



**2005-2006
PAMIC
ANNUAL
REPORT**

**Pennsylvania Association of
Mutual Insurance Companies**

PAMIC

THE PENNSYLVANIA ASSOCIATION OF MUTUAL INSURANCE COMPANIES

The Pennsylvania Association of Mutual Insurance Companies (PAMIC) was founded in 1907. Today, almost a hundred years later, our membership includes 58 mutual property and casualty insurance companies. In addition, we have over 100 associate members, including law and accounting firms, adjusting and software companies, rating bureaus and other businesses providing services to property and casualty companies.

PAMIC members are served in two ways. First, we provide members with an unparalleled variety of educational opportunities. Throughout a typical year, members and other registrants can attend seminars and roundtables on the entire spectrum of insurance company functions, including claims, underwriting and loss control, financial management, human resources, marketing, information systems, and other current topics. Second, PAMIC communicates the views and concerns of our members to legislators and regulators and acts as the primary source of government affairs information for members.

OUR MISSION:

Our mission is to support our membership in successfully meeting the insurance needs of the public in a dynamic financial services environment. Our success will be measured by the financial stability and perpetuation of our membership.

OUR VISION:

PAMIC will be the Mid-Atlantic Region's best source of education and networking for the insurance professionals, 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.

OUR 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

PAMIC Chairman's Message



I would like to thank the committee chairs and volunteers for their efforts in creating this past year's educational and networking opportunities. PAMIC fulfilled its mission of legislative advocacy and providing educational and networking opportunities in varied forums and formats to its members.

During the year, the association and its membership debated a range of topics, from strategic direction to the very finite exercise of defining its corporate governance. In Pittsburgh last summer, the membership addressed the strategic direction of the organization. This spring, the members again convened to address the very specific details of the organization's governance. While very different in content, both exercises served to bring the membership together to discuss the future of PAMIC.

PAMIC continues to rebound from its financial underperformance of several years ago and is in a markedly improved position today. Granted, the membership dues have increased substantially while the membership base is contracting, but a current equilibrium has been achieved.

Finally, the good work of PAMIC is not possible without the staff of PAMIC. The leadership and volunteers come and go, but the staff members of the organization help keep the institutional memory, not to mention the operations, going along seamlessly. I commend them for their efforts.

Warmest Regards,

A handwritten signature in black ink that reads "Robert L. Lyon". The signature is fluid and cursive.

Robert L. Lyon
Millers Mutual Insurance
PAMIC Chairman 2005-2006

The Year in Review

PAMIC President's Message

This year Chairman Bob Lyon has led PAMIC through an era of great organizational change. The move of our convention to August was probably the most minor but most appreciated change, especially by our associate members and exhibitors. The greatest substantive change was undoubtedly the adoption of completely modernized bylaws and articles. However, for those who availed themselves of the opportunities, the most noticeable changes have been in our greatly enlarged and enhanced educational programs.



This year we continued offering our three-day underwriting schools. We are taking the basic CPCU/IIA courses in sequence. And, in the coming year, we are beginning repeats of earlier segments. The turnout has been gratifying and the attendee feedback has been extremely positive. This year we also offered new seminars on specific, target topics. For example, we provided a Supervisory Management Seminar, continuing the tradition of quality human resources oriented education. For the first time this year we offered a Farm School, giving underwriters comprehensive instruction on the intricacies of farm forms. On the drawing board for the future are offerings on business interruption, equipment breakdown, E & O, and other important topics. As always, our Underwriting and Loss Prevention, Claims, and Financial Management designed and implemented our perennially popular seminars on those vital fields.

Our incoming Chairman, Bob Fitzsimmons, has told me that he has never attended a PAMIC meeting where he did not learn at least one new idea he could put to work right away. And then he went on to say that frequently he learned that one new idea not in the formal sessions themselves but during the dinners, receptions and coffee breaks. That is a perfect example of the value of networking, the second leg on the PAMIC tripod. We make special efforts to build networking opportunities into every one of our meetings. Like-minded people discussing common problems in a relaxed and collegial atmosphere is one of the hallmarks of PAMIC.

