



ANNUAL REPORT
2019/2020



PAMIC

Pennsylvania Association of
Mutual Insurance Companies

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Mission/Vision/Values

Mission: To support our membership in successfully meeting the insurance needs of their customers, agents, and policyholders. PAMIC will accomplish this mission by providing highly valued advocacy, educational programs, and networking opportunities.

Advocacy

We will be 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.

Education

We will provide technical and managerial training opportunities for employees of our member companies. We will continuously evaluate our educational programs' success and update them to ensure they meet the current needs of our member companies.

Networking

From our Annual Meeting to online forums, we will provide our members with opportunities to interact and draw upon the expertise and knowledge of their fellow members and associate members as we strive to serve our policyholders/members.

Our success is measured by the financial stability and strength of our member companies and their full participation among companies eligible to become PAMIC members.

Vision: PAMIC will be the Mid-Atlantic Region's premier source of advocacy, education, and networking for the insurance professionals of mutual insurance companies and mutual holding companies operating in the region.

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

Antitrust Policy

As members of this organization, we are committed to operating within the letter and spirit of all applicable federal and state laws, and particularly are mindful of the constraints of the antitrust laws. Numerous laws prohibit the exchange of information among competitors regarding price, refusal to deal, or agreements to proceed in certain anti-competitive respects. No such exchange of this information is either sanctioned by PAMIC or will be permitted during meetings. Although the McCarran-Ferguson Act has given a limited exemption to the insurance industry from certain otherwise prohibited activities, the exception provided companies have definite limits. PAMIC itself, as a trade association, has no such exemption. Activities, both in and out of the meeting room, are exempt under McCarran-Ferguson only if they:

1. involve the business of insurance;
2. are regulated by state law;
3. does not constitute an agreement to boycott, coerce or intimidate or an act to further any of the three.

Please note that legislative activities are protected by the 1st Amendment and are generally not subject to antitrust laws. All meetings or events conducted in the name of PAMIC are intended solely to provide a forum for the expression and exchange of information. Sessions shall not be used as a means to reach any understanding, express or implied, which tends to restrict competition or in any way impairs the ability of individual members to exercise independent business judgment regarding matters affecting competition.

Each PAMIC member has the responsibility of avoiding antitrust violations in all PAMIC activities and interactions. During an informal or social discussion at PAMIC events, members must observe the same standard of conduct required by PAMIC in compliance with this policy statement.

PROTECT YOURSELF

Besides discussions involving any possible insurance market boycott, coercion or intimidation, which are never protected under any circumstances, here are some practices which you should not initiate nor participate in as they may expose you, your company, and PAMIC to possible antitrust investigation or prosecution by the FTC or Justice Department. Discussing any of the following:

- Price, profits, commission, reinsurance or any other cost components and elements
- Rates or the stabilizing of rates or different terms or conditions of any products to be offered for sale
- Underwriting criteria to standardize
- A market division plan without a state law covering the plan, including discussions of type or products to be offered, customers to whom insurance products may be sold or the territories in which they may be sold
- Matters that would adversely affect the availability of insurance or services to the public
- Future rate plans including actuarial projections
- "Fair" profit levels
- Keeping access to PAMIC membership unduly restrictive or denying unique services of PAMIC to non-members
- Developing "standards" for company operations
- Trading information on bidding for office equipment and supplies or agreeing to collectively refrain from purchasing any equipment, services or supplies from any supplier
- Suggesting a specific credit policy

- Referring to any company or agency by specific name in any example you may give as an illustration during our discussions

If any of the above occurs, you should object, have your objection noted in the minutes of any meeting, and, if the discussion or practice continues, leave the room. If you see any prohibited practices occurring in any PAMIC meeting or social event, please mention your concern to an officer of the Association.

Chairman's Report

When I became Chairman of PAMIC I had no doubt it would be a memorable year and one that would be filled with interesting and exciting events. It probably goes without saying my term exceeded my expectations on many levels!

While we attempt to grasp the "New Normal", this year has created unique circumstances for all of us in so many ways. Remote working, business meetings via Zoom, board meetings virtually, social distancing, sheltering in place, virtual happy hours and then there is the "masquerade" as what could be mistaken for bandits wearing a mask when in public. It's easy to say we will all remember, maybe not so fondly, the year our Convention was cancelled.

It's sad actually that convention could not go forward with all the hard work that had been completed from the incoming Chairman David Gautsche, the PAMIC Staff and the Convention Planning Committee. They had pulled together a tremendous program and it was sure to be a great convention. Maybe, just maybe, some of the hard work from this year can be carried over to next year's convention. Hopefully, that will be the case!

Many firsts have been created as a result of the pandemic and I'm sure we have all experienced those. Leading up to the end of my Chairmanship with PAMIC I had envisioned various means of how I would pass the gavel to incoming Chairman David Gautsche but I have to admit, doing it virtually was not on my list. I'm sure David will do a tremendous job as Chairman and he will no doubt make many memories of his own but I truly hope his term as Chairman is not filled with as many surprises and unusual events as what mine has been.

Serving as Chairman of PAMIC during the 2019 – 2020 term has been a true pleasure and I am honored that the membership would allow me to be "that person". With Convention cancelled, my exit will be completed with much less drama and I truly will miss not having the opportunity to thank the membership for allowing me to serve. It is also with great pleasure that I extend a huge "Thank You" to the PAMIC staff for their guidance, assistance and support. Without their help this would have been a much greater task.

Some of you may know that I plan to retire from my company in April 2021 and I'm not sure how involved I will be in the future with attending events. It was my hope that I could have personally extend my appreciation during convention for the support and fellowship during my years of being involved in PAMIC. But, like many other things the best laid plans don't always work out as we would like. I suspect, with how things are going, we will at least cross paths, albeit possibly virtually, at some point but until then I wish all of you a happy and prosperous future!

Thank you!
Art Meadows

President's Report

On Friday the 13th (March 13, 2020, you can't make this up), lives and businesses in the United States, and the MidAtlantic region pivoted down paths never traveled before. While we do not yet have the full benefit of retrospect, I do know that under the toughest circumstances we fulfilled our industry's promise to policyholders to be there in times of trouble. To a member, the first concern in the early days of the pandemic was not the financial health of our companies, but how to deliver on that promise.

With the financial health of customers at stake, the first order of business was to change Governor Tom Wolf's mind related to his executive order. Insurance companies were initially declared to be "non-life essential." That meant insurance companies were included as part of the business shut down, despite our clear role in meeting the needs of customers during the emergency. Within days, an educational campaign was mobilized to address the "wrong" we fundamentally understood. Thanks to the incredible engagement of our members, Governor Wolf was convinced to change course and declare insurers "life-essential" - confirming our role in helping people recover.

Using sound business judgment, our fellow members and the industry as a whole, took things from there, making decisions to benefit policyholders over the bottom-line. Our members:

- created premium holidays to help financially struggling policyholders keep their insurance,
- reviewed policy underwriting criteria looking for premium savings,
- developed innovative claims protocols that allowed for swift claims payments without jeopardizing the health and safety of our policyholders, and front line claims people,
- continued our industry's long tradition of supporting our local not-for-profit helping struggling community members in their time of need,
- adapted to rapidly changing regulatory requirements,
- created "remote" work environments keeping employees fully engaged so that policyholders are served in their time of greatest need.

