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**ANNUAL MEETING MATERIALS**

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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
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.
My time as chairman is winding down and it has been a pleasure to work with the PAMIC staff and board. The PAMIC staff is a dedicated group of professionals that work hard every day to provide members with advocacy efforts, educational programs, and networking opportunities.

In addition to the organization’s staff, our committee chairs have volunteered their time to further the mission of PAMIC, which is now in its 112th year of supporting insurance companies in Pennsylvania and the surrounding Mid-Atlantic states.

List of committee chairs:

- **Education Committee**: Evelyn Schronce, MMG
- **Claims Committee**: Sarah Zulauf, Allegany Group
- **Convention Committee**: Art Meadows, Panhandle Farmers, WV
- **Human Resources**: Kathleen Morris-Rosati, Philadelphia
- **Financial Management**: Vincent Burke,
- **Insurance Technology Trends**: Erin Selfe, Pennsylvania Lumbermans
- **Underwriting and Loss Prevention**: Randy Fulmer, Donegal
- **PAC Trustees**: John Smith, Pennsylvania Lumbermans
- **Government Affairs, Dan DeArment, Freinds Cove Mutual
- **Legal Issues**: Bob Long, Donegal

The terms of the following PAMIC board members end in August. Their dedication and hard work are much appreciated.

- Douglas L. Underwood, CPCU, Windsor-Mount Joy Mutual Insurance Company
- Jeff Wingard, Allegany Group
- Eric Raski, Millville Mutual

As you have probably heard, the PAMIC office has moved to Mechanicsburg. One of the benefits of the new office at 4999 Louise Drive, Suite 304, is it will help the staff provide more training opportunities. Also, the office can be used as a business center for you if traveling to the Capital Region.

As the committees and board prepare to reorganize, I ask you to consider getting involved or encouraging someone in your organization to do so. The benefits of volunteering include invaluable networking and personal growth opportunities.

I have appreciated the opportunity to serve as PAMIC Chairman. Both the PAMIC staff and directors have been great resources for me. PAMIC’s Board leadership will move forward under the direction of Art Meadows of Panhandle Farmers Mutual Insurance Company with your approval at the Convention. His guidance will help PAMIC to continue providing members with outstanding networking opportunities, educational programs, and advocacy.
PAMIC is not immune from change, our industry is not immune from change, we are not immune from change. For example, PAMIC experienced a 100% turnover in staff in the last 5-years and 50% this year alone. While this experience could bring an organization to its knees, instead, the PAMIC Board embraced the opportunity that change allows. In the case of PAMIC staff, the PAMIC Board provided a vision where PAMIC (meaning its members) can be more dynamic, responsive, and impactful to the needs of our industry. The new talent offers a fresh perspective on the “old ways,” brings new and creative ideas to the mission, that strengthens the foundation upon which our industry is built.

This past year, PAMIC achieved goals that less than 5-years ago, we could never imagine. Here are some highlights:

- PAMIC insurer members grew by four insurance companies and 15 associate members continuing to reverse the trends we had experienced.
- PAMIC provided Cyber Security resources through the Enquiron HR, Law and Cyber portal giving you access to critical information
- The Webinar and YouTube programs were viewed by over 4,000 people — a new high mark for PAMIC
- The PAMIC PAC also saw new high watermarks:
  - Exceeded $50,000 in PAC contributions (230% growth in 5-years)
  - Donated over $40,000 (100% growth in 1-year) to elected officials
    - The PAC is one tool in our tool chest to help influence public policy makers, and I would argue that it is money well spent. In the last 2-years, PAMIC led the charge on Exam and Transparency reform as well as small insurer protections on the Corporate Governance Law.
    - Our current significant initiative is to amend the homeowner law to allow for policy changes at renewal without needing to non-renew the policy. Expect to see a bill introduced this summer or early fall.
- PAMIC developed 3 new programs this year:
  - The Business Transactions Seminar providing insight into the options carriers have in planning their future
  - “Meet the Mutuals” day working collaboratively with the Insurance Agents & Brokers of Pennsylvania allowing for networking and market development.
  - Hosting a summer session for people interested in how the regulatory and legislative processes work in Pennsylvania.
- Moved the PAMIC Offices to allow for further growth in our Webinar programs, provide a motivating work environment, and reflect the cultural values of our industry. Look for an open house in September!

As PAMIC’s President, working towards my 6th year, I promise that we will not “rest on our laurels” but continue to strive to bring you relevant education, access to pertinent information, and help shape public policy. Last, I want to thank the PAMIC Board for their guidance and support and the PAMIC staff, Lora Sharp, Andre Stroble, and Brittany Mlynek for their hard work ethic and creativity. They are the true heroes at PAMIC.
Board of Directors

BOARD OF DIRECTORS

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

STAFF

Ron Gallagher  
President

Andrea Stroble  
Director of Education & Events

Brittany Mlynek  
Director of Communications & Technology

Lora Sharp  
Manager, Membership & Administration

NOMINATED OFFICERS & DIRECTORS 2019–2020

Art Meadows  
Panhandle Farmers Mutual Insurance Company of WV, Chairman

David Gautsche  
Goodville Mutual Casualty Company, Chair-Elect

Joseph Sloan  
Mutual Benefit Group, Treasurer

Richard Kelley  
Donegal Insurance Group, Immediate Past-Chairman

Mike Long  
Nazareth Mutual, Vice-Chairman

T. Kirk Aguirre  
Encova Mutual Insurance Company

John Smith  
PA Lumbermens Mutual Insurance Company (PAC Chairman)

Robert Dodds  
Lititz Mutual Insurance Company

John Foster  
Penn National Insurance

Jonah Mull  
Millers Mutual Insurance Company

Robert Pelletier  
Frederick Mutual Insurance Company

Karen Mashinski  
Harford Mutual Insurance Company
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## PAMIC FY 2019/20 Budget
(July 2019 – June 2020)

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<tr>
<td>Payroll Expenses</td>
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<tr>
<td><strong>NET OPERATING INCOME</strong></td>
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It was an honor to chair the 2019 Claims Summit. Once again, the Wyndham Gettysburg hosted the event, a very full day and a half of education and networking.

The origin of the noun “committee” is the verb “commit”, and our 2019 Claim Committee members are the very embodiment of the adjective “committed”. Our meetings were collegial and productive, and all worked together to formulate the direction and content of the Summit. Special thanks to Andrea Stroble and the PAMIC staff for their guidance and support and for ably handling the logistical challenges of fitting the pieces together.

