

NEMACOLIN • FARMINGTON, PA • AUGUST 6 - 8, 2023



ANNUAL REPORT 2022/2023



PAMIC

Pennsylvania Association of
Mutual Insurance Companies



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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 strength of our member companies' and their ability to operate successfully in a competitive environment. Full participation among companies allow eligible PAMIC members to form personal bonds with those who share similar interests.

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



PAMIC

Pennsylvania Association of
Mutual Insurance Companies

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As members of this organization, we are committed to operating within the letter and spirit of all applicable federal and state laws and are mainly mindful of the constraints of the antitrust laws. Numerous laws prohibit exchanging 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: involve the business of insurance; are regulated by state law; 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, expressed 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
- Refer to any company or agency by specific name in any example you may give to illustrate during our discussions.

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



Mutually Connected! What a great theme chosen for this year's convention by incoming PAMIC Chair, Erin Selfe.

When I came to the mutual industry 23 years ago from two large national carriers I thought I understood what strong business relationships were all about. I made multiple agency visits each year and participated in events from golf to horse racing. The companies I worked for were considered great agency companies. Then I lived the mutual company experience. I will never forget my early agency visits. They included long conversations about how our company has been with the agency for close to 30 years. More importantly, agency principals reminisced in describing several generations working closely with our mutual company to support their business. It was a different type of business relationship, there was deep rooted mutual respect.

Then I attended my first PAMIC event at Rocky Gap in Maryland. This was different than any industry event I had attended. Immediately, I was amazed by the friendly, family atmosphere. Watching Mike Yeager coordinate volleyball and Tom Morrison setting up the golf event. Great traditions that keep us connected. I quickly realized the unique value of the mutual industry and the value of PAMIC.

I am honored to have served as chair for PAMIC. Thank you to Lisa, Lora, Becky and Alex for your support this year! Our future is in great hands with the PAMIC team and Erin as incoming Chair. This upcoming year look for ways to support Lisa's vision for PAMIC, as she continues her work to bring in young professionals to our industry, creates new committees, and encourages more member participation. Start by planning your trip to Nemaocolin in August and bring a colleague or two.

Please continue supporting our association and stay Mutually Connected.

Sincerely,

Todd Salsman, *Chairman*
PAMIC

President
Tuscarora Wayne Insurance Company

Cultivating a Mutually Connected Insurance Community: A Reflection on PAMIC's Success

In February, Convention Chair and President-Elect Erin Selfe presented an array of ideas for this year's Convention. These ideas covered a wide range of insurance topics, including tech, risk management, and litigation, among others. Despite the wide range of issues, she emphasized how our mutual community, regardless of company size or shape, often faced the same challenges and opportunities and must weather the same storms. PAMIC has historically played a vital role at the heart of this mutual community, keeping us all connected. The theme of "Mutually Connected" seemed to rise up and appropriately capture the essence of PAMIC, its members, and the entire mutual insurance industry. We extend our heartfelt thanks to Erin and the Convention Committee for reminding us of the importance of our similarities and the significance of staying connected.

The ways PAMIC has facilitated these connections are many. This spirit of mutual support is at the core of PAMIC's success since its founding in 1907. Although we are competitors, PAMIC members collaborate to provide mutual benefit, show respect to each other, share experiences, and extend a helping hand when needed. For those who haven't volunteered on a Committee, active participation is vital to our mission. Committee members voluntarily devote their time to consider how to best serve their fellow members, addressing their interests and needs. Such camaraderie is rare in business and humanity, but it's what makes us unique and keeps us mutually connected.

Throughout the year, PAMIC has diligently nurtured this spirit by fostering connections between our members, business partners, policyholders, communities, lawmakers, and regulators. While we were physically apart during the pandemic, we stayed together in spirit, forging ahead in uncharted waters. Although the COVID pandemic crisis is being declared over, its economic consequences have persisted. Supply chain issues, rising prices, and sluggish market returns have kept the industry on its toes, searching for positive solutions, and reminding us of our shared challenges. To help us face what is ahead, PAMIC held a number of events this year to keep us connected as many events returned to (and exceeded) pre-pandemic levels:

In August, PAMIC hosted the 115th Mid-Atlantic Mutual Advantage Convention (MAMAC) at the

Greenbrier Resort in WV, bringing together mutual companies from over five states in the surrounding region. The impressive agenda featured a greeting by WV Commissioner McVey and leading experts on economic/capital markets, talent acquisition and retention, insurtech trends, agency distribution systems, and other essential topics. Notably, students from the Appalachian State Brantley College of Risk Management spoke about insurance careers and NextGen's expectations of the insurance workforce. The event also raised over \$25,000 for the Mountaineer Food Bank, showcasing our commitment to community engagement.

In the Fall, we successfully hosted both our Financial Management Conference and our first combined Information Technology (IT) and Underwriting Fall Conference. The former event connected us with experts that provided insight on CISA standards and cybersecurity, convective storms and modeling trends, investment and economic updates, recent and emerging regulatory changes, actuarial/ratemaking issues facing member companies, as well as our infamous Statutory Accounting and NAIC Annual Statement update. The Fall Conference provided both IT/Tech and Underwriting tracks allowing members to learn about data analytics transformations, emerging cybersecurity laws, risk concentration, inflationary impacts on underwriting, as well as the impacts and trends on automated underwriting companies. We were also pleased to welcome 13 finance students from Alvernia University who joined us for lunch and afternoon sessions and actively engaged in Q&A with panelists who impressed us all!

Also noteworthy of our attempts to connect with the next generation of insurance professionals is PAMIC's active participation in the PA Insurance Department's NextGen Event hosted at St. Joseph's University. At this event, we had the opportunity to address a group of bright, aspiring insurance majors and educate them on mutuals and join in on interactive discussions on insurance public policy. This wonderful program also gave PAMIC the opportunity to foster connections with Commissioner Humphreys and his staff, with whom we welcome new faces due to retirements and departures.

The Annual Spring Conference in March drew record numbers to an impressive educational agenda boasting an industry overview from AM Best, followed by leading panels of experts on

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the recent challenges in property reinsurance, cybersecurity coverage trends, parametrics in the mutual worlds, and the industry talent rollercoaster. We also had the honor of hosting Alex Halper, VP of Government Affairs for the PA Chamber, for a business and legislative briefing breakfast, with whom we work frequently to strengthen our ties to the business community. Finally, we hit the airwaves with AM Best TV on hand reporting on our event to the entire industry. When asked by AM Best TV if the mutuals were ready for the challenging days ahead, I answered unequivocally, yes. While I remarked it was due to our long-term relationships and disciplined underwriting, I knew it was also our spirit - but that many wouldn't understand.

In April, at The Annual Claims Summit in Gettysburg, PAMIC celebrated a full-house of claims professionals joined by over 30 loyal exhibitors for this heralded 2-day event. Our dedicated Claims Committee brought to members an update on PA Insurance Fraud by the Deputy Attorney General, as well as leading legal and insurance experts on recent litigation and nuclear verdicts, regulatory impacts on CAT events, tree and fire loss claims, auto case law and coverage exclusions, statutory employers, negotiation strategies, claims/underwriting team interactions, management of Life Plans, and more. Members were also treated to a private and personal tour of the amazing WWII Experience Museum where we witnessed an authentic Sherman Tank demonstration (and some as passengers) by the museum curators.