PAMIC was also busy creating its new "Normal." During this time, our focus was to provide you the latest developments on emerging regulatory, statutory, technological, and educational issues. Highlights include:

- Established the members-only "How Goes It" calls every Friday through May 2020.
- Created the live "Call-in" with the PID every Monday afternoon through May 2020
- With the financial health of customers at stake, the first order of business was to change Governor Tom Wolf's mind related to his executive order. Insurance companies were initially declared to be "non-life essential." Thanks to the incredible engagement of our members, Governor Wolf was convinced to change course and declare insurers "life-essential" - confirming our role in helping people recover.
- Worked along with other industry groups to thwart the General Assembly's desire to create insurance mandates requiring insurers to cover business interruption claims
- Rescheduling all events from April through August 2020. PAMIC staff renegotiated all our venue and event contracts with a positive outcome that we did not have to pay and cancellation penalties.

- Mobilized over 30 webinars since March 13, 2020, focusing on emerging issues with over 3,000 attendees taking advantage of these programs.
- Developed the PAMIC COVID-19 web portal to keep you informed of the latest guidance from our regulators.

Using a quote from the Summer 2020 Pulse, Novelist Paul Coelho once said, “When we strive to become better than we are, everything around us becomes better too.” It is clear to me that our industry and members have risen to the challenge and as a result are better today than ever before!

Thank you for all you have done this past year and will continue to do on behalf of the policyholders who count on us. We may not know for certain what the next several months will bring, but what I do know is that our industry will continue to respond with agility, professionalism, and compassion and PAMIC will continue to educate, advocate and facilitate relationships on your behalf.

Proudly Serving You,
Ron Gallagher, President, PAMIC

Board of Directors & Nominated Officers and Directors

Current Directors & Officers

Art Meadows
Panhandle Farmers Mutual Insurance Company
of WV, Chairman

David Gautsche
Goodville Mutual Casualty Company,
Chair-Elect

John Foster
Penn National Insurance, Vice-Chair

Joseph Sloan
Mutual Benefit Group, Treasurer

Richard Kelley
Donegal Insurance Group, Immediate Past
Chair

T. Kirk Aguirre
Encova Insurance

Daniel DeArment
Friends Cove Mutual Insurance Company
(Government Affairs Chair)

Robert Dodds
Lititz Mutual Insurance Company

Karen Mashinski
Harford Mutual Insurance Company

Jonah Mull
Millers Mutual Insurance Company

Robert Pelletier
Frederick Mutual Insurance Company

John Smith
PA/Indiana Lumbermens Mutual Insurance
Company (PAC Chair)

Nominated Officers and Directors 2020-2021

David Gautsche
Goodville Mutual Casualty Company, Chairman

John Foster
Penn National Insurance, Chair-Elect

Kevin Tate
The Philadelphia Contributionship, Treasurer

Art Meadows
Panhandle Farmers Mutual Insurance Company
of WV, Immediate Past-Chair

Todd Salsman
TW (Tuscarora Wayne Insurance Company),
Vice-Chair

Kathleen Dalton
PA Lumbermens Mutual Insurance Company
(PAC Chair)

Robert Dodds
Lititz Mutual Insurance Company (Government
Affairs Chair)

Shawn Kain
Utica First

Karen Mashinski
Harford Mutual Insurance Company

Jonah Mull
Millers Mutual Insurance Company

Robert Pelletier
Frederick Mutual Insurance Company

List of PAMIC Chairs

1907 – B.K. Huntzinger	1978 – Charles J. Clowes
1908 – 1922 C. R. Lantz	1979 – C. Emerson Woolever
1923 – 1935 Wilmer Crow	1980 – John Edward Hay
1936 – H. H. Gilkyson, Jr.	1981 – Dwayne H. Stutzman
1937 – J. H. R. Timanue	1982 – Ronald G. Hughes
1938 – James E. Walter	1983 – John R. Keller
1939 – Milton E. Bowman	1984 – Bradford W. Mitchell
1940 – Frank H. Varcoe	1985 – Thomas P. Taylor
1941 – Henry B. Gibbel	1986 – John L. Longnaker
1942 – Ira G. Walborn	1987 – Mervin G. Holland
1943 – Paul W. Pearson	1988 – Paul Radick
1944 – Frank M. Fisher	1989 – Donald W. Marting
1946 – Archibald Kellock	1990 – David E. Hosler
1947 – Frank W. Heller	1991 – Corriell W. Stroup
1948 – Henry H. Koser	1992 – Calvin M. Mahaney
1949 – Miles V. Miller	1993 – M. Paige Raski
1950 – Raymond P. Spang	1994 – Robert W. Runk
1951 – George A. Willis	1995 – Al Menger
1952 – Forrest J. Henry	1996 – Bill Lee
1953 – W. W. Dodson	1997 – Herman Bontrager
1954 – Frank Harris	1998 – Jay Chadwick
1955- Charles H. Rich	1999 – Jack Burke
1956 – G. L. Conn	2000 – Mike Yeager
1957 – Arthur N. Bowman	2001 – Steve Sliver
1958 – Paul B. Albright	2002 – Phil Raub
1959 – A. N. Truxal	2003 – Ron McKinney
1960 – Robert H. Witters	2004 – Lynn Somogy
1961 – E. Guy Bangs	2005 – Randy Shaw
1962 – C. Jacob Speicher	2006 – Rob Lyons
1963 – Ezra Harris	2007 – Bob Fitzsimmons
1964 – C. Jacob Speicher	2008 – Ken Shutts
1965 – Arthur A. Alderfer	2009 – Kevin Filler
1966 – Linford E. Weiss	2010 – Henry R. Gibbel
1967 – John S. Child	2011 – John Smith
1968 – J. Donald Moyer	2012 – Steve Linkous
1969 – Henry H. Gibbel	2013 – Matthew Schnader
1970 – Nellie A. Courtney	2014 – Dan DeArment
1971 – J. Robert Peifer	2015 – Robert Whitlock
1972 – John J. Henry	2016 – Robert Brandon
1973 – Charles E. Norris	2017 – Nancy Early
1974 – James W. Chadwick	2018 – Douglas Underwood
1975 – William Marquess	2019 – Richard Kelley
1976 – William F. Swigart, Jr.	2020 – Art Meadows
1977 – Harold E. Detwiler	

Treasurer's Report - FY 2020/21 Budget Report

Income	
Total 4000 Membership Income	\$ 355,000.00
Total 4100 Programs/Events	\$ 52,650.00
4200 Platinum/Premium Gold Sponsor	55,000.00
4250 Flex Sponsorships	15,000.00
4300 Interest Income	4,000.00
Total Income	\$ 481,650.00
Gross Profit	\$ 481,650.00
Expenses	
5100 Insurance	8,000.00
5200 Legal Expenses	9,000.00
5300 Auditing	6,000.00
5400 Committee Expenses	1,000.00
5600 Equipment Leases	3,000.00
5700 Rent and Cleaning	37,000.00
5800 Telephone & Internet	7,000.00
5900 Dues/Subscriptions	4,000.00
Total 6000 Travel Expenses	\$ 12,000.00
6200 Legislative Expenses	8,000.00
Total 6400 Other Expenses	\$ 18,100.00
6500 Communications	13,500.00
6600 Educational Programs	9,000.00
Total 6700 Outsourcing	\$ 38,300.00
6800 Sales Tax Expense	1,500.00
Total 7000 Payroll Expenses	\$ 392,200.00
Total Expenses	\$ 567,600.00
Net Operating Income	-\$ 85,950.00

Committee Report 2019/2020

Claims Committee Report 2019/2020

We held our first Claims Committee meeting in November 2019 to start putting together a compelling program for the 2020 Claim Summit. Our dedicated members met throughout the winter months to propose and evaluate presentations, line up resources, and finalize the program.

