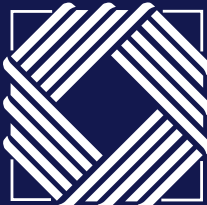




# ANNUAL REPORT 2016–2017



**PAMIC**

Pennsylvania Association of  
Mutual Insurance Companies

# Contents

Mission/Anti-Trust	3
PAMIC Anti-Trust Policy	4
Chairman's Report	5
President's Report	6
Board of Directors	7
List of PAMIC Chairmen	8
Treasurer's Report	9
Budget Report	10
Committee Reports	11
Member Companies	21
<b>ANNUAL MEETING MATERIALS</b>	
Annual Meeting Agenda	24
Annual Meeting Minutes	25
In Memoriam	26
PAC Annual Meeting Agenda	27
PAC Annual Meeting Minutes	28
PAMIC PAC Donors	29
Grassroots Champions	29
Sponsors List	30
Event Schedule	31

## MISSION

To support our membership in successfully meeting the insurance needs of their customers, both agents and policyholders. PAMIC will accomplish this mission by providing members with 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 constantly evaluate the success of our educational programs and update them to assure they meet the current needs of our member companies.

### Networking

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

Our success will be measured by the financial stability and strength of our member companies and by having 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

1017 MUMMA ROAD, SUITE 202  
WORMLEYSBURG, PA 17043

717-303-0197 | [pamic@pamic.org](mailto:pamic@pamic.org) | [www.pamic.org](http://www.pamic.org)

# PAMIC Anti-Trust 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 anti-trust laws. Numerous laws absolutely 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 has definite limits and 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: a) involve the business of insurance; b) are regulated by state law; c) do not constitute an agreement to boycott, coerce and/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 anti-trust 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. Meetings 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 judgement regarding matters affecting competition.

Each PAMIC member has the responsibility of avoiding anti-trust violations in all PAMIC activities and interactions. During 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 and/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 anti-trust investigation and/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 other terms or conditions of any products to be offered for sale
- Underwriting criteria with an eye toward standardizing
- 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 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 certain 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



Nancy Early

Our mission is Advocacy, Education, and Networking.

With the cooperative efforts of the PAMIC staff and our many volunteers, value is given back by the work done by our committees.

As my time as your PAMIC Chairman comes to an end, I want to share some of the accomplishments we made throughout the year. The theme for this past year has been "Paying it Forward." Your Board members and the PAMIC staff keep looking for ways to provide value to our members. Our biggest projects this year revolved around the expansion of member benefits. Some of those expansions were the website re-design, the addition of Enquire for HR and legal services and the launch of an online education center called the PAMIC Institutes.

We also took great strides in our advocacy efforts. PAMIC is currently working on a transparency bill that will make the PA Insurance Department spending on outside vendor's public information. The bill was introduced in the House by Tina Pickett on May 3, 2017. We ask for your support as we continue to press forward on HB 1335.

Our mission is Advocacy, Education, and Networking. With the cooperative efforts of the PAMIC staff and our many volunteers, value is given back by the work done by our committees. I would like to take this time to thank all of the volunteers for their time and effort. There are too many to list by name but I would like to acknowledge

the committee chairs who have given their time and talents throughout this year. If you happen to see any of the following individuals, please make sure you thank them for their leadership and service to PAMIC.

*Claims Committee*

**Bill Fulmer**, Donegal

*Convention Committee*

**Doug Underwood**, Windsor Mt. Joy

*Education Committee*

**Sam Broomer**, Berkley Re Direct

*Financial Management Committee*

**Kevin Tate**, The Philadelphia Contributionship

*Government Affairs Committee*

**Dan DeArment**, Friends Cove

*Human Resources Committee*

**Rob Dodds**, Lititz Mutual

*Information Technology Committee*

**Phil Reynolds**, Britecore

*Market Regulation Committee*

**Chris Knight**

*Marketing and Communications Committee*

**Vaughn Lawrence**, PAMIC

*Underwriting and Loss Prevention Committee*

**Sharia Benn/Suzanne Chrisemer**, Penn National

I would also like to thank the following directors whose terms are ending in August for their time, service and guidance. Your leadership and dedication to our organization is greatly appreciated.

**Bob Brandon**, Penn National

**Charlie Stapleton**, Motorist Mutual

**Mike Yeager**, Lehigh Mutual

**Steve Firko**, PA Lumbermens

Last but not least, I want to extend my gratitude to the PAMIC staff. They have all done an exemplary job this year in coordinating and running all of our PAMIC events smoothly and trouble-free. Ron Gallagher and your PAMIC board members are engaged, dedicated and genuinely care about this organization and its continued success.

Thank you for giving me the opportunity to serve my fellow PAMIC members. It has been an honor and I am proud to be part of the PAMIC family.

# President's Report



Ron Gallagher

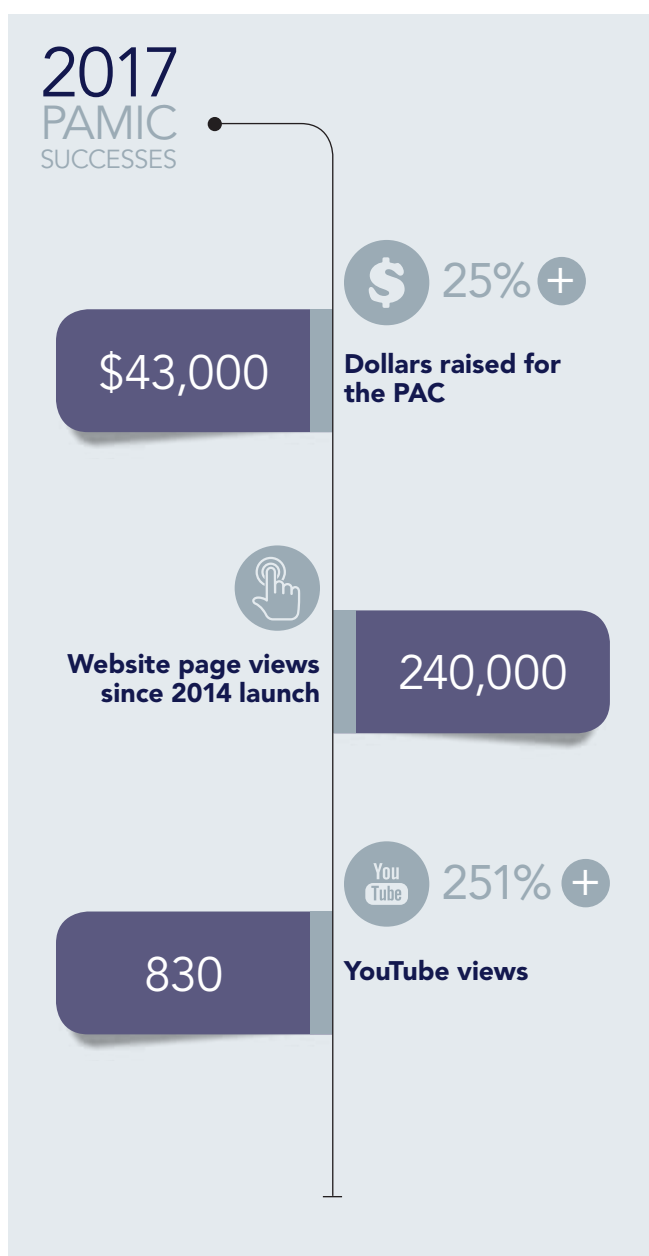
This past year has been full of “firsts” for PAMIC showing that our industry and your Association is on the move. The first part of this Annual Report will highlight significant achievements and the second with an eye toward the future.

Innovation was at the forefront of PAMIC's agenda in fiscal year 2016/2017. The PAMIC Board is driven to provide exceptional value to our membership and challenges me to deliver upon this mandate. Our successes this year have allowed us to offer expanded benefits while keeping membership dues level for the past five years!

The following benefits were introduced or enhanced this fiscal year:

- For the first time in recent history PAMIC successfully had HB 1335 introduced by Representative Tina Pickett, Chair, House Insurance Committee. This bill begins to address the costs, scope, and length of both Financial & Market Conduct Exams.
- The PAMIC Institutes, which partners with the Insurance Institutes of America (IIA), offers highly discounted online education and access to the Institutes full suite of courses.
- PAMIC arranged discounted services with MSO and Westmont Associates to provide the NAIC's State Electronic Rate & Form filing (SERFF) system. Between them, over 800 filings per month are submitted
- Launched the PAMIC Law & Human Resource Center to answer to your occasional or frequent, simple or complicated issues with regard to HR and Employment Law. This service helps you reduce risk, avoid costly litigation, maintain compliance and focus on your business.
- Hosted our first Volunteer Reception in December to officially thank our volunteers who work tirelessly to allow us to provide impactful programming
- The PAMIC Pulse, our official publication, saw an “extreme makeover” with both aesthetic and technical improvements including an improved digital version of the magazine that allows for easy reading across device platforms and the ability to embed rich content

I see an organization that is truly member focused where innovation, entrepreneurship and service are the keystones upon which we will continue to grow.



