

**Florida Hurricane Catastrophe Fund**  
**26th Annual Participating Insurers Workshop**  
**June 10 & 11, 2026**  
**Speaker Biographies**



**KAPIL BHATIA**  
**MANAGING DIRECTOR – PUBLIC FINANCE**  
**RAYMOND JAMES & ASSOCIATES**

Mr. Bhatia has over 30 years of experience of municipal financing and insurance advisory experience. He heads Raymond James’ Insurance Advisory Group and leads the quantitative and analytical efforts for capital markets financings, risk transfer programs, and investments for the firm’s engagements with its catastrophe insurance clients, including Citizens Property Insurance Corporation, the California Earthquake Authority, California Wildfire Fund, the Florida Hurricane

Catastrophe Fund, Florida Insurance Guaranty Association, and New York’s Metropolitan Transportation Authority.

Mr. Bhatia has played a lead role in structuring of over \$34 billion in municipal financings, traditional reinsurance placements, and over \$26 billion in alternative capital markets financings (including over \$17 billion in catastrophe bonds for these entities), and acts as an investment consultant for over \$47 billion of assets under management. In addition, the Insurance Advisory Group provides assistance to our clients through legislative, business, market and economic analyses.

Mr. Bhatia received his B.A. (Honors) in Economics from University of Delhi and an M.B.A. in Finance from Pace University. He has also completed a coursework for a master’s degree in economics at New York University.



**MICHAEL CARLSON**  
**PRESIDENT**  
**PERSONAL INSURANCE FEDERATION OF FLORIDA**

Michael is an experienced insurance regulatory lawyer and the founding President of the Personal Insurance Federation of Florida, a non-profit personal lines property and casualty trade association representing large national insurers (\$26B in Florida premium) operating in the state. In his role, Michael manages all aspects of the trade’s operations and serves as chief spokesman and primary advocate for the association.

Immediately prior to joining PIFF, Michael served as the Deputy Chief of Staff and Director of Legislative Affairs in the Florida Department of Financial Services. He has held a variety of leadership roles on the professional staff of the Florida House of Representatives, including serving as the Staff Director of the Economic Development, Trade, and Banking Committee for two legislative sessions and the Committee on Insurance during the 2007 Special Session “A” on property insurance. He has also worked as an attorney in the Florida Department of Health. Between stints in government, Michael represented clients in insurance regulatory, administrative, appellate, and commercial litigation matters in Tallahassee and practiced insurance defense law in Atlanta.

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Michael graduated from the University of South Florida with a bachelor's degree in political science and holds a master's degree in political science from Florida State University. He is an honors graduate of the Florida State University College of Law, where he served on Moot Court and Law Review. Michael has been designated a member of the Florida Trend "Legal Elite" in government law. He is admitted to practice law in Florida and Georgia.

Michael is an avid music fan and book reader. He lives in Tallahassee with his wife and children.



**CHRIS DITTMAN**  
**HEAD OF FLORIDA STRATEGY**  
**REINSURANCE SOLUTIONS**  
**AON**

Chris Dittman joined AON in August of 2021 and leads business development for the Southeast region while serving as AON's Florida Segment Leader.

He started his career in 1996 at E.W. Blanch Company, which was later purchased by Benfield and then ultimately AON, in the Reinsurance Accounting and Finance area. He transitioned to corporate finance during E.W. Blanch's acquisition by Benfield before ultimately moving to the broking side shortly before the 2004/2005 hurricane seasons. In February of 2008, Dittman left Benfield to become one of the first employees to join the newly launched, start-up reinsurance broker TigerRisk. He was instrumental in helping build out TigerRisk's capabilities and lead new business production efforts during their rapid expansion.

His professional designations include CPCU and ARE. Dittman received a Bachelor of Science degree in Economics from the University of Minnesota.

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**KEVIN GUTHRIE**  
**EXECUTIVE DIRECTOR**  
**FLORIDA DIVISION OF EMERGENCY MANAGEMENT**

Kevin Guthrie was appointed by Governor Ron DeSantis to serve as Executive Director for the Florida Division of Emergency Management in May 2021. Executive Director Guthrie brings a wealth of knowledge to this role, with more than 30 years of experience in public safety and emergency management in the state of Florida.

