

ANNUAL REPORT 2018/2019



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, both agents and policyholders. PAMIC will accomplish this mission by providing members with 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 constantly evaluate the success of our educational programs and update them to assure they meet the current needs of our member companies.

Networking

From our Annual Meeting to on-line forums, we will provide our membership with opportunities to interact and draw upon the expertise and knowledge of all of their fellow members and associate members as we strive to serve our policyholders/members.

Our success will be measured by the financial stability and strength of our member companies and by having full participation among companies eligible to become PAMIC members.

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

4999 LOUISE DRIVE • SUITE 304
MECHANICSBURG, PA 17055

717-303-0197 | pamic@pamic.org | www.pamic.org

As members of this organization we are committed to operating within the letter and spirit of all applicable federal and state laws, and particularly are mindful of the constraints of the anti-trust laws. Numerous laws absolutely prohibit the exchange of 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 has definite limits and 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: a) involve the business of insurance; b) are regulated by state law; c) do not constitute an agreement to boycott, coerce and/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 anti-trust 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. Meetings shall not be used as a means to reach any understanding, express or implied, which tends to restrict competition or in any way impairs the ability of individual members to exercise independent business judgement regarding matters affecting competition.

Each PAMIC member has the responsibility of avoiding anti-trust violations in all PAMIC activities and interactions. During 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 and/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 anti-trust investigation and/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 other terms or conditions of any products to be offered for sale
- Underwriting criteria with an eye toward standardizing
- 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 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 certain credit policy
- Referring to any company or agency by specific name in any example you may give as an illustration during our discussions

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



Richard Kelley
Donegal Insurance Group,
Chairman

My time as chairman is winding down and it has been a pleasure to work with the PAMIC staff and board. The PAMIC staff is a dedicated group of professionals that work hard every day to provide members with advocacy efforts, educational programs, and networking opportunities.

In addition to the organization's staff, our committee chairs have volunteered their time to further the mission of PAMIC, which is now in its 112th year of supporting insurance companies in Pennsylvania and the surrounding Mid-Atlantic states.

Be part of shaping PAMIC's future!

List of committee chairs:

Education Committee: Evelyn Schronce, MMG

Claims Committee: Sarah Zulauf, Allegany Group

Convention Committee: Art Meadows, Panhandle Farmers, WV

Human Resources: Kathleen Morris-Rosati, Philadelphia Contributorship

Financial Management: Vincent Burke,

Insurance Technology Trends: Erin Selfe, Pennsylvania Lumbermans

Underwriting and Loss Prevention: Randy Fulmer, Donegal

PAC Trustees: John Smith, Pennsylvania Lumbermans

Government Affairs, Dan DeArment, Freinds Cove Mutual

Legal Issues: Bob Long, Donegal

The terms of the following PAMIC board members end in August. Their dedication and hard work are much appreciated.

Douglas L. Underwood, CPCU, Windsor-Mount Joy Mutual Insurance Company

Jeff Wingard, Allegany Group

Eric Raski, Millville Mutual

As you have probably heard, the PAMIC office has moved to Mechanicsburg. One of the benefits of the new office at 4999 Louise Drive, Suite 304, is it will help the staff provide more training opportunities. Also, the office can be used as a business center for you if traveling to the Capital Region.

As the committees and board prepare to reorganize, I ask you to consider getting involved or encouraging someone in your organization to do so. The benefits of volunteering include invaluable networking and personal growth opportunities.

I have appreciated the opportunity to serve as PAMIC Chairman. Both the PAMIC staff and directors have been great resources for me. PAMIC's Board leadership will move forward under the direction of Art Meadows of Panhandle Farmers Mutual Insurance Company with your approval at the Convention. His guidance will help PAMIC to continue providing members with outstanding networking opportunities, educational programs, and advocacy.

President's Report



Ron Gallagher

Heraclitus said, "You cannot step into the same river twice, for other waters are continually flowing on." or put differently, "the only constant in life is change." PAMIC is no different. The real question is, what do we do when faced with change?

PAMIC is not immune from change, our industry is not immune from change, we are not immune from change. For example, PAMIC experienced a 100% turnover in staff in the last 5-years and 50% this year alone. While this experience could bring an organization to its knees, instead, the PAMIC Board embraced the opportunity that change allows. In the case of PAMIC staff, the PAMIC Board provided a vision where PAMIC (meaning its members) can be more dynamic, responsive, and impactful to the needs of our industry. The new talent offers a fresh perspective on the "old ways," brings new and creative ideas to the mission, that strengthens the foundation upon which our industry is built.

This past year, PAMIC achieved goals that less than 5-years ago, we could never imagine. Here are some highlights:

- PAMIC insurer members grew by four insurance companies and 15 associate members continuing to reverse the trends we had experienced.
- PAMIC provided Cyber Security resources through the Enquiron HR, Law and Cyber portal giving you access to critical information
- The Webinar and YouTube programs were viewed by over 4,000 people — a new high mark for PAMIC
- The PAMIC PAC also saw new high watermarks:
 - Exceeded \$50,000 in PAC contributions (230% growth in 5-years)
 - Donated over \$40,000 (100% growth in 1-year) to elected officials
 - The PAC is one tool in our tool chest to help influence public policy makers, and I would argue that it is money well spent. In the last 2-years, PAMIC led the charge on Exam and Transparency reform as well as small insurer protections on the Corporate Governance Law.
 - Our current significant initiative is to amend the homeowner law to allow for policy changes at renewal without needing to non-renew the policy. Expect to see a bill introduced this summer or early fall.
- PAMIC developed 3 new programs this year:
 - The Business Transactions Seminar providing insight into the options carriers have in planning their future
 - "Meet the Mutuals" day working collaboratively with the Insurance Agents & Brokers of Pennsylvania allowing for networking and market development.
 - Hosting a summer session for people interested in how the regulatory and legislative processes work in Pennsylvania.
- Moved the PAMIC Offices to allow for further growth in our Webinar programs, provide a motivating work environment, and reflect the cultural values of our industry. Look for an open house in September!

As PAMIC's President, working towards my 6th year, I promise that we will not "rest on our laurels" but continue to strive to bring you relevant education, access to pertinent information, and help shape public policy. Last, I want to thank the PAMIC Board for their guidance and support and the PAMIC staff, Lora Sharp, Andre Stroble, and Brittany Mlynek for their hard work ethic and creativity. They are the true heroes at PAMIC.

Board of Directors

BOARD OF DIRECTORS

Richard Kelley

Donegal Insurance Group, Chairman

Art Meadows

Panhandle Farmers Mutual Insurance Company of WV,
Chair-Elect

David Gautsche

Goodville Mutual Casualty Company, Vice-Chair

Joseph Sloan

Mutual Benefit Group, Treasurer

Douglas Underwood

Windsor Mt. Joy Mutual Insurance Company, Immediate
Past Chairman

Mike Long

Nazareth Mutual

Eric Raski

Millville Mutual

T. Kirk Aguirre

Brickstreet Mutual Insurance Company

Jeff Wingard

Conemaugh Valley Mutual Insurance Company

John Smith

PA/Indiana Lumbermens Mutual Insurance Company
(PAC Chairman)

Daniel DeArment

Friends Cove Mutual Insurance Company (Government
Affairs Chairman)

Robert Dodds

Lititz Mutual Insurance Company

John Foster

Penn National Mutual Insurance Company

Jonah Mull

Millers Mutual Insurance Company

STAFF

Ron Gallagher

President

Andrea Stroble

Director of Education & Events

Brittany Mlynek

Director of Communications & Technology

Lora Sharp

Manager, Membership & Administration

NOMINATED OFFICERS & DIRECTORS 2019–2020

Art Meadows

Panhandle Farmers Mutual Insurance Company of NV,
Chairman

David Gautsche

Goodville Mutual Casualty Company, Chairman-Elect

Joseph Sloan

Mutual Benefit Group, Treasurer

Richard Kelley

Donegal Insurance Group, Immediate Past-Chairman

Mike Long

Nazareth Mutual, Vice-Chairman

T. Kirk Aguirre

Encova Mutual Insurance Company

John Smith

PA Lumbermens Mutual Insurance Company (PAC
Chairman)