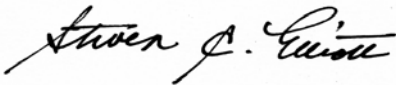
The Year in Review

PAMIC President's Message (continued)

Finally, but by no means least in importance to a heavily regulated entity such as our own, PAMIC serves as your government affairs representative in Harrisburg. This year promises to be critical for Pennsylvania as a general election looms. The first since the legislative pay raise that galvanized so many citizens into political action. PAMIC members, by their faithful response to legislative action calls, have done much to promote a better legislative environment for our industry. In the coming year, we plan to focus on government affairs and intensify our grassroots outreach. Our legislative visits during our annual Mutual Insurance Day have continued to grow in number and in influence. Next year we intend to expand on that solid base and enhance our grassroots lobbying to a year round presence.

So education, networking, and government affairs remain the three focus areas of PAMIC. This annual report shows you the names, the committees, and the numbers. But to really get behind the names and numbers and feel the pulse of PAMIC you need to become an active part of it. I encourage you to become an active participant in your association. I also want to thank my staff: Marri Lamoureux, for her outstanding work on our education program, and Jeanne Thomas for a smoothly running office. Thanks to all the membership and especially the elected leadership for their support, suggestions, criticisms, and counsel throughout the year.

Sincerely,

A handwritten signature in black ink, reading "Steven C. Elliott". The signature is written in a cursive style with a large initial 'S' and 'E'.

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

Board of Directors

Executive Committee

Robert L. Lyon, 2005—2006 Chairman
Millers Mutual Group

Robert A. Fitzsimmons, Chairman-Elect
Farmers Mutual Fire Insurance
Company / Marble

