



# ANNUAL REPORT 2017/2018



**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, 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

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WORMLEYSBURG, PA 17043

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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 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



Douglas L. Underwood, CPCU

While my time as your Chairman is coming to a close, PAMIC's mission and vision are perpetual. Insurance companies in Pennsylvania and the surrounding Mid-Atlantic states have a rich and fascinating history. Many of these companies formed out of necessity to support the community and the neighboring homes, farms, and businesses. Competition, predictive analytics, and cloud technology were not at the forefront of the minds of the leaders of those companies. As the business of insurance became more complex, it became evident that having an association to support company needs was going to be significant. PAMIC, in its 111th year, continues to successfully help our companies navigate through the many obstacles that we routinely face in an ever-changing environment.

PAMIC actively provides the membership with valuable advocacy efforts, educational programs, and networking opportunities. Through the collective efforts of the PAMIC staff and the time volunteered by members of your companies, the membership continues to thrive. While the list of volunteers is too long to list here, I certainly want to offer thanks for all of the support provided throughout the year. Additionally, I would like to thank all of the committee chairs who have dedicated their time, talents and leadership over this past year. Their efforts are greatly appreciated.

PAMIC is on the move,  
so make sure you are involved!

#### *Claims Committee*

**Bill Folmar**, Donegal Mutual Insurance Company

#### *Convention Committee*

**Richard Kelley**, Donegal Mutual Insurance Company

#### *Education Committee*

**Evelyn Schronce**, MMG Insurance

#### *Financial Management Committee*

**Kevin Tate**, The Philadelphia Contributionship

#### *Government Affairs Committee*

**Daniel DeArment**, Friends Cove Mutual Insurance Company

#### *Human Resources Committee*

**Kathleen Morris-Rosati**, The Philadelphia Contributionship

#### *Information Technology Committee*

**Erin Selfe**, Pennsylvania Lumbermens Mutual Insurance Company

#### *Underwriting & Loss Prevention Committee*

**Mark Crutcher**, Lititz Mutual Insurance Company

#### *Legal Issues Committee*

**Bob Long**, Donegal Mutual Insurance Company

I would also like to thank the following directors of PAMIC whose term ends in August. The dedication, leadership, and insight that they have provided to PAMIC are greatly appreciated.

**Nancy Early**, Immediate Past Chairman, Allegany Insurance Group

**Robert Lyon**, Rockingham Casualty Company

Each year, the committees and the board go through a reorganizational period. Now is the time to think about what talents you or someone else in your organization can offer to one of these committees. Whether it's you or a future leader within your organization, getting involved provides opportunities for networking and personal growth, while ultimately helping to drive the membership forward.

This past year, PAMIC's theme has been to "Share Our Story." It has given me pleasure to talk about who we are, our history, and the service that we provide with our legislators, friends, and individuals beginning their career path. I have enjoyed being engaged with this theme, and I look forward to seeing how our story continues.

Lastly, I want to express my gratitude for the opportunity to serve as PAMIC Chairman this past year. I have truly appreciated the endless efforts of the PAMIC staff and the consistent leadership from the PAMIC Directors. Their support has made this experience a memorable one. With your approval at the Convention, PAMIC's Board leadership will move forward under the direction of Rick Kelley of Donegal Insurance Group. Through his guidance, PAMIC will surely continue to deliver on its mission of providing members with highly valued advocacy, educational programs, and networking opportunities. PAMIC is on the move, so make sure you are involved!

# President's Report



Ron Gallagher

## *"What is past is prologue."*

This famous quote from Shakespeare was originally used in *The Tempest*; Act 2, Scene I. Antonio uses it to suggest that all that has happened before that time has led Sebastian and himself to this opportunity to do what they are about to do. My interpretation of that quote is that everything up until now has merely set the stage for PAMIC to create its future. And the future looks bright!

As our fiscal year comes to a close, I want to share with you how PAMIC has developed our trifold mission to provide education, networking, and advocacy to our members.

### **Networking**

- Reversing a 15-year trend, PAMIC added two insurance company members and now represents 54 insurer groups and 108 operating companies.
- Associate membership increased by 16, bringing PAMIC's total associates to 144

### **Advocacy**

- HB 1851: PAMIC was the primary driver to address exam inefficiencies and the use of outside contractors at the Insurance Department. This bill passed unanimously in both chambers and was signed into law as Act 41 by Governor Wolf on June 22, 2018!
- SB 1205 & HB 1848: PAMIC was successful in adding language that requires the Insurance Department to look at the licensing status (single vs. multiple state insurers), corporate complexity, and product mix, before using an outside vendor to review annual statements. In simpler terms, the Insurance Department is not planning on using outside vendors at your cost to review your CGAD report. Also, PAMIC succeeded in adding requirements that the Department develop a standardized report format to ease the development of your CGAD report.
- PAMIC's PAC achieved another high water mark by exceeding over \$46,000 in contributions and having 231 people contributing (up 10.7%) this year allowing us to better support our elected officials who understand the needs of our industry.

### **Education**

- PAMIC developed a monthly webinar program this year that provides information from industry experts and expands our educational programming. Our goal was to reach over 2,000 PAMIC members through our seminars and webinars. As of this writing, we have exceeded 5,500 people.

Your Board has set the tone and provided the support to improve and expand PAMIC's mission. My team of professionals, Pat Stroble, Vaughn Lawrence, and Lora Sharp, are the real artisans that make this organization run. They are the builders that keep the firm foundation of excellence for our organization.



# Board of Directors

## BOARD OF DIRECTORS

### **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

### **T. Kirk Aguirre**

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, Communications & Technology

### **Lora Sharp**

Manager, Membership & Administration

## NOMINATED OFFICERS & DIRECTORS 2018–2019

### **Richard Kelley**

Donegal Insurance Group, Chairman

### **Art Meadows**

Panhandle Farmers Mutual Insurance Company of WV,  
Chair-Elect

### **David Gautsche**

Goodville Mutual Casualty Company, Vice-Chair

### **Joseph Sloan**

Mutual Benefit Group, Treasurer

### **Douglas Underwood**

Windsor Mt. Joy Mutual Insurance Company, Immediate  
Past Chairman

### **Mike Long**

Nazareth Mutual

### **Eric Raski**

Millville Mutual

### **T. Kirk Aguirre**

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)

### **Robert Dodds**

Lititz Mutual Insurance Company

### **John Foster**

Penn National Mutual Insurance Company

### **Jonah Mull**

Millers Mutual Insurance Company



# 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

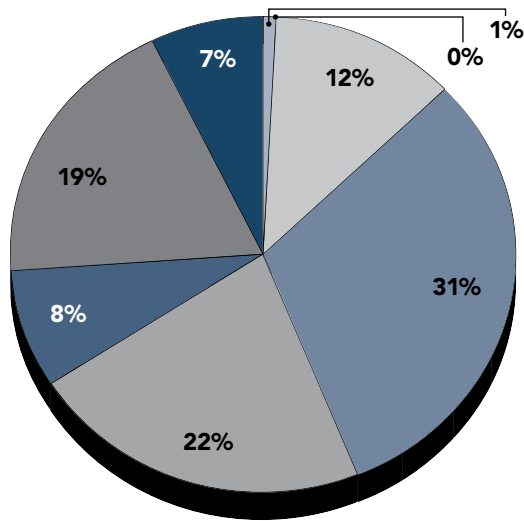
2017 – Nancy Early

2018 – Douglas Underwood



# Treasurer's Report

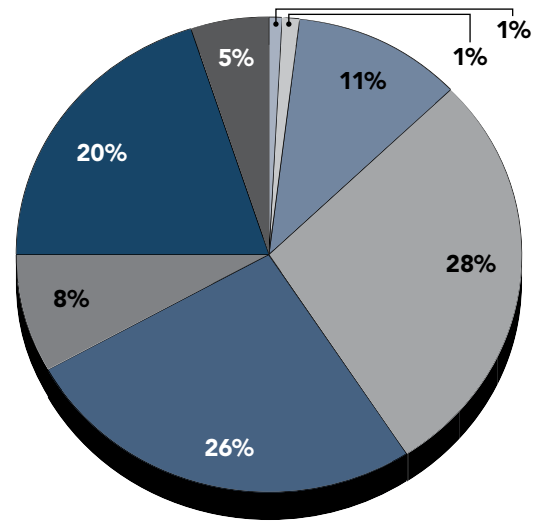
## PAMIC INCOME FY 2017/2018 ACTUALS



**JUL 1, 2017–  
JUN 25, 2018**

Associate Member Dues	98,650.00
Insurer Dues	249,949.00
Registrations	179,900.00
Exhibitors	67,440.00
Single Event Sponsors	155,825.00
Premium Gold Sponsors	55,255.00
Flex Gold Sponsors	8,865.00
Interest Income	2,449.63

