



ANNUAL  
REPORT  
2020/2021



**PAMIC**

Pennsylvania Association of  
Mutual Insurance Companies



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## Mission

To support our membership in successfully meeting the insurance needs of their customers, agents, and policyholders. PAMIC will accomplish this mission by providing highly valued advocacy, educational programs, and networking opportunities.

**Advocacy:** We will be the mutual insurance industry's most loyal advocate before the Pennsylvania state government and the region's consumers and the most reliable, timely source of information on regulatory/legislative issues affecting the industry.

**Education:** We will provide technical and managerial training opportunities for employees of our member companies. We will continuously evaluate our educational programs' success and update them to ensure they meet the current needs of our member companies.

**Networking:** From our Annual Meeting to online forums, we will provide our members with opportunities to interact and draw upon the expertise and knowledge of their fellow members and associate members as we strive to serve our policyholders/members.

Our success is measured by our member companies' financial stability and strength and their full participation among companies eligible to become PAMIC members.

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## Vision

PAMIC will be the Mid-Atlantic Region's premier source of advocacy, education, and networking for the insurance professionals of mutual insurance companies and mutual holding companies operating in the region.

## Values

- Maintaining the highest standards of honesty, integrity, and professionalism.
- Commitment to open communication, innovation, and learning
- Financial responsibility
- Respect for others and their beliefs
- Belief in insurance as a valuable and essential economic tool



**PAMIC**

Pennsylvania Association of  
Mutual Insurance Companies

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As members of this organization, we are committed to operating within the letter and spirit of all applicable federal and state laws and are mainly mindful of the constraints of the antitrust laws. Numerous laws prohibit exchanging information among competitors regarding price, refusal to deal, or agreements to proceed in certain anti-competitive respects. No such exchange of this information is either sanctioned by PAMIC or will be permitted during meetings.

Although the McCarran-Ferguson Act has given a limited exemption to the insurance industry from certain otherwise prohibited activities, the exception provided companies have definite limits. PAMIC itself, as a trade association, has no such exemption. Activities, both in and out of the meeting room, are exempt under McCarran-Ferguson only if they: involve the business of insurance; are regulated by state law; does not constitute an agreement to boycott, coerce or intimidate or an act to further any of the three. **Please note that legislative activities are protected by the 1st Amendment and are generally not subject to antitrust laws.**

All meetings or events conducted in the name of PAMIC are intended solely to provide a forum for the expression and exchange of information. Sessions shall not be used as a means to reach any understanding, expressed or implied, which tends to restrict competition or in any way impairs the ability of individual members to exercise independent business judgment regarding matters affecting competition.

Each PAMIC member has the responsibility of avoiding antitrust violations in all PAMIC activities and interactions. During an informal or social discussion at PAMIC events, members must observe the same standard of conduct required by PAMIC in compliance with this policy statement.

## PROTECT YOURSELF

Besides discussions involving any possible insurance market boycott, coercion, or intimidation, which are never protected under any circumstances, here are some practices which you should not initiate nor participate in as they may expose you, your company, and PAMIC to possible antitrust investigation or prosecution by the FTC or Justice Department. Discussing any of the following:

- Price, profits, commission, reinsurance, or any other cost components and elements
- Rates or the stabilizing of rates or different terms or conditions of any products to be offered for sale
- Underwriting criteria to standardize
- A market division plan without a state law covering the plan, including discussions of type or products to be offered, customers to whom insurance products may be sold, or the territories in which they may be sold
- Matters that would adversely affect the availability of insurance or services to the public
- Future rate plans, including actuarial projections
- "Fair" profit levels
- Keeping access to PAMIC membership unduly restrictive or denying unique services of PAMIC to non-members
- Developing "standards" for company operations
- Trading information on bidding for office equipment and supplies or agreeing to collectively refrain from purchasing any equipment, services, or supplies from any supplier
- Suggesting a specific credit policy
- Refer to any company or agency by specific name in any example you may give to illustrate during our discussions.

If any of the above occurs, you should object, have your objection noted in the minutes of any meeting, and leave the room if the discussion or practice continues. If you see any prohibited practices occurring in any PAMIC meeting or social event, please mention your concern to an Association officer.



David Gautsche  
Goodville Mutual  
Insurance Group

When I agreed to serve as PAMIC Chairman several years ago no one anticipated what we were about to experience. Even as our companies shifted into remote work environments in March of 2020 many of us expected to work from home for a few weeks and then return to the office. Much about the last fifteen months has been difficult and challenging, but yet we have a lot to be thankful for. PAMIC and its member organizations successfully adapted to the situation and have continued to serve their members resiliently in spite of the obstacles.

I am indeed pleased that we will once again be able to gather together for the 114th Annual PAMIC Convention August 1st through 3rd at the beautiful Hershey Hotel, in Hershey, Pennsylvania. This event will mark the first in-person PAMIC event since late 2019 and I expect it to be a celebration. This opportunity to reconnect with old friends and re-engage with the industry will only be more special based on the isolation of the past year.

The Convention Planning Committee, chaired by John Foster from Penn National, has built an exceptional agenda. Keynote addresses by Neil Alldredge, the President and CEO of NAMIC, and the Insurance Information Institute's President Sean Kevelighan will provide an extraordinary opportunity to get a perspective on developments in the insurance industry at large. In addition, sessions have been added to provide Board of Directors valuable educational opportunities on governance topics. I'm confident that each attendee will take actionable ideas back to implement into their organization.

While almost everything about this past year was different, PAMIC's success continued to rely on the generous commitment of time and resources by member companies and their committed staff. Volunteer committees continued to plan events that were adapted to virtual delivery and worked to provide resources to member companies, as well as advocating on our behalf with regulatory bodies. Please take time to read the committee reports provided in the annual report and to thank those who served this past year. The success of our trade association depends on member engagement and your willingness to share your gifts!

Lastly, I want to thank you for the honor of serving as PAMIC Chairman this past year. As a relative newcomer to the PAMIC family, I was an unlikely candidate to serve in this role, but it was my privilege to serve. When I hand the gavel to John Foster as incoming Chairman in August, my hope is that the coming year will be more predictable and filled with opportunities to gather and learn together.

The mutual industry has a long and noble history of protecting and serving the interests of members. Our success in continuing that tradition this past year is something we should all be proud of and also serve as inspiration to ensure that we continue to deliver value to our members for generations to come!

Sincerely,

David Gautsche



Ron Gallagher  
PAMIC President

## "If you're going through hell, keep going."

For many of us, the calendar years 2020 and half of 2021 can be summed up by the title of this report. Googling "If you're going through hell, keep going," you will likely find this saying is attributed to Winston Churchill, but historians question the veracity of authorship. However, regardless of who first uttered the words, the phrase could not have been more prophetic.

The Great Pandemic of 2020/21 has affected all of us in some way. Many of us came down with the virus and survived. Others are still feeling the lingering medical effects of the virus. Some, including people in the PAMIC family, succumbed to the disease. The government-mandated specific shutdowns and mask-wearing requirements, testing our ability to adapt and question the role of government in our lives. Our political leaders had a diverse philosophy on handling the virus, causing a political rift in our society. Many businesses closed or significantly curtailed operations forcing over 10 million people to lose their jobs. Millions of workers found a new reality by working from home. Our medical system and schools pivoted quickly and without new resources to address the "new normal," as did our industry. In other words, we kept going!