Kenneth R. Shutts, Vice Chairman
Penn National Insurance

Randy F. Shaw, Immediate Past Chair
Everett Cash Mutual Insurance
Company

Karen S. Fulton, Secretary-Treasurer
ARI Mutual Insurance Company

Steven C. Elliott, PAMIC President

Directors

Robert P. Brady
Cumberland Mutual Fire Insurance
Company

Kevin R. Filler
Frederick Mutual Insurance Company

Charles H. Flickinger
Brethren Mutual Insurance Company

Gary Gould
Centre County Mutual Fire
Insurance Company

Michael R. Klinefelter
Windsor-Mt. Joy Mutual Insurance
Company

Gary R. Miller
Bedford Grange Mutual Insurance
Company

George W. Scherbak
Saucon Mutual Insurance Company

John K. Smith
Pennsylvania Lumbermens Mutual
Insurance Company

Nominating Committee Report Officers Slated for 2006—2007

Chairman: Robert S. Fitzsimmons,
Farmers Mutual Fire Insurance Company
of Marble

Chairman-Elect:: Kenneth R. Shutts,
Penn National Insurance

Vice-Chairman: Kevin R. Filler,
Frederick Mutual Insurance Company

Secretary-Treasurer: Joseph L. Sloan,
Mutual Benefit Group

Immediate Past Chairman: Robert L.
Lyon, Millers Mutual Group

Directors Slated : Three Year Term

Henry R. Gibbel, Lititz Mutual Insurance
Company

Cyril J. Greenya, Donegal Mutual
Insurance Company

Howard C. Stevens, Farmers Mutual
Insurance Company

Directors Slated: Two Year Term

Herman Bontrager, Goodville Mutual
Casualty Company

Directors Slated: One Year Term

William R. Hill, Canonsburg Mutual Fire
Insurance Company

PAMIC Staff

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

Marri Lamoureux
Director of Educational
Programs & Conventions

Jeanne M. Thomas
Communications
Coordinator/Executive
Administrator

Treasurer's Report

PAMIC Budget to Actual Comparison July 1, 2005 through April 30, 2006

	BUDGET	ACTUAL*	PERCENT
Dues	\$216,667	\$271,278	125.2%
Seminars and Convention	42,917	71,238	166.0%
Interest	5,057	7,105	140.5%
Other	0	21,526	0.0%
Total Revenue	\$ 264,640	\$371,147	140.2%
Salaries	\$ 162,500	\$164,161	101.0%
Employee Benefits	29,400	18,314	62.3%
Payroll Taxes	12,188	11,157	91.5%
Salary & Benefits	\$204,088	\$193,632	94.9%
Equipment	\$7,083	\$8,565	120.9%
Rent	18,997	20,686	108.9%
Telephone	4,000	3,753	93.8%
Postage	5,000	3,171	63.4%
Dues/Subscriptions	3,918	5,002	127.7%
Office Supplies	5,000	5,430	108.6%
Travel	5,883	4,587	78.6%
Insurance	5,167	5,358	103.7%
Legal/Audit	5,833	6,241	107.0%
Committee Meetings	2,083	1,604	77.0%
Equipment maintenance	3,583	2,040	56.9%
Public Relations	1,667	0	0.0%
Officers' Expenses	0	1,093	0.0%
Legislative Visits	1,667	4,202	252.1%
Internet	3,333	0	0.0%
Accounting Outsourcing	2,500	5,619	224.8%
Miscellaneous	2,083	3,906	187.5%
Expenses other than Salary	\$77,748	\$81,256	104.5%
Total Expenses	\$281,836	\$274,888	97.5%
Revenue in excess of/ or less than expenses **	(\$17,196)	\$96,259	

*10/12 or 83.3% of annual budget

**The revenues in excess of expenses reflect revenues received for which expenses have not been applied.

Budget Report

2006/2007 Budget

Dues	\$265,000
Programs and Events Net Income	78,000
Interest Income	7,000
Other	2,300
Total Revenue	\$352,300

Salaries	\$196,000
Employee Benefits	31,000
Payroll Taxes	14,000
Salary and Benefits	\$241,000

Equipment	13,200
Rent	23,500
Telephone	5,000
Postage	4,000
Dues/Subscriptions	6,000
Office Supplies	6,000
Travel	7,000
Insurance	6,000
Legal/Audit	7,000
Committee Meeting Expense	2,000
Equipment maintenance	3,000
Depreciation	2,000
Officers Expenses	2,500
Legislative Visits	6,000
Accounting Outsourcing	4,000
Miscellaneous	3,300
Expenses other than Salary	\$100,500

Total Expenses **\$341,500**

Revenue in excess of expenses **\$10,800**

Dues Structure

PAMIC 2006-2007 Membership Dues Structure (As adopted by the Board, June 14, 2006)

The 2006/2007 Dues Structure is as follows:

Regular (Voting) Members

1. **Regular members under \$100,000,000 Pennsylvania DWP:**
.080% of Pennsylvania DWP, subject to a maximum of \$7,500 and a minimum of \$1,200. Perpetual companies, defined as companies marketing policies with substantial deposit premiums, shall pay dues calculated on 10% of deposits to yield an equivalent conventional DWP.
2. **Regular members over \$100,000,000 Pennsylvania DWP:**
\$10,000.

Associate (Non-Voting) Members

3. **Associate member: Adjuster, Miscellaneous Services:** \$550
4. **Associate member: Law Firm:** \$650
5. **Associate member: Reinsurance Broker:** \$650
6. **Associate member: Reinsurer under \$10B worldwide premium:** \$750
7. **Associate member: Reinsurer \$10B and over worldwide premium:** \$1,000
8. **Associate member: National Insurance Company Trade Association:** Initial membership: \$3,500;
Annual renewal: \$3,000.

Dues of regular members joining during the Association year will be pro-rated.

Claims Committee

**COMMITTEE CHAIRPERSON: William Hamrick, Jr. RPA, AIC
Penn National Insurance**

The Purpose of the Claims Committee is to provide quality educational seminars; provide forums on claims questions; research and disseminate relevant claims related information to the PAMIC membership.

