President’s message

February 2016

On behalf of the Board of Directors of the Derek Hughes/NAPSLO Educational Foundation, I am pleased to offer the Foundation’s 2015 Annual Report for your review. The last year has been a successful one for the Foundation, and I encourage you to read the report to better understand the results of many important initiatives that the Foundation was proud to support in 2015.

One of the Foundation’s long-standing cornerstones is the annual A.M. Best Special Report on the U.S. Surplus Lines. The Foundation has provided a grant for the report’s development for 22 years, and it continues to be an important tool for all of us in this industry. The 2015 report confirms a strong record of growth and financial stability for the surplus lines industry. The report was first undertaken in 1994 to examine the solvency of the industry and to clarify the structure of the market. The 2015 report continued to showcase a financially stable surplus lines industry that is in a strong position relative to the entire insurance market. The Foundation again also co-sponsored a webinar, produced by A.M. Best, which allowed more than 1,000 industry professionals to understand more about the current report and state of the market.

While the A.M. Best report is an important focus for the Foundation, we also continue to work on a number of other important projects. Last year the Foundation again awarded 14 scholarships of $5,000 each to students with an interest in working in the insurance industry. The Foundation promoted its work, as well as NAPSLO’s internship program, and NAPSLO’s Next Generation at the annual Gamma Iota Sigma convention and continued our outreach to college students by sponsoring E&S symposiums hosted by Illinois State University and Troy University. These are important initiatives to generate interest in sustaining our industry with the next generation of talented, young professionals.

The Foundation also continued its support of the Associate in Surplus Lines Insurance (ASLI) designation. We were proud to help honor 110 of our colleagues who have earned the ASLI at NAPSLO’s Annual Convention in San Diego. With support from the E.G. Lassiter Speaker Series, the Foundation also sponsored the Convention’s keynote speaker, Gary Sinise.

These efforts are not possible without your participation. Your contributions and your participation in our annual golf event at NAPSLO’s Mid-Year Leadership Forum are critical to the success of the Foundation’s work. On behalf of the Foundation Board, thank you for your continued support. I encourage you to review this report of our work during the past year.

Brian Van Cleave
President
A.M. Best: 6.7% growth in DPW during 2014

With the support of the Derek Hughes/NAPSLO Educational Foundation, A.M. Best has published the 22nd annual report on the U.S. surplus lines segment. The 2015 Special Report U.S. Surplus Lines - Segment Review is produced by A.M. Best Company with a grant from the Foundation and is one of NAPSLO’s most important tools in promoting and illustrating the industry’s strength and stability.

“The retrospective the study provides on the surplus lines segment, since the A.M. Best study was first published in 1994, highlights our industry’s continued financial strength and significant growth in proportion to the total property/casualty industry,” said Brian Van Cleave, President of the Derek Hughes/NAPSLO Educational Foundation. “Perhaps most notable is growth in total surplus lines premium to its highest level in history, exceeding the peak we saw last in 2006.”

This year’s report indicates that the industry saw growth of 6.7% in surplus lines direct premium written in 2014, with surplus lines premium of $40.2 billion, reaching its highest point in history and exceeding the 2006 peak. Domestic professional surplus lines insurers generated a 5.4% increase in direct premium written.

For the eleventh year in a row, the surplus lines industry reported no financially impaired companies, in contrast to the admitted property/casualty industry’s 12 disclosed financial impairments in 2014.

Domestic professional surplus lines insurers continue to maintain a higher proportion of secure ratings than the overall property/casualty industry. Through midyear 2015, 100% of surplus lines companies maintained secure A.M. Best ratings.

Despite the challenges that A.M. Best noted over the 22 years of study, the surplus lines market more than doubled from 3.3% of total property/casualty direct premiums written in 1994, to approximately 7.1% by the end of 2014. Meanwhile, surplus lines has grown as a percentage of commercial lines direct written premium from 6.1% to 13.9%.

The report continues to provide A.M. Best’s perspective on the state of the market and the relative positions of carriers in the market. It examines the surplus lines sector’s financial condition and ratings distribution, market trends, regulatory and legislative developments, distribution issues and impairment trends.