When the committee first met in early December 2018, we set an objective to provide a comprehensive program responsive to the needs of our diverse membership. That’s a tall order, as the Summit attracts a range of attendees from neophyte to seasoned claim personnel as well as defense attorneys and industry vendors. We kept in mind our primary goal – offering PAMIC members a range of presentations focused on the needs of insurer claim staff.

The committee strove to achieve this objective while ensuring the 2019 event met or exceeded the high bar for educational excellence set by past Claim Summits. With that in mind, the 2019 Claim Summit featured a lively variety of topics and speakers. Judge Sean McLaughlin kicked off the first day by sharing his unique perspective on managing litigation. Mike McKenna Esq. gave his annual litigation update. There were sessions on sinkholes, freezing, spoliation, negligent security, the effective use of site inspections, and developments in first and third-party auto claims. Participants sat in on a live IME, tested their knowledge of the Pennsylvania Unfair Claim Practices Act with an early morning round of Jeopardy, and learned what the Pennsylvania Insurance Fraud Prevention Authority is up to.

Committee member Jeff Shronce of Priority Adjustors sponsored and ran the Late Night PAMIC PAC Reception which featured various card games, cigars, networking and of course, the opportunity to support PAMIC. Thanks to all who attended and to Jeff, who made the evening happen.

The Claim Summit is PAMIC’s next largest annual event after the Convention. The 2019 Summit attracted 190 attendees. There were 42 exhibiting companies and 20 sponsoring companies. We thank all our sponsors and exhibitors for investing their time and treasure to make the Summit a success.

The 2019 Claim Summit closed with a luncheon featuring a drawing for the grand prize, a 55-inch flat screen television generously donated by Roanoke Valley Claim Service. Special thanks to Chuck Witt and all the staff at Roanoke for this generous gift.

Time flies - April 2020 is just around the corner!

Respectfully submitted,
Sarah Donohue Zulauf, CPCU
Claim Committee Chairperson
This year PAMIC will host the 112th Mid-Atlantic Mutual Advantage Convention together with WVAIC in the city of Pittsburgh, Pennsylvania. PAMIC is happy to collaborate with West Virginia, a state so close in proximity to the Convention site, and where many active PAMIC member companies are located.

If you have never been to Pittsburgh or have not visited for some time, you are likely to be pleasantly surprised at its transformation in recent years. What was once a dusty industrial city has been rebuilt into a beautifully rejuvenated city. Convention will be held in Station Square, a riverfront entertainment complex with plenty to do. We open the Convention on Sunday night with a Black & Gold Reception in the Grand Ballroom, featuring a live swing band, Pittsburgh inspired food, a Wigle Whiskey bar, photo booth and more. A great way to reacquaint with fellow PAMIC and WVAIC members!

The educational agenda was conceived this year with careful consideration. We begin Monday with a featured speaker generously donated by GenRe. Rocky Bleier may be most well-known for his time with the Pittsburgh Steelers, but many do not know that he as a truly amazing story to tell, detailing how ordinary people can become extraordinary achievers. We will also hear from Lisa Gardi, a Shelter Reinsurance account executive, on what makes working at a mutual insurance company so advantageous in the industry. On a more technical note, there will be sessions regarding extreme weather in the Mid-Atlantic region, economic updates from the Insurance Information Institute, capital investment opportunities, and rating agency perspectives. Special thanks to Jessica Arbittier of Guy Carpenter and Tim Bourdon of New England Asset Management for putting two of the panels together, and thank you to Willis Re for sending Dr. Done from their National Center for Atmospheric Research.

There will also be new ways to support PAMIC’s PAC again this year. Join us on Sunday evening for the Starlight Reception, featuring live piano music on the Sheraton’s outdoor balcony overlooking the Pittsburgh Skyline. Or, purchase raffle tickets at the Champagne & Diamonds Reception for your chance to win a diamond bracelet for the women or a Tissot Heritage 1948 watch for the men.

Please take the time to notice event signage and listings in the program dedicated to our Convention sponsors. Prices have increased slightly this year, but as always, dedicated companies have come through with the funding to make this event a great one. Thank you to all who sponsored.

Lastly, many thanks to the Convention Committee for the time and effort that went into planning meetings, identifying speakers, and spreading the word about our great event. Without these volunteers, this 112 year old Convention would not come together year after year.

Respectfully submitted,

Arthur Meadows
Convention Committee Chairman

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**PURPOSE**
Assist PAMIC’s Director of Education in planning the Annual Convention including speaker selection, locations and participation by other state trade associations.
The Eastern and Western Small Company Committee (formerly the Eastern and Western Group Committee) planned two very substantial roundtable events on April 16th and 17th, 2019. The Western Small Company meeting was held at the Doubletree by Hilton in Cranberry and the Eastern Small Company meeting was held at the Pine Barn Inn in Danville, PA.

The committee exists to serve the management of PAMIC’s smaller and remotely located companies on each side of the state. Here are the sessions that were covered:

“Legislative Update”

Ron Gallagher, President, PAMIC

Ron offered a legislative update to inform member companies on current bills and regulations that are impacting the insurance industry. He will cover PAMIC’s legislative agenda and answer any questions that attendees may have. This past April, his talking points included:

- Discussion on Protection of Insurer Securities Regulation
- Storm Chaser Proposal
- HO Policy Change at Renewal
- CGAD
- NAIC Cyber Act & PID Working Group
- Credit for Reinsurance

Update: Corporate Governance Annual Disclosure Briefing

Lisa Cosentino, Partner, Marcum LLP

As the date for filing this disclosure comes closer, Lisa gave an overview of Corporate Governance Annual Disclosure including:

- Overview of the statute requiring companies to file for each calendar year by June 1st, beginning in January of 2020.
- Format for filing in Pennsylvania

Company Roundtable Discussions:

Moderated by Bob Gage, Briar Creek Mutual Insurance & Eric Schmader, Farmers of Marble

In an open forum format, attendees from both sides of the state discussed issues including:

- Use of social media and technology in distribution channels to attract consumers in younger generations
- The use of PAMIC’s HR, Cyber, and Law Center via the PAMIC website
- Changes in attitudes and expectations of our insureds in regards to service and loss adjusting
- Student involvement- hiring needs, candidates, and the minor being developed at state universities for risk management
- Review of PAMIC partnering with the IA&B for the Meet the Mutuals event, and the benefit of companies marketing to agents

Thank you to the committee for their planning efforts to make this event so beneficial for their fellow PAMIC members.