At another historic site, our Mutual Insurance Days were held in the Harrisburg Capitol city in May and featured an engaging address by PA Commissioner Humphreys and representatives of the House Insurance Committee. A federal overview by NAMIC was followed by PAMIC's insights on current legislative and regulatory topics to prepare members for legislative visits the following day. Members also heard from our PAC Trustee Chair Natasha Romero who reported on the importance of the PAMIC PAC and its role in helping our industry's voice in the legislature. The PAMIC PAC Trustees worked all year to encourage support of the PAMIC PAC through golf outings, breakfasts, receptions, and other events. Thanks to sponsors, the first day's event ended with a 'Celebration of Mutuals' reception that allowed

lawmakers and members' to interact, fostering dialogue on issues crucial to the mutual industry. The event concluded with breakfast at the Capitol and visits with lawmakers, which keep us connected with our elected officials and is an important part of our advocacy mission to serve the mutual insurance industry. Member participation is vital to maintain those connections.

As we near the finish line of President Salsman's term, we held our successful Leadership Symposium (formerly Executive Roundtable) at beautiful Bedford Springs, where the insightful Educational Committee formulated an impressive agenda geared to management and Board members to learn about AM Best Technology trends, 2023 market conditions and risks impacting the reinsurance sector, financial benchmarking, and leadership training and development programs. Networking opportunities and a golf outing at the acclaimed course topped the event, providing another avenue for strengthening bonds among members and their leaders.

All of the above connections would not have been possible without the combined dedication of members and support of our sponsors and exhibitors. PAMIC's Committee members and staff worked tirelessly year-round to organize these events, providing opportunities for connection and collaboration among our members, experts, business partners, communities, regulators, and lawmakers. That said, we all know the secret ingredient is you. Your spirit of participation and encouragement for the next generation is going to be the key to PAMIC's continued success in cultivating the spirit of a mutual community. As I look back over my first full year as President, I am confident in saying that PAMIC has been dedicated to ensuring our members remain connected and engaged in our mission. I am living proof of the power of that connection after having supported PAMIC for over 25 years. Many of you can say the same and I ask you to foster that connection, that spirit, in others. As we move forward, PAMIC is excited to build on the theme of "Mutually Connected" and explore new ways to strengthen connections within our industry.

Thank you all for your continuous support, and I look forward to mutually embracing the future with enthusiasm and determination.

Sincerely,

Lisa C. Katterman
President, PAMIC

Board of Directors

Todd Salsman – Chair
Tuscarora Wayne Insurance Company

Erin Selfe – Elect Chair
Pennsylvania Lumbermens Mutual Insurance Company

Kevin Tate – Treasurer
The Philadelphia Contributionship

Robert Dodds – Government Affairs Chair
Lititz Mutual Insurance Company

Matthew Bouchard
MMG Insurance Company

James Gardner
Community Insurance Company

Shawn Kain
Utica First Insurance Company

Robert Lyon
Rockingham Casualty Company

Jeffrey S. Pratt
Millers Mutual Insurance Company

Natasha Romero – Chair,
PAMIC PAC Trustees
Donegal Insurance Group

Nominated Officers and Directors

OFFICERS

Erin Selfe – Chair
Pennsylvania Lumbermens Mutual Insurance Company

Robert Pelletier – Elect Chair
Frederick Mutual Insurance Company

Robert Dodds – Vice President
Lititz Mutual Insurance Company

Todd Salsman – Immediate Past Chair
Tuscarora Wayne Insurance Company

Kevin Tate – Treasurer
The Philadelphia Contributionship

DIRECTORS

Gary Williams – Director
Mutual Benefit Group

Eric Raski – Director
Millville Mutual Insurance Co.

Staff

Lisa Katterman – President

Rebecca Ferris – Director,
Education & Events

Alexandria Resetar – Director,
Communications & Technology

Lora Sharp – Manager,
Membership & Administration

LIST OF PAMIC CHAIRMEN

1907 – B.K. Huntzinger

1908 – C. R. Lantz

1909 – C. R. Lantz

1910 – C. R. Lantz

1911 – C. R. Lantz

1912 – C. R. Lantz

1913 – C. R. Lantz

1914 – C. R. Lantz

1915 – C. R. Lantz

1916 – C. R. Lantz

1917 – C. R. Lantz

1918 – C. R. Lantz

1919 – C. R. Lantz

1920 – C. R. Lantz

1921 – C. R. Lantz

1922 – C. R. Lantz

1923 – Wilmer Crow

1924 – Wilmer Crow

1925 – Wilmer Crow

1926 – Wilmer Crow

1927 – Wilmer Crow

1928 – Wilmer Crow

1929 – Wilmer Crow

1930 – Wilmer Crow

1931 – Wilmer Crow

1932 – Wilmer Crow

1933 – Wilmer Crow

1934 – Wilmer Crow

1935 – Wilmer Crow

1936 – H. H. Gilkyson, Jr.

1937 – J. H. R. Timanue

1938 – James E. Walter

1939 – Milton E. Bowman

1940 – Frank H. Varcoe

1941 – Henry B. Gibbel

1942 – Ira G. Walborn

1943 – Paul W. Pearson

1944 – Frank M. Fisher

1946 – Archibald Kellock

1947 – Frank W. Heller

1948 – Henry H. Koser

1949 – Miles V. Miller

1950 – Raymond P. Spang

1951 – George A. Willis

1952 – Forrest J. Henry

1953 – W. W. Dodson

1954 – Frank Harris

1955- Charles H. Rich

1956 – G. L. Conn

1957 – Arthur N. Bowman

1958 – Paul B. Albright

1959 – A. N. Truxal

1960 – Robert H. Witters

1961 – E. Guy Bangs

1962 – C. Jacob Speicher

1963 – Ezra Harris

1964 – C. Jacob Speicher

1965 – Arthur A. Alderfer

1966 – Linford E. Weiss

1967 – John S. Child

1968 – J. Donald Moyer

1969 – Henry H. Gibbel

1970 – Nellie A. Courtney

1971 – J. Robert Peifer

1972 – John J. Henry

1973 – Charles E. Norris

1974 – James W. Chadwick

1975 – William Marquess

1976 – William F. Swigart, Jr.

1977 – Harold E. Detwiler

1978 – Charles J. Clowes

1979 – C. Emerson Woolever

1980 – John Edward Hay

1981 – Dwayne H. Stutzman

1982 – Ronald G. Hughes

1983 – John R. Keller

1984 – Bradford W. Mitchell

1985 – Thomas P. Taylor

1986 – John L. Longnaker

1987 – Mervin G. Holland

1988 – Paul Radick

1989 – Donald W. Marting

1990 – David E. Hosler

1991 – Corriell W. Stroup

1992 – Calvin M. Mahaney

1993 – M. Paige Raski

1994 – Robert W. Runk

1995 – Al Menger

1996 – Bill Lee

1997 – Herman Bontrager

1998 – Jay Chadwick

1999 – Jack Burke

2000 – Mike Yeager

2001 – Steve Sliver

2002 – Phil Raub

2003 – Ron McKinney

2004 – Lynn Somogy

2005 – Randy Shaw

2006 – Rob Lyons

2007 – Bob Fitzsimmons

2008 – Ken Shutts

2009 – Kevin Filler

2010 – Henry R. Gibbel

2011 – John Smith

2012 – Steve Linkous

2013 – Matthew Schnader

2014 – Dan DeArment

2015 – Robert Whitlock

2016 – Robert Brandon

2017 – Nancy Early

2018 – Douglas Underwood

2019 – Richard Kelley

2020 – Art Meadows

2021 – David Gautsche

2022 – John Foster

2023 – Todd Salsman



The annual independent audit of the PAMIC financials will commence on or about November 1, 2023, and is anticipated to be completed by year-end. A review of the unaudited financials for the FY 2022/23 shows us falling short of our budget goals, largely driven by program-related expenses being higher than expected. Specifically, hospitality charges (rental, food, and beverage) have increased considerably over the past year as venues increased prices, in some cases by as much as 20%, due to supply chain issues, inflationary pressures, and other post-COVID related reasons. We increased membership dues modestly during the past fiscal year to help offset the cost increases we experienced associated with running our organization.