The report also includes the results of A.M. Best’s survey of surplus lines insurers measuring the proportion of surplus lines premium derived from various distribution channels. A.M. Best’s survey results indicate that the largest distributors of surplus lines products continue to be wholesale agents and brokers with binding authority.

Copies of the report are available from the NAPSLO website or by contacting NAPSLO at info@napslo.org.

About the Foundation

The Derek Hughes/NAPSLO Educational Foundation, formed in 1991, is dedicated to encouraging the educational development of all those interested in the excess and surplus lines business, to creating an understanding, and overcoming the misperceptions of the excess and surplus lines market.

The Foundation established and supports the Associate in Surplus Lines Insurance (ASLI) designation, a professional excess and surplus lines designation program; the A.M. Best Company’s annual Special Report, U.S. Surplus Lines – Segment Review, a study on the state of the surplus lines industry and scholarships and programs for students pursuing insurance studies.

The Foundation was named for retired Western World Insurance Group President, Derek Hughes. Mr. Hughes, who began his insurance career in 1957 with the Royal Exchange Insurance Group in Liverpool, England, also served on NAPSLO’s Board of Directors and chaired the Education Committee.

To learn more about the Derek Hughes/NAPSLO Educational Foundation or to donate, visit www.napslo.org/Foundation.
Foundation awards 14 scholarships for 2015-16 year

The Derek Hughes/NAPSLO Educational Foundation selected 14 students to receive $5,000 scholarships for the 2015-2016 school year. The scholarship program’s goal is to further the study of insurance and encourage, support and reward students who have an interest in insurance.

• Matthew DiGregorio, St. John’s University, was awarded the Russell Bond Education Scholarship, started in 2007 to recognize the founder of Russell Bond & Co., Inc.

• Giavanna Perry, Temple University, was awarded the Gary E. Frohn Memorial Scholarship, established in 2008 to recognize Mr. Frohn.

• Myles Hilliard, University of South Carolina, was awarded the Richard E. Hull Educational Scholarship, established in the name of the Hull & Company founder.

• Matthew Swan, University of Southern Maine, was awarded the Herbert W. Kaufman Memorial Scholarship, founded in 2001 from proceeds donated in memory of Herbert W. Kaufman.

• Matthew Adler, University of South Carolina, was awarded the Kevin A. McLaughlin Memorial Scholarship, added in 2000 in memory of Mr. McLaughlin.

• The Scott W. Polley Memorial Scholarship was established in 2003 in memory of Mr. Polley. The three students selected to receive a Scott W. Polley Memorial Scholarship were: Benjamin Thompson, University of Iowa; Nancy Le, Temple University; and Brian Eidelbus, Florida State University.

• Meagan Stenger, Indiana State University, was awarded the Michael J. Snead Memorial Scholarship. It was established in 2009 to recognize Mr. Snead, a former NAPSLO Board member and an industry leader.

• The Rolland L. Wiegers Education Scholarship was made possible by a donation from the Scottsdale Insurance Co. in honor of the company’s founder. The three students selected to receive a Rolland L. Wiegers Scholarship were: Chris Comrie, Appalachian State University; Brandy Wybersky, University of South Carolina; Philip McMahon, University of Louisiana-Lafayette.

• The Foundation Insurance Scholarship recipient was Joseph Quartucio, Saint Joseph’s University.

• Marquin Richardson, University of North Texas, was awarded the Insurance Scholarship sponsored by NAPSLO.

Foundation sponsors symposiums and GIS Annual Conference

The Foundation sponsored symposiums presented by Illinois State University and Troy University, and the Gamma Iota Sigma International Conference during 2015.

More than 900 students, representing 24 universities, attended the events, including approximately 169 at the Annual Extreme Risk Takers Symposium, hosted by the Alpha Kappa Chapter of Gamma Iota Sigma at the Katie School of Insurance at Illinois State, representing the 11th Annual Symposium in March in Chicago. The symposium is an educational program sponsored by the Foundation on the surplus lines insurance market that offers sessions and networking opportunities with students and industry professionals. This event also has a career fair and networking opportunity.