Robert Dodds

Lititz Mutual Insurance Company

John Foster

Penn National Insurance

Jonah Mull

Millers Mutual Insurance Company

Robert Pelletier

Frederick Mutual Insurance Company

Karen Mashinski

Harford Mutual Insurance Company

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

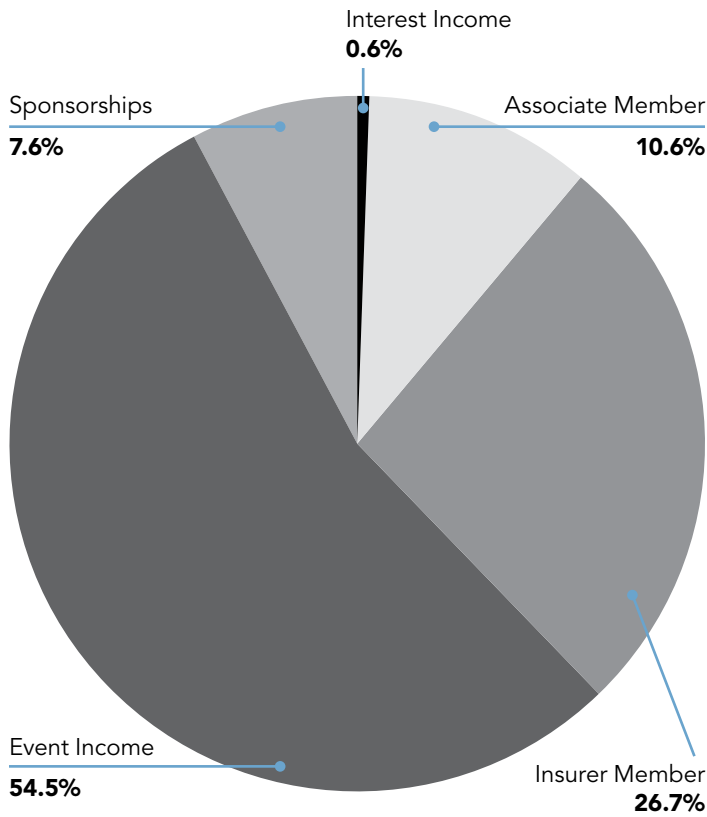
2017 – Nancy Early

2018 – Douglas Underwood

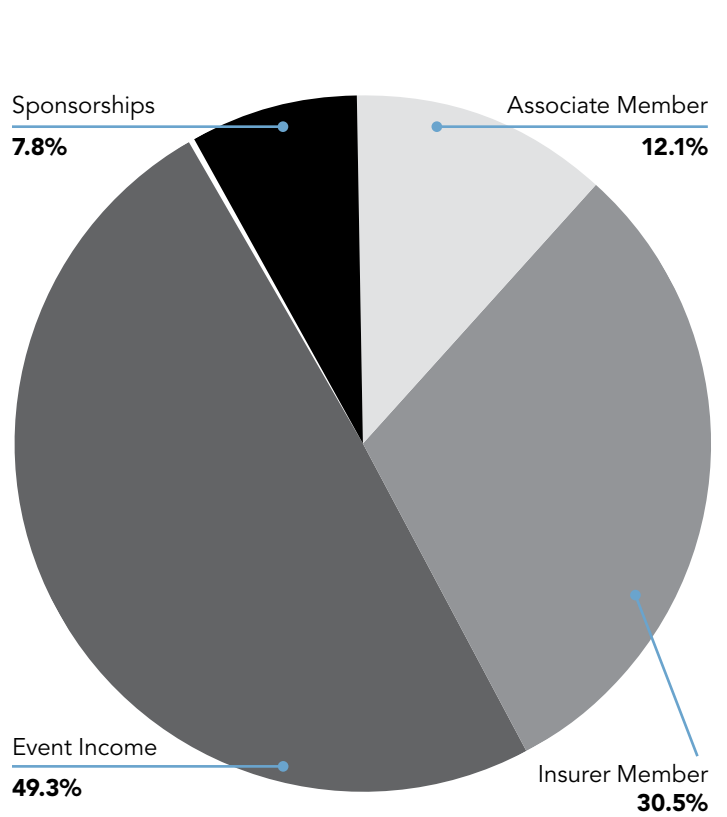
2019 – Richard Kelley

Treasurer's Report | Two Year Trend (Gross Income)

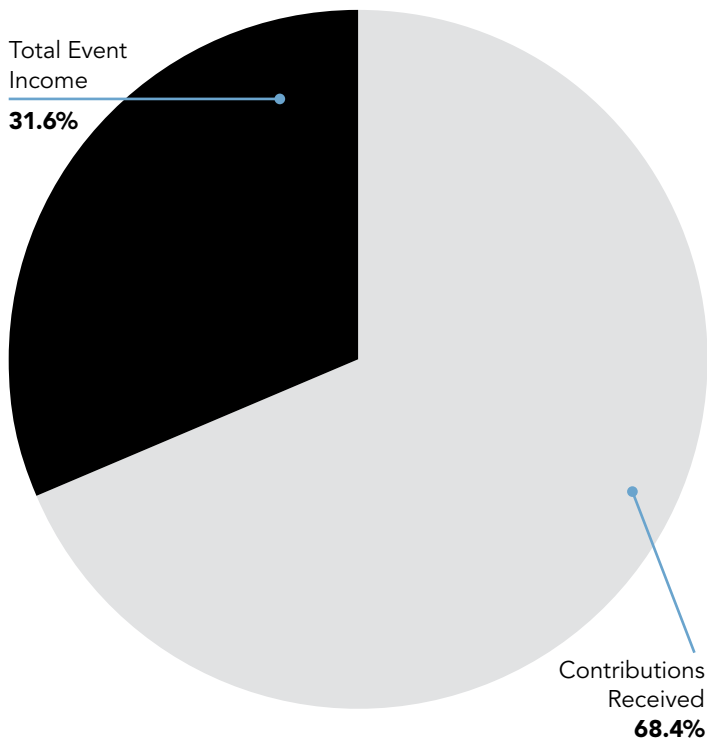
FY 2018/2019



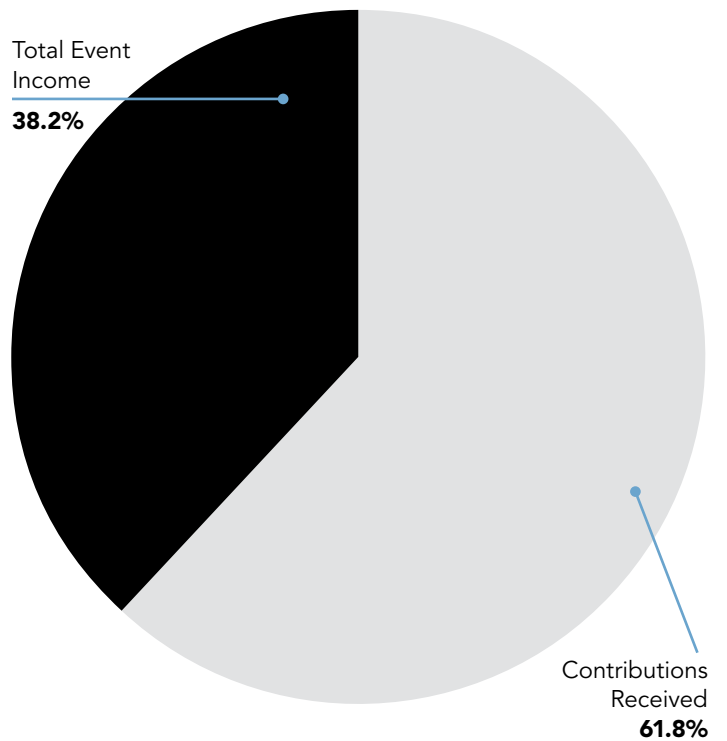
FY 2017/2018



PAC Income: July 2018–June 2019



PAC Income: July 2017–June 2019



PAMIC FY 2019/20 Budget

(July 2019 – June 2020)

	BUDGET
INCOME	
4000 Membership Income	
4001 Associate Member Dues	95,000
4002 Regular Member Dues	255,000
Membership Income	350,000
Programs/Events	150,000
Platinum Sponsor	55,000
Flex Sponsorships	10,000
Interest Income	4,500
TOTAL INCOME	569,500
GROSS PROFIT	569,500
EXPENSES	
Insurance	7,800
Legal Expenses	9,000
Auditing	7,000
Committee Expenses	2,500
Credit Card Fees	7,000
Equipment Leases	5,000
Rent and Cleaning	37,000
Telephone & Internet	7,500
Dues/Subscriptions	4,000
Travel Expenses	15,000
Legislative Expenses	8,000
Other Expenses	12,800
Communications	15,000
Educational Programs	10,000
Outsourcing	36,000
Sales Tax Expense	2,000
Enhanced Services	20,000
Payroll Expenses	366,000
TOTAL EXPENSES	571,600
NET OPERATING INCOME	-2,100

Claims Committee Report

It was an honor to chair the 2019 Claims Summit. Once again, the Wyndham Gettysburg hosted the event, a very full day and a half of education and networking.

The origin of the noun "committee" is the verb "commit", and our 2019 Claim Committee members are the very embodiment of the adjective "committed". Our meetings were collegial and productive, and all worked together to formulate the direction and content of the Summit. Special thanks to Andrea Stroble and the PAMIC staff for their guidance and support and for ably handling the logistical challenges of fitting the pieces together.

When the committee first met in early December 2018, we set an objective to provide a comprehensive program responsive to the needs of our diverse membership. That's a tall order, as the Summit attracts a range of attendees from neophyte to seasoned claim personnel as well as defense attorneys and industry vendors. We kept in mind our primary goal – offering PAMIC members a range of presentations focused on the needs of insurer claim staff.

The committee strove to achieve this objective while ensuring the 2019 event met or exceeded the high bar for educational excellence set by past Claim Summits. With that in mind, the 2019 Claim Summit featured a lively variety of topics and speakers. Judge Sean McLaughlin kicked off the first day by sharing his unique perspective on managing litigation. Mike McKenna Esq. gave his annual litigation update. There were sessions on sinkholes, freezing, spoliation, negligent security, the effective use of site inspections, and developments in first and third-party auto claims. Participants sat in on a live IME, tested their knowledge of the Pennsylvania Unfair Claim Practices Act with an early morning round of Jeopardy, and learned what the Pennsylvania Insurance Fraud Prevention Authority is up to.

Committee member Jeff Shronce of Priority Adjustors sponsored and ran the Late Night PAMIC PAC Reception which featured various card games, cigars, networking and of course, the opportunity to support PAMIC. Thanks to all who attended and to Jeff, who made the evening happen.

The Claim Summit is PAMIC's next largest annual event after the Convention. The 2019 Summit attracted 190 attendees. There were 42 exhibiting companies and 20 sponsoring companies. We thank all our sponsors and exhibitors for investing their time and treasure to make the Summit a success.

The 2019 Claim Summit closed with a luncheon featuring a drawing for the grand prize, a 55-inch flat screen television generously donated by Roanoke Valley Claim Service. Special thanks to Chuck Witt and all the staff at Roanoke for this generous gift.

Time flies - April 2020 is just around the corner!

Respectfully submitted,

Sarah Donohue Zulauf, CPCU
Claim Committee Chairperson

COMMITTEE CHAIRMAN

Sarah Zulauf, CPCU, AIC, AIM,
VP, Manager, Regulation & Compliance
Allegany Insurance Group
szulauf@alleganygroup.com

COMMITTEE MEMBERS

Brigid Alford Marshall
Dennehey, Warner, Coleman
& Goggin

Richard F. Andracki, Esq.
Andracki, Sysak & Artman,
P.C.

Donald L. Best, Jr., Esq.
DiBella, Geer, McAllister &
Best P.C.

Mark Blackburn
Castle Claims Service

Joshua Bovender, Esq.
Thomas, Thomas & Hafer, LLP

Thomas Britland
Pennsylvania/Indiana
Lumbermens Mutual

Pamela Collis
Walsh Barnes Collis &
Zumpella

Michael Dubin
Baker Tilly

Donald Eodice
Eodice Consulting LLC

William Folmar
Donegal Mutual Insurance
Company

Dale K. Forsythe, Esq.
Wayman Irvin & McAuley, LLC

Ron Gallagher
PAMIC

Jessica Guelcher
Reamstown Mutual Insurance
Company

**William Hamrick, Jr. RPA,
AIC**
Penn National Insurance

Karl Hancock
Harford Mutual Insurance
Company

Peter Henderson
Mason Claims

Christopher Jacobs
Burns White LLC

Christopher Jacobs
Houston Harbaugh, P.C.