PAMIC did "Keep Going." Our educational programs continued without missing a beat but in a new virtual format that has lasted from March 2020 to August 2021 — over 18 months. Our finances did take a hit during this time, but through thoughtful leadership over the years by the PAMIC Board, we weathered the "Great Pandemic" with only some minor fiscal scrapes and bruises.

PAMIC did "Keep Going." We didn't maintain the status quo during this time but continued innovating and providing necessary information through a webinar program that grew by leaps and bounds. In the last 18 months, PAMIC hosted webinars and regular calls with the Insurance Department to bring you the most up-to-date information available.

PAMIC did "Keep Going." The staff at PAMIC developed an innovative tool, "Intelligent Marketing," bringing the

best of the internet to the fingers of members. PAMIC provides our sponsoring members access to retargeting campaigns. Retargeting campaigns offer you access to the market to direct PAMIC website viewers. Intelligent marketing will be provided as a one-month complimentary benefit for Platinum sponsors and a la carte benefit for other event sponsors.

PAMIC did "Keep Going." PAMIC worked very closely with Bloomsburg University educating them and actively participating in their educational mission on the need for an insurance program. Bloomsburg created an insurance minor in the College of Business, Finance Department, officially starting with the Fall 2022 semester.

PAMIC did "Keep Going." PAMIC leads the charge to bring prospective employees in contact with the mutual insurance industry with the Jobs Portal. We are working with universities, professional organizations, and member companies to build out tools to make connections more accessible and faster. PAMIC and its member companies are at the forefront of developing relationships and paths to attract and retain talent to the insurance industry.

PAMIC did "Keep Going." Our legislative and regulatory efforts continued to move forward. Working alongside our sister trade, we successfully assisted in rewriting the "Pandemic Notice" to minimize and remove burdensome reporting requirements. Together, we also advocated against a Department mandate relating to "missing data" in rate and form filings. PAMIC led the charge in developing legislation that allows reductions in coverage at renewal without triggering a mandatory non-renewal notice (should see action on this in Fall 2022).

"If you're going through hell, keep going." PAMIC did keep going in the most challenging times, and thanks to you, our members, PAMIC is coming out in great shape.

See you at Convention 2021,

Ron Gallagher, President  
PAMIC

## Board of Directors

**David Gautsche**

Goodville Mutual Casualty Company, Chairman

**John Foster**

Penn National Insurance, Chair-Elect

**Kevin Tate**

The Philadelphia Contributionship, Treasurer

**Art Meadows**

Panhandle Farmers Mutual Insurance Company of WV,  
Immediate Past-Chair

**Todd Salsman**

TW (Tuscarora Wayne Insurance Company), Vice-Chair

**Robert Dodds**

Lititz Mutual Insurance Company (Government Affairs  
Chair)

**Shawn Kain**

Utica First, Director

**Karen Mashinski**

Harford Mutual Insurance Company, Director

**Jonah Mull**

Millers Mutual Insurance Company, Director

**Robert Pelletier**

Frederick Mutual Insurance Company, Director

## Staff

**Ron Gallagher**

President

**Vacant**

Director of Education & Events

**Brittany Bargo**

Director of Communications & Technology

**Lora Sharp**

Manager, Membership & Administration

## Nominated Officers and Directors

### OFFICERS

**John Foster**

Penn National Insurance, Chair

**Todd Salsman**

TW (Tuscarora Wayne Insurance Company), Chair-elect

**Erin Selfe**

Pennsylvania Lumbermens Mutual Insurance Company

**Kevin Tate**

The Philadelphia Contributionship, Treasurer

**David Gautsche**

Goodville Mutual Casualty Company, Immediate Past-  
Chair

### DIRECTORS

**Natasha Romero**

Donegal Mutual, Chair, PAMIC PAC Trustees

**James Garner**

Community Insurance Company, Director

**Evelyn Shronce**

Maine Mutual Group, Director



## LIST OF PAMIC CHAIRMEN

1907 – B.K. Huntzinger

1908 – C. R. Lantz

1909 – C. R. Lantz

1910 – C. R. Lantz

1911 – C. R. Lantz

1912 – C. R. Lantz

1913 – C. R. Lantz

1914 – C. R. Lantz

1915 – C. R. Lantz

1916 – C. R. Lantz

1917 – C. R. Lantz

1918 – C. R. Lantz

1919 – C. R. Lantz

1920 – C. R. Lantz

1921 – C. R. Lantz

1922 – C. R. Lantz

1923 – Wilmer Crow

1924 – Wilmer Crow

1925 – Wilmer Crow

1926 – Wilmer Crow

1927 – Wilmer Crow

1928 – Wilmer Crow

1929 – Wilmer Crow

1930 – Wilmer Crow

1931 – Wilmer Crow

1932 – Wilmer Crow

1933 – Wilmer Crow

1934 – Wilmer Crow

1935 – Wilmer Crow

1936 – H. H. Gilkyson, Jr.

1937 – J. H. R. Timanue

1938 – James E. Walter

1939 – Milton E. Bowman

1940 – Frank H. Varcoe

1941 – Henry B. Gibbel

1942 – Ira G. Walborn

1943 – Paul W. Pearson

1944 – Frank M. Fisher

1946 – Archibald Kellock

1947 – Frank W. Heller

1948 – Henry H. Koser

1949 – Miles V. Miller

1950 – Raymond P. Spang

1951 – George A. Willis

1952 – Forrest J. Henry

1953 – W. W. Dodson

1954 – Frank Harris

1955- Charles H. Rich

1956 – G. L. Conn

1957 – Arthur N. Bowman

1958 – Paul B. Albright

1959 – A. N. Truxal

1960 – Robert H. Witters

1961 – E. Guy Bangs

1962 – C. Jacob Speicher

1963 – Ezra Harris

1964 – C. Jacob Speicher

1965 – Arthur A. Alderfer

1966 – Linford E. Weiss

1967 – John S. Child

1968 – J. Donald Moyer

1969 – Henry H. Gibbel

1970 – Nellie A. Courtney

1971 – J. Robert Peifer

1972 – John J. Henry

1973 – Charles E. Norris

1974 – James W. Chadwick

1975 – William Marquess

1976 – William F. Swigart, Jr.

