

January-February, 2010

PULSE

newsletter

Pennsylvania Association of Mutual Insurance Companies

From the President



I am writing this following our Mutual Insurance Day events in Harrisburg.

This year we were bracketed between major snowstorms, so extra thanks are due to all of you who ventured out Monday and Tuesday, February 8 and 9, for this important set of meetings. Mutual Insurance Day is PAMIC's signature annual legislative event. It is our chance to meet and get educated on the important issues before the Pennsylvania General Assembly, to meet with our legislators, and to make our grassroots presence known. It is important to meet with the legislators, but it is just as important to PAMIC and its grassroots credibility that you be seen out in force by the legislators. This year PAMIC attendance was outstanding. PAMIC attendee numbers topped 58. The second day's legislative breakfast had about two dozen legislators in attendance. And 27 individual PAMIC attendees had appointments with 33 senators and representatives (an all time high). Due to the rapid approach of the second blizzard in less than a week, Governor Rendell decided to move his annual budget address to midmorning, conflicting with some of our appointments. But several additional legislators came to the breakfast because of that schedule change, demonstrating their strong interest in meeting with their constituents and discussing their issues. All in all a very successful event! Thanks to all who were able to brave the questionable weather in order to have a significant impact on PAMIC's legislative effectiveness.

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ID STATEMENT

PULSE

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NOTE: With the exception of official association announcements, the Pennsylvania Association of Mutual Insurance Companies disclaims responsibility for opinions expressed and statements made in the PULSE. This publication is intended and designed to provide accurate and authoritative information, not to provide legal, accounting, or other professional advice or services.

Chairman's Corner



Henry R. Gibbel
Lititz Mutual's
President & COO

Every year about this time, I make plans for the annual February pilgrimage to Harrisburg to attend PAMIC's Mutual Insurance Days. The plans include adjusting personal and work schedules, travel arrangements and a chunk of time. Every year I drive away from Harrisburg mid-day on "the Tuesday" with a true sense of fulfillment, accomplishment and pride in our Association's effort in strengthening our relationships with both our regulators and legislators. This year was no exception. I valued the time with our Department regulators and enjoyed the contact and conversation with my Senator and local House Rep.

I congratulate and thank our Government Affairs Committee for formulating another exceptional educational experience on Monday. Adapting to changes the weekend snowstorm brought with speaker cancellations, the attendees enjoyed a program focusing on relationship building, the mechanics of "Harrisburg," and an informative prep on current legislation that impacts our mutual insurance industry. Chuck Chamness, our luncheon speaker and President of our sister association, NAMIC, shared national legislative concerns.

As if one snowstorm wasn't enough, the PAMIC Staff was called into last minute action as a pending snowstorm moved the Governor's budget delivery into mid-morning on Tuesday affecting the entire legislator meeting schedule for our delegation. Kudos to all involved with our February 8th and 9th visit to Capitol Hill. Our PAMIC grassroots efforts are extremely effective. As our Association focuses on strengthening our advocacy initiatives, thanks to all who attended and participated. Thanks for being part of the process. Plan now to be part of PAMIC's contingent to NAMIC's Congressional Contact Program in Washington, DC on May 12th.

A quick thanks and recognition to our other educational experiences; our I.S. roundtable and Human Resource roundtable were well attended and successful. Please take note of our Spring Conference in State College on March 4th. The Education Committee has planned a great program, as has the Claims Committee for their Claims Summit on April 6th and 7th in Gettysburg. These are great educational offerings for you and your Company to take advantage of.

A final note of reminder for all Members to join in our monthly networking call held the first Tuesday of the month at 10 a.m. Please look forward to the agenda and feel free to participate during these informative sessions. Thanks to all who have supported our Political Action Committee (PAC) through their individual voluntary contributions. Our PAMIC.org website now has an online PAC brochure available for anyone who wishes to invest in our mutual voice.

Additionally, companies can now support the PAMIC PAC administrative fund with company support which will be used to facilitate PAC fundraising. President Elliott or myself stand ready to answer your questions on any of these topics.

