<table>
<thead>
<tr>
<th>Contents</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mission/Antitrust</td>
<td>3</td>
</tr>
<tr>
<td>Antitrust Policy</td>
<td>4</td>
</tr>
<tr>
<td>Chairman’s Report</td>
<td>5</td>
</tr>
<tr>
<td>President’s Report</td>
<td>6</td>
</tr>
<tr>
<td>Board of Directors</td>
<td>7</td>
</tr>
<tr>
<td>List of PAMIC Chairs</td>
<td>8</td>
</tr>
<tr>
<td>Treasurer’s Report</td>
<td>9</td>
</tr>
<tr>
<td>Budget Report</td>
<td>10</td>
</tr>
<tr>
<td>Committee Reports</td>
<td>11</td>
</tr>
<tr>
<td>Member Companies</td>
<td>23</td>
</tr>
<tr>
<td><strong>ANNUAL MEETING MATERIALS</strong></td>
<td></td>
</tr>
<tr>
<td>Annual Meeting Agenda</td>
<td>26</td>
</tr>
<tr>
<td>Annual Meeting Minutes</td>
<td>27</td>
</tr>
<tr>
<td>PAC Annual Meeting Agenda</td>
<td>28</td>
</tr>
<tr>
<td>PAC Annual Meeting Minutes</td>
<td>29</td>
</tr>
<tr>
<td>PAMIC PAC Donors</td>
<td>30</td>
</tr>
<tr>
<td>Grassroots Champions</td>
<td>31</td>
</tr>
<tr>
<td>In Memoriam</td>
<td>32</td>
</tr>
<tr>
<td>Event Schedule</td>
<td>33</td>
</tr>
<tr>
<td>Sponsors List</td>
<td>34</td>
</tr>
</tbody>
</table>
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.
While my time as your Chairman is coming to a close, PAMIC’s mission and vision are perpetual. Insurance companies in Pennsylvania and the surrounding Mid-Atlantic states have a rich and fascinating history. Many of these companies formed out of necessity to support the community and the neighboring homes, farms, and businesses. Competition, predictive analytics, and cloud technology were not at the forefront of the minds of the leaders of those companies. As the business of insurance became more complex, it became evident that having an association to support company needs was going to be significant.

PAMIC, in its 111th year, continues to successfully help our companies navigate through the many obstacles that we routinely face in an ever-changing environment.

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

Claims Committee
Bill Folmar, Donegal Mutual Insurance Company

Convention Committee
Richard Kelley, Donegal Mutual Insurance Company

Education Committee
Evelyn Schronce, MMG Insurance

Financial Management Committee
Kevin Tate, The Philadelphia Contributionship

Government Affairs Committee
Daniel DeArment, Friends Cove Mutual Insurance Company

Human Resources Committee
Kathleen Morris-Rosati, The Philadelphia Contributionship

Information Technology Committee
Erin Selfe, Pennsylvania Lumbermens Mutual Insurance Company

Underwriting & Loss Prevention Committee
Mark Crutcher, Lititz Mutual Insurance Company

Legal Issues Committee
Bob Long, Donegal Mutual Insurance Company

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

Nancy Early, Immediate Past Chairman, Allegany Insurance Group

Robert Lyon, Rockingham Casualty Company

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

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

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

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

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

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

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

"What is past is prologue."

