

OMNI HOMESTEAD • HOT SPRINGS, VA • AUGUST 7-9, 2016



ANNUAL REPORT 2015-2016



PAMIC

Pennsylvania Association of
Mutual Insurance Companies

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General Info

The Pennsylvania Association of Mutual Insurance Companies (PAMIC) was founded in 1907. Today, over a hundred years later, our membership includes over 60 mutual property and casualty insurance companies. In addition, we have over 100 associate members, including law and accounting firms, adjusting and software companies, rating bureaus and other businesses providing services to property and casualty companies.

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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Chairman's Report



Bob Brandon

Benjamin Franklin once said:

"If a man empties his purse into his head no man can take it from him. An investment in knowledge pays the best interest."

This quote appeared in the May 2016 PAMIC Pulse Chairman's message which highlighted the many educational offerings available through PAMIC. Sticking with that theme, I believe it is important to share an update on all of the knowledge-based programs offered by PAMIC.

One way to invest in knowledge is through education, experiences, and deep thought. PAMIC provides avenues to "invest in knowledge" through its expanding educational programs which focus on young professionals and partnerships with schools.

YOUNG PROFESSIONALS

Last year, in my opening remarks as the incoming Chairman of the PAMIC Board, I emphasized how important it is for all of us to educate young people on the varied job opportunities within the property casualty business. We know that students are unlikely to begin their initial job search with the thought of an insurance career in mind. There are multiple industry and carrier efforts underway to recruit new talent, and I thought it was appropriate that PAMIC add its voice to the endeavor.

I can report partial progress on our student outreach initiative. A presentation guide has been completed and is ready to be utilized by PAMIC members to lead discussions with students to alert them to real opportunities available within the insurance sector.

Our lofty goal was to visit with the universities that are part of the Pennsylvania State System of Higher Education (PaSSHE). Unfortunately, we have not yet prevailed in making the proper connections and scheduling group presentation time with students. I have used the materials in one on one discussions with students and found the outline to effectively communicate the key message - many different and rewarding careers await interested and motivated students.

The good news is that content has been developed and a new school year is beginning shortly. I remain committed to visiting campuses on behalf of PAMIC and hope that others will also join the effort to conduct educational sessions as well.

Elsewhere, PAMIC is in discussions with the American Institute for Chartered Property Casualty Underwriters (The Institutes) "College & University Program" where students can earn college credits for CPCU and other insurance studies through the Institutes. This allows them to earn an undergraduate or graduate degree sooner than thought.

We recognized that reaching out to young people can come in many ways. A series of articles appeared in recent editions of PAMIC Pulse highlighting young people currently working for PAMIC member companies. In our March 2016 PAMIC Pulse, we highlighted Vaughn Lawrence, PAMIC's Director, Membership & Communications, and recent Penn State grad who provided a personal insight into his early career. In the May 2016 PAMIC Pulse, Jonathan Bromley, Claims Associate at Donegal Mutual was featured. By the time you read this message, the summer 2016 PAMIC Pulse will be distributed further expanding our focus on young people. It will feature, Kelly Dougherty, a young woman at Harford Mutual. These young people will ultimately be among our best recruiters on behalf of our Mutual members.

EXPANDED EDUCATIONAL PROGRAMS

Knowledge also comes in other forms. This year PAMIC invested in a new program, "The PAMIC Panel," bringing you news and information about the issues affecting our industry and government. The first guest was David Buono, Consumer Liaison, Pennsylvania Insurance Department who discussed the energized focus on consumer education. The following segment featured Matt Steck, Managing Partner, Greenlee Associates who brought insight into the Governor's proposed FY 2016/2017 budget. Recently, the PAMIC Panel hosted Jane Koppenheffer, CPCU, AAM, ARP, ARe President and CEO of the Insurance Alliance of Central Pennsylvania. Jane discussed how insurance agencies can secure markets and build better relationships with insurance carriers. The PAMIC Panel and Virtual Insurance School programs are available on PAMIC's YouTube channel: PAMIC Live.

PAMIC's knowledge programs don't end there though. In addition to the traditional seminar-based programs like the Financial Management Seminar, or Information Technology Seminar, PAMIC has also scheduled a "Board Director's Bootcamp" at this year's Convention. Former Insurance Commissioner Connie Foster, Herman Bontrager, and Robert Fitzsimmons will serve as the speakers for this session.

PAMIC staff and the Education Committee are also working on delivering no-cost webinars focusing on insurer's use of social media, MCAS training and the recent changes in the Fair Labor Standards Act, among others.

PARTNERSHIPS

For the first time in over 20 years, PAMIC offered an alternative to the "Insurance School" by developing the "Virtual Insurance School (VIS)" covering four sessions and six topics utilizing the strength, depth, and breadth of The Institute's course offerings. The primary focus of the VIS is to provide high quality, low-cost educational programs to new employees entering our industry or for employees moving into new positions within their companies, and for existing employees to expand their knowledge. Thirty-four individuals participated in this program!

The Education Committee is starting to plan the 2016/2017 VIS ... stay tuned.

Continuing on the partnership theme, PAMIC's Education Committee is also developing a catalogue of online courses offered by The Institutes that are available to our members at a 50% discount. This gives you the opportunity to target education and training where you see the greatest need for your organization with the least workplace interruptions.

In closing, I am proud to be part of the Mutual community and the PAMIC family. My roots run deep in the insurance market and in the area of insurance education. The growth in both content and offerings is remarkable. I thank all the Committees for their hard work, our sponsors, the PAMIC staff, and most importantly, our members who have always seen the value of expanding their knowledge.

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.

A RETROSPECTIVE

- Second year in a row where net membership increased over the previous year with insurer members increasing by one and associate members by three.
- Implemented the “Virtual Insurance School” providing webinar based education to 34 new employees, employees moving into new positions, and to enhance professional knowledge of exiting employees.
- Rolled out the “PAMIC Panel” — a news talk show focusing on issues important to our membership
- Attendance at seminars increased by 9% over the prior year
- Legislative interaction expanded dramatically:
 - PAMIC met with 54 legislators last year
 - PAMIC hosted PAC breakfasts for Senate Majority Leader Jake Corman and House Insurance Committee Chair Rep Tina Pickett
 - Hosted District meetings with seven Mutual companies participating including House Speaker Turzai, Senator Eichelberger, and Rep McKenzie
 - Easter/Western Group meetings hosted House Leader Dave Reed and Rep Millard
 - Senate Banking & Insurance Chair, Sen Don White hosted a meeting with PAMIC and the Insurance Department to discuss solutions to financial exam costs.
- Professionalized the PAMIC 360 & PAMIC Pulse for easier access and enhanced content
- PAMIC PAC saw significant growth in contributions with 180 people generating over \$31,000 — a high watermark for the PAC
- Ended the PAMIC Fiscal year with a net increase to “member surplus” allowing for enhanced benefits to PAMIC members.

THE FUTURE

- Enhancing webinar and self-study “online” educational opportunities by partnering with The Institutes
- Developing “webinar” programs on technical insurance, regulatory and business issues including MCAS reporting, changes to the Federal exempt/non-exempt employee earnings threshold and use of social media.
- Partnering with Enquiron, an online provider of human resource services to PAMIC members
- Partnering with MSO and Westmont Associates to provide highly discounted SERFF filing services to members
- Continuing to build out PAMIC’s online and social media programs by revamping the website
- Development of a “insurance regulatory” information portal to help keep members up-to-date and compliant on emerging issues
- Implementation of a proactive membership development and retention program
- Advance PAMIC’s efforts to inform college students about employment opportunities in the mutual industry
- Buildout of a “Legislative Action Center” assuring that our collective voices are heard by public policy makers.

In closing, I look forward to seeing you at the Mid-Atlantic Mutual Advantage Convention, PAMIC’s Annual Meeting, and throughout the coming year at the numerous PAMIC events.