Curtis C. Johnston Bennett
Bricklin & Saltzburg, LLC

Frank Kellner, CPCU, AIC
Harford Mutual Insurance
Company

Jim Kern, CPA, CFE, CVA
Gross Mendelsohn and
Associates, P.A.

Scott A. Lutz
Lititz Mutual Insurance
Company

Shane McCoy
Farmers Mutual Fire Insurance
Company/Marble

Brittany Mlynek
PAMIC

Ronald M. Ochalek
Farmers Mutual Fire Insurance
Company/Marble

Adam Parsons, Esq.
Penn National Insurance

Darren Powell
Johnson Duffie

Christopher M. Reeser, Esq.
Marshall, Dennehey, Warner,
Coleman & Goggin

Glenn A. Ricketti, Esq.
Margolis Edelstein

Scott Rybny
Rebar Bernstiel

Jeffrey Schronce CPCU, AIC
Priority Adjusters

John Smyrl
The Philadelphia
Contributionship

Peter J. Speaker Thomas
Thomas & Hafer, LLP

Andrea Stroble
PAMIC

Andrew Sysak, Esq.
Andracki, Sysak & Artman, PC

Charles Witt
Roanoke Valley Claims Service

Mike Zimmerman
Goodville Mutual Casualty
Company

PURPOSE

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

Convention Committee Report

This year PAMIC will host the 112th Mid-Atlantic Mutual Advantage Convention together with WVAIC in the city of Pittsburgh, Pennsylvania. PAMIC is happy to collaborate with West Virginia, a state so close in proximity to the Convention site, and where many active PAMIC member companies are located.

If you have never been to Pittsburgh or have not visited for some time, you are likely to be pleasantly surprised at its transformation in recent years. What was once a dusty industrial city has been rebuilt into a beautifully rejuvenated city. Convention will be held in Station Square, a riverfront entertainment complex with plenty to do. We open the Convention on Sunday night with a Black & Gold Reception in the Grand Ballroom, featuring a live swing band, Pittsburgh inspired food, a Wagle Whiskey bar, photo booth and more. A great way to reacquaint with fellow PAMIC and WVAIC members!

The educational agenda was conceived this year with careful consideration. We begin Monday with a featured speaker generously donated by GenRe. Rocky Bleier may be most well-known for his time with the Pittsburgh Steelers, but many do not know that he as a truly amazing story to tell, detailing how ordinary people can become extraordinary achievers. We will also hear from Lisa Gardi, a Shelter Reinsurance account executive, on what makes working at a mutual insurance company so advantageous in the industry. On a more technical note, there will be sessions regarding extreme weather in the Mid-Atlantic region, economic updates from the Insurance Information Institute, capital investment opportunities, and rating agency perspectives. Special thanks to Jessica Arbittier of Guy Carpenter and Tim Bourdon of New England Asset Management for putting two of the panels together, and thank you to Willis Re for sending Dr. Done from their National Center for Atmospheric Research.

There will also be new ways to support PAMIC's PAC again this year. Join us on Sunday evening for the Starlight Reception, featuring live piano music on the Sheraton's outdoor balcony overlooking the Pittsburgh Skyline. Or, purchase raffle tickets at the Champagne & Diamonds Reception for your chance to win a diamond bracelet for the women or a Tissot Heritage 1948 watch for the men.

Please take the time to notice event signage and listings in the program dedicated to our Convention sponsors. Prices have increased slightly this year, but as always, dedicated companies have come through with the funding to make this event a great one. Thank you to all who sponsored.

Lastly, many thanks to the Convention Committee for the time and effort that went into planning meetings, identifying speakers, and spreading the word about our great event. Without these volunteers, this 112 year old Convention would not come together year after year.

Respectfully submitted,

Arthur Meadows
Convention Committee Chairman

COMMITTEE CHAIRMAN

Arthur Meadows
President & CEO
Panhandle Farmers Mutual Insurance Company of West Virginia
art@phfm1898.com

COMMITTEE MEMBERS

Holly April
Mutual Boiler Re

Jessica Arbittier
Guy Carpenter

Tim Bourdon
New England Asset
Management

Randall Carpenter
Grayson-Carroll-Wythe
Mutual Insurance Co.

Steven Craig
Insurance Data Processing,
Inc.

Ken Croarkin, CPA
EisnerAmper LLP

Nancy Early
Allegheny Insurance Group/
Conemaugh

Jean Eshleman
Travelers Boiler Re

Kimberly Foltz
Brethren Mutual Insurance
Company

William F. Fowler
Cumberland Mutual Fire
Insurance Company

Randy Fulmer
Donegal Mutual Insurance
Company

Ron Gallagher
PAMIC

Thomas J. Greenfield
Berkley Re Direct

Mary Harlee
Baltimore Equitable Insurance

Peter Henderson
Mason Claims

Nunzio Irrera
Hartford Steam Boiler
Inspection & Insurance
Company

Neisha Jones
Munich Re America

Jessica Kearney
Willis Re

Richard Kelley
Donegal Mutual Insurance
Company

Brittany Mlynek
PAMIC

Carter Norton
Inland Mutual Insurance
Company

David F. Raczenbek, Esq.
Cumberland Mutual Fire
Insurance Company

Bob Ridinger
ValueMomentum

John Romano
Baker Tilly

Phil Schmoyer
Baker Tilly

Brian Soule
Swiss Re

John W. Stone
Gen Re Corporation

Kristen Strasser
NAMIC

Andrea Stroble
PAMIC

Peter Thomson
Swiss Re

Douglas L. Underwood
Windsor Mount Joy Mutual
Insurance Company

Dan White
Guy Carpenter

Donald White
Senate

Robert G. Whitlock, Jr.
The Philadelphia
Contributionship

Jeffrey Wingard
Allegheny Insurance Group/
Conemaugh

Michael A. Yeager
Community Insurance
Company

Stephen Yerger
Johns Eastern Company, Inc.

PURPOSE

Assist PAMIC's Director of Education in planning the Annual Convention including speaker selection, locations and participation by other state trade associations.

The Eastern and Western Small Company Committee (formerly the Eastern and Western Group Committee) planned two very substantial roundtable events on April 16th and 17th, 2019. The Western Small Company meeting was held at the Doubletree by Hilton in Cranberry and the Eastern Small Company meeting was held at the Pine Barn Inn in Danville, PA.

The committee exists to serve the management of PAMIC's smaller and remotely located companies on each side of the state. Here are the sessions that were covered:

"Legislative Update"

Ron Gallagher, President, PAMIC

Ron offered a legislative update to inform member companies on current bills and regulations that are impacting the insurance industry. He will cover PAMIC's legislative agenda and answer any questions that attendees may have. This past April, his talking points included:

- Discussion on Protection of Insurer Securities Regulation
- Storm Chaser Proposal
- HO Policy Change at Renewal
- CGAD
- NAIC Cyber Act & PID Working Group
- Credit for Reinsurance

Update: Corporate Governance Annual Disclosure Briefing

Lisa Cosentino, Partner, Marcum LLP

As the date for filing this disclosure comes closer, Lisa gave an overview of Corporate Governance Annual Disclosure including:

- Overview of the statute requiring companies to file for each calendar year by June 1st, beginning in January of 2020.

- Format for filing in Pennsylvania
- The Pennsylvania template including Corporate Governance Framework, Board Policies and Practices, Practices for Directing Senior Management, and Critical Risk Areas Impacting Business Activities

Company Roundtable Discussions:

Moderated by Bob Gage, Briar Creek Mutual Insurance & Eric Schmader, Farmers of Marble

In an open forum format, attendees from both sides of the state discussed issues including:

- Use of social media and technology in distribution channels to attract consumers in younger generations
- The use of PAMIC's HR, Cyber, and Law Center via the PAMIC website
- Changes in attitudes and expectations of our insureds in regards to service and loss adjusting
- Student involvement- hiring needs, candidates, and the minor being developed at state universities for risk management
- Review of PAMIC partnering with the IA&B for the Meet the Mutuals event, and the benefit of companies marketing to agents

Thank you to the committee for their planning efforts to make this event so beneficial for their fellow PAMIC members.

Respectfully submitted,

*Bob Gage & Eric Schmader
Eastern and Western Small Company
Committee Co-chairmen*

COMMITTEE CHAIRMEN

Robert Gage
President & CEO
Briar Creek Mutual Insurance Company
bgage@briarcreekmutual.com

Eric Schmader
President & CEO
Farmers Mutual Fire Insurance/
Marble
eschmader@farmersofmarble.com

COMMITTEE MEMBERS

Lisa Cosentino
Marcum LLP

Christine Ehresman
Hartford Steam Boiler Inspection
& Insurance Company

Ron Gallagher
PAMIC

James Gardner
Montour Mutual Insurance
Company

Stephen Harrington
Gen Re

Peter Henderson
Mason Claims

Ken Hugendubler
Baker Tilly

Patrick Hughes
deLuca Levine LLC

Liesl R. Kreischer
Millville Mutual Insurance
Company

Brittany Mlynek
PAMIC

Michael Pironti
Mutual Boiler Re

Scott Rybny
Rebar Bernstiel

Judy Schmale
Mutual Boiler Re

Phil Schmoyer
Baker Tilly

John K. Smith, CPCU
Pennsylvania Lumbermens
Mutual Insurance Company

John W. Stone
Gen Re Corporation

Andrea Strober
PAMIC

David A. Thomas
Guy Carpenter & Company, LLC

Peter Thomson
Swiss Re

Jamie Wadlinger
Donegal Insurance Group

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 Report

PAMIC continues to build on a long-standing tradition of providing quality educational opportunities through a network of exceptional insurance professionals. We are fortunate to have a dedicated committee that provides a wealth of experience, knowledge, and connections.