# Board of Directors

## BOARD OF DIRECTORS

### **Nancy Early**

Allegheny Co-op Insurance Company, Chairman

### **Douglas Underwood**

Windsor Mt. Joy Mutual Insurance

### **Richard Kelley**

Donegal Mutual Insurance Company, Vice-Chair

### **Joseph Sloan**

Mutual Benefit Group, Treasurer

### **Robert Brandon**

Penn National Insurance

### **Jeff Benintendi**

Brickstreet Mutual Insurance Company

### **Steve Firko**

PA Lumbermens Mutual Insurance Company

### **Mike Long**

Nazareth Mutual Insurance Company

### **Eric Raski**

Millville Mutual Insurance Company

### **Robert Lyon**

Rockingham Casualty Company

### **Jeff Borkowski**

Brethren Mutual Insurance Company

### **Jeff Wingard**

Conemaugh Valley Mutual Insurance Company

### **Michael Yeager**

Lehigh Valley Mutual (PAC Chairman)

## OFFICERS & DIRECTORS 2017-2018 (Nominated)

### **Douglas Underwood**

Windsor Mt. Joy Mutual Insurance Company, Chairman

### **Richard Kelley**

Donegal Insurance Group

### **Art Meadows**

Panhandle Farmers Mutual Insurance Company of WV,  
Vice-Chair

### **Joseph Sloan**

Mutual Benefit Group, Treasurer

### **Nancy Early**

Immediate Past Chairman

### **Jeff Borkowski**

Brethren Mutual

### **Mike Long**

Nazareth Mutual

### **Robert Lyon**

Rockingham Casualty Company

### **Eric Raski**

Millville Mutual

### **Jeff Benintendi**

Brickstreet Mutual Insurance Company

### **Jeff Wingard**

Conemaugh Valley Mutual Insurance Company

### **John Smith**

PA/Indiana Lumbermens Mutual Insurance Company  
(PAC Chairman)

### **Daniel DeArment**

Friends Cove Mutual Insurance Company (Government  
Affairs Chairman)

## STAFF

### **Ron Gallagher**

President

### **Patricia Stroble**

Director of Education & Events

### **Vaughn Lawrence**

Director of Membership & Communication

### **Lora Sharp**

Office Manager

# List of PAMIC Chairmen

1907 – B.K. Huntzinger

1908 – C.R. Lantz

1909 – C.R. Lantz

1910 – 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

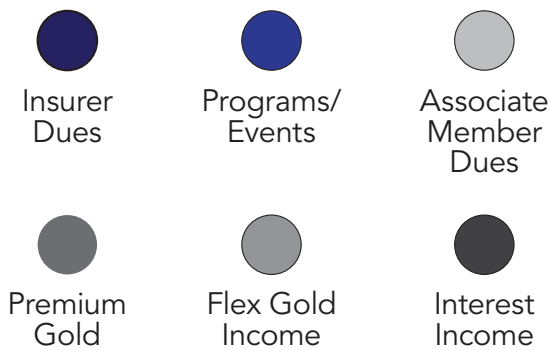
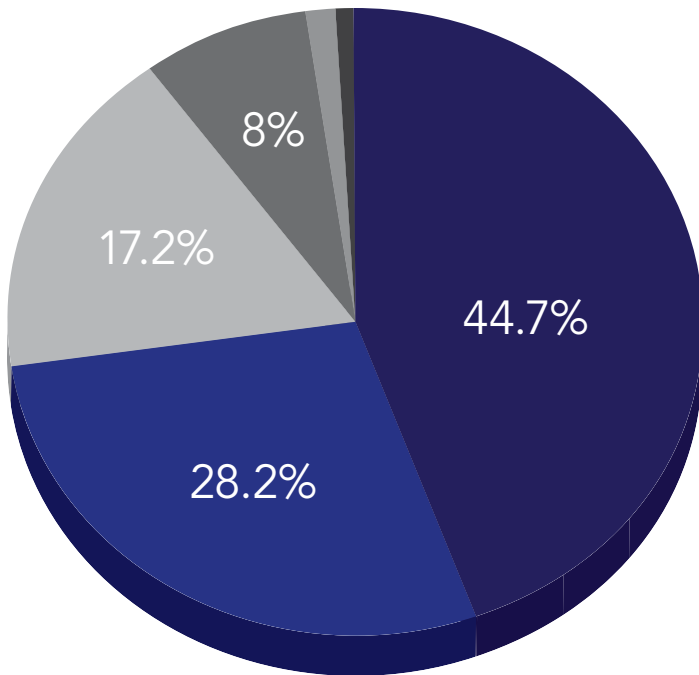
2017 – Nancy Early



# Treasurer's Report

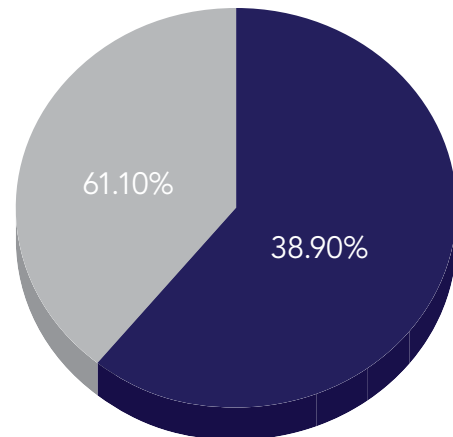
## PAMIC Treasurer's Report

**PAMIC Income**  
(Projected FY2017/18)



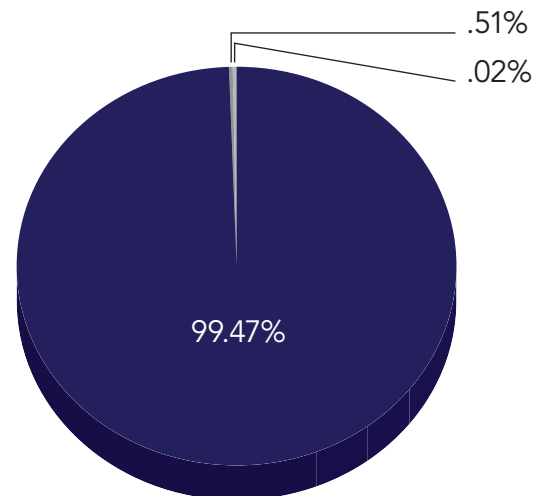
## PAC Treasurer's Report

**PAC Income**  
July 2017



## PAC Expenditure

July 2017



197 PAMIC members contributed to the PAMIC PAC.

## PAMIC FY2017/18 BUDGET

(July 2017 – June 2018)

	<b>BUDGET</b>
<b>INCOME</b>	
Membership Income	\$ 328,000
Programs/Events	\$ 165,000
Premium Gold	\$ 40,000
Flex Gold Income	\$ 6,000
Interest Income	\$ 3,500
<b>TOTAL INCOME</b>	<b>\$542,500</b>
<b>EXPENSES</b>	
Insurance	\$ 7,500
Legal Expenses	\$ 6,000
Auditing	\$ 6,500
Committee Expenses	\$ 3,000
Paypal Fees	\$ 6,000
Equipment Leases	\$ 5,000
Rent and Cleaning	\$ 30,000
Telephone & Internet	\$ 7,800
Dues/Subscriptions	\$ 1,500
Travel Expenses	\$ 15,000
Legislative Visits	\$ 8,500
Other Expenses	\$ 16,750
Communications	\$ 16,000
Educational Programs	\$ 8,000
Outsourcing	\$ 34,500
Sales Tax Expense	\$ 1,500
Enhanced Services	\$ 20,000
Payroll & Benefits Expenses	\$ 346,000
<b>TOTAL EXPENSES</b>	<b>\$539,550</b>
<b>NET OPERATING INCOME</b>	<b>\$ 2,950</b>

# Claims Committee Report

It was a privilege to chair this year's Claims Summit. We returned to the familiar venue of the Wyndham Gettysburg on April 11 and 12 for educational and networking opportunities. Headlined by our keynote speaker, Dr. Raymond Shelton, the Summit received high marks from attendees. Volunteers worked alongside PAMIC staff to create a blend of general and breakout sessions, each with the intent of educating and informing the audience on relevant topics related to claims handling. But, the Claims Summit is about more than just education. It also serves as an opportunity to renew old friendships and create new.

To plan a day and a half that includes four general and eight breakout sessions along with networking opportunities and interactions with exhibitors requires a significant amount of effort. That task is made considerably easier by the volunteers that serve on the Committee. Some travel long distances just to attend planning meetings. All bring ideas of topics that may be of interest to our members. And, many volunteer their time and talent to preparing presentations for the group. Thanks to each and every one of you — your contributions are much appreciated.

Thanks also to the Sponsors of this year's Summit. There were 29 sponsors for this year's event along with eight Premium Gold Sponsors. And, to our 51 exhibitors — thanks for being there. I hope you gained valuable contacts and hope to see you again next year.

We are well positioned for next year's Summit. Armed with feedback from attendees along with a page and a half of topics that didn't quite make it on this year's agenda, next year's event should be better than ever.

Finally, my sincere gratitude to the entire PAMIC staff for their efforts in making the Summit a success. A very special thank you to Pat Stroble, who makes sure all the details are taken care of! She made my job look easy.

Hope to see you at the 2018 Summit.

Respectfully submitted,

Bill Folmar

*Claims Committee Chairman*

## COMMITTEE CHAIRMAN

### Bill Folmar

Donegal Mutual Insurance Company  
williamfolmar@donegalgroup.com

## COMMITTEE MEMBERS

**Richard F. Andracki, Esq.**  
Andracki, Sysak & Artman,  
P.C.

**Eric Barger**  
Brethren Mutual Insurance  
Company

**Donald L. Best, Jr., Esq.**  
DiBella, Geer, McAllister &  
Best P.C.

**Mark Blackburn**  
Castle Claims Service

**Pamela Collis**  
Walsh Barnes Collis &  
Zumpella

**Donald Eodice**  
Eodice Consulting LLC

**Dale K. Forsythe, Esq.**  
Wayman Irvin & McAuley, LLC

**Jessica Guelcher**  
Reamstown Mutual Insurance  
Company

**William Hamrick, Jr. RPA,  
AIC**  
Penn National Insurance

**Karl Hancock**  
Harford Mutual Insurance  
Company

**Christopher Jacobs**  
Burns White LLC

**Curtis C. Johnston**  
Bennett, Bricklin & Saltzburg,  
LLC

**Frank Kellner, CPCU, AIC**  
Harford Mutual Insurance  
Company

**Jim Kern, CPA, CFF**  
Gross Mendelsohn and  
Associates, P.A.

**Scott A. Lutz**  
Lititz Mutual Insurance  
Company

**Ronald M. Ochalek**  
Farmers Mutual Fire Insurance  
Company/Marble

**Adam Parsons, Esq.**  
Penn National Insurance

**Christopher M. Reeser, Esq.**  
Marshall, Dennehey, Warner,  
Coleman & Goggins

**Glenn A. Ricketti, Esq.**  
Margolis Edelman

**Ray Rogers**  
Pennsylvania Lumbermens  
Mutual Insurance Company

**Mark E. Russell, CPCU,  
AIC, Are**  
Mutual Benefit Group

**Scott Rybny**  
Timoney Knox

**Jeffrey Schronce CPCU, AIC**  
Priority Adjusters

**John Smyrl**  
The Philadelphia  
Contributionship

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

**Patricia Stroble**  
PAMIC

**Charles Witt**  
Roanoke Valley Claims Service

**Mike Zimmerman**  
Goodville Mutual Casualty  
Company

## PURPOSE

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

# Convention Committee Report

This year we celebrate PAMIC's 110th Annual Convention, scheduled for July 30th through August 1st at the Kalahari Resorts and Conventions Center in Pocono Manor, Pennsylvania. The Convention committee put together an educational agenda that is sure to be beneficial. The topics and presenters include:

- Dennis Mosely-Williams, a certified expert in the Experience Economy and author of *Serious Shift: How Experience Staging Can Save Your Practice* will deliver the keynote address titled: "An Experienced Economy."
- Steve Linkous, President & CEO, Harford Mutual Insurance Company and Chairman, NAMIC will present the Chairman's remarks for NAMIC.
- Millennial Panel including Anna Pintsov (Human Resources Leader, Career and Global Finance, Mercer LLC), Kathy Morris-Rosati (Assistant Vice President, Human Resources, The Philadelphia Contributionship), Kelly Dougherty (Harford Mutual Insurance Company), Lauren DiLello, AIC, AINS (Claims Representative, Donegal Insurance Group), and Eric M. Raski, PE (Director of Business Development, Millville Mutual Insurance Company) will present "#millennialsmotivation: Attracting and Retaining the New Generation of Insurance Talent."
- Christopher Borick, Ph.D, Professor of Political Science and Director of Muhlenberg College Institute of Public Opinion will be presenting "The View of Pennsylvania Politics 2017: Uncertain Times in a New Political Era."
- Holly April, Reinsurance Territory Manager, Mutual Boiler Re, will be presenting a topic that we all have some familiarity with, "Weird Claims and the Lessons Learned."
- Thomas Donahue, CIFI, FCLS, Executive Director, Pennsylvania Insurance Fraud Prevention Authority, will present "Combating Insurance Fraud in Pennsylvania."
- Stephen J. Johnson, Insurance Financial and Regulatory Specialist, Stradley, Ronon, Stevens & Young, LLP will present "It All Starts with Great Corporate Governance."