Prior to serving as Executive Director, Guthrie was appointed Chief of Staff in October 2018 for the Florida Division of Emergency Management, and shortly thereafter in January 2019 was appointed Deputy Director by Governor Ron DeSantis. As Deputy Director and State Emergency Response Team Chief, Guthrie's primary focus included coordinating response efforts among all state agencies, counties and municipalities ahead of natural and man-made disasters to ensure that Floridians were prepared.

Before joining the Division, Executive Director Guthrie spent the first 23 years of his career as a Police Officer and Emergency Preparedness Coordinator with the Jacksonville Sheriff's Office and later served as the Public Safety and Emergency Management Director in Flagler County. He then went on to serve as the Assistant County Administrator for Public Safety for Pasco County where he was responsible for all Emergency Services.

Director Guthrie has achieved numerous accolades for his efforts and successes in emergency management, including the Chad Reed First Responder Award from Governor Rick Scott and the Presidential Call to Service Award from President Barack Obama. In April 2025, Guthrie was selected by President Donald Trump to serve on the FEMA Review Council.

Director Guthrie holds a Master of Arts in Human Services from Liberty University and a Bachelor of Arts in Criminal Justice from Columbia College. Guthrie is also a certified Master Exercise Practitioner by the Federal Emergency Management Agency.

For updates on the Division's preparedness, response and recovery efforts, follow Executive Director Kevin Guthrie on X (formerly Twitter) @KevinGuthrieFL.

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**BLAISE INGOGLIA**  
**FLORIDA CHIEF FINANCIAL OFFICER**

Blaise Ingoglia built his reputation by holding government accountable, long before he held public office. Originally from New York, Blaise moved to Spring Hill, Florida, in 1996 with just \$1,600 to his name. He soon found success as a mortgage broker and later founded Hartland Homes, a homebuilding company dedicated to helping working families achieve the dream of homeownership.

Ingoglia’s interest in public service was sparked in 2007 when he noticed local governments “going wild” spending property tax dollars. That frustration led him to launch Government Gone Wild, a viral video series and public seminar campaign aimed at exposing government waste and out-of-control spending. His YouTube channel has garnered nearly 8 million views, helping to spark a broader national conversation about fiscal responsibility.

Over time, Blaise became a respected voice for transparency and common-sense governance, serving in the Florida Senate, representing the 11th district, from 2022 to 2025, and the Florida House of Representatives from 2014 to 2022 in the 35th district, as well as chairman of the Republican Party of Florida from 2015 to 2019. But long before that, he was just a homebuilder with a camcorder, a YouTube channel, and a determination to make sure taxpayer dollars were treated with respect.

And yes, fittingly for someone named Blaise, he now serves as Florida’s State Fire Marshal and works every day to support firefighters in their life-saving missions.

CFO Blaise Ingoglia’s top priority is making Florida more affordable, with a focus on lowering property taxes and reducing insurance costs for hardworking families.



**SENATOR THOMAS J. “TOM” LEEK**  
**FLORIDA SENATE, DISTRICT 7**

Senator Tom Leek was first elected to the Florida Senate in 2024, having served in the Florida House of Representatives from 2016-2024. Senate District 7 is comprised of Flagler, Putnam, St. Johns and parts of Volusia Counties.

Tom was approached about running for legislative office in 2016, and after consultation with his wife, Michelle, and daughters, Alex and Sarah, the family decided this would be an opportunity to serve their home community with the passion for service that had driven their lives to that point. Believing that life must be lived with purpose, he won his election and quickly became known as a new conservative member to watch.

Tom has the distinction of having served as a committee chairman or on the leadership team of each Speaker in the Florida House during his tenure. Today, in the Florida Senate, he serves as Chair of the Senate Commerce and Tourism Committee, and is a member of the Appropriations Committee on

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Transportation, Tourism, and Economic Development, Community Affairs Committee, Fiscal Policy Committee, Health Policy Committee, Judiciary Committee, and others.