For the first time, PAMIC partnered with IA&B in 2019 to host a “Meet the Mutuals Day” prior to our Annual Spring Conference at the Nittany Lion Inn in State College on March 6th & 7th. Wednesday’s event included CE credits as well as an opportunity for independent agents to mingle with their Mutual Industry Friends, both new and old. Our member companies were encouraged to host a booth in the trade show which was open to all agents in attendance. The evening’s joint reception had more than 150 insurance professionals in attendance.

Our 2019 Annual Spring Conference on Thursday, March 7th, focused on “Bridging the Gap” and changing market dynamics facing insurers and agents. Topics included “The Art vs The Science of Claims & Underwriting”, “Analytics in Action: Underwriting Decision Support”, and a panel discussion with PAMIC President Ron Gallagher and IA&B President & CEO, Jason Ernest. Our keynote speaker, Dr. Robert Hartwig, Director of Risk & Uncertainty Management Center, Clinical Associate Professor Darla Moore School of Business, University of South Carolina provided an insightful discussion regarding industry results for 2018, key trends and changes as a result of the elections, and the impacts of a growing millennial workforce.

Our 2019 Executive & Board Roundtable was held at the Omni Bedford Springs Resort on June 13th, and focused on the Corporate Governance Annual Disclosure Report. The committee developed a comprehensive program in a format that provided access to experts in all sections of CGAD including: Corporate Governance Framework, Board Policies & Procedures, Practices for Directing Senior Management, and Critical Risks Areas. The day’s event was capped off with a panel of Mutual CEOs responding to issues relating to the development of the CGAD report and an overview of how each are preparing their organizations.

Thank you to PAMIC for the opportunity to provide leadership to the talented group of individuals that make up our Education Committee. A special thanks to Ron, Andrea, Brittany & Lora — a team that is committed to ensuring that PAMIC continues to offer valuable resources to its members. And finally, to all PAMIC members, thank you for what you do to support the mutual industry.

Respectfully submitted,

Evelyn Schronce
Education Committee Chairman

COMMITTEE CHAIRMAN

Evelyn Schronce, CPCU, CIC, AU, API
Mid-Atlantic Regional Manager
MMG Insurance
evelyn.schronce@mmgins.com

COMMITTEE MEMBERS

Lindsey DiGangi
Pennsylvania Lumbermens
Mutual Insurance Company

Christine Ehresman
Hartford Steam Boiler
Inspection & Insurance
Company

Donald Eodice
Eodice Consulting LLC

Timothy Foy
Beazley Group

Robert A Gage
Briar Creek Mutual Insurance
Company

Ron Gallagher
PAMIC

Jenna Greeby
Tuscarora Wayne Group of
Companies

Sharon Hall
Zimmer Kunz, PLLC

Jessica Harlow
Mitchell Gallagher P.C.

Peter Henderson
Mason Claims

Patrick Hughes
deLuca Levine LLC

Jason A. Jacobs
Baker Tilly

Daniel Krane
Drinker Biddle & Reath LLP

Liesl R. Kreischer
Millville Mutual Insurance
Company

Bala Kumar
Jarus Technologies

Timothy Madden
Willis Towers Watson

Brittany Mlynek
PAMIC

Joseph Morris
P&C Insurance Company
Strategies, LLC

Michael Pironti
Mutual Boiler Re

Sue Quimby, CPCU, AU, DAE
MSO, Inc.

Frances Roggenbaum
Saul Ewing LLP

Scott Rybny
Rebar Bernstiel

Andrea Stroble
PAMIC

Jamie Wadlinger
Donegal Insurance Group

Veronica Wilkins
Pennsylvania Lumbermens
Mutual Insurance Company

PURPOSE

Maintain and enhance the quality and profitability 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 Report

The Financial Management Committee held its annual seminar on September 6, 2018 at the Hershey Country Club. We are pleased that once again, approximately 100 participants attended the educational session. Below are the topics that were selected and presented at the seminar:

The Committee met in May of 2018 to review the survey feedback from the 2017 Seminar and to establish the agenda for the 2018 Financial Management Seminar which will be held on Thursday, September 8, 2018 at the Hershey Country Club. Consistent with past seminars, there will be six educational sessions offered covering the following range of topics:

- PA Insurance Department's Hot Topics, presented by Joseph DiMemmo, CPA, Deputy Insurance Commissioner, PA Department of Insurance
- Emerging Risks and Trends, presented by Rick Hartmann III, ARe, Vice President and Broker, JLT RE
- Tax Cuts and the Jobs Act, presented by Carrie Small, Partner, Baker Tilly Virchow Krause, LLP
- The Economic and Investment Outlook, presented by Jon Heckscher, Senior Vice President and Director of Fixed Income and Investment Strategy, Pennsylvania Trust
- Predictive Analytics: Practical Applications for Financial Managers, presented by Leslie Marlo, Madison Consulting Group, and Lesley Bosniack, LT Analytics
- Annual Statement Update, presented by Scott Esworthy, Principal, Brown Schultz Sheridan & Fritz

A sincere thank you to all the sponsors that funded the event, including Gold sponsors Donegal Mutual Insurance, Cornerstone Advisors, Penn National Insurance, Harford Mutual, and The Philadelphia Contributionship. I also want to thank the committee members for their time this past year for planning a very successful event.

I have stepped down from my Chairman role, and Vincent Burke, Senior Advisor at Mazars USA, LLP has stepped in and will certainly do a fantastic job.

Respectfully submitted,

Kevin Tate

Financial Management Committee Chairman

COMMITTEE CHAIRMAN

Kevin Tate

Chief Financial Officer
The Philadelphia Contributionship
ktate@1752.com

COMMITTEE MEMBERS

Stephen Bajan

Saucon Insurance Company

Tim Bourdon

New England Asset Management

Vincent Burke

Mazars USA LLP

Jeffrey Clippinger

Brown Schultz Sheridan & Fritz

Scott Esworthy

Brown Schultz Sheridan & Fritz

Ron Gallagher

PAMIC

Allison Haug

Baker Tilly

Jonathan Heckscher

Pennsylvania Trust

Jennifer Hefkin

Mutual Benefit Group

Joshua Hoffman

Goodville Mutual Casualty Company

Ken Hugendubler

Baker Tilly

Kevin Karpuk, CFA

Cornerstone Advisors Asset Management, Inc.

Matthew Kienholz

Pennsylvania Lumbermens Mutual Insurance Company

Daniel Krane

Drinker Biddle & Reath LLP

Anthony A. Latini

Boenning & Scattergood, Inc.

John F. Marazzo

Pennsylvania Lumbermens Mutual Insurance Company

Steve Merrill

Buffamante Whipple Buttafaro, P.C.

Brittany Mlynek

PAMIC

Alexis Muench

Tuscarora Wayne Group of Companies

Nathan Opferbeck

Buffamante Whipple Buttafaro, P.C.

Kim Piersol

Huggins Actuarial Services, Inc.

Jeffrey Pratt

Millers Mutual Group

Timothy D. Rutledge, CPA

Harford Mutual Insurance Company

Shawn Serfass, CPA

Lititz Mutual Insurance Company

Anthony Stranix

Mazars USA LLP

Henry J. Straub

Brown Schultz Sheridan & Fritz

Andrea Stroble

PAMIC

PURPOSE

Plan and produce a quality educational seminar and, in coordination with the Education Committee, 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.

Government Affairs Committee Report

The Government Affairs Committee has a very ambitious agenda for the coming years. The top priority is to address changes in the homeowner's law that would allow specific policy changes at renewal without triggering a nonrenewal notice.

To date, we have met with the Insurance Department 5 times and exchanged numerous emails and phone calls on this issue. The Department, while recognizing the need for policy forms and coverages to change still feels that the nonrenewal process is the best way to accomplish this change. PAMIC disagrees and argues that the current process not only halts innovation to serve consumers but is very anti-consumer by opening them up to the law of "unintended consequences" such as consumer confusion and rating/underwriting implications. Not only have we worked with the Department but have been very active with the General Assembly meeting with key leaders who recognize that the current scheme is outdated. PAMIC will be asking for our bill to be introduced summer 2019 for action in the Fall 2019 sessions.

Recent successes:

- PAMIC was instrumental in developing and advocating for the Exam Billing and Transparency law that went into effect last year. This law requires the Department to publish its use of vendors, including how much those vendors charge and to develop exam budgets allowing insurers to have a say in how to conduct exams efficiently. NAMIC is using this law as a model in other states.
- PAMIC ensured that "small insurer" safeguards are in place for the Corporate Governance Annual Disclosure, including developing a standard template and protections against using outside consultants to perform the regulatory reviews.

Other issues of significance include:

- PAMIC played a pivotal role in offering guidance and comment on the "Privacy Regulations" that had mandated annual notices to consumers. Recently, the Department adopted a new process that only requires a notice to consumers if your privacy policy changes.
- PAMIC supported a bill that limits liability to business owners engaged in "agritourism" activities. Agritourism is one of the fastest growing business opportunities for farmers, and this bill will allow this segment of the agricultural market to grow.
- PAMIC will be teeing up a bill that puts consumer safeguards around "storm chaser" contractors, mainly roofing and siding contractors, to help prevent consumer abuses.

I want to thank PAMIC staff and member volunteers that made the last 2-years the most successful in PAMIC's long history. My tenure as Chair of this Committee is coming to an end in June 2020 and will be working to identify a new Chairperson for the Government Affairs Committee. The Chairman's position is a 3-year commitment and also includes sitting on the PAMIC Board as a Director.

Respectfully submitted,

Daniel DeArment
Government Affairs Committee Chairman

COMMITTEE CHAIRMAN

Dan DeArment
President & CEO
Friends Cove Mutual Insurance
dan@friendscove.com

COMMITTEE MEMBERS

Allison Beresnyak
Karakis FHLBank Pittsburgh

Steven Davis
Stradley Ronon Stevens & Young,
LLP

Robert Dodds, Esq.
Litz Mutual Insurance Company

Mark Dombrowski
Erie Insurance Group

Ron Gallagher
PAMIC

Joel Hopkins, Esq.
Saul Ewing Arnstein & Lehr LLP

Pat Jones

Lisa Katterman, Esq.
Penn National Insurance

Andrew Kirkner
National Association of Mutual
Insurance Companies

Jan A. Kozlowski
MSO, Inc.

