

September–October, 2006

# PULSE newsletter

Pennsylvania Association of Mutual Insurance Companies

## From the President



As I am writing this message, PAMIC's committees are gearing up and the planning process is in full swing. Before discussing our current activity, I want to briefly look back at our convention and congratulate the Convention Committee for a job well done.

The joint PAMIC/VAMIC Convention was outstanding for the quality of the presentations, for the attractiveness of the location, and for the attendance levels. The completed attendee surveys show that both the topics and

the presenters delivered just what our members want and need. The surveys show that the location was also a hit with our membership. And the attendance numbers speak for themselves. This year we had a total of 418 persons in attendance. That compares well with the 351 attendees in 2004 in Baltimore, our last joint convention with VAMIC. More important was the voting membership attendance. For many years, the number of member mutual companies attending had been declining. I am happy to report that this year a majority of our regular membership was present. About three-quarters of the mutual companies in attendance were PAMIC members, so PAMIC can be proud that its attendance level was the major component in making the convention the tremendous success that it was. Again thanks are in order to Bob Fitzsimmons, our Convention Committee Chairman this year, to all the members of his committee, and to Marri Lamoureux and Jeanne Thomas on the PAMIC staff for their professional implementation of the committee's plans. Truly, they made it look easy.

For the coming association year, your Education Committee has already held two planning meetings. Substantial thought has been given to our small company gathering, which will be on March 15, 2007, in State College. I think you will be impressed by the innovations that are planned. Additionally, the Education Committee is working with our sister national trade association, NAMIC, to bring its renowned Agricultural Risk Inspection School to our Mid Atlantic region. Typically this school has been offered in the Upper Middle West, and PAMIC is proud to play a major role in bringing this closer to home.

Additionally, The Education Committee is planning its Mid-Atlantic Insurance School (a 3-day event), and helped coordinate upcoming roundtables on human resources and IS issues. When you have an opportunity to see him, please thank Education Committee Chairman Matthew Schnader (Reamstown Mutual) for all his committee's good work. Additionally, our Financial Management Committee has already presented its annual fall seminar. And the Claims and Underwriting Committees are gearing up for their seminars.

*(The President's message is continued on page 2)*

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### ID STATEMENT

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# Chairman's Comments

## Celebrating 100 Years !



It is an exciting time for me to chair the Association as it eases into its 100<sup>th</sup> year as a leading state association. It is hard to imagine what it must have been like for our predecessors to make the decisions to start insurance companies when coverage was

not available from existing companies. I wonder if in 1881 the farmers from Marble went to visit companies down east to see how it should be done. I rather doubt it. At least they had the good sense to do it themselves rather than ask the government to form a pool to provide coverage for them. If they had gone the government route, most of our companies would not be here today. Of course, government at that time would not have entertained that thought.

Apparently it did not take a real long time for the mutual insurance leaders of that time to decide that they could reap real benefits from forming an association where they could share ideas and solve problems jointly. This was especially important in view of the sharp spirit of competition between the stocks and the mutual companies of the day. As one of the PAMIC historians in the membership today, I still remember walking into a "stock only" agency and convincing the owner to give mutual insurance a try.

I wish someone would have videotaped one of the early conventions of this Association. I expect that, except for a vast difference in technology, much of the discussion would be similar to what we experienced at the Homestead in August. There would have been some talk about the advantages and the problems for a "fire only" company to become adventurous and begin to cover the peril of windstorm. It took our company almost seventy years to make that giant leap.

I will try to have something historical for my next note, but we must move on to the present. The association year is off to a good start. The convention appeared to be a great success. I was concerned at all of the changes that were instituted at this convention. As usual, I should not have worried. Attendance by company as well as individual attendance was a record for recent years. There was considerable value in the experience of staying at the Homestead. The cocktail reception in lieu of the banquet was a strong success. I would have thought it to be a mistake, but in actual experience it was better as it presented a much better venue for networking and visiting with old friends.

All of the comments that I received regarding the educational value was that it was one of the best. This was especially true of the meetings attended by directors.

Election Day is almost upon us. Those in government that have helped us in the past need our help more than ever this year. Please distribute PAMIC PAC information to your board and employees if you have not already done so.

Your committees are working on educational seminars and other beneficial projects for the coming year. Like many of you, we have some in house education, but we have found that nothing can replace the networking that takes place at PAMIC seminars. This is important for both new employees and those who are well seasoned. Our PAMIC dues are an investment in our staff and our future. I remember the PAMIC/NAMIC school at State College years ago. It is interesting to note that many of those in attendance at that school eventually became company managers and presidents. Let's work together to make year 100 the best.

