

# EXPERIENCE

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JANICE M. DWYER, CFE  
President, Franchise Business Insurance Division

Janice is an active supporter of the franchise community. Her involvement includes speaking engagements and committee representation for the International Franchise Association, as well as supporting numerous franchise specific conventions. This experience has enabled Luce, Smith & Scott, Inc. to develop franchise specific business insurance programs as well as provide guidance to over 50 different franchise organizations in making business decisions regarding risk management objectives for their operations.

## IFA Committee

- Franchise Relations Committee
- VetFran Committee
- Franchise Veteran Scholarship Sponsor
- IFA Educational Foundation Charter Member
- IFA Political Action Advisory Board Member
- Women's Franchise Committee
- Franchise Business Network Host



## Areas of Expertise

- Franchise Property & Casualty Insurance Compliance Issues
- Franchisor Specific Risk Management
- Franchisor Errors & Omissions Insurance Coverage Consultant
- Certified Franchise Executive Designation Awarded 2001
- Bachelor of Science, Insurance & Marketing Lake Erie College

## Conference Presentation

- IFA Legal Symposium Speaker
- IFA Franchise Business Network Topic Presentation
- IFA National Convention Program Speaker
- Co-Chairman WFC Leadership Convention
- IFA Roundtable Facilitator
- ABA Forum on Franchising Speaker
- IFA Convention Membership Program

## Awards

45 Franchisor "Vendor of the Year" Awards, Including:  
The Dwyer Group  
1-800-GOT-JUNK?  
American Leak Detection