PAMIC FY 2023/2024 Budget

(July 2023 – June 2024)

	BUDGET
INCOME	
4000 Membership Income	449,550
4100 Programs/Events	100,000
4200 Platinum Sponsor	80,000
4250 Signature Sponsorships	29,000
4260 Digital Marketing	3,000
4300 Interest Income	16,000
TOTAL INCOME	677,550
EXPENSES	
5100 Insurance	9,000
5200 Legal Expenses	5,000
5300 Auditing	8,000
5400 Committee Expenses	2,000
5600 Equipment Leases	3,500
5700 Rent and Cleaning	43,000
5800 Telephone & Internet	7,500
5900 Dues/Subscriptions	5,000
TOTAL 6000 Travel Expenses	14,000
6200 Legislative Expenses	8,000
6400 Other Expenses	26,100
6500 Communications	15,000
6600 Educational Programs	4,000
6700 Outsourcing	51,100
6800 Sales Tax Expense	1,000
7000 Payroll Expenses	476,200
TOTAL EXPENSES	678,400
NET OPERATING INCOME (LOSS)	850

PAMIC COMMITTEE REPORTS

The PAMIC Committee structure relies on volunteer members to assist in developing PAMIC’s educational programs. Without their insight (over 150 volunteers), dedication, and hard work, PAMIC provides relevant and critical topics to assist in keeping our members competitive in today’s insurance market.

Claims Committee Report

The 2023 Claims Summit was once again held at the Wyndham Gettysburg on April 18-19. We chose to have all attendees there in person versus a virtual event, which proved to be successful. Between the attendees and the large number of vendors, it was a well-attended event. The committee utilized technology to plan the agenda in a matter of two meetings, building on some presentations from 2022 that were of higher interest, and selecting topics of interest to all of our membership. As always, the latest court decisions were discussed. We were also fortunate to have Robert Labar from the Attorney General’s Office discuss insurance fraud and how we can work together to address this increasing issue. But our program did not stop there as our members also received insightful information on nuclear verdicts, dealing with courts and regulatory agencies that inject themselves into claim handling, falling trees, the household exclusion, statutory employer issues, handling fire loss claims, along with life care plans and negotiation strategies. The summit ended with a discussion on how underwriting and claims can work together to make the industry better overall.

A gracious thank you to all of the participants of the committee this year! Their cooperation, suggestions, and willingness to be presenters is so important and appreciated!

Thank you to all of the sponsors and exhibitors. The Claims Summit could not take place without you!

Lastly, special thanks to Becky Ferris, Alex Resetar, Lisa Katterman and the PAMIC staff for their support!

CLAIMS COMMITTEE

CHAIRS

Heather Arnold

Penn National Insurance Company

Scott Rybny

Morgan & Akins

MEMBERS

Richard Andracki

Andracki, Sysak & Artman, P.C.

Joshua Bovender

Thomas, Thomas & Hafer, LLP

Michael Conturso

The Philadelphia Contributorship

George Dioguardo

Brethren Mutual Insurance Company

Keith Eisenhart

Donegal Insurance Company

Dale Forsythe

Wayman Irvin & McAuley, LLC

Roger Fucilli

PLM Insurance Company

Donna Geraghty

AlacritySolutions

Tommy Halcom

United Claims Service

Matthew Holden

Farmers Fire Insurance Company

Samantha Melhorn

Barry Isett & Associates

Christopher Reeser

Marshall, Dennehey, Warner, Coleman & Goggin

Glenn Ricketti

Margolis Edelstein

Jeffrey Schronce

Priority Adjusters

Kathleen Segmiller

Segmiller & Associates, P.C.

Daniel Smith

Copart, Inc

Jeanne Potter

Barry Isett & Associates

STAFF

Becky Ferris

PAMIC

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

Convention Committee Report

Greetings and Welcome to our 116th Annual Convention here at Nemacolin Woodlands Resort in Farmington, PA. What a wonderful treat for all attendees including insurance professionals, sponsors, exhibitors, speakers, and guests. We applaud ourselves on 116 years as an Association as we gather to experience the PAMIC mission together, live, and in-person to network, learn from one another, and collaborate on the opportunities and challenges shared among us within our indispensable industry.

The Committee unanimously agreed to this year's theme, "Mutually Connected." We have many gadgets, always on, and chattering digital voices attempting to connect us electronically and constantly. But as we connect this way, we might actually be connecting less, or less effectively. Following welcome remarks by NAMIC President & CEO Neil Alldredge, this year's Keynote, Lou Diamond, Master Connector, will not only entertain us, but help us transform every conversation into an opportunity to connect and engage. He will discuss how to control distraction and increase the effectiveness of our conversations, providing learnings that you can apply to make the most out of your experience at this year's event. We encourage everyone to grab a coffee because this isn't your typical keynote; Lou will have us up and out of our seats interacting with one another from the start!

Our Executive Panel late Monday morning will be facilitated by a few Committee Members who will provide education for some and reminder for others on the great history and what it means to be part of this mutual industry. Three PAMIC executives including David C Gautsche, President/CEO, Goodville Insurance, John Foster, Sr Vice President, Penn National Insurance, and Eric Raski, President, Millville Mutual Insurance, each provide perspectives on the mutual industry with topics that are top of mind. To close us off, Nancy Casbarro from Aite-Novarica/Datos Insights will discuss how to keep our companies connected in the hybrid world, a challenge that is here to stay.

Tuesday, we dig deeper into the business of insurance with welcoming comments by PA Insurance Commissioner Michael Humphreys. Our all-star panel, facilitated by John Kennealy from Pennsylvania Lumbermens, will discuss the legal landscape including Nathan Morris, Chamber Institute for Legal Reform and Curt Schroder, PA Coalition for Civil Justice Reform.

The last few years have surely tested our ability to manage risk. Gallagher Re's Adrian Nusaputra and Daniil Shalmiyev will present the fundamentals of a strong ERM program for mutuals. Finally, our informative and educational sessions wrap up with a discussion on our future by Podcaster and Institutes President, Pete Miller.

There is no shortage of activities this year at the resort plus many PAMIC events including the optional PAC Moonlight Reception Sunday night, guest trip to Fallingwater, and of course our annual Golf Tournament. We highly encourage our young professionals -- the next generation of PAMIC -- to Connect over an hour of fun and Axe Throwing late Monday afternoon before we all convene for a culinary treat at the Chairman's Dinner, including some very "magical" entertainment!