Very truly yours,

Robert A. Fitzsimmons  
President/CEO  
Farmers Mutual Fire Insurance Company of Marble  
2006—2007 PAMIC Chairman

### From the President *continued from page 1...*

This is an election year and in the next Pulse I will feature our Government Affairs Committee and its Chairman Rob Dodds (Lititz Mutual). But I do want to remind you that the committee will host a luncheon with Dr. Terry Madonna on October 26. You all should have received notice of this meeting. Dr. Madonna is the director of the Keystone Poll, the leading political poll in the Commonwealth and his insightful comments always generate intense interest when he addresses our members. I hope to see you there.

Sincerely,

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

# Government Affairs

## PAMIC PAC News



A special THANK YOU to all of the following who have given so generously to the PAMIC PAC throughout the year:

Richard F. Andraki  
Mark Blackburn  
James L. Bookhamer III  
George H. Conrad III  
Gerald B. Ditz  
Robert D. Dodds  
Nancy Early  
Karen S. Fulton  
Robert L. Funk  
Henry H. Gibbel  
Henry R. Gibbel  
John R. Gibbel  
Gary A. Gould  
John C. Grantland  
Dana Hartle  
Dr. Paul G. Hess  
William R. Hill  
Steven J. Holsinger  
Jack B. Horner  
Clyde W. Horst  
Thomas S. Inch  
Byron K. Long  
Jay H. Lutz

Robert L. Lyon  
Charles A. Michael, Sr.  
Chris Moresco  
Donald H. Nikolaus  
Penn National Insurance/ Inservco PAC  
Val G. Nicholl  
Lloyd N. Nosker  
Thomas C. Reichl  
Kenneth L. Reighard  
Frederick G. Rummel  
Larry D. Sauder  
Saul Ewing LLP  
Robert J. Schupp  
Glenn H. Shelly  
Steven Sliver  
John K. Smith  
Anthony G. Stellar  
Lydia M. Stephan  
Howard C. Stevens  
Floyd Todd  
Floyd E. Todd, Jr.  
David Weaver  
Michael A. Yeager  
Dennis J. Yonkin

In an effort to reduce mailing costs of the *Pulse*, PAMIC is e-mailing the *Pulse* to those who have e-mail addresses.

If you currently receive the *Pulse* by mail and have a new e-mail address, please send your e-mail address to:

[pamic@pamic.org](mailto:pamic@pamic.org)

# Education Update

## Upcoming Seminars from PAMIC!

### Underwriting & Loss Prevention Seminar

November 8, 2006  
Holiday Inn  
Harrisburg/Hershey

#### Sessions Include:

Comments by Cheryl Whiteley, PAMIC Underwriting & Loss Prevention Committee Chair and Vice President, Farmers & Mechanics Mutual Insurance Company  
Roundtable Discussions on the following topics: Agency Relationships, Loss Control, Next Generation of Underwriters, Protocol for Administrative Hearings, Successful ITV Communicatons and Where to Go For Underwriting Information  
A Four Member Producer Panel  
Trends in Insurable Interests  
Construction Defects

Please e-mail us : [pamic@pamic.org](mailto:pamic@pamic.org) or call us: (717) 303- 0197 for your brochure.

### 2006 Information Systems Roundtable

Friday, December 8, 2006  
9:00 am to 1:00 pm  
Donegal Mutual Insurance Company  
Marietta, PA

#### Sessions On:

- ◇ Write-Pro online with real -time, entry, underwriting rating, and issuance system features. Demonstated by members of Donegal Group's IT Staff.
- ◇ The ins and outs of working with major software vendors and off-shore forms.
- ◇ A tour of Donegal's Technology Center.
- ◇ Roundtable discussion on penetration testing, security audits, billing systems, agency sweep, EFT Recurring and IT staffing issues.

Please e-mail us : [pamic@pamic.org](mailto:pamic@pamic.org) or call us: (717) 303- 0197 for your brochure.

For more information on these seminars and other education opportunities available through PAMIC, visit the association website at [www.pamic.org](http://www.pamic.org) or contact Marri Lamoureaux at (717)-303-0197 or [mlam@pamic.org](mailto:mlam@pamic.org).

# Convention Highlights 2006

The 2006 PAMIC/VAMIC Convention at The Homestead was pure delight! Nestled in green rolling mountains of West Virginia, the Homestead poured on the southern hospitality and charm.



