/casualty insurance agent in the local Independent Insurance Agency system for more than 30 years.

**David Vitter**

U.S. Senator  
Louisiana  
Metairie, Louisiana  
(504) 589-2753

In the Senate, David Vitter serves on the Committees on Commerce, Science and Transportation; Environment and Public Works; and Small Business and Entrepreneurship. Prior to his service in the U.S. Senate, he represented the 1<sup>st</sup> Congressional District of Louisiana from 1999-2004. During that tenure, he authored and passed legislation

establishing a prescription drug program for military retirees, advancing missile defense, and cleaning up Lake Pontchartrain.

**James Wilkins**

Director

Louisiana Sea Grant Law & Policy Program

Louisiana State University

Baton Rouge, Louisiana

sglegal@lsu.edu

James Wilkins is Director of the Louisiana Sea Grant Law & Policy Program (SGLPP). The mission of SGLPP is to provide timely and relevant legal information and services for the many users of Louisiana's coastal lands and waters, including state and local government; coastal business, including commercial fishers, recreational fishers and non-governmental organizations; and the general public. Legal advisory services are performed by in-house attorneys and a staff of law clerks. Mr. Wilkins earned his bachelor of science degree in biology from Centenary College, master of science degree in biology from Texas A&M University, and his juris doctorate from Louisiana State University. His professional interests include environmental law, fisheries and wildlife law, and ocean and coastal resources law. He is a member of the Gulf of Mexico Fishery Management Council's Scientific and Statistical Committee, Louisiana State Bar Association and Marine Affairs and Policy Association.

**John Wortman**

CEO

Louisiana Citizens Property Insurance Corp.

New Orleans, Louisiana

jwortman@lacityzens.com

The Louisiana Citizens Property Insurance Corp. is the state's property insurer of last resort. Since taking the reigns as CEO of Louisiana Citizens in 2007, Mr. Wortman has worked with the Louisiana Department of Insurance to stabilize and improve the corporation. Mr. Wortman has more than 45 years experience in the insurance industry and served as a member of the National Council of Compensation Insurance board of directors for more than 10 years, served on the Property Casualty Insurance Association of America board for more than 10 years, and is a board member of the Insurance Educational Institute.