Thanks for your support of our Association and participation in our committees and events. Your active role in PAMIC advocacy and education are rewarded with an amicable network of industry professionals.

Sincerely,

A handwritten signature in black ink that reads "H. R. Gibbel". The signature is written in a cursive, slightly stylized font.

Henry R. Gibbel
President & COO

New and Pending Legislation

Reprinted with permission from Richard Andracki, Ancracki Law Offices

AUTISM INSURANCE ACT

The Autism Insurance Act which amended the Insurance Company Law of 1921, went into effect in PA on July 1, 2009. Codified as 40 P. S. § 764(h) (2008), the Act requires that private health insurance companies cover the costs of diagnosing and treating autism for children under the age of 21, if the health insurance policy is provided to a company with more than 50 employees. Insurers must pay for certain required services, including any medically necessary “diagnostic assessments, pharmacy care, psychiatric care, psychological care, rehabilitative care, and therapeutic care” up to \$36,000 a year. The patient’s physician or psychologist initially makes the determination of which services are medically necessary, but insurers can internally review those determinations based on their own criteria for medical necessity. Families can appeal any denial of treatment by insurers to the insurance company. If the appeal is denied, the family may request an independent review, and, if denied again, the family can appeal to a court.

NATIONAL INSURANCE OFFICE BILL

U. S. Representative Paul E. Kanjorski (R-PA-11th District) introduced House Resolution 2609 in the United States House of Representatives on May 21, 2009. The proposed legislation would create a National Insurance Office. The Office would be part of the U.S. Treasury Department, and it would provide the President and Members of Congress with information regarding insurance regulation. If the bill is passed, the Office would study insurance data, report its findings to Congress biennially, create federal policy on matters relating to international insurance, and require state legislation would also create an advisory board composed of state regulators, consumer groups, and other members for the insurance industry to advise the head of the National Insurance Office.

Proponents of the legislation believe that a National Insurance Office would provide oversight of insurance policy at the national level, which they claim is necessary following the recent economic collapse. The American Council of Life Insurers supported the action as a positive step towards insurance regulatory reform. Congressman Kanjorski has seven co-sponsors, and the bill has been referred to the House Committee on Financial Services. Although a similar bill failed to reach the floor of the House of Representatives last year, this bill may be passed because the President supports the creation of a National Insurance Office.

SERIES OF BILLS INTRODUCED IN PA HOUSE OF REPRESENTATIVES TO REDUCE INSURANCE FRAUD

Pa State Representative Robert W. Godshall (R-53rd District) is preparing to introduce a package of seven bills in the PA House of representatives that would increase criminal penalties for insurance fraud. As part of the legislation, crimes such as transacting insurance without a license, patient brokering and kickbacks, creating phantom accidents, and presenting fraudulent proof of insurance would be upgraded to third degree felonies. The legislation would also increase the fee that a driver is required to pay to have his license reinstated when caught staging an accident, and impose a mandatory revocation of a driver’s license when personal injury fraud is committed. Entities that waive insurance deductibles and co-pays and cover those costs by charging higher premiums, as well as individuals and entities that violate Insurance Department rules and orders, would face criminal penalties. The Commonwealth would be permitted to seize property if an individual, entity, or organization commits insurance fraud. Finally, the legislation would require all licensed insurers to institute an anti-fraud plan, and it would increase fines for those insurers who fail to follow or implement such a plan. State Representative Godshall emphasized the necessity of the legislation in order to reduce the prevalence of insurance fraud, which costs the insurance industry more than \$95 billion per year.