Board of Directors

BOARD OF DIRECTORS

Robert Brandon

Penn National Insurance, Chairman

Nancy Early

Hannahstown Mutual Insurance Company,
Chairman-Elect

Douglas Underwood

Windsor Mt. Joy Mutual Insurance, Vice-Chair

Joseph Sloan

Mutual Benefit Group, Treasurer

Robert Whitlock

Philadelphia Contributionship, Immediate Past Chairman

Scott Brooker

Centre County Mutual Fire Insurance P of H

Steve Firko

PA Lumbermens Mutual Insurance Company

Cyril Greenya

Donegal Insurance Group

Michael Molnar

Harleysville Mutual

Robert Lyon

Rockingham Casualty Company

Foster Sirbaugh

Farmers & Mechanics of WV

Charles Stapleton

Motorists Mutual Insurance Company

Jeff Wingard

Conemaugh Valley Mutual Insurance Company

Michael Yeager

Lehigh Valley Mutual (PAC Chairman)

OFFICERS & DIRECTORS 2015–2016 (Nominated)

Nancy Early

Hannahstown Mutual Insurance Company, Chairman

Douglas Underwood

Windsor Mt. Joy Mutual Insurance, Chairman-Elect

Richard Kelley

Donegal Insurance Group, Vice-Chair

Joseph Sloan

Mutual Benefit Group, Treasurer

Robert Brandon

Penn National Insurance, Immediate Past Chairman

Jeff Borkowski

Brethren Mutual

Steve Firko

PA Lumbermens Mutual Insurance Company

Mike Long

Nazareth Mutual

Robert Lyon

Rockingham Casualty Company

Eric Raski

Millville Mutual

Charles Stapleton

Motorists Mutual Insurance Company

Jeff Wingard

Conemaugh Valley Mutual Insurance Company

Michael Yeager

Lehigh Valley Mutual (PAC Chairman)

STAFF

Ron Gallagher

President

Patricia Stroble

Director of Education & Events

Vaughn Lawrence

Director of Membership & Communication

List of PAMIC Chairman

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

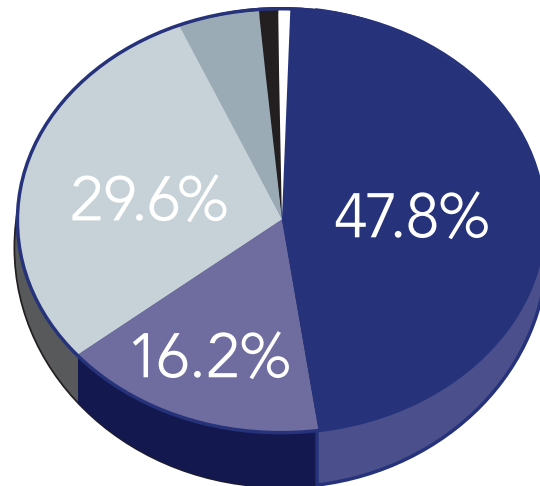
2013 – Matthew Schnader

2014 – Dan DeArment

2015 – Robert Whitlock

2016 – Robert Brandon

PAMIC Income (Projected FY2016/17)



**Insurer
Dues**



**Programs/
Events**



**Associate
Member
Dues**



**Premium
Gold**



**Flex Gold
Income**



**Interest
Income**

HIGHLIGHTS

Income sources have diversified with the introduction of the "Premium Gold" sponsorship in FY2015/16 and the "Flex Gold" sponsorship program new in FY2016/17

Membership dues, as a proportion of total income have remained steady over the last three years.

New insurer members have increased in the last two years with three new insurer members joining in FY2014/15 and one new insurer member in FY2015/16

PAMIC FY2016/17 BUDGET

(July 2016 – June 2017)

	BUDGET
INCOME	
Membership Income	\$ 335,000
Programs/Events	\$ 155,000
Premium Gold	\$ 26,125
Flex Gold Income	\$ 5,000
Interest Income	\$ 2,000
TOTAL INCOME	\$523,125
EXPENSES	
Insurance	\$ 7,000
Legal Expenses	\$ 9,000
Auditing	\$ 5,000
Committee Expenses	\$ 7,500
Paypal Fees	6,000
Equipment Leases	\$ 5,000
Rent and Cleaning	\$ 30,000
Telephone & Internet	\$ 6,500
Dues/Subscriptions	\$ 7,000
Travel Expenses	\$ 11,000
Legislative Visits	\$ 6,000
Other Expenses	\$ 19,790
Communications	\$ 17,000
Educational Programs	\$ 7,000
Outsourcing	\$ 20,500
Sales Tax Expense	\$ 1,500
Enhanced Services	\$ 20,000
Payroll & Benefits Expenses	\$ 330,000
TOTAL EXPENSES	\$515,790
NET OPERATING INCOME	\$ 7,335

Associate Member Committee Report

The associate member committee is focused on expanding the role of associates within PAMIC. This year we discussed how to expand networking, sponsorship and exhibiting

The committee found particular benefit in the speed networking event hosted at the Claims Summit. This event allowed exhibitors to meet with 10–12 different companies to discuss the benefits of their services over the course of an hour. The committee suggested that this event continue to be held.

In regard to exhibiting the committee members thought it was time for PAMIC to expand its opportunities. Currently, exhibitor spaces are only offered at the Claims Summit and the Mid-Atlantic Mutual Advantage Convention. The committee discussed the idea making these opportunities available at the Annual Spring Conference and the Financial Management Seminar. Our director of education Patricia Stroble will be researching the possibility of adding more exhibitor opportunities.

Finally, the committee discussed the idea of a new sponsorship program aimed at medium to small businesses. The program entitled “Flex Gold” will allow companies to choose a minimum of three events to sponsor throughout the PAMIC educational calendar for a one-time discounted fee. The benefits of the Flex Gold program will be similar to those of an individual gold sponsorship.

Respectfully submitted,

Vaughn Lawrence
Associate Member Committee Chairman

COMMITTEE CHAIRMAN

Vaughn Lawrence
PAMIC

COMMITTEE MEMBERS

Jennifer Artman, Esq.
Andracki, Sysak & Artman, P.C.

Lisa Cosentino
Marcum LLP

Ken Croarkin, CPA
EisnerAmper LLP

Christine Ehresman
Hartford Steam Boiler Inspection
& Insurance Company

Stephen Lee
Logan Capital Management, Inc.

Brad Loescher
Maiden Re

William Quinn
ALE Solutions Inc.

Jeffrey Schronce CPCU, AIC
Priority Adjusters

Jeffrey Wingard, AIC, AINS
Allegany Insurance Group/
Conemaugh

Charles Witt
Roanoke Valley Claims Service

PURPOSE

Represents the interests of PAMIC's Associate members as they apply to the association's goals of education, networking and advocacy. Creates forums beneficial to associate members.

Claims Committee Report

It was my privilege and honor to work with a number of professionals and long-time friends of PAMIC in putting together the 2016 Claims Summit held Gettysburg PA on April 13–14. The committee members devoted a surprising number of hours in an effort to update and educate the audience. Their combined effort deserves applause and admiration! Even with this collective talent, the Summit would not have been as much of a success without the generosity of our 27 sponsors.

The program came together quickly due to a wide variety of available relevant topics ranging from basic claim handling “refreshers” to exciting and sometimes frightening emerging issues. Unfortunately a number of great topics needed to be pushed aside due time constraints. Maybe next year...

Overall, the program received positive remarks. The format is tried and true, nicely blending quick-hitting sessions with the networking aspect of the event. This year the audience was particularly energized, in part due to member companies’ strong finish to 2015 and low claim volume in early 2016. In other words, a sense of relaxation ... and fun ... prevailed.

Post summit comments included some individuals longing for more in-depth presentations while others wouldn’t change a thing. Another suggestion shared with me on more than one occasion is for future events to foster more interaction with fellow insurance company representatives and less of a classroom environment. The committee strives for the summit to benefit as many participants as possible however the end product is never perfect. One obstacle that we must somehow overcome is the noticeable drop off in attendance on the second day of the Summit.

The Claims Committee is open to all who wish to participate and share fresh ideas in an effort to make each summit better than the last! The organization can always use new blood. I feel we must find a way to reach out to the next generation in an effort to preserve our mutual heritage and protect our very existence. The mutual companies would benefit from stronger training programs and PAMIC could be the answer! One possibility is to embrace the concept of more frequent, but smaller and more focused educational opportunities to compliment the annual summit.

