

**2025**  
**INSURANCE**  
Florida League  
of Cities

*Summit*

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

**April 22-24, 2025**

**Luminary Hotel & Co. – Fort Myers, FL**

**Join us in Fort Myers** for the Florida League of Cities' (FLC's) third annual Insurance Summit. This event will offer valuable training and education to local government staff responsible for insurance, risk management, and human resources. The Insurance Summit will also provide attendees with an overview of the current state of the Florida insurance market, as well as opportunities to network and discuss trends with professionals from peer organizations.



# SCHEDULE AT A GLANCE\*

## Tuesday, April 22, 2025

3:00 p.m. - 6:00 p.m.

**Registration Desk Open**

6:30 p.m. - 9:00 p.m.

**Reception and Dinner on the Hotel Pool Deck**

## Wednesday, April 23, 2025

7:30 a.m. - 8:30 a.m.

**Networking Breakfast and Introductions**

7:30 a.m. - 5:00 p.m.

**Registration Desk Open**

8:30 a.m. - 9:30 a.m.

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

With elevated rates and inflation, the property insurance market has been challenging for the past few years. Casualty coverages have been more stable, with the exception of auto insurance. What's happening in 2025 in the property and casualty insurance marketplace? This session, presented by property and casualty experts, will inform you about the current insurance market and what's to come.

9:40 a.m. - 10:30 a.m.

### CONCURRENT SESSIONS

**The Answers for Keeping HR Out of Jeopardy**

Are you a fan of the TV game show "Jeopardy!"? Are you interested in learning about some of the hot topics in labor and employment law, including the current status of DEI, FMLA, medical marijuana, and more? Join us for this interactive session to review hot topics in employment law "Jeopardy!"-style.

**AI and Local Government: Back to Basics**

Whether you are excited or anxious about emerging technologies, there is no doubt they

are changing the way our organizations and communities operate. This session will provide insights into artificial intelligence (AI) and how it can impact your organization's cybersecurity, operations, public records, and risks, as well as related ethical considerations. Return with resources and tools to meet the ever-evolving cyber threat.

10:40 a.m. - 11:30 a.m.

### CONCURRENT SESSIONS

**Help Us Help Your Injured Worker! Do's and Don'ts for Employers**

This session will outline key responsibilities for employers in managing workers' compensation (WC) claims. It will highlight the importance of accurate wage statements, thorough investigations, and reporting injuries in a timely manner. The session will also emphasize effective claim communications, return-to-work programs, reducing costs, avoiding litigation, and staying compliant with Florida WC laws.

**Are You Controlling Risk, or is Risk Controlling You?**

In this interactive session, hear from a team of risk and safety consultants about how to ensure you have a framework to address risk for every level of service. Build a risk management program from start to finish, big or small, complex or simple. Learn what others are doing to build a culture to control risk effectively and efficiently.

11:45 a.m. - 12:45 p.m.

**Networking Lunch and Awards**

1:00 p.m. - 1:50 p.m.

**General Session – Best Practices in Healthcare**

As healthcare costs in the U.S. soar to unprecedented heights post-COVID, almost half of employers expect these costs to surpass their budget forecasts.

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To counter this, employers are adopting various strategies to ensure the affordability of their healthcare programs for both their organization and employees. The WTW 2024 Best Practices in Healthcare Report sheds light on the critical strategies forward-thinking employers are adopting to manage healthcare costs while enhancing employee well-being.

2:00 p.m. - 3:00 p.m.

### CONCURRENT SESSIONS

#### **Behavioral Health Treatment: The New Normal**

This discussion will focus on behavioral health treatment and what has changed in the four years since the public health emergency. Specific treatments, programs, and diagnostic trends will be reviewed. There will also be a brief review of legislative changes in behavioral health treatments and emerging technologies.

#### **Trying to Reason with Hurricane Season: Preparing Your Organization to Recover from a Major Hurricane**

Since 2017, six major hurricanes have made landfall along Florida's coast. Now is the time to prepare your organization to recover. This session will focus on preparing for, responding to, and recovering your property from a major hurricane. This session will also review insurance coverage provisions that affect disaster recovery and recovery services that may be available to you after an event. Led by experts in property claims and disaster recovery, this session will show how disaster preparedness and recovery programs are critical to you and your organization.

3:00 p.m. - 3:15 p.m.

### Refreshment and Networking Break

3:15 p.m. - 4:05 p.m.