INSURER CANNOT REFUSE WORKER’S COMPENSATION BENEFITS TO UNDOCUMENTED WORKER

Benjamin Amoah, a citizen of Ghana, obtained a visa to come to the United States. The visa did not authorize Amoah to work, so he used Frank Boahen-Appiah’s documentation to obtain work. Amoah was injured at work, and his employer submitted a claim for worker’s compensation on Amoah’s behalf. The employer was unaware that he was actually using Boahen-Appiah’s name and information when submitting the claim. When Amoah refused Boahen-Appiah’s demands to share the worker’s compensation benefits, Boahen-Appiah took back his documentation. At that point, Amoah revealed his true identity to the insurance company that provided Amoah’s employer with worker’s compensation coverage. The insurer contested the payment of benefits because Amoah used fraudulent documents to gain employment. A Workers’ Compensation Law Judge found that Amoah was not

Free Employees Available Under the Workforce Investment Act

**by Katherine W. Swigart, SPHR
Human Resources Manager, Mutual Benefit Group
Chair, Human Resources Committee, PAMIC**

Do you ever find yourself dreaming of a lull in your workload in order to accomplish miscellaneous tasks that seem to never get completed? Do you need an extra hand at certain times of the year but have little or no funding available to pay for that assistance? If you answered “yes” to either question, the Workforce Investment Act can help you solve your temporary employment needs – and contribute to the employability of its program participants.

The Workforce Investment Act (WIA) is a federal program designed to provide workforce development activities to eligible youth, adults, and laid-off workers. Mutual Benefit Group’s experience with WIA was through its Summer Youth Program, whose participants must be 14 to 21 years old, below certain income guidelines, and meet at least one of six specific barriers to employment. A year-round program emphasizes attainment of basic skills competencies, enhances opportunities for academic and occupational training, and provides exposure to the job market and employment. Consequently, participating youth are more marketable to employers and, ultimately, improve the quality of the entire workforce while simultaneously reducing the potential for future dependence on welfare.

Programs exist for youth in school and out of school, and, in Pennsylvania, are administered through designated WIA providers within each county. Employment and Training is the provider in Huntingdon County, and their offices are within our county’s Team Pennsylvania CareerLink. Check with your local CareerLink to find your area’s WIA contact(s).

Hours that participating youth may work per week are determined by each WIA Board but often parallel federal guidelines for duration of assignment and hours per week. Each of the four students who worked at Mutual Benefit Group during 2009 was limited to 30 hours a week. Three of the four worked mid-May to mid-August, with the fourth able to extend his assignment from mid-May to year-end since he was not enrolled in an education institution until January 2010.

Wages for all four students at Mutual Benefit Group were provided in full by the WIA Summer Youth Program, as was workers’ compensation coverage. As the host employer, our investment consisted of:

- a. Required attendance at four hours of orientation training, and
- b. The promise that supervision includes mentoring, guidance, and generous availability for questions.

Personnel who provide direct supervision to the youth participant must receive child abuse and criminal history clearances prior to the worker’s start date. Either the WIA coordinator or the employer’s human resources personnel may facilitate this process for the relevant supervisors. Mutual Benefit Group chose to complete the paperwork internally for ease of recordkeeping and assurance the task had been accomplished by necessary deadlines. WIA provided a form for the child abuse clearance, and Mutual Benefit Group used its existing background check procedures to obtain the criminal history clearances.

Mutual Benefit Group requested four students and received four students. However, placements are not guaranteed since they are dependent upon such factors as:

- a. The availability of students with skills suitable to the work at each employer, and
- b. The dates of assignment.

Employers submit an application form to the local WIA Summer Youth Program coordinator that outlines their preferences for age or gender of the participant, dates of assignment, name(s) of supervisor(s), name of assigned

Free Employees Available Under the Workforce Investment Act

Continued from previous page

department, planned responsibilities, and necessary skills (e.g., Word, Excel, data entry, able to lift so many pounds, or able to stand for long periods of time).

The coordinator then works to match a participant to the hosting employer, be it for an office setting, manufacturing, or farming, etc. The employer may assist in that process if they wish by reviewing resumes and/or conducting interviews with potential placements. Mutual Benefit Group chose to treat WIA applicants as all others, so, as the human resources manager, I conducted interviews with candidates at my local CareerLink office. WIA personnel scheduled those appointments, or I could have done so myself.