Members

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

Debbie Betten
Harford Mutual

Jim DeBiase
Penn National

Michael Dolich
Swartz, Campbell

Peter Dunn
Margolis Edelstein

Mike Eby
Goodville Mutual

Robin Halter
Farmers Mutual

Jay Barry Harris, Esq.
Fineman Krekstein &
Harris

Edward H. Jordan, Jr.
Thomas, Thomas & Hafer

John Lewis, Esq.
Swartz, Campbell

Alan W. Margolis, Esq.
Margolis Edelstein

Todd B. Narvol, Esq.
Thomas, Thomas & Hafer

Ronald M. Ochalek
Farmers Mutual/Marble

Glen Ricketti
Margolis Edelstein

Jane Salvucci
Philanthropic Mutual

Brian Single
Millers Mutual Group

Peter J. Speaker, Esq.
Thomas, Thomas &
Hafer

In preparing this summary I happened to review our Claims Committee Purpose Statement. The Statement reads "Provide quality educational seminars; provide forums on claims questions; research and disseminate relevant claims related information to the PAMIC membership. Based on the feedback from attendees at this year's conference as well as the support from our Committee members, I would say we not only met this objective but far exceeded the expectations of our membership.

In an effort to provide the most comprehensive seminar possible, we decided to break from tradition in terms of format. We held concurrent workshops during the two day seminar providing choices and opportunities based on experience and interest levels of our membership. We set out a few years back to establish a reputation as providing the premier educational event of the year and through the efforts of many dedicated individuals we have accomplished this goal. I received a personal letter from one of the attendees expressing how valuable our conference has become to his staff. He went on to say more specifically "one of the best seminars in my 20 plus years of experience with PAMIC. I especially enjoyed the format".

I appreciated the experience as Chairman of this year's event and it has been my privilege to work with the PAMIC Staff and Committee volunteers. The success of this year's event can only be attributed to the industry professionals on our committee and efforts of the PAMIC Staff. I look forward to working with PAMIC on future committees and I am confident that we will be able to meet the needs of our members for years to come.

Respectfully,



William L. Hamrick Jr. RPA, AIC
Committee Chair

Convention Committee

COMMITTEE CHAIRPERSON: Robert A. Fitzsimmons
Farmers Mutual Fire Insurance Company of Marble

The Purpose of the Convention Committee is to assist Director, Meetings & Conventions in planning annual convention, including speaker selection, locations, participation by other state trade associations.

The Convention Committee resolved to implement the suggestions that were received following the Convention last year. A review of past surveys revealed that some of the suggestions were repeated on an annual basis. The convention this year is evidence that your comments are appreciated and considered. There is no doubt that the change from Fathers Day to a day in August was done with some apprehension. It was the most repeated suggestion over the years so it was given a try.

In recent years, there has been a request from some to shorten the convention or at least make the last afternoon optional. This was achieved by moving the golf outing from Monday to Tuesday so that those who do not golf have the option of leaving early.

There was apprehension in eliminating the "Larry Kauffman Breakfast" and the banquet. Again, the setup at the Homestead made these options worth considering. It was reported that the meals in the Homestead restaurants were so great that to have a set menu for any meal would be taking something worthwhile from the members who attend. That the price of the meals is included in the room rate was another consideration.

In addition to having a dynamic opening keynote speaker, we also included an equally good speaker for the closing. Between these two events, more of your suggestions were utilized. There were suggestions for sessions on business plans, business continuity plans and investment management as well as topics for directors. All of these were included.

A special thanks goes to the Convention Committee for their ideas and support and especially to Marri Lamoureux of PAMIC who did an excellent job of putting it all together. If you like the changes implemented this year or if you did not like them, please let us know. We do appreciate your suggestions.

Very truly yours,



Robert A. Fitzsimmons
Committee Chair

Members

Herman Bontrager
Goodville Mutual

Chris Daley
AON Reinsurance

Nancy Early
Hannahstown Mutual

Kevin R. Filler
Frederick Mutual

Mark Getz
Shenandoah Mutual Fire

Thomas J. Greenfield
BF Re Underwriters

Tom Hulst
Gen Re

Gary R. Miller
Bedford Grange Mutual

Mary Ivy Noone
Guy Carpenter

James W. Townley, CPCU
MSO, Inc.