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

**BOARD OF DIRECTORS**

**Douglas Underwood**  
Windsor Mt. Joy Mutual Insurance Company, Chairman

**Richard Kelley**  
Donegal Insurance Group

**Art Meadows**  
Panhandle Farmers Mutual Insurance Company of WV, Vice-Chair

**Joseph Sloan**  
Mutual Benefit Group, Treasurer

**Nancy Early**  
Immediate Past Chairman

**Jeff Borkowski**  
Brethren Mutual

**Mike Long**  
Nazareth Mutual

**Robert Lyon**  
Rockingham Casualty Company

**Eric Raski**  
Millville Mutual

**T. Kirk Aguirre**  
Brickstreet Mutual Insurance Company

**Jeff Wingard**  
Conemaugh Valley Mutual Insurance Company

**John Smith**  
PA/Indiana Lumbermens Mutual Insurance Company (PAC Chairman)

**Daniel DeArment**  
Friends Cove Mutual Insurance Company (Government Affairs Chairman)

**STAFF**

**Ron Gallagher**  
President

**Patricia Stroble**  
Director of Education & Events

**Vaughn Lawrence**  
Director, Communications & Technology

**Lora Sharp**  
Manager, Membership & Administration

**NOMINATED OFFICERS & DIRECTORS 2018–2019**

**Richard Kelley**  
Donegal Insurance Group, Chairman

**Art Meadows**  
Panhandle Farmers Mutual Insurance Company of WV, Chair-Elect

**David Gautsche**  
Goodville Mutual Casualty Company, Vice-Chair

**Joseph Sloan**  
Mutual Benefit Group, Treasurer

**Douglas Underwood**  
Windsor Mt. Joy Mutual Insurance Company, Immediate Past Chairman

**Mike Long**  
Nazareth Mutual

**Eric Raski**  
Millville Mutual

**T. Kirk Aguirre**  
Brickstreet Mutual Insurance Company

**Jeff Wingard**  
Conemaugh Valley Mutual Insurance Company

**John Smith**  
PA/Indiana Lumbermens Mutual Insurance Company (PAC Chairman)

**Daniel DeArment**  
Friends Cove Mutual Insurance Company (Government Affairs Chairman)

**Robert Dodds**  
Lititz Mutual Insurance Company

**John Foster**  
Penn National Mutual Insurance Company

**Jonah Mull**  
Millers Mutual Insurance Company
<table>
<thead>
<tr>
<th>Year</th>
<th>Chairman</th>
</tr>
</thead>
<tbody>
<tr>
<td>1907</td>
<td>B.K. Huntzinger</td>
</tr>
<tr>
<td>1908</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1909</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1910</td>
<td>R. Lantz</td>
</tr>
<tr>
<td>1911</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1912</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1913</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1914</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1915</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1916</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1917</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1918</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1919</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1920</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1921</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1922</td>
<td>C. R. Lantz</td>
</tr>
<tr>
<td>1923</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1924</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1925</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1926</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1927</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1928</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1929</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1930</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1931</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1932</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1933</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1934</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1935</td>
<td>Wilmer Crow</td>
</tr>
<tr>
<td>1936</td>
<td>H. H. Gilkyson, Jr.</td>
</tr>
<tr>
<td>1937</td>
<td>J. H. R. Timanue</td>
</tr>
<tr>
<td>1938</td>
<td>James E. Walter</td>
</tr>
<tr>
<td>1939</td>
<td>Milton E. Bowman</td>
</tr>
<tr>
<td>1940</td>
<td>Frank H. Varcoe</td>
</tr>
<tr>
<td>1941</td>
<td>Henry B. Gibbel</td>
</tr>
<tr>
<td>1942</td>
<td>Ira G. Walborn</td>
</tr>
<tr>
<td>1943</td>
<td>Paul W. Pearson</td>
</tr>
<tr>
<td>1944</td>
<td>Frank M. Fisher</td>
</tr>
<tr>
<td>1946</td>
<td>Archibald Kellock</td>
</tr>
<tr>
<td>1947</td>
<td>Frank W. Heller</td>
</tr>
<tr>
<td>1948</td>
<td>Henry H. Koser</td>
</tr>
<tr>
<td>1949</td>
<td>Miles V. Miller</td>
</tr>
<tr>
<td>1950</td>
<td>Raymond P. Spang</td>
</tr>
<tr>
<td>1951</td>
<td>George A. Willis</td>
</tr>
<tr>
<td>1952</td>
<td>Forrest J. Henry</td>
</tr>
<tr>
<td>1953</td>
<td>W. W. Dodson</td>
</tr>
<tr>
<td>1954</td>
<td>Frank Harris</td>
</tr>
<tr>
<td>1955</td>
<td>Charles H. Rich</td>
</tr>
<tr>
<td>1956</td>
<td>G. L. Conn</td>
</tr>
<tr>
<td>1957</td>
<td>Arthur N. Bowman</td>
</tr>
<tr>
<td>1958</td>
<td>Paul B. Albright</td>
</tr>
<tr>
<td>1959</td>
<td>A. N. Truxal</td>
</tr>
<tr>
<td>1960</td>
<td>Robert H. Witters</td>
</tr>
<tr>
<td>1961</td>
<td>E. Guy Bangs</td>
</tr>
<tr>
<td>1962</td>
<td>C. Jacob Speicher</td>
</tr>
<tr>
<td>1963</td>
<td>Ezra Harris</td>
</tr>
<tr>
<td>1964</td>
<td>C. Jacob Speicher</td>
</tr>
<tr>
<td>1965</td>
<td>Arthur A. Alderfer</td>
</tr>
<tr>
<td>1966</td>
<td>Linford E. Weiss</td>
</tr>
<tr>
<td>1967</td>
<td>John S. Child</td>
</tr>
<tr>
<td>1968</td>
<td>J. Donald Moyer</td>
</tr>
<tr>
<td>1969</td>
<td>Henry H. Gibbel</td>
</tr>
<tr>
<td>1970</td>
<td>Nellie A. Courtney</td>
</tr>
<tr>
<td>1971</td>
<td>J. Robert Peifer</td>
</tr>
<tr>
<td>1972</td>
<td>John J. Henry</td>
</tr>
<tr>
<td>1973</td>
<td>Charles E. Norris</td>
</tr>
<tr>
<td>1974</td>
<td>James W. Chadwick</td>
</tr>
<tr>
<td>1975</td>
<td>William Marquess</td>
</tr>
<tr>
<td>1976</td>
<td>William F. Swigart, Jr.</td>
</tr>
<tr>
<td>1977</td>
<td>Harold E. Detwiler</td>
</tr>
<tr>
<td>1978</td>
<td>Charles J. Clowes</td>
</tr>
<tr>
<td>1979</td>
<td>C. Emerson Woolever</td>
</tr>
<tr>
<td>1980</td>
<td>John Edward Hay</td>
</tr>
<tr>
<td>1981</td>
<td>Dwayne H. Stutzman</td>
</tr>
<tr>
<td>1982</td>
<td>Ronald G. Hughes</td>
</tr>
<tr>
<td>1983</td>
<td>John R. Keller</td>
</tr>
<tr>
<td>1984</td>
<td>Bradford W. Mitchell</td>
</tr>
<tr>
<td>1985</td>
<td>Thomas P. Taylor</td>
</tr>
<tr>
<td>1986</td>
<td>John L. Longnaker</td>
</tr>
<tr>
<td>1987</td>
<td>Mervin G. Holland</td>
</tr>
<tr>
<td>1988</td>
<td>Paul Radick</td>
</tr>
<tr>
<td>1989</td>
<td>Donald W. Marting</td>
</tr>
<tr>
<td>1990</td>
<td>David E. Hosler</td>
</tr>
<tr>
<td>1991</td>
<td>Corriell W. Stroup</td>
</tr>
<tr>
<td>1992</td>
<td>Calvin M. Mahaney</td>
</tr>
<tr>
<td>1993</td>
<td>M. Paige Raski</td>
</tr>
<tr>
<td>1994</td>
<td>Robert W. Runk</td>
</tr>
<tr>
<td>1995</td>
<td>Al Menger</td>
</tr>
<tr>
<td>1996</td>
<td>Bill Lee</td>
</tr>
<tr>
<td>1997</td>
<td>Herman Bontrager</td>
</tr>
<tr>
<td>1998</td>
<td>Jay Chadwick</td>
</tr>
<tr>
<td>1999</td>
<td>Jack Burke</td>
</tr>
<tr>
<td>2000</td>
<td>Mike Yeager</td>
</tr>
<tr>
<td>2001</td>
<td>Steve Sliver</td>
</tr>
<tr>
<td>2002</td>
<td>Phil Raub</td>
</tr>
<tr>
<td>2003</td>
<td>Ron McKinney</td>
</tr>
<tr>
<td>2004</td>
<td>Lynn Somogy</td>
</tr>
<tr>
<td>2005</td>
<td>Randy Shaw</td>
</tr>
<tr>
<td>2006</td>
<td>Rob Lyons</td>
</tr>
<tr>
<td>2007</td>
<td>Bob Fitzsimmons</td>
</tr>
<tr>
<td>2008</td>
<td>Ken Shutts</td>
</tr>
<tr>
<td>2009</td>
<td>Kevin Filler</td>
</tr>
<tr>
<td>2010</td>
<td>Henry R. Gibbel</td>
</tr>
<tr>
<td>2011</td>
<td>John Smith</td>
</tr>
<tr>
<td>2012</td>
<td>Steve Linkous</td>
</tr>
<tr>
<td>2013</td>
<td>Matthew Schnader</td>
</tr>
<tr>
<td>2014</td>
<td>Dan DeArment</td>
</tr>
<tr>
<td>2015</td>
<td>Robert Whitlock</td>
</tr>
<tr>
<td>2016</td>
<td>Robert Brandon</td>
</tr>
<tr>
<td>2017</td>
<td>Nancy Early</td>
</tr>
<tr>
<td>2018</td>
<td>Douglas Underwood</td>
</tr>
</tbody>
</table>
Treasurer’s Report