For Summer Youth placements, paperwork was submitted to WIA by the end of March. Only several weeks later, Mutual Benefit Group had confirmation of four youth participants who would begin working with us in May and June. The six supervisors of our free employees all have positive comments about the quality of work they received from the youth participants and all stated they would eagerly again use WIA for this sort of work need.

Member News

Announcements from PAMIC's Membership

Marshall, Dennehey, Warner, Coleman & Goggin Announces New Board Members and Senior Officers

PHILADELPHIA, PA – Thomas A. Brophy, Esquire, President and CEO of the defense litigation firm Marshall, Dennehey, Warner, Coleman & Goggin (MDWC&G), is pleased to announce that the following attorneys were reelected to their current administrative posts in the firm: Thomas A. Brophy, Esq. (President & CEO), Peter S. Miller, Esq. (Chairman of the Board & COO), and Philip B. Toran, Esq. (Chairman of the Executive Committee & Treasurer).

The following attorneys were reelected to serve as Senior Officers of the firm as of January 1, 2010: Wendy J. Bracaglia, Esq., Senior Vice President & Assistant Secretary; Niki T. Ingram, Esq., Senior Vice President; and G. Mark Thompson, Esq., Senior Vice President.

Kathleen S. McGrath, Esq. and Thomas C. DeLorenzo, Esq. were reelected and Richard L. Goldstein, Esq. was elected to serve on the firm's Board of Directors. McGrath was reelected Senior Vice President and Secretary of the firm; DeLorenzo was reelected Senior Vice President and Assistant Treasurer of the firm; and Goldstein was elected Senior Vice President of the firm.

Member News

Announcements from PAMIC's Membership

MICHELLE ROSS JOINS PARENTEBEARD LLC (PARENTEBEARD) AS NATIONAL QUALITY OFFICE DIRECTOR OF QUALITY ASSURANCE COMPLIANCE

Philadelphia – December 17, 2009 - ParenteBeard LLC (ParenteBeard) is pleased to announce the addition of Michelle Ross as Director of Quality Assurance Compliance in the firm's National Quality Office. She is based in the firm's Philadelphia office.

Ms. Ross brings significant securities industry experience to the firm, and has worked in compliance roles for various national and local companies, including Vanguard, Penn Mutual Life Insurance and SEC Compliance Consultants, Inc. She holds the following NASD licenses, Series 24, 7, 26, 6, 65 & 63.

In this role, Ms. Ross will work directly with regional audit and accounting directors to ensure compliance with ParenteBeard's quality control policies and procedures. As Director of Quality Assurance Compliance, she will provide oversight of the monitoring component of ParenteBeard's quality control system, and guide the firm's compliance with the myriad regulatory issues confronted by accounting firms today. In addition to her firm responsibilities, Ms. Ross will provide compliance services for ParenteBeard affiliates ParenteBeard Wealth Management and Curtis Financial Advisors.

"Michelle's strong substantive knowledge in all areas of quality assurance compliance will be invaluable to the firm," said Phil Santarelli, ParenteBeard's National Quality office Chief Risk Officer. "We are committed to building our national quality office and look forward to Michelle being an integral member of our team."

Michelle is a graduate of the University of Virginia and earned an MBA from LaSalle University.

About ParenteBeard

ParenteBeard is the Mid Atlantic's leading regional certified public accounting and consulting firm with over 1,100 employees serving middle market and small business clients across the region. The 170 partner firm has 25 offices located in Pennsylvania, New Jersey, New York, Maryland, Delaware and Texas. The firm is ranked among the Top 20 firms in the USA and is an independent member of Baker Tilly International.