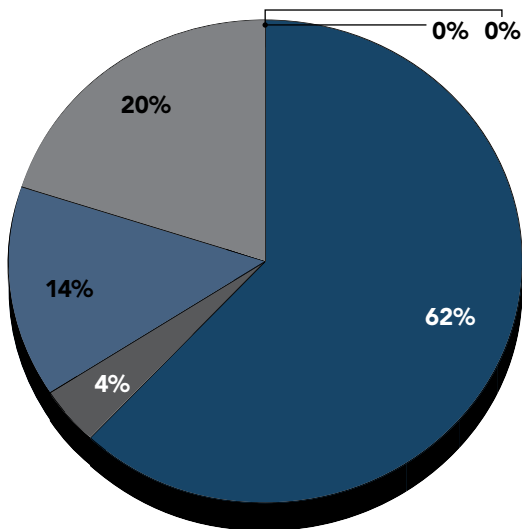
## PAMIC INCOME FY 2016/2017 ACTUALS



**JUL 1, 2016–  
JUN 25, 2017**

Associate Member Dues	92,948.00
Insurer Dues	236,887.85
Registrations	220,340.00
Exhibitors	68,915.00
Single Event Sponsors	169,305.00
Premium Gold Sponsors	42,480.00
Flex Gold Sponsors	8,190.00
Interest Income	4,033.41

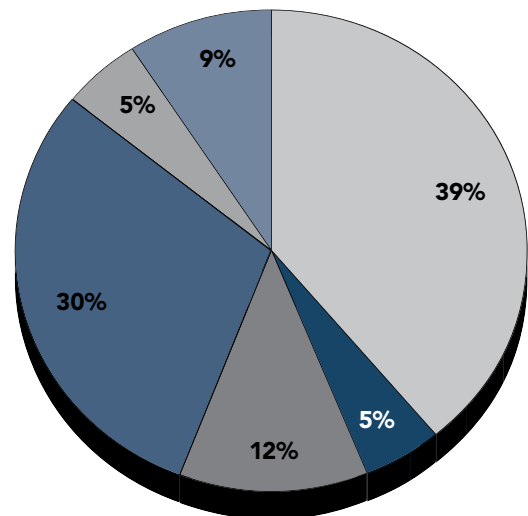
## PAC INCOME FY 2017/2018 ACTUALS



**JUL 1, 2017–  
JUN 25, 2018**

Contributions	28,614.40
Cigars & Cognac	1,560.00
Diamonds & Champagne	6,500.00
Golf Outing	9,225.00
PAC Receptions	0.00
Silent Auction	0.00

## PAC INCOME FY 2016/2017 ACTUALS



**JUL 1, 2016–  
JUN 25, 2017**

Contributions	16,883.41
Cigars & Cognac	2,239.90
Diamonds & Champagne	5,400.00
Golf Outing	12,916.00
PAC Receptions	2,150.00
Silent Auction	3,815.00

## PAMIC FY 2018/19 Budget

(July 2018 – June 2019)

	<b>BUDGET</b>
<b>INCOME</b>	
Associate Member Dues	\$95,000
Insurer Dues	\$260,000
Registrations	\$165,000
Premium Gold	\$50,000
Flex Gold Income	\$6,000
Interest Income	\$3,500
<b>Total Income</b>	<b>\$579,500</b>
<b>EXPENSES</b>	
Insurance	\$7,500
Legal Expenses	\$9,000
Auditing	\$7,500
Committee Expenses	\$2,500
Paypal Fees	\$6,000
Equipment Leases	\$5,000
Rent and Cleaning	\$31,000
Telephone & Internet	\$7,800
Subscriptions	\$4,000
Travel Expenses	\$15,000
Legislative Expenses	\$10,500
Other Expenses	\$10,750
Communications	\$20,000
Educational Programs	\$17,000
Outsourcing	\$34,000
Sales Tax Expense	\$1,900
Enhanced Services	\$25,000
Personnel Expenses	\$365,500
<b>TOTAL EXPENSES</b>	<b>\$579,950</b>
<b>NET OPERATING INCOME</b>	<b>\$ -450</b>

# Claims Committee Report

It was my honor and privilege to chair the 2018 Claims Summit. The Wyndham Gettysburg once again served as our host for a Summit with two full days of educational and networking opportunities.

We expanded the program this year. Five General and five Breakout Sessions were offered over the two days. Attendees learned about the expanding role of technology in the courtroom and how microscopic bed bugs can lead to litigation. Those brave enough to give it a try got to experience firsthand the biomechanics of a fall. And, we had the opportunity to render a verdict on litigated cases (and then find out if the actual jury in the case agreed with our decision).

There is a significant amount of work that goes into planning a two day event. As chair, that effort is made considerably easier with the many folks that work together to produce a top notch program. Special thanks to the entire PAMIC staff and especially Pat Stroble. Pat works out every little detail behind the scenes to make sure the program goes on without a hitch.

I am always amazed at the commitment of the Planning Committee. These volunteers attend planning meetings (some traveling a considerable distance to do so), offer suggestions for topics, recruit speakers and support the Summit with their attendance and willingness to help throughout the two days. My sincere gratitude for all you did to make the Summit a success.

Thanks very much to all the speakers who donated their time and talents. And, of course, to all of the Sponsors and Exhibitors, thanks for your financial support and your commitment to PAMIC. We couldn't do this without you.

Special thanks to Paul Davis Restoration, sponsor of the Cigar and Cognac Reception and to Chuck Witt and his staff at Roanoke Valley Claims Service who generously donated a 55" 4k Ultra HD TV as a special drawing at the conclusion of the Summit.

The 2019 Summit is not that far away. Hope to see you there.

Respectfully submitted,

Bill Folmar  
*Claims Committee Chairman*

## COMMITTEE CHAIRMAN

**Bill Folmar**  
Donegal Mutual Insurance Company  
williamfolmar@donegalgroup.com

## COMMITTEE MEMBERS

**Brigid Alford**  
Marshall, Dennehey, Warner,  
Coleman & Goggin

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

**Eric Barger**  
Farmers & Mechanics of WV

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

**Mark Blackburn**  
Castle Claims Service

**Joshua Bovender, Esq**  
Thomas, Thomas & Hafer, LLP

**Thomas Britland**  
Pennsylvania/Indiana  
Lumbermens Mutual

**Pamela Collis**  
Walsh Barnes Collis &  
Zumpella

**Michael Dubin**  
Baker Tilly

**Donald Eodice**  
Eodice Consulting LLC

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

**Ronald A. Gallagher, Jr.**  
PAMIC

**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  
Litz 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 & Goggin

Glenn A. Ricketti, Esq.  
Margolis Edelstein

Taylor Rotay  
Paul Davis Restoration

**Jeffrey Schronce CPCU, AIC**  
Priority Adjusters

**John Smyrl**  
The Philadelphia  
Contributionship

**Peter J. Speaker**  
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 PAMIC will host the 111th Mid-Atlantic Mutual Advantage Convention together with MAMIC, VAMIC, and WVAIC. PAMIC is happy to collaborate with these partners for an even bigger and better Convention filled with education, networking and advocacy.

We begin the Convention with the Opening Reception at Camden Yards. There will be tours of the stadium, wonderful regional food, a band, a group photo and plenty of time to reacquaint yourselves with friends old and new.

Education will be top-notch as our Keynote Speaker is Dr. Ray Shelton, Ph.D, Fellow and Director of Professional Development at the National Center for Crisis Management sponsored jointly by Roanoke Valley Claims Service and Temporary Accommodations. He will be speaking on, "Recognizing and Dealing with Stress and Trauma in the Insurance Workplace. We will also hear from Mark Breeding, Partner, at Strategy Meets Action, who will do 2 sessions. One on Disruption, Transformation, and Strategies for Smaller Insurers and one on InsureTech. Geoff Baker, Director of Compliance, at NAMIC is presenting on the ABCs of the CGAD. We have a panel discussion on good and effective audit committees chaired by Vincent Burke of MAZARS and we will have an exciting Reinsurance panel discussion moderated by Jay Woods, Managing Director at Guy Carpenter. Our sessions conclude on Tuesday with Jamie Wadlinger of Donegal Mutual who will be discussing, "How Do You Develop a Corporate Culture of Employee Development."

There will be plenty of ways to support the PAMIC PAC too. You will want to participate in the Cigar and Cognac reception Sunday evening, the Diamonds and Champagne fundraiser with your chance to win a sapphire and diamond ring valued at \$2800 and Monte Carlo activities on the Spirit of Baltimore cruise of the harbor on Tuesday afternoon.

Sponsorship and exhibitor registration is coming in at a record pace. We are currently sold out of exhibitor tables and sponsorships are roughly \$160,000 which puts on par for the last time we were in Baltimore.

I want to thank the Convention Committee for all of their hard work putting this event together. They brainstormed and contacted speakers and in short made this wonderful event come together in such a fantastic way.