PAMIC INCOME FY 2017/2018 ACTUALS

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

JUL 1, 2017– JUN 25, 2018

PAMIC INCOME FY 2016/2017 ACTUALS

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

JUL 1, 2016– JUN 25, 2017

PAC INCOME FY 2017/2018 ACTUALS

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

JUL 1, 2017– JUN 25, 2018

PAC INCOME FY 2016/2017 ACTUALS

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

JUL 1, 2016– JUN 25, 2017
# PAMIC FY 2018/19 Budget

*(July 2018 – June 2019)*

## INCOME

<table>
<thead>
<tr>
<th>Description</th>
<th>Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate Member Dues</td>
<td>$95,000</td>
</tr>
<tr>
<td>Insurer Dues</td>
<td>$260,000</td>
</tr>
<tr>
<td>Registrations</td>
<td>$165,000</td>
</tr>
<tr>
<td>Premium Gold</td>
<td>$50,000</td>
</tr>
<tr>
<td>Flex Gold Income</td>
<td>$6,000</td>
</tr>
<tr>
<td>Interest Income</td>
<td>$3,500</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td>$579,500</td>
</tr>
</tbody>
</table>

## EXPENSES

<table>
<thead>
<tr>
<th>Description</th>
<th>Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance</td>
<td>$7,500</td>
</tr>
<tr>
<td>Legal Expenses</td>
<td>$9,000</td>
</tr>
<tr>
<td>Auditing</td>
<td>$7,500</td>
</tr>
<tr>
<td>Committee Expenses</td>
<td>$2,500</td>
</tr>
<tr>
<td>Paypal Fees</td>
<td>$6,000</td>
</tr>
<tr>
<td>Equipment Leases</td>
<td>$5,000</td>
</tr>
<tr>
<td>Rent and Cleaning</td>
<td>$31,000</td>
</tr>
<tr>
<td>Telephone &amp; Internet</td>
<td>$7,800</td>
</tr>
<tr>
<td>Subscriptions</td>
<td>$4,000</td>
</tr>
<tr>
<td>Travel Expenses</td>
<td>$15,000</td>
</tr>
<tr>
<td>Legislative Expenses</td>
<td>$10,500</td>
</tr>
<tr>
<td>Other Expenses</td>
<td>$10,750</td>
</tr>
<tr>
<td>Communications</td>
<td>$20,000</td>
</tr>
<tr>
<td>Educational Programs</td>
<td>$17,000</td>
</tr>
<tr>
<td>Outsourcing</td>
<td>$34,000</td>
</tr>
<tr>
<td>Sales Tax Expense</td>
<td>$1,900</td>
</tr>
<tr>
<td>Enhanced Services</td>
<td>$25,000</td>
</tr>
<tr>
<td>Personnel Expenses</td>
<td>$365,500</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$579,950</strong></td>
</tr>
</tbody>
</table>

**NET OPERATING INCOME**

$ -450
It was my honor and privilege to chair the 2018 Claims Summit. The Wyndham Gettysburg once again served as our host for a Summit with two full days of educational and networking opportunities.

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

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

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

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

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

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

Respectfully submitted,
Bill Folmar
Claims Committee Chairman

PURPOSE
Provide quality educational seminars; provide forums on claims questions. Research and disseminate relevant claims related information to the PAMIC membership.
This year PAMIC will host the 111th Mid-Atlantic Mutual Advantage Convention together with MAMIC, VAMIC, and WVAIC. PAMIC is happy to collaborate with these partners for an even bigger and better Convention filled with education, networking and advocacy.

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

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

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

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

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

Respectfully submitted,
Richard Kelley
Convention Committee Chairman

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

**COMMITTEE MEMBERS**
Holly April
Mutual Boiler Re

Jessica Arbittier
Guy Carpenter

Randall Carpenter
Grayson-Carroll-Wythe Mutual Insurance Co.

Steven Craig
Insurance Data Processing, Inc.

Ken Croarkin, CPA
EisnerAmper LLP

Nancy Early
Allegany Insurance Group/Conemaug

Jean Eshleman
Travelers Boiler Re (Travelers Insurance Company)

Kimberly Foltz
Brethren Mutual Insurance Company

William F. Fowler
Cumberland Mutual Fire Insurance Company

Randy Fulmer
Donegal Mutual Insurance Company

Ronald A. Gallagher, Jr.
PAMIC

Thomas J. Greenfield
Berkley Re Direct

Mary Harlee
Baltimore Equitable Insurance

Nunzio Irrera
Hartford Steam Boiler Inspection & Insurance Company

Jessica Kearney
Willis Re

Amber Liptack
Paul Davis Restoration

Carter Norton
Inland Mutual Insurance Company

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

Bob Ridinger
ValueMomentum

John Romano
Baker Tilly

John W. Stone
Gen Re Corporation

Patricia Strobles
PAMIC

Peter Thomson
Swiss Re

Douglas L. Underwood
Windsor Mount Joy Mutual Insurance Company

Robert G. Whitlock, Jr.
The Philadelphia Contributionship

Jeffrey Wingard, AIC, AINS
Allegany Insurance Group/Conemaug

Michael A. Yeager
Community Insurance Company

Stephen Yerger
Johns Eastern Company, Inc.