For more information, please visit ParenteBeard at www.parentebeard.com

New and Pending Legislation *Continued from page 3*

Precluded from receiving benefits due to the use of fraudulent documentation. The Workers' Compensation Board affirmed the decision upon appeal. The decision was again affirmed by the New York Appellate Division Court. The Court held that the Immigration Reform and Control Act of 1986 (IRCA) did not prevent an undocumented worker from receiving worker's compensation benefits even when the worker obtained employment by using fraudulent documents. The Court reasoned that New York's Worker's Compensation Law could only be preempted by IRCA if the New York law conflicted with Congress' intent in enacting IRCA. The purpose of IRCA was to both deter employers from hiring undocumented workers and prevent undocumented workers from entering America to seek employment illegally. The Court held that denying worker's compensation benefits to undocumented workers would not deter those workers from violating IRCA. In fact, the Court held that denying benefits to undocumented workers would only serve to encourage employers to hire undocumented workers. Since Congress' goal in passing the undocumented worker their benefits, the state law was not preempted by IRCA. Therefore, the Court held that undocumented workers had the right to recover worker's compensation laws despite using fraudulent documents to obtain employment.

Amoah v. Mallah Management, LLC 866 N.Y.S.2d 797 (N.Y. App. Div. 2008).

Member News

Announcements from PAMIC's Membership

TOWN & COUNTRY COMPUTER SERVICES ADDS TWO AAIS AFFILIATES

WHEATON, Ill., Dec. 29, 2009--Town and Country Computer Services (TCCS), Schenectady, N.Y., announced that two companies are using TCCS's "INS PRO" insurance processing software to help write lines of business on programs provided by the American Association of Insurance Services (AAIS). The two companies are:

- Great Lakes Mutual Ins. Co., Calumet, Mich. Based in Houghton County of Michigan's Upper Peninsula, Great Lakes Mutual has agents throughout Michigan offering policies based on the AAIS Homeowners and Dwelling Properties programs. As of March 2009, all of the company's agent quotes and applications in affected AAIS lines have been processed through an INS PRO application.
- Lincoln Mutual Ins. Co., Lincolnton, N.C. Founded in 1895, Lincoln Mutual writes AAIS-based Homeowners, Dwelling Properties, and Farmowners policies throughout the state. Live use of INS PRO for processing agent quotes and applications in those lines is imminent.

AAIS is a national advisory organization that develops standardized policy forms and rating information used by more than 600 property/casualty insurers throughout the U.S.

TCCS, founded in 1985, is an associate member of AAIS that provides software supporting several AAIS personal, commercial, farm, and inland marine programs. Its INS PRO Platinum SQL database and INS PRO Enhanced Web Quoting are designed to give carriers tools for managing their business and agents tools for providing their customers with the best possible products and service.

For information on TCCS products and services, go to www.tccs-inspro.com or contact Michael J. Krug, financial and marketing manager, at sales@tccs-inspro.com. For information on associate membership in AAIS, contact Rick Maka at rickm@AAISonline.com or by calling 800-564-AAIS, ext. 222.

MMG INSURANCE FILLS CASUALTY CLAIMS MANAGER POSITION

MMG Insurance Company, a regional, P/C Company domiciled in Presque Isle, Maine, is pleased to announce Corey Graham has been promoted to the position of Casualty Claims Manager. Corey joined MMG in 2006 as a Casualty Claims Examiner. Prior to joining the Company, he worked for eleven years as a claims adjuster and three years as a commercial lines producer.

Corye holds his Bachelor's Degree in Criminology from the University of Southern Maine. He has earned the Associate in Claims (AIC) designation and his certified Insurance Counselor (CIC) designation from the American Institute for Chartered Property Casualty Underwriters. He is currently enrolled in Husson's Master's program.

Corey currently serves as a Board Member and Coach for the Aroostook Youth Basketball League. He is a past Board member for the Piscataquis Regional YMCA, the Dover Foxcroft Kiwanis Club, and the Town of Dover Foxcroft Appeal and Planning Boards. He is also a past President and Vice President of the Northern Main Claims Association.