Approximately 171 students, representing 19 universities, attended the Excess & Surplus Lines Symposium in Atlanta, presented by Troy University’s Risk Management & Insurance Program, led by Dr. Edwin Duett. The symposium took place in November and featured presentations on topics such as the NAPSLO Internship Program and challenges facing the surplus lines industry. The symposium also featured a career fair and networking opportunities.

Foundation representatives also attended the GIS International Conference in Chicago, IL in October 2015. More than 570 students from 53 colleges attended the conference and experienced a two-day Career Fair, interviews, educational sessions, and networking opportunities.

## Outreach by the numbers

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<thead>
<tr>
<th>Category</th>
<th>Number</th>
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<tr>
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<td>Students reached at symposiums and conferences</td>
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<td>Universities represented at sponsored symposiums and conferences</td>
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4 | 2015 Annual Report
Foundation exceeds $6.7 million in assets

Thanks to generous contributions from NAPSLO member firms and a successful Golf Invitational event at the 2015 NAPSLO Mid-Year Leadership Forum in Miami, the Foundation reported $6.7 million in assets on July 31, 2015, the end of the Foundation’s fiscal year.

“Generous support to the Foundation from individuals, NAPSLO-member firms and other organizations allows us to offer programs to help educate people in our industry and students who would like to join our industry in the future,” said President Brian Van Cleave. “During 2015, the E.G. Lassiter Lecture Series fund also allowed the Foundation to assist NAPSLO in bringing Gary Sinise to speak to attendees at the Annual Convention.”

Several entities made significant contributions during the past fiscal year, including $125,500 from state surplus lines groups, including contributions from the Surplus Lines Association of Arizona Foundation; the Surplus Lines Stamping Office of Texas; the Surplus Lines Association of Washington; and the Pennsylvania Surplus Lines Association.

In addition to contributions, the 19th Annual Foundation Golf Invitational raised near $122,000.

Key spending during the past year included the Foundation’s sponsorship of the A.M. Best U.S. Surplus Lines Market Review; 14 $5,000 scholarships for students; and sponsorship of college symposiums with Illinois State University and Troy University.

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<th>Balance Sheet</th>
<th>July 31, 2015</th>
<th>July 31, 2014</th>
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<td>Total Liabilities &amp; Net Assets</td>
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<td>$6,621,136</td>
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<th>Income Statement</th>
<th>For the Years Ended</th>
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<th>July 31, 2014</th>
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<td>Revenues</td>
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<td>Expenses</td>
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<td>General &amp; Administrative</td>
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<td>Special Events</td>
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<td>Change in Net Assets</td>
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<td>Net Assets, Beginning of Year</td>
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<td>6,473,150</td>
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<tr>
<td>Net Assets, End of Year</td>
<td>$6,682,547</td>
<td>$6,621,136</td>
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A complete list of contributors since the Foundation’s inception can be found on the NAPSLO website at www.napslo.org.

Thank you to our 2015 Foundation contributors

**Director’s Level ($50,000 - $99,999)**
NAPSLO
Surplus Lines Association of Arizona Foundation

**Executive’s Level ($10,000 - $24,999)**
E.G. Lassiter
Pennsylvania Surplus Lines Association
RT Specialty, LLC
Surplus Lines Stamping Office of Texas
W.R. Berkley Corporation Charitable Foundation

**Sponsor's Level ($1,000 - $9,999)**
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Focus Foundation
Partners Specialty Group Employees
Surplus Lines Association of Washington

**Contributors’ Level (Under $1,000)**
CBIZ
DeCotis Insurance
Foundation recognizes recent ASLI graduates

The Associate in Surplus Lines Insurance (ASLI) designation program was developed jointly by the Foundation and The Institutes in 1996. Since the program’s inception, 2,167 insurance professionals have earned the ASLI designation. To complete the ASLI designation, students must pass exams for five courses. Two courses cover surplus lines coverage and operations; a third course is about professional ethics; and two additional courses are electives that allow students to choose courses covering claims, underwriting, risk management, and other insurance-related subjects.

The 2014-2015 class of 110 ASLI completers was recognized during the ASLI Conferment Ceremony and Recognition Luncheon at the 2015 NAPSLO Annual Convention in San Diego. The distinguished graduate in the class was Ashley Moffat, ASLI.