In addition to all of the educational sessions, there will be plenty of opportunities to network with peers and enjoy all that the Kalahari Resort and Convention Center has to offer. The Spouse Program this year is Paint n' Sip with Merlot n' Picasso, where a local artist will work with participants as they recreate a featured painting. The Kids Night Out is available Monday evening and it includes a movie, games, pizza and other fun activities. Other activities include Golf at Mount Airy Casino Resort, Sporting Clay Shoot at Manor Sports, the Mount Airy Casino, Cigars and Cognac, Champagne and Diamonds, and of course the waterslides.

The Chairman's Cocktail Reception and Dinner will take place on Monday evening featuring live entertainment from the band "The British Invasion Years," and a group photo will be taken using drone technology by Picture Perfect Productions.

It is also important to note that the members of PAMIC have looked for opportunities to be supportive of various charities over the years. The charity selected this year is the American Cancer Society. A booth will be set up at registration to support the projects being funded at Temple/Fox Chase to combat leukemia and breast cancer.

Thanks to the support of all of the sponsors, all of the efforts of the committee members, and the strength of the staff at PAMIC, this years' Convention is sure to be a success.

Respectfully submitted,

Douglas L. Underwood  
Convention Committee Chairman

## COMMITTEE CHAIRMAN

**Douglas L. Underwood**  
Windsor Mt. Joy Mutual  
Insurance Company  
dunderwood@windsor1844.com

## COMMITTEE MEMBERS

**Jessica Arbittier**  
Guy Carpenter

**Ken Croarkin, CPA**  
EisnerAmper LLP

**Nancy Early**  
Allegany Insurance Group/  
Conemaugh

**Jean Eshleman**  
Travelers Boiler Re

**Robert Fitzsimmons**  
Farmers Mutual Fire Insurance  
Company of Marble, PA

**Kimberly Foltz**  
Brethren Mutual Insurance  
Company

**Randy Fulmer**  
Donegal Mutual Insurance  
Company

**Thomas J. Greenfield**  
Berkley Re Direct

**Miles Hopkins**  
MMB Consulting

**Nunzio Irrera**  
Hartford Steam Boiler Inspection  
& Insurance Company

**Jessica Kearney**  
Willis Re

**Mary Ivy Noone**  
BMS Intermediaries

**Yoama Pons**  
Munich RE

**William Quinn**  
ALE Solutions Inc.

**Matthew A. Schnader**  
Reamstown Mutual Insurance  
Company

**John W. Stone**  
Gen Re Corporation

**Patricia Stroble**  
PAMIC

**Peter Thomson**  
Swiss Re

**Robert G. Whitlock, Jr.**  
The Philadelphia  
Contributionship

**Jeffrey Wingard, AIC, AINS**  
Allegany Insurance Group/  
Conemaugh

**Michael A. Yeager**  
Lehigh Mutual Insurance  
Company

## PURPOSE

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

# Eastern & Western Group Committee Report

The Eastern and Western Group meetings are held twice a year at various locations in Danville and Indiana, PA. The purpose of the meetings is to bring together Underwriters, Claims Personnel & Managers from companies located in eastern and western Pennsylvania and to provide education to our members along with information on issues being addressed by PAMIC.

Topics at our meetings this year have included fraud, cyber security, corporate governance and legislative updates. We also have implemented an open discussion forum at each meeting to help all attendees answer questions regarding problems they encounter in their day-to-day operations.

I would like to thank all the companies that have attended this event, and I would also like to thank our sponsors and speakers who helped make these meetings a success.

I would also encourage anyone from any company who would like to attend, to contact the PAMIC office and be placed on the mailing list.

Respectfully submitted,

Robert A. Gage

*Eastern & Western Group Committee member*

## COMMITTEE CHAIRMAN

**Robert A. Gage**  
Briar Creek Mutual Insurance  
Company  
bgage@briarcreekmutual.com

## COMMITTEE MEMBERS

**Lisa Consentino**  
Marcum, LLP

**Christine Ehresman**  
Hartford Steam Boiler Inspection  
& Insurance Company

**Richard Kelley**  
Donegal Mutual Insurance  
Company

**Liesl R. Kreischer**  
Millville Mutual Insurance  
Company

**Ronald R. McKinney**  
Farmers Mutual Fire Insurance  
Company/McCandless Twp.

**Aileen Otero**  
Munich Re America

**Michael Pironti**  
Mutual Boiler Re

**Scott Rubenstein**  
Willis Re

**Eric Schmader**  
Farmers Mutual Fire Insurance  
Company/Marble

**John K. Smith**  
Pennsylvania/Indiana  
Lumbermens

**John Stone**  
Gen Re

**Patricia Stroble**  
PAMIC

**David A. Thomas**  
Guy Carpenter

**Peter Thomson**  
Swiss Re

## 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.

# Education Committee Report

There were two main events in 2017; the Annual Spring Conference and the Executive & Board Roundtable.

The Annual Spring Conference covered many timely topics including (1) What the Republican Changes in the U.S. Congress and the PA Legislature mean for the Mutual Insurance Industry, (2) The Evolution of Tort Law, (3) Trends, Challenges and Opportunities in P&C Insurance; Focus on PA Markets and (4) Accelerating Performance through Blue Ocean Thinking. Attendance stayed relatively the same for 2016.

The Executive & Board Roundtable continues to earn positive attention as a high-quality event. Last year we added the term "Board", aligning topics and speakers that have impact in governance, leadership and management positions. This years' agenda included (1) How NY Cyber Rules Can Impact a Mutual Insurer in PA, (2) Evolving Insurance Distribution Platforms, (3) Placing Rancosky in Context: Taking the "Bad" out of Bad Faith, (4) a Flood Insurance Update and (5) the New Paradigm in Working with the Pennsylvania Insurance Department. Attendance was up by four people over 2016.

The Educational Committee also worked with PAMIC Leadership and the Insurance Institutes to create the *PAMIC Institutes*. As a service to our membership, we now offer course work powered by the Insurance Institutes at a heavily discounted rate. Companies are welcome to complete as many courses as they would like, and we trust that our online educational offerings will help improve how our members do business.

Our committee met via conference calls and once in person before the Annual Spring Conference. Dates of events:

March 9th 2017: Annual Spring Conference — *How Do Leaders Own Certainty in an Otherwise Uncertain Market?* in State College Pa.

June 8th 2017: Executive & Board Roundtable in Leola Pa.

Future Committee engagements include sourcing content for PAMIC 360 and PAMIC Pulse, strengthening our Purpose, getting closer with PAMIC membership and other Committees to ensure strong content alignment and enhancing our communications / feedback loop to support our planned events and PAMIC's Vision Statement.

I'm greatly appreciative to Ron, Pat and Vaughn for all of their support and continuing efforts helping the Education Committee to elevate our contribution to the PAMIC membership. Please let me know if we're not meeting all of your objectives.

My sincerest thanks to my fellow Committee members, and I remain thrilled to be part of such a great and thoughtful team. **You make a real difference in Supporting Mutuality!**

Respectfully submitted,

Samuel T. Broomer  
Education Committee Chairman

## COMMITTEE CHAIRMAN

**Samuel T. Broomer**  
Berkley Re Direct  
sbroomer@berkleyredirect.com

## COMMITTEE MEMBERS

**Donald Eodice**  
Eodice Consulting LLC

**Timothy D. Foy**  
XL Environmental

**Robert A. Gage**  
Briar Creek Mutual Insurance  
Company

**Sharon Hall**  
Zimmer Kunz, PLLC

**Daniel Krane**  
Drinker Biddle & Reath LLP

**Liesl R. Kreischer**  
Millville Mutual Insurance  
Company

**Timothy Madden**  
Willis Towers Watson

**Audrey Miller**  
Reamstown Mutual Insurance  
Company

**Mary Ivy Noone**  
BMS Intermediaries

**Mindy Pollack**  
Gen Re Corporation

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

**Scott Rybny**  
Timoney Knox

**Matthew A. Schnader**  
Reamstown Mutual Insurance  
Company

**Patricia Stroble**  
PAMIC

**Gina Zumpella, Esq.**  
Walsh Barnes Collis & Zumpella

## 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.

# Financial Management Committee Report

The Financial Management Committee held its annual 2016 Seminar on September 8, 2016 at the Sheraton Harrisburg Hershey. We are pleased that approximately 100 participants attended the Seminar and sincerely thank all of the speakers, attendees and corporate sponsors.

The Committee met in May of 2017 to review the survey feedback from the 2016 Seminar and to establish the agenda for the 2017 Financial Management Seminar which will be held on Thursday, September 7, 2017 at the Hershey Country Club. Consistent with past seminars, there will be six educational sessions offered covering the following range of topics:

- Regulatory Update – PA Department of Insurance
- Capital Markets Update
- Distribution Network Models
- Cyber Security
- Pennsylvania Legislative Update
- Annual Statement Update

In addition, the Committee will also be sponsoring a Corporate Governance and Enterprise Risk Management seminar on the morning of Friday, September 8, 2017 at the Hershey Country Club.

I wish to thank the members of the Committee and the PAMIC staff for their efforts during the past year.