Thank you to our sponsors and exhibitors. Without strong connections with our business partners, our industry could not thrive. A special thanks to PAMIC's Becky Ferris who meticulously managed every detail of this event and to the entire PAMIC staff. Lastly, but most importantly, congratulations and thank you to Lisa Katterman on her first year as PAMIC's president. She courageously took charge, and we are grateful for her leadership, direction, and support for our Association. I look forward to working with Lisa over the next year.

Respectfully Submitted,
Erin L. Selfe
Pennsylvania Lumbermens Mutual Insurance Co.

CONVENTION COMMITTEE

CHAIR

Erin Selfe
Pennsylvania Lumbermens Mutual Insurance Company

MEMBERS

Holly April
Mutual Boiler Re, Member of the FM Global Group

Bo Barks
BriteCore

Kathleen Brennan
Berkley Re Solutions

Dylan Cellini
Data Crest

Clifford Cohen
EPOQ

Lisa Cosentino
Wouch, Maloney & Co. LLP

Christine Ehresman
HSB

Jean Eshleman
Travelers Boiler Re (Travelers Insurance Company)

Scott Esworthy
Brown Schultz Sheridan & Fritz

Kevin Finn
Mutual Capital Analytics

Theresa Lewis
Mutual Assurance Society of VA

William McGettigan
Federal Home Loan Bank of Pittsburgh

Art Meadows
Panhandle Farmers Mutual Insurance Company of WV

Sue Quimby, CPCU, AU, DAE
MSO, Inc.

Chris Shipe
Loudoun Mutual Insurance Company

John Sisk
Mutual Assurance Society of VA

Daniel Smith
Copart, Inc.

Tony Spigonardo
Gallagher Re

Sydney Stenson
Pennsylvania Lumbermens Mutual Insurance Company

John Stone
General Re Corp.

STAFF

Becky Ferris
PAMIC

Purpose: Plans the Annual Convention including speaker selection, locations and participation by other state trade associations.

Education Committee Report

PAMIC's Education Committee continued offering members two high quality events in 2023. This was due to the strong sponsorships, networking skills of the committee members, and the highly motivated PAMIC Staff!

We strive to bring relevant industry topics, to stretch our minds, and to invite speakers who can inform us on historical events, current trends and what future trends may happen.

Annual Spring Conference was held, March 8th and 9th, in Hershey after residing in State College for many years. The event brought record attendance, and we plan on returning to Hershey in March 2024.

Adib Nassery, Senior Financial Analyst, AM BEST led the event with **"2022 industry Results and overview"**.

Next, Kevin Finn of Mutual Data Analytics Moderated a Panel on **"Trends in Property Reinsurance"**. The Panel included: *Tehya Duckworth, Property Underwriting Manager, Munich Re; David Gautsche, CEO, Goodville; John Stone, Senior Vice President, Gen Re*

The 3rd Session was **"Cyber Coverage Trends & Data Risk"** with the following panelists: *Robert Pignataro, Ultimate Risk Services; Frank Fazio, Ultimate Risk Services; Tim Walters, NetDiligence; C. Chandler Harris, Mullin & Coughlin*

The 4th Presentation was also a panel which I moderated, entitled **" Parametrics: What is it & does it have a place in the mutual space?"** The panelists included: *Guillermo E. Franco, Global Head of Cat Risk Research, Guy Carpenter; James Doona, Origination Executive, Munich Re; Steven Bar, Munich Re; Scott Barry, First State Captive Managers*

The Final panel was titled, **"The Roller Coaster Ride in Insurance"** by Jeff Rieder, Partner, AON who discussed the P&C insurance industry volatility trends from inflation, labor, catastrophe, reinsurance and equity markets, impacting the way they hire and manage their talent pool. This session explored how companies can succeed in this changing environment.

We were also fortunate that John Weber of AM BEST TV was able to attend, and he did a great job interviewing attendees, panelists and posting materials on event.

The Annual Leadership Symposium, formerly known as the Executive Roundtable, was held June, 22nd in Bedford Springs.

A.M. Best, Stefan Holzberger led off the morning with **"ingredients of successful innovation"** and the importance of it as a company grows, remains profitable, and efficient. In addition, he addressed the risks that will have the greatest financial impact to the p/c insurers Rick Hartman of Guy Carpenter had a terrific presentation on the Status of the Reinsurance Market as most members remember the past 1/1/2023 Property CAT Treaty challenges, and Rick gave us a vision on the market trends, and how this next round of placements may go smoother for 1/1/2024.

Kevin Seabury, Opus Investment Management returned with a presentation on the PAMIC members investment/financial survey which is quite insightful, and his tabulated result comparisons from year to year.

Finally we had **"Traits of Successful Executive and Leadership Development Programs"** which was moderated by Lisa Katterman, with four outstanding panelists: Kelly Miller, VP of Human Resources Penn National, Jeff Prat, President/CEO of Millers Mutual Insurance, Bert Wendeln, President/CEO of The Carlisle Group and Melanie Holscher, Executive Leadership Coach of Southwestern Consulting.

We want to congratulate Lisa Katterman for completing her first year as President of PAMIC, and her support of the Education Committee, and her new idea's and vision, that help PAMIC events grow with member participation, and remain relevant in this fast changing industry.

As we look forward to 2024, we are open to industry topics and speaker ideas that the members would enjoy. Feel free to suggest them to the PAMIC Staff or committee for consideration.

Respectfully submitted,

Timothy D. Foy, MBA, CPCU, ARS
Beazley Group
PAMIC Education Committee Chairman

EDUCATION COMMITTEE

CHAIR

Tim Foy
Beazley Group

MEMBERS

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Goodville Mutual Casualty Company

Kevin Finn
Mutual Capital Analytics

Bala Kumar
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William McGettigan
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Jeanne Peters
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DataCrest

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Becky Ferris
PAMIC

Purpose: Maintain and enhance the quality 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.

Financial Management Committee Report

The Financial Management Committee held its annual seminar on September 15, 2022 at the Hershey Country Club in person. We had 70 participants attend the educational session. Below are the topics that were selected and presented at the seminar. Consistent with past seminars, there were six educational sessions offered, covering the following range of topics:

- Legislative Update provided by Lisa Katterman, PAMIC President.
- Cybersecurity Essentials presentation, presented by Derek Mueller from CISA which entailed information about infrastructure operators and recommendations for dealing with ransomware and cyber threat.
- Investment and Economic Update, presented by Michael Rose from OPUS Investment Management.
- Emerging Risk – Severe Convective Storm, presented by James Waller from Guy Carpenter, which focused on the severe convective storm (SCS) and the emergence of impactful trends to Pennsylvania domiciled companies.
- Actuarial/Rate making/Inflation Panel, moderated by Scott Esworthy from BSSF, with panelists Rusty Kuehn from Huggins Actuarial, John Pelka from Tuscarora Wayne and Eric Raski from Millville Mutual. These insurance professionals discussed the issues, challenges and management of the industry’s regulated revenue during the high inflation conditions.
- P/C Statutory Accounting and NAIC Annual Statement Update presented by Jeff Clippinger and Carrie Small, both from BSSF. They discussed new statutory accounting guidance and changes to the NAIC Annual Statement Blank for property and casualty insurers.