Jeff Wingard
Conemaugh Valley
Mutual

Jeffrey S. Wrobel
Mutual Assurance
Society of Virginia

Education Committee

**COMMITTEE CHAIRPERSON: Gary Holtzman
Donegal Mutual Insurance Company**

The Purpose of the Education Committee is to maintain and enhance quality and profitability of PAMIC educational activities and to coordinate all PAMIC educational activity to assure full coverage of all relevant topics and to reduce any unneeded duplication of topics.

In an effort to respond to requests for new education events and to increase revenues through educational program offerings, the PAMIC Education Committee offered two new educational opportunities this year; the AAIS Farm Seminar and the Supervisory Management Course. Both were two day events and were well attended by PAMIC members.

Members

**Karen M. Balaban, Esq.
Karen M. Balaban, LLC**

**Michael R. Barlas, CIC
Lititz Mutual**

**Mary A. Beegle
Mutual Benefit Group**

**Robert A. Gage
Briar Creek Mutual**

**Steve Horner
Horner & Associates**

**Liesl R. Kreischer
Millville Mutual**

**Ronald R. McKinney
Farmers Mutual Fire
McCandless**

**Christopher Moresco
Gen Re**

**Sue Quimby, CPCU, AU, CIC,
MSO, Inc.**

**Louis Schmitt, Sr.
McIntyre, Hartye & Schmitt**

**Matthew A. Schnader
Reamstown Mutual**

The committee offered the traditional seminars and roundtables, including the Human Resource and Information Systems roundtables as well as the popular Small Company Seminar and Executive Roundtable.

The INS classes continue to be well attended. INS22 and INS23 were both offered this year. Many of the participants went on to take the IIA exams, qualifying them for the Certificate in General Insurance.

A special thank you this year goes to Bob Gage of Briar Creek Mutual Insurance Company for filling in for Chairman Gary Holtzman, who had a career change mid way through the year.

Respectfully Submitted,



**Marri Lamoureux
PAMIC**

Financial Management Committee

COMMITTEE CHAIRPERSON: Joseph L. Sloan
Mutual Benefit Group

The Purpose of the Financial Management Committee is to plan and produce a quality educational seminar and, in coordination with the Education Committee, provide roundtables and other forums on financial management, accounting, financial reporting, tax, and investment functions of company operations. The committee will also serve as a resource for financial management questions and alert association to emerging issues in financial management.

The 2005 PAMIC Financial Management Seminar was well received by the 70 people in attendance, who heard presentations on timely topics such as: The Economic Outlook, Model Audit Rule, Operational Process Improvement, Regulatory Update, Taxes, and Annual Statement Update. The event was held in Grantville, PA, on September 27.


The Committee-sponsored Financial Management Roundtable, held May 3, 2006, at the West Shore Country Club, was equally well received. The 14 attendees joined in discussions on:

- Insurance Department Audit Changes
- AM Best
- Catastrophe Models
- Finite Reinsurance Tests
- SOX Status

Those attending the Committee's 2007 Financial Management Seminar planning session following the Roundtable agreed to continue holding the event in late September. Alternative sites in the greater Harrisburg area will be investigated by the PAMIC staff. The nine present for the planning session narrowed down a wide range of potential seminar topics and will finalize the list shortly.

I personally want to thank the committee members for their participation, and the PAMIC staff for their assistance. Your efforts were very much appreciated.

Respectfully,



Joseph L. Sloan
Mutual Benefit Group

Members

Scott Burgess
Willis Re

David Doroski
Philanthropic Mutual Fire

Scott Esworthy
Brown Schultz Sheridan &
Fritz

David A. Gerth
ARI Mutual

Anthony A. Latini
Curtis Financial Group

Karen Mashinski
Millers Mutual Group

Cindy Murphy
Philanthropic Mutual Fire

Glenn H. Shelly, CPA
Lititz Mutual

Phillip Shirk
Goodville Mutual

John G. Slater, Jr.
Legacy Advisors

Government Affairs Committee

COMMITTEE CHAIRPERSON: Leonard J. Bystrick
Cumberland Mutual Fire Insurance Company

The purpose of the Government Affairs Committee is to closely monitor insurance legislative, regulatory, and judicial developments and assess their impact on PAMIC membership. Assist in development and maintenance of government affairs communications program with membership and foster and promote direct member communication with legislators and regulators.