Respectfully submitted,

Kevin L. Tate, CPA  
*Financial Management Committee Chairman*

## COMMITTEE CHAIRMAN

**Kevin L. Tate, CPA**  
The Philadelphia Contributionship  
ktate@1752.com

## COMMITTEE MEMBERS

**Stephen Bajan**  
Saucon Mutual Insurance  
Company

**Scott Esworthy**  
Brown Schultz Sheridan & Fritz

**Dan Gregor**  
Crowe Horwath

**Jonathan Heckscher**  
Pennsylvania Trust

**Jennifer Hefkin**  
Mutual Benefit Group

**Joshua Hoffman**  
Reamstown Mutual Insurance  
Company

**Miles Hopkins**  
MMB Consulting

**Kevin Karpuk, CFA**  
Cornerstone Advisors Asset  
Management, Inc.

**Anthony A. Latini**  
Boenning & Scattergood, Inc.

**John F. Marazzo**  
Pennsylvania Lumbermens Mutual  
Insurance Company

**Larry Maxwell**  
Gen Re

**Steve Merrill**  
Buffamante Whipple Buttafaro,  
P.C.

**Jeffrey Pratt**  
Millers Mutual Group

**David Roberts**  
Crowe Horwath LLP

**Scott Rubenstein**  
Willis Re, Inc.

**Timothy D. Rutledge, CPA**  
Harford Mutual Insurance  
Company

**Shawn Serfass, CPA**  
Lititz Mutual Insurance Company

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

**Patricia Stroble**  
PAMIC

## 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.

# Government Affairs Committee Report

I have had the honor of service as the Chairman of PAMIC's Government Affairs Committee over these past twelve months, and I am pleased to report that PAMIC has had numerous successes over the course of the year, with more poised for the future.

The Government Affairs Committee's main event each year is Mutual Insurance Day (MID), which is traditionally a February event to coincide with the Governor's budget address. This year was no exception and MID was held on February 6th as a single-day event. Members gathered in the morning to receive a regulatory update, and were equipped with knowledge on the legislative issues of greatest concern to PAMIC members. These included increasing costs of financial examinations, greater transparency in the financial examination cost process, as well as more traditional issues relating to premium tax proposals. Those in attendance were honored to have two legislators speak to the assembled audience — Senator Sharif Street, Minority Chair, Banking & Insurance Committee from the 3rd Legislative District, and Senator Scott Wagner, Chair, Local Government Committee from the 28th Legislative District. Both Senator Street and Senator Wagner provided excellent insight into the machinations of state government from two distinct party perspectives. In addition, we were honored to welcome the MID's Keynote Speaker, Gene Barr, President & CEO of the Pennsylvania Chamber of Business and Industry. Mr. Barr spoke to the group giving a perspective into the Pennsylvania business climate, with particular emphasis to the insurance industry.

Even prior to Mutual Insurance Day, the Government Affairs Committee was hard at work, tracking and responding to issues that arose in legislative session. On January 24, 2017, members of PAMIC leadership, including myself, had the privilege of meeting with the senior leadership at the Pennsylvania Insurance Department, where an open and cordial discussion began regarding the actual cost of financial examination and the ability to add transparency to that process. The PID was open to that discussion, which was very helpful in allowing the Government Affairs Committee to take the next steps of drafting proposed legislation toward that end. The primary concept behind the legislation is to require the PID to provide a report to the General Assembly detailing the use of outside consultants and resulting costs to the industry. After consultation and cooperation with the PID, IFP and various legislative contacts, I am pleased to report that Representative Tina Pickett, Chair of the House Insurance Committee introduced PAMIC's Transparency Bill on May 5, 2017. Since then, positive discussion has occurred with both the PID and the IFP. We believe this bill has an excellent chance of success and will be the first step in to "wrapping our arms" around the true cost of financial examinations and working toward better solutions in the future.

I am proud to have served with the members of the Government Affairs Committee. Many thanks go out to each member who gave of their time and talents to serve in this important role!

Respectfully submitted,  
Daniel W. DeArment

## COMMITTEE CHAIRMAN

**Daniel W. DeArment**  
Friends Cove Mutual  
Insurance Company  
dan@friendscove.com

## COMMITTEE MEMBERS

**Allison Beresnyak**  
Federal Home Loan Bank of  
Pittsburgh

**Jeff Borkowski**  
Brethren  
Mutual Insurance Company

**Erin Collins**  
National Association of Mutual  
Insurance Companies

**Steven Davis**  
Stradley Ronon Stevens & Young,  
LLP

**Robert Dodds, Esq.**  
Lititz Mutual Insurance Company

**Lisa Katterman, Esq.**  
Penn National Insurance

**Christopher Knight**  
Hawke McKeon & Sniscak LLP

**Jan A. Kozlowski**  
MSO, Inc.

**Carl Anthony Maio, Esq.**  
Fox Rothschild LLP

**Steve Merrill**  
Buffamante Whipple Buttafaro,  
P.C.

**Brenda Peremes**  
The Philadelphia  
Contributionship

**Theresa Podguski**  
Interinsurance Exchange of the  
Automobile Club

**Eric Schmader**  
Farmers Mutual Fire Insurance  
Company/Marble

**Robert G. Shenk**  
Donegal Mutual Insurance  
Company

**Nancy Stepanski**  
Westmont Associates, Inc.

**Patricia Stroble**  
PAMIC

**Lincoln Tomlin**  
Interinsurance Exchange of the  
Automobile Club

**Michael A. Yeager**  
Lehigh Mutual Insurance  
Company

## PURPOSE

Closely monitor insurance legislative and regulator and judicial developments and assess their impact on PAMIC membership. Respond appropriately to the issues. Assist in the development and maintenance of government affairs communications program with membership and foster and promote direct member communication.



# Information Technology Committee Report

**B**est practices in IT are continually evolving as new technologies are adopted by the insurance industry. The Information Technology Committee is excited to collect the best of these and offer a curated survey to PAMIC members. Our goal is to educate members and offer actionable strategies for engaging new technologies and best practices surrounding IT. The 2016 Information Technology Seminar was held at the Hershey Country Club in Hershey, PA. Attendance increased significantly this year with 57 PAMIC members in attendance. We are thankful for our event sponsors: Guidewire, Scips.com, PA/Indiana Lumbermens Mutual Insurance Company and Harford Mutual Insurance Company and for all eight Premium Gold sponsors:

Donegal Mutual Insurance Company  
Gen Re  
Guy Carpenter  
Munich Re/HSB  
Marcum  
Mutual Boiler Re  
PA/Indiana Lumbermens Mutual Insurance Company  
Swiss Re  
Willis Re

Topics included:

- Network Security
- Cloud Adoption Strategies
- Preparing for Your Risk Management Exam
- New Support and Distribution Channels
- Vendor Management

Planning for the 2017 Information Technology Seminar is underway and we are excited about the coming year's topics. The committee had a very productive planning session on June 1st and selected topics for this year's seminar. They are:

- New Cyber Security Regulations
- Getting Ready for Digital Natives
- Electronic Forms and Rating
- Innovative Distribution Channels

I want to thank all the members of this committee for their participation and ideas. We are locking down details of the upcoming seminar and hope to approach presenters over the coming month. This year's topics promise to offer many insights that will help attendees thrive in today's competitive and regulatory landscape.

Respectfully submitted,

Phil Reynolds  
*Information Technology Committee Chairman*

## COMMITTEE CHAIRMAN

**Phil Reynolds**  
BriteCore  
phil@britecore.com

## COMMITTEE MEMBERS

**Carol Aulick**  
Mutual Benefit Group

**Derek Danilson**  
Marcum LLP

**Anthony DeBarberie**  
Guy Carpenter & Company, LLC

**Traci Ducceschi**  
Penn National Insurance

**Stephen Fabian**  
Harford Mutual Insurance  
Company

**Tom Harley**  
Brethren Mutual Insurance  
Company

**Scott Hinz**  
Finys

**Stephen Konopelski**  
Mutual Boiler Re, Member of the  
FM Global Group

**Daniel Krane**  
Drinker Biddle & Reath LLP

**Bala Kumar**  
Jarvis Technologies

**Randy Lennon**  
The Philadelphia  
Contributionship

**Larry Maxwell**  
Gen Re

**Jane McGraw**  
MSO, Inc.

**Joseph M. McGurrin, Jr.**  
Pennsylvania Lumbermens  
Mutual Insurance Company

**Bob Ridinger**  
ValueMomentum

**Bryan Rock**  
Mutual Expert

**Robin Schroyer**  
Brethren Mutual Insurance  
Company

**Lydia M. Stephan**  
Lititz Mutual Insurance Company

**Patricia Stroble**  
PAMIC

**Jeremy Teiber**  
American Association of  
Insurance Services

## PURPOSE

To provide educational support and to foster exchange of information, ideas, and emerging issues relating to information systems technology and methodology as applicable to the insurance industry.

# Marketing & Communications Committee Report

Tremendous thanks to committee members who provided their valuable input to the Marketing & Communications Committee in the FY 2016/2017. Throughout this year, we have focused on innovation in our communications strategies. Below are a few of the projects completed this year and initiatives we plan to implement in the next fiscal year.

## FY 2016/2017 Projects

### Online Education

By launching the PAMIC Institutes we are now able to offer the Insurance Institutes of Pennsylvania's full suite of courses 24/7. All members have access to our online education portal. We launched this program in April of 2017 and have since provided three updates to make our platform more user friendly.

### Website Update

The PAMIC website has become one of the organization's most useful tools. The website allows our members to access information, news, education and register for in-person events. Throughout the year steps have been taken to enhance the utility of the website for publishing articles and offering easy access to education.

### Email/Social Media

Since our main form of communication is via email we have taken steps to simplify our communications to provide more valuable content. Regarding social media, PAMIC has chosen to focus on Facebook, LinkedIn and Twitter to further spread our message. Event based social media will supplement content from emails on a regular basis.

## FY 2017/2018

### Student Involvement

PAMIC is looking to provide scholarships to local universities for students to attend educational events. Certain events will be targeted so that PAMIC member companies will have access to students interested in pursuing a career in insurance.

### Targeted Events

- Underwriting & Loss Prevention Seminar
- Claims Summit
- Annual Spring Conference
- Student Day at Convention

We will be looking to set requirements for participating universities in further planning procedures.

### Interactive Webinars

PAMIC is looking to revitalize our webinar program with exclusive content our members can find educational and valuable. The committee has suggested the concept of an Executive Webinar Series. These webinars are targeted for executives, held on a quarterly basis, and last between 30–60 minutes. We hope to bring a new level of value to this project by using new technology and camera equipment.