Respectfully submitted,

Bob Gage & Eric Schmader
Eastern and Western Small Company Committee Co-chairmen

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COMMITTEE MEMBERS
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Ron Gallagher
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Stephen Harrington
Gen Re
Peter Henderson
Mason Claims
Ken Hugendubler
Baker Tilly
Patrick Hughes
deLuca Levine LLC
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Millville Mutual Insurance Company
Brittany Mlynek
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Michael Pioroni
Mutual Boiler Re
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RebarBernstiel
Judy Schmale
Mutual Boiler Re
Phil Schmoyer
Baker Tilly
John K. Smith, CPCU
Pennsylvania Lumbermens Mutual Insurance Company
John W. Stone
Gen Re Corporation
Andrea 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.
PAMIC continues to build on a long-standing tradition of providing quality educational opportunities through a network of exceptional insurance professionals. We are fortunate to have a dedicated committee that provides a wealth of experience, knowledge, and connections.

For the first time, PAMIC partnered with IA&B in 2019 to host a “Meet the Mutuals Day” prior to our Annual Spring Conference at the Nittany Lion Inn in State College on March 6th & 7th. Wednesday’s event included CE credits as well as an opportunity for independent agents to mingle with their Mutual Industry Friends, both new and old. Our member companies were encouraged to host a booth in the trade show which was open to all agents in attendance. The evening’s joint reception had more than 150 insurance professionals in attendance.

Our 2019 Annual Spring Conference on Thursday, March 7th, focused on “Bridging the Gap” and changing market dynamics facing insurers and agents. Topics included “The Art vs The Science of Claims & Underwriting”, “Analytics in Action: Underwriting Decision Support”, and a panel discussion with PAMIC President Ron Gallagher and IA&B President & CEO, Jason Ernest. Our keynote speaker, Dr. Robert Hartwig, Director of Risk & Uncertainty Management Center, Clinical Associate Professor Darla Moore School of Business, University of South Carolina provided an insightful discussion regarding industry results for 2018, key trends and changes as a result of the elections, and the impacts of a growing millennial workforce.

Our 2019 Executive & Board Roundtable was held at the Omni Bedford Springs Resort on June 13th, and focused on the Corporate Governance Annual Disclosure Report. The committee developed a comprehensive program in a format that provided access to experts in all sections of CGAD including: Corporate Governance Framework, Board Policies & Procedures, Practices for Directing Senior Management, and Critical Risks Areas. The day’s event was capped off with a panel of Mutual CEOs responding to issues relating to the development of the CGAD report and an overview of how each are preparing their organizations.

Thank you to PAMIC for the opportunity to provide leadership to the talented group of individuals that make up our Education Committee. A special thanks to Ron, Andrea, Brittany & Lora — a team that is committed to ensuring that PAMIC continues to offer valuable resources to its members. And finally, to all PAMIC members, thank you for what you do to support the mutual industry.

Respectfully submitted,
Evelyn Schronce
Education Committee Chairman

COMMITTEE CHAIRMAN
Evelyn Schronce, CPCU, CIC, AU, API
Mid-Atlantic Regional Manager
MMG Insurance
evelyn.schronce@mmgins.com

COMMITTEE MEMBERS
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Pennsylvania Lumbermens Mutual Insurance Company
Christine Ehresman
Hartford Steam Boiler Inspection & Insurance Company
Donald Eodice
Eodice Consulting LLC
Timothy Foy
Beazley Group
Robert A Gage
Briar Creek Mutual Insurance Company
Ron Gallagher
PAMIC
Jenna Greeby
Tuscarora Wayne Group of Companies
Sharon Hall
Zimmer Kunz, PLLC
Jessica Harlow
Mitchell Gallagher P.C.
Peter Henderson
Mason Claims
Patrick Hughes
deLuca Levine LLC
Jason A. Jacobs
Baker Tilly
Daniel Krane
Drinker Biddle & Reath LLP

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.
The Financial Management Committee held its annual seminar on September 6, 2018 at the Hershey Country Club. We are pleased that once again, approximately 100 participants attended the educational session. Below are the topics that were selected and presented at the seminar:

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:

- **PA Insurance Department’s Hot Topics**, presented by Joseph DiMemmo, CPA, Deputy Insurance Commissioner, PA Department of Insurance
- **Emerging Risks and Trends**, presented by Rick Hartmann III, ARE, Vice President and Broker, JLT RE
- **Tax Cuts and the Jobs Act**, presented by Carrie Small, Partner, Baker Tilly Virchow Krause, LLP
- **The Economic and Investment Outlook**, presented by Jon Heckscher, Senior Vice President and Director of Fixed Income and Investment Strategy, Pennsylvania Trust
- **Predictive Analytics: Practical Applications for Financial Managers**, presented by Leslie Marlo, Madison Consulting Group, and Lesley Bosniack, LT Analytics
- **Annual Statement Update**, presented by Scott Esworthy, Principal, Brown Schultz Sheridan & Fritz

A sincere thank you to all the sponsors that funded the event, including Gold sponsors Donegal Mutual Insurance, Cornerstone Advisors, Penn National Insurance, Harford Mutual, and The Philadelphia Contributionship. I also want to thank the committee members for their time this past year for planning a very successful event.

I have stepped down from my Chairman role, and Vincent Burke, Senior Advisor at Mazars USA, LLP has stepped in and will certainly do a fantastic job.

Respectfully submitted,

Kevin Tate  
Financial Management Committee Chairman

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Kevin Tate  
Chief Financial Officer  
The Philadelphia Contributionship  
kate@1752.com

**COMMITTEE MEMBERS**  
Stephen Bajan  
Saucon Insurance Company

Tim Bourdon  
New England Asset Management

Vincent Burke  
Mazars USA LLP

Jeffrey Clippingner  
Brown Schultz Sheridan & Fritz

Scott Esworthy  
Brown Schultz Sheridan & Fritz

Ron Gallagher  
PAMIC

Allison Haug  
Baker Tilly

Jonathan Heckscher  
Pennsylvania Trust

Jennifer Hefkin  
Mutual Benefit Group

Joshua Hoffman  
Goodville Mutual Casualty Company

Ken Hugendubler  
Baker Tilly

Kevin Karpuk, CFA  
Cornerstone Advisors Asset Management, Inc.

Matthew Kienholz  
Pennsylvania Lumbermens Mutual Insurance Company

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.

Brittany Mlynek  
PAMIC

Alexis Muench  
Tuscarora Wayne Group of Companies

Nathan Opperbeck  
Buffamante Whipple Buttafaro, P.C.

Kim Pierson  
Huggins Actuarial Services, Inc.