1977 – Harold E. Detwiler

1978 – Charles J. Clowes

1979 – C. Emerson Woolever

1980 – John Edward Hay

1981 – Dwayne H. Stutzman

1982 – Ronald G. Hughes

1983 – John R. Keller

1984 – Bradford W. Mitchell

1985 – Thomas P. Taylor

1986 – John L. Longnaker

1987 – Mervin G. Holland

1988 – Paul Radick

1989 – Donald W. Marting

1990 – David E. Hosler

1991 – Corriell W. Stroup

1992 – Calvin M. Mahaney

1993 – M. Paige Raski

1994 – Robert W. Runk

1995 – Al Menger

1996 – Bill Lee

1997 – Herman Bontrager

1998 – Jay Chadwick

1999 – Jack Burke

2000 – Mike Yeager

2001 – Steve Sliver

2002 – Phil Raub

2003 – Ron McKinney

2004 – Lynn Somogy

2005 – Randy Shaw

2006 – Rob Lyons

2007 – Bob Fitzsimmons

2008 – Ken Shutts

2009 – Kevin Filler

2010 – Henry R. Gibbel

2011 – John Smith

2012 – Steve Linkous

2013 – Matthew Schnader

2014 – Dan DeArment

2015 – Robert Whitlock

2016 – Robert Brandon

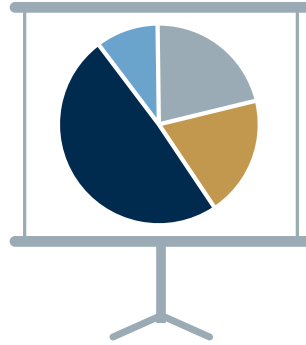
2017 – Nancy Early

2018 – Douglas Underwood

2019 – Richard Kelley

2020 – Art Meadows

2021 – David Gautsche



The annual independent audit of the PAMIC financials will commence on or about August 9, 2021, and is anticipated to be completed by early September 2021. However, a review of the unaudited financials for the FY 2020/21 shows a positive result compared to the budget. For example, the Budget for FY 2020/21 anticipated a net loss for the year of almost \$86,000 attributed to a loss in event income primarily from the August 2020 Convention and the April 2021 Virtual Claims Summit and a laser focus on expenses. During this year, PAMIC applied for and was granted a PPP Loan for \$48,500 to assist in easing the financial crunch of the Pandemic on our members. The loan will be forgiven in early Fy 2021/22.



## PAMIC FY 2021/2022 Budget

(July 2021 – June 2022)

	BUDGET
<b>INCOME</b>	
4000 Membership Dues Income	\$398,750
4100 Event Net Income	125,000
4200 Platinum	55,000
4250 Flex Sponsorships	15,000
4260 Digital Marketing	3,000
4300 Interest Income	4,000
<b>TOTAL INCOME</b>	<b>600,750</b>
<b>GROSS PROFIT</b>	<b>600,750</b>
<b>EXPENSES</b>	
5100 Insurance	7,500
5200 Legal Expenses	7,000
5300 Auditing	7,000
5400 Expenses	2,000
5600 Equipment Leases	3,000
5700 Rent and Cleaning	38,000
5800 Telephone & Internet	7,000
5900 Dues/Subscriptions	5,000
6000 Travel Expenses	12,000
6200 Legislative Expenses	8,000
6400 Other Expenses	16,100
6500 Communications	10,000
6600 Educational Programs	5,000
6700 Outsourcing	43,500
6800 Sales Tax Expense	1,500
7000 Payroll Expenses	384,500
<b>TOTAL EXPENSES</b>	<b>557,100</b>
<b>NET OPERATING INCOME</b>	<b>43,650</b>

## PAMIC Committees

The PAMIC Committee structure relies on volunteer members to assist in developing PAMIC’s educational programs. Without their insight (over 150 volunteers), dedication, and hardwork, PAMIC provides relevant and critical topics to assist in keeping our members competitive in today’s insurance market.

### Claims Committee

**Purpose:** Provide quality educational seminars; provide forums on claims questions and emerging issues. Research and disseminate relevant claims related information to the PAMIC membership.

### Convention Committee

**Purpose:** Plans the Annual Convention including speaker selection, locations and participation by other state trade associations.

### Eastern and Western Committee

**Purpose:** Educate members on emerging issues that may affect their daily operations. Provides a forum to PAMIC member companies from Eastern & Western Pennsylvania to discuss the mutual atmosphere and possible industry changes.

### Education Committee

**Purpose:** Maintain and enhance the quality of PAMIC educational activities. Promote visibility of, and attendance at, all PAMIC educational activities. Coordinate all PAMIC educational activities to assure full coverage of all relevant topics and to reduce any unneeded duplication of topics.

### Financial Management Committee

**Purpose:** Plan and produce a quality educational seminar provide roundtables and other forums as needed on financial management, accounting, financial reporting, tax and investment functions of company operations. Serve as a resource for financial management questions and alert association to emerging issues in financial management.

### Insurance Technology Trends Committee

**Purpose:** Responsible for planning and implementing a yearly Human Resources seminar and for monitoring issues and legal developments that affect the Mutual insurance industry.

### Underwriting & Loss Prevention Committee

**Purpose:** Provide quality educational seminars, roundtables, and forums designed to enhance professional skills in underwriting, loss control and related fields. Research and disseminate emerging underwriting and loss control techniques, issues, and problems.

### Government Affairs Committee

**Purpose:** Provide policy and industry insight into legislative and regulatory issues including Amicus briefs on emerging issues. Hosts the annual Mutual Insurance Day.

### Associate Member Committee

**Purpose:** Provides a forum for Associate members to participate in PAMIC by advising the Board, PAMIC President and staff on issues of concern for the associate members.

### Student Involvement Committee

**Purpose:** To assist PAMIC members in attracting young talent to their organizations.

## COMMITTEES

### ASSOCIATE MEMBER COMMITTEE

#### CHAIR

**Brittany (Mlynek) Bargo**  
PAMIC

#### MEMBERS

**Christine Ehresman**  
Hartford Steam Boiler Inspection and Insurance Company

**Ronald A. Gallagher, Jr.**  
PAMIC

**Scott Rybny**  
Morgan & Akins

**Jeffrey Schronce CPCU, AIC**  
Priority Adjusters

**Dan Smith**  
Copart, Inc.

**Andrea Stroble**  
PAMIC

### CLAIMS COMMITTEE

#### CHAIR

**Sarah Zulauf**  
Allegheny Insurance Group

#### MEMBERS

**Brittany (Mlynek) Bargo**  
PAMIC

**Richard Andracki**  
Andracki, Sysak & Artman, P.C.

**Joshua Bovender**  
Thomas, Thomas & Hafer, LLP

**Thomas Brenner**  
Caldwell & Kearns, P.C.

**Tim Christ**  
Claimatic

**Mike Conturso**  
The Philadelphia Contributionship

**Dale Forsythe**  
Wayman Irvin & McAuley, LLC

**Ronald A. Gallagher, Jr.**  
PAMIC

**Matt Holden**  
Farmers Fire Insurance Company

**Glenn Ricketti**  
Margolis Edelstein — Philadelphia

**Scott Rybny**  
Morgan & Akins

**Jeffrey Schronce CPCU, AIC**  
Priority Adjusters

**Lora Sharp**  
PAMIC

**Dan Smith**  
Copart, Inc.

#### STAFF

**Andrea Stroble**  
PAMIC

## CONVENTION COMMITTEE

### CHAIR

**John Foster**  
Penn National Insurance

### MEMBERS

**Holly April**  
Munich Re  
**Jessica Arbittier**  
Guy Carpenter  
**Jean Eshleman**  
Travelors Boiler Re  
**Kevin Finn**  
Mutual Capital Analytics  
**Randy Fulmer**  
Donegal Insurance Group  
**Ronald A. Gallagher, Jr.**  
PAMIC