## COMMITTEE CHAIRMAN

**Vaughn Lawrence**  
PAMIC  
vlawrence@pamic.org

## COMMITTEE MEMBERS

**Katie Gouldner**  
Millers Mutual Group

**Randy Fulmer**  
Donegal Mutual Insurance  
Company

**Jessica Kearney**  
Willis Re

**Carrie Nicewonger**  
Farmers Mutual Fire Insurance  
Company/Marble

**Christopher Oehrle**  
The Philadelphia  
Contributionship

**Evelyn Schronce**  
Reamstown Mutual Insurance  
Company

**Susan Zdroik**  
Trans Re

Respectfully submitted,

Vaughn Lawrence  
*Marketing & Communications Committee Chairman*

## PURPOSE

Advise PAMIC on current marketing and communications standards within the mutual insurance industry. Support PAMIC in efforts to better communicate with members and attract non-members through marketing strategies.

# Market Regulation Committee Report

It was another excellent year for the Market Regulation Committee in 2016–2017. Now in its third year since inception, the Committee is hitting its stride when it comes to monitoring hot issues affecting our members and providing educational seminars about them.

The Committee provided a well-attended Market Regulation Seminar in Harrisburg in May, 2017. If you didn't make it this year, here's a little of what you missed.

Attendees learned about emerging insurance issues related to autonomous vehicles and the insurance needs and impact of "millennials" on the insurance market in an excellent presentation from ISO representatives. Deputy Insurance Commissioner Chris Monahan teamed up with Terry Keating to provide a very informative discussion about how the Department undertakes market conduct examinations and best practices to respond. A panel of industry attorneys including Jason Ernest from IA&B, Terry Keating, and myself discussed the recent substantial uptick in formal enforcement actions brought by the Department against agents. Tom Miele of Penn National gave an engaging and timely presentation about cyber risk and protecting sensitive and vulnerable data. And I gave an update on the Commissioner's recent decisions and major policy shift concluding that the Act 68 and Act 205 rules limiting auto and homeowner's policies also apply to cancellations of umbrella policies.

I want to extend my personal thanks to the Committee members, contributors to our Seminar, as well as to Ron, Pat, Vaughn, and Lora at PAMIC for all their contributions to the success of the Market Regulation Committee. We all look forward to this Committee continuing to inform and educate members on regulatory issues affecting the mutual industry in the years ahead and I personally am grateful for the opportunity to have a role in this process on PAMIC's behalf!

Sincerely,

Christopher J. Knight  
*Market Regulation Committee Chairman*

## COMMITTEE CHAIRMAN

**Christopher J. Knight**  
Hawke McKeon & Sniscak LLP  
cjknight@hmslegal.com

## COMMITTEE MEMBERS

**Terri Alwood**  
Millers Mutual Group

**John Buchenauer**  
Penn National Insurance

**Shelby Class**  
Millers Mutual Group

**Steven Davis**  
Stradley Ronon Stevens & Young, LLP

**Terry Keating**  
Insurance Regulatory and  
Litigation Consulting Services

**Carl Anthony Maio, Esq.**  
Fox Rothschild LLP

**Stacey Manzo**  
The Philadelphia  
Contributionship

**Richard Pelkofsky**  
Brethren Mutual Insurance  
Company

**Matthew A. Schnader**  
Reamstown Mutual Insurance  
Company

**Patricia Stroble**  
PAMIC

**Lincoln Tomlin**  
Interinsurance Exchange of the  
Automobile Club

**Jeffrey Wingard, AIC, AINS**  
Allegany Insurance Group/  
Conemaugh

## PURPOSE

Creates educational programs and seminars as they apply to current market regulations affecting the Mutual Insurance industry. Covers issues regarding the Market Conduct exams, producer licensing and consumer complaint handling.

# Underwriting & Loss Prevention Committee Report

The Underwriting and Loss Prevention Committee planned and implemented their seminar which is held each Fall. This educational event was held on November 10, 2016 at the Hershey Country Club in Hershey, PA.

The seminar offered four educational sessions covering current and emerging industry and underwriting issues.

Session summary:

1. Keynote Address — Seth Mendelsohn, Executive Deputy Insurance Commissioner presented the Administration's priorities for the Property and Casualty industry for the remainder of 2016 and forward.
2. Umbrella Coverage Exposures — Robert A. Jones, Vice President of Maiden Re. This session explored evaluating the umbrella coverage exposures in light of the increase in liability risks related to current and emerging risks.
3. The Sharing Economy — Bernie Horowitz, Partner and CEO of Y-Risk. This session helped participants understand the shifting paradigm and identify the unique personal and commercial lines opportunities to effectively address these unique challenges.
4. Drone Update — Justine Kasznica, Corporate Finance Attorney, Saul Ewing, LLP. This session provided an overview of current UAS industry and regulatory landscapes as it relates to drones.

There were 86 people in attendance and three sponsors besides the Premium Gold sponsors.

The 2017 Underwriting and Loss Prevention seminar is scheduled for Thursday, November 9th at the Sheraton Harrisburg Hershey.

Respectfully submitted,

Mark Crutcher

*Underwriting & Loss Control Committee Co-Chairman*

## COMMITTEE CO-CHAIRMAN

**Mark Crutcher**  
Lititz Mutual Insurance  
Company  
mcrutcher@lititzmutual.com

## COMMITTEE MEMBERS

**Sharia Benn**  
Penn National Insurance

**Jennifer Berger**  
Harford Mutual Insurance  
Company

**Kim Chapin**  
Gen Re Corporation

**Suzanne Chrisemer**  
Penn National Insurance

**Robert Eargle, Jr.**  
Juniata Mutual Insurance  
Company

**Randy Fulmer**  
Donegal Mutual Insurance  
Company

**Robert A. Gage**  
Briar Creek Mutual Insurance  
Company

**Missy Krepps**  
MSO, Inc.

**Larry Maxwell**  
Gen Re

**Audrey Miller**  
Reamstown Mutual Insurance  
Company

**Carrie Nicewonger**  
Farmers Mutual Fire Insurance  
Company/Marble

**Kathleen Patton**  
Berkley Re Direct

**Douglas Rarig**  
Holborn Corporation

**Bob Ridinger**  
ValueMomentum

**Scott Rubenstein**  
Willis Re, Inc.

**Matthew A. Schnader**  
Reamstown Mutual Insurance  
Company

**Anna M. Smerkar**  
Farmers Mutual Fire Insurance  
Company/Marble

**Patricia Stroble**  
PAMIC

**Christopher Strohl**  
The Philadelphia  
Contributionship

**Bruce Tagg**  
Mutual Boiler Re

## 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.

# Member Companies

## MEMBER COMPANIES

**Allegany Insurance Group/Conemaugh**  
[www.alleganycoop.com](http://www.alleganycoop.com)

**Auto-Owners Insurance Company**  
[www.auto-owners.com](http://www.auto-owners.com)

**Baltimore Equitable Insurance**  
[www.baltimoreequitableinsurance.com](http://www.baltimoreequitableinsurance.com)

**Bedford Grange Mutual Insurance Company**  
[www.bedfordgrangemutual.com](http://www.bedfordgrangemutual.com)

**Brethren Mutual Insurance Company**  
[www.bmic.com](http://www.bmic.com)

**Briar Creek Mutual Insurance Company**  
[www.briarcreekmutual.com](http://www.briarcreekmutual.com)

**Brickstreet Insurance Company**  
[www.brickstreet.com](http://www.brickstreet.com)

**Bucks County Contributionship Mutual Insurance Company**  
[www.linkedin.com/company/bucks-county-contributionship](http://www.linkedin.com/company/bucks-county-contributionship)

**Cambria County Mutual Fire Insurance Company**  
[www.facebook.com/pages/Cambria-County-Mutual-Insurance-Co/112184915512353](http://www.facebook.com/pages/Cambria-County-Mutual-Insurance-Co/112184915512353)

**Centre County Mutual Fire Insurance Company P of H**  
[CentreCountyMutual.com](http://CentreCountyMutual.com)

**Clearfield Mutual Insurance Company**  
[www.clearfieldmutual.com](http://www.clearfieldmutual.com)

**Cumberland Mutual Fire Insurance Company**  
[www.cumberlandgroup.com](http://www.cumberlandgroup.com)

**Donegal Mutual Insurance Company**  
[www.donegalgroup.com](http://www.donegalgroup.com)

**Erie Insurance Group**  
[www.erieinsurance.com](http://www.erieinsurance.com)

**Farmers & Mechanics Mutual Insurance Company**  
[www.fmmutual.com](http://www.fmmutual.com)

**Farmers & Mechanics Mutual Insurance Company of WV**  
[www.fmiwv.com](http://www.fmiwv.com)

**Farmers Mutual Fire Insurance Company of Salem County**  
[www.farmersofsalem.com](http://www.farmersofsalem.com)

**Farmers Mutual Fire Insurance Company/Marble**  
[www.farmersofmarble.com](http://www.farmersofmarble.com)

**Farmers Mutual Fire Insurance Company/McCandless Twp.**  
[www.fmmcins.com](http://www.fmmcins.com)

**Frederick Mutual Insurance Company**  
[www.frederickmutual.com](http://www.frederickmutual.com)

**Friends Cove Mutual Insurance Company**  
[www.friendscove.com](http://www.friendscove.com)

**Goodville Mutual Casualty Company**  
[www.goodville.com](http://www.goodville.com)

**Grange Mutual Fire Insurance Company**  
[www.gmfic.com](http://www.gmfic.com)

**Harford Mutual Insurance Company**  
[www.harfordmutual.com](http://www.harfordmutual.com)

**Interinsurance Exchange of the Automobile Club**  
[AAA.com](http://AAA.com)

**Juniata Mutual Insurance Company**  
[www.juniatamutual.com](http://www.juniatamutual.com)

**Lehigh Mutual Insurance Company**  
[www.lehighmutual.com](http://www.lehighmutual.com)

**Lititz Mutual Insurance Company**  
[www.lititzmutual.com](http://www.lititzmutual.com)

**Livingston Mutual Insurance Company**  
[www.livingstonmutual.com](http://www.livingstonmutual.com)

**Millers Mutual Group**  
[www.millersmutualgroup.com](http://www.millersmutualgroup.com)

**Millville Mutual Insurance Company**  
[www.millvillemutual.com](http://www.millvillemutual.com)

**MMG Insurance**  
[www.mmgin.com](http://www.mmgin.com)

**Montour Mutual Insurance Company**  
[www.linkedin.com/company/montour-mutual-insurance-co](http://www.linkedin.com/company/montour-mutual-insurance-co)