The theme of our 2020 Claim Summit was claim handling innovation. Unfortunately, the event became an early casualty of COVID-19 and was canceled. Fortunately, the able PAMIC staff was able to recoup all deposits.

As a result of the committee's efforts, we have a great head start going into the 2021 Claim Summit planning process.

PAMIC started a Committee Member Spotlight program this year to recognize the value committee members add to our organization. The inaugural Claim Committee spotlight fell on the well-deserving Scott Rybny. Congratulations, Scott!

Thank you to all our committee members. Your diligent work sourcing interesting, relevant content to incorporate into the program is invaluable and will be put to good use in 2021.

Thanks to all who signed up to sponsor or exhibit amidst the growing COVID-19 crisis. We look forward to seeing you in 2021!

Special thanks to Ron Gallagher, Andrea Stroble, and all the PAMIC staff for their guidance and support throughout this most unusual year.

The 2021 Claim Summit will be held at the Wyndham Gettysburg April 12th through April 14th. Mark your calendar now!

Respectfully submitted,
Sarah Donohue Zulauf, CPCU, Alleghany Insurance Group
Claim Committee Chairperson

PURPOSE

Provide quality educational seminars; provide forums on claims questions. Research and disseminate relevant claims related information to the PAMIC membership.

Claims Committee Members

Richard F.	Andracki, Esq.	Andracki, Sysak & Artman, P.C.
Jennifer	Artman, Esq.	Andracki, Sysak & Artman, P.C.
Joshua	Bovender	Thomas Thomas & Hafer
Michael	Dubin	Baker Tilly
Dale K.	Forsythe, Esq.	Wayman Irvin & McAuley, LLC
Karl	Hancock	Harford Mutual Insurance Company

Christopher	Jacobs	Houston Harbaugh, P.C.
Bob	McCafferty	Donegal Mutual Insurance Company
Shane	McCoy	Farmers Mutual Fire Insurance Company/Marble
Andy	Munas	Barry Isett & Associates
Ronald M.	Ochalek	Farmers Mutual Fire Insurance Company/Marble
Lauren	Paige	Harford Mutual Insurance Co.
Adam	Parsons, Esq.	Penn National Insurance
Christopher M.	Reeser, Esq.	Marshall, Dennehey, Warner, Coleman & Goggin
Thomas	Richards	Donegal Mutual Insurance Company
Glenn A.	Ricketti, Esq.	Margolis Edelstein
Scott	Rybny	Morgan & Akins
Daniel	Smith	Copart
Peter	Speaker	Thomas Thomas & Hafer
Andrew	Sysak, Esq.	Andracki, Sysak & Artman, PC
Michael A.	Yeager	Community Insurance Company
*Sarah	Zulauf	Allegany Insurance Group

Convention Committee Report 2019/2020

For the last 112 years, PAMIC has held an annual convention, gathering together the mutual community from across the state of Pennsylvania and beyond. This year's convention, the bi-annual gathering of the broader Mid-Atlantic group of companies was to be held at the iconic Greenbrier Hotel in White Sulphur Springs, West Virginia. Unfortunately, in an effort to ensure the safety of our members in the midst of the COVID19 pandemic, we were forced to cancel the 2020 convention which would have been our 113th! While a small sacrifice compared to the impact on many across our country, it is indeed disappointing that we were unable to gather together.

Early in 2020 a group of dedicated volunteers from across the four states represented in the MAMIC community, as well as committed vendor partners, began the process of planning for the convention. Our agenda was rich in content focused on the changing nature of our industry and strategies to adapt and thrive into the coming decades. Critical topics including - attracting and developing talent, changing weather patterns, economic disruption from the pandemic, investment strategies, board governance, and education – had been incorporated into the agenda with exceptional speakers. Our hope is that some of the efforts of the committee can be incorporated into our next convention. Regardless, I want to thank the committee for their dedication and willingness to commit time and energy to support PAMIC.

I would also be remiss not to thank those organizations who have consistently provided sponsorship dollars to PAMIC and specifically to the convention. Without your support, PAMIC would not be able to deliver the valuable events and services that it has consistently delivered for many years. We hope you can renew your financial support in 2021 when we host our next convention at the Hotel Hershey on August 1-3, 2021! And, for those of you who were anxious to return to the Greenbrier Hotel, you will get your chance in 2022 when the next Mid-Atlantic event brings the regional mutual community back together. In the meantime, be well, and stay connected!

Respectfully submitted,
David Gautsche
President & CEO, Goodville Mutual Casualty Company
Convention Committee Chair

PURPOSE

Assist PAMIC's Director of Education in planning the Annual Convention including speaker selection, locations, and participation by other state trade associations.

Convention Committee Members

Holly	April	Mutual Boiler Re
Jessica	Arbittier	Guy Carpenter
Timothy	Bourdon	NEAM
Steven	Craig	Insurance Data Processing, Inc.
Jean	Eshelman	Travelers Boiler Re
Randy	Fulmer	Donegal Mutual Insurance Company

*David	Gautsche	Goodville Mutual Casualty Company
Stephen	Harrington	Gen Re
Nunzio	Irrera	Hartford Steam Boiler Inspection & Insurance Company
Daniel	Smith	Copart
Tony	Spigonardo	Willis Re
Dan	White	Guy Carpenter
Bob	Ridinger	Valuemomentum
Julian	Arbuckle	WVAIC
Jon	Sisk	VAMIC
Chris	Shipe	VAMIC
Theresa	Lewis	VAMIC
Dan	Otto	WVAIC
Jill	Showalter	MAMIC
Dave	Raczenbek	MAMIC
Sean	Waddle	Roanoke Valley Claims Service
Art	Meadows	Panhandle Farmers Mutual Insurance
John	Stone	GenRe
Brian	Soule	Swiss Re

Eastern/Western Small Company Committee 2019/2020

On October 22nd and 23rd, 2019, the Eastern & Western Small Company Committee held its annual roundtable event. The Eastern Group met at the Pine Barn Inn in Danville, PA and the Western Group met at the Doubletree by Hilton in Cranberry, PA.

After breakfast and registration, Ron offered a legislative update to inform member companies on current bills and regulations that are impacting the insurance industry. He also covered PAMIC's legislative agenda and answered questions.

This year upon registering, members were asked to submit challenges they were facing in their positions or areas of interest and concern that they wished to discuss with their fellow participants at the roundtables. These topics included:

- Cybersecurity
- Hail Fraud
- Talent Acquisition Strategies
- Benefits of the PAMIC Institutes
- Property Storm Experience

These small company roundtables, conveniently located on the far eastern and far western sides of Pennsylvania, help to provide an open platform for managers of small to mid-sized companies to express shared concerns and challenges that larger mutuals may not deal with.

Respectfully submitted,

Bob Gage
Eastern Small Company Committee Chairman

Eric Schmader
Western Small Company Committee Chairman

PURPOSE

Educate members on emerging issues that may affect their daily operations. Provides a forum to PAMIC member companies from Eastern & Western Pennsylvania to discuss the mutual atmosphere and possible industry changes.