**David Gautsche**  
Goodville Mutual Casualty Company  
**Stephen Harrington**  
Gen Re  
**Nunzio Irrera**  
Hartford Steam Boiler Inspection and Insurance Company  
**Steven Merrill**  
Brown Schultz Sheridan & Fritz  
**Tony Spigonardo**  
Willis Re  
**John Stone**  
Gen Re  
**Sean Waddle**  
Roanoke Valley Claims Service

### STAFF

**Andrea Stroble**  
PAMIC

## EASTERN & WESTERN GROUP COMMITTEE

### CHAIR

**Ronald A. Gallagher, Jr.**  
PAMIC

### MEMBERS

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PAMIC  
**Carla Corrado**  
Pennsylvania Lumbermens Mutual Insurance Company  
**Lisa Cosentino**  
Wouch, Maloney & Co. LLP  
**Christine Ehresman**  
Hartford Steam Boiler Inspection and Insurance Company  
**Robert Gage**  
Briar Creek Mutual Insurance Company  
**James Gardner**  
Community Insurance Company  
**Peter Henderson**  
Mason Claims  
**Ken Hugendubler**  
Baker, Tilly, Virchow Krause LLP  
**Patrick Hughes**  
de Luca Levine LLC  
**Liesl Kreischer**  
Millleville Insurance Companies  
**Scott Rybny**  
Morgan & Akins  
**Eric Schmader**  
Farmers Mutual Fire Insurance Company/Marble

### Phil Schmoyer

Baker, Tilly, Virchow Krause LLP  
**Lora Sharp**  
PAMIC  
**John K. Smith, CPCU**  
Pennsylvania Lumbermens Mutual Insurance Company  
**John Stone**  
Gen Re  
**David A. Thomas**  
Guy Carpenter & Company, LLC  
**Jamie Wadlinger**  
Donegal Insurance Group

### STAFF

**Andrea Stroble**  
PAMIC

## EDUCATION COMMITTEE

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Beazley Group

### MEMBERS

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Caldwell & Kearns, P.C.  
**Christine Ehresman**  
Hartford Steam Boiler Inspection and Insurance Company  
**Kevin Finn**  
Mutual Capital Analytics  
**Bala Kumar**  
Jarus Technologies  
**Melissa Peace Tomaino**  
Morgan & Akins  
**Sue Quimby**  
MSO Inc  
**Evelyn Schronce**  
MMG Insurance Company  
**Lora Sharp**  
PAMIC

### STAFF

**Andrea Stroble**  
PAMIC

## FINANCIAL MANAGEMENT COMMITTEE

### CHAIRS

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Baker, Tilly, Virchow Krause LLP  
**Scott Esworthy**  
Brown Schultz Sheridan & Fritz

### MEMBERS

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PAMIC  
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Saucon Mutual Insurance Company  
**Tim Bourdon**  
New England Asset Management  
**Jeffrey Clippinger**  
Brown Schultz Sheridan & Fritz  
**Ronald A. Gallagher, Jr.**  
PAMIC  
**Allison Haug**  
Baker, Tilly, Virchow Krause LLP  
**Jonathan Heckscher**  
Fiduciary Trust International  
**Jennifer Hefkin**  
Mutual Benefit Group

### Kevin Karpuk, CFA

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**Daniel Krane**  
Faegre Drinker Biddle  
**Tony Latini**  
Boenning & Scattergood, Inc.  
**John Marazzo**  
Pennsylvania Lumbermens Mutual Insurance Company  
**Steven Merrill**  
Brown Schultz Sheridan & Fritz  
**Alexis Muench**  
Tuscarora Wayne Group of Companies  
**Nathan Opferbeck, CPA**  
Buffamante Whipple Buttafaro, P.C.  
**Kim Piersol**  
Huggins Actuarial Services, Inc.  
**Jeff Pratt**  
Millers Mutual Group  
**Tim Rutledge**  
Harford Mutual Insurance Company  
**Kevin Seabury**  
Opus Investment Management  
**Shawn Serfass**  
Lititz Mutual Insurance Company  
**Lora Sharp**  
PAMIC  
**Anthony Stranix**  
Mazars USA LLP  
**Henry J. Straub**  
Brown Schultz Sheridan & Fritz  
**Kevin Tate**  
The Philadelphia Contributionship

### STAFF

**Andrea Stroble**  
PAMIC

## GOVERNMENT AFFAIRS COMMITTEE

### CHAIR

**Robert Dodds, Esq**  
Lititz Mutual Insurance Company

### MEMBERS

**Brittany (Mlynek) Bargo**  
PAMIC  
**Alex Ableitner**  
CM Regent Insurance Company  
**Kristina Baldwin**  
American Property Casualty Insurance Association  
**Steven Davis**  
Stradley Ronon Stevens & Young, LLP  
**Dan DeArment**  
Friends Cove Mutual Insurance Company  
**Mark Dombrowski**  
Erie Insurance  
**Tom French**  
Barley Snyder  
**Patrick Jones**  
AAA California  
**Lisa Katterman, Esq.**  
Penn National Insurance  
**Andrew Kirkner**  
NAMIC  
**Jan A. Kozlowski**  
MSO Inc

**Bob Long**  
Donegal Insurance Group

**Louis Long**  
Thomas Thomas & Hafer

**Carl Anthony Maio, Esq.**  
Fox Rothschild LLP

**Steven Merrill**  
Brown Schultz Sheridan & Fritz

**James Nealon**  
Erie Insurance

**Adam Parsons, Esq.**  
Penn National Insurance

**Theresa Podguski**  
Interinsurance Exchange of the Automobile Club

**Jim Reagan**  
Farmers Mutual Fire Insurance Company of Salem County

**John Rodgers**  
NJM Insurance Company

**Fran Roggenbaum**  
Saul Ewing Arnstein & Lehr

**Andrea Stroble**  
PAMIC

**Mitch Thorenson**  
Donegal Insurance Group

**Lincoln Tomlin**  
AAA California

**George Utter**  
The Philadelphia Contributionship

**Deborah Wean**  
NJM Insurance Company

**STAFF**  
**Ronald A. Gallagher, Jr.**  
PAMIC

**INFORMATION TECHNOLOGY COMMITTEE**

**CHAIR**  
**Erin Selfe**  
Pennsylvania Lumbermens Mutual Insurance Company

**MEMBERS**  
**Brittany (Mlynek) Bargo**  
PAMIC

**Carol Aulick**  
Mutual Benefit Group

**Bruce Battaglia**  
Harford Mutual Insurance Company

**Jason Breckbill**  
Goodville Mutual Casualty Company

**Tim Christ**  
Claimatic

**Paul Franchak**  
MFExchange US, Inc.

**Ronald A. Gallagher, Jr.**  
PAMIC

**BJ Gardner**  
Pennsylvania Lumbermens Mutual Insurance Company

**Chris Gearhart**  
Millville Insurance Companies

**Peter Kraynak**  
Insurance 724

**Bob Ridinger**  
ValueMomentum

**Robin Schroyer**  
Brethren Mutual Insurance Company

**Lora Sharp**  
PAMIC

**Lydia Stephan**  
Lititz Mutual Insurance Company

**Nate Waite**  
Goodville Mutual Casualty Company

**STAFF**

**Andrea Stroble**  
PAMIC

**MARKETING AND COMMUNICATIONS COMMITTEE**

**CHAIR**

**Brittany (Mlynek) Bargo**  
PAMIC

**MEMBERS**

**Scott Richards**  
Utica First

**Randy Fulmer**  
Donegal Insurance Group

**Sue Quimby**  
MSO Inc

**Kevin Seabury**  
Opus Investment Management

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### MUTUAL INSURER MEMBER

**Allegany Insurance Group**

[www.alleganygroup.com](http://www.alleganygroup.com)

