16th Annual NFDA Conference

Speaker Biographies

MONDAY, March 25th

Dennis Kuhns
Division Director, Risk Insurance Division, FEMA
Dennis Kuhns is currently the Division Director of the Risk Insurance Division in the Federal Insurance and Mitigation Administration of FEMA. He is responsible for the operation of the National Flood Insurance Program. He brings more than 25 years of insurance experience to this position. Previously he worked for Liberty Mutual Insurance Company in various positions beginning as an underwriter and finishing his career as their Director of Property Insurance in the Governmental Relations Department. In that position Mr. Kuhns was Liberty Mutual's Representative on various insurance industry committees dealing with residual markets, property insurance and other industry issues relating to natural disasters and catastrophes. Before coming to his current position Mr. Kuhns worked for Computer Sciences Corporation as the Director of the National Flood Insurance Program’s Bureau and Statistical Agent where he managed the contract that supported the operation of NFIP. Mr. Kuhns graduated in 1971 from Penn State University with a Bachelor of Science Degree in Business Administration.

Jeffrey Woodward
Senior Lender Compliance Officer, FEMA
Jeff Woodward is the Senior Lender Compliance Officer for the Federal Emergency Management Agency (FEMA). In this role, he serves as the liaison for issues involving compliance with the National Flood Insurance Act. Prior to assuming the duties of the Lender Compliance Officer, he was the Insurance Specialist for FEMA Region 10. Mr. Woodward owned and managed his own insurance brokerage for 20 plus years. He began his FEMA career as a Disaster Assistance Employee (DAE) working Hurricane Katrina. Mr. Woodward received his degree in economics from the University of Washington and is a Certified Flood Plain Manager (CFM). He is focused on increasing compliance with the Flood Insurance regulations and educating agents, mortgage lenders, surveyors, citizens, and local officials.

Paul Huang
Branch Chief, Risk Analysis Division, FEMA
Paul Huang is currently the Branch Chief of the Data and Dissemination Management Branch within the Federal Insurance and Mitigation Administration at the Federal Emergency Management Agency (FEMA) in Washington, DC. Mr. Huang supports flood hazard mapping as part of the National Flood Insurance Program, Risk Assessments, Mitigation Planning, and the Dam Safety Program. Specific functions in Mr. Huang’s Branch include program planning and strategy, internal and external outreach, and information technology support. Mr. Huang is a Department of Homeland Security Level III Program Manager and holds a B.S. in Management Science and Information Systems as well as a Masters in Business Administration. He has been working in the field of flood hazard mapping for over 10 years; previously he was an information technology consultant. Mr. Huang is also currently leading the National Flood Insurance Program (NFIP) Reform efforts, a multi-phase participatory process designed to review, rethink, and reform the NFIP.
Chad Berginnis, CFM
Executive Director, Association of State Floodplain Managers (ASFPM)
Chad Berginnis became Executive Director of ASFPM in July of 2012, after joining the Association staff as Associate Director in 2011. Since 2000, he served the Association as Insurance Committee Chair, Mitigation Policy Committees' Coordinator, Vice Chair, and Chair. He has a Bachelor of Science in natural resources from Ohio State University. Since 1993, his work has focused on floodplain management, hazard mitigation, and land use planning at the state, local and private sector level. As a state official, Mr. Berginnis worked in the Ohio Floodplain Management Program and was Ohio's State Hazard Mitigation Officer. As a local official, Mr. Berginnis administered planning, economic development and floodplain management programs in Perry County, Ohio. In the private Sector, Mr. Berginnis was the national Practice Leader in hazard mitigation for Michael Baker Jr. Inc.

Mr. Berginnis is a recognized national expert in floodplain management and hazard mitigation, having participated on national research / focus groups, providing agency (FEMA, USACE, OMB, CRS, IG, CBO, others) and Congressional testimony, and was selected to participate on an advisory panel to the Chinese Government on the development of a national floodplain management strategy.

Charlie Cave
Director, Yavapai County Flood Control District
Charlie Cave has been involved in floodplain management for 13 years working for the Yavapai County Flood Control District where he is now the Director. He has a degree in Civil Engineering and is a Registered Engineer and Certified Floodplain Manager.