**PURPOSE**
Assist PAMIC’s Director of Education in planning the Annual Convention including speaker selection, locations and participation by other state trade associations.
The Eastern and Western Group Committees planned two stellar educational sessions on April 17 and 18th. The Eastern Group meeting was at the Pine Barn Inn and the Western Group meeting was held at the Park Inn in Indiana, PA.

Here are the sessions that were covered:

**“Business Continuity Overview”**
Donald Long, Manager, Business Continuity Planning, Internal Audit, Donegal Mutual
This presentation focused on Business Continuity planning and covered the following subjects:

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

**“Data Breach — A Full 360”**
Lisa Cosentino, Insurance Industry Practice Leader and Partner, Marcum LLP
This presentation discusses best practices, including current insurance regulations related to cyber data breaches and is broken down into four sections:

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

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

Respectfully submitted,
Robert A. Gage
Eastern & Western Group Committee Chairman

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

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

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

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

Respectfully submitted,
Evelyn Schronce
Education Committee Chairman

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

The Committee met in May of 2018 to review the survey feedback from the 2017 Seminar and to establish the agenda for the 2018 Financial Management Seminar which will be held on Thursday, September 8, 2018 at the Hershey Country Club. Consistent with past seminars, there will be six educational sessions offered covering the following range of topics:

- Regulatory Update — PA Department of Insurance
- Capital Markets and Economic Outlook
- Predictive Modeling
- Emerging Insurance Risks and Trends
- Tax Cuts and Jobs Act Update
- Annual Statement Update

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

Respectfully submitted,
Kevin L. Tate, CPA
Financial Management Committee Chairman

COMMITTEE CHAIRMAN
Kevin Tate
The Philadelphia Contributionship
ktate@1752.com

COMMITTEE MEMBERS
Stephen Bajan
Saucon Insurance Company
Tim Bourdon
New England Asset Management
Ronald A. Gallagher, Jr.
PAMIC
Allison Haug
Baker Tilly
Jonathan Heckscher
Pennsylvania Trust
Jennifer Hefkin
Mutual Benefit Group
Joshua Hoffman
Reamstown Mutual Insurance Company
Ken Hugendubler
Baker Tilly
Kevin Karpuk, CFA
Cornerstone Advisors Asset Management, Inc.
Daniel Krane
Drink Biddle & Reath LLP
Anthony A. Latini
Boenning & Scattergood, Inc.
John F. Marazzo
Pennsylvania Lumbermens Mutual Insurance Company
Steve Merrill
Buffamante Whipple Buttafaro, P.C.
Alexis Muench
Tuscarora Wayne Group of Companies
Nathan Opferbeck
Buffamante Whipple Buttafaro, P.C.
Jeffrey Pratt
Miller Mutual Group
Timothy D. Rutledge, CPA
Harford Mutual Insurance Company
Shawn Serfass, CPA
Lutz 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.
have had the honor to serve as the Chairman of PAMIC’s Government Affairs Committee over these past twelve months, and I am pleased to report that PAMIC has had numerous successes over the course of the year, with more poised for the future.

The Government Affairs Committee’s main event each year is Mutual Insurance Day (MID), which is traditionally a February event to coincide with the Governor’s budget address. This year was no exception and MID was held on February 5th as a single-day event. Members gathered in the morning to receive a regulatory update, and were equipped with knowledge on the legislative issues of greatest concern to PAMIC members. Those in attendance were honored to have Speaker of the House Turzai as the Keynote Speaker. In addition, PAMIC honored Representative Tina Pickett with the first annual PAMIC Legislator of the Year award, which she graciously accepted.

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

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

Beyond these very significant events and achievements, the Government Affairs committee meets monthly by conference call to discuss pending legislative issues, hot topics and address any new industry legislative or regulatory concerns of the members. I am proud to have served with the members of the Government Affairs Committee. Many thanks go out to each member who gave of their time and talents to serve in this important role!

Respectfully submitted,
Daniel W. DeArment
Government Affairs Committee Chairman

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

COMMITTEE MEMBERS
Allison Berensyak Karakis
FHLBank Pittsburgh
Erin Collins
National Association of Mutual Insurance Companies
Steven Davis
Stradley Ronon Stevens & Young, LLP
Robert Dodds, Esq
Lititz Mutual Insurance Company
Mark Dombrowski
Erie Insurance Group
Ronald A. Gallagher, Jr.
PAMIC
Lisa Katterman, Esq.
Penn National Insurance
Andrew Kirkner
National Association of Mutual Insurance Companies
Christopher Knight
Hawke McKeeon & Sniscak LLP
Jan A. Kozlowski
MSO, Inc.
Daniel Krane
Drinker Biddle & Reath LLP
Carl Anthony Maio, Esq.
Fox Rothschild LLP
Steve Merrill
Buffamante Whipple Buttafaro, P.C.
John Rodgers
NJM Insurance Company
Lora Sharp
PAMIC
Robert G. Shenk
Donegal Mutual Insurance Company
John K. Smith, CPCU
Pennsylvania Lumbermens Mutual Insurance Company
Michael Van Wagner
NJM Insurance Company
Deborah Wean
NJM Insurance Company
Bob White
CM Regent Insurance Company
Michael A. Yeager
Community Insurance Company

PURPOSE
Closely monitor insurance legislative and regulator and judicial developments and assess their impact on PAMIC membership. Respond appropriately to the issues. Assist in the development and maintenance of government affairs communications program with membership and foster and promote direct member communication.
The Human Resources Committee planned and implemented the first Human Resources Seminar, which was held on May 9, 2018 at the Sheraton Harrisburg/Hershey. The seminar was well attended, very interactive and featured excellent speakers who shared their experience and expertise on a number of very timely issues, including:

- “The Expectations of Millennials” presented by Rod Bourn, Professor of Professional Development at Harford Community College. Rod presented research findings about the Millennial generation and discussed how organizations can best integrate these young professionals into our business models.

- “Work at Home Vintage Experts (WAHVE)”, presented by Sharon Emek, Founder and CEO of WAHVE. Sharon discussed her company’s creative approach to providing “pretirees” to supplement the workforce of insurance organizations seeking experienced talent.

- “From Follower to Leader”, presented by Rob Dodds, Vice President, Legal Compliance, Lititz Mutual Insurance Company. Rob outlined the critical skills needed as people move from worker to manager.

