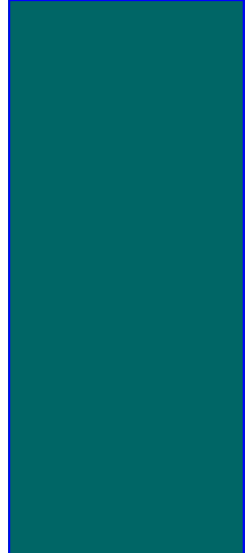


Pennsylvania Association of Mutual Insurance Companies

# Underwriting and Loss Prevention Seminar

November 5, 2008  
Hershey Country Club

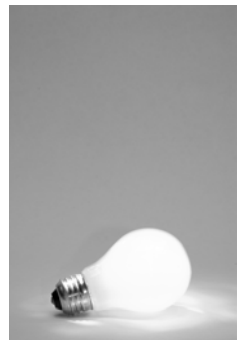


## Overnight Accommodations

**Hampton Inn and Suites**  
**749 East Chocolate Avenue, Hershey, PA**

A Group Rate of \$99 is available for all reservations  
made before October 7.

To reserve your room call 717-533-8400 and ask for the  
PAMIC Group Rate.



# Wednesday, November 5

**8:00 AM - 9:00 AM**

**Registration and  
Continental Breakfast**

**8:55 AM**

**Welcome**

*2007–08 PAMIC Underwriting & Loss  
Prevention Committee Chair*

**Robert A. Gage, President, Briar  
Creek Mutual Insurance Co.**

**9:00 - 10:00 AM**

**Executive Panel Discussion**

This session will feature moderated executive discussion on a wide range of underwriting issues, both commercial and personal.

**Panelists:**

- **Robert A. Fitzsimmons, President & CEO, Farmers Mutual Fire Insurance Company**
- **Douglas Gaudet, CPCU, President & CEO, Penn Millers Insurance Company**
- **Kenneth R. Shutts, President & COO, Penn National Insurance**

**10:00 - 10:20 AM Break**

**10:20 - Noon**

**Roundtable Discussions**

Roundtable Discussions allow you to ask questions, share ideas and discuss the issues. There will be seven topics to choose from. Each discussion will last 25 minutes giving you time to visit three different roundtables. Discussion groups include:

- **Underwriting Alternative Energy, TBA**
- **New and Emerging Issues, Mary-Frances Litwinis, A-PLUS/IX, Unit of ISO**
- **Underwriting Tools, Suzanne Chrisemer, Penn National Insurance**
- **Inspections, Byron Long, MMG Ins.**
- **Managing Agency Relations, Sharyn Klimko, Lititz Mutual Insurance Co.**
- **Underwriting in a Soft Market, Eric Schmader, Farmers Mutual Fire Ins. Co.**
- **Commercial Underwriting, Paul Walker, Esq., Thomas, Thomas & Hafer**

**12:00 - 1:00 PM Lunch**

**1:00 - 1:50 PM**

**Breakout Sessions I**

**Financial Outlook**

**Sean Mooney, PhD, CPCU, Chief Economist, Guy Carpenter & Co.**

Dr. Mooney will examine the financial standing and outlook for the insurance industry, including a review of the impact of the subprime fiasco and subsequent economic downturn on the industry.

**Understanding Insurance**

**Company Financial Statements**

**Henry J. Straub, Principal, Brown Schultz Sheridan & Fritz**

This session will take a closer look at company statutory financial statements - both the audit and annual statement. New developments in financial reporting will also be discussed.

**1:50 - 2:10 PM Break**

**2:10 - 3:00 PM**

**Breakout Sessions II**

**Predictive Modeling**

**Roosevelt Mosley, Principal & Consulting Actuary, Pinnacle Actuarial Resources**

Mr. Mosley will discuss predictive analytics and its impact on property casualty insurance business including underwriting, rate making, product management and regulatory perspectives. Particular emphasis will be given to the opportunities and challenges of predictive modeling for smaller carriers for personal and commercial lines.

**Underwriting Principles**

**C. A. "Mike" Michael Jr., Personal Lines Supervisor, Lititz Mutual Insurance Company**

**William Turner, Assistant VP, BF Re Underwriters, LLC**

Seasoned underwriters, Bill and Mike, will discuss both personal and property underwriting principles.

**3:00 PM Adjournment**

# Registration Form

---

## Underwriting & Loss Prevention Seminar

Wednesday, November 5, 2008

Hershey Country Club, 1000 E. Derry Road, Hershey, PA 17033

Telephone: 717-533-2160

**To Register please complete this form and return by October 30 to:**

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

Fax to 717-303-1501 or register online at [www.pamic.org](http://www.pamic.org)

Name \_\_\_\_\_

Nickname for badge \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Do you have Dietary or Accessibility needs? \_\_\_\_ Yes \_\_\_\_ No

If so, please describe \_\_\_\_\_

Lunch Preference: *(Please choose one)*

Baked Chicken Breast     Seared Sea Bass     Stuffed Portobello

*If no selection is made, chicken will be provided.*

## CE Credits

---

This Seminar has been submitted to the Pennsylvania Department of Insurance for 6 CE Credits.

To request credits outside of PA, please call PAMIC at 717-303-0197.

Call early as Credit Requests must be submitted in advance.

**I would like to receive Pennsylvania CE Credits for this seminar.**

License Number (required for credit reporting) \_\_\_\_\_

## Registration Fee

---

**PAMIC Member/Associate Fee            \$125**

**Non Member Fee                            \$200**

Payment Options:  Check Enclosed     Please send Invoice

## Cancellation Policy

---

A full refund for this seminar will be given if a cancellation notice is received on or before October 30, 2008. Cancellations received after this date will not be eligible for a refund.

PAMIC  
1017 Mumma Road, #103  
Wormleysburg, PA 17043

**Register Today!**

**Online at [www.pamic.org](http://www.pamic.org) or fax to 717-303-1501.**