Daniel Krane
Drinker Biddle & Reath LLP

Carl Anthony Maio, Esq.
Fox Rothschild LLP

Steve Merrill
Buffamante Whipple Buttafaro,
P.C.

John Rodgers
NJM Insurance Company

Frances Roggenbaum
Saul Ewing LLP

Lora Sharp
PAMIC

Robert G. Shenk
Donegal Mutual Insurance
Company

John K. Smith, CPCU
Pennsylvania Lumbermens
Mutual Insurance Company

Andrea Stroble
PAMIC

Michael Van Wagner
NJM Insurance Company

Deborah Wean
NJM Insurance Company

Bob White
CM Regent Insurance Company

Michael A. Yeager
Community Insurance Company

PURPOSE

Closely monitor insurance legislative and regulator and judicial developments and assess their impact on PAMIC membership. Respond appropriately to the issues. Assist in the development and maintenance of government affairs communications program with membership and foster and promote direct member communication.

Human Resources Committee Report

This year in 2019, the Human Resources Committee held their 2nd annual Human Resources Symposium on May 16th at the Eden Resort and Suites in Lancaster, PA. The event was very well received and educated attendees on the following subjects:

- PAMIC's most overlooked member benefit: the online HR, Law, and Cyber Center on the PAMIC website. Presented by Doug Dvorak, Vice President, Product Innovation at Enquiron, a live demo was used to show attendees how they can use the resource to prevent business issues including phishing scams, sexual harassment, discrimination, retaliation, and more.
- Changes coming to wage and hour requirements for employers: Adam Long, Labor and Employment Attorney at McNees Wallace & Nurick reviewed the proposed regulations from the U.S. Department of Labor and the PA Department of Labor.
- Finding Hidden Gems: a Q&A Session with an Executive Recruiting Firm: presented by Brian Schrift, Vice President of Insurance, The Carlisle Group. Brian answered real questions from the audience on how to attract quality talent in the insurance industry.
- Insurance Industry Employment Trends: an Update from the Insurance Information Institute, presented by Dr. Steven Weisbart, Vice President and Chief Economist. Dr. Weisbart discussed multi-decade employment trends and statistics for property/casualty, life/annuity, health (mainly medical expense) insurers, reinsurers, agents and brokers, and more.
- Student Panel: Gamma Iota Sigma Risk Management & Insurance Fraternity at St. Joseph's University. Moderated by Michael Angelina, Executive Director of the Maguire Academy of Insurance & Risk Management, the student panel provided an array of insights from current students on challenges they face entering the workforce, and how companies can integrate new talent into their organization.

Special thanks to the Human Resources Committee for the time they allotted to plan and execute this symposium. I hope to continue building this event into an even more involved and well-attended seminar in 2020.

Respectfully submitted,

Kathleen Morris-Rosati
Human Resources Committee Chairman

COMMITTEE CHAIRMAN

Kathleen Morris-Rosati
Assistant Vice President of HR
The Philadelphia
Contributionship
kmrosati@1752.com

COMMITTEE MEMBERS

Karen Anuscavage
Millers Mutual Group

John Bolling
CM Regent Insurance

Robert Dodds, Esq
Lititz Mutual Insurance Company

Joseph Donnelly
Pennsylvania/Indiana
Lumbermens Mutual

Doug Dvorak
Enquiron

Patrick Gagen
Harford Mutual Insurance
Company

Ron Gallagher
PAMIC

Kelly Gorman, SPHR
Penn National Insurance

Jessica Guelcher
Reamstown Mutual Insurance
Company

Joshua Hoffman
Goodville Mutual Casualty
Company

Liesl R. Kreischer
Millville Mutual Insurance
Company

Brittany Mlynek
PAMIC

Brian Schrift
The Carlisle Group

Andrea Stroble
PAMIC

Jamie Wadlinger
Donegal Insurance Group

PURPOSE

Closely monitor insurance legislative and regulator and judicial developments and assess their impact on PAMIC membership. Respond appropriately to the issues. Assist in the development and maintenance of government affairs communications program with membership and foster and promote direct member communication.

Information Technology Committee Report

Our PAMIC IT Committee goals are to provide educational support and foster the exchange of information, ideas, and emerging issues relating to information systems technology in the mutual insurance industry. We met those goals at last year's annual IT conference, achieving outstanding results with over 95% of the participants stating a very good or excellent. 100% reported positive results on the session's organization, representing the outstanding and support and collaboration between PAMIC staff and the Committee.

Topics discussed included an interactive session of panelist experts who shared IT staffing challenges and trends among the dynamics of a retiring workforce, incoming millennials, and new IT skills demand. We opened up the floor to attendees to share quick snippets of their current and upcoming projects, opportunities, and challenges while making connections with peers in this supportive network of insurance professionals. We gained insight into overall technology disruption from new digital distribution models being deployed. Finally, we discussed emerging data privacy regulations, status of the NAIC Data Security Model adoption, and other challenges for cyber security.

The diversity of topics and content at our Conference demonstrates the complexities (and excitement!) facing insurance technology professionals and our entire businesses today. Just five years ago, trends and topics centered around core modernization/legacy system migration. Our staffing and skills concerns were about who would replace our retiring Cobol programmers if we didn't get our core systems projects done. Artificial Intelligence (AI) was something to be applied in a lab. And running your core systems in the cloud was just an article in a magazine. Today, major change is underway in every IT department. From the hybrid infrastructure of on-prem data centers connected to both private and public cloud, new core systems offering diversity and interconnectivity via micro-service architectures, robotic process automation (RPA) for workflow efficiency, chat bots for customer service, AI and predictive modeling at the point of underwriting, wearables and sensors for loss control, cyber threats thwarted by advanced security monitors, dev-ops supporting agile development ... this is our new reality.

With so many areas to cover, this year's conference will include interactive roundtable discussions organized by topics for participants to interact with colleagues, share ideas, and take note of peers who are also foraging into new adventures. We'll have a specific session to demystify block chain itself and talk about the use cases for our industry currently under development. We'll demonstrate various new technologies as they appear throughout the policy lifecycle. Finally, we'll hear about developments from PA Insurance Department's new Cybersecurity Incident Response Task Force.

In the short time as a PAMIC member and the IT Committee Chair, I have made many connections with individuals whom I now regularly collaborate. I know the technologies used by my peers. I know their challenges. And they know mine. As we often become more distracted by the very technologies we create, when our friends and colleagues are hidden behind text messages and conference calls, it's a wonderful feeling to know that the connections we make with our Insurance IT neighbors once a year are lasting ones. PAMIC fosters this sense of community and I'm proud to be part of this very talented group of peer professionals right here in our very own Pennsylvania!

Respectfully submitted,

Erin L. Selfe

Information Technology Committee Chairman

COMMITTEE CHAIRMAN

Erin Selfe
Vice President, Information Technology
Pennsylvania Lumbermens Mutual Insurance Co.
eselfe@plmilm.com

COMMITTEE MEMBERS

Carol Aulick
Mutual Benefit Group

Tim Baum
Harford Mutual Insurance Company

Jason Breckbill
Goodville Mutual Casualty Company

Anthony DeBarberie
Guy Carpenter & Company, LLC

Traci Ducceschi
Penn National Insurance

Stephen Fabian
Harford Mutual Insurance Company

Ron Gallagher
PAMIC

BJ Gardner
Pennsylvania Lumbermens Mutual Insurance Company

Chris Gearhart
Millville Insurance Companies

Tom Harley
Brethren Mutual Insurance Company

Peter Henderson
Mason Claims

Sam Hess
Millers Mutual Group

Scott Hinz
Finys

Stephen Konopelski
Mutual Boiler Re, Member of the FM Global Group

Daniel Krane
Drinker Biddle & Reath LLP

Bala Kumar
Jarus Technologies

Robert Leneweaver
Mutual Boiler Re

Randy Lennon
The Philadelphia Contributionship

Jane McGraw
MSO, Inc.

Brittany Mlynek
PAMIC

Phil Reynolds
BriteCore

Bob Ridinger
ValueMomentum

Bryan Rock
Mutual Expert

Phil Schmoyer
Baker Tilly

Robin Schroyer
Brethren Mutual Insurance Company

Lydia M. Stephan
Lititz Mutual Insurance Company

Andrea Stroble
PAMIC

Jamie Wadlinger
Donegal Insurance Group

Michael Watts
Penn National Insurance

PURPOSE

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

Legal Issues Committee Report

The Legal Issues Committee is the newest committee created this past year to assist PAMIC and its members in reviewing, discussing and recommending policies that have a strong legal impact. The Committee's main assignments include:

- Reviewing "Amicus Curie" requests on significant legal issues playing out in the courts, and before the Commissioner
- Reviewing and recommending statutory language on PAMIC and legislative bills that impact our industry
- Serving as a legal sounding Board for the PAMIC staff as it develops policy positions for the PAMIC Board and Committees.

Significant issues the Committee responded to include:

- Gallagher v. Geico dealing with stacking coverages when multiple policies are in place
- Venue Reform — working with our business partners to level the playing field regarding venue shopping
- Addressing numerous legislative proposals under the Workers' Compensation system related to prescription drugs and drug formularies.

Like any new endeavor, the Legal Issues Committee is developing into a strong resource for PAMIC members and leadership.

Respectfully submitted,

Bob Long

Legal Issues Committee Chairman

COMMITTEE CHAIRMAN

Bob Long

Senior Vice President, General Counsel
Donegal Insurance
bobloug@donegalgroup.com

COMMITTEE MEMBERS

Donald L. Best, Jr., Esq.

DiBella, Geer, McAllister & Best P.C.

Steven Davis

Stradley Ronon Stevens & Young, LLP

Robert Dodds

Penn Charter Mutual Insurance Company

Thomas French

Barley Snyder

Ron Gallagher

PAMIC

Joel Hopkins, Esq.

Saul Ewing Arnstein & Lehr LLP

Christopher Knight

Hawke McKeon & Sniscak LLP

Daniel Krane

Drinker Biddle & Reath LLP

Louis Long

Thomas, Thomas & Hafer

James Nealon

Erie Insurance Group

Adam Parsons, Esq.