I appreciated the planning and coordination from the committee members and PAMIC staff for this very successful event. Lastly, thank you to our sponsors for your continued financial support of PAMIC.

Respectfully submitted,

Ken Hugendubler and Scott Esworthy
Financial Management Committee Co-Chairmen

FINANCIAL MANAGEMENT COMMITTEE

CHAIR

Scott Esworthy
Brown Schultz Sheridan & Fritz

MEMBERS

Alexis Muench
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Baker, Tilly, Virchow, Krause, LLP

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New England Asset Management

Tim Rutledge
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Becky Ferris
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Purpose: Plan and produce a quality educational seminar providing 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 the association to emerging issues in financial management.

Government Affairs Committee Report

In 2023, the PAMIC change in Leadership was felt in all committees, but probably none more than the Governmental Affairs Committee. With Lisa's extensive experience and network of contacts, we were able to make significant impact in Harrisburg. The focus was on letting legislators, the Insurance Department, and other organizations know that Lisa was now the new "Face of PAMIC", and I can tell you it was met with many positive remarks and congratulatory comments.

The year was one of many successes – while there may not be concrete measurable or new legislation to point to, the story of our industry has been communicated very thoroughly and a deeper understanding is developing in Harrisburg. Our relationship with the Pennsylvania Insurance Department is as strong as it has ever been and we remain at the forefront of resources they contact for insurance company input.

I have mentioned many times, Governmental Affairs is a committee that is much more reactive than proactive. We tend to have to respond quickly to inquiries from the Insurance Department, new legislative initiatives, or court decisions. Our strong relationship with the insurance defense bar and tort reform advocates through multiple organizations, along with an expanded network of contacts, allows PAMIC to continue to provide support to amicus requests and insight on potential bills/regulations that will impact the mutual insurance industry.

We also had a very successful Mutual Insurance Day on the Hill in May. The educational portion was very well attended and featured our Insurance Commissioner, who was very receptive to questions and comments. As we transition back to the visits with PA Representatives and Senators, we were able to get the PAMIC message out. I strongly encourage all members to be more involved in MID and the Congressional Contact Program in Washington, DC in 2024.

It has been said many times before, but I definitely think it bears repeating – "If insurance is your profession, politics is your business." This committee will continue to work closely with state government and monitor the federal activities to make sure the Mutual Insurance Voice is being heard.

Respectfully submitted,

Robert D. Dodds
Governmental Affairs Committee Chair

GOVERNMENT AFFAIRS COMMITTEE

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PAMIC
Robert Dodds
Lititz Mutual

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APCIA
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MSO, Inc.
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Tuscarora Wayne Insurance Company
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The Philadelphia Contributionship
Karen Yarrish
Penn National Insurance Company
Tom Young
DataCrest, Inc.

STAFF

Lora Sharp
PAMIC

Purpose: Provide policy and industry insight into legislative and regulatory issues, including Amicus briefs on emerging issues. Hosts the annual Mutual Insurance Day.

IT Committee Report

Our PAMIC IT Committee annual goals are to provide educational support, to foster the exchange of valuable information, to cultivate ideas, and to discuss emerging issues relating to information systems technology in the mutual insurance industry. On the basis that the Underwriting area within each member company is a major internal “customer” of IT, we defined the additional goal of enabling the PAMIC membership from both functions to exchange ideas and to learn about the challenges each other faced.

Our conference in the fall of 2022 was designed for a combined effect across the technology related personnel of PAMIC companies and the underwriting/loss control personnel and was held on site at the Eden Resort. The new approach to this conference achieved a strong level of participation with more cross-functional discussions as planned, and the attendees found the venue to be very convenient and excellent for networking.

The design of the conference made it possible for everyone to attend both group sessions as well as breakout tracks to allow attendees to select the topics best suited for their needs. John Ehinger (who had served as the Head of Global Operations for Guy Carpenter and more recently as the CIO of LIO Insurance) was our keynote speaker and he presented to our membership how Data Analytics can be both transformative and disruptive in the insurance industry. Cybersecurity is always a relevant topic these years for all members and a presentation on PA & NAIC Cybersecurity Update was given by David Buono the Deputy Insurance Commissioner. David updated us on the latest changes to the cyber security laws in the commonwealth.

The two group sessions encompassed a strategic perspective of the marketplace through a “State of the Union” as it pertains to Data Analytics in the insurance industry, which also helped the attendees gain a view into how Data Analytics is being used in today’s insurance environment. The other group session was valuable for learning practical approaches in managing Risk Concentration through a combined panel contribution approach. Following the overall group sessions, there were a series of breakout sessions that contained two tracks – each designed with a pairing of an IT topic and an Underwriting topic. Each of these sessions had the format of a presentation combined with a panel discussion covering topics like Data Analytics in operational practice, Underwriting in an inflationary environment, Automated Underwriting, and Anytime Risk Management.

The members of PAMIC’s IT Committee throughout the year created many other occasions for one-to-one discussions and small group collaboration by phone and screen share to enrich the knowledge and sharing that has always made membership and participation in PAMIC valuable.

Respectfully submitted,

Peter Kraynak
peter.kraynak@insurance724.com
Information Technology Committee Co-Chairman

Frank Giardina
fgiardina@idpnet.com
Information Technology Committee Co-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 & UNDERWRITING COMMITTEE

CHAIRS

Frank Giardina
Insurance Data Processing, Inc.

Peter Kraynak
Insurance724

Matt Holden
Farmers Fire Insurance

Terri Schmeck
Lititz Mutual Insurance Company

MEMBERS

Andrew Setz
Baker Tilly

Bala Kumar
Jarus Technologies

Barbara Schwarz
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BJ Gardner
Pennsylvania Lumbermens Mutual Insurance Company

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Bruce Battaglia
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Carol Aulick
Mutual Benefit Group

Chris Gearhart
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Coleen Craig
Millers Mutual Insurance Company

Elisabeth Maguda
ValueMomentum

Gaurav
ValueMomentum

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Jeff Hendershot
Pennsylvania Lumbermens Mutual Insurance Company

Jeff Sotland
Murphy Sanchez

Jonathan Luciano
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Kathy Brennan
Berkley Re Solutions

Kevin Finn
Mutual Capital Analytics

Liz Simmons
Claimatic

Lydia M. Stephan
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Matthew Holden
Farmers Fire Insurance Company

Michael Dubin
Baker, Tilly, Virchow Krause LLP

Nathanael Waite
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Peter Kraynak
Insurance 724

Randy Fulmer
Donegal Insurance Company

Richard Pelkofsky
MSO

Sam Hess
Millers Mutual Group

Robin Schroyer
Brethren Mutual Insurance Company

Sean Briscoe
Pennsylvania Lumbermens Mutual Insurance Company

Stephen Harrington
Gallagher Re

Tim Christ
Claimatic

Veronica Wilkins
Pennsylvania Lumbermens Mutual Insurance Company

Vincent Zaffiro
Goodville Mutual Casualty Company

STAFF

Becky Ferris
PAMIC

Underwriting & Loss Prevention Committee Report

For 2022 a significant change was made to the annual underwriting seminar with the decision to combine the event together with the annual IT seminar. While this represents a substantial change to the format, it is perfectly in line with the change that is taking place in our industry. Underwriting and IT must be deeply connected within our mutual insurance companies in order to properly assess and price risk, as well as to mitigate potential for future claims, and to achieve the efficiency needed to remain competitive in the industry.