**We learned.**



**We dined.**



**We marveled.**



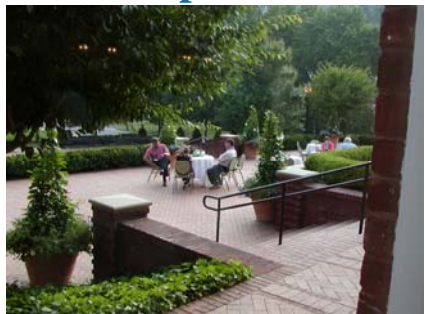
**We enjoyed.**



**We met.**



**We partied.**



**We relaxed.**



**We conversed.**

## 2006-2007 PAMIC EVENTS

### Mid-Atlantic Insurance School

October 11-13, 2006

Brown Schultz Sheridan & Fritz,  
Camp Hill, PA

### Underwriting & Loss Prevention Seminar

November 8, 2006

Holiday Inn, Hershey/Grantville

### IS Roundtable

December 8, 2006

Donegal Mutual, Marietta, PA

### Mutual Insurance Days

February 5 & 6, 2007

Hilton Hotel, Harrisburg, PA

### Small Company Seminar

March 15, 2007

The Atherton Hotel, State College, PA

### Claims Summit

April 11 & 12, 2007

Eden Resort Inn, Lancaster

Mark your  
calendars for these  
PAMIC  
opportunities for  
education. Also check  
out our new Website by  
going to [www.pamic.org](http://www.pamic.org)

# Convention Candid



## From Harford Mutual Marketing Manager Search

Harford Mutual Insurance Company has an immediate opening for a marketing manager. Interested candidates must have 10 years of commercial property and casualty experience. Advanced degree or comparable insurance education required. Competitive benefits offered.

Send resumes to:

### Ellen Truant

VP Human Resources  
200 North Main Street  
Bel Air, MD 21014  
ellen\_truant@harfordmutual.com

Harford Mutual Board has elected **Steven D. Linkous** as President and CEO. Mr. Linkous joined Harford Mutual in 1985 and was promoted to Assistant Vice president, then Vice President and finally Senior Vice President. He will succeed **Carroll J. Fitzgerald** who will continue to serve the Board as its Chairman. In addition, the Board elected **John R. Spielberger**, Executive Vice President. He will continue to serve as General Counsel as well. Mr. Spielberger joined Harford Mutual 1988 as General Counsel and Claims Manager. He was promoted to Vice President in 1992, then Senior Vice President and the General Counsel in 1994.

## From Everett, PA

Everett Cash Mutual is happy to announce the promotion of **Sallie Bonchi** to the position of Claims Manager for the Company.

Sallie brings to the Claims Department 28 years of insurance industry experience, most recently as a Personal Lines Supervisor in the Underwriting Department.

Sallie has completed her API, AU designation and is enrolled in the AIC designation program

. Sallie is a charter member of the Tri-county NAIW serving for 18 years. She enjoys active participation in her local church and is the current president for the Gideons Auxiliary. Sallie and her husband, Jon reside in Bedford, PA.

## From Margolis Edelstein

Margolis Edelstein is pleased to announce the opening of their eighth location, the Central Pennsylvania branch office. **Stephen L. Dugas**, Esquire, long an Associate member of PAMIC while at his previous firm, was admitted as a partner with Margolis Edelstein to operate this newest branch, whose physical location is:

Suite 303, Allegheny Professional Center, 1798 Old Route 220 North, Duncansville, PA, with a mailing address of P.O. Box 628, Hollidaysburg, PA 16648.

Mr. Dugas will continue to handle the same type of business as he has for the past twenty-five years, including premises liability, both personal and commercial; automobile liability, including UM and UIM claims; first party claims and suits, including Examinations Under Oath and "bad faith" litigation; and workers compensation claims.

Margolis Edelstein has previously serviced the needs of the insurance industry throughout Pennsylvania from its offices in Philadelphia, Harrisburg, Pittsburgh and Scranton, as well as offices in Westmont and Berkeley Heights, New Jersey and Wilmington, Delaware.

With the addition of the Central Pennsylvania office, Margolis Edelstein has continued to expand its ability to provide the highest level of service to the insurance industry throughout the region.

**James R. Kahn**, Esq., was honored by the Jewish Family and Children's Service of Greater Philadelphia for his services as Board Chairman.

Jim's contribution of over 20 years of volunteer work on behalf of the Agency and its clients will be celebrated with a dinner in his honor on November 9, 2006.

Jim and the executive committee he chaired were noted for the appointment of new and invigorated management and development staff.

Jim's involvement with JFCS began in 1983 as a "big brother". He participated in many board activities and volunteer efforts and was the recipient of the Young Leadership Award presented by the Jewish Federation of Greater Philadelphia in 1993.

