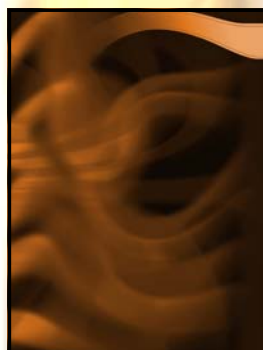
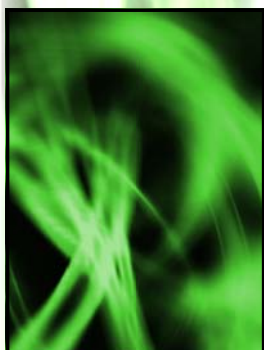
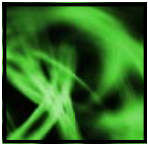


PAMIC VAMIC WVAIC

COMBINED CONVENTION



AUGUST 3-5, 2008
NEMACOLIN WOODLANDS RESORT
FARMINGTON, PENNSYLVANIA



Join PAMIC, VAMIC and WVAIC for our first ever tri-state Combined Convention at the magnificent Nemacolin Woodlands Resort!



This Convention promises to provide excellent opportunities for networking and education. The wide array of educational breakout sessions has something to interest both the Insurance Executive and Insurance Board Member. You won't want to miss this exceptional line-up of presenters.



The Convention begins on Sunday evening with a lively Welcome Reception. There will be plenty of food, fun and conversation. And of course, there will be something in store for the kids as well. Monday and Tuesday morning will be packed with informative sessions on the latest insurance trends and issues.

Our Chairmen's Reception on Monday evening will highlight the taste, sights and sounds of Italy. The ever popular Convention Golf Outing will be held Tuesday afternoon on the Links Course.

Be sure to mark your calendars now so you don't miss out on this exceptional experience at Nemacolin Woodlands Resort and the Combined Annual Convention!



The PAMIC, VAMIC and WVAIC leadership welcomes you to this 2008 Combined Convention.

In the dynamically changing landscape that is the current property/casualty marketplace, punctuated by intensifying competition, continued downward pressure on premium rates, excess capacity in the primary market, low investment returns, and escalating medical costs, the challenges that carriers face to successfully navigate these turbulent waters are more pronounced than ever. Given those challenges, we have planned this joint convention around breakout sessions and roundtable discussions that are designed to speak to the current issues and obstacles carriers face, and provide insights as to how our members can successfully chart a course through these challenging times.

We extend a special “thank-you” to our many Convention Sponsors knowing that, without their support, a first-class Convention such as this would not be possible.

We look forward to seeing all of you at Convention.



Kenneth R. Shutts
Penn National
Insurance



Mark K. Getz
Shenandoah
Mutual Fire
Insurance
Company



Brian Culp
Farmers &
Mechanics Mutual
Insurance
Company of WV

SESSION TOPICS

General Session

Capital Market Trends and Future Effects of Globalization

Jerry T. Lynch, Chairman, *President & CEO*, General Re New England Asset Management, Inc.

"More of Jerry Lynch!" was the feedback from attendees at PAMIC's Financial Management Seminar last year. Mr. Lynch is a dynamic speaker in the area of Financial Trends. He will share his thought provoking observations and insights on current capital market trends and the future effects of globalization. You won't want to miss this fascinating presentation.

Mutual Concerns

John Bykowski, NAMIC Chairman

Chairman, President & CEO, SECURA Insurance Companies, Appleton, Wisconsin

John Bykowski will focus his presentation on the importance of advocacy in ensuring that our mutual concerns receive a fair hearing before Congress, state legislatures, and federal and state regulators.

Key Issues and Public Perception

Jeanne M. Salvatore, *Senior VP for Public Affairs*, Insurance Information Institute

Jeanne Salvatore works closely with national and local media, appearing often on radio, TV and in print as a spokesperson for insurance-related issues that directly affect the consumer. Ms. Salvatore will discuss the central issues affecting the industry and the public attitudes and perceptions of those issues. She will examine how media coverage of the insurance industry shapes public attitude.

Executive Breakout Sessions

Enterprise Risk Management

Brian C. Fischer, ACAS, MAAA, *Managing Director*, Guy Carpenter Instrat

This session will cover basic principles of ERM that every company should know, what companies can be doing today to begin to build and organize an ERM culture and environment, and a brief view of the future direction of ERM.

How to Prepare for an AM Best Rating Meeting

Dareen Piperno, CPA, *Assistant VP, Rating Agency & Accounting Practice Group*, AON

Dareen will present the key items that management should be prepared to discuss when conducting their annual meeting with A.M. Best.