Eastern and Western Committee Members

Scott	Rybny	Morgan & Akins
*Robert A	Gage	Briar Creek Mutual Insurance Company
Christine	Ehresman	Hartford Steam Boiler Inspection & Insurance Company
*Eric	Schmader	Farmers of Marble

Education Committee Report 2019/2020

PAMIC continues to build on a long-standing tradition of providing quality educational opportunities through a network of exceptional insurance professionals. We are fortunate to have a dedicated committee that provides a wealth of experience, knowledge, and connections. Our own committee member, Chris Ehresman was featured in our March Member spotlight for her continued contributions. Education and networking are two of the major components of PAMIC's value.

Fortunately, we were able to host our 2020 Annual Spring Conference in State College on March 4th and 5th, just days before the impacts of COVID-19 began to create a new normal. For many of us in attendance, the opportunity to spend time with PAMIC friends and associates is treasured and had special significance in light of what was to come.

PAMIC again partnered with IA&B to host a "Meet the Mutuals Day" prior to our Annual Spring Conference at the Nittany Lion Inn in State College. Wednesday's event included CE credits as well as an opportunity for independent agents to mingle with their Mutual Industry Friends, both new and old. Many of our member companies were in attendance for the trade show and social which was open to all agents in attendance. The evening's joint reception had more than 150 insurance professionals in attendance.

Our 2020 Annual Spring Conference on Thursday, March 5th, focused on the industry's response to the changing environments. Topics included "Weather Trends: Tornados, Hail, Flooding, Oh My", "Internet of Things and Sensor Technology", "2020 Foresight for a Changing World" and a panel discussion with speakers Andrew Siffert, Joel Hopkins & John McCall on the topic of Insurance Fraud. The presenters did an excellent job of sharing information, answered questions, and engaging a diverse group of attendees.

As I wrap up my final year as Education Committee chair, I want to send out special thanks to many:

- Thank you to PAMIC for the opportunity to provide leadership to the talented group of individuals that make up our Education Committee.
- Thank you to the sponsors who supported our annual Spring Conference.
- Thank you to Ron Gallagher for being such a valuable leader and a friendly face at every event.
- Thanks to Ron, Andrea, Brittany & Lora — a team that is committed to ensuring that PAMIC continues to offer valuable resources to its members.
- And finally, to all PAMIC members, thank you for what you do to support the mutual industry.

Respectfully submitted,

Evelyn Schronce

Mid-Atlantic Regional Manager, MMG Insurance

Education Committee Chairman

PURPOSE

Maintain and enhance the quality and profitability of PAMIC educational activities. Promote visibility of, and attendance at, all PAMIC educational activities. Coordinate all PAMIC educational activities to assure full coverage of all relevant topics and to reduce any unneeded duplication of topics.

Education Committee Members

Robert A	Gage	Briar Creek Mutual Insurance Company
Timothy	Foy	Beazley Group
Christine	Ehresman	Hartford Steam Boiler Inspection & Insurance Company
Jessica	Harlow	Mitchell Gallagher P.C.
Sue	Quimby, CPCU, AU, DAE	MSO, Inc.
*Evelyn	Schronce	MMG Insurance
Bob	Ridinger	ValueMomentum
Kevin	Finn	Mutual Capital Analytics

Financial Management Committee Report 2019/2020

The Financial Management Committee held its annual seminar on Thursday, September 12th at the Hilton Harrisburg Hotel. We are pleased that once again, approximately 100 participants attended the event from 8am-4pm including breakfast and lunch. According to the post-event survey, 95% of attendees rated the seminar as “Exceptional” or “Very Good”.

The committee met throughout the summer to develop an educational agenda that included the following sessions:

- An update from Joe DiMemmo on behalf of the PA Insurance Department
- Optimizing Your Company’s Capital
- IT Tools for Executive Boards
- Special Investigations in Insurance Finance
- State of the Union & Industry Outlook from a Ratings Perspective
- Annual Statement Update

I would like to acknowledge the efforts of the Financial Management Committee in putting this agenda together and finding the qualified speakers that provided the day’s education. Without the committees, PAMIC events are not possible. Thank you to all the volunteers who participate year after year.

Lastly, a sincere thank you to our corporate sponsors at all contribution levels for the event:

Baker Tilly, Mutual Boiler Re, Brown Schultz Sheridan & Fritz, GenRe, Willis Re, Guy Carpenter, Donegal Insurance Group, PLM, Encova Insurance, Munich Re, OptimaSIU, New England Asset Management, Berkley Re, ValueMomentum, Farmers of McCandless, Tuscarora Wayne, American Express, Penn National Insurance, Harford Mutual Insurance, Pennsylvania Trust, and the Philadelphia Contributionship. PAMIC events would not be possible without this financial support.

Respectfully Submitted,
Vincent Burke, CPA
Mazars USA LLP
PAMIC Financial Management Committee Chairman

PURPOSE

Plan and produce a quality educational seminar and, in coordination with the Education Committee, provide roundtables and other forums as needed on financial management, accounting, financial reporting, tax, and investment functions of company operations. Serve as a resource for financial management questions and alert association to emerging issues in financial management.

Financial Management Committee Members

Stephen	Bajan	Saucon Insurance Company
Allison	Haug	Baker Tilly
Alan	Pakula	The Philadelphia Contributionship

Kim	Piersol	Huggins Actuarial Services, Inc.
Henry J.	Straub	Brown Schultz Sheridan & Fritz
Anthony A.	Latini	Boenning & Scattergood, Inc.
Kevin	Seabury	Opus Investment Management
Matthew	Coyle	CTM Advisory
John	Marazzo	PLM
Matthew	Kienholz	PLM
Steven	Merrill	BSSF
*Scott	Esworthy	BSSF
*Ken	Hugendubler	Baker Tilly

Insurance Technology Trends Committee Report 2019/2020

What a year for us all. Especially for those of the PAMIC IT Committee, working so diligently to help keep our companies running despite the worldwide COVID-19 crisis. For all the disaster recovery testing, business continuity preparation, did we ever think that the “what if a pandemic” checkbox on the list of possibilities would ever materialize? Yet, as an industry, we pulled together and did it. We’re used to crisis. Who else can pull the country through disaster after a disaster? We, as insurance professionals, time and time again, stay strong and keep ourselves and our insureds moving forward.

Looking back to 2019, the PAMIC IT Committee hosted another highly informative session at Harrisburg University. Every year, the Committee brainstorms topics – we want everyone’s day to be worth the investment in time and travel. We wonder what new and engaging content might be offered inside our business that seems slow to change. We then realize how much actually does change. We started our day discussing headlines in Insurance IT with facilitated roundtables. Topics included Technology in Customer Service, Status of Cyber Regulation, Artificial Intelligence, IoT (internet of things/connected devices), and AM Best Innovation Scoring.

PA DOI’s John Lacek, Esq. presented an overview of the cyber status in general including updates on GDPR and when/how it might impact us. He shared what the Department is doing to address cyber threats including the formation of the Department’s Cybersecurity Incident Response Task Force. The Department expects our prompt reporting of cybersecurity incidents. It also provides a comprehensive knowledge base of resources and information to help prepare for cyber incidents and thorough guidance on the necessary notices and reporting should a suspected breach occur. For additional information or to report a cybersecurity event, you can email RA-IN-CYBERSECURITY@pa.gov.