## From Penn National Insurance

Penn National Insurance has elected a new director and named new management. **Doug Stago**, president of K.R.MacDonald, Inc., of Harrisburg, PA, was elected to Penn National's Board of Directors.

**John V. Foster** has been named the new Vice President of Personal Lines.

**Joseph Moskowski**, CPCU, CIC, was named Vice President of Marketing, Sales and Business Development.

**Richard Maffuccio** has been chosen Regional Vice President of the Pittsburgh office.

**Andrew Potalivo**, CPCU, ARM, AU, was named the New Business Manager.

**Jody Putt**, AIS, ARP, has been selected as Penn National's New Agency Support & Market Research Manager.

Congratulations to one and all!

# Member News continued.....

## From Marshall, Dennehey, Warner, Coleman & Goggin (MDWC&G)

**Thomas R. Bond**, Esq. Elected to Arizona Captive Insurance Association Board of Directors

Philadelphia, PA – At the recent annual conference of the Arizona Captive Insurance Association, **Thomas R. Bond**, Esquire, with the regional defense litigation law firm Marshall, Dennehey, Warner, Coleman & Goggin, was elected to serve as a member of the Board of Directors. Bond serves the firm as Director of Client Development & Relations, and he also serves on the firm's Board of Directors. He also is a member of the Board of Directors of the Mental Health Association of Southeastern Pennsylvania.. He is very active in the alternative risk transfer community as a member of the Captive Insurance Companies Association, the South Carolina Captive Insurance Association, Inc., and the National Risk Retention Association.

On October 12, **R. Bruce Morrison**, Esq., of MDWC&G, participated in the PA Defense Institute's Annual Conference by giving a presentation entitled *The Impact of Conditio on Claims Handling*. His practice is mainly in the area of insurance coverage and bad faith litigation.

**Edward M. Galang**, Esq., participated on the faculty in the PA Bar Institute's *Practical Pretrial Practice*, which was held in Mechanicsburg, PA on September 20th, and in Philadelphia on September 26th.

**Mark T. Riley** participated in the *Tort Law Update* portion of the Bar Institute's *Annual CLE Down the Shore*.

**Kathleen M. Kramer**, Esq., presented a continuing education program on behalf of the Insurance Society of Philadelphia entitled: *Medical Malpractice Professional Liability*. This workshop examined insurance policy provisions in order to understand insurance agreements, conditions, and exclusions.

## From PAIIA

The Pennsylvania Association of Independent Insurance Adjusters (PAIIA) announces its Fall Seminar on Friday, October 27 at the Holiday Inn Grantville, PA 17028. The seminar begins at 9:00 a.m. with opening remarks by the Association's President, **David Kern**, (Champion Adjustment) and concludes at 1:00 p.m. with a complimentary lunch to follow.

Speakers include:

- **Edward J Stolarski** of Wilbraham, Lawler & Buba on "Practical Considerations in Evaluating and Adjusting Condominium Losses."
  - **Steven Schorr** and **Andrew Durian** of DJS Assoc. on "Developments in Computer Animation and Demonstrative Evidence."
  - **Stephen Perone** of the Pennsylvania Insurance Guaranty on the "Role, Function and Practical Operation of the Guaranty"
- Stephen Wistar** of Accuweather on "The Use of Meteorology as a Forensic Tool".

Many of the PAIIA members are also Associate Members of PAMIC and an invitation is extended to the claims personnel of all PAMIC companies. PAMIC claims adjusters or supervisors who would like an invitation or to register may contact the seminar chair:

**Hugh McClure** (Massa-McClure & Co.) @ 215-659-9700 or e-mail: [HughMcClure@MassaMcClure.com](mailto:HughMcClure@MassaMcClure.com).

## From West Alexander, PA

Old Elizabeth Mutual Fire Insurance Company: A small company with a big heart, has some major changes to their Board. The long time director/treasurer **Albert (Bud) Ripple**, retired after 40 years. He joined Old Elizabeth Mutual Fire Insurance Company in 1963.

**Ann Andrew** retired as President in January 2006. She joined the company in 1997.

**Paul Williams** replaced her as President. Mr. Williams joined the company in 1998.

Two new directors are **Lucille Ripple** and **Terriann Lovejoy**. Lucy joined the company as an agent in 1998 and Terriann joined as a director in May 2006.

**Interested** in having an article or an announcement about your company in a future edition of the **PULSE** Newsletter? We would love to hear "what's new with YOU!"

Please send your articles or announcements to :

**Jeanne Thomas**

**PAMIC**

**1017 Mumma Road, Suite 103**

**Wormleysburg, PA 17043**

or e-mail us at: [pamic@pamic.org](mailto:pamic@pamic.org)