We were pleased to have an excellent turnout from both Underwriting and IT representatives from PAMIC member companies and we hope that this event contributed to a better connection between those two departments at the companies in attendance. As we look towards the future, we recognize that these two groups will need to work together as a well-oiled machine for our mutuals to experience continued success.

The combined IT & Underwriting Summit took place on November 1st, 2022 at the Eden Resort in Lancaster with 100 attendees registered. The morning kicked off with a presentation by John Ehinger on the transformation of the insurance industry as a result of data analytics. Deputy Insurance Commissioner David Buono provided the group with an update on the PA & NAIC Cybersecurity laws and draft legislation so that members can remain apprised of how this emerging issue and the legislator's response affects their carrier.

Additional sessions continued to focus on the importance of proper use of data analytics in insurance, with a focus on how underwriting can leverage this data to improve the results of the carrier. The group also heard from a panel regarding how to assess risk concentration and evaluate and diversify these risks. Later, a panel with expertise in inflation provided insights into how the insurance community needs to respond to the inflationary environment we now find ourselves in. Beyond assessing and analyzing data, the summit also focused on the increasing movement towards automation of underwriting processes and the combined effort of Underwriting and IT teams needed to effectuate this properly within our companies.

There will continue to be a strong tie needed between these two segments of an insurance company and we look forward to the 2023 summit to continue to build on the success of the inaugural 2022 event.

Respectfully Submitted,
 Matthew Holden
 The Farmers Fire Insurance Company
 Underwriting & Loss Prevention Committee Co-Chair

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 and loss control techniques, issues, and problems.

IT & UNDERWRITING COMMITTEE

CHAIRS

Frank Giardina
Insurance Data Processing, Inc.
Peter Kraynak
Insurance724
Matt Holden
Farmers Fire Insurance
Terri Schmeck
Lititz Mutual Insurance Company

MEMBERS

Andrew Setz
Baker Tilly
Bala Kumar
Jarus Technologies
Barbara Schwarz
Simple Solve, Ltd.
Eric Barger
Farmers & Mechanics Mutual Insurance Company
BJ Gardner
Pennsylvania Lumbermens Mutual Insurance Company
Bob Ridinger
ValueMomentum
Bruce Battaglia
Harford Mutual Insurance Company
Carol Aulick
Mutual Benefit Group
Chris Gearhart
Millville Insurance Companies
Coleen Craig
Millers Mutual Insurance Company
Elisabeth Maguda
ValueMomentum
Gaurav
ValueMomentum
Tom Harley
Brethren Mutual Insurance Company
Jeff Hendershot
Pennsylvania Lumbermens Mutual Insurance Company
Jeff Sotland
Murphy Sanchez
Jonathan Luciano
Pennsylvania Lumbermens Mutual Insurance Company
Kathy Brennan
Berkley Re Solutions
Kevin Finn
Mutual Capital Analytics
Liz Simmons
Claimatic
Lydia M. Stephan
Lititz Mutual Insurance Company
Matthew Holden
Farmers Fire Insurance Company
Michael Dubin
Baker, Tilly, Virchow Krause LLP
Nathanael Waite
Goodville Mutual Casualty Company
Peter Kraynak
Insurance 724
Randy Fulmer
Donegal Insurance Company
Richard Pelkofsky
MSO
Sam Hess
Millers Mutual Group
Robin Schroyer
Brethren Mutual Insurance Company
Sean Briscoe
Pennsylvania Lumbermens Mutual Insurance Company
Stephen Harrington
Gallagher Re
Tim Christ
Claimatic
Veronica Wilkins
Pennsylvania Lumbermens Mutual Insurance Company
Vincent Zaffiro
Goodville Mutual Casualty Company

STAFF

Becky Ferris
PAMIC

EVENT SCHEDULE

Event	Date	Location
Financial Management Seminar	September 14, 2023	Hershey Country Club
Fall Conference with PA Insurance Department	November 7 & 8, 2023	Hilton Harrisburg
Annual Spring Conference	March 18 & 19, 2024	The Hotel Hershey
Claims Summit	April 29 & 30, 2024	Lancaster Marriott Downtown
Leadership Symposium	June 2024	TBD
117th Mid-Atlantic Mutual Advantage Convention (MAMAC)	August 4-6, 2024	Hyatt Regency Chesapeake Bay

MUTUAL INSURER MEMBER

Allegany Insurance Group

alleganygroup.com

Auto-Owners Insurance Company

auto-owners.com

Baltimore Equitable Insurance

baltimoreequitableinsurance.com

Bedford Grange Mutual Insurance Company

bedfordgrangemutual.com

Brethren Mutual Insurance Company

bmic.com

Briar Creek Mutual Insurance Company

briarcreekmutual.com

Bucks County Contributionship Mutual Insurance Company

www.linkedin.com/company/bucks-county-contributionship

Capitol Insurance Company

Centre County Mutual Fire Insurance Company P of H

CentreCountyMutual.com

CM Regent Insurance Company

cmregent.com

Community Insurance Company

communityinspa.com

Conemaugh Valley Mutual Insurance Company

Cumberland Mutual

cumberlandmutual.com

Cumberland Mutual Fire Insurance Company

cumberlandgroup.com

Donegal Insurance Group

donegalgroup.com

Encova Insurance

encova.com

Farmers & Mechanics Mutual Insurance Company

fmmutual.com

Farmers & Mechanics Mutual Insurance Company of WV

fmiwv.com

Farmers Fire Insurance Company

farmersfire.com

Farmers Mutual Fire Insurance Company/Marble

farmersofmarble.com

Farmers Mutual Fire Insurance Company/McCandless Twp.

fmmcins.com

Farmers Mutual Fire Insurance Company of Salem County

farmersofsalem.com

Frederick Mutual Insurance Company

frederickmutual.com

Friends Cove Mutual Insurance Company

friendscove.com

Goodville Mutual Casualty Company

goodville.com

Grange Mutual Fire Insurance Company

gmfic.com

Harford Mutual Insurance Company

harfordmutual.com

Juniata Mutual Insurance Company

juniatamutual.com

Lancaster Mutual Insurance Company

lancastermutual.com

Lititz Mutual Insurance Company

lititzmutual.com

Livingston Mutual Insurance Co.

livingstonmutual.com

Millers Mutual Group

millersmutualgroup.com

Millville Insurance Companies

millvillemutual.com

MMG Insurance Company

mmgins.com

Mutual Adjusting Service

bedfordgrangemutual.com

Mutual Benefit Group

mutualbenefitgroup.com

Mutual Capital Services

mutualcapitalservices.com

Mutual Protective Assoc.