Members

Jack Andryszak, Esq.
Funk & Bolton

James L. Bookhammer
Mutual Benefit Group

Dennis Carrigan
MSO, Inc.

Michael F. Consedine, Esq.
Saul Ewing

Rob Dodds, Esq.
Lititz Mutual

Gary Huff
Juniata Mutual

Lisa Katterman, Esq.
Penn National

Cheryl Kenney
Tuscarora Wayne Group

Jan A. Kozlowski
MSO, Inc.

Madeline Phillips, Esq.
Philanthropic Mutual
Fire

John R. Spielberger
Harford Mutual

Joe Thesing
NAMIC

Jeff Wingard
Conemaugh Valley
Mutual

Michael A. Yeager
Lehigh Mutual

Dennis Yonkin, Esq.
Millville Mutual

One of the primary objectives of the Government Affairs Committee is to monitor and educate its members of the regulatory and legislative issues that confront our industry. Through PAMIC's efforts as educator and advocate, we are better able to participate in the regulatory and legislative debate and process that so affects our industry.

While the 2005-2006 year saw issues of insurance scoring and tort reform resurface, legislation concerning a commercial terrorism exclusion in the standard fire policy and measures for domestic abuse victims passed the Pennsylvania Legislature and went to the Governor's Office. Many members of the committee participated in the debate on these issues and as a result of their efforts, better legislation was created. They should be congratulated.

Also noteworthy, in February 2006, there was a large turnout of members to meet and discuss insurance issues with legislators at the Annual Mutual Insurance Day. Additionally, the previous day provided members with the opportunity to hear from Regulatory and Industry speakers who provided valuable information on market conduct examinations and other insurance related issues.

As always, it was a pleasure to work with Steve Elliott and everyone on the committee. Thank you for your time and hard work.

Very truly yours,



Leonard J. Bystrick
Government Affairs Committee Chair

Underwriting & Loss Prevention

COMMITTEE CHAIRPERSON: Cheryl B. Whiteley
Farmers & Mechanics Mutual Insurance Company

The purpose of the Underwriting & Loss Prevention Committee is to 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 techniques, issues, and problems.

The Underwriting and Loss Prevention Committee has assembled an interesting seminar for November 8, 2006 at the Holiday Inn in Grantville.

The creative team captured the needs for education and discussion on various topics that are instrumental in our industry. The committee condensed a multiple listing of topics into six (6) roundtable discussions, each with a moderator, being held simultaneously in three (3) 20 minute rotation pattern with a 30 minute summary of all topics discussed.

The committee has included a producer panel from a large to a small agency representation for open discussion with the attendees being introduced with questions from the moderator to stimulate the discussions.

The afternoon sessions will be presentations for the topics of 'Trends in Insurable Interest' by Scott Millhouse of Meyer, Darragh, Buckler, Bebnik & Eck, PLLC and 'Construction Defects' by an associate member.

It has been a privilege to serve as chair for this important committee. The industry is changing on a daily basis and it is our responsibility to provide the education and support for all our members. It truly is a challenge to capture the interest of attendees to make these seminars a success.

My personal and sincere thanks to the committee members who comprised this year's committee. They are a very creative group who met the challenge presented to them.

Respectfully submitted,



Cheryl B.. Whiteley
U&LP Committee Chairman

Members

Joy Casapullo
MSO, Inc.