Respectfully submitted,

Richard Kelley  
*Convention Committee Chairman*

## COMMITTEE CHAIRMAN

**Richard Kelley**  
Donegal Mutual Insurance Company  
richardkelley@donegalgroup.com

## COMMITTEE MEMBERS

**Holly April**  
Mutual Boiler Re

**Jessica Arbittier**  
Guy Carpenter

**Randall Carpenter**  
Grayson-Carroll-Wythe  
Mutual Insurance Co.

**Steven Craig**  
Insurance Data Processing,  
Inc.

**Ken Croarkin, CPA**  
EisnerAmper LLP

**Nancy Early**  
Allegany Insurance Group/  
Conemaugh

**Jean Eshleman**  
Travelers Boiler Re (Travelers  
Insurance Company)

**Kimberly Foltz**  
Brethren Mutual Insurance  
Company

**William F. Fowler**  
Cumberland Mutual Fire  
Insurance Company

**Randy Fulmer**  
Donegal Mutual Insurance  
Company

**Ronald A. Gallagher, Jr.**  
PAMIC

**Thomas J. Greenfield**  
Berkley Re Direct

**Mary Harlee**  
Baltimore Equitable Insurance

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

**Jessica Kearney**  
Willis Re

**Amber Liptack**  
Paul Davis Restoration

**Carter Norton**  
Inland Mutual Insurance  
Company

**David F. Raczenbek, Esq.**  
Cumberland Mutual Fire  
Insurance Company

**Bob Ridinger**  
ValueMomentum

**John Romano**  
Baker Tilly

**John W. Stone**  
Gen Re Corporation

**Patricia Stroble**  
PAMIC

**Peter Thomson**  
Swiss Re

**Douglas L. Underwood**  
Windsor Mount Joy Mutual  
Insurance Company

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

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

**Michael A. Yeager**  
Community Insurance  
Company

**Stephen Yerger**  
Johns Eastern Company, Inc.

## 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 Committees planned two stellar educational sessions on April 17 and 18th. The Eastern Group meeting was at the Pine Barn Inn and the Western Group meeting was held at the Park Inn in Indiana, PA.

Here are the sessions that were covered:

## “Business Continuity Overview”

Donald Long, *Manager, Business Continuity Planning, Internal Audit, Donegal Mutual*

This presentation focused on Business Continuity planning and covered the following subjects:

- What does Business Continuity mean;
- What are the components of Business Continuity;
- What’s involved in Emergency Planning;
- What’s involved in Emergency Notification;
- What is a Disaster Recovery Plan;
- How do you do Risk / Threat Analysis, Business Impact Analysis, Continuity Strategies, and Business Continuity Plans;
- How do you keep these plans current — by “exercises”.

## “Data Breach — A Full 360”

Lisa Cosentino, *Insurance Industry Practice Leader and Partner, Marcum LLP*

This presentation discusses best practices, including current insurance regulations related to cyber data breaches and is broken down into four sections:

1. Steps to Take Before a Cyber Intrusion or Attack Occurs;
2. Responding to a Computer Intrusion: Executing Your Incident Response Plan;
3. What Not to Do Following a Cyber Incident;
4. After a Computer Incident.

## “Legislative Update”

Ron Gallagher, *President, PAMIC*

Ron offered a legislative update to inform member companies on current bills and regulation that are impacting the insurance industry. He will cover PAMIC’s legislative agenda and answer any questions that attendees may have.

Respectfully submitted,

Robert A. Gage  
*Eastern & Western Group Committee Chairman*

### COMMITTEE CHAIRMAN

**Robert A. Gage**  
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### COMMITTEE MEMBERS

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**Ronald A. Gallagher, Jr.**  
PAMIC

**Ken Hugendubler**  
Baker Tilly

**Liesl R. Kreischer**  
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Company

**Michael Pironti**  
Mutual Boiler Re

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

**John K. Smith, CPCU**  
Pennsylvania Lumbermens  
Mutual Insurance Company

**Patricia Stroble**  
PAMIC

**David A. Thomas**  
Guy Carpenter & Company, LLC

**Peter Thomson**  
Swiss Re

**Jamie Wadlinger**  
Donegal Insurance Group

## 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

**P**AMIC has a long-standing tradition of providing quality educational opportunities, and 2018 was no different. We are fortunate to have a dedicated committee that provides a wealth of experience, knowledge, creativity and connections.

This year's annual spring conference was held at the Nittany Lion Inn in State College on March 7 & 8th, despite a predicted snow storm that had everyone scurrying. Our morning sessions focused on the changing weather and the industry's response to these issues including new technologies and emerging form changes. The Keynote Address was provided from Professor David W. Titley, Rear Admiral USN (ret.), Professor of Practice in Meteorology, Affiliate Professor, Penn State School of International Affairs, Director of Center for Solutions to Weather and Climate Risk. Our afternoon topics centered around agency relationships; featuring Agency Networks and a presentation from Jason Ernest, President & CEO of Insurance Agents & Brokers on "What it Takes to Win as an Independent Agent." Despite the weather, the day presented another good opportunity for learning and networking.

Our Executive & Board Roundtable received a fresh venue for 2018 at the Omni Bedford Springs Resort. A golf outing was held on June 13th to support the PAMIC PAC and brought together our sponsors and member companies for a nice time on the course. Our main event was held on June 14th, which included a look at the PAMIC Benchmarking and Peer Analysis results. Presenters and panel members discussed views on how much capital a company should hold, best practices for document retention, and cyber security from a carrier perspective. Allison Beam, Chief of Staff from the Pennsylvania Insurance Department, addressed current initiatives at the Department and provided insight into their efforts to recruit college students to the industry and the Department. Mark Purowitz from Deloitte Consulting rounded out the day providing his perspective on the "Future of Insurance." Attendance was up by more than 10% from 2017, and early feedback from the attendees was positive on the new venue, the topics, and the PAC golf outing.

I would like to extend my sincere gratitude to PAMIC for the opportunity to be a part of these events and to my fellow members of the committee who make the event planning go smoothly. A special thanks to Ron, Pat, Lora & Vaughn — a great team that is so committed to ensuring that PAMIC continues to offer valuable resources to its members. And finally, to each of our members, thank you for being a part of these events. Please take a moment to reflect on what each of us can do to help perpetuate the organization and introduce the next generation to all that our mutual industry has to offer.

Respectfully submitted,

Evelyn Schronce  
*Education Committee Chairman*

## COMMITTEE CHAIRMAN

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eschronce@priorityadjusters.com

## COMMITTEE MEMBERS

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**Christine Ehresman**  
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**Donald Eodice**  
Eodice Consulting LLC

**Timothy Foy**  
Beazley Group

**Robert A Gage**  
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**Ronald A. Gallagher, Jr.**  
PAMIC

**Jenna Greeby**  
Tuscarora Wayne Group of  
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**Sharon Hall**  
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**Jason A. Jacobs**  
Baker Tilly

**Daniel Krane**  
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**Liesl R. Kreischer**  
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Company

**Timothy Madden**  
Willis Towers Watson

**Joseph Morris**  
P&C Insurance Company  
Strategies, LLC

**Michael Pironti**  
Mutual Boiler Re

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

**Frances Roggenbaum**  
Saul Ewing LLP

**Taylor Rotay**  
Paul Davis Restoration

**Patricia Stroble**  
PAMIC

**Jamie Wadlinger**  
Donegal Insurance Group

**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 Seminar on September 7, 2017 at the Hershey Country Club. We are pleased that, once again, approximately 100 participants attended the Seminar and, we sincerely thank all of the speakers, attendees and corporate sponsors.

The Committee met in May of 2018 to review the survey feedback from the 2017 Seminar and to establish the agenda for the 2018 Financial Management Seminar which will be held on Thursday, September 8, 2018 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 and Economic Outlook
- Predictive Modeling
- Emerging Insurance Risks and Trends
- Tax Cuts and Jobs Act Update
- Annual Statement Update

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 Tate**  
The Philadelphia Contributionship  
ktate@1752.com

## COMMITTEE MEMBERS

**Stephen Bajan**  
Saucon Insurance Company

**Tim Bourdon**  
New England Asset Management

**Ronald A. Gallagher, Jr.**  
PAMIC

**Allison Haug**  
Baker Tilly

**Jonathan Heckscher**  
Pennsylvania Trust

**Jennifer Hefkin**  
Mutual Benefit Group

**Joshua Hoffman**  
Reamstown Mutual Insurance  
Company

**Ken Hugendubler**  
Baker Tilly

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

**Daniel Krane**  
Drinker Biddle & Reath LLP

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

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

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

**Alexis Muench**  
Tuscarora Wayne Group of  
Companies

**Nathan Opferbeck**  
Buffamante Whipple Buttafaro,  
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**Jeffrey Pratt**  
Millers Mutual Group

**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 to serve 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 5th 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. Those in attendance were honored to have Speaker of the House Turzai as the Keynote Speaker. In addition, PAMIC honored Representative Tina Pickett with the first annual PAMIC Legislator of the Year award, which she graciously accepted.