Our afternoon demonstrated new technology in action. We worked through “A Catastrophe Story.” Using CAT as a backdrop, we walked through preparation with live demonstrations including advanced exposure modeling including wildfire, terrorism, and cyber. We shared how carriers use social media now to communicate with insureds throughout the CAT lifecycle. We watched drones in action (via video!) for pre- and post-event inspections and learned how to quickly and efficiently build a drone program in your company.

The year ahead is faced with uncertainty. How long will we support a remote workforce? What temporary concessions have we made that might now need permanent change? When and how quickly will we migrate our companies back into the office? Will we need to support dual-environment workspaces permanently? What new cyber threats will emerge? What opportunities in digital innovation can accelerate our future? The value of our Committees can shine now. Now is a perfect time to lean upon the relationships we’ve built through our strong PAMIC network. Pause for a moment and reach out to a peer. There’s a talented group just a text, video conference, or old-fashioned phone call away. We look forward to connecting again this Fall.

Respectfully,
Erin L. Selfe
Vice President, Information Technology, PLM
IT Trends Committee Chairman

PURPOSE

Responsible for planning and implementing a yearly Human Resources seminar and for monitoring issues and legal developments that affect the Mutual insurance industry.

IT Committee Members

Nathanael	Waite	Goodville Mutual Casualty Company
Robin	Schroyer	Brethren Mutual Insurance Company
Carol	Aulick	Mutual Benefit Group
Jason	Breckbill	Goodville Mutual Casualty Company
BJ	Gardner	Pennsylvania Lumbermens Mutual Insurance Company
Chris	Gearhart	Millville Insurance Companies
*Erin	Selfe	Pennsylvania Lumbermens Mutual Insurance Company
Bruce	Battaglia	Harford Mutual Insurance Company
Bob	Ridinger	ValueMomentum
Paul	Franchak	Quess GTS

Underwriting & Loss Prevention Committee Report 2019/2020

The Underwriting and Loss Prevention Workshop was held on November 14th, 2019 at the Convention Center at Central Penn College. I am pleased to report that 66 attendees registered and thank you to our corporate sponsors of all levels. Lastly, I would like to recognize the Underwriting and Loss Prevention Committee as well as the PAMIC staff for their efforts in planning and holding the workshop.

The morning started off with a general session on Product Regulation, presented by Shannen Logue, Deputy Commissioner of Insurance Product Regulation. Shannen discussed underwriting, past, present, and future and challenging the department is facing in these changing technological times. She also discussed product innovation and Insurtech from a Department perspective and trends she is seeing in the Flood Insurance Private Market.

The morning session was completed by a discussion on Hail Fraud Claims presented by Joy Marconi and Shawn Conrad of the National Insurance Crime Bureau. Joy outlined the science behind the formation of hail and the indicators of questionable hail claims including various tactics used by unscrupulous contractors.

In the afternoon Candace Edgar, Partner, General Liability, Insurance Coverage & Bad Faith, Transportation, Thomas, Thomas & Hafer discussed Auto Stacking of Policies – Legislative and Regulatory update. She provided an overview of the current status of Pennsylvania’s case law on stacking and what it means for the future.

The day concluded with a dual presenter discussion on Storm Chasers and Public Adjusters. Joel Hopkins, Partner, Saul Ewing Arnstein & Lehr and Ron Gallagher, President, PA Assoc of Mutual Insurance Companies outlined the current state of public adjusters and storm chasers and provided background on how to interact with these representatives of insureds during the claims process. Additionally, they also touched on how to respond to 3rd party requests for reimbursements from emergency responders. The session concluded with a question and answer period where attendees were able to ask about any industry-related topic.

Respectfully submitted,
Randy Fulmer
Underwriting & Loss Prevention Committee Chairman

PURPOSE

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 control techniques, issues, and problems.

Underwriting and Loss Prevention Committee Members

Michael	Dubin	Baker Tilly
Stephen	Harrington	Gen Re
*Randy	Fulmer	Donegal Mutual Insurance Company
Pepper	Treuvey	MSO, Inc.

Kathleen	Patton	Berkley Re Solutions
Eric	Barger	Farmers & Mechanics of WV
Veronica	Wilkins	PLM
Sean	Briscoe	PLM
Terri	Schmeck	Lititz Mutual
Kevin	Finn	Mutual Capital Analytics

Member Companies

Mutual Insurer Members

Allegany Insurance Group
www.alleganygroup.com

Auto-Owners Insurance Company
www.auto-owners.com

Baltimore Equitable Insurance
www.baltimoreequitableinsurance.com

BedfordGrange Mutual Insurance Company
www.bedfordgrangemutual.com

Brethren Mutual Insurance Company
www.bmic.com

Briar Creek Mutual Insurance Company
www.briarcreekmutual.com

Bucks County Contributionship Mutual Insurance Company
<https://www.linkedin.com/company/bucks-county-contributionship>

Centre County Mutual Fire Insurance Company P of H
CentreCountyMutual.com

CM Regent Insurance Company
WWW.cmregent.com

Community Insurance Company
www.lehighmutual.com

Cumberland Mutual Fire Insurance Company
www.cumberlandgroup.com

Donegal Insurance Company
www.donegalgroup.com

Encova Insurance
www.encova.com/

Farmers & Mechanics Mutual Insurance Company
<https://www.fmmutual.com/>

Farmers & Mechanics Mutual Insurance Company of WV
<https://www.fmiwv.com/>

Farmers Fire Insurance Company
www.farmersfire.com

Farmers Mutual Fire Insurance Company of Salem County
<https://www.farmersofsalem.com/>

Farmers Mutual Fire Insurance Company/Marble
www.farmersofmarble.com

Farmers Mutual Fire Insurance Company/McCandless Twp.
<https://fmmcins.com/>

Frederick Mutual Insurance Company
www.frederickmutual.com

Friends Cove Mutual Insurance Company
www.friendscove.com

Goodville Mutual Casualty Company
www.goodville.com

Grange Mutual Fire Insurance Company
<http://www.gmfic.com/>

Harford Mutual Insurance Company
<http://www.harfordmutual.com/>

Juniata Mutual Insurance Company
www.juniatamutual.com

Lititz Mutual Insurance Company
www.lititzmutual.com

Livingston Mutual Insurance Company
<https://www.livingstonmutual.com/>

Millers Mutual Group
www.millersinsurance.com

Millville Insurance Companies
www.millvillemutual.com

MMG Insurance Company
www.mmgins.com

Montour Mutual Insurance Company
www.clearfieldmutual.com

Mutual Benefit Group
<http://www.mutualbenefitgroup.com/>

Nazareth Mutual Insurance Company
<http://nazarethmutual.com/>

Old Elizabeth Mutual Fire Insurance Company

Panhandle Farmers Mutual Insurance Company of WV
<http://www.panhandleins.com/>

Patrons Mutual Fire Insurance Company
http://www.patronsmutualpa.com/html/contact_us.html