Tom's accomplishments in the Florida House include landmark legislation in establishing Florida as the most law enforcement-friendly state in the union by strengthening their ability to recruit, retain and reward our police officers. And as a trusted member of leadership, he has worked on many of the conservative advances of the past few years in school choice, economic development and important social issues that strengthen the family.

His background running a business, arguing in court, and his many civic leadership positions translated well to the legislative process, as he led the passage of the first significant tort reform legislation in nearly twenty years.

A Daytona Beach Seabreeze High School graduate, Tom earned his BA from the University of Central Florida and his JD from Stetson University and is Chief Legal Officer and Executive Vice President of Foundation Risk Partners, Inc., a top national middle market insurance brokerage. He resides in Ormond Beach with his wife Michelle. They are the parents of two daughters.



**AIMEE MALTBY**  
**DATA SCIENCE MANAGER**  
**CITIZENS PROPERTY INSURANCE CORPORATION**

Aimee Maltby is a Data Science Manager at Citizens Property Insurance Corporation, where she leads geospatial analytics efforts supporting legislative analysis, hurricane response, and underwriting location services.

Over the years, Aimee has worked on ratemaking, Citizens' financial forecasts, mitigation credits. She began working at Citizens as an Actuarial Analyst 12 years ago after obtaining her Bachelor of Science in Mathematics from Florida State University.

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**CHRIS SPENCER**  
**EXECUTIVE DIRECTOR**  
**FLORIDA STATE BOARD OF ADMINISTRATION**

Chris serves as the Executive Director of the Florida State Board of Administration (FSBA), responsible for the oversight of the state’s constitutionally established investment management entity totaling over \$250 billion in total assets under management. In this role, Chris is responsible for the management of Florida’s public employee pension fund and defined contribution retirement plan for all state employees and employees of participating local governments. Additionally, Chris oversees Florida PRIME, which is an investment pool for local government surplus funds. In his role at the FSBA, Chris is also responsible for the management of the Florida Hurricane Catastrophe Fund, a statutorily established reinsurance entity providing \$17 billion of coverage for Florida’s property insurance companies.

Prior to his role at the FSBA, Chris worked in the political and public policy field in both chambers of the Florida Legislature, the Executive Branch, and in the private sector. Chris served in senior legislative roles to legislators in the Florida House of Representatives and the Florida Senate, and managed multiple state legislative campaigns and a statewide constitutional amendment initiative. After leaving the Florida Legislature, Chris worked as a Government Consultant in a major statewide law and lobbying firm representing several dozen clients before the Legislative and Executive Branches. Chris joined the DeSantis-Nuñez Transition Team following the 2018 election, advising the transition team on economic policy. Chris subsequently joined the administration of Florida Governor Ron DeSantis in the role of Director of Policy and Budget, overseeing the Office of Policy and Budget within the Executive Office of the Governor serving as the State Budget Director.



**GINA WILSON**  
**CHIEF OPERATING OFFICER**  
**FLORIDA HURRICANE CATASTROPHE FUND**

Gina Wilson currently serves as the Chief Operating Officer for the Florida Hurricane Catastrophe Fund (FHCF), which is administered by the State Board of Administration of Florida (SBA). She is also President of the SBA Finance Corporation, a statutorily created public benefit corporation created for the purpose of facilitating the issuance of bonds to pay reimbursements for catastrophic hurricane losses sustained in Florida.

Ms. Wilson serves on the Florida Commission on Hurricane Loss Projection Methodology, which was created as a panel of experts by the Florida Legislature for the purpose of providing guidelines and standards in the review and evaluation of hurricane and flood computer models used to project losses in residential property rate filings. At the SBA, she has the additional responsibility of overseeing the Reinsurance to Assist Policyholders Program and the Insurance Capital Build-up Incentive Program.

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Ms. Wilson has been a member of the FHCF since October 1996, serving as the Director of Examinations and the Senior Director of Operations and Examinations prior to becoming Chief Operating Officer. Ms. Wilson worked for the Florida Department of Insurance prior to joining the FHCF and has also worked as an auditor in the private industry. Ms. Wilson has her Bachelor of Business Administration in Accounting, and the professional designations of Certified Public Accountant, Certified Public Manager, Associates in Reinsurance, and Chartered Property and Casualty Underwriter.