Immediately following Mutual Insurance Day, on February 9, 2018, members of PAMIC leadership, including myself, had the privilege of meeting with the senior leadership at the Pennsylvania Insurance Department, including Commissioner Jessica K. Altman. The meeting was very open and productive. PAMIC brought a number of issues to the table, and also listened to the priorities of Commissioner Altman. Commissioner Altman sought PAMIC's cooperation in moving Corporate Governance Annual Disclosure (CGAD) legislation across the finish line. Despite having different positions over some of the language within the CGAD legislation, I am happy to report that we worked with Commissioner Altman to find a compromise that satisfied both the PID and PAMIC.

In addition to finding common ground on the CGAD bill, PAMIC had its own success this year by helping to draft and find sponsorship for HB 1851, more commonly known as the Transparency and Exam Reform Bill. After years of concern relating to the ever-escalating costs of financial examinations, this bill establishes the PID's reporting requirement on the use of outside consultants and creates more accountability in the exam process. This is the first step in analyzing exam costs that flow through the PID's accounting office and will help to provide further insight into the total costs of financial examinations in future years. That bill was signed into law by Governor Wolf on June 22, 2018.

Beyond these very significant events and achievements, the Government Affairs committee meets monthly by conference call to discuss pending legislative issues, hot topics and address any new industry legislative or regulatory concerns of the members.

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  
*Government Affairs Committee Chairman*

## COMMITTEE CHAIRMAN

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

## COMMITTEE MEMBERS

**Allison Beresnyak Karakis**  
FHLBank Pittsburgh

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

**Steven Davis**  
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**Robert Dodds, Esq.**  
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**Mark Dombrowski**  
Erie Insurance Group

**Ronald A. Gallagher, Jr.**  
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**Lisa Katterman, Esq.**  
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**Andrew Kirkner**  
National Association of Mutual Insurance Companies

**Christopher Knight**  
Hawke McKeon & Sniscak LLP

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

**Daniel Krane**  
Drinker Biddle & Reath LLP

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

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

**John Rodgers**  
NJM Insurance Company

**Lora Sharp**  
PAMIC

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

**John K. Smith, CPCU**  
Pennsylvania Lumbermens Mutual Insurance Company

**Michael Van Wagner**  
NJM Insurance Company

**Deborah Wean**  
NJM Insurance Company

**Bob White**  
CM Regent Insurance Company

**Michael A. Yeager**  
Community 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.

# Human Resources Committee Report

The Human Resources Committee planned and implemented the first Human Resources Seminar, which was held on May 9, 2018 at the Sheraton Harrisburg/Hershey. The seminar was well attended, very interactive and featured excellent speakers who shared their experience and expertise on a number of very timely issues, including:

- “The Expectations of Millennials” presented by Rod Bourn, Professor of Professional Development at Harford Community College. Rod presented research findings about the Millennial generation and discussed how organizations can best integrate these young professionals into our business models.
- “Work at Home Vintage Experts (WAHVE)”, presented by Sharon Emek, Founder and CEO of WAHVE. Sharon discussed her company’s creative approach to providing “pretirees” to supplement the workforce of insurance organizations seeking experienced talent.
- “From Follower to Leader”, presented by Rob Dodds, Vice President, Legal Compliance, Lititz Mutual Insurance Company. Rob outlined the critical skills needed as people move from worker to manager.
- “Online HR Tools”, demonstration of the PAMIC Law and HR Center application by Doug Dvorak, Vice president, Enquiron.
- “#MeToo and You”, Catherine Walters, Esq. of Saul Ewing Arnstein & Lehr discussed how companies can assure they foster respectful work environments, including a review of the current legal framework for preventing harassment. Ms. Walters also provided guidance on navigating the issues related to Family and Medical Leave.

The HR Committee looks forward to presenting more seminars of this type in the future. Many thanks to the committee members and PAMIC staff for all of their efforts and support during this past year.

Respectfully submitted,

Kathleen Morris Rosati  
*Human Resources Committee Chairman*

## COMMITTEE CHAIRMAN

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## COMMITTEE MEMBERS

**John Bolling**  
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**Joseph Donnelly**  
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**Doug Dvorak**  
Enquiron

**Patrick Gagen**  
Harford Mutual Insurance  
Company

**Ronald A. Gallagher, Jr.**  
PAMIC

**Jessica Guelcher**  
Reamstown Mutual Insurance  
Company

**Joshua Hoffman**  
Reamstown Mutual Insurance  
Company

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

**Brian Schriff**  
The Carlisle Group

**Patricia Stroble**  
PAMIC

**Jamie Wadlinger**  
Donegal Insurance Group

## 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

What an amazing time for insurance IT professionals! Investments and innovation in new insurance technology and insurance focused startups topped \$2.3 billion in 2017 — a 36% increase from 2016. IT professionals haven't seen this pace of change in the insurance technology landscape since the 1990's as internet-based technology landed on the scene. At the same time, cyber-attacks continue to rise, driving cyber security legislation into our worlds with introduction of NY DFS Cybersecurity regulation and the NAIC finalizing the Insurance Data Security Model Law. With mutuals being some of the longest surviving insurance companies, we look back on our roots and realize just how much of our operations have been transformed by the advent of technology innovation.

Our goal at PAMIC is to provide educational support and to foster the exchange of information, ideas, and emerging issues relating to information systems technology and methodology as applied to the insurance industry. The 2017 Insurance Technology Trends Seminar was a great success with a record number of attendees including a high percentage of non-IT professionals. The Committee is very pleased with this attendance and feels it demonstrates the understanding that our business partners have regarding how changes in IT impact our business operations, many of which have been relatively unchanged in the last decade.

The IT Committee has prepared another content-rich and current agenda for our 2018 Fall Meeting. Our theme echoes the change and extends beyond technology to the other factors surrounding technical change. IT staff is aging and being replaced with fresh talent. This brings differences in workplace expectations, technical skills, recruiting, and management. As most have gotten our hands around cyber security demands, we are all faced with new implementation challenges and keeping pace with individual state adoption of cyber regulation. We're planning some free-form discussion on technology initiatives to increase the strength of our network, make connections, and collaborate on common initiatives. And, we'll look at the external demands of our producers and what we should be doing to keep pace with their demands for better, more efficient customer experiences.

I am personally thrilled to lead our IT Committee through these revolutionary times of IT innovation and change. PAMIC is a key source of empowering our network with the availability of local connections and power of knowledge sharing. We are peers and competitors, leaders and followers, coming together as a technology community with a shared vision of success for Pennsylvania insurance and technology professionals and the companies we serve.

Respectfully submitted,

Erin L. Selfe

*Information Technology Committee Chairman*

## COMMITTEE CHAIRMAN

### Erin Selfe

Pennsylvania Lumbermens  
Mutual Insurance Co.  
eselfe@plmilm.com

## COMMITTEE MEMBERS

### Carol Aulick

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### Jason Breckbill

Goodville Mutual Casualty  
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### Anthony DeBarberie

Guy Carpenter & Company, LLC

### Traci Ducceschi

Penn National Insurance

### Stephen Fabian

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**Ronald A. Gallagher, Jr.**  
PAMIC

### BJ Gardner

Pennsylvania Lumbermens  
Mutual Insurance Company

### Tom Harley

Brethren Mutual Insurance  
Company

### Peter Henderson

Mason Claims

### Scott Hinz

Finys

### Stephen Konopelski

Mutual Boiler Re, Member of the  
FM Global Group

### Daniel Krane

Drinker Biddle & Reath LLP

### Bala Kumar

Jarus Technologies

### Robert Leneweaver

Mutual Boiler Re

### Randy Lennon

The Philadelphia  
Contributionship

### Jane McGraw

MSO, Inc.

### Phil Reynolds

BriteCore

### Bob Ridinger

ValueMomentum

### Bryan Rock

Mutual Expert

### Phil Schmoyer

Baker Tilly

### Robin Schroyer

Brethren Mutual Insurance  
Company

### Lydia M. Stephan

Lititz Mutual Insurance Company

### Patricia Stroble

PAMIC

<sup>1</sup> Willis Towers Watson. (2018, February 1). Incumbents fuel InsurTech investment momentum in Q4 2017. Retrieved from <https://www.willistowerswatson.com/en-US/press/2018/02/Incumbents-fuel-InsurTech-investment-momentum-in-Q4-2017>

## 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.

# Legal Issues Committee Report

The Legal Issues Committee meets monthly to discuss emerging legal issues and to monitor opportunities for Amicus participation by PAMIC. Additionally, the Committee has reviewed and edited draft legislation and regulations including the recently passed HB 1851 and changes to Title 59 related to home-owner non-renewals to assure a professional and well thought out product emerges from PAMIC. Lastly, the Committee identified numerous webinar training opportunities on emerging legal issues benefitting the PAMIC membership.