PennCharter Mutual Insurance Company
<https://www.pennchartermutual.com>

Penn National Insurance Company
www.pennnationalinsurance.com

Pennsylvania Lumbermens Mutual Insurance Company
www.plmins.com

Pymatuning Mutual Fire Insurance Company
<http://pymatuningmutual.com/>

Rockingham Casualty Company
www.rockinghamgroup.com

Saucon Mutual Insurance Company
<http://www.sauconmutual.com/>

The Philadelphia Contributionship
www.1752.com

Tuscarora Wayne Group of Companies
<http://www.twmic.com/>

Utica First Insurance Company
<https://www.uticafirst.com/>

Wall Rose Mutual Insurance Company
<http://www.wallrose.com/>

West Branch Mutual Insurance Company

Windsor-Mount Joy Mutual Insurance Company
<http://www.windsormountjoy.com>

General Insurer Members

AAA Auto Club Of Missouri

Empire Bonding & Insurance Co.
<https://www.empirebondingandinsurance.com>

Erie Insurance
<https://www.erieinsurance.com/>

NJM Insurance Company
<https://www.njm.com/>

Law Firms

Andracki, Sysak & Artman, P.C.
www.andrackilaw.com

Caldwell & Kearns, P.C.
<https://www.caldwellkearns.com/>

Cozen O'Connor
<http://www.cozen.com/>

deLuca Levine LLC
<https://delucalevine.com/>

DiBella, Geer, McAllister & Best P.C.
www.dgmbllaw.com

Drinker Biddle & Reath LLP
www.drinkerbiddle.com

Fox Rothschild LLP
<http://www.foxrothschild.com/>

Houston Harbaugh, P.C.
<https://www.hh-law.com/>

MacDonald, Illig, Jones & Britton, LLP
<https://www.macdonaldillig.com/>

Margolis Edelstein
<http://www.margolisedelstein.com/>

Marshall, Dennehey, Warner, Coleman & Goggin
<http://www.marshalldennehey.com/>

Mintzer Sarowitz Zeris Ledva & Meyers,
LLP
www.defensecounsel.com

Mitchell Gallagher P.C.
www.mitchellgallagher.com

Morgan & Akins
www.morganakins.com

Niles, Barton & Wilmer, LLP
<http://www.nilesbarton.com/>

Peters & Wasilefski
<http://www.pwlegal.com/>

Saul Ewing Arnstein & Lehr
<http://www.saul.com/>

Segmiller & Associates, P.C.
<http://segmend.com/>

Stradley Ronon Stevens & Young, LLP
www.stradley.com

Thomas, Thomas & Hafer, LLP
<https://www.tthlaw.com/>

Walsh Barnes Collis & Zumpella
www.walshlegal.net

Wayman Irvin & McAuley, LLC
<http://www.waymanlaw.com/>

Weber, Gallagher, Simpson, Stapleton,
Fires & Newby, LLP
<https://www.wglaw.com/>

Zimmer Kunz PLLC
www.zklaw.com

Claims Adjusting & Forensics

Atlantic Adjustment, Investigation & Consulting, LLC dba AAIC, LLC
www.aaiclcc.com

BarkerClaims Service
<http://www.barkerclaims.com/>

Barry Isett & Associates
www.barryisett.com

CastleClaims Service
<http://www.castleclaims.com/>

Curley Adjustment Bureau
<http://www.curleyadjustment.com>

James F. Valentine, Inc.
fireinvestigations.com

Johns Eastern Company, Inc.
<https://www.johnseastern.com/>

Longacre Appraisal & Adjustment Services, Inc
www.longacreadj.com

Mason Claims
<http://www.masonclaims.com/>

Rimkus Consulting Group Inc.
<https://rimkus.com/>

Roanoke Valley Claims Service
WWW.RVCS.com

Trident Engineering Associates, Inc.
www.TridentEngineering.com

United Claims Service
www.ucsadjusters.com

Information Technology

BriteCore
<https://www.britecore.com/>

Enquiron
www.enquiron.com

EPOQ
www.epoqtech.com

eZpay,LLC
<http://ezpayllc.com/>

Finys
www.finys.com

Insurance Data Processing, Inc.
<http://www.idpnet.com/>

Jarus Technologies
www.jarustech.com

Marias Technology
www.mariastechnology.com

MFXchange US, Inc.
<http://www.mfxservices.com/>

Mutual Expert by ECCA
www.MutualExpert.com

Nuvento, LLC
nuvento.com

Town & Country Computer Services, LLC
<http://www.tccs-inspro.com/>

ValueMomentum
www.valuemomentum.com

WaterStreet Company
www.waterstreetcompany.com

Auditing, Finance & Accounting

American Express Company
<https://www.americanexpress.com/>

Baker, Tilly, Virchow Krause LLP
bakertilly.com

Boenning & Scattergood, Inc.
<http://www.boenninginc.com/>

Brown Schultz Sheridan & Fritz
<https://www.bssf.com/>

Buffamante Whipple Buttafaro, P.C.
<http://www.bwbcpa.com/>

Charter Lane Consulting, LLC
<http://www.charterlaneconsulting.com/our-company/>

Cornerstone Advisors Asset Management, LLC
<http://www.cornerstone-companies.com/>

David L Miller, Ltd
dlm-actuarial.com

EisnerAmper, LLP
<http://www.eisneramper.com/>

Griffin Financial Group
<http://www.griffinfinancialgroup.com/>

Gross Mendelsohn and Associates, P.A.
<http://www.gma-cpa.com/>

Macquarie Asset Management
macquarieim.com/insurance

Marcum, LLP
marcumllp.com

Mazars USA LLP
www.mazarsusa.com

New England Asset Management
www.neamgroup.com

Opus Investment Management
www.opusinvestment.com

Pennsylvania Trust
<http://www.penntrust.com/insurance>

RLD Associates, Inc.
<http://www.rldassociates.com/>

US Insurance Audit Services, Inc
<https://usinsuranceaudit.com/>

Wouch, Maloney & Co. LLP
www.wm-cpa.com

Restoration Services

Firewater Response, LLC
www.firewaterresponse.com

Mellon Certified Restoration Services
<http://www.melloncr.com/>

Other Insurance Services

Capstone ISG, Inc.
<http://www.capstoneisg.com/>

Copart, Inc.
www.copart.com

CTM Advisory
www.ctmadvisory.com

Federal Home Loan Bank of Pittsburgh
<https://www.fhlp-pgh.com/>

Huggins Actuarial Services, Inc.
<http://hugginsactuarial.com/>

Insurance Services Office, Inc.
<http://www.verisk.com/iso.html>

Insurance Subrogation Group, LLC
www.isgfocus.com

Insurance724
<http://www.insurance724.com/>

J.S. Held
www.jsheld.com

Merlinos & Associates, Inc.
merlinosinc.com

MSO, Inc.
<http://www.msonet.com/>

MutualCapital Analytics
www.mutualcapitalanalytics.com

Mutual Inspection Bureau, Inc.
<http://www.mibinc.com/>

SpartanRecoveries LLC
www.spartanrecoveries.com

Temporary Accommodations
<https://www.tacares.com/>

The Carlisle Group
<http://www.tcgrecurit.com/>

The Powderhorn Agency
www.powderhornagency.com

Underwriters Rating Board
<http://urbratingboard.com/>

Westmont Associates, Inc.
www.westmontlaw.com

Reinsurers

Arch Reinsurance Company
<https://www.archcapgroup.com/Reinsurance>

Beazley Group
beazley.com

Berkley Re Solutions
www.berkleyre.com/solutions

Gen Re Corporation
<http://www.genre.com/>

Grinnell RE
<https://www.grinnellmutual.com/>

HSB
www.hsb.com

Liberty Mutual Equipment RE
www.libertymutualgroup.com/ebreinsurance

Munich Re America
www.munichreamerica.com

Mutual Boiler Re, Member of the FM Global Group
www.mutualboilerre.com

Shelter Reinsurance Company
<https://shelterre.com/>

Swiss Re
<https://www.swissre.com/>

Transatlantic Reinsurance Company
<https://www.transre.com/>

Travelers Boiler Re (Travelers Insurance
Company)
<https://www.travelers.com/boilerre/>