The mutual industry is under pressure from many sources and finds itself on an unlevel playing field in a number of aspects. I believe through education, our member companies possess the potential to build strong reputations based on knowledgeable, quality, customer service oriented claims handling practices.

Thank you for the opportunity to participate in the 2016 Claims Summit. It is satisfying to look back but exciting to look ahead!

Respectfully submitted,

Scott Lutz
Claims Committee Chairman

PURPOSE

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

COMMITTEE CHAIRMAN

Scott Lutz
Lititz Mutual Insurance Company

COMMITTEE MEMBERS

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

William Folmar
Donegal Insurance Group

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

Sharon Hall
Zimmer Kunz, PLLC

William Hamrick, Jr. RPA, AIC
Penn National Insurance

Karl Hancock
Harford Mutual

Joel Hopkins, Esq.
Saul Ewing LLP

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.

Shawn Lamonde
Capstone ISG, Inc.

Emmett McGowan
Timoney Knox

Michael Molnar
Harelysville Mutual

Edward Niewinski
Pennsylvania Lumbermens Mutual Insurance Company

Ronald M. Ochalek
Farmers Mutual Fire Insurance Company/Marble

Christopher M. Reeser, Esq.
Marshall, Dennehey, Warner, Coleman & Goggin

Mark Reynolds, CPA, CFF
Gross Mendelsohn and Associates, P.A.

Glenn A. Ricketti, Esq.
Margolis Edelstein

Ray Rogers
Pennsylvania Lumbermens Mutual Insurance Company

Mark E. Russell, CPCU, AIC, ARe
Mutual Benefit Group

Jeffrey Schronce CPCU, AIC
Priority Adjusters

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

Mark Stackhouse
Stackhouse Adjustment

Timothy W. Stalker, Esq.
Weber Gallagher

Jim Stewart

Patricia Stroble
PAMIC

Ken Toner
RestoreCore

Charles Witt
Roanoke Valley Claims Service

Dennis J. Yonkin, Esq.
Millville Mutual Insurance Company

Mike Zimmerman
Goodville Mutual Casualty Company

Convention Committee Report

Plans are set for the 109th Annual Convention scheduled for August 7–9 at the Omni Homestead Resort in Hot Springs, Virginia. The Convention features an educational agenda that attendees will find meaningful. Topic and presenters include:

- **Carol Kivler**, President of Kivler Communications, will deliver the keynote address titled: Bringing Out the Best in Yourself and Others. Carol is the author of four books and the founder and president of Courageous Recovery, Inc.
- **Stefan Holzberger**, Managing Director, Analytics with AM Best. Stefan will give an overview of the changes in BCAR and the impact those BCAR changes will have on Mutual Insurance Companies.
- **Gregg Dykstra**, Chief Operating Officer and General Counsel, NAMIC will provide insight on management perspectives on Board Governance – anticipating and preparing for change in this area is essential as well.
- **Scott Speaker**, Chief Architect, Gen RE and **Wendy Woolf**, Senior Treaty Underwriter, Gen RE, will speak on internet security emerging issues of Insurers and a Cyber Market product update. Their presentation looks at these Insurer-centric security and insurability issues through a series of “vignettes”.
- **C. Ridge Muhly**, Vice President, Treaty Account Executive, Gen Re, will be speaking on the impact that changes in automobile technology and driver behavior are impacting the insurance market place.
- **Board Boot Camp** moderated by Bob Fitzsimmons (Farmers of Marble), Herman Bontrager (Goodville Mutual), and Connie Foster (Saul Ewing). Panelists will address a variety of issues that effects the Board of Directors and the Companies.

Apart from the educational sessions, guests and attendees can take advantage of numerous offerings. Kid’s Night Out is available Monday evening as part of the children’s program. This offering includes dinner, a Justice League Bounce House and a Wild One Obstacle Bounce House, games and a movie. The spouse program on Monday will join the culinary team at the Homestead for BBQ and Brews. Our Chairman’s Reception and Dinner will take place Monday evening. Rusch Entertainment will provide Dueling Pianos.

Through the last week in June, we are tracking positively on registrations, sponsorships and exhibitors to have a successful Convention.

Respectfully submitted,

Nancy Early

Convention Committee Chairman

COMMITTEE CHAIRMAN

Nancy Early
Hannahstown Mutual Insurance Company

COMMITTEE MEMBERS

Jessica Arbittier
Guy Carpenter

Yoama Pons Bethman
Munich RE

Robert Brandon
Penn National Insurance

Erin Collins
National Association of Mutual Insurance Companies

Ken Croarkin, CPA
EisnerAmper LLP

Jan Eshleman
Travelers Boiler Re (Travelers Insurance Company)

Randy Fulmer
Donegal Mutual Insurance Company

Megan Green, CPA
Buffamante Whipple Buttafaro, P.C.

Thomas J. Greenfield
Berkley Re Direct

Jayson Hinojosa
Purofirst of Metropolitan Washington

Nunzio Irrera
Hartford Steam Boiler Inspection & Insurance Company

Liesl R. Kreischer
Millville Mutual Insurance Company

Michael Molnar
Harelysville Mutual

Louis Monroe
Ryan Labs Asset Management

Mary Ivy Noone
BMS Intermediaries

Scott Rubenstein
Willis Re, Inc.

Matthew A. Schnader
Reamstown Mutual Insurance Company

Jan Scites
MSO, Inc.

Heather Shaughnessy
Mutual Boiler Re, Member of the FM Global Group

Marie Shoemaker
Donegal Insurance Group

Mary Shoemaker
Farmers Mutual Fire Insurance Company/McCandless Twp.

John W. Stone
Gen Re Corporation

Patricia Stroble
PAMIC

Peter Thomson
Swiss Re

Gregory Vranic
Direct FAC

Jeffrey Wingard, AIC, AINS
Allegheny Insurance Group/
Conemaugh

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 provide Education to our members along with Information on issues being addressed by PAMIC in Harrisburg.

Topics at our meeting this year, have ranged from E Signatures and Fixed Income Investing, to Disaster Planning and Enterprise Risk Management. 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 that would like to attend, to contact the PAMIC office, and be placed on the mailing list.

Respectfully submitted,

Ronald R McKinney
Eastern & Western Group Committee Chairman

COMMITTEE CHAIRMAN

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

COMMITTEE MEMBERS

Kim Chapin
Gen Re Corporation

Christine Ehresman
Hartford Steam Boiler Inspection
& Insurance Company

Robert A. Gage
Briar Creek Mutual Insurance
Company

Liesl R. Kreischer
Millville Mutual Insurance
Company

Mike Long
Nazareth Mutual Insurance
Company

Michael Molnar
Harelysville Mutual

Louis Monroe
Ryan Labs Asset Management

Eric Schmader
Farmers Mutual Fire Insurance
Company/Marble

Matthew A. Schnader
Reamstown Mutual Insurance
Company

Heather Shaughnessy
Mutual Boiler Re, Member of the
FM Global Group

John W. Stone
Gen Re Corporation

Patricia Stroble
PAMIC

David A. Thomas
Guy Carpenter & Company, LLC

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 three main events in 2016; the Annual Spring Conference, the Executive & Board Roundtable and a new program championed by Ron Gallagher, the Virtual Insurance School.

The Annual Spring Conference covered many timely topics including:

- 1 The Shared Economy — Risks v. Rewards,
- 2 Risk Analysis Tools for Known and Unknown Events,
- 3 Rethinking Flood Insurance: Assessing recent developments in the flood insurance market,
- 4 Are Periodic, Small-Scale Terrorist Attacks the New Normal: Insurance, Terrorism and the Future of the TRIA Program and
- 5 Nuclear Facilities and Terrorism Attacks.

Attendance was up significantly over 2015.