Jeffrey Pratt  
Millers Mutual Group

Timothy D. Rutledge, CPA  
Harford Mutual Insurance Company

Shawn Serfass, CPA  
Lititz Mutual Insurance Company

Anthony Stranix  
Mazars USA LLP

Henry J. Straub  
Brown Schultz Sheridan & Fritz

Andrea Stroble  
PAMIC

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**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.
The Government Affairs Committee has a very ambitious agenda for the coming years. The top priority is to address changes in the homeowner’s law that would allow specific policy changes at renewal without triggering a nonrenewal notice. To date, we have met with the Insurance Department 5 times and exchanged numerous emails and phone calls on this issue. The Department, while recognizing the need for policy forms and coverages to change still feels that the nonrenewal process is the best way to accomplish this change. PAMIC disagrees and argues that the current process not only halts innovation to serve consumers but is very anti-consumer by opening them up to the law of “unintended consequences” such as consumer confusion and rating/underwriting implications. Not only have we worked with the Department but have been very active with the General Assembly meeting with key leaders who recognize that the current scheme is outdated. PAMIC will be asking for our bill to be introduced summer 2019 for action in the Fall 2019 sessions.

Recent successes:

- PAMIC was instrumental in developing and advocating for the Exam Billing and Transparency law that went into effect last year. This law requires the Department to publish its use of vendors, including how much those vendors charge and to develop exam budgets allowing insurers to have a say in how to conduct exams efficiently. NAMIC is using this law as a model in other states.

- PAMIC ensured that “small insurer” safeguards are in place for the Corporate Governance Annual Disclosure, including developing a standard template and protections against using outside consultants to perform the regulatory reviews.

Other issues of significance include:

- PAMIC played a pivotal role in offering guidance and comment on the “Privacy Regulations” that had mandated annual notices to consumers. Recently, the Department adopted a new process that only requires a notice if consumers if your privacy policy changes.

- PAMIC supported a bill that limits liability to business owners engaged in “agritourism” activities. Agritourism is one of the fastest growing business opportunities for farmers, and this bill will allow this segment of the agricultural market to grow.

- PAMIC will be teeing up a bill that puts consumer safeguards around “storm chaser” contractors, mainly roofing and siding contractors, to help prevent consumer abuses.

I want to thank PAMIC staff and member volunteers that made the last 2-years the most successful in PAMIC’s long history. My tenure as Chair of this Committee is coming to an end in June 2020 and will be working to identify a new Chairperson for the Government Affairs Committee. The Chairman’s position is a 3-year commitment and also includes sitting on the PAMIC Board as a Director.

Respectfully submitted,
Daniel DeArment
Government Affairs Committee Chairman
This year in 2019, the Human Resources Committee held their 2nd annual Human Resources Symposium on May 16th at the Eden Resort and Suites in Lancaster, PA. The event was very well received and educated attendees on the following subjects:

- PAMIC’s most overlooked member benefit: the online HR, Law, and Cyber Center on the PAMIC website. Presented by Doug Dvorak, Vice President, Product Innovation at Environ, a live demo was used to show attendees how they can use the resource to prevent business issues including phishing scams, sexual harassment, discrimination, retaliation, and more.

- Changes coming to wage and hour requirements for employers: Adam Long, Labor and Employment Attorney at McNees Wallace & Nurick reviewed the proposed regulations from the U.S. Department of Labor and the PA Department of Labor.

- Finding Hidden Gems: a Q&A Session with an Executive Recruiting Firm: presented by Brian Schrift, Vice President of Insurance, The Carlisle Group. Brian answered real questions from the audience on how to attract quality talent in the insurance industry.

- Insurance Industry Employment Trends: an Update from the Insurance Information Institute, presented by Dr. Steven Weisbart, Vice President and Chief Economist. Dr. Weisbart discussed multi-decade employment trends and statistics for property/casualty, life/annuity, health (mainly medical expense) insurers, reinsurers, agents and brokers, and more.

- Student Panel: Gamma Iota Sigma Risk Management & Insurance Fraternity at St. Joseph’s University. Moderated by Michael Angelina, Executive Director of the Maguire Academy of Insurance & Risk Management, the student panel provided an array of insights from current students on challenges they face entering the workforce, and how companies can integrate new talent into their organization.

Special thanks to the Human Resources Committee for the time they allotted to plan and execute this symposium. I hope to continue building this event into an even more involved and well-attended seminar in 2020.

Respectfully submitted,
Kathleen Morris-Rosati
Human Resources Committee Chairman
Our PAMIC IT Committee goals are to provide educational support and foster the exchange of information, ideas, and emerging issues relating to information systems technology in the mutual insurance industry. We met those goals at last year’s annual IT conference, achieving outstanding results with over 95% of the participants stating a very good or excellent. 100% reported positive results on the session’s organization, representing the outstanding and support and collaboration between PAMIC staff and the Committee.

Topics discussed included an interactive session of panelist experts who shared IT staffing challenges and trends among the dynamics of a retiring workforce, incoming millennials, and new IT skills demand. We opened up the floor to attendees to share quick snippets of their current and upcoming projects, opportunities, and challenges while making connections with peers in this supportive network of insurance professionals. We gained insight into overall technology disruption from new digital distribution models being deployed. Finally, we discussed emerging data privacy regulations, status of the NAIC Data Security Model adoption, and other challenges for cyber security.

The diversity of topics and content at our Conference demonstrates the complexities (and excitement!) facing insurance technology professionals and our entire businesses today. Just five years ago, trends and topics centered around core modernization/legacy system migration. Our staffing and skills concerns were about who would replace our retiring Cobol programmers if we didn’t get our core systems projects done. Artificial Intelligence (AI) was something to be applied in a lab. And running your core systems in the cloud was just an article in a magazine. Today, major change is underway in every IT department. From the hybrid infrastructure of on-prem data centers connected to both private and public cloud, new core systems offering diversity and interconnectivity via micro-service architectures, robotic process automation (RPA) for workflow efficiency, chat bots for customer service, AI and predictive modeling at the point of underwriting, wearables and sensors for loss control, cyber threats thwarted by advanced security monitors, dev-ops supporting agile development … this is our new reality.

With so many areas to cover, this year’s conference will include interactive roundtable discussions organized by topics for participants to interact with colleagues, share ideas, and take note of peers who are also foraging into new adventures. We’ll have a specific session to demystify block chain itself and talk about the use cases for our industry currently under development. We’ll demonstrate various new technologies as they appear throughout the policy lifecycle. Finally, we’ll hear about developments from PA Insurance Department’s new Cybersecurity Incident Response Task Force.

In the short time as a PAMIC member and the IT Committee Chair, I have made many connections with individuals whom I now regularly collaborate. I know the technologies used by my peers. I know their challenges. And they know mine. As we often become more distracted by the very technologies we create, when our friends and colleagues are hidden behind text messages and conference calls, it’s a wonderful feeling to know that the connections we make with our Insurance IT neighbors once a year are lasting ones. PAMIC fosters this sense of community and I’m proud to be part of this very talented group of peer professionals right here in our very own Pennsylvania!