**Motorists Mutual Insurance Company**  
[www.motoristsmutual.com](http://www.motoristsmutual.com)

**Mutual Benefit Group**  
[www.mutualbenefitgroup.com](http://www.mutualbenefitgroup.com)

**Nazareth Mutual Insurance Company**  
[www.nazarethmutual.com](http://www.nazarethmutual.com)

**Panhandle Farmers Mutual Insurance Company of WV**  
[www.panhandleins.com](http://www.panhandleins.com)

**Patrons Mutual Fire Insurance Company**  
[www.patronsmutualpa.com](http://www.patronsmutualpa.com)

**Penn Charter Mutual Insurance Company**  
[www.pennchartermutual.com](http://www.pennchartermutual.com)

**Penn National Insurance**  
[www.pennnationalinsurance.com](http://www.pennnationalinsurance.com)

**Penn National Insurance**  
[www.pennnationalinsurance.com](http://www.pennnationalinsurance.com)

**Pennsylvania Lumbermens Mutual Insurance Company**  
[www.plmilm.com](http://www.plmilm.com)

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

**Reamstown Mutual Insurance Company**  
[www.rmains.com](http://www.rmains.com)

**Rockingham Casualty Company**  
[www.rockinghamgroup.com](http://www.rockinghamgroup.com)

**Saucon Mutual Insurance Company**  
[www.sauconmutual.com](http://www.sauconmutual.com)

**The Philadelphia Contributionship**  
[www.1752.com](http://www.1752.com)

**Tuscarora Wayne Group of Companies**  
[www.twmic.com](http://www.twmic.com)

**Wall Rose Mutual Insurance Company**  
[www.wallrose.com](http://www.wallrose.com)

**West Branch Mutual Insurance Company**

**Windsor Mount Joy Mutual Insurance Company**  
[www.windsormountjoy.com](http://www.windsormountjoy.com)

## LAW FIRM

**Andracki, Sysak & Artman, P.C.**  
[www.andrackilaw.com](http://www.andrackilaw.com)

**Bennett, Bricklin & Saltzburg LLC**  
[www.bbs-law.com](http://www.bbs-law.com)

**Burns White LLC**  
[www.burnswhite.com](http://www.burnswhite.com)

**Cozen O'Connor**  
[www.cozen.com](http://www.cozen.com)

**DiBella, Geer, McAllister & Best P.C.**  
[www.dibellalawoffice.com](http://www.dibellalawoffice.com)

**Drinker Biddle & Reath LLP**  
[www.drinkerbiddle.com](http://www.drinkerbiddle.com)

**Fox Rothschild LLP**  
[www.foxrothschild.com](http://www.foxrothschild.com)

**Funk & Bolton, P.A.**  
[www.funkandbolton.com](http://www.funkandbolton.com)

**Hawke McKeon & Sniscak LLP**  
[www.hmslegal.com](http://www.hmslegal.com)

**Law Office of Anthony Damiano**  
[www.damianolawoffices.com](http://www.damianolawoffices.com)

# Member Companies

**MacDonald, Illig, Jones & Britton, LLP**  
www.macdonaldillig.com

**Margolis Edelstein**  
www.margolisedelstein.com

**Marshall, Dennehey, Warner, Coleman & Goggin**  
www.marshalldennehey.com

**Meyer, Darragh, Buckler, Bebenek & Eck, PLLC**  
www.mdbbe.com

**Mitchell Gallagher P.C.**  
www.mitchellgallagher.com

**Niles, Barton & Wilmer, LLP**  
www.nilesbarton.com

**Peters & Wasilefski**  
www.pwlegal.com

**Post & Schell, P.C.**  
www.postschell.com

**Rhoads & Sinon, LLP**  
www.rhoadssinon.com

**Saul Ewing LLP**  
www.saul.com

**Segmiller & Associates, P.C.**  
segmend.com

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

**Thomas, Thomas & Hafer, LLP**  
www.tthlaw.com

**Timoney Knox**  
www.timoneyknox.com

**Walsh Barnes Collis & Zumpella**  
www.walshlegal.net

**Wayman Irvin & McAuley, LLC**  
www.waymanlaw.com

**Weber Gallagher**  
www.wglaw.com

**Yost & Tretta, LLP**  
yosttretta.com

**Zimmer Kunz, PLLC**  
www.zklaw.com

## CLAIMS ADJUSTING & FORENSICS

**Barker Claims Service**  
www.barkerclaims.com

**Castle Claims Service**  
www.castleclaims.com

**Champion Claim Service, Inc.**  
www.championclaimservice.com

**Curley Adjustment Bureau**  
www.curleyadjustment.com

**G.A. Myers Adjustment Company**  
gamyersinc.com

**Johns Eastern Company, Inc.**  
www.johnseastern.com

**Paladin Adjustment Group LLC**  
www.paladinadjustment.com

**Plick and Associates, Forensic Engineers**  
www.plickandassociates.com

**Priority Adjusters**  
www.priorityadjusters.com

**Roanoke Valley Claims Service**  
www.rvcs.com

**Summit Claim Services, Inc.**  
summitclaims.com

**Vericlam, Inc.**  
www.vericlaminc.com

## INFORMATION TECHNOLOGY

**BriteCore**  
www.britecore.com

**Enquiron**  
www.enquiron.com

**Erie Custom Computer Applications, Inc.**  
www.goecca.com

**Finys**  
www.finys.com

**Insurance Data Processing, Inc.**  
www.idpnet.com

**Invoice Cloud**  
www.invoicecloud.com

**Jarus Technologies**  
www.jarustech.com

**Marias Technology**  
www.mariastechnology.com

**Priority Data**  
www.prioritydata.com

**PwC**  
www.pwc.com

**Town & Country Computer Services, LLC**  
www.tccs-inspro.com

**ValueMomentum**  
www.valuemomentum.com

## RESTORATION SERVICES

**Accord Restoration**  
www.accordrestoration.com

**BELFOR Property Restoration**  
www.belfor.com

**Certified Restoration Drycleaning Network**  
www.crdn.com

**Insurance Restoration Consultants**  
www.insres.com

**Mellon Certified Restoration Services**  
www.melloncr.com

**RestoreCore**  
www.restorecore.com

**ServiceMaster Fire & Water Clean Up Services**  
Svmfirewatercleanup.com

**ServiceMaster Restoration Services**  
www.servicemasterrestorationsvcs.com

**ServPro of Metro Pittsburgh**  
www.servpromonroeville.com

## AUDITING, FINANCE & ACCOUNTING

**Baker Tilly**  
www.bakertilly.com

**Boenning & Scattergood, Inc.**  
www.boenninginc.com

**Brown Schultz Sheridan & Fritz**  
www.bssf.com/index.php

**Buffamante Whipple Buttafaro, P.C.**  
www.bwbcpa.com

**CGM Accounting Associates, Inc.**  
www.cgmaa.com

**Clearfield Mutual Insurance Company**  
www.clearfieldmutual.com

**Cornerstone Advisors Asset Management, Inc.**  
www.cornerstone-companies.com

**Crowe Horwath LLP**  
www.crowehorwath.com

**David L Miller, Ltd**  
www.dlm-actuarial.com

**EisnerAmper LLP**  
www.eisneramper.com

**Griffin Financial Group**  
www.griffinfinancialgroup.com

**Gross Mendelsohn and Associates, P.A.**  
www.gma-cpa.com

**Morgan Stanley Smith Barney**  
www.morganstanleyfa.com/  
pelicanbaygroup

# Member Companies

**Pennsylvania Trust**  
[www.penntrust.com](http://www.penntrust.com)

**RLD Associates, Inc.**  
[www.rldassociates.com](http://www.rldassociates.com)

**Ryan Labs Asset Management**  
[www.ryanlabs.com](http://www.ryanlabs.com)

**WithumSmith + Brown**  
[www.withum.com](http://www.withum.com)

## OTHER INSURANCE SERVICES

**ALE Solutions Inc.**  
[www.alesolutions.com](http://www.alesolutions.com)

**American Association of Insurance Services**  
[www.aaisonline.com](http://www.aaisonline.com)

**Capstone ISG, Inc.**  
[www.capstoneisg.com](http://www.capstoneisg.com)

**Copart**  
[www.copart.com](http://www.copart.com)

**Eodice Consulting LLC**  
[www.eodiceconsulting.com](http://www.eodiceconsulting.com)

**EVO eZpay, LLC.**  
[www.goevoezpay.com](http://www.goevoezpay.com)

**Huggins Actuarial Services, Inc.**  
[www.hugginsactuarial.com](http://www.hugginsactuarial.com)

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

**Insurance724**  
[www.insurance724.com](http://www.insurance724.com)

**Keais Records Retrieval**  
[www.keais.com](http://www.keais.com)

**LT Analytics LLC**  
[www.ltanalytics.com](http://www.ltanalytics.com)

**Marcum LLP**  
[marcumllp.com](http://marcumllp.com)

**MMB Consulting**  
[www.mmbconsulting.net](http://www.mmbconsulting.net)

**MSO, Inc.**  
[www.msonet.com](http://www.msonet.com)

**Mutual Inspection Bureau, Inc.**  
[www.mibinc.com](http://www.mibinc.com)

**P&C Insurance Company Strategies, LLC**  
[www.pcicstrategies.com](http://www.pcicstrategies.com)

**SCIPS.com, Inc.**  
[www.scips.com](http://www.scips.com)

**Temporary Accommodations**  
[www.tacares.com](http://www.tacares.com)

**The Carlisle Group**  
[www.tcgreuit.com](http://www.tcgreuit.com)

**The Federal Home Loan Bank of Pittsburgh**  
[www.fhlp-pgh.com](http://www.fhlp-pgh.com)

**Todd Mitchell Associates**  
[www.toddmitchell.com](http://www.toddmitchell.com)

**Underwriters Rating Board**  
[www.urbratingboard.com](http://www.urbratingboard.com)

**ViP Insurance Housing Options, Inc.**  
[www.vip-insurancehousing.com](http://www.vip-insurancehousing.com)

**Westmont Associates, Inc.**  
[www.westmontlaw.com](http://www.westmontlaw.com)

## REINSURER

**Arch Re**  
[www.archcapgroup.com/Reinsurance](http://www.archcapgroup.com/Reinsurance)

**Beazley Group**  
[www.beazley.com](http://www.beazley.com)

**Berkley Re Direct**  
[www.berkleydirect.com](http://www.berkleydirect.com)

**Gen Re Corporation**  
[www.genre.com](http://www.genre.com)

**Grinnell Mutual Reinsurance Company**  
[www.grinnellmutual.com](http://www.grinnellmutual.com)

**Hartford Steam Boiler Inspection & Insurance Company**  
[www.hsb.com](http://www.hsb.com)

**Maiden Re**  
[www.maiden.bm](http://www.maiden.bm)

**Munich Re America**  
[www.munichre.com](http://www.munichre.com)

**Mutual Boiler Re, Member of the FM Global Group**  
[www.mutualboilerre.com](http://www.mutualboilerre.com)

**Shelter Reinsurance Company**  
[www.shelterre.com](http://www.shelterre.com)

**Swiss Re**  
[www.swissre.com](http://www.swissre.com)

**Transatlantic Reinsurance Company**  
[www2.transre.com](http://www2.transre.com)

**Travelers Boiler Re (Travelers Insurance Company)**  
[www.boilerre.com](http://www.boilerre.com)

**XL Environmental**  
<http://xlgroupp.com/insurance/environmental>

## REINSURANCE INTERMEDIARY

**Aon Benfield, Inc.**  
[www.aon.com/reinsurance](http://www.aon.com/reinsurance)

**Beach GP**  
[www.beachandassociates.com](http://www.beachandassociates.com)

**BMS Intermediaries**  
[www.bmsgroup.com](http://www.bmsgroup.com)

**Guy Carpenter & Company, LLC**  
[www.guycarp.com](http://www.guycarp.com)