HARNESSING DATA FOR RESULTS' THEME OF 2010 AAIS MAIN EVENT

WHEATON, Ill., Jan. 29, 2010-- Registration is now open at www.AAISonline.com for the 2010 AAIS Main Event, April 11-13 at the Sanibel Harbour Marriott Resort & Spa in Fort Myers, FL. The Main Event is an executive conference held annually by the American Association of Insurance Services (AAIS), a national advisory organization that develops policy forms and rating information used by more than 600 property/casualty companies throughout the U.S. The conference focuses on product-related issues of strategic importance to P/C executives and department managers.

"**Harnessing Data for Results**" is the theme of the 2010 Main Event, which features a lineup of speakers addressing practical considerations insurers face when implementing advanced data-based decision-making in underwriting and rating.

- **Jeanne Harris**, an executive research fellow at the Accenture Institute for High Performance, will open the conference with a critical assessment of the benefits and limitations of data-based decisions in business today. Her presentation will draw, in part, upon research for her upcoming book, *Analytics at Work*.
- Harris will be followed by one or more P/C company executives who have gone through the experience of supplanting reliance on "gut" instincts with empirical, data-based risk selection and pricing.
- **Angelyn Treutel**, vice president of an independent agency in Bay St. Louis, Miss., and chairwoman of the IIABA's Agents Council for Technology, will offer firsthand observations on how agencies react when new rating plans create profound changes in the classification and rating of customers.
- **Mark Boozell**, former Illinois insurance commissioner, now a government affairs advisor, will address what insurers are likely to encounter from regulators and legislators as they seek to develop new predictive factors for underwriting and rating policies.
- **Charles Chamness**, president of the National Association of Mutual Insurance Companies (NAMIC), will speak on public policy and regulatory trends at the state and federal level, including the impact of federal health policy on property/casualty insurers.
- **Joel Brown**, vice president of personal lines for State Auto Insurance, and **Greg Hansen**, actuarial research leader for Westfield Insurance, will describe what their companies learned as they implemented new approaches to underwriting and rating.

A highlight of the conference will be a presentation by AAIS staff on AAIS's initiative to develop and implement by-peril rating. **Greg Jaynes**, AAIS chief actuary, **Deborah Summerlin**, vice president of insurance lines, and **Susan Luecke**, assistant vice president for personal lines, will describe how by-peril rating can be used in selecting and pricing risks. They will describe the upcoming AAIS Homeowners rating plan, the first to include by-peril rating, and discuss considerations for implementing it in other lines.

This year's Main Event is adding a special track on Tuesday, April 13, for inland marine specialists and for P&C executives who want to know more about the line: **Inland Marine at 'C-level'**: **Jerry Theodorou**, of Conning & Company, (left) and **Patrick Carroll** of General Reinsurance will provide an overview of current market conditions and the impact of inland marine on company operating results. **Rehab Projects: A window into Inland Marine**: **David Mistick**, president of Circumspex, will describe exposures for rehab projects, and **Robert Guevara**, AAIS vice president for inland marine, will explain how AAIS's Builders Risk forms help you structure coverage for them.

Continued on next page

More Member News

Thomas, Thomas & Hafer Names New Partners *Including Attorneys in Harrisburg, PA and Baltimore, MD Offices*

Harrisburg, PA / Baltimore, MD - Thomas, Thomas & Hafer recently announced that five attorneys within the law firm have been named Partner, effective January 1, 2010. In the Harrisburg office four attorneys were named Partner including: Crystal H. Clark, John Flounlacker, Scott D. McCarroll and Paul R. Walker. In the TT&H Baltimore office, Michael H. Burgoyne was named Partner.

Michael H. Burgoyne concentrates his practice in litigation of general liability, premises and property liability, insurance defense, insurance coverage, and lead paint poisoning matters. He is admitted in the State and Federal Court in Maryland and the District of Columbia.

Crystal H. Clark focuses her practice in General Liability, Insurance Coverage & Bad Faith, Administrative Agency & Appellate, Employment Law, Governmental Entity & Civil Rights. She is a graduate of the Dickinson School of Law and Clarkson University.

