

2026
INSURANCE
Florida League of Cities Summit 

July 22-24, 2026

**The Vinoy Resort & Golf Club, Autograph Collection,
St. Petersburg**

Add a splash of color to your calendar and join us in St. Petersburg for the 2026 Florida League of Cities' (FLC) Insurance Summit. Learn from expert speakers, gain practical insights, and connect with local government peers in insurance, risk management, and human resources. This year's Insurance Summit will provide attendees with the inspiration to sculpt and sketch their own impression of Florida's current insurance landscape.



SCHEDULE AT A GLANCE*

Wednesday, July 22, 2026

3:00 p.m. - 6:30 p.m.

Registration Desk Open

5:30 p.m. - 6:30 p.m.

Welcome Reception

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

Candlelight Dinner

Thursday, July 23, 2026

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

Networking Breakfast and Introductions

7:30 a.m. - 4:00 p.m.

Registration Desk Open

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

Opening General Session – The State of the Insurance Market: Property, Casualty, and What's Ahead in 2026

Is the hard market finally easing? The property insurance market is showing signs of improvement, while casualty coverages continue to hold steady – but uncertainty remains. In this opening session, property and casualty experts will break down what's driving the insurance market in 2026 and what it means for Florida's local governments. From emerging market trends to the potential impact of sovereign immunity legislation, this session will set the stage for the Summit and equip you with insight into what's ahead.

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

Keynote – The Hidden Risks of Fatigue

Dr. Stephen James will examine the effects of shift work, fatigue, and insufficient sleep on workplace health, safety, and performance. Humans have basic biological limits, and when we push past these limits, the risk of negative events increases. Dr. James will explain how fatigue negatively impacts common job tasks and discuss some promising training and policy interventions to mitigate these risks.

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

CONCURRENT SESSIONS

The Hidden Risks of Fatigue, Part 2: Operational Impacts on Police and Fire

This follow-up session builds on the foundational concepts introduced in *The Hidden Risks of Fatigue* by taking a deeper, more applied look at how fatigue uniquely impacts police and fire personnel. Dr. James will explore real-world operational challenges faced by first responders, including long shifts, overnight work, extended call volumes, and irregular sleep schedules. Attendees will learn how fatigue affects decision-making, reaction time, situational awareness, and overall safety in high-risk public safety environments. The session will also highlight practical strategies, training considerations, and policy approaches that police and fire departments can implement to better manage fatigue risks while maintaining readiness and performance.

The Five Most Expensive Issues Local Governments Face

We'll focus on solutions for the five most expensive issues local governments face, particularly those that result in recurring losses. Our aim is not just to highlight these challenges, but to provide practical strategies to help organizations avoid them moving forward. This session will be interactive, with risk and safety consultants on hand to facilitate meaningful dialogue and offer professional insights. We strongly encourage all attendees to participate and share their own experiences, especially how they've successfully addressed these issues within their teams or organizations. This collaborative environment will allow us to learn from each other and build a stronger foundation for risk management.

CONTINUED ►

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

Luncheon and Awards

Join fellow attendees for lunch and the presentation of the Partnership and Hometown Health Awards, honoring organizations for effective collaboration, forward-thinking risk practices, and impactful employee wellness efforts that strengthen workplaces and communities.

1:00 p.m. - 2:00 p.m.

Your Employee's New Lawyer Works for Free and Never Sleeps

Artificial intelligence is everywhere – even in your workplace – whether your policies say so or not. This session uses live AI demonstrations to show HR professionals, managers, and legal staff exactly how employees are using AI tools to draft grievances, navigate discipline, and assert their rights. We'll also turn the tables, using the same tools to strengthen employer responses, tighten policies, and anticipate the arguments coming across your desk. Leave with a clearer picture of how AI is reshaping the employment relationship – and what Florida public entities need to do about it.

2:10 p.m. - 3:00 p.m.

AI-Powered Fleet Safety Solutions

Florida public sector agencies face growing pressure to reduce risk, improve accountability, and manage claims exposure across fleet operations. This session explores how AI-powered fleet safety solutions can help risk managers identify unsafe behaviors, strengthen coaching, and gain greater visibility into events in physical operations that lead to loss. Attendees will leave with practical strategies to support safer operations, stronger defensibility, and more proactive risk management.

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

Refreshment and Networking Break

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

Understanding Enterprise Risk Management: A Primer for Local Government

This session offers a clear introduction to Enterprise Risk Management (ERM) and its importance for local governments. We'll explore key ERM concepts, benefits, and practical steps to build a proactive risk-aware culture. Learn how to identify, assess, and manage

risks across departments to protect resources, improve decision-making, and strengthen community resilience. Perfect for leaders and staff new to ERM.

