General Information

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

OUR 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.

OUR 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.

PAMIC’S CORE 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
Chairman’s Report

As I approach the final weeks of my year as PAMIC’s Chairman, it’s hard not to spend some time reflecting. It has been quite a year as we have transitioned PAMIC leadership. We have a new President, a new office and many new ideas. Yet through it all, we continue to offer our membership the education, networking and advocacy that have become the foundation of the association.

The year kicked off with a terrific convention at the Hotel Hershey. I would like to thank all of the members of the Convention Committee, as well as the PAMIC staff, who worked very hard to ensure that the 2013 convention was a success. Part of last year’s convention included a presentation by Chairman-Elect Bob Whitlock that outlined the Board’s succession planning proposal that would transition the association to new leadership as part of the planned retirement of President, Steve Elliott. The Board sought feedback from the membership prior to acting, which overwhelmingly supported the plan to find a direct successor.

Almost immediately following Convention, your Board reconvened and continued the hard work of implementing that succession plan. Through many months of drafting, advertising and interviewing, Bob Whitlock, Matthew Schnader and I worked to narrow the pool of candidates to three finalists. From that final three, we chose and hired PAMIC’s new President, former Pennsylvania Insurance Department Deputy Commissioner Ron Gallagher. I’m very pleased to say that the response from our membership has been universally positive.

Ron began his official duties on March 10th, but began working toward the transition from the moment he accepted our offer to be PAMIC’s next President. Ron and I worked closely in those initial months, and when he officially assumed the office of President, Ron had a 100-day plan and was ready to execute it. At the same time, we were preparing to say goodbye to our long-time friend and PAMIC President, Steve Elliott. Steve served PAMIC with dedication and skill for 15 years, and deserves the gratitude of all of our membership. On behalf of our membership, I would like to extend a heartfelt “thank you” to Steve for his distinguished service.

Although many things have changed at the PAMIC offices, one thing hasn’t changed — PAMIC’s commitment to its members. That commitment has been the focus of all of the committees that continue to plan, prepare and execute some of the very best educational offerings. I would like to thank our Chairman-Elect and Convention Committee Chairman, Bob Whitlock. With his hard work and with the efforts of his committee members, this promises to be the best Mid-Atlantic Mutual Advantage Convention yet. In addition, I would be remiss if I didn’t thank my Board of Directors, as well as our Immediate Past Chairman, Matthew Schnader, and all of the committee Chairs and committee members. Without the time, talents and hard work of all of these people, this association could not serve its membership in the very meaningful way that it does.

It has been my honor to serve as your Chairman for this year, and I look forward to seeing all of you in the years to come.

Dan DeArment
President/CEO
President’s Report

This is my first President’s report since assuming leadership from Steve Elliott in March 2014. Steve spent 15 years of his career servicing the needs of PAMIC members and has performed with eloquence, excellence, and professionalism. Under Steve’s leadership PAMIC is in a strong financial position. Thank you, Steve!

I am excited about the opportunity allowing me to improve and enhance the services PAMIC offers. The board has given me creative freedom to implement many of the ideas and concepts that I have developed in my prior career as a deputy insurance commissioner and as reserve officer with United States Air Force where my management experience, creativity with information systems and a solid customer service background.

There are two strategic initiatives creating the strong foundation PAMIC built since its beginnings in 1907. These two strategic initiatives are enhancing our educational programs and our communication programs. PAMIC staff is working with numerous related industry trade associations that all have a common goal in servicing our industry and educating our workforce. Additionally, we are all developing programs to attract new people into the industry. We will be working with The Academy of Risk Management at St. Joseph’s University to attract, retain and develop young talent building off the foundations that were created with PAMIC’s former Educational Foundation. We will also be working with other related organizations such as the Insurance Society of Philadelphia to begin offering programs throughout the state and to offer those classes using modern delivery methods including Web-based tools. We are also looking to partner with the National Association of Mutual Insurance Companies to help educate our policymakers in government including the Executive branch, the State House of Representatives and the State Senate on issues important to us and our industry. Lastly, a new committee will be forming that will focus on the third leg of insurance regulation – Market Regulation. We currently have a very strong Financial Management Committee and a Underwriting and Loss Prevention Committee which creates the other two legs upon which we operate.

During my initial few weeks on board PAMIC, I had the opportunity to move the offices which provided me insight into the history of our organization and it’s previous communications programs. I had a chance to read and archive publications that had come out of this office for the past 107 years. Many of these publications are very professional in its production and content.