The Executive & Board Roundtable continues to earn positive attention as a very high-quality event. This year we added the term “Board”, aligning topics and speakers that have impact in both governance and management positions. This year’s agenda included:

- 1 Outside Security Threats,
- 2 Behavioral Biases in Insurance Fixed Income Investing,
- 3 AM Best / BCAR Model / Ratings in the Future and
- 4 Emerging Issues.

Attendance was down by 20 people, and efforts are underway to account for this variance.

The intent of the Virtual Insurance School is to bring basic and intermediate insurance training to the staff of member companies that otherwise may not be engaged with PAMIC at in person events.

Web-based topics included:

- 1 Insurance Business & Regulatory Fundamentals,
- 2 Insurance Policy Fundamentals,
- 3 Risk Management Fundamentals and
- 4 Underwriting and Claims Basics.

During the first year of this program, 34 people signed up to engage via webinar.

Our committee met monthly via conference calls and once in person before the Annual Spring Conference.

Dates of events:

January, February and on demand: Virtual Insurance School

March 8th 2016: Annual Spring Conference — The New Normal Through a New Lens in State College, Pa.

June 2nd 2016: Executive & Board Roundtable in Leola, Pa.

Future Committee engagements include further refining our Purpose, getting closer with PAMIC membership and other Committees to ensure strong content alignment, exploring opportunities with The Institutes and enhancing our communications 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. A special thanks to Tim Foy, our Immediate Past Chairman for his continued team support and sage advice in this, my first year as your Chairperson. Lastly, and certainly not least, my sincerest thanks to my fellow Committee members — **I’m thrilled to be part of such a great and engaged team!**

Respectfully submitted,

Samuel T. Broomer
Education Committee Chairman

COMMITTEE CHAIRMAN

Samuel T. Broomer
Berkley Re Direct

COMMITTEE MEMBERS

Joshua Bovender, Esq
Thomas, Thomas & Hafer, LLP

Christine Ehresman
Hartford Steam Boiler Inspection & Insurance Company

Anthony DeBarberie
Guy Carpenter & Company, LLC

Brian Flasiński
Willis Re, Inc.

Timothy D. Foy
XL Environmental

Robert A. Gage
Briar Creek Mutual Insurance Company

Sharon Hall
Zimmer Kunz, PLLC

Liesl R. Kreischer
Millville Mutual Insurance Company

Michael Molnar
Harelysville Mutual

Mary Ivy Noone
BMS Intermediaries

Vince Phillips
Sparks

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

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 2015 Seminar on September 23, 2015 at the Hershey Country Club. We are pleased that a record number of participants attended the Seminar and sincerely thank all of the speakers, attendees and corporate sponsors.

The Committee met in May of 2016 to review the survey feedback from the 2015 Seminar and to establish the agenda for the 2016 Financial Management Seminar which will be held on Thursday, September 8, 2016 at the Sheraton Harrisburg Hershey. Consistent with past seminars, there will be six educational sessions offered covering the following range of topics:

- Update on Statutory Accounting and Other Regulatory Topics
- Economic and Investment Update
- Expense Management — The Ward Group
- AM Best — Review of Stochastic BCAR Model Changes
- Succession Planning — Employee Retention/Compensation
- 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 L. Tate, CPA
Philadelphia Contributionship

COMMITTEE MEMBERS

Stephen Bajan
Saucon Mutual Insurance Company

Lisa Cosentino
Marcum LLP

Scott Esworthy
Brown Schultz Sheridan & Fritz

Brian Flasinski
Willis Re, Inc.

Joe Flynn

Jennifer Hefkin
Mutual Benefit Group

Miles Hopkins
MMB Consulting

Kevin Karpuk, CFA
Cornerstone Advisors Asset Management, Inc.

Anthony A. Latini
Boenning & Scattergood, Inc.

Gordon Latter
Ryan Labs Asset Management

Stephen Lee
Logan Capital Management, Inc.

John F. Marazzo
Pennsylvania Lumbermens Mutual Insurance Company

Larry Maxwell
Gen Re

Michael Molnar
Harelysville Mutual

Jeffrey Pratt
Millers Mutual Insurance Group

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 many 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, however, because of scheduling uncertainties with the budget address, the Committee chose to hold MID on May 2nd with a consolidated 1-day format. 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 and the need to modernize policy and forms update requirements, among others. Those in attendance were honored to have Senator John Eichelberger, Vice Chair of the Senate Insurance and Banking Committee as the Keynote speaker. Senator Eichelberger provided great insight into the political machinations of the Senate. In addition, Senator Eichelberger surprised the membership by presenting a commemorative declaration from the Pennsylvania Senate designating May 2, 2016 as "Mutual Insurance Day" in Pennsylvania in honor of the 60th observance of Mutual Insurance Day by PAMIC and wished the management, employees and policyholders of mutual insurance companies good fortune in the days to come.

Even prior to Mutual Insurance Day, the Government Affairs Committee was hard at work, tracking and responding to issues that arose in legislative session. Of particular interest was a request PAMIC received from Senator White's office to join them, together with senior leadership from the Pennsylvania Insurance Department, to discuss an issue that is a near and dear to the PAMIC members — financial examination costs. The meeting occurred on April 12, 2016 and was very cordial and productive. The gathering allowed the Senator's office to better understand the impact to member companies, and also allowed PAMIC to better understand the practices and pressures that the PID faces in carrying out this statutory requirement. The meeting concluded with all in attendance willing to work together to continue to address the resourcing needs at the PID, and the cost concerns of the PAMIC membership.

In all, I can say that 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

Dan DeArment
Friends Cove Mutual Insurance Company

COMMITTEE MEMBERS

Carl Anthony
Maio, Esq. Fox Rothschild LLP

Fred Anton
JLT Re

Adrienne Breslin
Lackawanna Insurance Group

Key Coleman
Marcum LLP

Erin Collins
National Association of Mutual Insurance Companies

Robert Dodds, Esq.
Litz Mutual Insurance Company

Jason Giurintano
Thomas, Thomas & Hafer, LLP

Joel Hopkins, Esq.
Saul Ewing LLP

Christopher Jacobs
Burns White LLC

Harold Jamison
Pennsylvania Lumbermens Mutual Insurance Company

Lisa Katterman, Esq.
Pennsylvania National Mutual Casualty Insurance Company

Christopher Knight
Hawke McKeon & Sniscak LLP

Jan A. Kozlowski
MSO, Inc.

Michael Molnar
Harelysville Mutual

Eric Musser
Auto-Owners Insurance Company

Brenda Peremes
Philadelphia Contributionship

Vince Phillips
Sparks

Peter Quirk
Insurance Services Office, Inc.

Sandra A. Romaszewski, Esq.
Fox Rothschild LLP

Eric Schmader
Farmers Mutual Fire Insurance Company/Marble

Matthew A. Schnader
Reamstown Mutual Insurance Company

Robert G. Shenk
Donegal Insurance Group

Patricia Stroble
PAMIC

Geneau Thames
Harford Mutual Insurance Company

Jeffrey Wingard, AIC, AINS
Allegany Insurance Group/Conemaugh

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

Incredible innovations surface daily in the IT world. 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 2015 Information Technology Seminar was held at the Penn Stater Hotel and Conference Center in State College. Forty-two PAMIC members attended the day long seminar. We are thankful for our event sponsor: **Brethren Mutual Insurance Company** and for all five Premium Gold sponsors:

- Gen Re
- Guy Carpenter
- Ryan Labs Asset Management
- Mutual Boiler Re
- Munich Re/Hartford Steam Boiler

Topics included:

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

Planning for the 2016 Information Technology Seminar is underway and we are excited about the coming year's topics. Topics are still being decided, but the tentative list includes:

- Today's Disruptive Technology
- The Impact of Automated Vehicles on P&C Insurance
- Making Data Driven Decisions
- Infrastructure as a Service
- The Digital Continuum

I want to thank all the members of this committee for their participation and ideas. We are actively researching additional topics and locking down the details of the upcoming seminar. We hope to approach presenters over the coming month. This year's seminar promises to offer many insights that will help attendees integrate new ideas for accessibility, security, efficiency, and profitability.