Suzanne Chrisemer
Penn National

Robert Eargle
Juniata Mutual

Thomas B. Gordon
Tuscarora Wayne
Group

Joan Huff
Harford Mutual

Robert J. Korsan
Mutual Benefit Group

Byron K. Long
Mutual Inspection
Bureau

Craig K. MacCormac
Hartford Steam Boiler

Joe McCabe
Millers Mutual Group

Charles A. Michael, Jr
Lititz Mutual

Meg Moore
Gen Re

Carol Murray
Conemaugh Valley
Mutual

Eric Schmader
Farmers Mutual Fire

Dave Sorrels
Employers Re

Floyd Todd, Jr.
Three Rivers Re

Members and Associate Members

MEMBERS

Allegheny Co-Op Insurance Company
Apollo Mutual Fire Insurance Company
ARI Mutual Insurance Company
Baltimore Equitable Society
Bedford Grange Mutual Insurance Company
Brethren Mutual Insurance Company
Briar Creek Mutual Insurance Company
Bucks County Contributionship Mutual Insurance Company
Cambria County Mutual Fire Insurance Company
Canonsburg Mutual Fire Insurance Company
Centre County Mutual Fire Insurance Company
P of H
Clearfield County Grange Mutual Fire Insurance Company
Conemaugh Valley Mutual Insurance Company
Cumberland Mutual Fire Insurance Company
Donegal Mutual Insurance Company
Eastern Atlantic Insurance Company
Everett Cash Mutual Insurance Company
Farmers & Mechanics Mutual Insurance Company of West Virginia
Farmers & Mechanics Mutual Insurance Company
Farmers Mutual Fire Insurance Company of Marble
Farmers Mutual Fire Insurance Company of McCandless Twp.
Farmers Mutual Insurance Company
Frederick Mutual Insurance Company
Friends Cove Mutual Insurance Company
Goodville Mutual Casualty Company
Grange Mutual Fire Insurance Company
Hannahstown Mutual Insurance Company
Harford Mutual Insurance Company
Juniata Mutual Insurance Company
Lehigh Mutual Insurance Company
Lititz Mutual Insurance Company
Livingston Mutual Insurance Company
Locust Mutual Fire Insurance Company
MMG Insurance Company
Merchants & Businessmen's Mutual Insurance Company
Millers Mutual Group
Millville Mutual Insurance Company
Montour Mutual Insurance Company
Mutual Benefit Group
Mutual Fire Marine Inland Insurance Company
Nazareth Mutual Insurance Company

North Western Mutual Fire Insurance Company of Schuylkill County
Old Elizabeth Mutual Fire Insurance Company
Patrons Mutual Fire Association of NW PA
Patrons Mutual Fire Insurance Company
Penn Charter Mutual Insurance Company
Penn Millers Insurance Company
Penn National Insurance
Pennsylvania Lumbermens Mutual Insurance Company
Philadelphia Contributionship
Philanthropic Mutual Fire Insurance Company
Pine Creek Mutual Fire Insurance Company
Protection Mutual Insurance Company of Littlestown
Pymatuning Mutual Fire Insurance Company
Reamstown Mutual Insurance Company
Rockingham Casualty Company
Saucon Mutual Insurance Company
Tuscarora Wayne Group of Companies
Wall Rose Mutual Insurance Company
West Branch Mutual Insurance Company
Windsor-Mt. Joy Mutual Insurance Company

ASSOCIATE MEMBERS

AAM
Alan, Clarke & Associates, Inc.
American Association of Insurance Services
American Re-Insurance Company
Andracki Law Offices, PC
AON Reinsurance Agency, Inc.
Arthur Reeher Company, Inc.
Axiom Intermediaries, LLC
Ballard Spahr Andrews & Ingersoll, LLP
Beard Miller, LLP
BF Re Underwriters, LLC
Bowne Insurance Division
Brown, Schultz, Sheridan & Fritz
BWB Berquist, LLC
Burns, White & Hickton
C.G.A. of New York, Inc.
Castle Claims Service, Inc.
ChoicePoint Services, Inc.
Cipriani & Werner, P.C.
Compensation Resources, Inc.
Cornerstone Advisors Asset Management, Inc
Cozen & O'Connor
Curley Adjustment Bureau
Curtis Financial Group, LL