I’m looking to build upon that tradition as well by supplementing our current publications with more relevant materials. You likely noticed that I am now publishing PAMIC 360 twice a month providing a snapshot of what’s going on at PAMIC. We also are going to continue to publish the PAMIC Pulse with a stronger emphasis on professional content as well as news about the member companies. Our website will continue to expand and become a “destination” website for our members by making it interactive and filled with timely and useful information. To assist the PAMIC staff, I also created the first ever Communications and Outreach Advisory Committee to help us use the talents and professionalism within our member companies to better serve PAMIC.

I now want to move to more tangible successes of PAMIC’s transformation to date:

- **Moved PAMIC’s offices** to a larger space to accommodate Board and committee meetings while reduce meeting expenses. The conference room also serves as a tribute to our history and members by displaying our member’s company and or fire marks. Please donate if you wish and I will assure you that your contribution will be proudly displayed.
- **Updated the information systems** providing the great opportunity to become even more effective at servicing the needs of our members. The PAMIC office moved totally to the “cloud” by implementing Google Apps for Business, eliminating servers within the office, enhancing our data security with the most up-to-date firewall and intrusion protection processes.
- **Replaced the 25 year old telephone communications system** that had reached obsolescence many years ago with maintenance costs rising exponentially just to keep the system running. PAMIC moved to a VoIP System allowing us to take advantage of the strength of the Internet, eliminate costly hardware, while providing state of the art capabilities.
- **Migrated to a web based member management system** replacing a 15-year-old ACCESS database system. This new tool provides the functionality and scalability to provide even better and more accurate services to our members. Additionally, we launched a new website providing functionality never before seen in this association. This functionality includes an interactive website where our members can see realtime useful news and information about insurance related issues, can register for events and pay through electronic means through secure a website, can update their own member information as needed, and provides our members an opportunity to support PAMIC PAC through online donations.

In closing, I want to thank the many volunteers that sit on our various committees helping to produce educational programs that have made PAMIC so strong. We are going to continue to build upon that structure to provide even more relevant and useful educational programs for members and other insurance professionals. These are exciting times for PAMIC! Thank you for the honor serve as your President and I promise I will do everything I can to further the PAMIC mission.

Ron Gallagher
PAMIC President
Board of Directors

OFFICERS 2013-2014

Daniel W. DeArment
Friends Cove Mutual Insurance Company, Chair

Robert G. Whitlock, Jr.
The Philadelphia Contributionship, Chair-Elect

Robert Brandon
Penn National Insurance, Vice-Chair

Joseph L. Sloan
Mutual Benefit Group, Treasurer

Matthew A. Schnader
Reamstown Mutual Insurance Company, Immediate Past Chair

BOARD OF DIRECTORS 2013-2014

Scott Brooker
Centre County Mutual Fire Insurance Company P of H

David Galloway
Harleysville Insurance

Cyril Greenya
Donegal Insurance Group

Randall S. Peters*
Allegany Co-op Insurance Company

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

Eric Schmader
Farmers Mutual Fire Insurance Company/Marble

Foster Sirbaugh
Farmers & Mechanics Mutual Insurance Company of WV

Douglas L. Underwood
Windsor-Mt. Joy Mutual Insurance Company

Cheryl B. Whiteley*
Farmers & Mechanics Mutual Insurance Company

Sharon Woodward*
Baltimore Equitable Insurance

Michael A. Yeager*
Lehigh Mutual Insurance Company

NOMINATED BY EXECUTIVE AND NOMINATIONS COMMITTEE

OFFICERS Slated for 2014-2015

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

Robert Brandon
Penn National Insurance, Chair-Elect

Nancy Early
Hannahstown Mutual Insurance Company, Vice-Chair

Joseph L. Sloan
Mutual Benefit Group, Treasurer

Daniel DeArment
Friends Cove Mutual Insurance Company, Immediate Past Chairman

Michael A. Yeager
Lehigh Mutual Insurance Company (Chair, PAC Trustees)

INCOMING BOARD MEMBERS (Three Year Term)

Steve Firko
Pennsylvania Lumbermens Mutual Insurance Company

Charles Stapleton
Motorists Mutual Insurance Company

INCUMBENT BOARD MEMBERS

Scott Brooker
Centre County Mutual Fire Insurance Company

David Galloway
Harleysville Insurance

Cyril Greenya
Donegal Insurance Group

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

Eric Schmader
Farmers Mutual Fire Insurance Company/Marble

Foster Sirbaugh
Farmers & Mechanics Mutual Insurance Company of WV

Douglas L. Underwood
Windsor-Mt. Joy Mutual Insurance Company

Sharon Woodward*
Baltimore Equitable Insurance

Michael A. Yeager*
Lehigh Mutual Insurance Company

*Terms Expire June 2014

STAFF

Ron Gallagher
President

Patricia Stroble
Director of Education and Events

Jessica Witmer
Executive Administrator
Preliminary results show revenue and expenses are in line to meet budgetary expectations; however, audited fiscal year-end results were not available at the time of publication. When completed, audited financials will be available to PAMIC members upon request.