Soft Market Management

Kimberly Hanky, *Vice President*, Gen Re Corporation

NAIC Financial Examiners Handbook

Lewis Bivona, CPA, *Principal*, Withum, Smith + Brown
David DelBiondo, CPA, *Director*, Bureau of Financial Examinations,
PA Department of Insurance

What should you expect at your next financial exam? How should you prepare for it? How will it be different than your last exam? These questions and more will be the focus of this panel discussion. Presenters will share real life experiences including what has worked well and what hasn't.

Legislative Update by State

Jill Bentz, *Partner*, Dinsmore and Shoals, West Virginia
Steven C. Elliott, J.D., CPCU, *President*, PAMIC
L. Gerald Roach, *President*, Mutual Insurance Society of Virginia

Three different sessions - Attendees will choose which state discussion to attend. Discussions will center on the latest regulatory and legislative issues affecting that state.

Black Box Technology

Wayne J. Denham, *Senior Engineer*, ARCCA, Inc.

This presentation will explore the various aspects of event data recorder technology, including its integration with airbag/occupant protection technology and provide attendees with a basic understanding of crash types and recording capabilities of various vehicles. Case studies will be discussed to demonstrate the versatility of the technology.

Climate Change: Risk and Opportunity

Thomas Thumerer, *GEO Senior Research Meteorologist*, Munich Re America

Climate change is one of the most critical global challenges of our time, impacting various parts of society and the economy. The insurance industry is especially affected by global warming in the field of natural catastrophes and other business segments, but it has the tools and know-how to prepare for future changes. This presentation looks at the history of natural disasters from 1950 to the present and discusses both the risks and opportunities facing the insurance industry.

Executive Roundtable Discussions

Back by Popular Demand! This year there will be seven Discussion Groups to choose from. Each discussion will last approximately 25 minutes giving you time to visit three different roundtable discussions. Discussion Groups include:

- ◆ AM Best Rating Issues, Dareen Piperno, AON
- ◆ E-Discovery and Record Keeping, Dale Forythe, Esq. & Michael Magulick, Esq, Wayman, Irvin & McAuley, LLC
- ◆ Ease of Doing Business, Peter Kraynak, Managing Director, Info724 Ltd.
- ◆ Emerging Trends in Technology, Jim Thumma, Optical Imaging Technology, Inc.
- ◆ ERM, Jerry Wollam, NAMICO
- ◆ Federal Regulation, Joe Thesing, NAMIC
- ◆ HR Legal Issues, Catherine Walters, Saul Ewing

Director Breakout Sessions

Reinsurance 101

Floyd Todd, *Managing Director*, Three Rivers Intermediary

Mr. Todd will provide an introduction to the basic terminology and concepts of reinsurance negotiations for insurance company directors and employees who have little experience with reinsurance.

Basic Corporate Governance

Jerry Wollam, *President*, NAMICO

This session will address the fundamentals of corporate governance for mutuals, understanding your role as a board member including role of management vs. role of a director, term limits and qualifications of board positions, and the importance of independent directors.

Strategic Planning & Execution: The Importance of Playing on the Run

Larry R. Webber, Management Instructor & Facilitator

Participants in this session will be introduced to an innovative and proven approach to strategic thinking and management - one that results in clarity of purpose, alignment, focused action and real performance.

Executive Compensation: The Fundamentals of Building a Plan That Drives Performance

Larry R. Webber, Management Instructor & Facilitator

This session will focus on helping participants understand the fundamentals of executive compensation planning and how compensation can be effectively linked to company performance.

Spouse Sessions

Nemacolin Art Tour

Nemacolin tour guides will take us on a walk around the Resort which is quite simply a study in world renowned art. From the walls to the grounds, art of various mediums – paintings, sculptures, furniture, glasswork, historical artifacts – is showcased for guest enjoyment.

The collection ranges from local talent to Lautrec and Rockwell. Consisting of nearly 1000 individual pieces and valued at over \$45 million, the Art Collection graces all aspects of the resort – from common areas to the Presidential Suite.

A Tea Party

Sandy A. Sipe, CMP, *Director of Sales and Marketing*, Radisson Penn Harris Hotel & Convention Center

Join your friends for a High Tea Party complete with a variety of teas and those cute little finger sandwiches. During the Tea, Sandy Sipe will share some tips and techniques in party planning and etiquette and have you sharing your stories as well.

Convention Sponsors

Convention Sponsors Support your Convention Experience!