**Auto-Owners Insurance Company**

[www.auto-owners.com](http://www.auto-owners.com)

**Baltimore Equitable Insurance**

[www.baltimoreequitableinsurance.com](http://www.baltimoreequitableinsurance.com)

**Bedford Grange Mutual Insurance Company**

[www.bedfordgrangemutual.com](http://www.bedfordgrangemutual.com)

**Brethren Mutual Insurance Company**

[www.bmic.com](http://www.bmic.com)

**Briar Creek Mutual Insurance Company**

[www.briarcreekmutual.com](http://www.briarcreekmutual.com)

**Bucks County Contributionship Mutual Insurance Company**

<https://www.linkedin.com/company/bucks-county-contributionship>

**Centre County Mutual Fire Insurance Company P of H**

[CentreCountyMutual.com](http://CentreCountyMutual.com)

**CM Regent Insurance Company**

<http://www.cmregent.com>

**Community Insurance Company**

[www.communityinspa.com](http://www.communityinspa.com)

**Cumberland Mutual Fire Insurance Company**

[www.cumberlandgroup.com](http://www.cumberlandgroup.com)

**Donegal Insurance Company**

[www.donegalgroup.com](http://www.donegalgroup.com)

**Encova Insurance**

<https://www.encova.com>

**Farmers & Mechanics Mutual Insurance Company**

<https://www.fmmutual.com>

**Farmers & Mechanics Mutual Insurance Company of WV**

<https://www.fmiwv.com>

**Farmers Fire Insurance Company**

[www.farmersfire.com](http://www.farmersfire.com)

**Farmers Mutual Fire Insurance Company of Salem County**

<https://www.farmersofsalem.com>

**Farmers Mutual Fire Insurance Company/Marble**

[www.farmersofmarble.com](http://www.farmersofmarble.com)

**Farmers Mutual Fire Insurance Company/McCandless Twp.**

<https://fmmcins.com>

**Frederick Mutual Insurance Company**

[www.frederickmutual.com](http://www.frederickmutual.com)

**Friends Cove Mutual Insurance Company**

[www.friendscove.com](http://www.friendscove.com)

**Goodville Mutual Casualty Company**

[www.goodville.com](http://www.goodville.com)

**Grange Mutual Fire Insurance Company**

<http://www.gmfic.com>

**Grayson-Carroll-Wythe Mutual Insurance Co.**

**Harford Mutual Insurance Company**

<http://www.harfordmutual.com>

**Juniata Mutual Insurance Company**

[www.juniatamutual.com](http://www.juniatamutual.com)

**Lititz Mutual Insurance Company**

[www.lititzmutual.com](http://www.lititzmutual.com)

**Livingston Mutual Insurance Co.**

[www.lititzmutual.com](http://www.lititzmutual.com)

**Millers Mutual Group**

[www.millersinsurance.com](http://www.millersinsurance.com)

**Millville Insurance Companies**

[www.milvillemutual.com](http://www.milvillemutual.com)

**MMG Insurance Company**

[www.mmgins.com](http://www.mmgins.com)

**Mutual Benefit Group**

[www.mutualbenefitgroup.com](http://www.mutualbenefitgroup.com)

**Nazareth Mutual Insurance Company**

<http://nazarethmutual.com>

**Old Elizabeth Mutual Fire Insurance Company**

**Panhandle Farmers Mutual Insurance Company of WV**

<http://www.panhandleins.com>

**Patrons Mutual Fire Insurance Company**

[http://www.patronsmutualpa.com/html/contact\\_us.html](http://www.patronsmutualpa.com/html/contact_us.html)

**Penn Charter Mutual Insurance Company**

<https://www.pennchartermutual.com>

**Penn National Insurance Company**

[www.pennnationalinsurance.com](http://www.pennnationalinsurance.com)

**Pennsylvania Lumbermens Mutual Insurance Company**

[www.plmins.com](http://www.plmins.com)

**Pymatuning Mutual Fire Insurance Company**

<http://pymatuningmutual.com>

**Rockingham Casualty Company**

[rockingham.insure](http://rockingham.insure)

**Saucon Mutual Insurance Company**

<http://www.sauconmutual.com>

**The Philadelphia Contributionship**

[www.1752.com](http://www.1752.com)

**Tuscarora Wayne Group of Companies**

<http://www.twmic.com>

**Utica First Insurance Company**

<https://www.uticafirst.com>

**West Branch Mutual Insurance Company**

**Windsor-Mount Joy Mutual Insurance Company**

<http://www.windsormountjoy.com>

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**Erie Insurance**

<https://www.erieinsurance.com>

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[www.harie.org](http://www.harie.org)

**NJM Insurance Company**

<https://www.njm.com>

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[www.burnswhite.com](http://www.burnswhite.com)

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[www.dgmlaw.com](http://www.dgmlaw.com)

**Faegre Drinker Biddle**

**Fox Rothschild LLP**

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<https://www.hh-law.com>

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<http://www.margolisedelstein.com>

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[www.defensecounsel.com](http://www.defensecounsel.com)

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[www.mitchellgallagher.com](http://www.mitchellgallagher.com)

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<http://segmend.com>

**Stradley Ronon Stevens & Young, LLP**  
[www.stradley.com](http://www.stradley.com)

**Thomas, Thomas & Hafer, LLP**  
<https://www.tthlaw.com>

**Walsh Barnes & Zumpella, P.C.**  
[www.walshlegal.net](http://www.walshlegal.net)

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<http://www.waymanlaw.com>

**Weber, Gallagher, Simpson, Stapleton, Fires & Newby, LLP**  
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**Zimmer Kunz PLLC**  
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[arcca.com](http://arcca.com)

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[www.aaicllc.com](http://www.aaicllc.com)

**Barker Claims Service**  
<http://www.barkerclaims.com>

**Barry Isett & Associates**  
[www.barryissett.com](http://www.barryissett.com)

**Castle Claims Service**  
<http://www.castleclaims.com>

**Colonial State Adjusters**  
[www.colonialstateadjusters.com](http://www.colonialstateadjusters.com)

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<http://www.curleyadjustment.com>

**FCNA Partners Inc.**  
[www.fcna-partners.com](http://www.fcna-partners.com)

**James F. Valentine, Inc.**  
[fireinvestigations.com](http://fireinvestigations.com)

**Johns Eastern Company, Inc.**  
<https://www.johnseastern.com>

**Longacre Appraisal & Adjustment Services, Inc**  
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**Mason Claims**  
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**United Claims Service**  
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<https://www.britecore.com>

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[www.epoqtech.com](http://www.epoqtech.com)