**PAMIC INCOME**
- Associate Member Dues: 16%
- Regular Member Dues: 51%
- Interest: 1%
- Convention: 17%
- Claims Summit: 9%
- Financial Management: 2%
- Annual Spring Conference: 1%
- Underwriting and Loss Prevention: 1%
- All other programs: 1%
# Budget Report

## July 2014 - June 2015

### Income
- Membership Dues: $311,000.00
- Interest Income: $6,000.00
- Programs/Events: $146,100.00

**Total Income** $463,100.00

### Expenses
- Insurance: $6,000.00
- Legal & Auditing: $5,750.00
- Committee Expenses: $3,000.00
- Paypal Fees: $6,000.00
- Equipment: $7,000.00
- Rent and Cleaning: $30,000.00
- Telephone & Internet: $4,000.00
- Dues/Subscriptions: $6,000.00
- Lobbying - Non PAC: $2,400.00
- Travel - Business: $10,000.00
- Officers' Expenses: $1,500.00
- Legislative Visits: $5,500.00
- Investment Expense: $1,000.00
- Other Expenses: $11,700.00
- Communications: $12,000.00
- Educational Programs: $12,000.00
- Outsourcing: $14,500.00
- Sales Tax Expense: $1,200.00
- Salary and Benefits: $316,356.00

**Total Expenses** $455,906.00

### Net Operating Income
$7,194.00
Dues Structure

The 2014/2015 Dues Structure is as follows:

Regular members under $100,000,000 Pennsylvania DWP: .086% of Pennsylvania DWP, subject to a maximum of $8,100 and a minimum of $1,250. Perpetual companies, defined as companies marketing policies with substantial deposit premiums, shall pay dues calculated on 10% of deposits to yield an equivalent conventional DWP.

Regular members over $100,000,000 Pennsylvania DWP: $11,000

Associate member: Adjuster, Miscellaneous Services: $700

Associate member: Law Firm: $800

Associate member: Reinsurance Intermediary: $800

Associate member: Reinsurer: $1,100

Associate member: National Insurance Company Trade association: Initial membership: $3,500 Annual renewal: $3,000

Dues of regular members joining during the Association year will be prorated.

New regular members will have dues phased in over a 3 year introductory period, one-third of regular dues payable the first year of membership, two-thirds the second year, and the full regular membership dues the third and subsequent years of membership.

As adopted by the PAMIC Board on June 3, 2014.
Claims Committee

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

The Claims Committee’s big event in the 3rd quarter was its annual PAMIC Claims Summit, which was held April 1 & 2, 2014 at the Wyndham Hotel in Gettysburg, PA. Attendance at the conference was down a bit from 2013, largely due to the tough winter in claims for the northeast region. Despite the slightly reduced attendance, all exhibitor spaces were filled again, including some additional spaces provided by the Wyndham Hotel. Highlights of the one and a half day event included a keynote address by Pennsylvania Supreme Court Justice Correale F. Stevens and a General Session on Crashworthiness and Crash Avoidance by Kim Hazelbaker of the Highway Loss Data Institute. There were also breakout sessions which focused on PA’s relatively new public adjuster law, claim file documentation, the role of social media investigating claims, and a session entitled Hang Up and Drive by Jacy Good. One memorable note: there was a moment of recognition for outgoing PAMIC president, Steve Elliott and a brief speech by newly appointed PAMIC president, Ronald Gallagher. Chairman of the Claims Committee recognized the important role Steve has played supporting claims and there was a level of excitement for new leadership of PAMIC.

Most of the work by the Committee this past year centered on the Claims Summit, a big revenue generator for PAMIC. Consensus by the committee was that this claims event continues to be an important educational and networking event for claims personnel in Pennsylvania, Maryland and West Virginia. There is some concern that the ratio of company personnel to outside vendors and service providers was at a 1 to 3 ratio this year. Discussion is continuing on how to achieve the right mix of business associates and claims personnel, to be sure that the focus of the Summit remains directed towards claim staff and managers. Discussion regarding the 2015 Claims Summit will center on venue due to the fact that the size of the Summit may perhaps outgrow the current facility. We have also discussed ways to assure an increase in company claims staff personnel in 2015, acknowledging that the weather severity of the first quarter will undoubtedly always have an effect on attendance.