Mr. Cave recently completed serving 10 years on the Board of the Arizona Floodplain Management Association including a stint as Chairman. While Chairman, AFMA initiated several important outreach programs including a traveling outreach meeting geared toward new floodplain managers and “Office Hours with FEMA” which is an opportunity for FEMA representatives and the local communities to schedule meeting time at every AFMA Conference.

He is currently a member of the State Standards Workgroup lead by the Arizona Department of Water Resources. The workgroup develops tools, guidance and standards for various aspects of floodplain management.
Meredith Inderfurth
Consultant, NFDA Washington Liaison

Meredith Inderfurth (Merrie) has served for 15 years as Washington Liaison for the National Flood Determination Association. In this capacity, she provides a link for the Association’s officers, board of directors and members with policy, program and legislative developments in Washington D.C. NFDA participates in several coalitions of groups in the nation’s capitol concerned with flood, mapping and related issues and Ms. Inderfurth represents the Association in those meetings. Ms. Inderfurth became involved with the National Flood Insurance Program and associated insurance and flood loss reduction issues during 15 years on the staff of former Congresswoman Lindy Boggs of New Orleans, Louisiana. Congresswoman Boggs was particularly active in supporting development of the National Flood Insurance Program. Ms. Inderfurth worked on flood insurance and all FEMA issues for Mrs. Boggs – along with housing, banking, small business and other issues. Mrs. Boggs served on the House Appropriations Subcommittee which funded FEMA and HUD so Ms. Inderfurth worked on the annual appropriations bills for those agencies as well. Ms. Inderfurth has an A.B. from Brown University and a M.P.A. (Masters, Public Administration) from George Washington University. She also serves as Washington Liaison for the Association of State Floodplain Managers.

Eli Lehrer
President, R Street Institute

Eli Lehrer is president and co-founder of R Street Institute, overseeing its central headquarters in Washington, D.C., as well as its field offices in Florida, Ohio and Texas. Prior to co-founding R Street, Lehrer was vice president of the Heartland Institute. He also played a major role in founding SmarterSafer.org. During the debate over flood insurance reauthorization between 2008 and 2012, Lehrer and smartersafer played a key role in the debate over what eventually became the Biggert-Waters Flood Insurance Reform Act of 2012. Eli earned a bachelor of arts from Cornell University and a masters from Johns Hopkins University, where his master’s thesis focused on the Federal Emergency Management Agency (FEMA). His work has appeared in the Washington Post, USA Today, Washington Times and dozens of other publications.

Bruce A. Bender
Bender Consulting Services, Inc.

Bruce Bender specializes in outreach, risk communication and insurance consulting services. He currently is consulting nationally on FEMA’s FloodSmart marketing campaign and FEMA’s Risk MAP effort, and locally with counties and communities in helping them develop and implement successful outreach plans. In addition, Mr. Bender has participated in FEMA-funded insurance studies with such research facilities as RAND Corporation. Prior to consulting, Mr. Bender worked in the insurance industry for close to 16 years. He has been active in several flood-related committees and associations and is an active speaker at national and local floodplain and insurance conferences as well as contributor to related publications. Mr. Bender has a B.S. in Geology from The College of William and Mary……and a flood insurance policy!
Patty Templeton-Jones  
COO, Wright National Flood Insurance Company  
Patty Templeton-Jones is Chief Operating Officer of Wright National Flood Insurance Company, a member company of WRM America. She is the Principal Flood Coordinator for Fidelity National Property & Casualty Insurance Company. She is also responsible for the flood operations for Fidelity National Indemnity Insurance Company/Fidelity National Property and Casualty Insurance Company, the largest provider of flood insurance. Ms. Templeton-Jones is past chairman for the Institute for Business and Home Safety (IBHS) and The WYO Marketing Committee. She is the president of FISCAA (Flood Insurance Servicing Companies Association of America) and a member of the Write Your Own Flood Coalition. With over 25 years experience in the insurance industry, Ms. Templeton-Jones is an outspoken advocate of the flood insurance program and the education of flood insurance.

David M. Franske, CPCU, CLU, CIC, ARM  
Senior Vice President, Wells Fargo Bank, N.A.  
Dave Franske has been employed by Wells Fargo for 21 years and currently leads Wells Fargo Flood Services, with responsibility for flood determinations and for flood compliance for all Wells Fargo residential real-estate secured loans. In addition, Dave is a specialist in Collateral Protection and Lender Placed Insurance for Wells Fargo Bank.