Members and Associate Members

D. L. Dravis & Associates, Inc.
David M. Bogaczyk, Attorney at Law
DiBella, Geer, McAllister & Best P.C.
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Eastern Claims Service, Inc.
Employers Reinsurance Corporation
Fine, Wyatt & Carey P.C.
Fineman Krekstein & Harris, P.C.
Fox Rothschild LLP
Funk and Bolton, P.A.
G. A. Myers Adjustment Company, Inc.
Gallagher Re, Inc.
Gen Re
GMAC RE
Grace Actuarial Consulting, Inc.
Gray Wolf Insurance Seminars
Guy Carpenter & Company, Inc. of PA
The Hartford Steam Boiler Inspection &
Insurance Company
Horner & Associates, LLC
Huggins Actuarial Services, Inc.
Info724 Ltd.
Insurance Placement Facility of
Pennsylvania
Insurance Services Office, Inc.
Jack Dietrich Associates
The Jacobson Group/Jacobson Executive
Search
John F. Carothers, CPA
Johns Eastern Company, Inc.
Karen M. Balaban, LLC
King, Spry, Herman, Freund & Faul, LLC
L. R. Webber Associates, Inc.
LCG Technologies
Legacy Advisors
Logan Capital Management, Inc.
Longhorn Adjustment Bureau
Madison Scottsdale Investment
Management, L.C.
Margolis Edelstein
Marks, O'Neill, O'Brien & Courtney, PC
Marshall, Dennehey, Warner, Coleman &
Goggin
McHenry Adjustment Company, Inc.
McIntyre, Dugas, Hartye & Schmitt
McKonly & Asbury, LLP
McShea Associates, Inc.
Meyer, Darragh, Buckler, Bebenek & Eck,
PLLC

Mizerak Adjusting Company, Inc.
Modotech, Inc.
MSO, Inc.
Mutual Boiler Re, a Business Unit of FM Global
Mutual Inspection Bureau, Inc.
Mutual Reinsurance Bureau
NAMIC
Nelson Levine de Luca & Horst
Parente Randolph, PC
Peters & Wasilefski
Post & Schell, PC
Rhoads & Sinon, LLP
RLD Associates, Inc.
Salomon Smith Barney
Saul Ewing LLP
SCIPS.com, Inc.
Stackhouse Adjustment
Swartz, Campbell LLC
Swiss Reinsurance
Thomas, Thomas & Hafer, LLP
Three Rivers Re
Toensmeier Adjustment Service, Inc.
Towers Perrin Reinsurance
Town & Country Computer Services, LLC
Underwriters Rating Board
Wayman Irvin & McAuley, LLC
Weber, Gallagher, Simpson, Stapleton, Fires &
Newby, LLP
Weinheimer, Schadel & Haber, PC
White and Williams, LLP
Wilbraham, Lawler & Buba
Willis Re, Inc.
Withum, Smith & Brown
Zimmer Kunz, PLLC
Zurich American Insurance Company

SUBSIDIARY MEMBERS

Everett Cash Mutual Insurance Company
Ever-Greene Mutual Insurance Company
First Choice Auto Insurance Company

Windsor-Mt. Joy Mutual Insurance Company
Washington Mutual Fire Insurance Company
Cloister Mutual Casualty Insurance Company

Tuscarora Wayne Group of Companies
Washington Mutual Fire and Storm

Memorial Report

We honor those we have lost.

Bradford L. Browning

Brethren Mutual Insurance Company
Executive Vice President
18 years of service

Audrey N. Corbin

Mutual Benefit Insurance Company
Personal Lines Senior Underwriter
41 years of service

William J. King

Millers Mutual Group
Chairman of the Board 1984-2002

Roland A. Gates

Patrons Mutual Fire Association of Northwestern PA
Director, President, and Agent 1973-2005

John L. Longnaker

Penn National Insurance
Adjuster, President, CEO, and Board Chair 1953-2006
Chairman of NAMIC and PAMIC

Cheryl A. Porter

Mutual Benefit Insurance Company
Personal Lines Senior Underwriter
16 years of service