Respectfully submitted,

Michael Zimmerman
2014 Claims Committee Chairman
The 2014 Mid-Atlantic Mutual Advantage Convention is scheduled for August 3-5 at the Baltimore Marriott Waterfront Hotel in Baltimore, MD. Planning is progressing well. This year’s Convention Committee met on December 18 in Harrisburg and on February 11 and March 25, via teleconference.

This year the convention is built around an Enterprise Risk Management curriculum branded with the theme “Managing Mutual Risk…There’s an App for That!” Our general and educational sessions are set with the following line up:

NAMIC Chairman John J. Bishop Comments
Keynote Speaker: Melissa Salton, Chief Risk Officer, Munich Re America

Breakout sessions:
NAIC Risk Management Activities – Michelle Rogers, NAMIC Director-Financial & Regulatory Policy
Regulator’s Perspective on ERM – Steve Johnson, Deputy Commissioner
Enterprise Risk Management for Small and Mid-Sized Companies (two session track):
Session 1: An ERM Framework – Joe Morris, American European Insurance Group
Session 2: Economic Capital Modeling – Rusty Kuehn, Huggins Actuarial Services, Inc.
Mutual Risk Management: New Strategies for the Claim Toolbox: Panelists: Sue Stein, Gen Re; Justin Tuck, Northern Neck Insurance; William Lentz, Gen Re
What’s Ahead for Insurance Companies and Their Investment Portfolios – Peter Austin, Head of Fixed Income Solutions, T. Rowe Price

General Session: Hurricane Unprepared: We Don’t Prepare for What We Don’t Understand – Mark Sudduth, Meteorologist, HurricaneTrack

Entertainment: Erick Känd, stage hypnotist
Spirit of Baltimore Harbor Cruise Luncheon
Spouse Program: Baltimore City Bus Tour, including lunch at Phillips Seafood
Children’s Program: Urban Pirates (Pirate Ship)
Orioles Game vs. Seattle (Sunday)

The response to sponsorships solicitation has been outstanding and is on record pace. To date, we have commitments for over $160,000 in sponsorships exceeding our $130,000 goal. Exhibitor space is completely sold out.

PAC activities associated with the convention include a Champagne and Diamonds Reception, a silent auction, and a cigar and cognac event.

We have selected The Baltimore Campaign for Grade-Level Reading as the local charity for the Larry Kauffman donation. Representatives from that organization will be on-site for individuals that would like to make personal contributions.

We look forward to a successful Convention in Baltimore.

Respectfully submitted,

Robert G. Whitlock, Jr.
Chairman, Convention Committee
Education Committee

Purpose: Maintain and enhance 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.

There were 3 Main Education Committee events in 2014. The normal Annual Spring Conference and Executive Roundtable events, and also a member’s request for an EPL-employee development seminar, which the committee planned, and held in mid-May.

Our committee met monthly via conference calls, and we held two face-to-face meetings. One was held last Fall for the kickoff meeting and the other in March before the Annual Spring Conference.

March 12th and 13th, Annual Spring Conference in State College. (CE Credits)
May 14th “EPL-Evolving Considerations and Employee Development Seminar”. (Hershey, PA) (CE Credits).
June 4th, Executive Roundtable is planned and ready. (Leola, PA)

Respectfully submitted,

Tim Foy
2014 Education Committee Chairman
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 Financial Management Committee met on Thursday, May 29, 2014 to plan for the Financial Management Seminar to be held on Tuesday, September 30, 2014 at the Hershey Country Club.

Consistent with past seminars, there will be six educational sessions offered covering the following range of topics.