Respectfully submitted,

Bob Long  
*Legal Issues Committee Chairman*

## COMMITTEE CHAIRMAN

**Bob Long**  
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## COMMITTEE MEMBERS

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**Thomas French**  
Barley Snyder

**Ronald A. Gallagher, Jr.**  
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**Joel Hopkins, Esq.**  
Saul Ewing Arnstein & Lehr LLP

**Christopher Knight**  
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**Adam Parsons, Esq.**  
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**Mitch Thorenson**  
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Company

**Deborah Wean**  
NJM Insurance Company

## PURPOSE

The Legal Issues Committee is responsible for assisting PAMIC leadership and the Government Affairs Committee by providing analysis of emerging legal issues, new regulations, and statutes affecting the Mutual Insurance Industry. Additionally, this committee will assist in reviewing Amicus requests/briefs and provides input for legal education to benefit the membership.

# Marketing & Communications Committee Report

The Marketing & Communications Committee has primarily served as an advisory committee over the past few years as PAMIC has attempted to better serve our membership and attract potential members. During 2018, the committee discussed PAMIC's webinar education and suggested that members might benefit from a topic on the strategies to maintain and update historic brands.

Committee members Chris Oehrle, Philadelphia Contributionship, and Randy Fulmer, Donegal Mutual Insurance, teamed up as presenters for a live webinar, "Branding the Modern Mutual."

Oehrle and Fulmer covered the strategies that they have implemented while attempting to market their services better. Oehrle provided interesting examples from the rebranding of his company, which holds the distinction of the oldest insurance company in America.

The committee also discussed their preferred methods of education, which was hands-on, and the approach to successful student internships at various companies.

Respectfully submitted,

Vaughn Lawrence  
*Marketing & Communications Committee Chairman*

## COMMITTEE CHAIRMAN

**Vaughn Lawrence**  
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## COMMITTEE MEMBERS

**Randy Fulmer**  
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**Ronald A. Gallagher, Jr.**  
PAMIC

**Katie Gouldner**  
Millers Mutual Group

**Jessica Kearney**  
Willis Re

**Jeshanah McLeod**  
Brown Schultz Sheridan & Fritz

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

**Kevin O'Brien**  
Mutual Benefit Group

**Christopher Oehrle**  
The Philadelphia  
Contributionship

**Lora Sharp**  
PAMIC

**Susan Zdroik**  
Trans Re

## 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.

# Student Involvement Committee Report

The Student Involvement Committee was formed during FY 2017/2018 to address the challenges that many member companies are facing with attracting young talent. This issue is prevalent across the insurance industry, and PAMIC plans to be on the forefront of educating students on the value of insurance in their lives and to society as a whole.

This year the committee was successful in facilitating a relationship with one of our targeted universities, Bloomsburg. The university does not currently offer risk management or insurance related training, but the faculty is excited about the opportunity to work with our organization on this project.

The Student Involvement Committee will continue their efforts in the Fall when we attend the Zeigler Institute for Professional Development at Bloomsburg. This event will feature opportunities for professionals from PAMIC to speak to students about careers within the industry. The committee will also be hosting a sponsored suite at the event to continue the conversations about the industry with interested students.

Sincerely,

Vaughn Lawrence  
*Student Involvement Committee Chairman*

## COMMITTEE CHAIRMAN

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Pennsylvania Association of  
Mutual Insurance Companies  
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## COMMITTEE MEMBERS

**Alison Beam**  
Pennsylvania Insurance  
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**Jane Brooker**

**Noelle Codispoti**  
Gamma Iota Sigma

**Ronald A. Gallagher, Jr.**  
PAMIC

**Robert Lyon**  
Rockingham Casualty Company

**Andrew Miller**  
Spencer Educational Foundation

**Kathleen Morris-Rosati**  
The Philadelphia  
Contributionship

**Brian Schrifft**  
The Carlisle Group

**John K. Smith, CPCU**  
Pennsylvania Lumbermens  
Mutual Insurance Company

**Douglas L. Underwood**  
Windsor Mount Joy Mutual  
Insurance Company

## PURPOSE

To facilitate relationships and serve as a liaison between local universities and higher learning institutions to attract students to careers in the insurance industry. Focused on creating partnerships and areas of study that focus on risk management and insurance at Pennsylvania universities.

# Underwriting & Loss Prevention Committee Report

The Underwriting and Loss Prevention seminar was held on Thursday, November 9, 2017 at the Sheraton Harrisburg Hershey. There were over 100 underwriting professionals in attendance.

The day began with a presentation from Seth Mendelsohn, Deputy Insurance Commissioner, PA Department of Insurance. Mr. Mendelsohn updated attendees on what is new at the Department including staff changes, his vision and agenda for 2018. There was plenty of time to get questions answered as well.

Following Seth, Evelyn Schronce and Jessica Guelcher, from Reamstown Mutual Insurance Company covered, "Just Say No? A Look at Claim Settlement & Coverage Alternatives." This session looked at risk modification options available including alternative loss settlement options, signed policyholder specific exclusions, warranties, and endorsements. The session was presented from both an underwriting and claims perspective.

The next session was, "Introduction to EPLI and Cyber Liability" presented by David Richardson, Senior Vice President, Berkley Re Direct. Mr. Richardson covered an introduction to EPLI, third party exposures and a general overview of the coverages as well as Family Cyber Security.

After lunch, attendees heard a thought-provoking session entitled, "Learning from Losses: Underwriting Agra Business, given by Gavin Rowatt, P/C Senior Consulting Underwriter, Gen Re. Mr. Rowatt discussed agricultural industry losses pertaining to Agra business and hazards to consider. He covered lessons from the losses and agriculture underwriting issues. More specifically, he focused his presentation on chicken and pork processors as well as general food losses.

The final presentation of the day was entitled, Insuring the Smart Home and was given by Jim Klotz, Vice President of Research and Consulting, Novarica. Attendees learned about the advances in smart home technology, InsurTech, and the Internet of Things (IoT) that are influencing and disrupting the insurance industry. Homes and their contents are getting smarter as technology advances. Attendees found out what is becoming widely accepted, how it is changing the role of insurance, and how carriers are responding to these developments. The session provided perspectives on what capabilities are table stakes, what are becoming the new normal, and what innovative practices are emerging.

Respectfully submitted,

Mark Crutcher

*Underwriting & Loss Prevention Committee Co-Chairman*

## COMMITTEE CO-CHAIRMAN

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## COMMITTEE MEMBERS

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**Peter Henderson**  
Mason Claims

**Douglas Rarig**  
Holborn Corporation

**Randy Fulmer**  
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**Joshua D. Mussmon**  
Donegal Mutual Insurance  
Company

**Sharia Benn**  
Penn National Insurance

**Jennifer Berger**  
Harford Mutual Insurance  
Company

**Ronald A. Gallagher, Jr.**  
PAMIC

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

**Patricia Stroble**  
PAMIC

**Missy Krepps**  
MSO, Inc.

**Scott Rubenstein**  
Willis Re, Inc.

**Bruce Tagg**  
Mutual Boiler Re

**Suzanne Chrisemer**  
Penn National Insurance

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

**Christopher Strohl**  
The Philadelphia  
Contributionship

**Kim Chapin**  
Gen Re Corporation

**Kathleen Patton**  
Berkley Re Direct

**Bob Ridinger**  
ValueMomentum

## 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**

[www.alleganygroup.com](http://www.alleganygroup.com)

### **Allegany Insurance Group/Conemaugh**

[www.alleganygroup.com](http://www.alleganygroup.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)

### **Centre County Mutual Fire Insurance Company P of H**

[www.CentreCountyMutual.com](http://www.CentreCountyMutual.com)

### **CM Regent Insurance Company**

[www.cmregent.com](http://www.cmregent.com)

### **Community Insurance Company**

[www.lehighmutual.com](http://www.lehighmutual.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**

[www.AAA.com](http://www.AAA.com)

### **Juniata Mutual Insurance Company**

[www.juniatamutual.com](http://www.juniatamutual.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.mmgins.com](http://www.mmgins.com)

### **Montour Mutual Insurance Company**

[www.clearfieldmutual.com](http://www.clearfieldmutual.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)

### **NJM Insurance Company**

[www.NJM.com](http://www.NJM.com)

### **Old Elizabeth Mutual Fire Insurance Company**

### **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)

### **Pennsylvania Lumbermens Mutual Insurance Company**

[www.plmilm.com](http://www.plmilm.com)

### **The Philadelphia Contributionship**

[www.1752.com](http://www.1752.com)

### **Pymatuning Mutual Fire Insurance Company**

[www.pymatuningmutual.com](http://www.pymatuningmutual.com)

### **Reamstown Mutual Insurance Company**

[www.rmins.com](http://www.rmins.com)