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

A Feast for the Eye and Palate

Enjoy dining in the heart of downtown St. Petersburg, surrounded by the stunning, permanent collection of world-renowned artist Dale Chihuly's unique artwork at the Chihuly Collection. This space is designed to bring art and architecture together, creating a visitor experience unlike any other exhibition of Chihuly's art. This private dinner includes tours of the collection and transportation.

Friday, July 24, 2026

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

Breakfast – Human Resources and Risk Management Roundtable

Enjoy breakfast while connecting with your peers and exploring current trends and key issues. Guided by your input and that of your colleagues, FLC staff will facilitate an interactive group discussion on a range of HR and risk-related topics. Gain insights into the challenges and solutions facing your organization and others like it. Continue the learning beyond the Insurance Summit by strengthening your network with local government professionals who share similar focus areas.

7:30 a.m. - 11:00 a.m.

Registration Desk Open

8:45 a.m. - 9:45 a.m.

General Session – Smarter Benefits, Better Results: Health Plan Trends That Matter

We'll break down market updates, key takeaways from our Best Practices in Healthcare Survey, and how innovative plan designs are helping employers balance affordability, flexibility, and employee experience.

10:00 a.m. - 10:50 a.m.

AI: Best Practices in an Evolving Landscape

As AI tools are integrated across municipal departments, this session will focus on the risks, policies, and practices to enable your community to

CONTINUED ►

responsibly explore this dynamic technology. Join us for an engaging discussion led by two attorneys who are charged with helping their clients and shareholders tackle these issues.

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

The 2026 Legislative Landscape: What Local Governments Need to Know

The 2026 Legislative Session brought forward proposals with meaningful implications for how local governments operate, manage risk, and plan financially. This session will highlight key insurance-related and broader public policy developments – including sovereign immunity and revenue and fiscal policy proposals – and examine their potential impact on local governments and Florida’s insurance landscape. Attendees will leave better prepared to navigate the legislative changes shaping the year ahead.

11:50 a.m. - 12:30 p.m.

Closing Remarks and Lunch

The following attire is recommended for Summit events:

Wednesday Dinner: Resort Evening/Smart Casual (sundresses, khakis, etc.)

Thursday and Friday Workshops: Business Casual; be sure to bring a jacket or sweater as meeting rooms may be chilly

Thursday Night Event: Resort Evening/Creative Casual

CONFERENCE HOUSING INFORMATION

The **Vinoy Resort & Golf Club, Autograph Collection**, centrally located in St. Petersburg, is the host hotel for the FLC Insurance Summit. The hotel is offering a reduced rate of **\$219/night** for Summit participants. Self-parking is available for **\$15/day**; valet is offered at a reduced rate of **\$25/night**.

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

The reservation cutoff date is **Thursday, June 18, 2026**. It is important to register for the Summit early; room **availability within the Insurance Summit group rate is on a first-come, first-served basis**. We cannot guarantee reservations for anyone or determine when the hotel block will sell out; therefore, **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/insurance-summit 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 **\$335** per person. Registration is open to employees of municipalities, counties, and special districts **ONLY**. Registration includes all workshops, Wednesday's welcome reception and dinner, Thursday's lunch, breaks, and reception, and Friday's breakfast and lunch. Note that the registration fee will increase to **\$385 after July 8, 2026**.

Cancellation Policy and Refunds

Summit registration cancellation requests must be sent via email to letemadi@flcities.com. All cancellations received in the FLC office by **5:00 p.m. Monday, July 13, 2026**, 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.



2026 INSURANCE SUMMIT REGISTRATION FORM

July 22-24, 2026

The Vinoy Resort & Golf Club, Autograph Collection

Paying by credit card (Visa, Mastercard, or American Express): [Click here to register online.](#)

If paying by check: Return this completed form with check payment to Florida League of Cities, P.O. Box 1757, Tallahassee, FL 32302-1757, or visit flcities.com/insurance-summit to access online registration. **NOTE: Credit card payments may only be made online.**

Registration deadline: July 8, 2026

After July 8, 2026, registrations are subject to a \$50.00 fee increase.

If paying by check, please type or print the following information. Complete a **separate form for each registrant.**

Name _____
First Middle Last

Preferred 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

Registration Fee: \$335. Includes all educational sessions, Wednesday's welcome reception and dinner, Thursday's breakfast, lunch, and reception, and Friday's breakfast and lunch. Note that the registration fee will increase to **\$385 after July 8, 2026.**

Registration is open to employees of municipalities, counties, and special districts **ONLY.**

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

Registration cancellation requests must be sent via email to letemadi@flcities.com. All cancellations received in the FLC office by 5:00 p.m. Monday, July 13, 2026, 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.

Special needs: If you require special services or have dietary needs, please attach a written description to this form.