mutualprotective.org

Nazareth Mutual Insurance Company

nazarethmutual.com

Old Elizabeth Mutual Fire Insurance Company

Panhandle Farmers Mutual Insurance Company of WV

panhandleins.com

Patrons Mutual Fire Insurance Company

patronsmutualpa.com/html/contact_us.html

Penn Charter Mutual Insurance Company

pennchartermutual.com

Penn National Insurance Company

pennnationalinsurance.com

Pennsylvania Lumbermans Mutual Insurance Company

plmins.com

Philadelphia Insurance Company

phly.com

Pymatuning Mutual Fire Insurance Company

pymatuningmutual.com

Reamstown Mutual Insurance Company

rmins.com/is/

Rockingham Casualty Company

rockingham.insure

Saucon Mutual Insurance Company

sauconins.com

The Philadelphia Contributionship

1752.com

Tuscarora Wayne Group of Companies

twmic.com

Utica First Insurance Company

uticafirst.com

West Branch Mutual Insurance Company

Windsor Mount Joy Mutual Insurance Company

windsormountjoy.com

GENERAL INSURER

Erie Insurance

erieinsurance.com

Excalibur Insurance Management Services, LLC

Housing And Redevelopment Insurance Exchange

harie.org

NJM Insurance Company

njm.com

LAW FIRM

Andracki, Sysak & Artman, P.C.

andrackilaw.com

Caldwell & Kearns, P.C.

caldwellkearns.com

ConnorsOdell LLC

connorsodell.com

Cozen O'Connor

cozen.com

DiBella Weinheimer

dibella-weinheimer.com

DiBella, Geer, McAllister & Best P.C.

dgmbllaw.com

Margolis Edelstein

margolisedelstein.com

MEMBER COMPANIES

Marshall Dennehey Warner Coleman & Goggin

marshalldennehey.com

Mitchell Gallagher P.C.

mitchellgallagher.com

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morganakins.com

Niles, Barton & Wilmer, LLP

nilesbarton.com

Post & Schell, P.C.

postschell.com

Saul Ewing Arnstein & Lehr LLP

www.saul.com

Saxton & Stump

saxtonstump.com

Segmiller & Associates, P.C.

segmend.com

Stradley Ronon Stevens & Young, LLP

stradley.com

Thomas, Thomas & Hafer, LLP

tthlaw.com

Wayman Irvin & McAuley, LLC

waymanlaw.com

Zarwin, Baum, DeVito, Kaplan, Schaer, Toddy, P.C.

zarwin.com

Zimmer Kunz PLLC

zklaw.com

CLAIMS ADJUSTING & FORENSICS

ARCCA Inc

arcca.com

Barker Claim Services

barkerclaims.com

Barry Isett & Associates

barryissett.com

Castle Claims Service

castleclaims.com

Compass Adjusting Services

compassadjusters.com

Curley Adjustment Bureau, Inc.

curleyadjustment.com

FCNA Partners

www.fcnapartners.com

Forensic Consultants of North America

fc-na.com

Ivera Group Forensic Consulting

IveraGroup.com

Johns Eastern Company, Inc.

johnseastern.com

Longacre Appraisal & Adjustment Services, Inc.

longacreadj.com

Priority Adjusters

priorityadjusters.com

Rimkus Consulting Group Inc.

rimkus.com

Roanoke Valley Claims Service

RVCS.com

Sedgwick

sedgwick.com

United Claims Service

ucsadjusters.com

INFORMATION TECHNOLOGY

BizXcel Corp.

bizxcel.com

BriteCore

britecore.com

DataCrest, Inc.

mydatacrest.com

Enquiron

enquiron.com

EPOQ

epoqtech.com

Insurance Data Processing, Inc.

idpnet.com

Intuitive Web Solutions, LLC

britecore.com

Jarus Technologies

jarustech.com

Marias Technology

mariastechnology.com

Mutual Expert by ECCA

MutualExpert.com

Origami Risk

Origamirisk.com

Simplesolve Inc.

simplesolve.com

Town & Country Computer Services, LLC

tccs-inspro.com/

ValueMomentum

valuemomentum.com

WaterStreet Company

waterstreetcompany.com

AUDITING, FINANCE & ACCOUNTING

Baker Tilly

bakertilly.com/

Brown Schultz Sheridan & Fritz

bssf.com/

Buffamante Whipple Buttafaro, P.C.

bwbcpa.com/

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Cornerstone Advisors Asset Management, LLC

cornerstone-companies.com/

Fiduciary Trust International

fiduciarytrust.com/

Griffin Financial Group

griffinfinancialgroup.com/

Gross Mendelsohn and Associates, P.A.

gma-cpa.com/

Janney Montgomery Scott LLC

janney.com

Macquarie Asset Management

macquarieim.com/insurance

Micco & Deluca

New England Asset Management

www.neamgroup.com

Opus Investment Management

www.opusinvestment.com

Parkway Advisors

<https://www.parkwayadvisors.com/>

RLD Associates, Inc.

<http://www.rldassociates.com/>

US Insurance Audit Services, Inc

<https://usinsuranceaudit.com/>

Wouch Maloney & Co., LLP

www.wm-cpa.com

OTHER INSURANCE SERVICES

Capstone ISG, Inc.

capstoneisg.com

Copart, Inc.

copart.com

Cornerstone Insurance Producers LLC

cornerstoneinsurancerpros.com

Davies

davies-group.com/us/solutions/insurance-services/actuarial-solutions

Federal Home Loan Bank of Pittsburgh

fhlb-pgh.com

FundEDU LLC**Huggins Actuarial Services, Inc.**

hugginsactuarial.com

Insurance724

insurance724.com

ISO**MIB, Inc.**

mib.com

MSO, Inc.

msonet.com

Mutual Capital Analytics

mutualcapitalanalytics.com

Mutual Inspection Bureau, Inc.

mibinc.com

NB Talent

nb-talent.com

OBRIEN Insurance Solutions**OptimaSIU****Spartan Recoveries LLC**

spartanrecoveries.com

The Carlisle Group

tcgrecruit.com

Titan Digital

titandigital.com

ViP Insurance Housing Options, Inc.

vip-insurancehousing.com

Westmont Associates, Inc.

westmontlaw.com

REINSURER

Arch Reinsurance Company

archcapgroup.com/Reinsurance

Beazley Group

beazley.com

Berkley Mid-Atlantic Group

wrbmag.com

Berkley Re Solutions

berkleyre.com/solutions

Gen Re

genre.com

Grinnell RE

grinnellmutual.com

HSB

hsb.com

Munich Re America

munichreamerica.com

Mutual Boiler Re, Member of the FM Global Group

mutualboilerre.com

Shelter Reinsurance Company

shelterre.com

Transatlantic Reinsurance Company

transre.com

Travelers Boiler Re (Travelers Insurance Company)

travelers.com/boilerre

REINSURANCE INTERMEDIARY

Acrisure

<https://www.acrisure.com/reinsurance/>

AON Benfield, Inc.