Penn National Insurance

Mitch Thoreson

Donegal Insurance Group

Deborah Wean

NJM Insurance Company

PURPOSE

The Legal Issues Committee is responsible for assisting PAMIC leadership and the Government Affairs Committee by providing analysis of emerging legal issues, new regulations, and statutes affecting the Mutual Insurance Industry. Additionally, this committee will assist in reviewing Amicus requests/briefs and provides input for legal education to benefit the membership.

Underwriting & Loss Prevention Committee Report

The Underwriting and Loss Prevention Workshop was held on November 8th, 2018 at the Hershey Country Club. I am pleased to report that almost 80 attendees registered, and thank you to Berkley Re Solutions for their Gold sponsorship and Travelers Boiler Re for their Bronze sponsorship of this event. Lastly, I would like to recognize the Underwriting & Loss Prevention Committee for their planning efforts. Thank you for all that you do.

The morning started off with a general session on Big Data and the Future of Underwriting, presented by Paul Tetrault, State and Policy Affairs Counsel, NAMIC. This presentation covered updates on regulator's activities regarding the use of Big Data.

Then, for the first time ever at the Underwriting & Loss Prevention Workshop, two separate breakout sessions were offered- one for commercial lines and one for personal lines underwriting. Commercial lines topics included an emerging issues report from Sue Quimby of PSO, Inc, and a presentation on business auto from Joshua Linsey and Kevin Cawley of Donegal Insurance Group. Personal lines topics included Family and Farm Cyber Protection by Jeff Cron of Berkley Re, and an emerging issues report from Sue Quimby. Attendees could pick and choose which breakout sessions to attend and were still able to receive 5 continuing education credits.

In the afternoon, attendees rejoined together for a general session presented by Nils Deacon of MSO on the topic of Multi-Unit Common Hazards in Barns, Dwellings, Outbuildings, and Small businesses. The day was wrapped up as Ted Bowling and Dave Lewis of the Mutual Inspection Bureau provided their insights into Emerging Loss Control Issues.

Respectfully submitted,

Randy Fulmer
Underwriting & Loss Prevention Committee Chairman

COMMITTEE CO-CHAIRMAN

Randy Fulmer
Assistant Vice President,
Regional Sales Manager,
Marietta Marketing Region
Donegal Insurance Group
randyfulmer@donegalgroup.com

COMMITTEE MEMBERS

Kayla Beck
Farmers Mutual Fire Insurance
Company/Marble

Sharia Benn
Penn National Insurance

Jennifer Berger
Harford Mutual Insurance
Company

Sean Briscoe
Pennsylvania Lumbermens
Mutual Insurance Company

Kim Chapin
Gen Re Corporation

Suzanne Chrisemer
Penn National Insurance

Michael Dubin
Baker Tilly

Robert Eargle, Jr.
Juniata Mutual Insurance
Company

Robert A Gage
Briar Creek Mutual Insurance
Company

Ron Gallagher
PAMIC

Stephen Harrington
Gen Re

Peter Henderson
Mason Claims

Carrie Kephart
Mutual Benefit Group

Bala Kumar
Jarus Technologies

Brittany Mlynek
PAMIC

Carrie Nicewonger
Farmers Mutual Fire Insurance
Company/Marble

Kathleen Patton
Berkley Re Solutions

Douglas Rarig
Holborn Corporation

Bob Ridinger
ValueMomentum

Scott Rubenstein
Willis Re, Inc.

Missy Smith
MSO, Inc.

Andrea Stroble
PAMIC

Christopher Strohl
The Philadelphia
Contributionship

Bruce Tagg
Mutual Boiler Re

Dan White
Guy Carpenter

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/loss control techniques, issues and problems.

Member Companies

MEMBER COMPANIES

Allegheny Insurance Group

www.alleghenygroup.com

Auto-Owners Insurance Company

www.auto-owners.com

Baltimore Equitable Insurance

www.baltimoreequitableinsurance.com

Bedford Grange Mutual Insurance Company

www.bedfordgrangemutual.com

Brethren Mutual Insurance Company

www.bmic.com

Briar Creek Mutual Insurance Company

www.briarcreekmutual.com

Bucks County Contributionship Mutual Insurance Company

www.linkedin.com/company/bucks-county-contributionship

Centre County Mutual Fire Insurance Company P of H

CentreCountyMutual.com

CM Regent Insurance Company

www.cmregent.com

Community Insurance Company

www.lehighmutual.com

Cumberland Mutual Fire Insurance Company

www.cumberlandgroup.com

Donegal Mutual Insurance Company

www.donegalgroup.com

Encova Mutual Insurance Group

www.encova.com

Erie Insurance Group

www.erieinsurance.com

Farmers & Mechanics Mutual Insurance Company

fmmutual.com

Farmers & Mechanics Mutual Insurance Company of WV

www.fmiwv.com

Farmers Mutual Fire Insurance Company of Salem County

www.farmersofsalem.com

Farmers Mutual Fire Insurance Company/Marble

www.farmersofmarble.com

Farmers Mutual Fire Insurance Company/McCandless Twp.

fmmcins.com

Frederick Mutual Insurance Company

www.frederickmutual.com

Friends Cove Mutual Insurance Company

www.friendscove.com

Goodville Mutual Casualty Company

www.goodville.com

Grange Mutual Fire Insurance Company

www.gmfic.com

Harford Mutual Insurance Company

www.harfordmutual.com

Interinsurance Exchange of the Automobile Club

AAA.com

Juniata Mutual Insurance Company

www.juniatamutual.com

Lititz Mutual Insurance Company

www.lititzmutual.com

Livingston Mutual Insurance Company

www.livingstonmutual.com

Millers Mutual Group

www.millersmutualgroup.com

Millville Mutual Insurance Company

www.millvillemutual.com

MMG Insurance

www.mmgins.com

Montour Mutual Insurance Company

www.linkedin.com/company/montour-mutual-insurance-co

Mutual Benefit Group

www.mutualbenefitgroup.com

Nazareth Mutual Insurance Company

nazarethmutual.com

NJM Insurance Company

NJM.com

Old Elizabeth Mutual Fire Insurance Company

Panhandle Farmers Mutual Insurance Company of WV

www.panhandleins.com

Patrons Mutual Fire Insurance Company

www.patronsmutualpa.com

Penn Charter Mutual Insurance Company

www.pennchartermutual.com

Penn National Insurance

www.pennnationalinsurance.com

Pennsylvania Lumbermens Mutual Insurance Company

www.plmilm.com

Pymatuning Mutual Fire Insurance Company

pymatuningmutual.com

Reamstown Mutual Insurance Company

www.rmins.com

Rockingham Casualty Company

www.rockinghamgroup.com

Saucon Insurance Company

www.sauconmutual.com

The Farmers Fire Insurance Company

www.farmersfire.com

The Philadelphia Contributionship

www.1752.com

Tuscarora Wayne Group of Companies

www.twmic.com

Utica First Insurance Group

uticafirst.com

Wall Rose Mutual Insurance Company

www.wallrose.com

West Branch Mutual Insurance Company

Windsor-Mount Joy Mutual Insurance Company

www.windsormountjoy.com

LAW FIRM

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www.aaronandprince.com

Andracki, Sysak & Artman, P.C.

www.andrackilaw.com

Barley Snyder

www.barley.com

Bennett, Bricklin & Saltzburg LLC

www.bbs-law.com

Caldwell & Kearns, P.C.

www.caldwellkearns.com

Cozen O'Connor

www.cozen.com

Curtin & Heefner LLP

www.curtinheefner.com

deLuca Levine LLC

delucallevine.com

DiBella, Geer, McAllister & Best P.C.

www.dgmbllaw.com

Drinker Biddle & Reath LLP

www.drinkerbiddle.com

Fox Rothschild LLP

www.foxrothschild.com

Member Companies

Houston Harbaugh, P.C.
www.hh-law.com

Johnson Duffie
www.JohnsonDuffie.com

MacDonald, Illig, Jones & Britton, LLP
www.macdonaldillig.com

Margolis Edelstein
www.margolisedelstein.com

Marshall, Dennehey, Warner, Coleman & Goggin
www.marshalldennehey.com

Meyer, Darragh, Buckler, Bebenek & Eck, PLLC
www.mdbbe.com

Mintzer Sarowitz Zeris Ledva and Meyers
www.defensecounsel.com

Mitchell Gallagher P.C.
www.mitchellgallagher.com

Niles, Barton & Wilmer, LLP
www.nilesbarton.com

Peters & Wasilefski
www.pwlegal.com

Post & Schell, P.C.
www.postschell.com

Rebar Bernstiel
www.rebarbernstiel.com

Saul Ewing Arnstein & Lehr LLP
www.saul.com

SCIPS.com, Inc

Segmiller & Associates, P.C.
segmend.com

Stradley Ronon Stevens & Young, LLP
www.stradley.com

Thomas, Thomas & Hafer, LLP
www.tthlaw.com

Timoney Knox
www.timoneyknox.com

Walsh Barnes Collis & Zumpella
www.walshlegal.net

Wayman Irvin & McAuley, LLC
www.waymanlaw.com

Weber Gallagher
www.wglaw.com

Yost & Tretta, LLP
yosttretta.com

Zimmer Kunz PLLC
www.zklaw.com

CLAIMS ADJUSTING & FORENSICS

Atlantic Adjustment, Investigation & Consulting, LLC dba AAIC, LLC
www.aaicllc.com