Respectfully submitted,
Erin L. Selfe
Information Technology Committee Chairman

PURPOSE
Responsible for planning and implementing a yearly Human Resources seminar and for monitoring issues and legal developments that affect the Mutual insurance industry.
The Legal Issues Committee is the newest committee created this past year to assist PAMIC and its members in reviewing, discussing and recommending policies that have a strong legal impact. The Committee’s main assignments include:

• Reviewing “Amicus Curie” requests on significant legal issues playing out in the courts, and before the Commissioner
• Reviewing and recommending statutory language on PAMIC and legislative bills that impact our industry
• Serving as a legal sounding Board for the PAMIC staff as it develops policy positions for the PAMIC Board and Committees.

Significant issues the Committee responded to include:

• Gallagher v. Geico dealing with stacking coverages when multiple policies are in place
• Venue Reform — working with our business partners to level the playing field regarding venue shopping
• Addressing numerous legislative proposals under the Workers’ Compensation system related to prescription drugs and drug formularies.

Like any new endeavor, the Legal Issues Committee is developing into a strong resource for PAMIC members and leadership.

Respectfully submitted,

Bob Long
Legal Issues Committee Chairman

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DiBella, Geer, McAllister & Best P.C.
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Stradley Ronon Stevens & Young, LLP
Robert Dodds
Penn Charter Mutual Insurance Company
Thomas French
Barley Snyder
Ron Gallagher
PAMIC
Joel Hopkins, Esq.
Saul Ewing Arnstein & Lehr LLP
Christopher Knight
Hawke McKeon & Sniscak LLP
Daniel Krane
Drinker Biddle & Reath LLP
Louis Long
Thomas, Thomas & Hafer
James Nealon
Erie Insurance Group
Adam Parsons, Esq.
Penn National Insurance
Mitch Thoreson
Donegal Insurance Group
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.
The Underwriting and Loss Prevention Workshop was held on November 8th, 2018 at the Hershey Country Club. I am pleased to report that almost 80 attendees registered, and thank you to Berkley Re Solutions for their Gold sponsorship and Travelers Boiler Re for their Bronze sponsorship of this event. Lastly, I would like to recognize the Underwriting & Loss Prevention Committee for their planning efforts. Thank you for all that you do.

The morning started off with a general session on Big Data and the Future of Underwriting, presented by Paul Tetrault, State and Policy Affairs Counsel, NAMIC. This presentation covered updates on regulator’s activities regarding the use of Big Data.

Then, for the first time ever at the Underwriting & Loss Prevention Workshop, two separate breakout sessions were offered- one for commercial lines and one for personal lines underwriting. Commercial lines topics included an emerging issues report from Sue Quimby of PSO, Inc, and a presentation on business auto from Joshua Linsey and Kevin Cawley of Donegal Insurance Group. Personal lines topics included Family and Farm Cyber Protection by Jeff Cron of Berkley Re, and an emerging issues report from Sue Quimby. Attendees could pick and choose which breakout sessions to attend and were still able to receive 5 continuing education credits.

In the afternoon, attendees rejoined together for a general session presented by Nils Deacon of MSO on the topic of Multi-Unit Common Hazards in Barns, Dwellings, Outbuildings, and Small businesses. The day was wrapped up as Ted Bowling and Dave Lewis of the Mutual Inspection Bureau provided their insights into Emerging Loss Control Issues.

Respectfully submitted,
Randy Fulmer
Underwriting & Loss Prevention Committee Chairman

PURPOSE
Provide quality educational seminars; roundtables, and forums designed to enhance professional skills in underwriting, loss control and related fields. Research and disseminate emerging underwriting/loss control techniques, issues and problems.
MEMBER COMPANIES

Allegany Insurance Group
www.alleganygroup.com

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

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

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www.cmregent.com

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www.fmiwv.com

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www.farmersofsalem.com

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www.frederickmutual.com

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www.friendscove.com

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www.gmfic.com

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www.juniatamutual.com

Lititz Mutual Insurance Company
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www.livingstonmutual.com

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www.millersmutualgroup.com

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www.millvillemutual.com

MMG Insurance
www.mmgins.com

Montour Mutual Insurance Company
www.linkedin.com/company/montour-mutual-insurance-co

Mutual Benefit Group
www.mutualbenefitgroup.com

Nazareth Mutual Insurance Company
nazarethmutual.com

NJM Insurance Company
NJM.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

Penn Charter Mutual Insurance Company
www.pennchartermutual.com

Penn National Insurance
www.pennnationalinsurance.com

Pennsylvania Lumbermens Mutual Insurance Company
www.plmilm.com

Pymatuning Mutual Fire Insurance Company
pymatuningmutual.com

Reamstown Mutual Insurance Company
www.rmins.com

Rockingham Casualty Company
www.rockinghamgroup.com

Saucon Insurance Company
www.sauconmutual.com

The Farmers Fire Insurance Company
www.farmersfire.com

The Philadelphia Contributionship
www.1752.com

Tuscarora Wayne Group of Companies
www.twmic.com

Utica First Insurance Group
uticafirst.com

Wall Rose Mutual Insurance Company
www.wallrose.com

West Branch Mutual Insurance Company

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

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Drinker Biddle & Reath LLP
www.drinkerbiddle.com

Fox Rothschild LLP
www.foxrothschild.com
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- **Meyer, Darragh, Buckler, Bebenek & Eck, PLLC**
  - www.mdbbe.com
- **Mintzer Sarowitz Zeris Ledva and Meyers**
  - www.defensecounsel.com
- **Mitchell Gallagher P.C.**
  - www.mitchellgallagher.com
- **Niles, Barton & Wilmer, LLP**
  - www.nilesbarton.com
- **Peters & Wasiliefski**
  - www.pwlegal.com
- **Post & Schell, P.C.**
  - www.postschell.com
- **Rebar Bernstein**
  - www.rebarbernstiel.com
- **Saul Ewing Arnstein & Lehr LLP**
  - www.saul.com
- **SCIPS.com, Inc**
- **Segmiller & Associates, P.C.**
  - segmend.com
- **Stradley Ronon Stevens & Young, LLP**
  - www.stradley.com
- **Thomas, Thomas & Hafer, LLP**
  - www.thtlaw.com
- **Timoney Knox**
  - www.timoneyknox.com
- **Walsh Barnes Collis & Zumpella**
  - www.walshlegal.net
- **Wayman Irvin & McAuley, LLC**
  - www.waymanlaw.com
- **Weber Gallagher**
  - www.wglaw.com
- **Yost & Tretta, LLP**
  - yosttretta.com
- **Zimmer Kunz PLLC**
  - www.zklaw.com