- “Online HR Tools”, demonstration of the PAMIC Law and HR Center application by Doug Dvorak, Vice president, Enquiron.

- “#MeToo and You”, Catherine Walters, Esq. of Saul Ewing Arnstein & Lehr discussed how companies can assure they foster respectful work environments, including a review of the current legal framework for preventing harassment. Ms. Walters also provided guidance on navigating the issues related to Family and Medical Leave.

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

Respectfully submitted,

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

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

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

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

Respectfully submitted,
Erin L. Selfe
Information Technology Committee Chairman


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

Respectfully submitted,

Bob Long
Legal Issues Committee Chairman

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

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

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

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

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

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

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

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

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

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

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

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

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

Respectfully submitted,
Mark Crutcher
Underwriting & Loss Prevention Committee Co-Chairman

COMMITTEE CO-CHAIRMAN
Mark Crutcher
Lititz Mutual Insurance Company
mcrutcher@lititzmutual.com

COMMITTEE MEMBERS
Michael Dubin
Baker Tilly
Peter Henderson
Mason Claims
Douglas Rarig
Holborn Corporation
Randy Fulmer
Donegal Mutual Insurance Company
Joshua D. Mussmon
Donegal Mutual Insurance Company
Sharia Benn
Penn National Insurance
Jennifer Berger
Harford Mutual Insurance Company
Ronald A. Gallagher, Jr.
PAMIC
Carrie Nicewonger
Farmers Mutual Fire Insurance Company/Marble
Patricia Stroble
PAMIC
Missy Krepps
MNC, Inc.
Scott Rubenstein
Willis Re, Inc.
Bruce Tagg
Mutual Boiler Re
Suzanne Chrisemer
Penn National Insurance
Robert A Gage
Briar Creek Mutual Insurance Company
Robert Earlig, Jr.
Juniata Mutual Insurance Company
Christopher Strohl
The Philadelphia Contributionship
Kim Chapin
Gen Re Corporation
Kathleen Patton
Berkley Re Direct
Bob Ridinger
ValueMomentum

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

Allegany Insurance Group
www.alleganygroup.com

Allegany Insurance Group/Conemaugh
www.alleganygroup.com

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

Baltimore Equitable Insurance
www.baltimoreequitableinsurance.com

Bedford Grange Mutual Insurance Company
www.bedfordgrangeinsurance.com

Brethren Mutual Insurance Company
www.bmic.com

Briar Creek Mutual Insurance Company
www.briarcreekmutual.com

Brickstreet Insurance Company
www.brickstreet.com

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

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

CM Regent Insurance Company
www.cmregent.com

Community Insurance Company
www.lehighmutual.com

Cumberland Mutual Fire Insurance Company
www.cumberlandgroup.com

Donegal Mutual Insurance Company
www.donegalgroup.com

Erie Insurance Group
www.erieinsurance.com

Farmers & Mechanics Mutual Insurance Company
www.fmim.com

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

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

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

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

Frederick Mutual Insurance Company
www.frederickmutual.com

Friends Cove Mutual Insurance Company
www.friendscove.com

Goodville Mutual Casualty Company
www.goodville.com

Grange Mutual Fire Insurance Company
www.gmfic.com

Harford Mutual Insurance Company
www.harfordmutual.com

Interinsurance Exchange of the Automobile Club
www.AAA.com

Juniata Mutual Insurance Company
www.juniatamutual.com

Lititz Mutual Insurance Company
www.lititzmutual.com

Livingston Mutual Insurance Company
www.livingstonmutual.com

Millers Mutual Group
www.millersmutualgroup.com

Millville Mutual Insurance Company
www.millvilla.com

MMG Insurance
www.mmgins.com

Montour Mutual Insurance Company
www.clearfieldmutual.com

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

Motorists Mutual Insurance Company
www.motoristsmutual.com

Mutual Benefit Group
www.mutualbenefitgroup.com

Nazareth Mutual Insurance Company
www.nazarethmutual.com

NJM Insurance Company
www.NJM.com

Old Elizabeth Mutual Fire Insurance Company

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

Patrons Mutual Fire Insurance Company
www.patronsinsurance.com

Penn Charter Mutual Insurance Company
www.pennchartermutual.com

Penn National Insurance
www.pennnationalinsurance.com

Pennsylvania Lumbermens Mutual Insurance Company
www.plmilm.com

The Philadelphia Contributionship
www.1752.com

Pymatuning Mutual Fire Insurance Company
www.pymatuningmutual.com

Reamstown Mutual Insurance Company
www.reamstownins.com

Rockingham Casualty Company
www.rockinghamgroup.com

Saucon Insurance Company
www.sauconmutual.com

Tuscarora Wayne Group of Companies
www.twmic.com

Wall Rose Mutual Insurance Company
www.wallrose.com

West Branch Mutual Insurance Company

Windsor Mount Joy Mutual Insurance Company
www.windsormountjoy.com
LAW FIRM
Aaron & Prince  www.aaronandprince.com
Andracki, Sysak & Artman, P.C.  www.andrackilaw.com
Barley Snyder  www.barley.com
Bennett, Bricklin & Saltzburg LLC  www.bbs-law.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.dgmblaw.com
Drinker Biddle & Reath LLP  www.drinkerbiddle.com
Fox Rothschild LLP  www.frothschild.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.margolisandelstein.com
Marshall, Dennehey, Warner, Coleman & Goggin  www.marshalldennehey.com
McClatchy & Associates  www.mcclatchyassociates.com
Meyers, 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 & Wasilefski  www.pwlegal.com
Post & Schell, P.C.  www.postschell.com
Rebar Bernstiel  www.rebarbernstiel.com
Saul Ewing Arnstein & Lehr LLP  www.saul.com
Segmiller & Associates, P.C.  www.segmend.com
Stradley Ronon Stevens & Young, LLP  www.stradley.com
Thomas, Thomas & Hafer, LLP  www.ththlaw.com
Walsh Barnes Collis & Zumpella  www.walshlegal.net
Wayman Irvin & McAuley, LLC  www.waymanlaw.com
Yost & Tretta, LLP  www.yosttretta.com
Zimmer Kunz PLLC  www.zklaw.com