Respectfully submitted,

Phil Reynolds

Information Technology Committee Chairman

COMMITTEE CHAIRMAN

Phil Reynolds
BriteCore

COMMITTEE MEMBERS

Carol Aulick
Mutual Benefit Group

John Burns
Lackawanna Insurance Group

Suzanne Chrisemer
Penn National Insurance

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

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

Bala Kumar
Jarvis Technologies

Randy Lennon
Philadelphia Contributionship

Larry Maxwell
Gen Re

Michael Molnar
Harelysville Mutual

Jane McGraw
MSO, Inc.

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

Robin Schroyer
Brethren Mutual Insurance Company

Lydia M. Stephan
Litz 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

The Marketing and Communications Committee is an advisory committee that assists PAMIC in understanding the needs of its membership and how to better connect with non-members.

This year the committee focused on how to improve internal communications, how to attract new members and how to build interest in the insurance industry among college students.

Our relatively new membership management software has given PAMIC the ability to send mass emails on a regular basis. The committee brought to our attention that the email function of our system might be over utilized. This led to the discussion on how to better target members with emails and which emails could be eliminated. Branding of emails to specific functions was also discussed. Emails would be branded for publications, event announcements, PAC events, etc.

In regards to non-members the committee suggested sending emails to non-members during an event in which they were attending welcoming them to PAMIC and thanking them for their attendance. The idea of a new member packet was also discussed. This packet includes membership info and examples of our publications and is handed out to non-members when they arrive at an educational event.

Finally, the committee discussed how to best present the mutual insurance industry to college students. We discussed different methods of presenting information to students: power point, videos, interactive speeches. The committee decided the most successful presentation would be a mixture of the three strategies in order to keep the students attention and present high quality information.

Respectfully submitted,

Vaughn Lawrence
Marketing & Communications Committee Chairman

COMMITTEE CHAIRMAN

Vaughn Lawrence
PAMIC

COMMITTEE MEMBERS

Brent Bittner
ARI Mutual Insurance Company

Robert Brandon
Penn National Insurance

Rebecca Crowe
Brethren Mutual Insurance
Company

Randy Fulmer
Donegal Mutual Insurance
Company

Patricia Gottesman
Harford Mutual

Rebecca Haner
Penn National Insurance

Jessica Kearney
Willis Re

Stephen Lee
Logan Capital Management, Inc.

Christopher Markley
Penn National Insurance

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

Stacey Rebbert
Harford Mutual

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

The Market Regulation Committee had another very successful year in 2015–16, one that continued to build on the momentum and traditions established in its inaugural campaign last year!

The Committee's efforts this year culminated with a well-attended and, according to feedback, tremendously informative Market Regulation Seminar in May, 2016 at the Harrisburg Hilton. Attendance was up from last year's inaugural seminar and this year three sponsors also stepped forward to contribute a total of \$1600 to the coffers — so the Committee is proud of the growth and positive feedback in those areas.

Attendees of this year's Market Regulation Seminar learned about policy cancellation forms and procedures for commercial and personal lines, market regulation trends related to P & C filings, a review of market conduct examinations undertaken by the Insurance Department and what we can learn from them, Insurance Department consumer complaint handling procedures, and emerging issues and trends in market regulation.

I want to extend my personal gratitude to the Committee members, as well as to Ron, Pat & Vaughn for their tireless guidance and assistance. 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 continue having a role in this process on PAMIC's behalf!

Respectfully submitted,

Christopher J. Knight
Market Regulation Committee Chairman

COMMITTEE CHAIRMAN

Christopher J. Knight
Hawke McKeon & Sniscak LLP

COMMITTEE MEMBERS

Terri Alwood
Millers Mutual Group

Carl Anthony Maio
Fox Rothschild LLP

John Buchenauer
Penn National Insurance

Shelby Class
Millers Mutual Insurance Group

Steven Davis
Stradley Ronon Stevens & Young, LLP

Terry Keating
Insurance Regulatory and Litigation Consulting Services

Stacey Manzo
Philadelphia Contributionship

Michael Molnar
Harelysville Mutual

Matthew A. Schnader
Reamstown Mutual Insurance Company

Patricia Stroble
PAMIC

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 & Loss Prevention Committee's main focus is the planning and facilitating of the Underwriting & Loss Prevention Seminar held each fall. This educational event was held on Thursday, November 12, 2015 at the Hershey Lodge and Convention Center. There were 107 people in attendance.

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

Session Summary:

- The Keynote Address was provided by Seth Mendelsohn, Executive Deputy Insurance — Commissioner, PA Department of Insurance. During this session, Mr. Mendelsohn discussed the new administration's priorities for the Property & Casualty industry for the remainder of 2015 and forward, gave an overview of industry results, and insight into the future of the industry from the Department of Insurance's perspective.
- The second session focused on the impact of new and emerging trends on the insurance industry. Covered topics included self-driving cars, cyber liability, ridesharing and AirBNB.
- There was also a session that covered the increasing popularity of drones and solar panels and their potential impact on underwriting and loss prevention practices.
- The last session of the day included a speaker and a panel discussion that discussed legacy transitioning and bridging the gap between the millennial as new entrants into the industry and the talented and tenured staff who currently hold a vast amount of industry knowledge and expertise.

The results of the survey that we conducted after the seminar indicated that the seminar was well received.

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

Respectfully submitted,

Sharia Benn and Suzanne Chrisemer

Underwriting & Loss Control Committee Co-Chairman

COMMITTEE CO-CHAIRMAN

Sharia Benn
Suzanne Chrisemer

COMMITTEE MEMBERS

Robert Allen
Mutual Inspection Bureau, Inc.

Keith Anthony
Lackawanna Insurance Group

Jennifer Berger
Harford Mutual Insurance
Company

Carol Britton-Grant
Maiden Re

Dawn Carter
Harford Mutual Insurance
Company

Suzanne Chrisemer
Penn National Insurance

Mark Crutcher
Lititz Mutual Insurance Company

Anthony DeBarberie
Guy Carpenter & Company, LLC

Robert Eargle, Jr.
Juniata Mutual Insurance
Company

Nancy Early
Hannahstown Mutual Insurance
Company

Randy Fulmer
Donegal Mutual Insurance
Company

Robert A. Gage
Briar Creek Mutual Insurance
Company

Ada Hoffer-Perkins
Pennsylvania Lumbermens
Mutual Insurance Company

Nunzio Irrera
Hartford Steam Boiler Inspection
& Insurance Company

Missy Krepps
MSO, Inc.

Jennifer Lewis
Tuscarora Wayne Group of
Companies

Brad Loescher
Maiden Re

Larry Maxwell
Gen Re

Michael Molnar
Harelysville Mutual

Carrie Nicewonger
Farmers Mutual Fire Insurance
Company/Marble

Kathleen Patton
Berkley Re Direct

Douglas Rarig
Holborn Corporation

Scott Rubenstein
Willis Re, Inc.