### CLAIMS ADJUSTING & FORENSICS

- **Atlantic Adjustment, Investigation & Consulting, LLC dba AAIC, LLC**
  - www.aaicllc.com
- **Barker Claims Service**
  - www.barkerclaims.com
- **Barry Issett & Associates**
  - www.barryisett.com
- **Castle Claims Service**
  - www.castleclaims.com
- **Curley Adjustment Bureau**
  - www.curleyadjustment.com
- **G.A. Myers Adjustment Company**
  - gamyersinc.com
- **James F. Valentine Inc**
  - fireinvestigations.com
- **Johns Eastern Company, Inc.**
  - www.johnseastern.com
- **Longacre Appraisal & Adjustment Services, Inc**
  - www.longacreadj.com
- **Mason Claims**
  - www.masonclaims.com
- **Priority Adjusters**
  - www.priorityadjusters.com
- **Roanoke Valley Claims Service**
  - www.RVCS.com
- **Sedgwick**
  - sedgwick.com
- **United Claims Service**
  - www.ucsadjusters.com

### INFORMATION TECHNOLOGY

- **BriteCore**
  - www.britecore.com
- **Enquiron**
  - www.enquiron.com
- **eZpay, LLC**
  - www.ezpayllc.com
- **Finys**
  - www.finys.com
- **Insurance Data Processing, Inc.**
  - www.idpnet.com
- **Jarus Technologies**
  - www.jarustechn.com
- **Marias Technology**
  - www.mariastechnology.com
- **Mutual Expert**
  - www.MutualExpert.com
- **Novarica**
  - novarica.com
- **PwC**
  - www.pwc.com
- **SCIPS.com, inc**
- **Town & Country Computer Services, LLC**
  - www.tccs-inspro.com
- **ValueMomentum**
  - www.valuemomentum.com
- **WaterStreet Company**
  - www.waterstreetcompany.com

### RESTORATION SERVICES

- **Accord Restoration**
  - www.accordrestoration.com
- **BELFOR Property Restoration**
  - www.belfor.com
- **Certified Restoration Drycleaning Network**
  - www.crdn.com
- **Firewater Response, LLC**
  - www.firewaterresponse.com
- **Mellon Certified Restoration Services**
  - www.melloncr.com
- **ServiceMaster Fire & Water Clean Up Services**
  - Svmfirewatercleanup.com

### AUDIT, FINANCE & ACCOUNTING

- **American Express Company**
  - www.americanexpress.com
- **Baker Tilly**
  - bakertilly.com
- **Boenning & Scattergood, Inc.**
  - www.boenninginc.com
- **Brown Schultz Sheridan & Fritz**
  - www.bssf.com
- **Buffamante Whipple Buttafaro, P.C.**
  - www.bwbcpa.com
- **Charter Lane Consulting**
  - www.cornerstone-companies.com
- **David L Miller, Ltd**
  - dlm-actuarial.com
- **EisnerAmper LLP**
  - www.eisneramper.com
- **Fitzpatrick, Leary & Szarko, LLC**
  - flscpasis.com
Member Companies

Griffin Financial Group
www.griffinfingroup.com

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

Marcum LLP
marcumllp.com

Mazars USA LLP
www.mazars.com

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.
usinsuranceaudit.com

OTHER INSURANCE SERVICES

American Association of Insurance Services
www.aaisonline.com

Capstone ISG, Inc.
www.capstoneisg.com

Copart
www.copart.com

Cornerstone Insurance Producers
www.cornerstoneinsurancepros.com

CTM Advisory
www.ctmadvisor.com

Huggins Actuarial Services, Inc.
hugginsactuarial.com

Insurance Services Office, Inc.
www.verisk.com

Insurance Subrogation Group, LLC
www.isgfocus.com

Insurance724
www.insurance724.com

J.S. Held
jsheld.com

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

Merlinos & Associates, Inc.
merlinosinc.com

MSO, Inc.
www.msonet.com

Mutual Inspection Bureau, Inc.
www.mibinc.com

Spartan Recoveries LLC
www.spartanrecoveries.com

Temporary Accommodations
www.tacares.com

The Carlisle Group
www.tcgrecruit.com

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

The Powderhorn Agency
www.powderhornagency.com

Todd Mitchell Associates
toddmitchell.com

Underwriters Rating Board
urbratingboard.com

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

Westmont Associates, Inc.
www.westmontlaw.com

REINSURER

Arch Re
www.archcapgroup.com

Beazley Group
beazley.com

Berkley Re Solutions
www.berkleyre.com

Gen Re Corporation
www.genre.com

Grinnell Mutual Reinsurance Company
www.grinnellmutual.com

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

Liberty Mutual Equipment RE
www.libertymutualgroup.com

Munich Re America
www.munichre.com

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

Shelter Reinsurance Company
shelterre.com

Swiss Re
www.swissre.com

Transatlantic Reinsurance Company
www.transre.com

Travelers Boiler Re
www.boilerre.com

REINSURANCE INTERMEDIARY

Aon Benfield, Inc.
www.aon.com

Beach GP
www.beachgp.com

BMS Intermediaries
www.bmsgroup.com

Guy Carpenter & Company, LLC
www.guycarp.com

Holborn Corporation
www.holborn.com

JLT Re
www.jltre.com

Willis Re
www.willistowerswatson.com

NATIONAL TRADE ASSOCIATION

American Property & Casualty Insurance Association
www.pciaa.net

National Association of Mutual Insurance Companies
www.namic.org
# Annual Meeting Agenda

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

1. **Call to Order (Chair)**

2. **Anti-Trust Statement (Chair)**  
   Ref. page 5

3. **Reading and acceptance of Minutes (Chair)**  
   Ref. page 26

4. **Chairman’s Report (Chair)**  
   Ref. page 6

5. **President’s Report (President)**  
   Ref. page 7

6. **Treasurer’s Report (Treasurer)**  
   Ref. page 10

7. **Committee Reports (Chair)**  
   Ref. page 12–21

8. **Recognition of Committee Chairs and retiring Board Members (Chair)**


10. **Recognition of PAMIC Honorary Members (Chair)**

11. **Memorial to departed members and friends (Chaplain)**  
    Ref. page 33

12. **Nomination for Officers and Directors (Immediate Past Chair)**  
    Ref. page 8
    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**
1. Call to Order and Roll Call: Chairman Underwood called the 111th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies to order at 1:35 pm. On the basis of convention registrations, Chairman Underwood found the presence of a quorum.