Reinsurance Intermediary

AON Benfield, Inc.
www.aon.com

Beach GP
www.beachgp.com

BMS Intermediaries
www.bmsgroup.com

Guy Carpenter & Company, LLC
www.guycarp.com

Holborn Corporation
www.holborn.com

Willis Re
www.willistowerswatson.com

National Trade Association

National Association of Mutual Insurance
Companies
www.namic.org

American Property and Casualty Insurance
Association
<http://www.pciaa.net/>

Annual Meeting Agenda

August 10, 2020

1. Call to Order (Chair)
2. Anti-Trust Statement (Chair)
3. Reading and acceptance of Minutes (Chair)
4. Chairman's Report (Chair)
5. President's Report (President)
6. Treasurer's Report (Treasurer)
7. Committee Reports (Chair)
8. Ratification of 2018/2019 action of the Officers, Directors, and Committees (Chair)
9. Nomination for Officers and Directors (Immediate Past Chair)
 - a. Vote for Nominated Officers and Directors (Chair)
10. Recognition of Immediate Past Chair (President) and Incoming Chair (Chair)
11. Incoming Chair Address
12. Adjournment

Annual Meeting Minutes 112th Mid-Atlantic Mutual Advantage Convention

August 5, 2019 Sheraton Pittsburgh Hotel at Station Square, Pittsburgh, PA

1. Call to Order and Roll Call: Chairman Kelley called the 112th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies to order at 1:30 pm. On the basis of convention registrations, Chairman Kelley found the presence of a quorum.
2. Anti-trust Statement: Chairman Kelley delivered the anti-trust statement to all members present.
3. Reading and Acceptance of Minutes: Chairman Kelley requested a motion to dispense with the reading of the minutes. A motion was made, seconded and unanimously voted on by all members present to dispense with the reading of the minutes and to receive the minutes as presented. Chairman Kelley then requested a motion to accept the minutes of the August 6, 2018 Annual Meeting held at the Marriott Waterfront Baltimore. After careful consideration, a motion was made, properly seconded, and unanimously voted on by all members present to accept the minutes.
4. Chairman's Report: Chairman Kelley thanked PAMIC for allowing him to serve as Chairman. Chairman Kelley also provided the membership with a summary of significant achievements in the areas of lobbying, increased PAC contributions, and monthly webinars. He also discussed the PAMIC office moving to a larger and more convenient location, and he stressed the importance of member companies urging their employees to take part in the educational offerings the Association provides.
5. President's Report: President Gallagher dispensed with the reading of the President's Report and advised all members present to review the handout in the Annual Report for specifics related to the President's Report. He thanked the Board for their guidance, trust and confidence over the past year. President Gallagher focused the remainder of his message on goals the Association has reached in the past year, including the addition of four insurer members and 15 associate members; increased webinar offerings; new high watermark for PAC contributions; the development of three new PAMIC programs - the Business Transaction Seminar, Meet the Mutuals and summer seminar on how the regulatory and legislative processes work in Pennsylvania. A motion to receive the President's Report was made, properly seconded and unanimously agreed to be all members present.
6. Treasurer's Report: Treasurer Sloan advised all members that the preliminary audit of PAMIC is underway and no issues have been found. PAMIC had another good financial year in 2018/19. A motion to receive the Treasurer's Report was made, properly seconded and unanimously agreed to be all members present.
7. Committee Reports: Chairman Kelley dispensed with Committee Reports by referring all members to the written reports contained in the Annual Report. Chairman Kelley requested a motion to accept the committee reports. A motion was made, properly seconded and unanimously agreed to be all members to dispense with the reading of the Committee Reports and to accept them as submitted.

8. Recognition of Committee Chairmen and Retiring Board Members: Chairman Kelley thanked all of the Committee Chairs for their hard work over the previous year in providing outstanding educational programs to PAMIC's members and the mutual industry in general. Chairman Kelley congratulated retiring Board members, Douglas Underwood, Eric Raski, and Jeff Wyngard for their outstanding service and thanked them for their hard work and dedication to the mutual insurance industry and to PAMIC, and for making the past year a great year for the organization.
9. Ratification of Actions of the Officers, Directors and Committees: Chairman Kelley requested a motion from the members to ratify the actions of all the officers, directors and committees of PAMIC. A motion was made, appropriately seconded and unanimously voted on by all members to ratify the actions of the officers, directors, and committees for the fiscal year 2018/19.
10. Memorial to Departed Members and Friends: Chairman Kelley requested that Chaplain Whitlock provide a prayer to memorialize our departed PAMIC members and friends in the previous year.
11. Nomination of Officers and Directors: On behalf of Immediate-past Chairman Underwood, Chairman Kelley presented the candidates as Officers and Directors for the upcoming year. Art Meadows was nominated as Chairman, David Gautsche as Chairman-Elect and Joseph Sloan as Treasurer, John Foster as Vice-Chair, and Richard Kelley as Immediate Past Chair. In addition, the following slate of candidates was nominated as directors for three-year terms: Karen Mashinski, Harford Mutual Insurance Company, and Robert Pelletier, Frederick Mutual Insurance Company. Chairman Kelley opened the floor for additional nominations. Hearing none, Chairman Kelley accepted a motion to close nominations. A motion was made, properly seconded and unanimously voted to close nominations. Chairman Kelley then requested a motion to accept the nominations as presented. A motion was made, properly seconded and unanimously voted on by all members present to accept the new Officers and Directors.
12. Recognition of Immediate Past Chairman and Incoming Chairman: President Gallagher presented the traditional fraktur to Immediate-Past Chairman Richard Kelley, recognizing his year as Chairman. Immediate-Past Chairman Kelley then introduced incoming Chairman Art Meadows.
13. Incoming Chairman Address: Incoming Chairman Meadows delivered kind words to Immediate-Past Chairman Kelley in regard to his leadership and service as PAMIC Chairman. Chairman Meadows mentioned he would like to keep the momentum going on accomplishments made in the past year. He offered a bright vision for the future of the mutual insurance industry and would like to continue to see active Board and membership involvement in all aspects of PAMIC and the mutual insurance industry.
14. Adjournment: Chairman Meadows made a request for a motion to adjourn the Annual Meeting. A motion was made, properly seconded and unanimously voted on by all members to adjourn the 112th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies. The meeting adjourned at 1:50 pm on August 5, 2019.