Barker Claims Service
www.barkerclaims.com

Barry Isett & Associates
www.barryisett.com

Castle Claims Service
www.castleclaims.com

Curley Adjustment Bureau
www.curleyadjustment.com

G.A. Myers Adjustment Company
gamyersinc.com

James F. Valentine Inc
fireinvestigations.com

Johns Eastern Company, Inc.
www.johnseastern.com

Longacre Appraisal & Adjustment Services, Inc
www.longacreadj.com

Mason Claims
www.masonclaims.com

Priority Adjusters
www.priorityadjusters.com

Roanoke Valley Claims Service
www.RVCS.com

Sedgwick
sedgwick.com

United Claims Service
www.ucsadjusters.com

INFORMATION TECHNOLOGY

BriteCore
www.britecore.com

Enquiron
www.enquiron.com

eZpay,LLC
www.ezpayllc.com

Finys
www.finys.com

Insurance Data Processing, Inc.
www.idpnet.com

Jarus Technologies
www.jarustech.com

Marias Technology
www.mariastechnology.com

Mutual Expert
www.MutualExpert.com

Novarica
novarica.com

PwC
www.pwc.com

SCIPS.com, inc

Town & Country Computer Services, LLC
www.tccs-inspro.com

ValueMomentum
www.valuemomentum.com

WaterStreet Company
www.waterstreetcompany.com

RESTORATION SERVICES

Accord Restoration
www.accordrestoration.com

BELFOR Property Restoration
www.belfor.com

Certified Restoration Drycleaning Network
www.crdn.com

Firewater Response, LLC
www.firewaterresponse.com

Mellon Certified Restoration Services
www.melloncr.com

ServiceMaster Fire & Water Clean Up Services
Svmfirewatercleanup.com

AUDIT, FINANCE & ACCOUNTING

American Express Company
www.americanexpress.com

Baker Tilly
bakertilly.com

Boenning & Scattergood, Inc.
www.boenninginc.com

Brown Schultz Sheridan & Fritz
www.bssf.com

Buffamante Whipple Buttafaro, P.C.
www.bwbcpa.com

Charter Lane Consulting Cornerstone Advisors Asset Management, LLC
www.cornerstone-companies.com

David L Miller, Ltd
d1m-actuarial.com

EisnerAmper LLP
www.eisneramper.com

Fitzpatrick, Leary & Szarko, LLC
flscpas.com

Member Companies

Griffin Financial Group
www.griffinfinancing.com

Gross Mendelsohn and Associates, P.A.
www.gma-cpa.com

Marcum LLP
marcumllp.com

Mazars USA LLP
www.mazars.com

New England Asset Management
www.neamgroup.com

Opus Investment Management
www.opusinvestment.com

Pennsylvania Trust
www.penitrust.com

RLD Associates, Inc.
www.rldassociates.com

US Insurance Audit Services, Inc.
usinsuranceaudit.com

OTHER INSURANCE SERVICES

American Association of Insurance Services
www.aaisonline.com

Capstone ISG, Inc.
www.capstoneisg.com

Copart
www.copart.com

Cornerstone Insurance Producers
www.cornerstoneinsurancepros.com

CTM Advisory
www.ctmadvisory.com

Huggins Actuarial Services, Inc.
hugginsactuarial.com

Insurance Services Office, Inc.
www.verisk.com

Insurance Subrogation Group, LLC
www.isgfocus.com

Insurance724
www.insurance724.com

J.S. Held
jsheld.com

Kaplan Leaman & Wolfe Court Reporting & Litigation Support
klwreporters.com

Merlinos & Associates, Inc.
merlinosinc.com

MSO, Inc.
www.msonet.com

Mutual Inspection Bureau, Inc.
www.mibinc.com

Spartan Recoveries LLC
www.spartanrecoveries.com

Temporary Accommodations
www.tacares.com

The Carlisle Group
www.tcgrecruit.com

The Federal Home Loan Bank of Pittsburgh
www.fhlb-pgh.com

The Powderhorn Agency
www.powderhornagency.com

Todd Mitchell Associates
toddmitchell.com

Underwriters Rating Board
urbratingboard.com

ViP Insurance Housing Options, Inc.
www.vip-insurancehousing.com

Westmont Associates, Inc.
www.westmontlaw.com

REINSURER

Arch Re
www.archcapgroup.com

Beazley Group
beazley.com

Berkley Re Solutions
www.berkleyre.com

Gen Re Corporation
www.genre.com

Grinnell Mutual Reinsurance Company
www.grinnellmutual.com

Hartford Steam Boiler Inspection & Insurance Company
www.hsb.com

Liberty Mutual Equipment RE
www.libertymutualgroup.com

Munich Re America
www.munichre.com

Mutual Boiler Re, Member of the FM Global Group
www.mutualboilerre.com

Shelter Reinsurance Company
shelterre.com

Swiss Re
www.swissre.com

Transatlantic Reinsurance Company
www.transre.com

Travelers Boiler Re
www.boilerre.com

REINSURANCE INTERMEDIARY

Aon Benfield, Inc.
www.aon.com

Beach GP
www.beachgp.com

BMS Intermediaries
www.bmsgroup.com

Guy Carpenter & Company, LLC
www.guycarp.com

Holborn Corporation
www.holborn.com

JLT Re
www.jltre.com

Willis Re
www.willistowerswatson.com

NATIONAL TRADE ASSOCIATION

American Property & Casualty Insurance Association
www.pciaa.net

National Association of Mutual Insurance Companies
www.namic.org

Annual Meeting Agenda

August 5, 2019

Sheraton Pittsburgh Hotel at Station Square, Pittsburgh, PA

1. Call to Order (Chair)
2. Anti-Trust Statement (Chair) Ref. page 5
3. Reading and acceptance of Minutes (Chair) Ref. page 26
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 12–21
8. Recognition of Committee Chairs and retiring Board Members (Chair)
9. Ratification of 2018/2019 action of the Officers, Directors, and Committees (Chair)
10. Recognition of PAMIC Honorary Members (Chair)
11. Memorial to departed members and friends (Chaplain) Ref. page 33
12. Nomination for Officers and Directors (Immediate Past Chair) Ref. page 8
 - a. Vote for Nominated Officers and Directors (Chair)
13. Recognition of Immediate Past Chair (President) and Incoming Chair (Chair)
14. Incoming Chair Address
15. Adjournment

Annual Meeting Minutes

111th Mid-Atlantic Mutual Advantage Convention • August 6, 2018 • Marriott Waterfront, Baltimore, MD

1. Call to Order and Roll Call: Chairman Underwood called the 111th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies to order at 1:35 pm. On the basis of convention registrations, Chairman Underwood found the presence of a quorum.

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

3. Reading and Acceptance of Minutes: Chairman Underwood 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 July 31, 2017 Annual Meeting held at the Kalahari Resort. 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 Underwood thanked PAMIC for allowing him to serve as Chairman. Chairman Underwood also provided the membership with a summary of significant achievements in the areas of legislation, including the groundwork and coordination it took to get the transparency legislation passed, increased PAC contributions, monthly webinars, and ongoing college outreach urging younger generations to get interested in our industry.

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 future activities at PAMIC including expanding membership and development of new seminars and webinars that will add value to the membership. 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 advised all members that the preliminary audit of PAMIC is underway and no issues have been found. PAMIC had another good financial year in 2017/18. A motion to receive the Treasurer's Report was made, properly seconded and unanimously agreed to be all members present.

7. Committee Reports: Chairman Underwood dispensed with Committee Reports by referring all members to the written reports contained in the Annual Report. Chairman Underwood 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 Underwood 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 2017/18.

10. Memorial to Departed Members and Friends: Chairman Underwood requested that Chaplain Whitlock provide a prayer to memorialize our departed PAMIC members and friends in the previous year.

11. Nomination of Officers and Directors: On behalf of Immediate-past Chairman Early, Chairman Underwood presented the candidates as Officers and Directors for the upcoming year. Richard Kelley was nominated as Chairman, Art Meadows as Chairman-Elect and Joseph Sloan as Treasurer, David Gautsche as Vice-Chair, and Douglas Underwood as Immediate Past Chair. In addition, the following slate of candidates was nominated as directors for three-year terms: Mike Long, Nazareth Mutual, Eric Raski, Millville Mutual, Kirk Aguirre, Brickstreet Mutual, Jeff Wingard, Conemaugh Valley Mutual, John Smith, PLM, Daniel DeArment, Friends Cove Mutual, Robert Dodds, Litz Mutual Insurance, John Foster, Penn National Insurance and Jonah Mull, Millers Mutual. Chairman Underwood opened the floor for additional nominations. Hearing none, Chairman Underwood accepted a motion to close nominations. A motion was made, properly seconded and unanimously voted to close nominations. Chairman Underwood 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.

12. Recognition of Immediate Past Chairman and Incoming Chairman: President Gallagher presented the traditional fraktur to Immediate-Past Chairman Douglas Underwood, recognizing his year as Chairman. Immediate-Past Chairman Underwood then introduced incoming Chairman Richard Kelley.

13. Incoming Chairman Address: Incoming Chairman Kelley delivered kind words to Immediate-Past Chairman Underwood in regard to his leadership and service as PAMIC Chairman. Chairman Kelley mentioned he would like to keep the momentum going on accomplishments made in the past year. He offered a bright vision for the future of the mutual insurance industry and would like to continue to see active Board and membership involvement in all aspects of PAMIC and the mutual insurance industry.

14. Adjournment: Chairman Kelley 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 111th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies. The meeting adjourned at 2:10 pm on August 6, 2018.

PAC Annual Meeting Agenda

(Immediately following the 112th Annual Meeting)

August 5, 2019

Sheraton Pittsburgh Hotel at Station Square, Pittsburgh, PA

1. Call to Order (PAC Chair)
2. Anti-trust Statement (Chair) Ref. page 5
3. Reading and acceptance of Minutes (Chair) Ref. page 26
4. PAMIC PAC Update (Chair)
5. PAMIC PAC Treasurer's Report (President)
6. Announcement of Grassroots Champions (Chair & President) Ref. page 30
7. Adjournment (PAC Chair)

PAC Annual Meeting Minutes

111th Mid-Atlantic Mutual Advantage Convention • August 6, 2018 • Marriott Waterfront, Baltimore, MD

- 1. Call to Order and Roll Call:** PAC Chairman John Smith called the PAMIC Annual PAC Meeting to order at 2:15 PM on August 6, 2018. Based on convention registrations a quorum was present.
- 2. Anti-Trust Statement:** PAC Chairman Smith advised the members of their duties under the anti-trust statement and provided the statement to all members present.
- 3. Reading of Minutes:** Chairman Smith 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 Smith then requested a motion to accept the minutes of the July 31, 2017 Annual PAC Meeting held at the Kalahari Resort. 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 \$46,000 — a high watermark for the PAC.
- 5. PAMIC PAC Treasurer's Report:** President Gallagher presented the Treasurer's Report to all members present. The Treasurer's Report shows that the PAC received \$46,000 in contributions to the PAC in FY2017/18. Sixty-two percent of the contributions came from individuals, compared to 39 percent in FY2016/17. President Gallagher also presented the members with the Contributor's Report.
- 6. Grassroots Champions Program:** President Gallagher provided an overview of the Grassroots Champions Program which encourages grassroots legislative response by PAMIC's members. Chairman Smith then announced the Grassroots Champions indicating that there were 31 member companies that had achieved Grassroots recognition and that the following companies achieved platinum status: Erie Insurance Group, Farmers Mutual of Marble, Lititz Mutual Insurance, Mutual Benefit Group, Penn National Insurance, and The Philadelphia Contributionship.
- 7. Adjournment:** Chairman Smith made a request for a motion to adjourn. A motion was made, properly seconded and unanimously voted on by all members to adjourn the 111th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies PAC Trustees. The meeting adjourned at 2:25 pm on August 6, 2018.