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<http://ezpayllc.com>

**Finys**  
[www.finys.com](http://www.finys.com)

**Insurance Data Processing, Inc.**  
<http://idpnet.com>

**Invoice Cloud**  
[invoicecloud.com](http://invoicecloud.com)

**Jarus Technologies**  
[www.jarustech.com](http://www.jarustech.com)

**Marias Technology**  
[www.mariastechnology.com](http://www.mariastechnology.com)

**MFXchange US, Inc.**  
<http://www.mfxservices.com>

**Mutual Expert by ECCA**  
[www.MutualExpert.com](http://www.MutualExpert.com)

**Simplesolve Inc.**  
[www.simplesolve.com](http://www.simplesolve.com)

**Teamstand**  
[www.teamstand.com](http://www.teamstand.com)

**Claimatic**  
<https://www.claimatic.com/>

**Town & Country Computer Services, LLC**  
<http://www.tccs-inspro.com>

**ValueMomentum**  
[www.valuemomentum.com](http://www.valuemomentum.com)

**WaterStreet Company**  
[www.waterstreetcompany.com](http://www.waterstreetcompany.com)

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**Firewater Response, LLC**  
[www.firewaterresponse.com](http://www.firewaterresponse.com)

**Mellon Certified Restoration Services**  
<http://www.melloncr.com>

**ServiceMaster Fire & Water Clean Up Services**  
[Svmfirewatercleanup.com](http://Svmfirewatercleanup.com)

### AUDITING, FINANCE & ACCOUNTING

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<https://www.bakertilly.com>

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<http://www.boenninginc.com>

**Brown Schultz Sheridan & Fritz**  
<https://www.bssf.com>

**Buffamante Whipple Buttafaro, P.C.**  
<http://www.bwbcpa.com>

**Cornerstone Advisors Asset Management, LLC**  
<http://www.cornerstone-companies.com>

**David L Miller, Ltd**  
[dlim-actuarial.com](http://dlim-actuarial.com)

**EisnerAmper LLP**  
<http://www.eisneramper.com>

**Fiduciary Trust International**  
<https://www.fiduciarytrust.com>

**Griffin Financial Group**  
<http://www.griffinfinancialgroup.com>

**Gross Mendelsohn and Associates, P.A.**  
<http://www.gma-cpa.com>

**Macquarie Asset Management**  
[macquarieim.com/insurance](http://macquarieim.com/insurance)

**Mazars USA LLP**  
[www.mazarsusa.com](http://www.mazarsusa.com)

**New England Asset Management**  
[www.neamgroup.com](http://www.neamgroup.com)

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[www.opusinvestment.com](http://www.opusinvestment.com)

**Parkway Advisors**  
<https://www.parkwayadvisors.com>

**RLD Associates, Inc.**  
<http://www.rldassociates.com>

**US Insurance Audit Services, Inc**  
<https://usinsuranceaudit.com>

**Wouch, Maloney & Co. LLP**  
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<http://www.capstoneisg.com>

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[www.cornerstoneinsurancerpros.com](http://www.cornerstoneinsurancerpros.com)



**Federal Home Loan Bank of Pittsburgh**

<https://www.fhlp-pgh.com>

**Gittings Investigations**

[www.gittingspi.com](http://www.gittingspi.com)

**Huggins Actuarial Services, Inc.**

<http://hugginsactuarial.com>

**Insurance Subrogation Group, LLC**

[www.isgfocus.com](http://www.isgfocus.com)

**Insurance724**

<http://www.insurance724.com>

**Intrepid Risk Associates**

[www.intrepidrisk.org](http://www.intrepidrisk.org)

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[www.jsheld.com](http://www.jsheld.com)

**LR Webber**

[LRWebber.com](http://LRWebber.com)

**Merlinos & Associates, Inc.**

[merlinosinc.com](http://merlinosinc.com)

**MSO, Inc.**

<http://www.msonet.com>

**Mutual Capital Analytics**

[www.mutualcapitalanalytics.com](http://www.mutualcapitalanalytics.com)

**Mutual Inspection Bureau, Inc.**

<http://www.mibinc.com>

**Spartan Recoveries LLC**

[www.spartanrecoveries.com](http://www.spartanrecoveries.com)

**The Carlisle Group**

<http://www.tcgreuit.com>

**Underwriters Rating Board**

<http://urbratingboard.com>

**Westmont Associates, Inc.**

[www.westmontlaw.com](http://www.westmontlaw.com)

**REINSURER****Arch Reinsurance Company**

[www.archcapgroup.com/Reinsurance](http://www.archcapgroup.com/Reinsurance)

**Beazley Group**

[beazley.com](http://beazley.com)

**Berkley Re Solutions**

[www.berkleyre.com/solutions](http://www.berkleyre.com/solutions)

**Gen Re Corporation**

[www.genre.com](http://www.genre.com)

**Grinnell RE**

[www.grinnellmutual.com](http://www.grinnellmutual.com)

**HSB**

[www.hsb.com](http://www.hsb.com)

**Liberty Mutual Equipment RE**

[www.libertymutualgroup.com/ebreinsurance](http://www.libertymutualgroup.com/ebreinsurance)

**Munich Re America**

[www.munichreamerica.com](http://www.munichreamerica.com)

**Mutual Boiler Re, Member of the FM Global Group**

[www.mutualboilerre.com](http://www.mutualboilerre.com)

**Shelter Reinsurance Company**

[www.shelterre.com](http://www.shelterre.com)

**Swiss Re**

[www.swissre.com](http://www.swissre.com)

**Transatlantic Reinsurance Company**

[www.transre.com](http://www.transre.com)

**Travelers Boiler Re (Travelers Insurance Company)**

[www.travelers.com/boilerre](http://www.travelers.com/boilerre)

**REINSURANCE INTERMEDIARY****AON Benfield, Inc.**

<https://www.aon.com/home/solutions/reinsurance.html>

**Beach GP**

<http://www.beachgp.com>

**BMS Intermediaries**

<http://www.bmsgroup.com>

**Guy Carpenter & Company, LLC**

[www.guycarp.com](http://www.guycarp.com)

**Holborn Corporation**

[www.holborn.com](http://www.holborn.com)

**Willis Re**

<https://www.willistowerswatson.com/en-GB/Solutions/reinsurance/>

**NATIONAL INSURANCE COMPANY TRADE ASSOCIATION****American Property Casualty Insurance Association**

<http://www.pciaa.net>

**NAMIC**

<http://www.namic.org/>

# Annual Meeting Agenda

## August 2, 2021

### The Hotel Hershey, Hershey, PA

1. Call to Order (Chair)
2. Anti-Trust Statement (Chair) Ref. page 5
3. Reading and acceptance of Minutes (Chair) Ref. page 19
4. Chairman's Report (Chair) Ref. page 6
5. President's Report (President) Ref. page 7
6. Treasurer's Report (Treasurer) Ref. page 10
7. Committee Reports (Chair) Ref. page 12
8. Ratification of 2020/2021 action of the Officers, Directors, and Committees (Chair) Ref. page 12
9. Recognition of PAMIC Honorary Members (Chair)
10. Memorial to departed members and friends (Chaplain) Ref. page 25
11. Nomination for Officers and Directors (Immediate Past Chair) Ref. page 8
12. Recognition of Immediate Past Chair (President) and Incoming Chair (Chair)
13. Incoming Chair Address
14. Adjournment

# Annual Meeting Minutes

Virtual Meeting — August 10, 2020

**1. Call to Order and Roll Call:** Chairman Meadows called the 113th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies to order at 1:00 pm. A quorum was present.