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

3. Reading and Acceptance of Minutes: Chairman Underwood 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 Underwood then requested a motion to accept the minutes of the July 31, 2017 Annual Meeting held at the Kalahari 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 Underwood thanked PAMIC for allowing him to serve as Chairman. Chairman Underwood also provided the membership with a summary of significant achievements in the areas of legislation, including the groundwork and coordination it took to get the transparency legislation passed, increased PAC contributions, monthly webinars, and ongoing college outreach urging younger generations to get interested in our industry.

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 2017/18. A motion to receive the Treasurer’s Report was made, properly seconded and unanimously agreed to be all members present.

7. Committee Reports: Chairman Underwood dispensed with Committee Reports by referring all members to the written reports contained in the Annual Report. Chairman Underwood 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 Underwood 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 Underwood congratulated retiring Board members, Nancy Early, Bob Lyons and Jeff Borkowski 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 Underwood 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 2017/18.

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

11. Nomination of Officers and Directors: On behalf of Immediate-Past Chairman Early, Chairman Underwood presented the candidates as Officers and Directors for the upcoming year. Richard Kelley was nominated as Chairman, Art Meadows as Chairman-Elect and Joseph Sloan as Treasurer, David Gauzsche as Vice-Chair, and Douglas Underwood as Immediate Past Chair. In addition, the following slate of candidates was nominated as directors for three-year terms: Mike Long, Nazareth Mutual, Eric Raski, Millville Mutual, Kirk Aguirre, Brickstreet Mutual, Jeff Wingard, Conemaugh Valley Mutual, John Smith, PLM, Daniel DeArment, Friends Cove Mutual, Robert Dodds, Littiz Mutual Insurance, John Foster, Penn National Insurance and Jonah Mull, Millers Mutual. Chairman Underwood opened the floor for additional nominations. Hearing none, Chairman Underwood accepted a motion to close nominations. A motion was made, properly seconded and unanimously voted to close nominations. Chairman Underwood 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 traktur to Immediate-Past Chairman Douglas Underwood, recognizing his year as Chairman. Immediate-Past Chairman Underwood then introduced incoming Chairman Richard Kelley.

13. Incoming Chairman Address: Incoming Chairman Kelley delivered kind words to Immediate-Past Chairman Underwood in regard to his leadership and service as PAMIC Chairman. Chairman Kelley mentioned he would like to keep the momentum going on accomplishments made in the past year. He offered a bright vision for the future of the mutual insurance industry and would like to continue to see active Board and membership involvement in all aspects of PAMIC and the mutual insurance industry.

14. Adjournment: Chairman Kelley 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 111th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies. The meeting adjourned at 2:10 pm on August 6, 2018.
PAC Annual Meeting Agenda
(Immediately following the 112th Annual Meeting)
August 5, 2019
Sheraton Pittsburgh Hotel at Station Square, Pittsburgh, PA

1. Call to Order (PAC Chair)

2. Anti-trust Statement (Chair) Ref. page 5

3. Reading and acceptance of Minutes (Chair) Ref. page 26

4. PAMIC PAC Update (Chair)

5. PAMIC PAC Treasurer’s Report (President)

6. Announcement of Grassroots Champions (Chair & President) Ref. page 30

7. Adjournment (PAC Chair)
1. **Call to Order and Roll Call:** PAC Chairman John Smith called the PAMIC Annual PAC Meeting to order at 2:15 PM on August 6, 2018. Based on convention registrations a quorum was present.

2. **Anti-Trust Statement:** PAC Chairman Smith advised the members of their duties under the anti-trust statement and provided the statement to all members present.

3. **Reading of Minutes:** Chairman Smith 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 Smith then requested a motion to accept the minutes of the July 31, 2017 Annual PAC Meeting held at the Kalahari 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 $46,000 — a high watermark for the PAC.

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 $46,000 in contributions to the PAC in FY2017/18. Sixty-two percent of the contributions came from individuals, compared to 39 percent in FY2016/17. President Gallagher also presented the members with the Contributor’s Report.

6. **Grassroots Champions Program:** President Gallagher provided an overview of the Grassroots Champions Program which encourages grassroots legislative response by PAMIC’s members. Chairman Smith then announced the Grassroots Champions indicating that there were 31 member companies that had achieved Grassroots recognition and that the following companies achieved platinum status: Erie Insurance Group, Farmers Mutual of Marble, Lititz Mutual Insurance, Mutual Benefit Group, Penn National Insurance, and The Philadelphia Contributionship.

7. **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 111th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies PAC Trustees. The meeting adjourned at 2:25 pm on August 6, 2018.
### List of PAMIC PAC Donors | July 2018–June 2019

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<th>Name</th>
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<td>William B.K Parry, Jr.</td>
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<td>William Schupp</td>
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## Grassroots Champions

### PLATINUM

- Erie Insurance
- Farmers Mutual Fire Insurance Company/Marble Goodville Mutual Casualty Company
- Lititz Mutual Insurance Company
- Penn National Insurance
- Pennsylvania Lumbermens Mutual Insurance Co.
- Windsor-Mount Joy Mutual Insurance Company

### GOLD

- Allegany Insurance Group
- Baker Tilly
- Millers Mutual Group
- MMG Insurance
- Mutual Benefit Group
- Nazareth Mutual Insurance Company
- PAMIC
- Tuscarora Wayne Group of Companies