John Flounlacker concentrates his practice in general civil litigation, with an emphasis on the defense of governmental entities in torts and civil rights cases. His experience also includes handling matters involving claims arising in general litigation, premises liability and motor vehicle accidents.

Scott D. McCarroll concentrates his practice in the areas of liability defense, civil rights litigation and insurance coverage issues. He is a graduate of the Dickinson School of Law and Indiana University of Pennsylvania.

Paul R. Walker primary practice focuses on insurance coverage, administrative, construction, and transportation disputes and litigation. He is admitted to practice in California and Pennsylvania.

For over three decades, Thomas, Thomas & Hafer LLP has successfully protected the interests of clients and provided exceptional legal services with the highest standards of professional integrity. Thomas, Thomas & Hafer represents individuals, corporations and insurance carriers in a wide variety of matters including construction & design, general liability, healthcare, insurance/bad faith, labor & employment, medical malpractice, products liability, real estate, transportation, workers compensation, and many other areas. More information is available online at www.tthlaw.com.

2010 AAIS Main Event (cont'd from previous page)

The business program of the Main Event concludes with breakout roundtable discussions led by AAIS staff members. This year's sessions include:

- **Executive**, led by **Paul Baiocchi**, president;
- **By-Peril Rating**, led by **Greg Jaynes**, **Sue Luecke**, and **Debi Summerlin** (see above);
- **Inland Marine**, led by **Robert Guevara** (see above); and
- **Farm & Ag**, led by **Sherry Taylor**, manager of farm and agribusiness.

Main Event registration includes two receptions: lunch on April 13, and a closing reception and dinner. For additional fees, registrants can participate in a golf outing or boat cruise.

For complete information, or to register, go to www.AAISonline.com, or contact Joseph Harrington, AAIS director of corporate communications, at joeh@AAISonline.com, or by calling 800-564-AAIS, ext. 217.

PAMIC Education

Pennsylvania Association of Mutual Insurance Companies

Annual Spring Conference

March 3-4, 2010

The Nittany Lion Inn, State College

Come early and join our Conference Reception!
Wednesday, March 3 • 5:30 pm – 6:30 pm
Sponsored by Mutual Boiler Re

Thursday, March 4

7:30 AM – 8:30 AM

Registration/Continental Breakfast
*Sponsored by Town & Country
Computer Services*

8:25 AM Welcome

Byron K. Long, *PA Regional Manager,*
MMG, PAMIC Ed. Committee Chair

8:30 – 9:30 AM

Facilitator: John Park, *PHD, Professor,*
Penn State University

Millennial Generation Panel

Sponsored by MSO, Inc.

The millennial generation is entering the work force and purchasing a wide range of insurance products. As employees and as consumers they bring different expectations and needs to the workplace. This panel of Penn State undergraduates will share their perspective on the workplace and provide insight into how they make decisions related to employment and the purchase of services. The session will be facilitated by Dr. John Park Associate Director and Assistant Professor of Management Development at Penn State.

9:30 – 9:45 AM Refreshment Break

9:45 - 11:15 AM

Panel - Human Resources Best Practices for Large & Small Companies

Moderator: Steven Horner, *CPCU, CLU,*
ARM, SPHR, Principal, Horner &
Associates LLC

Panelists:

Kelly Gorman, *SPHR, Manager Human Resources,* Penn National Insurance

Brian Schrift, *VP of Insurance,* The Carlisle Group

Katherine Swigart, *SPHR, Human Resources Manager,* Mutual Benefit Group

Christopher Tinari, *Esq.,* Margolis Edelman

This panel discussion will focus on best practices for hiring and firing. What you can and cannot do as well as employee liability.

11:15 – 11:30 AM Break

11:30 – 12:30 PM Lunch

Sponsored by Guy Carpenter & Company, Inc.

12:30 – 1:20 PM

Market Conduct Regulation in PA
Ronald Gallagher, *Deputy Insurance Commissioner,* PA Department of Insurance

This session will review the strategy behind department surveys. How the MCAS data impacts your bottom line and case studies that apply to your company.