### **Rockingham Casualty Company**

[www.rockinghamgroup.com](http://www.rockinghamgroup.com)

### **Saucon Insurance Company**

[www.sauconmutual.com](http://www.sauconmutual.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)

# Member Companies

## LAW FIRM

### **Aaron & Prince**

[www.aaronandprince.com](http://www.aaronandprince.com)

### **Andracki, Sysak & Artman, P.C.**

[www.andrackilaw.com](http://www.andrackilaw.com)

### **Barley Snyder**

[www.barley.com](http://www.barley.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)

### **Curtin & Heefner LLP**

[www.curtinheefner.com](http://www.curtinheefner.com)

### **DiBella, Geer, McAllister & Best P.C.**

[www.dgmbllaw.com](http://www.dgmbllaw.com)

### **Drinker Biddle & Reath LLP**

[www.drinkerbiddle.com](http://www.drinkerbiddle.com)

### **Fox Rothschild LLP**

[www.foxrothschild.com](http://www.foxrothschild.com)

### **Hawke McKeon & Sniscak LLP**

[www.hmslegal.com](http://www.hmslegal.com)

### **Law Office of Anthony Damiano**

[www.damianolawoffices.com](http://www.damianolawoffices.com)

### **MacDonald, Illig, Jones & Britton, LLP**

[www.macdonaldillig.com](http://www.macdonaldillig.com)

### **Margolis Edelstein**

[www.margolisedelstein.com](http://www.margolisedelstein.com)

### **Marshall, Dennehey, Warner, Coleman & Goggin**

[www.marshalldennehey.com](http://www.marshalldennehey.com)

### **McClatchy & Associates**

### **Meyer, Darragh, Buckler, Bebenek & Eck, PLLC**

[www.mdbbe.com](http://www.mdbbe.com)

### **Mintzer Sarowitz Zeris Ledva and Meyers**

[www.defensecounsel.com](http://www.defensecounsel.com)

### **Mitchell Gallagher P.C.**

[www.mitchellgallagher.com](http://www.mitchellgallagher.com)

### **Niles, Barton & Wilmer, LLP**

[www.nilesbarton.com](http://www.nilesbarton.com)

### **Peters & Wasilefski**

[www.pwlegal.com](http://www.pwlegal.com)

### **Post & Schell, P.C.**

[www.postschell.com](http://www.postschell.com)

### **Rebar Bernstiel**

[www.rebarbernstiel.com](http://www.rebarbernstiel.com)

### **Saul Ewing Arnstein & Lehr LLP**

[www.saul.com](http://www.saul.com)

### **Segmiller & Associates, P.C.**

[www.segmen.com](http://www.segmen.com)

### **Stradley Ronon Stevens & Young, LLP**

[www.stradley.com](http://www.stradley.com)

### **Thomas, Thomas & Hafer, LLP**

[www.tthlaw.com](http://www.tthlaw.com)

### **Walsh Barnes Collis & Zumpella**

[www.walshlegal.net](http://www.walshlegal.net)

### **Wayman Irvin & McAuley, LLC**

[www.waymanlaw.com](http://www.waymanlaw.com)

### **Yost & Tretta, LLP**

[www.yosttretta.com](http://www.yosttretta.com)

### **Zimmer Kunz PLLC**

[www.zklaw.com](http://www.zklaw.com)

## CLAIMS ADJUSTING & FORENSICS

### **Barker Claims Service**

[www.barkerclaims.com](http://www.barkerclaims.com)

### **Castle Claims Service**

[www.castleclaims.com](http://www.castleclaims.com)

### **Curley Adjustment Bureau**

[www.curleyadjustment.com](http://www.curleyadjustment.com)

### **G.A. Myers Adjustment Company**

[www.gamyersinc.com](http://www.gamyersinc.com)

### **Johns Eastern Company, Inc.**

[www.johnseastern.com](http://www.johnseastern.com)

### **Longacre Appraisal & Adjustment Services, Inc**

[www.longacreadj.com](http://www.longacreadj.com)

### **Mason Claims**

[www.masonclaims.com](http://www.masonclaims.com)

### **Priority Adjusters**

[www.priorityadjusters.com](http://www.priorityadjusters.com)

### **Summit Claim Services, Inc.**

[www.summitclaims.com](http://www.summitclaims.com)

### **Swank Adjusting, Inc.**

[http://www.swankadjusting.com](http://http://www.swankadjusting.com)

### **Roanoke Valley Claims Service**

[www.RVCS.com](http://www.RVCS.com)

### **United Claims Service**

[www.ucsadjusters.com](http://www.ucsadjusters.com)

### **Vericclaim, Inc.**

[www.vericclaiminc.com](http://www.vericclaiminc.com)

## INFORMATION TECHNOLOGY

### **BriteCore**

[www.britecore.com](http://www.britecore.com)

### **Enquiron**

[www.enquiron.com](http://www.enquiron.com)

### **Finys**

[www.finys.com](http://www.finys.com)

### **Insurance Data Processing, Inc.**

[www.idpnet.com](http://www.idpnet.com)

### **Jarus Technologies**

[www.jarustech.com](http://www.jarustech.com)

### **Marias Technology**

[www.mariastechnology.com](http://www.mariastechnology.com)

### **Mutual Expert**

[www.MutualExpert.com](http://www.MutualExpert.com)

### **Novarica**

[www.novarica.com](http://www.novarica.com)

### **PwC**

[www.pwc.com](http://www.pwc.com)

### **SCIPS.com, inc**

[www.SCIPS.com, inc](http://www.SCIPS.com, inc)

### **Town & Country Computer Services, LLC**

[www.tccs-inspro.com](http://www.tccs-inspro.com)

### **ValueMomentum**

[www.valuemomentum.com](http://www.valuemomentum.com)

## RESTORATION SERVICES

### **Accord Restoration**

[www.accordrestoration.com](http://www.accordrestoration.com)

### **BELFOR Property Restoration**

[www.belfor.com](http://www.belfor.com)

### **Certified Restoration Drycleaning Network**

[www.crdn.com](http://www.crdn.com)

### **Firewater Response, LLC**

[www.firewaterresponse.com](http://www.firewaterresponse.com)

### **Insurance Restoration Consultants**

[www.insrescon.com](http://www.insrescon.com)

### **Mellon Certified Restoration Services**

[www.melloncr.com](http://www.melloncr.com)

### **Paul Davis Restoration**

[www.pdr-pa.com](http://www.pdr-pa.com)

### **ServiceMaster Fire & Water Clean Up Services**

[www.svmfirewatercleanup.com](http://www.svmfirewatercleanup.com)

## AUDIT, FINANCE & ACCOUNTING

### **Baker Tilly**

[www.bakertilly.com](http://www.bakertilly.com)

### **Boenning & Scattergood, Inc.**

[www.boenninginc.com](http://www.boenninginc.com)

### **Brown Schultz Sheridan & Fritz**

[www.bssf.com](http://www.bssf.com)

### **Buffamante Whipple Buttafaro, P.C.**

[www.bwbcpa.com](http://www.bwbcpa.com)

### **Clearfield Mutual Insurance Company**

[www.clearfieldmutual.com](http://www.clearfieldmutual.com)