Matthew A. Schnader
Reamstown Mutual Insurance
Company

Patricia Stroble
PAMIC

Christopher Strohl
Philadelphia Contributionship

Bruce Tagg
Mutual Boiler Re

Gregory Vranic
Direct FAC

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.alleganycoop.com

Allegany Insurance Group/Conemaugh
www.conemaughvalleymutual.com

Apollo Mutual Fire Insurance Company
www.amfic.comcastibz.net

ARI Mutual Insurance Company
www.ari-ins.com/index.php

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

Baltimore Equitable Insurance
www.baltimoreequitableinsurance.com

Bedford Grange Mutual Insurance Company
www.bedfordgrangemutual.com

Brethren Mutual Insurance Company
www.bmic.com

Briar Creek Mutual Insurance Company
www.briarcreekmutual.com

Brickstreet Insurance Company
www.brickstreet.com/Pages/BrickStreetHome.aspx

Bucks County Contributionship Mutual Insurance Company

Cambria County Mutual Fire Insurance Company

Centre County Mutual Fire Insurance Company P of H
www.centrecountymutual.com

Clearfield Mutual Insurance Company
www.clearfieldmutual.com

Cumberland Mutual Fire Insurance Company
www.cumberlandgroup.com

Donegal Mutual Insurance Company
www.donegalgroup.com

Farmers & Mechanics Mutual Insurance Company
www.fmmutual.com/index.shtml

Farmers & Mechanics Mutual Insurance Company of WV
www.fmiwv.com

Farmers Mutual Fire Insurance Co. of Salem County
www.farmersofsalem.com

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

Farmers Mutual Fire Insurance Company/McCandless Twp.
www.fmmcins.com

Frederick Mutual Insurance Company
www.fredmut.com

Friends Cove Mutual Insurance Company
www.friendscove.com

Goodville Mutual Casualty Company
www.goodville.com

Grange Mutual Fire Insurance Company
www.gmfic.com

Hannahstown Mutual Insurance Company
www.hannahstownmutual.com

Harelysville Mutual
www.nationwide.com

Harford Mutual Insurance Company
www.harfordmutual.com

Juniata Mutual Insurance Company
www.juniatamutual.com

KnightBrook Insurance Company
www.knightbrook.com

Lackawanna Insurance Group
www.ligins.com

Lehigh Mutual Insurance Company
www.lehighmutual.com

Lititz Mutual Insurance Company
www.lititzmutual.com/index.shtml

Livingston Mutual Insurance Company
www.livingstonmutual.com

Millers Mutual Group
www.millersmutualgroup.com

Millville Mutual Insurance Company
www.millvillemutual.com

MMG Insurance
www.mainemutual.com

Montour Mutual Insurance Company

Motorists Mutual Insurance Company
www.motoristsmutual.com

Mutual Benefit Group
www.mutualbenefitgroup.com

Nazareth Mutual Insurance Company
www.nazarethmutual.com

Old Elizabeth Mutual Fire Insurance Company

Panhandle Farmers Mutual Insurance Company of WV
www.panhandleins.com

Patrons Mutual Fire Insurance Company
www.patronsmutualpa.com/index.html

Pennsylvania Lumbermens Mutual Insurance Company
www.plmilm.com

Pennsylvania National Mutual Casualty Insurance Company
www.pennnationalinsurance.com

Philadelphia Contributionship
www.contributionship.com

Pymatuning Mutual Fire Insurance Company
www.pymatuningmutual.com

Reamstown Mutual Insurance Company
www.rmains.com

Rockingham Casualty
www.rockinghamgroup.com/Home.aspx

Saucon Mutual Insurance Company
www.sauconmutual.com

Tuscarora Wayne Group of Companies
www.twmic.com

Wall Rose Mutual Insurance Company
www.wallrose.com/joomla/index.php

West Branch Mutual Insurance Company

Windsor-Mount Joy Mutual Insurance Company
www.windsor1844.com

Member Companies

LAW FIRM

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

Bennett, Bricklin & Saltzburg LLC
www.bbs-law.com

Buchanan Ingersoll & Rooney
www.bipc.com

Burns White LLC
www.burnswhite.com

Cozen O'Connor
www.cozen.com

Curtin & Heefner LLP
www.curtinheefner.com

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

Drinker Biddle & Reath LLP
www.drinkerbiddle.com

Dugan Brinkmann Maginnis & Pace
www.dbmplaw.com

Fineman Krekstein & Harris, P.C.
www.finemanlawfirm.com

Fox Rothschild LLP
www.foxrothschild.com

Funk & Bolton, P.A.
www.funkandbolton.com

Hawke McKeon & Sniscak LLP
www.hmslegal.com

Law Office of Anthony Damiano
www.damianolawoffices.com

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

Naulty, Scaricazza & McDevitt, LLC
www.naulty.com

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

Peters & Wasilefski
www.pwlegal.com

Rhoads & Sinon, LLP
www.rhoadssinon.com

Saul Ewing LLP
www.saul.com

Segmiller & Mendicino, PC

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

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

Timoney Knox
www.timoneyknox.com

Wayman Irvin & McAuley, LLC
www.waymanlaw.com

Weber Gallagher
www.wglaw.com

Zimmer Kunz, PLLC
www.zklaw.com

CLAIMS ADJUSTING & FORENSICS

Arthur Reeher Company, Inc.
www.arthurreeher.com

Barker Claims Service
www.barkerclaims.com

Castle Claims Service
www.castleclaims.com

Catastrophe Response Unit
www.cruadjusters.com

Champion Claim Service, Inc.
www.Championclaimservice.com

Curley Adjustment Bureau
www.curleyadjustment.com

Donan Engineering
www.donan.com

Guaranty Claims Solutions
www.guarantyclaims.com

Johns Eastern Company, Inc.
www.johnseastern.com

McHenry Adjustment Company, Inc.
www.mchenryinc.com

McShea Associates, Inc.
www.mcshea.com

Paladin Adjustment Group LLC
www.paladinadjustment.com

Priority Adjusters
www.priorityadjusters.com

Professional Claims Service, Inc.
www.proclaims.biz/index.htm

Roanoke Valley Claims Service
www.rvcs.com

Stackhouse Adjustment
/www.stackhouseclaims.com

Toensmeier Adjustment Service, Inc.
www.toensmeier.net

INFORMATION TECHNOLOGY

BriteCore
www.britecore.com

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

Insurance Data Processing, Inc.
www.idpnet.com

Jarus Technologies
www.jarustech.com

Marias Technology
www.mariastechnology.com

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

RESTORATION SERVICES

Accord Restoration
www.accordrestoration.com

Certified Restoration Drycleaning Network
www.crdn.com/en-us/SitePages/
Welcome.aspx

Member Companies

FireDex of Pittsburgh
www.firedexpgh.com

Insurance Restoration Consultants
www.insres.com

Mammoth Restoration and Construction
www.mammothrestoration.com

Mark 1 Restoration Service, Inc.
www.mark1restoration.net/

Paul Davis Restoration
www.pauldavis.com

Purofirst of Metropolitan Washington
www.purofirst.net/

Quantum Restoration Services
www.qrsrestore.com

RestoreCore
www.restorecore.com

ServiceMaster Fire & Water Clean Up Services
www.svmfirewatercleanup.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

Charter Lane Consulting, LLC

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

EisnerAmper LLP
www.eisneramper.com

Griffin Financial Group
www.griffinfinngroup.com

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

Logan Capital Management, Inc.
www.logancapital.com

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

RLD Associates, Inc.
www.rldassociates.com

Ryan Labs Asset Management
www.ryanlabs.com

State Tax Refund Service
www.strsnet.com

WithumSmith+Brown
www.withum.com

OTHER INSURANCE SERVICES

ALE Solutions Inc.
www.alesolutions.com

American Association of Insurance Services
www.aaisonline.com

Capstone ISG, Inc.
www.capstoneisg.com

Copart
www.copart.com

EVO eZpay, LLC.
www.goevoezpay.com

Huggins Actuarial Services, Inc.
www.hugginsactuarial.com

Insurance Services Office, Inc.
www.verisk.com/iso.html

Insurance724
www.insurance724.com

Keais Records Retrieval
www.keais.com

L. R. Webber Associates, Inc.
www.lrwebber.com

Marcum LLP
www.smartdevine.com

MMB Consulting
www.mmbconsulting.net

MSO, Inc.
www.msonet.com

Mutual Inspection Bureau, Inc.
www.mibinc.com

National License Compliance Group
www.insurancelicensingservices.com

SCIPS.com, Inc.
www.scips.com

Temporary Accommodations
www.tacares.com

The Carlisle Group
www.tcgrecurit.com

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

Todd Mitchell Associates
www.toddmitchell.com

Underwriters Rating Board
www.urbratingboard.com

Vericlim, Inc.
www.vericlimlinc.com

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

Westmont Associates, Inc.
www.westmontlaw.com

REINSURER

Arch Re
www.archcapgroup.com/reinsurance/our-platform/united-states

Berkley Re Direct
www.berkleyredirect.com

Direct FAC
www.directfac.com

Gen Re Corporation
www.genre.com

Member Companies

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/us/property-casualty/home/index.html