CLAIMS ADJUSTING & FORENSICS
Barker Claims Service  www.barkerclaims.com
Castle Claims Service  www.castleclaims.com
Curley Adjustment Bureau  www.curleyadjustment.com
G.A. Myers Adjustment Company  www.gamyersinc.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
Summit Claim Services, Inc.  www.summitclaims.com
Roanoke Valley Claims Service  www.RVCS.com
United Claims Service  www.ucsadjusters.com
Vericlaim, Inc.  www.vericlaiminc.com

INFORMATION TECHNOLOGY
BriteCore  www.britecore.com
Enquiron  www.enquiron.com
Finys  www.finys.com

Insurance Data Processing, Inc.  www.idpnet.com
Jarus Technologies  www.jarustech.com
Marias Technology  www.marias technology.com
Mutual Expert  www.mutualexpert.com
Novarica  www.novarica.com
PwC  www.pwc.com
SCIPS, inc  www.SCIPS.com, inc
Town & Country Computer Services, LLC  www.tccs-inspro.com
ValueMomentum  www.valuemomentum.com

RESTORATION SERVICES
Accord Restoration  www.accordrestoration.com
BELFOR Property Restoration  www.belfor.com
Certified Restoration Drycleaning Network  www.crdn.com
Firewater Response, LLC  www.firewaterresponse.com
Insurance Restoration Consultants  www.insrescon.com
Mellon Certified Restoration Services  www.melloncr.com
Paul Davis Restoration  www.pdr-pa.com
ServiceMaster Fire & Water Clean Up Services  www.svmfirewatercleanup.com

AUDIT, FINANCE & ACCOUNTING
Baker Tilly  www.bakertilly.com
Boenning & Scattergood, Inc.  www.boenninginc.com
Brown Schultz Sheridan & Fritz  www.bssf.com
Buffamante Whipple Buttafaro, P.C.  www.bwbcpa.com
Clearfield Mutual Insurance Company  www.clearfieldmutual.com
Member Companies

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

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

EisnerAmper LLP
www.eisneramper.com

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

Griffin Financial Group
www.griffinfinancialgroup.com

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

Marcum LLP
www.marcumllp.com

Morgan Stanley
www.morganstanleyfa.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
www.usinsuranceaudit.com

WithumSmith + Brown
www.withum.com

OTHER INSURANCE SERVICES
American Association of Insurance Services
www.aaisonline.com

ALE Solutions Inc.
www.alesolutions.com

The Carlisle Group
www.tcgrecruit.com

Copart
www.copart.com

Cronin Consulting Services, Inc
www.CroninConsulting.com

Eodice Consulting LLC
www.eodiceconsulting.com

EVO eZpay, LLC.
www.goevoezpay.com

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

Huggins Actuarial Services, Inc.
www.hugginsactuarial.com

Insurance 724
www.insurance724.com

Insurance Services Office, Inc.
www.verisk.com

Insurance Subrogation Group, LLC
www.isgfocus.com

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

LT Analytics LLC www.itanalytics.com
Capstone ISG, Inc.
www.capstoneisg.com

MSO, Inc.
www.msonet.com

Mutual Inspection Bureau, Inc.
www.mibinc.com

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

SC Robinson Consulting Services, LLC
www.scrobinsonconsulting.com

Spartan Recoveries LLC
www.spartanrecoveries.com

Temporary Accommodations
www.tacares.com

Underwriters Rating Board
www.urbratingboard.com

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

Westmont Associates, Inc.
www.westmontlaw.com

Maiden Re
www.maiden.bm/

Munich Re America
www.munichre.com

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

Shelter Reinsurance Company
www.shelterre.com

Swiss Re
www.swissre.com

Transatlantic Reinsurance Company
www.transre.com

Travelers Boiler Re (Travelers Insuranc
www.boilerre.com

REINSURANCE INTERMEDIARY
Aon Benfield, Inc.
www.aon.com/reinsurance

Beach GP
www.beachandassociates.com

Guy Carpenter & Company, LLC
www.guycarp.com

Holborn Corporation
www.holborn.com

JLT Re
www.jltre.com

Willis Re
BMS Intermediaries
www.bmsgroup.com

NATIONAL TRADE ASSOCIATION
National Association of Mutual Insurance Companies
www.namic.org

REINSURER
Beazley Group
www.beazley.com

Berkley Re Direct
www.berkleyre.com/solutions

Gen Re Corporation
www.genre.com

Global Group
www.mutualboilerre.com

Grinnell Mutual Reinsurance Company
www.grinnellmutual.com

Hartford Steam Boiler Inspection & Insurance Company
www.hsb.com
Annual Meeting Agenda
August 6, 2018
Baltimore Waterfront Marriott • Baltimore, MD

1. Call to Order (Chair)

2. Anti-Trust Statement (Chair) Ref. page 4

3. Reading and acceptance of Minutes (Chair) Ref. page 27

4. Chairman’s Report (Chair) Ref. page 5

5. President’s Report (President) Ref. page 6

6. Treasurer’s Report (Treasurer) Ref. page 9

7. Committee Reports (Chair) Ref. page 11–22

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

9. Ratification of 2017/2018 action of the Officers, Directors, and Committees (Chair)

10. Recognition of PAMIC Honorary Members (Chair)

11. Memorial to departed members and friends (Chaplain) Ref. page 32

12. Nomination for Officers and Directors (Immediate Past Chair) Ref. page 7
   a. Vote for Nominated Officers and Directors (Chair)

13. Recognition of Immediate Past Chair (President) and incoming Chair (Chair)

14. Incoming Chair Address

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

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

3. **Reading and Acceptance of Minutes:** Chairman Early requested a motion to dispense with the reading of the minutes. A motion was made, seconded and unanimously voted on by all members present to dispense with the reading of the minutes and to receive the minutes as presented. Chairman Early then requested a motion to accept the minutes of the August 8, 2016 Annual Meeting held at the Omni Homestead Resort. After careful consideration, a motion was made, properly seconded and unanimously voted on by all members present to accept the minutes.

4. **Chairman’s Report:** Chairman Early thanked PAMIC for allowing her to serve as Chairman. Chairman Early also provided the membership with a summary of significant achievements in the areas of program attendance, PAC contributions, The Institutes, MSO and grassroots efforts.