1:20 - 1:30 PM Refreshment Break

1:30 – 3:00 PM

Gas & Oil Drilling. Do We Have an Exposure?

Joel Hopkins, *Esq.,* Saul Ewing LLP
Charles Kingdollar, *Vice President,*
General Reinsurance Corporation

This session will discuss potential exposures related to the oil and natural gas exploration and drilling boom. Issues discussed in this session include; coverage, leasing, pollution, property damage, and much more!

3:00 PM Adjourn

Refreshment Breaks Sponsored by Hartford Steam Boiler Inspection & Insurance Company

Claims Summit

April 6-7, 2010

Wyndham
Gettysburg
Gettysburg, PA

*Sponsorship
& Exhibit
Opportunities
still available.*

Visit
www.pamic.org to
download the
forms.

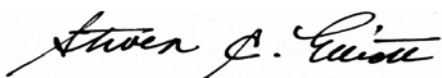
Register for these PAMIC events online at www.pamic.org.

From the President

(Continued from page 1)

Our luncheon speaker for Mutual Insurance Day this year was Chuck Chamness, President of NAMIC – our sister national trade association. Chuck gave us a very insightful Federal affairs update. He made it very clear that state based insurance regulation is under attack in Washington, now more than ever before. Although we continue to have state regulation rather than federal, preservation of that means you need to seriously consider doubling up on the commitment so many of you showed by coming to Harrisburg. Mark you calendars for May 12. That is the Congressional Contact for Pennsylvania and Maryland, hosted by NAMIC. NAMIC's experienced Federal Affairs staff will thoroughly brief all attendees on the important issues and escort us all around Capitol Hill. Federal grassroots action is every bit as important as state these days. I challenge you all to join us May 12 in Washington, DC.

Sincerely,



Steven C. Elliott, J.D. , CPCU, CLU
President

LITITZ STAFF MEMBER RETURNS FROM ASSISTING IN HAITI

Tim Aument, Claim Adjuster at the Lititz Mutual Home Office, has just returned from a 6 day trip to Haiti as part of a local medical team providing aid following the massive January 12th, 7.0 earthquake. Tim served as an interpreter, logistical resource and cultural specialist for the team as they established a medical facility for future teams to the island. Previously, Tim spent 9 years in Haiti from 1997-2006 assisting in the building of a new school, coordinating the building of 31 homes, and hosting dozens of medical mission teams.

He offered this recap of his trip: "Haiti is currently in a 'whirlwind' of movement with thousands of troops from the US, Canada, Brazil and UN Forces, along with hundreds of medical volunteers, attempting to give Haitians urgent help. The displaced are living under temporary homes made of sheets and wood branches. Several refugees asked our group if we could supply them with tents. Many of our patients complained that too much fighting was happening at the food lines making it impossible to get their rations. Working with a pediatric doctor, we observed many children having ear infections, rashes or respiratory difficulty. Hospitals are filled with post recovery orthopedic patients who had broken limbs reset or amputated. Our team was part of a 'M.A.S.H.' hospital set up across from the National Palace where long lines of patients were being 'triaged' by several foreign doctors. Each patient was then sent to the appropriate specialists for treatment. Medical supplies were limited but available during our time at various clinics."

The recovery of Haiti from the devastating earthquake will take years of caring and assistance.

**Reprinted with permission from Lititz Mutual*



PAMIC Calendar

Annual Spring Conference

March 3 & 4, 2010

Nittany Lion Inn, State College, PA

Human Resources Roundtable

March 24, 2010

West Shore Country Club, Camp Hill, PA

Claims Summit

April 6-7, 2010

Wyndham, Gettysburg, PA

Congressional Contact Program

May 12, 2010

Washington D.C.

PAMIC/VAMIC/WVAIC Combined Convention

August 8-10, 2010

The Greenbrier Resort, WV

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