Mutual Boiler Re, Member of the FM Global Group

www.mutualboilerre.com/mbre/website.nsf/content/about_fmglobal?OpenDocument

Shelter Reinsurance Company

www.shelterre.com

Swiss Re

www.swissre.com

Transatlantic Reinsurance Company

www2.transre.com

Travelers Boiler Re (Travelers Insurance Company)

www.boilerre.com

XL Environmental

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REINSURANCE INTERMEDIARY**AON Benfield, Inc.**

www.aon.com/reinsurance/

Axiom Re, LP

www.beachandassociates.com

BMS Intermediaries

www.bmsgroup.com

Guy Carpenter & Company, LLC

www.guycarp.com/content/guycarp/en/home.html

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www.holborn.com

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**NATIONAL INSURANCE COMPANY
TRADE ASSOCIATION****National Association of Mutual
Insurance Companies**

www.namic.org/

James Hardesty

Harford Mutual, Board of Directors

Years of Service 28



Josephine Rust

Harford Mutual, Senior Commercial Underwriter

Years of Service 15



Charles B Davis

Panhandle Farmers Mutual Insurance, Board, Secretary/Treasurer

Years of Service 31



Donald Strang

Cumberland Insurance Group, Director

Years of Service 37



Charles Robert "Bob" Heath

The Rockingham Group, President & CEO

Years of Service 35



Jay Barry Harris

Fineman Krekstein & Harris, Partner

Years of Service 30



Philip E. Nolt

Goodville Mutual Casualty Company, Information Services Manager/VP

Years of Service 40

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.

Annual Meeting Agenda

August 8, 2016

Omni Homestead Resort • Hot Springs, Virginia

1. Call to Order (Chair)
2. Anti-trust Statement (Chair) Handout 1
3. Reading and acceptance of Minutes (Chair) Handout 2
4. Chairman's Report (Chair) Handout 3
5. President's Report (President) Handout 4
6. Treasurer's Report (President) Handout 5
7. Committee Reports (Chair) Handout 6
8. Recognition of Committee Chairs and retiring Board Members (Chair)
9. Ratification of 2015/2016 action of the Officers, Directors, and Committees (Chair)
10. Memorial to departed members and friends (Chaplain) Handout 7
11. Nomination for Officers and Directors (Immediate Past Chair) Handout 8
 - a. Vote for Nominated Officers and Directors (Chair)
12. Recognition of Immediate Past Chair (President) and incoming Chair (Chair)
13. Incoming Chair Address
14. Adjournment

HANDOUTS

- Handout 1. Annual Report pg. 27
- Handout 2. Annual Report pg. 29
- Handout 3. Annual Report pg. 4
- Handout 4. Annual Report pg. 6
- Handout 5. Annual Report pg. 9
- Handout 6. Annual Report pgs. 11–21
- Handout 7. Annual Report pg. 26
- Handout 8. Annual Report pg. 7

Annual Meeting Minutes

Mid-Atlantic Mutual Advantage Convention | August 3, 2015 | Nemaquin Woodlands Resort, Farmington, PA

1. Call to Order and Roll Call: Chairman Whitlock called the 108th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies to order at 1:15 pm in Farmington, PA. On the basis of convention registrations, Chairman Whitlock found the presence of a quorum.

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

3. Reading and Acceptance of Minutes: Chairman Whitlock 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 Whitlock delivered an impactful report outlining his achievements and insight as Chairman. Chairman Whitlock 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.

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 2014/15 by increasing member value by over \$50,000. Chairman Whitlock 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 Whitlock dispensed with Committee Reports by referring all members to the written reports contained in the Annual Report. Chairman Whitlock 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. Special Report on the PA Mutual Insurance Market: PhD Candidate Jane Brooker delivered an overview of the national, domestic, and PAMIC mutual market. The study looked at the economic and social impact the mutual insurers have on the economy and in their communities.

9. Recognition of Committee Chairmen and Retiring Board Members: Chairman Whitlock 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 Whitlock congratulated the retiring board members, David Galloway, David Raczenbek, and Eric Schmader for their outstanding success. Chairman Whitlock 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.

10. Ratification of Actions of the Officers, Directors and Committees: Chairman Whitlock 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 2014/2015.

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

12. Nominations for Officers and Directors: Immediate-past Chairman Daniel DeArment presented the candidates as Officers and Directors for the incoming year. Robert Brandon was nominated as Chairman, Nancy Early was nominated as the Chair-Elect, Douglas Underwood as Vice-Chairman, and Joseph Sloan as Treasurer. In addition, the following slate of candidates were nominated as directors for 3-year terms: Maria Kelly, Harleysville, Jeffrey Wingard, Conemaugh Valley, and Robert Lyons, Rockingham Mutual. Chairman Whitlock opened the floor for additional nominations. Hearing none, Chairman Whitlock accepted a motion to close nominations. A motion was made, properly seconded and unanimously voted to close nominations. Chairman Whitlock 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.

13. Presentation and Membership vote on Revised Bylaws: President Gallagher provided the membership with an overview of the revised by-laws and an explanation why changes are needed. The bylaws are amended to reflect statutory changes in the Commonwealth's Corporation and Association laws. Copies of the revised bylaws, existing bylaws, summary of changes and an amendment to the revised by-laws dealing with membership Quorum, had been previously provided to members for review and consideration. Chairman Whitlock opened the floor for questions and in hearing none asked for a motion to adopt the revised by-laws. A motion was made, properly seconded and unanimously voted to accept the revised by-laws.

14. Recognition of Immediate Past Chairman and Incoming Chairman: President Gallagher made a presentation to the Immediate-Past Chairman Robert Whitlock, thanking him for his great service and dedication to the mutual insurance industry, and to the Pennsylvania Association of Mutual Insurance Companies. President Gallagher then presented the traditional fraktur to Immediate-Past Chairman Robert Whitlock, recognizing his year as Chairman. Immediate-Past Chairman Whitlock then introduced incoming Chairman, Robert Brandon.

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

16. Adjournment: Chairman Brandon 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 108th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies. The meeting adjourned at approximately 2:00 PM on August 3, 2015.

PAC Annual Meeting Agenda

(Immediately following the 109th Annual Meeting)

August 8, 2016

Omni Homestead Resort • Hot Springs, Virginia

AGENDA

1. Call to Order (PAC Chair)
2. Anti-trust Statement (Chair) Handout 1
3. Reading and acceptance of Minutes (Chair) Handout 2
4. PAMIC PAC Update (President)
 - a. Convention PAC Events
 - i. Diamonds and Champagne
 - ii. Cigars and Cognac
 - iii. Golf Outing
 - iv. Silent Auction
 - b. Online Donation Capability
 - c. PAC sponsored breakfasts
5. PAMIC PAC Treasurer's Report (President)
 - a. Treasurer's Report
 - b. Contributions Report Handout 3
 - c. Disbursements Guidelines
6. Announcement of PAMIC PAC Goals (PAC Chair)
7. Announcement of Grassroots Champions (Chair & President)
 - a. Announcement of Grassroots Champions Handout 4
8. Adjournment (PAC Chair)

HANDOUTS

Handout 1. Annual Report pg. 27

Handout 2. Annual Report pg. 31

Handout 3. Annual Report pg. 32

Handout 4. Annual Report pg. 33

PAC Annual Meeting Minutes

Mid-Atlantic Mutual Advantage Convention | August 3, 2015 | Nemaquin Woodlands Resort, Farmington, PA

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: Past 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 4, 2014 Annual PAC Meeting held in Baltimore, MD. 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 \$30,000 - a first. Also the number of individual donations and total donations were at their highest level in recent history. President Gallagher also encouraged all members present to review and contribute to the PAC through the Diamonds and Champagne program, and the golf outing.

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 total donations to the PAC in FY 2013/2014 representing 140 individuals. President Gallagher also reported that the auditors have found all records of the PAC be in order. President 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 2015/2016 was established at \$35,000.

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 5 over last year and that the following companies achieved platinum status: Farmer's of Marble and Litzitz Mutual. Each received a certificate and a complimentary registration for the 109th annual convention.

8. Adjournment: PAC Chairman Yeager requested a motion for adjournment. A motion was made and seconded, and unanimously voted on all by all members present to adjourn.

