



# Beth A. Vecchioli

SENIOR DIRECTOR GOVERNMENT CONSULTING

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## Overview

Beth Vecchioli's practice focuses on insurance regulation, lobbying, and financial service matters. She has extensive experience in the regulation of all types of insurance, reinsurance, and specialty insurance products. She assists companies in the development of their insurance offerings and products, including policy forms, contracts, and premium charges.

Beth also assists companies in obtaining licensure and in resolving regulatory issues in Florida and many other states. She secures licenses for insurance companies, captive insurers, agents, agencies, adjusters, reinsurers, third-party administrators, and various specialty insurers, including motor vehicle and service warranty providers and continuing care retirement communities. She also helps clients resolve regulatory disputes pertaining to investigations, disciplinary actions, examinations, and accounting disputes. Her client roster includes insurers, reinsurers, mortgage brokers and lenders as well as national technology companies.

She previously worked as a senior level manager and regulator at the Florida Department of Insurance/Office of Insurance Regulation for more than 10 years. In addition, she worked as a senior analyst for the Florida Department of Banking and Finance as well as a government consultant in the private sector, where she represented insurance and financial services clients before the Florida legislative and executive branches.

Beth drafts legislation for insurance and financial services clients and has effectively lobbied the passage of such legislation.

## Experience

### Reinsurance Representations

- Issues relating to reinsurance recoverables and "clawback" provisions that apply

during the receivership of an insurance company

- Issues relating to reduced collateral requirements for reinsurance arrangements
- Issues relating to “fronting” in unauthorized reinsurance arrangements
- Issues relating to the Florida Hurricane Catastrophe Fund and how that interfaces with reinsurance programs
- Legislative issues relating to reducing the size of the Florida Hurricane Catastrophe Fund
- Issues relating to the proper statutory accounting methods for reinsurance agreements
- Issues relating to the reimbursement contract used by the Florida Hurricane Catastrophe Fund and how it is applied to recoverables
- Legislative issues relating to federal legislation to impose taxes on certain offshore reinsurance arrangements
- Issues relating to the requirements imposed on property insurers for their reinsurance programs in Florida

### **Insurance/Insurer Representations**

- Represented a Florida domestic insurer before the Florida Office of Insurance Regulation in a complex insurance regulatory acquisition filing, which included numerous complicated legal documents and agreements
- Represented a major insurance carrier before the Florida Office of Insurance Regulation in numerous rate filings, which allowed the carrier to continue to offer its insurance products in Florida
- Developed and implemented a strategic compliance plan for a leading insurer in the United States, including securing form and rate filings approval from the Florida Office of Insurance Regulation

### **All Insights**

04.30.2019 Florida Legislature Passes Sweeping Assignment of Benefits Legislation

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04.26.2019 Florida Legislature Passes Sweeping Assignment of Benefits Legislation

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04.25.2019 4 Things Attorneys Need to Know About Fla.’s ‘AOB’ Reform Bill

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04.11.2019 Insurance Government Consultant Beth Vecchioli Quoted in Law360, Discusses Assignment of Benefits H.B. 7065

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01.01.2019 Florida Legislation and Regulation to Watch in 2019

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10.17.2018 Florida Insurance Commissioner Issues Hurricane Michael Emergency Order

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03.26.2018 Fla. Governor OK Backup Generator Rules for Nursing Homes

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12.31.2017	Florida Legislation and Regulation to Watch in 2018
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09.25.2017	Adjusting Claims in Florida Following Hurricane Irma
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09.15.2017	Assignment of Benefits Legislation in Florida
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06.06.2017	Carlton Fields Strengthens Insurance Regulatory Practice with Addition of Beth A. Vecchioli
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09.15.2016	Florida Open for Captive Insurance Business
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06.24.2015	Continuing Care Communities Reform Comes To Florida
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05.28.2015	Long-Term Care Legislation in Florida
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05.01.2013	2013 Florida Legislative Session Recap
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09.25.2012	Board of Contributors: Uncertainty Surrounds Citizens' Depopulation Program
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09.14.2012	Citizens' New Exposure Reduction Program Creates Opportunities for Private Insurers
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09.01.2006	The Question of Collateral
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## Recognition