The PAMIC/VAMIC/WVAIC Combined Convention would not be possible without the generous support of our sponsors. We hope you will join us in extending a hearty "Thank You" to this year's Petroleum, Diamond and Platinum Level Sponsors



Petroleum Sponsors



GUY CARPENTER



TOWERS PERRIN

REINSURANCE



Diamond Sponsor



Platinum Sponsors

- ◆ Amper, Politziner & Mattia, P.C.
- ◆ Aon
- ◆ Munich Re America
- ◆ Salvage Direct
- ◆ Saul Ewing

**Convention Sponsorships are still available.
For more information, please call PAMIC at 717-303-0197**

AGENDA

Sunday, August 3

3:00 – 5:00 **VAMIC Directors' Meeting**

4:00 – 6:00 **Convention Registration**

5:00 – 7:00 **Welcome Reception**

Monday, August 4

7:30 – 8:30 **Continental Breakfast and Registration in Exhibit Hall**

7:45 – 8:30 **Kauffman Interfaith Breakfast (Requires pre-registration)**

8:35 – 10:15 General Session

Welcome – Steven C. Elliott, J.D., CPCU, *President*, PAMIC

Invocation – 2008 Convention Chaplain Gary Huff, *President*, Juniata Mutual Insurance Company

Introduction of Association Board Members

Mutual Concerns– John Bykowski, NAMIC Chairman

President/CEO, SECURA Insurance Companies, Appleton, Wisconsin

Keynote Address:

Capital Market Trends and the Future Effects of Globalization – Gerald T. Lynch, *President & CEO*, General Re - New England Asset Management, Inc

10:15 – 10:45 **Refreshment Break in Exhibit Hall**

10:45 – 11:35 Breakout Sessions

Executive Sessions

Enterprise Risk Management – Brian Fischer, Guy Carpenter

How to Prepare for an AM Best Meeting – Daren Piperno, AON

Directors Session

Reinsurance 101 – Floyd Todd, Three Rivers Intermediary

11:00 – 12:30 **Spouse Session – A Tea Party!**

11:40 – 12:30 Breakout Sessions

Executive Sessions

Soft Market Management – Kimberly Hanke, Gen Re

NAIC Financial Examiners Handbook Panel

David Delbiondo, PA Dept. of Insurance

Lewis Bivona, Withum, Smith + Brown

Directors Session

Basic Corporate Governance – Jerry Wollam, NAMICO

12:30 – 1:45 **State Annual Meetings**

Separate lunch rooms for each state

1:45 – 2:45 **Legislative & Regulatory Updates by State**

Pennsylvania – Steven C. Elliott, PAMIC

Virginia – L. Gerald Roach, Mutual Insurance Society of Virginia

West Virginia – Jill Bentz, Esq., Dinsmore and Shoals

5:00 – 7:00 **Chairmen's Cocktail Reception**

Tuesday, August 5

7:00 – 8:00 VAMIC Advisory Breakfast

8:00 – 8:50 Executive Breakout Sessions

Black Box Technology – Wayne J. Denham, ARCCA Inc

Climate Change: Risk and Opportunity – Thomas Thumerer, Munich Re America

8:00 – 9:30 Directors' Breakout Session

Strategic Planning & Execution – Larry Webber, Management Instructor & Facilitator

9:00 – 10:30 Executive Breakout Session

Roundtable Discussions

- ◆ *AM Best Rating Issues* - Dareen Piperno, AON
- ◆ *E-Discovery and Record Keeping* – Dale Forythe & Michael Magulick, Wayman, Irvin & McAuley, LLC
- ◆ *Ease of Doing Business* – Peter Kraynak, Info724 Inc.
- ◆ *Emerging Trends in Technology* – Jim Thumma, Optical Imaging Technology
- ◆ *ERM* – Jerry Wollam, NAMICO
- ◆ *Federal Regulation* – Joe Thesing, NAMIC
- ◆ *HR Legal Issues* – Catherine Walters, Saul Ewing

9:30 – 10:00 Directors' Break

10:30 – 11:00 Executives' Break

10:00 – 10:50 Directors' Breakout Session

Executive Compensation – Larry Webber, Management Instructor & Facilitator

11:00 – 12:15 Spouse Session - *Nemacolin Art Tour*

11:00 – 12:15 General Session

Sponsor Recognition

Association Past Presidents/Chairmen's Recognition

Keynote Address:

Key Issues Facing Insurance Companies – Jeanne M. Salvatore,
Senior VP Public Affairs, Insurance Information Institute

Door Prize Drawings

12:15 – 1:30 Lunch (on your own)

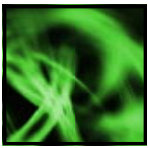
1:30 – 6:00 Annual Convention Golf Tournament

6:00 – 7:00 Farewell and Golf Reception

All Convention Attendees are invited!