PAC Annual Meeting Agenda

1. Call to Order (PAC Chair)
2. Anti-trust Statement (Chair)
3. Reading and acceptance of Minutes
(Chair)
4. PAMIC PAC Update (Chair)
5. PAMIC PAC Treasurer's Report
(President)
6. Announcement of Grassroots
Champions (Chair & President)
7. Adjournment (PAC Chair)

PAC Annual Meeting Minutes

112th Mid-Atlantic Mutual Advantage Convention

August 5, 2019 Sheraton Pittsburgh Hotel at Station Square, Pittsburgh, PA

1. Call to Order and Roll Call: PAC Treasurer Gallagher (in place of PAC Chairman Smith) called the PAMIC Annual PAC Meeting to order at 1:50 PM on August 5, 2019. Based on convention registrations a quorum was present.
2. Anti-Trust Statement: PAC Treasurer Gallagher advised the members of their duties under the anti-trust statement and provided the statement to all members present.
3. Reading of Minutes: Treasurer Gallagher requested a motion to suspend the reading of the minutes. A motion was made, appropriately seconded and unanimously voted on by all members present to dispense with the reading of minutes. Treasurer Gallagher then requested a motion to accept the minutes of the August 6, 2018 Annual PAC Meeting held at the Marriott Waterfront Baltimore. After careful consideration, a motion was made, properly seconded and unanimously voted on by all members present to accept the minutes.
4. PAMIC PAC Update: Treasurer Gallagher presented an update on the PAMIC PAC advising that the PAC raised nearly \$50,000 - a high watermark for the PAC.
5. PAMIC PAC Treasurer's Report: Treasurer Gallagher presented the Treasurer's Report to all members present. The report showed that the PAC received just under \$50,000 in contributions in FY2018/19. Over 200 contributions came from individuals. Treasurer Gallagher also presented the members with the Contributor's Report.
6. Grassroots Champions Program: Treasurer Gallagher provided an overview of the Grassroots Champions Program which encourages grassroots legislative response by PAMIC's members. Treasurer Gallagher then announced the Grassroots Champions indicating that there were 34 member companies that had achieved Grassroots recognition and that the following companies achieved platinum status: Erie Insurance Group, Farmers Mutual of Marble, Goodville Mutual Casualty Company, Lititz Mutual Insurance, Penn National Insurance, Pennsylvania Lumbermens Mutual Insurance Company, and The Philadelphia Contributionship.
7. Adjournment: Treasurer Gallagher made a request for a motion to adjourn. A motion was made, properly seconded and unanimously voted on by all members to adjourn the 112th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies PAC Trustees. The meeting adjourned at 2:00 pm on August 5, 2019.

PAMIC PAC Donors

Wendy Basehoar	Henry H. Gibbel	Bryan Rock
Justin Bayer	Henry A. Gibbel	Mark Russell
William Bayer	Bob Glass	Todd E. Salsman
Michael Bekelja	Meg Glenn	Larry Sauder
Lou Berteotti	Thomas Greenfield	Eric Schmader
Brian Black	Cyril Greenya	Terri Schmeck
Ashley Botts	Julie Harrison	William Schupp
Thomas Boyer	Dana Hartle	Shawn Serfass
Robert Brandon	Pat Hays	James Shannon
Donna Brick	Scott Hinz	Jacob Shivetts
Jay W. Chadwick	Steven Holsinger	Mary Shoemaker
Erin Coleman	Bruce Jackson	Joseph Sloan
Lisa Cosentino	Lisa Katterman	Daniel E. Smith
Mark Cummins	Richard Kelley	John K. Smith
Kathleen Dalton	Bala Kumar	Mike Staley
Robert Dodds	Stephen Lee	Lydia Stephan
Michael Dubin	Susan Leitzel	John Stone
Debra Dupre	Pat Lister	Robert Talarico
Christine Ehresman	Stephen Loy	Marshal Tewell
Erie Insurance PAC	Dennis Martin	Doug Underwood
Jean Eshelman	Peter McManamon	William Valdespino
Scott Esworthy	Art Meadows	Frances Vaughn
Rebecca Faus	Steven Merrill	Bradley Wagner
Steve Firko	Charles Michael, Jr.	David Weaver
Robert Fitzsimmons	Marianne Morosko	Scott Wellham
John Foster	Kevin O'Brien	Robert Whitlock
Ron Gallagher	Robert Packer	Missy Williamson
Katy Gallagher	Penn National/Inservco PAC	Michael Yeager
David Gautsche	Joe Pike	Greg Young
John R. Gibbel	Andrew Potalivo	Heather Zellers
Henry R. Gibbel	Richard Reese	

Grassroots Champions

Company	Grassroots Champion Level
Erie Insurance	Platinum
Farmers Mutual Fire Insurance Company/Marble	Platinum
Goodville Mutual Casualty Company	Platinum
Lititz Mutual Insurance Company	Platinum
Mutual Benefit Group	Platinum
Penn National Insurance Company	Platinum
Tuscarora Wayne Group of Companies	Platinum
Donegal Mutual Insurance Company	Gold
Millers Mutual Insurance	Gold
PAMIC	Gold
Pennsylvania Lumbermens Mutual Insurance Co.	Gold
Windsor-Mount Joy Mutual Insurance Company	Gold
Allegany Insurance Group	Silver
Baker Tilly	Silver
Bedford Grange Mutual Insurance Company	Silver
Brown Schultz Sheridan & Fritz	Silver
CM Regent Insurance Company	Silver
Farmers Fire Insurance Company	Silver
Farmers Mutual Fire Insurance Company of Salem County	Silver
Farmers Mutual Fire Insurance Company/McCandless Twp.	Silver
Frederick Mutual Insurance Company	Silver
Friends Cove Mutual Insurance Company	Silver
GenRe	Silver
Harford Mutual Insurance Company	Silver
Hartford Steam Boiler Inspection & Insurance Company	Silver
Juniata Mutual Insurance Company	Silver
MMG Insurance	Silver
Nazareth Mutual Insurance Company	Silver
OptimaSIU	Silver

Panhandle Farmers Mutual Insurance Company of WV	Silver
Saucon Mutual Insurance Company	Silver
The Philadelphia Contributionship	Silver
WaterStreet Company	Silver
Wouch, Maloney & Co. LLP	Silver

Annual Sponsors List

Platinum Sponsors

2020 PLATINUM SPONSORS



Flex Gold Sponsors



Flex Bronze Sponsors



INSURANCE FRAUD EXPERTS



Individual Event Sponsors

American Express Company
Harford Mutual Insurance Company
Mazars USA LLP
Mintzer Sarowitz Zeris Ledva & Meyers, LLP
Penn National Insurance Company
Penn National Insurance Company
Pennsylvania Trust
PowerClaim / Hawkins Research, Inc.
The Philadelphia Contributionship
Travelers Boiler Re (Travelers InsuranceCompany)

In Memoriam

Roland (Ron) Dell'oso
PLM - General Business Manager
35 Years of Service

Margaret Evans
ILM - Clerical
16 Years of Service

Ralph D. Falcone
PLM - Sr. Underwriter
5 Years of Service

George M. Fleagle
PLM - CFO & Board Member
45 Years of Service

Honorary Members for 2019/2020

Robert Whitlock - The Philadelphia Contributionship

Bob Shenck - Donegal Insurance Group

Cy Greenya - Donegal Insurance Group

Ron Ochalek - Farmers of Marble

M. Paige Raski - Millville Mutual

Event Schedule

Financial Management Seminar: September 8-9, 2020: PAMIC Online

Insurance Technology Trends Seminar: October 22, 2020: Hershey Country Club

Underwriting and Loss Prevention Seminar: November 12, 2020: Hershey Country Club

Mutual Insurance Day: February 2021: Harrisburg, PA

Annual Spring Conference: March 2021, Location: TBD

Claims Summit: April 12-14, 2021: Wyndham Gettysburg

Executive & Board Roundtable: June 9-10, 2021, Omni Bedford Springs Resort

Mid-Atlantic Mutual Advantage Convention: Hotel Hershey, Hershey PA