<https://www.aon.com/home/solutions/reinsurance.html>

Beach GP

<http://www.beachgp.com>

BMS Intermediaries

<http://www.bmsgroup.com/>

Gallagher Re

<https://www.ajg.com/gallagherre/>

Guy Carpenter & Company, LLC

www.guycarp.com

Holborn Corporation

www.holborn.com

Mutual Underwriters**Willis Re**

<https://www.willistowerswatson.com/en-GB/Solutions/reinsurance/>

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American Property Casualty Insurance Association

<http://www.pciaa.net>

National Association of Mutual Insurance Companies

<https://namic.org/>

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Alex Romero
Kyle Ross
Mark Russell
Todd Salsman
Larry Sauder
Eric Schmader
Evelyn Schronce
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Kathleen Segmiller
Erin Selfe
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Ryan Sheckler
Melissa Shelley
Phil Shirk
Sara Sivars
Steve Sliver
Joseph Sloan
Daniel Smith
David Sponic
Lydia Stephan
John Stone
Hank Straub
Mitch Thoreson
Douglas Underwood
Bradley Wagner
Gary Williams
Antony Xavier
Karen Yarrish

Annual Meeting Agenda

Monday, August 7, 2023

Nemacolin, Farmington, PA

1. Call to Order and Roll Call (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 Actions of the Officers, Director, and Committees (Chair)
9. Recognition of Committee Chairmen and Retiring Board Members (Chair)
10. Nomination for Officers and Directors (Immediate Past Chair)
11. Recognition of Immediate Past Chair (President) and Incoming Chair (Chair)
12. Incoming Chair Address
13. Adjournment

Annual Meeting Minutes

115th Mid-Atlantic Mutual Advantage Convention — August 1, 2022 — The Greenbrier, White Sulphur Springs, WV

1. Call to Order and Roll Call: Chairman John Foster called the 115th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies to order at 1:30 pm. A quorum was present.

2. Anti-trust Statement: Chairman Foster delivered the anti-trust statement to all members present.

3. Reading and Acceptance of Minutes: Chairman Foster 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 Foster then requested a motion to accept the minutes of the August 2, 2021 Annual Meeting. 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 Foster thanked PAMIC for allowing him to serve as Chairman. He shared that many mutual leaders have served as Chairman and he is happy to be in their company and it was an honor serving. One of the largest tasks Chairman Foster headed up during his tenure was creating a search committee to find a new president for PAMIC. Chairman Foster thanked each member who served on the search committee for their hard work and dedication. There were four great candidates but Chairman Foster said Lisa Katterman stood out and there is no doubt she will move the association forward. Chairman Foster thanked Ron Gallagher for his nine years of service and he also thanked the PAMIC staff for helping make the year a success.

5. President's Report: President Katterman 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. President Katterman thanked the Board and members who were present for choosing her to serve as president. In addition to the topics covered in the President's Report in the Annual Report, President Katterman asked all members to encourage their younger and new employees to attend PAMIC events. She asked that those present forward emails from PAMIC to the new generation of insurance workers and let them know that attending PAMIC events is an option and share with them the benefits of getting involved in the association. PAMIC will continue to offer top-notch education in the upcoming year and she hopes more companies use the PAMIC Job Portal as a way to reach applicants for open positions with their companies. President Katterman said that PAMIC will continue to provide members with the latest developments in emerging regulatory, statutory, technological, and educational issues. A motion to receive the President's Report was made, properly seconded, and unanimously agreed to by all members present.

6. Treasurer's Report: Treasurer Tate explained that due to a full slate of in-person events this past fiscal year, FY2021/22, PAMIC has generated an income of \$35,000. PAMIC's annual audit will begin next week, after which the final audit report will be shared with the Board. A motion to receive the Treasurer's Report was made, properly seconded, and unanimously agreed to by all members present.

7. Committee Reports: Chairman Foster dispensed with Committee Reports by referring all members to the written reports contained in the Annual Report. Chairman Foster requested a motion to accept the committee reports. A motion was made, properly seconded, and unanimously agreed 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 Foster 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 Foster congratulated retiring Board members Karen Mashinski and David Gautsche for their outstanding service and thanked them for their hard work and dedication to the mutual insurance industry and to PAMIC.

9. Ratification of Actions of the Officers, Directors, and Committees: Chairman Foster 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 2022/23.

10. Nomination of Officers and Directors: Chairman Foster presented the candidates as Officers and Directors for the upcoming year. Todd Salsman was nominated as Chairman, Erin Selfe as Chairman-Elect and Kevin Tate as Treasurer, Robert Pelletier as Vice-Chair, and John Foster as Immediate Past Chair. In addition, the following candidate was nominated as director for a three-year term: Robert Lyon, The Rockingham Group. Chairman Foster opened the floor for additional nominations. Hearing none, Chairman Foster accepted a motion to close nominations. A motion was made, properly seconded, and unanimously voted to close nominations. Chairman Foster 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.

11. Recognition of Immediate Past Chairman and Incoming Chairman: President Katterman presented the traditional fraktur to Immediate Past Chairman Foster, recognizing his year as Chairman. President Katterman also presented a fraktur to former President Ron Gallagher, thanking him for his nine years of service. Immediate-Past Chairman Foster then introduced incoming Chairman Todd Salsman.

12. Incoming Chairman Address: Incoming Chairman Salsman delivered kind words to Immediate-Past Chairman Foster in regard to his leadership and service as PAMIC Chairman and thanked him for his leadership of the Search Committee. Chairman Salsman thanked the membership for choosing him to serve in the role of Board Chairman. Chairman Salsman also thanked past President Gallagher for moving the association forward during his years of service, especially in regards to legislative and regulatory issues, Chairman Salsman believes we are in good hands with President Katterman and he looks forward to working with her, the Board, the PAMIC staff and all members in the upcoming year. Chairman Salsman hopes to see everyone at the 2023 convention at Nemaquin.

13. Adjournment: Chairman Salsman 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 115th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies. The meeting adjourned at 2:00 pm on August 1, 2022.

PAC Annual Meeting Agenda

(Immediately following the 116th Annual Meeting)

Monday, August 7, 2023

Nemacolin, Farmington, PA

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. PAMIC PAC GOALS
7. Adjournment (PAC Chair)

PAC Annual Meeting Minutes

115th Mid-Atlantic Mutual Advantage Convention — August 1 2022 — The Greenbrier, White Sulphur Springs, WV

1. Call to Order and Roll Call: PAC Chair Natasha Romero called the PAMIC Annual PAC Meeting to order at 2:00 pm on August 1, 2022. A quorum was present.

2. Anti-Trust Statement: Chair Romero advised the members of their duties under the anti-trust statement and provided the statement to all members present.

3. Reading of Minutes: Chair Romero 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. Chair Romero then requested a motion to accept the minutes of the August 2, 2021 Annual PAC Meeting. 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: Chair Romero presented an update to the members. Chair Romero thanked the trustees for all of their help in her first year as Chair of the PAC Trustees. She hopes to have more PAC events in the upcoming year now that in-person events can take place.

5. PAMIC PAC Treasurer's Report: Chair Romero presented the report to all members. The Treasurer's Report shows the current PAC balance as \$62,000 for FY2021/22. Chair Romero also presented the members with the Contributor's Report.

6. PAMIC PAC Goals: Chair Romero set a goal for the PAMIC PAC to raise \$40,000 in FY2022/2023.

7. Adjournment: Chairwoman Romero made a request for a motion to adjourn. A motion was made, properly seconded, and unanimously voted on by all members to adjourn the 115th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies PAC Trustees. The meeting adjourned at 2:15 pm on August 1, 2022.

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Bedford Grange Mutual Insurance Company

Richard Barkley retired as a Director in March of 2022, after 27 years of service.

Vondalee Swanson had been a Director since 1997 when Elk County Mutual and Bedford Grange merged. She was also a long-time Corporate Secretary.

Anthony Madoseky had been a Director since 2007 and was the company Treasurer.

Penn National Insurance

Linda Birner was a Switchboard Operator with 22 years of service.

Sharon Sweger was an Operations Support Specialist with 45 years of service.

Andrew Wilder was a Territory Manager with 3 years of service.



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