### CONCURRENT SESSIONS

#### **Enhancing Employee Well-being through Effective Communication and Engagement Strategies**

In this session, participants will explore how effective communication and engagement strategies can significantly enhance employee well-being. Gain practical insights to foster a supportive work environment, boost job satisfaction, and increase overall employee engagement.

#### **Fun and Games with Insurance FAQs**

Insurance can be complex, especially if you aren't "in it" every day. Do you have questions about certificates of insurance, workers' compensation benefits, injured worker selection of medical providers, sewer backups and liability, employee personal automobile use, and more? We have cataloged the most frequently asked questions, so join us for an interactive game to hear the answers.

6:30 p.m. - 9:00 p.m.

### Networking Dinner

Enjoy an evening of meaningful connections, engaging conversations, and tasty dining. There will be two dining options for Wednesday: **Millennial Brewing Company** and **Oxbow Riverfront Bar and Grill**. Please indicate your preference on the registration form on page 5. *Note: Final dining assignments will be made based on preferences but cannot be guaranteed.*

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## Thursday, April 24, 2025

8:00 a.m. - 9:30 a.m.

### **Breakfast – Human Resources and Risk Management Roundtable**

Grab some breakfast, network with your peers, and digest current trends and key topics. With input from you and your peers, Florida League of Cities staff will facilitate a group discussion on various HR and risk-related topics. Learn about current challenges and solutions facing your organization and other similar organizations. Continue your educational journey beyond the Insurance Summit by expanding your network with similarly focused local government practitioners.

8:00 a.m. - 11:00 a.m.

### **Registration Desk Open**

9:45 a.m. - 10:45 a.m.

### **Reforming the System: Tort Reform, New Laws, and What's Ahead for WC and Liability**

This presentation will delve into recent changes reshaping the workers' compensation (WC) and liability claim systems, focusing on tort reform and new legislation that have impacted medical treatment,

claims processing, and worker benefits. We will explore the changes aimed at increasing protections for first responders and the potential for expanding government liability by altering sovereign immunity. Attendees will gain valuable insights into how these reforms are transforming the landscape of WC and liability claims and what to expect in the near future.

11:00 a.m. - 11:50 a.m.

### **Four Seasons of Property and Casualty Renewal**

Join our insurance professionals for a panel discussion about the typical annual insurance cycle. Topics will include policy review, audits (internal and external), budgeting, rate setting, and understanding the renewal cycle for your property and casualty lines of coverage.

12:00 p.m. - 1:30 p.m.

### **Lunch – Legislative Update and Closing Remarks**

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 and the ongoing 2025 Legislative Session. You will gain an understanding of current legislation and the implications for your organization and Florida's insurance market.

### **The following attire is recommended for Summit events:**

**Tuesday Dinner:** Resort/island casual (sundresses, khakis, etc.)

**Wednesday and Thursday Workshops:** Business casual; be sure to bring a jacket or sweater as meeting rooms will be chilly.

**Wednesday Networking Dinners:** Resort casual

## CONFERENCE HOUSING INFORMATION

The **Luminary Hotel & Co.**, located in downtown Fort Myers, will serve as the host hotel for the FLC Insurance Summit. The hotel is offering a reduced rate of **\$249/night** for summit participants. Self-parking is available for **\$20/night**; valet is **\$28/night**.

Note that the hotel will **NOT** accept reservations until you pay your registration. Once we receive your registration payment, we will email you complete housing instructions.

The reservation cutoff date is **Friday, March 28, 2025**. It is important to register for the Summit early so you have plenty of time to make your reservations. **Availability is on a first-come, first-served basis.** We cannot guarantee reservations for anyone or determine when 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 **\$325** per person. Registration is open to employees of municipalities, counties, and special districts **ONLY**. Registration includes all workshops, Tuesday's reception and dinner, Wednesday's lunch, dinner and breaks, and Thursday's lunch and breaks. Note that the registration fee will increase to **\$375 after April 1, 2025**.

### 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 11, 2025**, 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.



# 2025 INSURANCE SUMMIT REGISTRATION FORM

Return the 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* 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 Special District)*

Address \_\_\_\_\_

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

Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_  
*(for confirmations)*

**First-Time Attendee?**  Yes  No

**Please indicate your dining preference for Wednesday's Networking Dinner:**

Millennial Brewing Company  Oxbow Riverfront Bar and Grill

*Note: Final dining assignments will be made based on preferences but cannot be guaranteed.*

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