# Member Companies

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

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

**EisnerAmper LLP**  
www.eisneramper.com

**Fitzpatrick, Leary & Szarko, LLC**  
**CGM Forensic Accounting**  
www.cgmaa.com

**Griffin Financial Group**  
www.griffinfiningroup.com

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

**Mazars USA LLP**  
www.mazars.com

**Marcum LLP**  
www.marcumllp.com

**Morgan Stanley**  
www.morganstanleyfa.com  
compelicanbaygroup

**New England Asset Management**  
www.neamgroup.com

**Opus Investment Management**  
www.opusinvestment.com

**Pennsylvania Trust**  
www.penntrust.com

**RLD Associates, Inc.**  
www.rldassociates.com

**US Insurance Audit Services, Inc**  
www.usinsuranceaudit.com

**WithumSmith + Brown**  
www.withum.com

## OTHER INSURANCE SERVICES

**American Association of Insurance Services**  
www.aaisonline.com

**ALE Solutions Inc.**  
www.alesolutions.com

**The Carlisle Group**  
www.tcgrecurit.com

**Copart**  
www.copart.com

**Cronin Consulting Services, Inc**  
www.CroninConsulting.com

**Eodice Consulting LLC**  
www.eodiceconsulting.com

**EVO eZpay, LLC.**  
www.goevoezpay.com

**The Federal Home Loan Bank of Pittsburgh**  
www.fhlp-pgh.com

**Huggins Actuarial Services, Inc.**  
www.hugginsactuarial.com

**Insurance724**  
www.insurance724.com

**Insurance Services Office, Inc.**  
www.verisk.com

**Insurance Subrogation Group, LLC**  
www.isgfocus.com

**Kaplan Leaman & Wolfe Court Reporting & Litigation Support**  
www.klwreporters.com

**LT Analytics LLC www.ltanalytics.com**  
**Capstone ISG, Inc.**  
www.capstoneisg.com

**MSO, Inc.**  
www.msonet.com

**Mutual Inspection Bureau, Inc.**  
www.mibinc.com

**P&C Insurance Company Strategies, LLC**  
www.pcicstrategies.com

**SC Robinson Consulting Services, LLC**  
www.scrobinsonconsulting.com

**Spartan Recoveries LLC**  
www.spartanrecoveries.com

**Temporary Accommodations**  
www.tacares.com

**Underwriters Rating Board**  
www.urbratingboard.com

**ViP Insurance Housing Options, Inc.**  
www.vip-insurancehousing.com

**Westmont Associates, Inc.**  
www.westmontlaw.com

## REINSURER

**Beazley Group**  
www.beazley.com

**Berkley Re Direct**  
www.berkleyre.com/solutions

**Gen Re Corporation**  
www.genre.com

**Global Group**  
www.mutualboilerre.com

**Grinnell Mutual Reinsurance Company**  
www.grinnellmutual.com

**Hartford Steam Boiler Inspection & Insurance Company**  
www.hsb.com

**Maiden Re**  
www.maiden.bm/

**Munich Re America**  
www.munichre.com

**Mutual Boiler Re, Member of the FM Arch Re**  
www.archcapgroup.com

**Shelter Reinsurance Company**  
www.shelterre.com

**Swiss Re**  
www.swissre.com

**Transatlantic Reinsurance Company**  
www.transre.com

**Travelers Boiler Re (Travelers Insurance Company)**  
www.boilerre.com

## REINSURANCE INTERMEDIARY

**Aon Benfield, Inc.**  
www.aon.comreinsurance

**Beach GP**  
www.beachandassociates.com

**Guy Carpenter & Company, LLC**  
www.guycarp.com

**Holborn Corporation**  
www.holborn.com

**JLT Re**  
www.jltre.com

**Willis Re**  
**BMS Intermediaries**  
www.bmsgroup.com

## NATIONAL TRADE ASSOCIATION

**National Association of Mutual Insurance Companies**  
www.namic.org

## Annual Meeting Agenda

August 6, 2018

Baltimore Waterfront Marriott • Baltimore, MD

1. Call to Order (Chair)
2. Anti-Trust Statement (Chair) Ref. page 4
3. Reading and acceptance of Minutes (Chair) Ref. page 27
4. Chairman's Report (Chair) Ref. page 5
5. President's Report (President) Ref. page 6
6. Treasurer's Report (Treasurer) Ref. page 9
7. Committee Reports (Chair) Ref. page 11–22
8. Recognition of Committee Chairs and retiring Board Members (Chair)
9. Ratification of 2017/2018 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 32
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 | July 31, 2017 | Kalahari Resort, Pocono Summit, PA

**1. Call to Order and Roll Call:** Chairman Early called the 110th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies to order at 1:15 pm. On the basis of convention registrations, Chairman Early found the presence of a quorum.

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

**3. Reading and Acceptance of Minutes:** Chairman Early 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 Early then requested a motion to accept the minutes of the August 8, 2016 Annual Meeting held at the Omni Homestead Resort. 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 Early thanked PAMIC for allowing her to serve as Chairman. Chairman Early also provided the membership with a summary of significant achievements in the areas of program attendance, PAC contributions, The Institutes, MSO and grassroots efforts.

**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 expanding membership and development of new seminars and webinars that will add value to the membership. A motion to receive the President's Report was made, properly seconded and unanimously agreed to be all members present.

**6. Treasurer's Report:** Treasurer Sloan advised all members that the preliminary audit of PAMIC is underway and no issues have been found. PAMIC had another good financial year in 2016/17. A motion to receive the Treasurer's Report was made, properly seconded and unanimously agreed to be all members present.

**7. Committee Reports:** Chairman Early dispensed with Committee Reports by referring all members to the written reports contained in the Annual Report. Chairman Early requested a motion to accept the committee reports. A motion was made, properly seconded and unanimously agreed to be all members to dispense with the reading of the Committee Reports and to accept them as submitted.

**8. Recognition of Committee Chairmen and Retiring Board Members:** Chairman Early 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 Early congratulated retiring Board members, Mike Yeager, Bob Brandon, Charles Stapleton

and Steve Firko for their outstanding service and thanked them for their hard work and dedication to the mutual insurance industry and to PAMIC, and for making the past year a great year for the organization.

**9. Ratification of Actions of the Officers, Directors and Committees:** Chairman Early 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 2016/17.

**10. Memorial to Departed Members and Friends:** Chairman Early requested that Chaplain Whitlock provide a prayer to memorialize our departed PAMIC members and friends in the previous year.

**11. Nominations of Officers and Directors:** On behalf of Immediate-past Chairman Brandon, Chairman Early presented the candidates as Officers and Directors for the upcoming year. Douglas Underwood was nominated as Chairman, Richard Kelley as Chairman-Elect and Joseph Sloan as Treasurer, Art Meadows as Vice-Chair, and Nancy Early as Immediate Past Chair. In addition, the following slate of candidates were nominated as directors for three-year terms: Dan DeArment of Friends Cove and John Smith of Pennsylvania Lumbermens. Chairman Early opened the floor for additional nominations. Hearing none, Chairman Early accepted a motion to close nominations. A motion was made, properly seconded and unanimously voted to close nominations. Chairman Early 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 Nancy Early, recognizing her year as Chairman. Immediate-Past Chairman Early then introduced incoming Chairman Douglas Underwood.

**13. Incoming Chairman Address:** Incoming Chairman Underwood delivered kind words to Immediate-Past Chairman Early in regard to her leadership and service as PAMIC Chairman. Chairman Underwood mentioned he would like to keep the momentum going on accomplishments made in the past year, including HB1355 (transparency bill), the PAMIC Institutes and work with college students. He offered a bright vision for the future of the mutual insurance industry and would like to share our story with friends, family and universities.

**14. Adjournment:** Chairman Underwood 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 110th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies. The meeting adjourned at 1:45 pm on July 31, 2017.

## PAC Annual Meeting Agenda

*(Immediately following the 111th Annual Meeting)*

August 6, 2018

Baltimore Waterfront Marriott • Baltimore, MD

1. Call to Order (PAC Chair)
2. Anti-trust Statement (Chair) Ref. page 4
3. Reading and acceptance of Minutes (Chair) Ref. page 29
4. PAMIC PAC Update (Chair)
5. PAMIC PAC Treasurer's Report (President)
6. Announcement of Grassroots Champions (Chair & President) Ref. page 31
7. Adjournment (PAC Chair)



## PAC Annual Meeting Minutes

Mid-Atlantic Mutual Advantage Convention | July 31, 2017 | Kalahari Resort, Pocono Summit, PA

- 1. Call to Order and Roll Call:** PAC Chairman Michael Yeager called the PAMIC Annual PAC Meeting to order at 1:50 PM on July 31, 2017. 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 8, 2016 Annual PAC Meeting held at the Omni Homestead 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 PAMIC PAC advising that the PAC raised \$43,000 — a high watermark for the PAC, which amounts to a 38 percent increase in contributions.
- 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 \$43,000 in contributions to the PAC in FY2015/16. During the three years of Chairman Yeager's tenure the PAC raised over \$105,000 in contributions. The average giving increased from \$90 per donor to \$220 per donor over those three years. President Gallagher also presented the members with the Contributor's Report.
- 6. Incoming Chairman and PAMIC PAC Goals:** Incoming Chairman John Smith of PA Lumbermens Mutual thanked outgoing Chairman Yeager for his service over the past three years. Incoming Chairman Smith set a goal for the PAMIC PAC to raise \$50,000 in FY2017/2018.
- 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 25 member companies that had achieved Grassroots recognition and that the following companies achieved platinum status: Farmers Mutual of Marble, Lehigh Mutual Insurance and Lititz Mutual Insurance. Each received a certificate and a complimentary registration for the 110th annual convention.
- 8. Adjournment:** Chairman Smith made a request for a motion to adjourn. A motion was made, properly seconded and unanimously voted on by all members to adjourn the 110th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies PAC Trustees. The meeting adjourned at 2:05 pm on July 31, 2017.