Wednesday, August 6

9:00 – 10:00 PAMIC Directors' Meeting



CONVENTION REGISTRATION

Name _____

Badge Name _____

Company _____

Address _____

Phone _____

Email _____

Please let us know of any Dietary or Accessibility needs you have _____

REGISTRATION FEES

PAMIC/VAMIC/WVAIC Member..... \$195

Non Member \$300

Spouse \$125

Name _____

Children under 12..... no charge

Children 12 and over..... \$50

Name/s & age/s _____

Registration Fee includes Welcome Reception, Continental Breakfasts, Luncheon on Monday, Refreshment Breaks, Chairmen's Reception, Closing Reception, Convention Registration Materials and all Convention sessions.

Not Included in Registration Fee:

Larry Kauffman Interfaith Breakfast ...\$30

Number attending the Kauffman Breakfast _____

Registration Total \$ _____

(Registration fee/s plus optional Breakfast fee)

Registration Deadline: July 21, 2008

Cancellation Policy: A full refund will be given if notice of cancellation is received on or before July 21. Cancellation received after this date will not be eligible for a refund.

Mail Registration Form to:

PAMIC, 1017 Mumma Road #103, Wormleysburg, PA 17043

Fax to 717-303-1501 or register online at pamic.org

GOLF TOURNAMENT REGISTRATION



Tee off at the Convention's Annual Golf Scramble. The Links Course is Nemaocolin Woodlands' original golf course. A tricky par-70, The Links' small, undulating greens are set against the picturesque mountains of the Laurel Highlands.

At 6,643 yards from the tips, reaching most of the holes is not a problem... but that's where the fun begins. Putting these problematic greens can give even the most accomplished player fits! The Links provides a first-rate golfing experience, sculpted through the Laurel Highlands where rocks and water naturally come into play on several holes. Deep woods, high rough and lakes surround the beautiful fairways with majestic views of the Alleghenies.

BE A GOLF SPONSOR

Tournament prizes and hole sponsors are currently being sought. If you would like to contribute to this fun filled event, please call PAMIC at 717-303-0197.

- I will sponsor the foursome listed below \$336
- I will be playing with the golfers listed below \$84
- I will be playing. Please put me in a foursome \$84
- I would like to be a hole sponsor \$100
- I will contribute _____ as a prize.

Golf Total \$ _____

Convention Total \$ _____
(Includes all registration fees and golf)

Names in Foursome:

1. _____
2. _____
3. _____
4. _____

Mail Registration Form to:
PAMIC, 1017 Mumma Road #103, Wormleysburg, PA 17043
Fax to 717-303-1501 or register online at pamic.org

NEMACOLIN WOODLANDS RESORT

Rooms are reserved for the Combined Convention only through June 18. Reservations made after June 18 are on a space and rate available basis so be sure to make your reservations early!



SO MUCH TO DO!

NemaCOLIN Woodlands Resort, located in the Laurel Highlands of Southwestern Pennsylvania, covers 3,000 acres and features 335 luxurious guestrooms, suites, townhouses and private luxury homes.

In addition to the internationally acclaimed Woodlands Spa, the resort offers two championship golf courses. For shooting of another sort, guest should visit the NemaCOLIN Field Club, an outdoor sporting faculty with 30 stations, a Shooting Academy, wing shooting and Fly Fishing. At the Beach visitors will find pedal boat rides, kayaks, and more or for a more rugged experience, there's the 18-mile Off-Road Hummer Driving Academy.



Take a walk on the "wild side" at the Wildlife Academy, home of the Equestrian Center, animal nursery, petting zoo, animal habitats, and educational programs. Black bears, zebra, buffalo, tigers, hyenas, moose, and wolves are just some of over 100 animals that call NemaCOLIN home.



For more information on all that NemaCOLIN has to offer, please visit www.nemacolin.com.

Reservations at NemaCOLIN

Reserve your room today by calling NemaCOLIN at 1-800-422-2736.

There are three room types to choose from:

- ◆ Chateau Accommodations \$299 per night
- ◆ Lodge Accommodations \$250 per night
- ◆ Two Bedroom Townhouse \$250 per night (Townhouses are on site, approximately one mile from meeting area, near the playground and zoo. Drive your own car, walk or take a NemaCOLIN shuttle to and from meeting rooms.)