**2. Anti-trust Statement:** Chairman Meadows delivered the anti-trust statement to all members present.

**3. Reading and Acceptance of Minutes:** Chairman Meadows requested a motion to dispense with the reading of the minutes. A motion was made, seconded, and unanimously voted on by all members present to dispense with the reading of the minutes and to receive the minutes as presented. Chairman Underwood then requested a motion to accept the minutes of the August 5, 2019 Annual Meeting held at the Sheraton Pittsburgh Hotel at Station Square. After careful consideration, a motion was made, properly seconded, and unanimously voted on by all members present to accept the minutes.

**4. Chairman's Report:** Chairman Meadows thanked PAMIC for allowing him to serve as Chairman. Chairman Meadows mentioned the challenging times brought about by Covid and his disappointment that convention could not be held this year. He hopes some of the hard work and dedication that went into planning the event can be carried forward to next year's convention.

**5. President's Report:** President Gallagher dispensed with the reading of the President's Report and advised all members present to review the handout in the Annual Report for specifics related to the President's Report. He thanked the Board for their guidance, trust, and confidence over the past year. President Gallagher focused the remainder of his message on how PAMIC provided members with the latest developments in emerging regulatory, statutory, technological, and educational issues including convincing Governor Wolf to change course and change the status of insurance companies from "non-life essential" to "life essential" thereby confirming our role in helping people recover. He also mentioned that PAMIC held over 30 webinars and weekly phone calls with membership and the PID during the height of lockdown. President Gallagher thanked Treasurer Sloan for his 14 years of service to PAMIC. A motion to receive the President's Report was made, properly seconded, and unanimously agreed to be all members present.

**6. Treasurer's Report:** Treasurer Sloan explained that PAMIC felt a negative influence this year due to canceling events in light of Covid protocols. PAMIC has the financial strength to get through this tough time and will still continue to offer the same level of service as always. A motion to receive the Treasurer's Report was made, properly seconded, and unanimously agreed to be all members present.

**7. Committee Reports:** Chairman Meadows dispensed with Committee Reports by referring all members to the written reports contained in the Annual Report. Chairman Meadows requested a motion to accept the committee reports. A motion was made, properly seconded, and unanimously agreed to be all members to dispense with the reading of the Committee Reports and to accept them as submitted.

**8. Recognition of Committee Chairmen and Retiring Board Members:** Chairman Underwood thanked all of the Committee Chairs for their hard work over the previous year in providing outstanding educational programs to PAMIC's members and the mutual industry in general. Chairman Underwood congratulated retiring Board members, Nancy Early, Bob Lyons and Jeff Borkowski for their outstanding service and thanked them for their hard work and dedication to the mutual insurance industry and to PAMIC, and for making the past year a great year for the organization.

**9. Ratification of Actions of the Officers, Directors, and Committees:** Chairman Meadows requested a motion from the members to ratify the actions of all the officers, directors and committees of PAMIC. A motion was made, appropriately seconded, and unanimously voted on by all members to ratify the actions of the officers, directors, and committees for the fiscal year 2020/21.

**10. Nomination of Officers and Directors:** On behalf of Immediate-past Chairman Kelley, Chairman Meadows presented the candidates as Officers and Directors for the upcoming year. David Gautsche was nominated as Chairman, John Foster as Chairman-Elect and Kevin Tate as Treasurer, Todd Salsman as Vice-Chair, and Art Meadows as Immediate Past Chair. In addition, the following slate of candidates was nominated as directors for three-year terms: Shawn Kain, Utica First Insurance, and Kevin Tate, The Philadelphia Contributionship. Chairman Meadows opened the floor for additional nominations. Hearing none, Chairman Meadows accepted a motion to close nominations. A motion was made, properly seconded, and unanimously voted to close nominations. Chairman Meadows then requested a motion to accept the nominations as presented. A motion was made, properly seconded, and unanimously voted on by all members present to accept the new Officers and Directors.

**11. Recognition of Immediate Past Chairman and Incoming Chairman:** President Gallagher virtually presented the traditional fraktur to Immediate-Past Chairman Meadows, recognizing his year as Chairman. Immediate-Past Chairman Meadows then introduced incoming Chairman David Gautsche.

**12. Incoming Chairman Address:** Incoming Chairman Gautsche delivered kind words to Immediate-Past Chairman Meadows in regard to his leadership and service as PAMIC Chairman. Chairman Gautsche mentioned he was disappointed by the need to cancel convention but he was impressed with our industry for stepping up like they always do. He believes PAMIC was able to rise to the occasion and he would like to focus on the industry emerging even stronger. Chairman Gautsche hopes to see everyone in person at the 2021 convention at The Hotel Hershey.

**13. Adjournment:** Chairman Gautsche made a request for a motion to adjourn the Annual Meeting. A motion was made, properly seconded, and unanimously voted on by all members to adjourn the 113th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies. The meeting adjourned at 1:30 pm on August 10, 2020.

**PAC Annual Meeting Agenda**  
*(Immediately following the 114th Annual Meeting)*  
**August 2, 2021**  
**The Hotel Hershey, Hershey, PA**

1. Call to Order (PAC Chair)
2. Anti-trust Statement (Chair) Ref. page 5
3. Reading and acceptance of Minutes (Chair) Ref. page 21
4. PAMIC PAC Update (Chair)
5. PAMIC PAC Treasurer's Report (President)
6. Adjournment (PAC Chair)

# PAC Annual Meeting Minutes

Virtual Meeting — August 10, 2020

**1. Call to Order and Roll Call:** PAC Chairwoman Kathleen Dalton called the PAMIC Annual PAC Meeting to order at 1:35 PM on August 10, 2020. A quorum was present.

**2. Anti-Trust Statement:** PAC Chairwoman Dalton advised the members of their duties under the anti-trust statement and provided the statement to all members present.

**3. Reading of Minutes:** Chairwoman Dalton requested a motion to suspend the reading of the minutes. A motion was made, appropriately seconded, and unanimously voted on by all members present to dispense with the reading of minutes. Chairman Yeager then requested a motion to accept the minutes of the August 5, 2019 Annual PAC Meeting held at the Sheraton Pittsburgh Hotel at Station Square. After careful consideration, a motion was made, properly seconded, and unanimously voted on by all members present to accept the minutes.

**4. PAMIC PAC Update:** President Gallagher presented an update on the PAMIC PAC advising that the PAC raised \$35,500 — even with canceling the April, May, and June PAC events due to Covid.

**5. PAMIC PAC Treasurer's Report:** Treasurer Gallagher presented the Treasurer's Report to all members present. The Treasurer's Report shows that the PAC received \$35,500 in contributions to the PAC in FY2019/20. Treasurer Gallagher also presented the members with the Contributor's Report.

**6. PAMIC PAC Goals:** Chairman Dalton set a goal for the PAMIC PAC to raise \$45,000 in FY2020/2021.

**7. Grassroots Champions Program:** Treasurer Gallagher provided an overview of the Grassroots Champions Program which encourages grassroots legislative response by PAMIC's members. President Gallagher then announced the Grassroots Champions indicating that there were 34 member companies that had achieved Grassroots recognition.