# Annual Meeting Materials

## List of PAMIC PAC Donors

Richard Andracki  
Brittney Bagiardi  
Stephen Bajan  
Stephen Banko, Jr.  
Ricky Barefoot  
Wendy Basehoar  
Charles Basta  
Dennis Beck  
Lou Berteotti  
Maria Bigeleisen  
Brian Black  
Brian Boilinger  
Tim Bourdon  
Robert Brandon  
Donna Brick  
Scott Burgess  
Vincent Burke  
Tonya Burroughs  
Jay Chadwick  
Christopher Clark  
Erin Collins  
Elizabeth Confair  
Mark Crutcher  
Melanie Culp  
Mark Cummins  
Dan DeArment  
Robert Dodds  
Lee Dowgiewicz  
Michael Dubin  
Robert Earlgle, Jr.  
Nancy Early  
Christine Ehresman  
Donald Eodice  
Jean Eshelman  
Stephen Firko  
Steven Fisher  
Robert Fitzsimmons  
Matt Ford  
Lawrence Fortin  
Tim Foy  
Richard Gable

Ron Gallagher  
Gregory Gaudio  
Henry H. Gibbel  
Henry R. Gibbel  
John R. Gibbel  
James Gibbons  
Shelila Gjevrev  
Debra Goodling-Kime  
Paul Goodwin  
James Gorske  
Bob Graebner  
Kim Gray  
William Gray  
Thomas Greenfield  
Cyril Greenya  
Tommy Halcom  
William Hamilton  
John Hanna  
Dana Hartle  
Timothy Havice  
Peter Henderson  
Janis Herschkowitz  
Scott Hinz  
Kristina Hinz  
Kim Hollaender  
Steven Holsinger  
Sean Hoskinson  
Bruce Jackson  
John E. Johnson  
Brian Junod  
David Kafes  
Frank Kapish  
Richard Kelley  
Tricia Kilrain  
Timothy Kirk  
Marian Krick  
Bala Kumar  
Christian LaBletta  
R. Joseph Landy  
Richard Lane  
Dave Lavery

Susan Leitzel  
Ransley Lennon  
Mike Lent  
Jeff Leonard  
Steven Linkous  
Byron Long  
Judy Loy  
Stephen Loy  
George Ludwig  
Donald Manley  
John Marazzo  
Joseph McGurrin  
Michael McLaughlin  
Art Meadows  
Charles A. Michael, Jr.  
Steven Moore  
Marianne Morosko  
Jonah Mull  
Shelby W. Napoli  
Mark Newmister  
Nancy Newmister  
Kevin O'Brien  
Steve O'Connor  
Christopher Oehrle  
Scott Orndorff  
Sandra Orndorff  
Erie Insurance PAC  
Penn National/Inservco  
PAC  
Robert Packer  
William B.K. Parry, Jr.  
Brenda Peremes  
Jeffrey Pratt  
Caroline Raneri  
Eric Raski  
Phil Reynolds  
Robert Ridinger  
Andrew Ripic, III  
Anthony Rizutto  
Todd Salsman  
Larry Sauder

Eric Schmader  
Matthew Schnader  
William Schupp  
David Schweitzer  
Scott Lutz  
Erin Selfe  
Shawn Serfass  
James Shannon  
Robert Shenk  
Troy Sherin  
Steve Sliver  
Joe Sloan  
Anna Smerkar  
Dan Smith  
John K. Smith  
Aaron Smuda  
John Smyrl  
Lydia Stephan  
John Stone  
Hank Straub  
Elizabeth Swank  
Andrew Sysak  
Rita Taylor  
Brian Tobin  
Doug Underwood  
George Utter  
Bill Valdespino  
Frances Vaughn  
Samantha Walski  
Stephanie Watts  
Geraldine Weaver  
Allen M. Wenger  
Robert Whitlock  
Jeff Wingard  
Michael Yeager  
Greg Young  
Brenda Young  
Allen Zdroik  
Susan Zdroik  
Heather Zellers

## Grassroots Champions

### PLATINUM

Erie Insurance Group  
Farmers Mutual Fire Insurance Company/Marble  
Lititz Mutual Insurance Company  
Mutual Benefit Group  
Penn National Insurance  
The Philadelphia Contributionship

### GOLD

Brethren Mutual Insurance Company  
Community Insurance Company  
Cumberland Mutual Fire Insurance Company  
Donegal Mutual Insurance Company  
Friends Cove Mutual Insurance Company  
Gen Re Corporation  
Guy Carpenter & Company, LLC  
Millers Mutual Group  
Millville Mutual Insurance Company  
Pennsylvania Association of Mutual Insurance Companies  
Pennsylvania Lumbermens Mutual Insurance Company  
Saul Ewing Arnstein & Lehr LLP  
Tuscarora Wayne Group of Companies  
Windsor-Mount Joy Mutual Insurance Company

### SILVER

Allegany Insurance Group  
Allegany Insurance Group/Conemaugh  
Beazley Group  
Bedford Grange Mutual Insurance Company  
Frederick Mutual Insurance Company  
Goodville Mutual Casualty Company  
Juniata Mutual Insurance Company  
Mutual Boiler Re, Member of the FM Global Group  
Rockingham Casualty Company  
Saucon Insurance Company  
Transatlantic Reinsurance Company

## PREMIUM GOLD SPONSORS



Accountants and Advisors



Hartford Steam Boiler



Member of the FM Global Group



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**Brown Schultz Sheridan & Fritz**  
**ValueMomentum**  
**Stradley Ronon Stevens & Young, LLP**  
**Westmont Associates**

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AON Benfield, Inc.	Fioravanti Construction Services	Millers Mutual Group
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Barley Snyder	Garvin-Allen Solutions Limited	Optima Investigations
BELFOR Property Restoration	Goodville Mutual Casualty Company	Opus Investment Management
Berkley Re Direct	Grace & Kennedy, P.C.	Paul Davis Restoration
Berkley Re Solutions	Grinnell Mutual Reinsurance Company	Penn National Insurance
BMS Intermediaries	Guidewire Software	Pennsylvania Trust
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Connors O'Dell LLC	Kane Pugh Knoell Troy & Kramer	The Institutes
Cornerstone Advisors Asset Management, LLC	Kaplan Leaman & Wolfe Court Reporting & Litigation Support	The Philadelphia Contributionship
Crawford & Company	Law Office of George J. Grochala, Esq.	Thomas, Thomas & Hafer, LLP
Crawford & McElhatton	Law Offices of Stephen E. Bertler	Town & Country Computer Services, LLC
D.L. Dravis & Associates, Inc.	Lititz Mutual Insurance Company	TransRe
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Farmers Mutual Fire Insurance Company/McCandless Twp.	Mason Claims	Zimmer Kunz, PLLC
	MAZARS USA	

## **Joseph J. Janton**

Pennsylvania & Indiana Lumbermens Mutual Insurance Company • Treasurer

*Years of Service 38*

## **Eleanor Butanavage**

Pennsylvania & Indiana Lumbermens Mutual Insurance Company • Data Processing Specialist

*Years of Service 24*

## **C. Richard Pumphrey**

Pennsylvania & Indiana Lumbermens Mutual Insurance Company • Business Development Representative

*Years of Service 13*

## **Patrick P. Bangs**

Mutual Benefit Group • Vice President, Field Operations

*Years of Service 20*

## **James Chadwick**

Tuscarora Wayne Group of Companies • President & CEO

*Years of Service 37*

## **Harold Sleime**

Municipal Mutual Insurance Company • Underwriter

*Years of Service 40*

## **John Z. Stump, Jr.**

Juniata Mutual Insurance Company • Employee/Board Member

*32 years of service*

## **Becky Wheeler**

Inland Mutual Insurance Co. • Underwriter

*Years of Service 42*

# Event Schedule

Name	Date	Time	Location	Exhibitor Opportunities
Financial Management Seminar	September 6, 2018	8:00 a.m.–4:00 p.m.	Hershey Country Club	
Western Group Meeting	October 2018	8:00 a.m.–noon	Indiana, PA	
Eastern Group Meeting	October 2018	8:00 a.m.–noon	Danville, PA	
Insurance Technology Trends Seminar	October 24, 2018	8:00 a.m.–4:00 p.m.	Hershey Country Club	
Underwriting & Loss Prevention Seminar	November 8, 2018	8:00 a.m.–4:00 p.m.	Hershey Country Club	
Volunteer Recognition Luncheon	December 7, 2018	11:00 a.m.–2:00 p.m.	Hershey Country Club	
Mutual Insurance Day	February 2019	9:00 a.m.–5:00 pm	Harrisburg Hilton	
Annual Spring Conference	March 6–7, 2019	8:00 a.m.–3:00 p.m.	Nittany Lion Inn	
Claims Summit	April 9–10, 2019	8:00 a.m.–4:00 p.m.	Wyndham Gettysburg	Yes
Western Group Meeting	April 2019	8:00 a.m.–noon	Indiana, PA	
Eastern Group Meeting	April 2019	8:00 a.m.–noon	Danville, PA	
Executive & Board Roundtable	June 2019	8:00 a.m.–4:00 p.m.	Omni Bedford Springs	
Mid-Atlantic Mutual Advantage Convention	August 5–7, 2019	Multiple	Sheraton Station Square, Pittsburgh	Yes



**PAMIC**

Pennsylvania Association of  
Mutual Insurance Companies

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