Mr. Franske has 40 years of insurance experience and holds the Chartered Property Casualty Underwriter (CPCU), Chartered Life Underwriter (CLU), Certified Insurance Counselor (CIC), and Associate in Risk Management (ARM) professional insurance designations.

Scott Giberson  
Compliance Manager, CoreLogic Flood Services  
Scott Giberson has over 12 years of experience working as a corporate representative on matters in litigation related to the flood zone determination industry. He has consulted with industry members as well as lending institutions on various aspects of defending against cases brought against these companies arising out of the mandatory purchase of flood insurance requirements. Mr. Giberson graduated from the University of Texas at Austin in 1996.
Theodore T. Dreyer  
Senior Attorney, Wolters Kluwer Financial Services  
Ted Dreyer is a Senior Attorney for Wolters Kluwer Financial Services dealing with issues relating to the Dodd-Frank Act, Bank Secrecy Act, Privacy, and Information Security. Prior to joining Wolters Kluwer in 1995, Mr. Dreyer was a Senior Attorney with the Office of Thrift Supervision in the U.S. Department of the Treasury.

Mr. Dreyer has written on legal and compliance issues relating to financial institutions for such publications as U.S. Banker, American Banker, Financial Services Online, and the National Law Journal. He has also spoken at legal and compliance seminars around the country on topics of interest to the financial services industry. He has a B.A from the University of Iowa and a J.D. from William Mitchell College of Law.

Tom List  
Moye White LLP and NFDA General Counsel  
Tom List is a partner in the Denver law firm of Moye White LLP. Mr. List serves as the general counsel for the National Flood Determination Association and assisted the NFDA in implementing the certification process. Mr. List has counseled numerous flood determination companies in the defense of claims brought by lenders and borrowers and in the drafting of written agreements between the flood companies and their clients. He received his undergraduate and law degrees from the University of Colorado and is admitted to practice law in both Colorado and Florida.

Charles “Chuck” A. Burkhart  
Balch & Bingham, LLP  
Chuck Burkhart is a Partner in the Litigation section of Balch & Bingham. His practice includes Construction Litigation, Product Liability, Electrical Injury, and Death Litigation. Mr. Burkhart has also developed a specialized practice in the defense of lenders and flood zone determination companies in cases invoking the 1973 Flood Disaster Protection Act and the 1994 National Flood Insurance Reform Act. In that capacity, he serves as a legal advisor to the National Flood Determination Association. Mr. Burkhart received his J.D. in 1996 from the University of Texas School of Law.
Lauren McKenna
Fox Rothschild LLP
Lauren McKenna is a Partner of Fox Rothschild, LLP, in Philadelphia, PA. Ms. McKenna’s practice involves commercial litigation, with a particular emphasis on real estate-related litigation, representing commercial property owners, residential property owners, and real estate professionals. She also concentrates on title insurance defense matters and is Co-Chair of the firm’s Title Insurance Defense Group. In addition to this practice area, Ms. McKenna has developed a specialized practice in the defense of lenders and flood zone determination companies in matters involving claims brought under the 1973 Flood Disaster Protection Act and the 1994 National Flood Insurance Reform Act. She received her J.D. from the Fordham University School of Law.

Larry Chattoo
Assistant General Counsel/Senior Vice President, Bank of America
Larry Chattoo is an Assistant General Counsel/Senior Vice President with Bank of America, N.A. In this role, Mr. Chattoo is tasked with monitoring, identifying, and analyzing legal developments on proposed and final federal legislation, assessing potential impact on the bank’s Home Loans division, and coordinating overall efforts with the bank’s Dodd-Frank public policy team. Mr. Chattoo has served as the Line of Business attorney for various consumer banking business divisions impacted by sales, fulfillment, closing, product, and pricing matters – including LandSafe Flood – for compliance with federal consumer financial law. Prior to joining Bank of America, Mr. Chattoo worked as an associate at the law firm of Weiner Brodsky Kider PC, and has served in the United States Marine Corps. Mr. Chattoo received his undergraduate degree from the College of William and Mary, and his law degree from the University of Southern California. He is admitted to practice law in California and Washington, D.C.