**Holborn Corporation**  
[www.holborn.com](http://www.holborn.com)

**JLT Re**  
[www.jltre.com](http://www.jltre.com)

**Willis Re**  
[www.willisre.com](http://www.willisre.com)

## NATIONAL INSURANCE COMPANY TRADE ASSOCIATION

**National Association of Mutual Insurance Companies**  
[www.namic.org](http://www.namic.org)

# Annual Meeting Materials

## Annual Meeting Agenda July 31, 2017 Kalahari Resort • Pocono Manor, PA

1. Call to Order (Chair)
2. Anti-trust Statement (Chair) Ref. page 4
3. Reading and acceptance of Minutes (Chair) Ref. page 25
4. Chairman's Report (Chair) Ref. page 5
5. President's Report (President) Ref. page 6
6. Treasurer's Report (President) Ref. page 9
7. Committee Reports (Chair) Ref. page 11–20
8. Recognition of Committee Chairs and retiring Board Members (Chair)
9. Ratification of 2016/2017 action of the Officers, Directors, and Committees (Chair)
10. Recognition of PAMIC Honorary Members (Chair)
11. Memorial to departed members and friends (Chaplain) Ref. page 26
12. Nomination for Officers and Directors (Immediate Past Chair) Ref. page 7
  - a. Vote for Nominated Officers and Directors (Chair)
13. Recognition of Immediate Past Chair (President) and incoming Chair (Chair)
14. Incoming Chair Address
15. Adjournment



## Annual Meeting Minutes

Mid-Atlantic Mutual Advantage Convention | August 8, 2016 | Omni Homestead Resort, Hot Springs, VA

**1. Call to Order and Roll Call:** Chairman Brandon called the 109th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies to order at 1:15 pm. On the basis of convention registrations, Chairman Brandon found the presence of a quorum.

**2. Anti-trust Statement:** Chairman Brandon delivered the antitrust statement to all members present.

**3. Reading and Acceptance of Minutes:** Chairman Brandon requested a motion to dispense with the reading of minutes. A motion was made, seconded and unanimously voted on by all members present to dispense with the reading of the minutes and to accept the minutes as presented.

**4. Chairman's Report:** Chairman Brandon delivered an impactful report outlining his achievements and insight as Chairman focusing on educational programs and outreach to college age students. Chairman Brandon also provided the membership with a summary of significant achievements in the area of membership growth, program attendance, and PAC contributions.

**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 future activities at PAMIC including partnerships with the New Jersey Mutual Insurance Association, educational partnerships with The Institutes, and development of live webinars on issues critical to our industry.

**6. Treasurer's Report:** Treasurer Joseph Sloan advised all members that the preliminary Audit of PAMIC is underway and that no issues have been found. PAMIC had a very successful financial year in 2015/16 by increasing member value by over \$100,000. Chairman Brandon requested a motion to accept the Treasurer's Report as presented in the Annual Report. A motion was made, properly seconded and unanimously agreed to by all members present.

**7. Committee Reports:** Chairman Brandon dispensed with Committee Reports by referring all members to the written reports contained in the Annual Report. Chairman Brandon requested a motion to accept the committee reports. A motion was made, properly seconded and unanimously voted on by 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 Brandon thanked all 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 Brandon congratulated the retiring board members, Robert Whitlock, Scott Brooker,

Cy Greenya, and Foster Sirbaugh for their outstanding success. Chairman Brandon 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 Brandon 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 2015/2016.

**10. Memorial to Departed Members and Friends:** Chairman Brandon requested that Chaplain Raski provide a prayer to memorialize our departed PAMIC members and friends in the previous year. Chaplain Schnader provided a very heartwarming and emotional reading.

**11. Nominations for Officers and Directors:** On behalf of Immediate-past Chairman Whitlock, Chairman Brandon presented the candidates as Officers and Directors for the incoming year. Nancy Early was nominated as the Chairman, Douglas Underwood as Chairman-elect, and Joseph Sloan as Treasurer, Robert Kelley as Vice Chair, and Robert Brandon as Immediate Past Chairman. In addition, the following slate of candidates were nominated as directors for 3-year terms: Mike Long of Nazareth Mutual, Eric Raski of Millville Mutual, and Jeff Borkowski of Brethren Mutual. Chairman Brandon opened the floor for additional nominations. Hearing none, Chairman Brandon accepted a motion to close nominations. A motion was made, properly seconded and unanimously voted to close nominations. Chairman Brandon 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 Robert Brandon, recognizing his year as Chairman. Immediate-Past Chairman Brandon then introduced incoming Chairman, Nancy Early.

**13. Incoming Chairman Address:** Incoming Chairman Nancy Early delivered a personal and powerful message to the membership outlining their tremendous value to the mutual insurance industry. Chairman Early's message also offered a bright vision of the mutual insurance Industry and his focus on education.

**14. Adjournment:** Chairman Early made a request for a motion to adjourn the Annual Meeting. A motion was made, appropriately seconded and unanimously voted on by all members to adjourn the 109th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies. The meeting adjourned at approximately 2:00 PM on August 8, 2016.

## **Leonard L. Fuoss**

Swigart Associates, Inc. (former subsidiary of Mutual Benefit Group) • Treasurer  
*Years of Service 33*

## **F. William Gregory**

Millers Mutual Group • Vice President of Operations  
*Years of Service 25*

## **Daniel Herdmann**

The Philadelphia Contributionship • Vice President of Claims  
*Years of Service 36*

## **Harry Hundermark**

Pennsylvania & Indiana Lumbermens Mutual Insurance Company • Vice President of Human Resources  
*Years of Service 50*

## **Diane L. King**

Pennsylvania & Indiana Lumbermens Mutual Insurance Company • State Filing Analyst  
*Years of Service 26*

## **J. William "Bill" Lee**

Pennsylvania & Indiana Lumbermens Mutual Insurance Company • President & CEO  
*Years of Service 29*

## **Joseph M. Lincke**

Pennsylvania & Indiana Lumbermens Mutual Insurance Company • Senior Underwriter  
*Years of Service 32*

## **Alexander "Andy" Phillips**

Pennsylvania & Indiana Lumbermens Mutual Insurance Company • Claims Supervisor  
*Years of Service 43*

## **William Shindel**

Alan Clarke & Associates • Claims Adjuster  
*Years of Service 40*

## **John W. Swigart, Jr.**

Swigart Associates, Inc. (former subsidiary of Mutual Benefit Group) • President  
*Years of Service 37*

# Annual Meeting Materials

## PAC Annual Meeting Agenda

*(Immediately following the 110th Annual Meeting)*

July 31, 2017

Kalahari Resort • Pocono Manor, PA

1. Call to Order (PAC Chair)
2. Anti-trust Statement (Chair) Ref. page 4
3. Reading and acceptance of Minutes (Chair) Ref. page 28
4. PAMIC PAC Update (Chair)
5. PAMIC PAC Treasurer's Report (President)
6. Announcement of Grassroots Champions (Chair & President) Ref. page 29
7. Adjournment (PAC Chair)

## PAC Annual Meeting Minutes

Mid-Atlantic Mutual Advantage Convention | August 8, 2016 | Omni Homestead Resort, Hot Springs, VA

---

- 1. Call to Order and Roll Call:** PAC Chairman Michael Yeager called the PAMIC Annual PAC Meeting to order at 2:05 PM on August 3, 2015. Based on convention registrations a quorum was present
- 2. Anti-trust Statement:** PAC chairman Yeager advised the members of their duties under the anti-trust statement and provided the statement to all members present.
- 3. Reading of Minutes:** Chairman Yeager 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. Chairman Yeager then requested a motion to accept the minutes of the August 3, 2015 Annual PAC Meeting held in Nemaquin Woodlands Resort. 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:** President Gallagher presented an update on the new PAMIC PAC advising that the PAC raised over \$31,000 - a first and high watermark for the PAC. Additionally, he noted that individual contributions were up 9% representing 180 people.
- 5. PAMIC PAC Treasurer's Report:** President Gallagher presented the Treasurer's Report to all members present. The Treasurer's Report shows that the PAC received \$30,000 in contributions to the PAC in FY 2013/14 and dispersed \$14,800. The beginning balance was \$17,463 and the ending balance was \$19,025.63. In all, there were 193 unique donations to the PAC in FY 2013/2014 representing 140 individuals. Present Gallagher also reported that the auditors have found all records of the PAC be in order. Present Gallagher also presented the members with the Contributors Report.
- 6. PAMIC PAC Goals:** PAC Chairman Yeager announced that the PAMIC PAC fundraising goal for FY 2016/2017 was established at \$30,000.
- 7. Grassroots Champions Program:** President Gallagher provided an overview of the Grassroots Champions Program which encourages grassroots legislative response by PAMIC's members. President Gallagher then announced the Grassroots Champions indicating that there were 23 member companies that had achieved Grassroots recognition, an increase of five over last year and that the following companies achieved platinum status: Farmers of Marble and Litz Mutual. Each received a certificate and a complimentary registration for the 109th annual convention.