5. **President’s Report:** President Gallagher dispensed with the reading of the President’s Report and advised all members present to review the handout in the Annual Report for specifics related to the President’s Report. He thanked the Board for their guidance, trust and confidence over the past year. President Gallagher focused the remainder of his message on future activities at PAMIC including expanding membership and development of new seminars and webinars that will add value to the membership. A motion to receive the President’s Report was made, properly seconded and unanimously agreed to be all members present.

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

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

8. **Recognition of Committee Chairmen and Retiring Board Members:** Chairman Early thanked all of the Committee Chairs for their hard work over the previous year in providing outstanding educational programs to PAMIC’s members and the mutual industry in general. Chairman Early congratulated retiring Board members, Mike Yeager, Bob Brandon, Charles Stapleton and Steve Firko for their outstanding service and thanked them for their hard work and dedication to the mutual insurance industry and to PAMIC, and for making the past year a great year for the organization.

9. **Ratification of Actions of the Officers, Directors and Committees:** Chairman Early requested a motion from the members to ratify the actions of all the officers, directors and committees of PAMIC. A motion was made, appropriately seconded and unanimously voted on by all members to ratify the actions of the officers, directors and committees for the fiscal year 2016/17.

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

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

12. **Recognition of Immediate Past Chairman and Incoming Chairman:** President Gallagher presented the traditional fraktur to Immediate-Past Chairman Nancy Early, recognizing her year as Chairman. Immediate-Past Chairman Early then introduced incoming Chairman Douglas Underwood.

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

14. **Adjournment:** Chairman Underwood made a request for a motion to adjourn the Annual Meeting. A motion was made, properly seconded and unanimously voted on by all members to adjourn the 110th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies. The meeting adjourned at 1:45 pm on July 31, 2017.
PAC Annual Meeting Agenda
(Immediately following the 111th Annual Meeting)

August 6, 2018
Baltimore Waterfront Marriott • Baltimore, MD

1. Call to Order (PAC Chair)

2. Anti-trust Statement (Chair)  Ref. page 4

3. Reading and acceptance of Minutes (Chair)  Ref. page 29

4. PAMIC PAC Update (Chair)

5. PAMIC PAC Treasurer’s Report (President)

6. Announcement of Grassroots Champions (Chair & President)  Ref. page 31

7. Adjournment (PAC Chair)
1. **Call to Order and Roll Call:** PAC Chairman Michael Yeager called the PAMIC Annual PAC Meeting to order at 1:50 PM on July 31, 2017. Based on convention registrations a quorum was present.

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

3. **Reading of Minutes:** Chairman Yeager requested a motion to suspend the reading of the minutes. A motion was made, appropriately seconded and unanimously voted on by all members present to dispense with the reading of minutes. Chairman Yeager then requested a motion to accept the minutes of the August 8, 2016 Annual PAC Meeting held at the Omni Homestead Resort. After careful consideration, a motion was made, properly seconded and unanimously voted on by all members present to accept the minutes.

4. **PAMIC PAC Update:** President Gallagher presented an update on the PAMIC PAC advising that the PAC raised $43,000 — a high watermark for the PAC, which amounts to a 38 percent increase in contributions.

5. **PAMIC PAC Treasurer’s Report:** President Gallagher presented the Treasurer’s Report to all members present. The Treasurer’s Report shows that the PAC received $43,000 in contributions to the PAC in FY2015/16. During the three years of Chairman Yeager’s tenure the PAC raised over $105,000 in contributions. The average giving increased from $90 per donor to $220 per donor over those three years. President Gallagher also presented the members with the Contributor’s Report.

6. **Incoming Chairman and PAMIC PAC Goals:** Incoming Chairman John Smith of PA Lumbermens Mutual thanked outgoing Chairman Yeager for his service over the past three years. Incoming Chairman Smith set a goal for the PAMIC PAC to raise $50,000 in FY2017/2018.

7. **Grassroots Champions Program:** President Gallagher provided an overview of the Grassroots Champions Program which encourages grassroots legislative response by PAMIC’s members. President Gallagher then announced the Grassroots Champions indicating that there were 25 member companies that had achieved Grassroots recognition and that the following companies achieved platinum status: Farmers Mutual of Marble, Lehigh Mutual Insurance and Lititz Mutual Insurance. Each received a certificate and a complimentary registration for the 110th annual convention.

8. **Adjournment:** Chairman Smith made a request for a motion to adjourn. A motion was made, properly seconded and unanimously voted on by all members to adjourn the 110th Annual Meeting of the Pennsylvania Association of Mutual Insurance Companies PAC Trustees. The meeting adjourned at 2:05 pm on July 31, 2017.
List of PAMIC PAC Donors