Recognized for academic excellence were: Jeffrey Dunmars, ASLI; Glen Leung, ASLI; Tiffany Lynn Short, ASLI.

2015 Designees

Janette Adair, CPCU, ASLI
Philip J. April, AIS, AU, AINS, ASLI
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Genie Balvin, ASLI
Susan K. Banchor, AU, ASLI
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Helen Barker, AINS, AIS, ASLI
April Barker, ASLI
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Sandra McFarlane, ASLI
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William Rector, AU, ASLI
Douglas Robertson, AU, ASLI
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Kathryn Ruscoe, ASLI
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Calvin Thompson, AU, ASLI
Rosemarie Tocchini, ASLI
Amanda Tran, AU, ASLI
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Trey Vermeer, ARM, ASLI
John Vick, ASLI
Bridget A. White, AU, AIC, AINS, ASLI
Paula Williams, AU, AINS, ASLI
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Jesse Cagle, ASLI
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Jeffrey Dunmars, CPCU, AMIM, AIC, AIT, ARM, ARM-E, ASLI, ARRe
Jubilee-Ann Edness, CS, ARM, ARe, ARRe, ASLI, AIC, AIS
Kerina Ellis, ARM, ASLI
William Evans, CPCU, AINS, AIS, ARM, ARM-E, ARe, AIC, AMIM ARM-P, ASLI, AIAF, ARC
Elizabeth P. Fairchild, ASLI
Gina Ciorciari, CPCU, AIS, AU, ASLI
The 19th annual Derek Hughes/NAPSLO Educational Foundation golf invitational was held at the Miami Beach Golf Club in Miami, FL in conjunction with the 2015 Mid-Year Leadership Forum. With 122 participating golfers, the event raised $122,000 for the Foundation.

The event was sponsored by 51 NAPSLO member firms, helping make it a success.

2015 Golf Invitational Sponsors:

**Gold Sponsors**
- AmWINS Brokerage
- AXIS Insurance
- CRC Wholesale Group
- Guy Carpenter & Co, LLC
- Hull & Company
- Liberty International Underwriters
- Markel
- RPS
- RSUI
- RT Specialty, LLC
- Nationwide E&S/Specialty
- Swett & Crawford
- Western World Insurance Group

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- Arlington/Roe & Co.
- Brown & Riding Insurance Services
- Century Insurance Group
- Colony Insurance Company
- Endurance Insurance
- General Star
- GeoVera Holdings, Inc.
- Great American E&S Insurance Co.
- Hartford Steamboiler Inspection & Assurance Co.
- IAT Specialty
- IFG Companies
- James River Insurance Company
- JIMCOR Agency
- Johnson & Johnson, Inc.
- Natuillus Insurance
- Rockhill Insurance Company
- Sherman & Company
- Specialty Risk Associates, Inc.

Gary Sinise featured as E.G.Lassiter Lecture Series speaker

The E.G. Lassiter Lecture Series, presented by the Derek Hughes/NAPSLO Educational Foundation featured actor and advocate Gary Sinise as speaker at the 2015 NAPSLO Annual Convention.

Gary Sinise has been a dedicated advocate of America’s servicemen and women for more than 30 years. His support to our nation’s active duty defenders, veterans and first responders began in the early 1980s with his support of Vietnam Veterans groups and has become a tireless crusade of service and to all those who protect our freedom and serve our country.

His portrayal of Lt. Dan Taylor in the landmark film “Forrest Gump” formed an enduring connection with servicemen and women throughout the military community. After several USO handshake tours in 2003, Sinise formed the Lt. Dan Band in 2004 and began entertaining troops serving at home and abroad. The band now performs close to 50 shows a year for military bases, charities and fundraisers supporting veterans and troops around the world.

In 2011, he established the Gary Sinise Foundation. Its mission is to serve and honor our nation’s defenders, veterans, first responders and their families by creating and supporting unique programs that entertain, educate, inspire, strengthen and build communities. Giving back to those who sacrifice for our nation and encouraging others to do the same has become Gary Sinise’s personal quest and what he hopes will endure as a legacy of service to others.

Sinise spoke to a full General Session of NAPSLO attendees about his work.
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