# Annual Meeting Materials

## List of PAMIC PAC Donors

Robert Allen  
Richard Andracki  
Elizabeth Arbuckle  
Heather Arnold  
Chris Bain  
Stephen Bajan  
Jon Barrett  
Wendy Basehoar  
Lou Berteotti  
Brian Black  
Scott Black  
Daniel Borges  
Robert Brandon  
Mark Bristol  
Scott Brooker  
Troy Burgeois  
Scott Burgess  
Vincent Burke  
Jay Chadwick  
Andrea Clark  
Lisa Cosentino  
Chris Cramer  
Mark Crutcher  
Gregory Culbertson  
Mark R. & Karen  
Cummins  
Dan DeArment  
Robert Dodds  
Robert Eargle, Jr.

Nancy Early  
Margolis Edelstein  
Christine Ehresman  
Donna Emmerling  
Scott Esworthy  
Stephen Fabian  
Steven Fisher  
Robert Fitzsimmons  
George Foley  
Tim Foy  
John Freund  
Ron Gallagher  
Gary Garcia  
Gregory Gaudio  
Henry H Gibbel  
John R. Gibbel  
James Gibbons  
Paul Goldberg  
Debra Goodling-  
Kime  
Paul Goodwin  
Thomas Greenfield  
Cyril Greenya  
Paula Gribble  
Robert J. Griffin  
Tommy Halcom  
Bill Hamilton  
Dana Hartle  
Timothy Havice

Hannah Hebrink  
Peter Henderson  
Ashley Hinojosa  
Steven Holsinger  
Miles Hopkins  
Bruce Jackson  
John Johnson  
Walter, Jr. & Sara  
Gaul  
Brian Junod  
Frank Kapish  
Theresa Keener  
Richard Kelley  
Jamie Kleinle  
Patricia Klinger  
Stephen Konopelski  
Chris Kotch  
Karen Kramer  
Dan Krane  
R. Joseph Landy,  
Esq.  
Vaughn Lawrence  
Michael & Rose  
Long  
Darren Lossia  
Stephen & Judy Loy  
George Ludwig  
Scott Lutz  
Robert Lyon  
Earl Mackintosh

Tim Madden  
Tony Mariani  
Scott McCarroll  
Walt McClatchy  
Joseph McGurrin  
Mike McKeown  
Ronald McKinney  
Michael McLaughlin  
Peter McManamon  
Steven Merrill  
Charles Michael Jr  
Michael Michel  
Jeffrey Miller  
Scott Millhouse  
Mark Monroe  
Marianne Morosko  
Douglas & Pamela  
Morrow  
Todd Narvol  
Scott Newkam  
Donald Nikolaus  
Kevin O'Brien  
Sandra & Scott  
Orndorff  
Robert Packer  
David Paolisso  
Kathleen Patton  
Penn National/  
Inservco PAC  
Brenda Peremes

Randy Peters  
Kelli Pines  
Jeffrey Pratt  
Christopher Reeser  
Thomas Reichl  
William Reiss  
Bob Ridinger  
Robert Ridinger  
Evo Riguzzi  
Andrew Ripic, III  
Frederick Rummel  
Todd Salsman  
Larry Sauder  
Saul Ewing LLP  
Eric Schmader  
Matthew Schnader  
Tony Schneider  
Jeffrey Schronce  
William Schupp  
C. Scott Rybny  
Ivan Sears  
Shawn Serfass  
Robert Shenk  
Steven Silver  
John Sisk  
Joe Sloan  
Anna Smerkar  
Dan Smith  
John K. Smith

John Smyrl  
Peter Speaker  
Anthony Stellar  
Nancy Jo Stepanski  
Lydia Stephan  
John Stone  
Hank Straub  
Jason Strickler  
Andrea Stroble  
Patricia Stroble  
Andrew Sysak  
Chester Szczepanski  
David Tocci  
Doug Underwood  
George Utter  
Bill Valdespino  
William Valdespino  
Robert Vogel  
Shelby W. Napoli  
Weber Gallagher  
Simpson  
Stapleton Fires &  
Newby LLC  
Allen Wenger  
Jane Wenger  
Jeff Wingard  
Michael Yeager  
Brenda Young  
Brandon Yusko  
Heather Zellers

## Grassroots Champions

### PLATINUM

Farmers Mutual Fire Insurance Company of Marble  
Lehigh Mutual Insurance Company  
Lititz Mutual Insurance Company

### GOLD

Mutual Benefit Group  
Nazareth Mutual  
PAMIC

Penn National Insurance  
The Philadelphia Contributionship  
Saucon Mutual Ins. Co.

### SILVER

Berkley Re Direct  
Conamaugh  
Donegal Mutual Insurance Company  
Friends Cove Mutual Insurance Company  
Gen Re Corporation  
Griffin Financial Group  
Harford Mutual Insurance Company  
Juniata Mutual Insurance Company  
Millers Mutual Group

Pennsylvania Lumbermens Mutual Insurance Company  
Reamstown Mutual Ins. Co.  
Saul Ewing LLP  
Timoney Knox  
Thomas, Thomas & Hafer  
Tuscarora Wayne Group of Companies  
Windsor Mount Joy Mutual Insurance Company

# Sponsors List

## PREMIUM GOLD SPONSORS



## 2016–2017 FLEX GOLD SPONSORS

Stradley Ronon Stevens  
& Young, LLP

Value Momentum

Brown Schultz Sheridan  
& Fritz

Westmont Associates

Margolis Edelstein

## 2016–2017 SPONSORS

AAM-Insurance Investment Management	DiBella Geer McAllister & Best, P.C.	Keais Records Retrieval	Pennsylvania/Indiana Lumbermens Mutual Insurance Company
Andracki, Sysak & Artman, P.C.	Donan Engineering	Law Office of George J. Grochala, Esq.	Pennsylvania Trust
AON	Donegal Mutual Insurance Company	Law Offices of Stephen E. Bertler	Priority Adjusters
Augusta Mutual Insurance Company	Fire Research & Technology	MacDonald, Illig, Jones & Britton, LLP	The Philadelphia Contributionship
Barker Claims Services	e2Value, Inc	Maiden Re	Reamstown Mutual Insurance Company
Belfor Property Restoration	Finys	Margolis Edelstein	Resto Corp
Berkley Re Direct	F.L.E.X. Builders, Inc.	Mark Irwin Associates, Inc.	RGA Claims Management, Inc.
BMS Intermediaries	Farmers Mutual Fire Insurance Company/McCandless Twp.	Marnen, Mioduszewski, Bordonaro, Wagner & Sinnott, LLC	Roanoke Valley Claims Service
Boening & Scattergood	Farmers Mutual Hail Insurance Company of Iowa	Marshall Dennehey Warner Coleman & goggin	Shelter Reinsurance Company
BriteCore	FHLBank Pittsburgh	Mellon Certified Restoration	Spartan Recoveries, LLC
Brown Schultz Sheridan & Fritz	Fioravanti Construction Services	Merge Investigations, INc.	Sweeney and Sheehan
Buffamante Whipple Buttafaro, P.C.	Garvin-Allen Solutions Limited	Millers Mutual Insurance Company	Swiss Re
Burns White LLC	Gen Re Corporation	MMG Insurance	Thomas Thomas & Hafer, LLP
CARDINAL RESTORATION	Goodville Mutual Casualty Company	Moreira & Moreira	Town & Country Computer Services, LLC
Carey & Grossi	Grace & Kennedy, P.C.	MSO, Inc.	Transatlantic Reinsurance
Castle Claims Service	Gregory J. Gaudio	Munich Re America	Travelers Boiler Re (Travelers Insurance Company)
Certified Restoration Drycleaning Network	Grinnell Mutual Reinsurance Company	Mutual Assurance Society of Virginia	Tuscarora Wayne Group of Companies
Conemaugh Valley Mutual Insurance Company	Guidewire Software, Inc.	Mutual Benefit Group	Walsh, Barnes, Collis & Zumpella, P.C.
Connors O'Dell LLP	Guy Carpenter & Company, LLC	Mutual Boiler Re	Wayman Irvin & McAuley, LLC
Cornerstone Advisors Asset Management	Hannahstown Mutual Insurance Company	Mutual Expert	Westmont Associates, Inc.
Crawford & Company	Harford Mutual Insurance Company	Mutual Inspection Bureau, Inc.	Willis Re, Inc.
Crawford & McElhatton	Harrington and Lombardi, LLP	NFC-National Forensic Consultants	Windsor-Mt. Joy Mutual Insurance Company
Crowe Horwath LLP	Holborn Corporation	National Insurance Housing	Zimmer Kunz, PLLC
Cumberland Mutual Fire Insurance Company	ISCS	Optima Investigations	
deLuca Levine LLC	JLT Re	Penn National Insurance	
D.L. Dravis & Associates, Inc.			

# Event Schedule

Name	Date	Time	Location	Exhibitor Opportunities
Financial Management Seminar	September 7, 2017	8:00 a.m.–4:00 p.m.	Hershey Country Club	
Corporate Governance Session	September 8, 2017		Hershey Country Club	
Western Group Meeting	October 2017	9:00 a.m.–noon	TBD	
Eastern Group Meeting	October 5, 2017	9:00 a.m.–noon	TBD	
IT Seminar	October 12, 2017	8:00 a.m.–4:00 p.m.	Sheraton Harrisburg Hershey	
Congressional Contact Program	October 23 & 24, 2017	8:00–5:00 pm	Washington DC	
Underwriting & Loss Prevention Seminar	November 9, 2017	8:00 a.m.–4:00 p.m.	Sheraton Harrisburg Hershey	
Volunteer Recognition Luncheon	December 8, 2017	11:00 a.m.–2:00 p.m.	Hershey Country Club	
Mutual Insurance Day	February 2018	9:00 a.m.–5:00 pm	Harrisburg Hilton	
Annual Spring Conference	March 8, 2018	8:00 a.m.–3:00 p.m.	Nittany Lion Inn	Yes
Claims Summit	April 2018	8:00 a.m.–4:00 p.m.	TBD	Yes
Western Group Meeting	April 2018	9:00 a.m.–noon	TBD	
Eastern Group Meeting	April 2018	9:00 a.m.–noon	TBD	
Market Regulation Seminar	May 2018	8:00 a.m.–4:00 p.m.	TBD	
Executive Roundtable	June 2018	8:00 a.m.–4:00 p.m.	TBD	
Mid-Atlantic Mutual Advantage Convention	August 5–August 7, 2018		Marriott Baltimore Waterfront	Yes



**PAMIC**

Pennsylvania Association of  
Mutual Insurance Companies

1017 MUMMA ROAD, SUITE 202  
WORMLEYSBURG, PA 17043

717-303-0197 | [pamic@pamic.org](mailto:pamic@pamic.org) | [www.pamic.org](http://www.pamic.org)