List of PAMIC PAC Donors

Richard Andracki	Robert Gage	Gord Latter	Chris Reeser	John Stone
Frederick Anton	Katy Gallagher	Vaughn Lawrence	Brian Regan	Hank Straub
Stephen Bajan	Ron Gallagher	J. William Lee	Paul Reichart	Patricia Stroble
Wendy Basehoar	Brett & Katherine Garner	Susan Leitzel	Thomas Reichl	Andrew Sysak
Frank Benedek	William Garvey	Norman Leonard (Jeff)	William Reiss	Thomas, Thomas & Hafer, LLP
Lou Berteotti	Gregory Gaudio, CPA	Steven Linkous	Phil Reynolds	Peter Thomson
Brian Black	Henry H Gibbel	Pat Lister	Jarrold Rhen	Ken Tomer
Mark & Sherri Blackburn	Henry R Gibbel	Byron Long	Evo Rigown	Doug Underwood
Richard Boivin	John R Gibbel	George Ludwig	Scott Rubenstein	George Utter
Michelle Bramucci	Jim Gibbons	Scott Lutz	Frederick Rummel	Mike Watts
Bob Brandon	Jason Giurintano	Larry Maxwell	Hisham Sallit	David Weaver
Scott Brooker	Brad Goddard	Ronald McKinney	Todd Salsman	Weber Gallagher Simpson Stapleton Fires & Newby LLC
Samuel Broomer	Andrew Goldman	Kristina McQuirns	Larry Sauder	Jane Wenger
Deana Brower	Andrew Goldman	Art Meadows	Saul Ewing LLP	Cheryl Whiteley
Scott Burgess	Jenna Greeby	Charles A Michael Jr	Robert Schirf	Robert Whitlock
Vincent Burke	Thomas Greenfield	Jannene Miller	Eric Schmader	Jeff Wingard
Lisa Cosentino	Cyril Greenya	Jeffrey Miller	Matthew Schnader	Jessica Witmer
Mark Crutcher	John Grembowitz	Scott Millhouse	Jason Schoenberg	Michael Yeager
Gregory Culbertson	Rusty Haak	Mark Monroe	Jeffrey Schronce	Brenda Young
Mark Cummins	William Hamilton	Ridge Muhly	William Schupp	Heather
Randy Cyphert	Dana Hartle	Marilyn Musante	Shawn Serfass	
Dan DeArment	Timothy Havice	Nationwide Mutual Ins. PAC	Jim Shaughnessy	
Robert Dodds	Chad Hazam	Frank Nemshick	Ernest Shealy, III	
Dallas Dressel	Deborah Herr	Donald Nikolaus	Robert Shenk	
Robert Eangle, Jr.	Janis Herschkowitz	Kevin O'Brien	John Shirk	
Nancy Early	Joshua Hoffman	Doug Oberg	Rachel Simmons	
Christine Ehresman	Robert Hoffman	Ronald M. Ochalak	Michelle Sirbaugh	
Ed Eshelman	Steven Holsinger	Kathleen Patton	Cecilia Slick	
Scott Esworthy	Joel Hopkins	Emerson Paul	Steve Sliver	
Jerry Farrell	Gary Huff	Penn National/ Inservco PAC	Joe Sloan	
Bill Fassnacht	Diane Hyland	Brenda Peremes	Vince Slowey	
Stephen Firko	Bruce Jackson	Randy Peters	Anna Smerkar	
Robert Fitzsimmons	Erin Jozwiak	Kelli Pines	Daniel Smith	
John Foster	Lisa Katterman	Yoama Pons	John K Smith	
Tim Foy	Theresa Keener	Andy Pottalino	John Smyrl	
Carter Frantz	Richard Kelley	David Potter	David Sponic	
Richard Frattura, Jr.	Arthur Key Coleman	William Quinn	Charles Stapleton	
Mark Freer	Patrick Kimble	David Raczenbach	Anthony Stellar	
John Freund	Bob King	Jack Rasmussen	Lydia Stephan	
Randy Fulmer	Patricia Klinger		Greg Stine	
	Dan Krane			

PLATINUM

Lititz Mutual Insurance Company
Farmers Mutual Fire Insurance Company of Marble

GOLD

Mutual Benefit Group
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Friends Cove Mutual Insurance Company
Harford Mutual Insurance Company
Philadelphia Contributionship
Donegal Insurance Group

SILVER

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Hannahstown Mutual Insurance Company
Penn National Insurance
Priority Adjustors
Reamstown Mutual Insurance Company
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 Paladin Adjustment Group
 Penn National Insurance

Pennsylvania & Indiana Lumbermens Mutual Insurance Company
 Pennsylvania Lumbermens Mutual Insurance Company
 The Philadelphia Contributionship
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 Resto Corp
 RestoreCore
 RGA Claims Management
 Riker Danzig Scherer Hyland & Perretti, LLP
 Roanoke Valley Claims Service
 Sargent's Court Reporting
 Saul Ewing LLP
 SCIPS.com, inc
 Spartan Recoveries LLC
 Sweeney and Sheehan
 Swiss Re
 Thomas, Thomas & Hafer
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 TransRe
 Travelers BoilerRE
 Tuscarora Wayne Group of Companies
 Willis Re, Inc.
 Zurich
 Wayman Irvin & McAuley
 Westmont Associates, Inc.
 Willis Re, Inc.
 Zimmer Kunz, PLLC

Event Schedule

Name	Date	Time	Location	Exhibitor Opportunities
Financial Management Seminar	September 8, 2016	8:00 a.m.–4:00 p.m.	Sheraton Harrisburg Hershey	
PAMIC Panel	September 2016	2:00–3:00 p.m.	PAMIC Live	
Western Group Meeting	October 4, 2016	9:00 a.m.–noon	Park Inn, Indiana, PA	
Eastern Group Meeting	October 5, 2016	9:00 a.m.–noon	Pine Barn Inn, Danville, PA	
PAMIC PAC Fall Golf Outing	October 10, 2016	1:00–5:30 p.m.	Hershey Country Club	
IT Seminar	October 11, 2016	8:00 a.m.–4:00 p.m.	Hershey Country Club	
PAC Breakfast	November 10, 2016	7:30 a.m.	Hershey Country Club	
Underwriting & Loss Prevention Seminar	November 10, 2016	8:00 a.m.–4:00 p.m.	Hershey Country Club	
Virtual Insurance School	January 2017	TBD	Web	
PAMIC Panel	January 2017	2:00–3:00 p.m.	PAMIC Live	
Annual Spring Conference	March 7–8, 2017	8:00 a.m.–3:00 p.m.	Nittany Lion Inn	Yes
PAMIC Panel	March 2017	2:00–3:00 p.m.	PAMIC Live	
PAMIC PAC Spring Golf Outing	April 10, 2017	TBD	TBD	
Claims Summit	April 10–12, 2017	8:00 a.m.–4:00 p.m.	Wyndham Gettysburg	Yes
Cigar & Cognac at Claims Summit	April 11, 2017	9:00 pm	Wyndham Gettysburg	
Western Group Meeting	April 2017	9:00 a.m.–noon	TBD	
Eastern Group Meeting	April 2017	9:00 a.m.–noon	TBD	
Mutual Insurance Day	May 2017	9:00 a.m.–5:00 pm	TBD	
Marketing Regulation Seminar	May 2017	8:00 a.m.–4:00 p.m.	TBD	
PAMIC Panel	May 2017	2:00–3:00 p.m.	PAMIC Live	
PAC Breakfast	June 2017	7:30 a.m.	Inn at Leola Village, Leola	
Executive Roundtable	June 2017	8:00 a.m.–4:00 p.m.	Inn at Leola Village, Leola	
Congressional Contact Program	June 2017	8:00–5:00 pm	Washington DC	
Mid-Atlantic Mutual Advantage Convention	July 30–August 1, 2017		The Omni Homestead, Hot Springs, VA	Yes
PAMIC Panel	September 2017	2:00–3:00 p.m.	PAMIC Live	



PAMIC

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