Richard Andracki
Brittney Bagiardi
Stephen Bajan
Stephen Banko, Jr.
Ricky Barefoot
Wendy Basehoar
Charles Basta
Dennis Beck
Lou Berteotti
Maria Bigeleisen
Brian Black
Brian Boilinger
Tim Bourdon
Robert Brandon
Donna Brick
Scott Burgess
Vincent Burke
Tonya Burroughs
Jay Chadwick
Christopher Clark
Erin Collins
Elizabeth Confair
Mark Crutcher
Melanie Culp
Mark Cummins
Dan DeArment
Robert Dodds
Lee Dowgiewicz
Michael Dubin
Robert Earlge, Jr.
Nancy Early
Christine Ehresman
Donald Eodice
Jean Eshelman
Stephen Firko
Steven Fisher
Robert Fitzsimmons
Matt Ford
Lawrence Fortin
Tim Foy
Richard Gable
Ron Gallagher
Gregory Gaudio
Henry H. Gibbel
Henry R. Gibbel
John R. Gibbel
James Gibbons
Sheilla Gjvre
Debra Goodling-Kime
Paul Goodwin
James Gorske
Bob Graebner
Kim Gray
William Gray
Thomas Greenfield
Cyril Greenya
Tommy Halcom
William Hamilton
John Hanna
Dana Hartle
Timothy Havice
Peter Henderson
Janis Herschkowitz
Scott Hinz
Kristina Hinz
Kim Hollaender
Steven Holsinger
Sean Hoskinson
Bruce Jackson
John E. Johnson
Brian Junod
David Kafes
Frank Kapish
Richard Kelley
Tricia Kilrain
Timothy Kirk
Marian Krick
Bala Kumar
Christian LaBletta
R. Joseph Landy
Richard Lane
Dave Lavery
Susan Leitzel
Ransley Lennon
Mike Lent
Jeff Leonard
Steven Linkous
Byron Long
Judy Loy
Stephen Loy
George Ludwig
Donald Manley
John Marazzo
Joseph McGurrin
Michael McLaughlin
Art Meadows
Charles A. Michael, Jr.
Steven Moore
Marianne Morosko
Jonah Mull
Shelby W. Napoli
Mark Newmister
Nancy Newmister
Kevin O’Brien
Steve O’Connor
Christopher Oehrle
Scott Orndorff
Sandra Orndorff
Erie Insurance PAC
Penn National/Inservco PAC
Robert Packer
William B.K. Parry, Jr.
Brenda Peremes
Jeffrey Pratt
Caroline Raneri
Eric Raski
Phil Reynolds
Robert Ridinger
Andrew Ripic, III
Anthony Rizutto
Todd Salsman
Larry Sauder
Eric Schmader
Matthew Schnader
William Schupp
David Schweitzer
Scott Lutz
Erin Selfe
Shawn Serfass
James Shannon
Robert Shenk
Troy Sherin
Steve Sliver
Joe Sloan
Anna Smerkar
Dan Smith
John K. Smith
Aaron Smuda
John Smyrl
Lydia Stephan
John Stone
Hank Straub
Elizabeth Swank
Andrew Sysak
Rita Taylor
Brian Tobin
Doug Underwood
George Utter
Bill Valdespino
Frances Vaughn
Samantha Walski
Stephanie Watts
Geraldine Weaver
Allen M. Wenger
Robert Whitlock
Jeff Wingard
Michael Yeager
Greg Young
Brenda Young
Allen Zdroik
Susan Zdroik
Heather Zellers
Grassroots Champions

**PLATINUM**

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

**GOLD**

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

**SILVER**

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

### PREMIUM GOLD SPONSORS

- **Baker Tilly**
  - Accountants and Advisors

- **Donegal Insurance Group**

- **Gen Re**

- **Guy Carpenter**

- **Marcum Accountants & Advisors**

- **Munich RE**
  - Hartford Steam Boiler

- **Mutual Boiler Re**
  - Member of the FM Global Group

- **ILM**

- **Swiss Re**

- **WillisRe**
In Memoriam

Joseph J. Janton  
Pennsylvania & Indiana Lumbermens Mutual Insurance Company • Treasurer  
Years of Service 38

Eleanor Butanavage  
Pennsylvania & Indiana Lumbermens Mutual Insurance Company • Data Processing Specialist  
Years of Service 24

C. Richard Pumphrey  
Pennsylvania & Indiana Lumbermens Mutual Insurance Company • Business Development Representative  
Years of Service 13

Patrick P. Bangs  
Mutual Benefit Group • Vice President, Field Operations  
Years of Service 20

James Chadwick  
Tuscarora Wayne Group of Companies • President & CEO  
Years of Service 37

Harold Sleime  
Municipal Mutual Insurance Company • Underwriter  
Years of Service 40

John Z. Stump, Jr.  
Juniata Mutual Insurance Company • Employee/Board Member  
32 years of service

Becky Wheeler  
Inland Mutual Insurance Co. • Underwriter  
Years of Service 42
<table>
<thead>
<tr>
<th>Name</th>
<th>Date</th>
<th>Time</th>
<th>Location</th>
<th>Exhibitor Opportunities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Management Seminar</td>
<td>September 6, 2018</td>
<td>8:00 a.m.–4:00 p.m.</td>
<td>Hershey Country Club</td>
<td></td>
</tr>
<tr>
<td>Western Group Meeting</td>
<td>October 2018</td>
<td>8:00 a.m.–noon</td>
<td>Indiana, PA</td>
<td></td>
</tr>
<tr>
<td>Eastern Group Meeting</td>
<td>October 2018</td>
<td>8:00 a.m.–noon</td>
<td>Danville, PA</td>
<td></td>
</tr>
<tr>
<td>Insurance Technology Trends Seminar</td>
<td>October 24, 2018</td>
<td>8:00 a.m.–4:00 p.m.</td>
<td>Hershey Country Club</td>
<td></td>
</tr>
<tr>
<td>Underwriting &amp; Loss Prevention Seminar</td>
<td>November 8, 2018</td>
<td>8:00 a.m.–4:00 p.m.</td>
<td>Hershey Country Club</td>
<td></td>
</tr>
<tr>
<td>Volunteer Recognition Luncheon</td>
<td>December 7, 2018</td>
<td>11:00 a.m.–2:00 p.m.</td>
<td>Hershey Country Club</td>
<td></td>
</tr>
<tr>
<td>Mutual Insurance Day</td>
<td>February 2019</td>
<td>9:00 a.m.–5:00 p.m.</td>
<td>Harrisburg Hilton</td>
<td></td>
</tr>
<tr>
<td>Annual Spring Conference</td>
<td>March 6–7, 2019</td>
<td>8:00 a.m.–3:00 p.m.</td>
<td>Nittany Lion Inn</td>
<td></td>
</tr>
<tr>
<td>Claims Summit</td>
<td>April 9–10, 2019</td>
<td>8:00 a.m.–4:00 p.m.</td>
<td>Wyndham Gettysburg</td>
<td>Yes</td>
</tr>
<tr>
<td>Western Group Meeting</td>
<td>April 2019</td>
<td>8:00 a.m.–noon</td>
<td>Indiana, PA</td>
<td></td>
</tr>
<tr>
<td>Eastern Group Meeting</td>
<td>April 2019</td>
<td>8:00 a.m.–noon</td>
<td>Danville, PA</td>
<td></td>
</tr>
<tr>
<td>Executive &amp; Board Roundtable</td>
<td>June 2019</td>
<td>8:00 a.m.–4:00 p.m.</td>
<td>Omni Bedford Springs</td>
<td></td>
</tr>
<tr>
<td>Mid-Atlantic Mutual Advantage Convention</td>
<td>August 5–7, 2019</td>
<td>Multiple</td>
<td>Sheraton Station Square, Pittsburgh</td>
<td>Yes</td>
</tr>
</tbody>
</table>