Annual Meeting Materials

List of PAMIC PAC Donors | July 2018–June 2019

Adam Barnes	Eric Schmader	Kathleen Patton	Robert Fitzsimmons
Adam Greback	Eric Slomer	Ken Hugendupler	Robert Lyon
Art Meadows	Erin Selfe	Kenneth & Mary Shoemaker	Robert Packer
B. Popham	Francois Duris	Kevin O'Brien	Robert Ridinger
Brenda & Greg Young	Frank Bayer	Larry Sauder	Robert Whitlock
Bret Decembrino	Frank Kapish	Laura Oxley	Ron Gallagher
Brian Black	Gregory Culbertson	Lisa Noel	Sandra & Scott Orndorff
Bruce Jackson	Hank Straub	Lora Sharp	Scott & Kristina Hinz
Caroline Raneri	Heather Zellers	Lydia Stephan	Scott Burgess
Charles A Michael Jr	Henry H Gibbel	Mark Brannon	Scott Esworthy
Chris Kotch	Henry R Gibbel	Mark R. & Karen Cummins	Scott Lutz
Christian LaBletta	Holden Showalter	Michael Yeager	Shawn Lamonde
Christine Ehresman	James Shannon	NAMIC PAC	Shawn Serfass
Christos Charitos	Janis Herschkowitz	Nancy Early	Stephen & Judy Loy
Cyril & Debra Greenya	Jason Smith	PAC Cash Donations	Stephen Bajan
Dan Smith	Jay Chadwick	PAC Erie Insurance PAC	Stephen Harrington
Dana Hartle	Jean Eshelman	PAC Penn National/Inservco PAC	Stephen Johnson
Dave Manley	Jeff Wrobel	Patrick Hayes	Stephen Lee
David Gautsche	Jeffrey Clippinger	Paul Goodwin	Steve Sliver
David Martin	Jeffrey Pratt	Peter Henderson	Steven Holsinger
David Schweitzer	Jeffrey Schronce	Peter McManamon	Steven Moore
David Weaver	Joe Sloan	Randy Cyphert	Tamera Minnich
Debra Goodling-Kime	Joel Edick	Rebecca & John Faus	Tim Foy
Dennis Beck	John E Johnson	Richard Andracki	Timothy Bourdon
Dennis Martin	John K Smith	Richard Kelley	Timothy Havice
Donald Manley	John R Gibbel	Richard Pelkofsky	Todd Mitchell
Donna Brick	John Stone	Richard Schmeck	Todd Salsman
Doreen Guss	Jon Barrett	Robert Brandon	Vince Phillips
Dorothea Rohde	Jonah Mull	Robert Dodds	Wendy Basehoar
Doug Underwood	Joshua Hall	Robert Eargle, Jr.	William B.K Parry, Jr.
Douglas & Pamela Morrow	Karen Washenski		William Schupp

Grassroots Champions

PLATINUM

Erie Insurance
Farmers Mutual Fire Insurance Company/Marble
Goodville Mutual Casualty Company
Lititz Mutual Insurance Company
Penn National Insurance
Pennsylvania Lumbermens Mutual Insurance Co.
Windsor-Mount Joy Mutual Insurance Company

GOLD

Allegany Insurance Group
Baker Tilly
Millers Mutual Group
MMG Insurance
Mutual Benefit Group
Nazareth Mutual Insurance Company
PAMIC
Tuscarora Wayne Group of Companies

SILVER

Briar Creek Mutual Insurance Company
CM Regent Insurance Company
Community Insurance Company
The Cumberland Insurance Group
Donegal Mutual Insurance Company
Eodice Consulting LLC
Farmers Mutual Fire Insurance Company/
McCandless Twp.
Frederick Mutual Insurance Company
Friends Cove Mutual Insurance Company
Gen Re

Harford Mutual Insurance Co.
Hartford Steam Boiler Inspection &
Insurance Company
IDP
Millville Mutual Insurance Company
NAMIC
Priority Adjusters
Saucon Insurance Company
The Farmers Fire Insurance Company
The Philadelphia Contributionship

PLATINUM SPONSORS



Hartford Steam Boiler



Member of the FM Global Group



FLEX GOLD SPONSORS

Brown Schultz Sheridan & Fritz
Berkley Re Solutions
Mazars USA LLP
Stradley Ronon Stevens & Young, LLP
ValueMomentum

FLEX SILVER SPONSORS

Farmers Mutual Fire Insurance Company/McCandless Twp.

FLEX BRONZE SPONSORS

Tuscarora Wayne Group of Companies
Westmont Associates
Opus Investment Management

GENERAL SPONSORS

American Express Company	Farmers Mutual Hail Insurance Co. of Iowa	MSO, Inc.
Andracki, Sysak & Artman, P.C.	Fioravanti Construction Services	Mutual Benefit Group
AON Benfield, Inc.	Garvin-Allen Solutions Limited	New England Asset Management
Augusta Mutual Insurance Company	Grace & Kennedy, PC	Optima Investigations
Barker Claims Services	Grinnel Mutual Reinsurance Company	Pa Defense Institutue
BELFOR Property Restoration	Guidewire Software, Inc.	Penn National Insurance
BMS Intermediaries	Harford Mutual Insurance Company	Pennsylvania Trust
Boenning & Scattergood, Inc.	Holborn Corporation	RGA Claims Management, Inc.
BriteCore	Houston Harbaugh, P.C.	Roanoke Valley Claims Service
Brown Schultz Sheridan & Fritz	Insurance Data Processing, Inc.	ServiceMaster Fire & Water Clean Up Services
Buffamante Whipple Buttafaro, P.C.	Insuresoft	Shelter Reinsurance Company
Capstone ISG, Inc.	JLT Re	Swiss Re
Carey & Grossi	Law Office of George J. Grochala, Esq.	The Federal Home Loan Bank of Pittsburgh
Certified Restoration Drycleaning Network	Lititz Mutual Insurance Company	The Philadelphia Contributionship
ConnorsO'Dell LLC	Longacre Appraisal & Adjustment Services, Inc	Thomas Thomas & Hafer
Cornerstone Advisors Asset Management, LLC	Madison Consulting Group, Inc.	Transatlantic Reinsurance Company
Crawford & Company	Maiden Re	Travelers Boiler Re (Travelers Insurance Company)
Cumberland Mutual Fire Insurance Company	Margolis Edelstein	ViP Insurance Housing Options, Inc.
D.L. Dravis & Associates	Mark Irwin Associates, Inc.	Wayman Irvin & McAuley, LLC
DiBella, Geer, McAllister & Best P.C.	Mason Claims	Windsor Mount Joy Mutual Insurance Company
e2Value, Inc.	Merlinos & Associates, Inc.	Work At Home Vintage Experts
EDT Engineers	Meyer, Darragh, Buckler, Bebenek & Eck, PLLC	Zimmer Kunz, PLLC
Encova Mutual Insurance Group	Millers Mutual Group	
Farmers Fire Insurance Company	Moreira & Moreira, P.C.	

William R. Alexander

Mutual Benefit Group — Board of Directors

19 Years of Service

C. Richard Dimm

Juniata Mutual Insurance Company — Board of Directors

46 Years of Service

Robert C. Keaton

Pennsylvania Defense Institute — Legislative Liaison

5 Years of Service

N. Jeffrey Leonard

Juniata Mutual Insurance Company — Board of Directors

19 Years of Service

Event Schedule

Event	Date	Location	Time (Eastern Standard Time)	Sponsor and Exhibitor Opportunities
Financial Management Seminar	September 12, 2019	Hilton Harrisburg, Harrisburg, PA	8:00AM – 4:00PM	Sponsorship is available
Insurance Technology Trends Seminar	October 17, 2019	Harrisburg University of Science and Technology, Harrisburg, PA	8:00AM – 4:00PM	Sponsorship is available
Fall Western Small Company Meeting	October 22, 2019	Doubletree by Hilton Hotel Cranberry, Cranberry, PA	8:00 AM – 12:00PM	N/A
Fall Eastern Small Company Meeting	October 23, 2019	Pine Barn Inn, Danville, PA	8:00AM – 12:00PM	N/A
Underwriting and Loss Prevention Workshop	November 14, 2019	The Conference Center at Central Penn College, Summerdale, PA	8:00AM – 4:00PM	Sponsorship is available
Mutual Insurance Day	February 2020	Harrisburg, PA	8:00AM - 3:00PM	N/A
Annual Spring Conference	March 11-12, 2020	Nittany Lion Inn, State College, PA	Multi – Day Event	Sponsorship is available
Claims Summit	April 7 – 8, 2020	Wyndham Gettysburg, Gettysburg, PA	Multi – Day Event	Sponsorship and Exhibitor Opportunities available
Spring Western Small Company Meeting	April 2020	Doubletree by Hilton Hotel Cranberry, Cranberry, PA	8:00AM – 12:00PM	N/A
Spring Eastern Small Company Meeting	April 2020	Pine Barn Inn, Danville, PA	8:00AM – 12:00PM	N/A
Executive and Board Roundtable	June 2020	Omni Bedford Springs Resort, Bedford Springs, PA	Multi – Day Event	Sponsorship is available
113th Mid-Atlantic Mutual Advantage Convention	August 9 – 11, 2020	The Greenbrier, White Sulphur Springs, WV	Multi-Day Event	Sponsorship and Exhibitor Opportunities available

**Monthly webinars listed on the PAMIC website.*



PAMIC

Pennsylvania Association of
Mutual Insurance Companies

4999 LOUISE DRIVE, SUITE 304
MECHANICSBURG, PA 17055

717-303-0197 | pamic@pamic.org | www.pamic.org