**8. Adjournment:** Chairwoman Dalton made a request for a motion to adjourn. A motion was made, properly seconded, and unanimously voted on by all members to adjourn the 113th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies PAC Trustees. The meeting adjourned at 1:45 pm on August 10, 2020.

# Grassroots Champions

Due to the pandemic and the need to cancel all in-person events PAMIC's Grassroots Champions' program was suspended this past year.

We look forward to your participation in the upcoming year.

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Gittings Investigations  
Guidewire Software, Inc.  
J.S. Held  
Macquarie Asset Management  
Margolis Edelstein  
Mason Claims  
Mutual Benefit Group  
Mutual Capital Analytics

Mutual Expert  
Penn National Insurance Company  
Roanoke Valley Claims Service  
SimpleSolve, Ltd  
Spartan Recoveries LLC  
Travelers Boiler Re (Travelers  
InsuranceCompany)  
ValueMomentum  
WaterStreet Company



**David A. Artman**

Briar Creek Mutual — Chairman of the Board

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**Scott T. Burgess**

Mutual Capital Group, Director — Tuscarora Wayne, Director

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**Kathleen Dalton**

Pennsylvania Lumbermens Mutual — Assistant Vice President, Operations

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**Ronald E. Gerhart**

Juniata Mutual Insurance — Board Member

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**Pam Giles**

Brethren Mutual — Quality Assurance Clerk

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**Pat Kovacs**

Brethren Mutual — Accounting Cash Clerk

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**Terriann Lovejoy**

Old Elizabeth Mutual Fire Insurance Company — Treasurer

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**John Rhodes**

Penn National Insurance — Former Chairman of the Board, Current Board Member

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**Colleen Shoemaker**

Brethren Mutual — Policyholder Services Manager

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**Carol Singely**

Penn National Insurance — Claims Service Representative

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**Gerald Slick**

Bedford Grange Mutual — Director

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**Charles Swanson**

Bedford Grange Mutual — Director

## EVENT SCHEDULE

Event	Date	Location
Financial Management Seminar	September 8-9, 2020	PAMIC Online
Insurance Technology Trends Seminar	October 22, 2020	PAMIC Online
Underwriting and Loss Prevention Seminar	November 12, 2020	PAMIC Online
Mutual Insurance Day	February 1, 2021	PAMIC Online
Annual Spring Conference	March 17-18, 2021	PAMIC Online
Claims Summit	April 12-14 2021	PAMIC Online
Executive and Board Roundtable	June 10, 2021	PAMIC Online
114th Annual Convention	August 1-3, 2021	Hotel Hershey, Hershey, PA

### Virtual Meetings and Webinars

Cyber Insurance: A Year In Review — Jan 23  
 2020 Webinar Registration — HR Essentials: Creating An Action Plan for Human Resources in 2020 — Jan 30  
 Laying the Foundation — Feb 4  
 Eastern and Western Small Company Meetings — Feb 10  
 Meeting your Fiduciary Responsibilities to Retirement and Health Plans — Feb 27  
 Update on the Business Closure Announcement — March 20  
 COVID-19 Q+A with the PID — March 23  
 COVID-19: Hoping for the Best While Preparing Insurers for the Worst — March 24  
 Data Strategies — Demystified: A Business Perspective — March 26  
 Deep Dive: The Old Man(ager) and the C-Suite — March 26  
 PAMIC How Goes it Live Call in — March 27  
 COVID-19 Q+A with the PID — March 30  
 PAMIC How Goes it Live Call in — April 3  
 COVID-19 Q+A with the PID — April 6  
 Services Refresher: PAMIC Law, HR and Cyber Resources — April 7  
 Ask me Anything About Remote Work — April 8  
 Accounting for Hidden Risks Further Down the Curve — April 9  
 Understanding the CARES Act — April 9  
 COVID-19 Q+A with the PID — April 13  
 COVID-19's Impact on P/C Insurance Markets — April 16  
 PAMIC How Goes it Live Call in — April 17  
 COVID-19 Q+A with the PID — April 20  
 The COVID-19 Pandemic: Transforming the Employment Landscape — April 22  
 Coronavirus Assessments: The Science of Transmission and Spread — April 23  
 PAMIC How Goes it Live Call in — April 24  
 COVID-19 Q+A with the PID — April 27  
 Paycheck Protection Program Loan Forgiveness Webinar — April 29  
 Protecting and Educating Remote Workers — April 30  
 PAMIC How Goes it Live Call in — May 1  
 Pillars of Digital Accessibility: Auditing Your Website — May 5  
 Live Convention Update and Q+A — May 6  
 PAMIC How Goes it Live Call in — May 8  
 COVID-19 Q+A with the PID — May 11  
 Call with Stefan Holzberger, Chief Rating Officer of AM Best — May 13  
 PAMIC How Goes it Live Call in — May 15  
 PAMIC How Goes it Live Call in — May 29

COVID-19 Q+A with the PID — June 1  
 COVID-19 Q+A with the PID — June 15  
 HR Special Focus — June 17  
 Cybersecurity for the Remote Workforce — June 18  
 Employer Challenges in Navigating the COVID-19 Pandemic — June 30  
 Data Storytelling for Insurance Companies — July 8  
 The Custom Experience After COVID-19: A Catalyst for Change — July 9  
 Insurance Trends from Macquarie Asset Management — July 14  
 Termination: Best Practices for Avoiding or Minimizing Retaliation and Discrimination Claims — July 30  
 Pillars of Digital Accessibility Responding to an Audit — Aug 4  
 Virtual Annual Meeting — Aug 10  
 Introducing a New benefit for PAMIC Members — Aug 20  
 Shift Just Happened — Aug 26  
 Financial Management Seminar — Sept 9, 2020  
 Wage and Hour Implications in the Wake of COVID-19 — Sept 29  
 Mental Health in the Workplace — Oct 29, 2020  
 Telework During COVID-19 and Beyond — Nov 18  
 Human Factors Engineering — Nov 19  
 PAMIC Annual Sponsorship Webinar — Dec 9  
 Protect Your Business from Cyber Attacks — Keep Confidential Data Secure — Dec 16  
 FMLA and ADA Implications for Workplace Accidents — Dec 17  
 Now More Than Ever! How to Work with the Public, Their Expectations and Emotions — Dec 17  
 What Human Resources Professionals Should expect in 2021 — Jan 26, 2021  
 Accessibility 101: How Organizations can get Serious About Online Accessibility — March 11, 2021  
 Back to Normal, or Not? Return to Work Considerations a Year into the Pandemic — March 23, 2021  
 5 Tips to Improve Policyholder Experience and Reduce Customer Churn — March 24, 2021  
 Termination: Best Practices for Avoiding or Minimizing Retaliation Claims — April 6, 2021  
 Automated Hail Swaths and Damage Rations — April 22 2021  
 Impact of COVID-19 on Future Damages and Loss Measurement — May 6 2021  
 COVID-19 Work Updates — May 25 2021  
 Introduction to Stucco and Common Problems Associated with Stucco Systems — July 29, 2021





**PAMIC**

Pennsylvania Association of  
Mutual Insurance Companies

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