- Designated Professional Lobbyist (DPL), Florida Association of Professional Lobbyists (2012)
- Davis Productivity Award (1992, 1998)
- Nominee, Public Service Recognition Award (1992)

## Professional & Community Involvement

- Florida Association of Professional Lobbyists
- Volunteer, Tallahassee Habitat for Humanity
- Volunteer, Tallahassee October Fix
- Florida Workers' Compensation Joint Underwriting Association
  - Former Member of the Board of Governors
- American Cancer Society
  - Annual Cattle Baron's Ball Host Committee
  - Former Member

- March of Dimes
  - Former Wine Fest Host Committee
- Saint Ives Homeowners Association
  - Former Director and Officer
- Sunrise Beach Owners Association
  - Former Director
- Alpha Kappa Psi

## Speaking Engagements

- "More than AOB Reform Marks Positive 2019 Florida Session Outcome," Carlton Fields Webinar (June 18, 2019).
- "Surviving the AOB Hurricane," Carlton Fields Webinar (June 4, 2019).
- "Market Check-Up: Views From the Regulator and the Regulated," Florida Chamber Insurance Summit, Miami, FL (February 1-3, 2017).
- "Title Insurance Legislation," Florida Land Title Association Annual Convention, Delray Beach, FL (November 9-10, 2015).
- "A Conversation With Florida's Insurance Regulators," Florida Chamber Insurance Summit, Orlando, FL (October 26-28, 2015).
- "Protecting Property: The Latest in Florida's Ongoing Mitigation Effort," 8th Annual Florida Chamber Insurance Summit, Orlando, FL (January 26-28, 2015).
- "Long Term Care Insurance Regulation," Long-Term Care Compliance Roundtable (October 28, 2014).
- "2014 Florida Legislative Recap," Holland & Knight Webinar (June 11, 2014).
- "The Politics of Property Insurance," 7th Annual Florida Chamber Insurance Summit, Orlando, FL (January 15-17, 2014).
- "The Affordable Care Act and Beyond," 2013 Religious Institutions Conference (February 28, 2013).
- "U.S. Insurance Regulation 101," Holland & Knight CLE Program (January 30, 2013).
- "Florida 2013 Legislative Preview," Holland & Knight Insurance Reform Program (January 28, 2013).

## Credentials

### EDUCATION

- University of Florida (B.S., with honors, 1985)

## Background

- Florida Department of Insurance/Office of Insurance Regulation
  - Deputy Director, Division of Insurer Services and Office of Insurance Regulation (2001-2003)

- Bureau Chief, Bureau of Property & Casualty Forms and Rates (2000-2001)
- Financial Administrator, Bureau of Managed Care (1999-2000)
- Financial Administrator, Bureau of Property & Casualty Insurer Solvency (1996-1999)
- Financial Administrator, Bureau of Self-Insurance (1993-1996)
- Florida Department of Banking and Finance
  - Senior Management Analyst II, Division of Financial Investigations (1992-1993)
  - Computer Audit Analyst, Office of Inspector General (1990-1992)
  - Computer Audit Analyst, Bureau of State Payrolls (1989-1990)
  - Accountant Supervisor II, Division of Finance (1988-1989)
  - Financial Examiner/Analyst I, Division of Finance (January 1988-July 1988)
  - Florida National Bank (now Wachovia) Management Associate/Credit Analyst (1986-1988)

## Areas of Focus

### PRACTICES

- Consumer Finance
- Financial Services Regulatory
- Government Affairs and Lobbying
- Government Law & Consulting
- Life, Annuity, and Retirement Solutions
- Property & Casualty Insurance
- Reinsurance
- Title Insurance

### INDUSTRIES

- Banking, Commercial, and Consumer Finance
- Health Care