### SILVER

- Briar Creek Mutual Insurance Company
- CM Regent Insurance Company
- Community Insurance Company
- The Cumberland Insurance Group
- Donegal Mutual Insurance Company
- Eodice Consulting LLC
- Farmers Mutual Fire Insurance Company / McCandless Twp.
- Frederick Mutual Insurance Company
- Friends Cove Mutual Insurance Company
- Gen Re
- Harford Mutual Insurance Co.
- Hartford Steam Boiler Inspection & Insurance Company
- IDP
- Millville Mutual Insurance Company
- NAMIC
- Priority Adjusters
- Saucon Insurance Company
- The Farmers Fire Insurance Company
- The Philadelphia Contributionship
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<td>Brown Schultz Sheridan &amp; Fritz</td>
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<td>Berkley Re Solutions</td>
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<td>BELFOR Property Restoration</td>
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<td>BMS Intermediaries</td>
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<tr>
<td>Boenning &amp; Scattergood, Inc.</td>
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<td>BriteCore</td>
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<td>Brown Schultz Sheridan &amp; Fritz</td>
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<td>Buffamante Whipple Buttafaro, P.C.</td>
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<tr>
<td>Capstone ISG, Inc.</td>
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<tr>
<td>Carey &amp; Grossi</td>
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<tr>
<td>Certified Restoration Drycleaning Network</td>
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<td>ConnorsO’Dell LLC</td>
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<tr>
<td>Cornerstone Advisors Asset Management, LLC</td>
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<tr>
<td>Crawford &amp; Company</td>
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<tr>
<td>Cumberland Mutual Fire Insurance Company</td>
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<tr>
<td>D.L. Dravis &amp; Associates</td>
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<tr>
<td>DiBella, Geer, McAllister &amp; Best P.C.</td>
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<tr>
<td>e2Value, Inc.</td>
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<td>EDT Engineers</td>
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<td>Encova Mutual Insurance Group</td>
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<tr>
<td>Farmers Fire Insurance Company</td>
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<td>Farmers Mutual Hail Insurance Co. of Iowa</td>
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<tr>
<td>Fioravanti Construction Services</td>
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<tr>
<td>Garvin-Allen Solutions Limited</td>
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<td>Grace &amp; Kennedy, PC</td>
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<td>Guidewire Software, Inc.</td>
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<td>Harford Mutual Insurance Company</td>
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<td>Holborn Corporation</td>
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<td>Houston Harbaugh, P.C.</td>
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<td>Insurance Data Processing, Inc.</td>
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<td>Law Office of George J. Grochala, Esq.</td>
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<td>Lititz Mutual Insurance Company</td>
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<tr>
<td>Longacre Appraisal &amp; Adjustment Services, Inc</td>
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<td>Madison Consulting Group, Inc.</td>
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<td>Maiden Re</td>
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<td>Margolis Edelstein</td>
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<td>Mark Irwin Associates, Inc.</td>
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<td>Mason Claims</td>
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<td>Merlinos &amp; Associates, Inc.</td>
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<td>Meyer, Darragh, Buckler, Bebenek &amp; Eck, PLLC</td>
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<td>Millers Mutual Group</td>
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<tr>
<td>Moreira &amp; Moreira, P.C.</td>
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<td>MSO, Inc.</td>
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<td>Mutual Benefit Group</td>
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<td>New England Benefit Management</td>
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<td>Optima Investigations</td>
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<td>Pa Defense Institute</td>
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<tr>
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<td>RGA Claims Management, Inc.</td>
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<td>Roanoke Valley Claims Service</td>
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<td>The Federal Home Loan Bank of Pittsburgh</td>
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<td>The Philadelphia Contributionship</td>
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<td>Thomas Thomas &amp; Hafer</td>
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<tr>
<td>Transatlantic Reinsurance Company</td>
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<tr>
<td>Travelers Boiler Re (Travelers Insurance Company)</td>
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<td>ViP Insurance Housing Options, Inc.</td>
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<tr>
<td>Wayman Irvin &amp; McAuley, LLC</td>
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<tr>
<td>Windsor Mount Joy Mutual Insurance Company</td>
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<tr>
<td>Work At Home Vintage Experts</td>
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<tr>
<td>Zimmer Kunz, PLLC</td>
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</tbody>
</table>
William R. Alexander
Mutual Benefit Group — Board of Directors
19 Years of Service

C. Richard Dimm
Juniata Mutual Insurance Company — Board of Directors
46 Years of Service

Robert C. Keaton
Pennsylvania Defense Institute — Legislative Liaison
5 Years of Service

N. Jeffrey Leonard
Juniata Mutual Insurance Company — Board of Directors
19 Years of Service
<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
<th>Location</th>
<th>Time (Eastern Standard Time)</th>
<th>Sponsor and Exhibitor Opportunities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Management Seminar</td>
<td>September 12, 2019</td>
<td>Hilton Harrisburg, Harrisburg, PA</td>
<td>8:00AM – 4:00PM</td>
<td>Sponsorship is available</td>
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<tr>
<td>Insurance Technology Trends Seminar</td>
<td>October 17, 2019</td>
<td>Harrisburg University of Science and Technology, Harrisburg, PA</td>
<td>8:00AM – 4:00PM</td>
<td>Sponsorship is available</td>
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<tr>
<td>Fall Western Small Company Meeting</td>
<td>October 22, 2019</td>
<td>Doubletree by Hilton Hotel Cranberry, Cranberry, PA</td>
<td>8:00 AM – 12:00PM</td>
<td>N/A</td>
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<tr>
<td>Fall Eastern Small Company Meeting</td>
<td>October 23, 2019</td>
<td>Pine Barn Inn, Danville, PA</td>
<td>8:00AM – 12:00PM</td>
<td>N/A</td>
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<tr>
<td>Underwriting and Loss Prevention Workshop</td>
<td>November 14, 2019</td>
<td>The Conference Center at Central Penn College, Summerdale, PA</td>
<td>8:00AM – 4:00PM</td>
<td>Sponsorship is available</td>
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<tr>
<td>Mutual Insurance Day</td>
<td>February 2020</td>
<td>Harrisburg, PA</td>
<td>8:00 AM - 3:00PM</td>
<td>N/A</td>
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<tr>
<td>Annual Spring Conference</td>
<td>March 11-12, 2020</td>
<td>Nittany Lion Inn, State College, PA</td>
<td>Multi – Day Event</td>
<td>Sponsorship is available</td>
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<tr>
<td>Claims Summit</td>
<td>April 7 – 8, 2020</td>
<td>Wyndham Gettysburg, Gettysburg, PA</td>
<td>Multi – Day Event</td>
<td>Sponsorship and Exhibitor Opportunities available</td>
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<tr>
<td>Spring Western Small Company Meeting</td>
<td>April 2020</td>
<td>Doubletree by Hilton Hotel Cranberry, Cranberry, PA</td>
<td>8:00AM – 12:00PM</td>
<td>N/A</td>
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<tr>
<td>Spring Eastern Small Company Meeting</td>
<td>April 2020</td>
<td>Pine Barn Inn, Danville, PA</td>
<td>8:00AM – 12:00PM</td>
<td>N/A</td>
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<tr>
<td>Executive and Board Roundtable</td>
<td>June 2020</td>
<td>Omni Bedford Springs Resort, Bedford Springs, PA</td>
<td>Multi – Day Event</td>
<td>Sponsorship is available</td>
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<tr>
<td>113th Mid-Atlantic Mutual Advantage Convention</td>
<td>August 9 – 11, 2020</td>
<td>The Greenbrier, White Sulphur Springs, WV</td>
<td>Multi-Day Event</td>
<td>Sponsorship and Exhibitor Opportunities available</td>
</tr>
</tbody>
</table>

*Monthly webinars listed on the PAMIC website.*