- Regulatory Update from the Pennsylvania Insurance Department
- Enterprise Risk Management
- Update on the Affordable Care Act
- Economic and Investment Update
- Cyber Security Issues
- Annual Statement Update

Respectfully submitted,

Kevin Tate
2014 Financial Management Committee Chairman
Government Affairs Committee

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

I have had the pleasure of serving as a PAMIC Board of Director, as well as former and present Chair of the Government Affairs Committee, over the past several years. Nonetheless, I have never been more proud of our members than during this past year. Neither rain, snow, sleet or hail stopped our members from attending this year’s Mutual Insurance Day 2014, and making it a great success. Despite Mother Nature’s efforts to direct a polar vortex to Harrisburg, the GA Committee and several members showed up on a very wintry day in February to carry out its mission. For me, this demonstrated the fortitude that is unique to our mutual industry and our membership, and their efforts are greatly appreciated. Not only did we have influential lawmakers address our members at the MID, but other educational offerings that initiated spirited policy discussion on hot topics. The heralded PAMIC PAC reception closed the first day at the MID with great attendance by members and lawmakers alike. Also, thanks to the hard work and coordination of the staff, we had a many lawmakers attend our breakfast and many of our members were able to meet with their legislators/staff to educate them on our issues or concerns the following day.

With the above in mind, I once again reviewed the purpose of the GA Committee, which is to develop, lead and advocate on the issues that impact our industry and to communicate, educate and maintain relationships with those who regulate us. This Committee has served its mission well over the past year. Not only did the Committee identify the issues which were of paramount concern to our members for the year, it organized relevant educational sessions as well as invited and visited lawmakers to address the issues. The GA Committee reviewed proposed legislation and regulations and often formulated formal PAMIC positions in order to communicate these position to lawmakers. The GA Committee advocated many issues this year and saw the passage of several meaningful bills and regulation, which could have a lasting effect on PAMIC members. Some of the more notable issues that the Committee addressed this year included, but are not limited to, ORSA, Model Holding Company Act and regulations, Insurance Department Funding, E-Delivery of Notices and ID Cards, the elimination of the mandatory minimum deductible, increases in MVR Fees and other transportation funding, apology legislation, flood resolutions, physician dispensing of drugs in WC, affiliate transfers and TRIA.

Under the direction of our new President, we will continue to be active in advocating our position and have the unique ability to gain some regulator insight into many issues. We have already witnessed open discussions with other industry trades, as well as laying the groundwork for the future. Future elections will also set the course for our industry regulatory framework. As such, the GA Committee often discussed the relevance of these offices and the PAMIC PAC’s role in our efforts. The Committee continued to explore ways to elevate the importance of the PAC, as well as encourage member participation in the PAC both throughout the year and at the Annual Meeting.

Reflecting on the past year, I would like to take this opportunity to thank all of the GA Committee members for their time, expertise and active participation during this busy year. Their service to PAMIC, the industry, and their own individual companies should not go unnoticed.

Respectfully submitted,

Lisa C. Katterman
2014 Government Affairs Committee Chairman
Human Resources Committee

Purpose: Educate members on human resource issues, problems and solutions through seminars, roundtables, and forums designed to enhance professional knowledge.

The last meeting of the PAMIC HR Committee was held in October, 2013 in Camp Hill, PA and followed a Roundtable format. The theme of the meeting was “HR for Supervisors”. A speaker from Career Concepts International covered a number of topics that supervisors need to be aware of from an HR perspective. Committee members Kathy Rosati and Brian Schrift led a panel discussion on generational differences in the workplace.

Although there have been no physical meetings of the HR Committee yet in 2014, we have had a very active on line exchange of information among Committee members on topics such as: Educational Assistance Policies, Designation Bonuses, Job descriptions, Medical Leave policies, and Internal HR controls.

Several members of the HR Committee also attended the PAMIC Employment Practices Liability/Employee Development seminar which was held in May, 2014 at which committee members Robert Dodds (Lititz Mutual) and Kathleen Rosati (The Philadelphia Contributionship) were presenters.

The next meeting of the HR Committee is being planned for September, 2014.

Respectfully submitted,

Kathleen Rosati
2014 Human Resources Committee Chairman
The newly renamed Information Technology committee (formally the Information Systems committee) is the smallest of the educational committees at PAMIC but packs a big punch!

As you know technology is the driver for business modernization, office efficiencies, and a tool to reach out to all our policy holders, vendors, and regulators. Implementing technology enhancements can be very costly, time-consuming, and disruptive to the work environment. The IT committee, recognizing the inherent challenges of identifying useful technologies and implementing them has refocused the committee by showcasing how a large and a small organization has looked to the “cloud” as their technology answer.

On October 9, 2014 the IT committee will host a seminar titled “Insurance in a Cloud-based World” in Gettysburg, PA. The seminar will provide our member companies insight into both the challenges and rewards of migrating their business operations and communications to the cloud.

Our main focus in this session is to make our member companies aware of both the potential cost savings, process improvements, and challenges as they make their technology decisions. It is well-known that web has been a great tool to share information and it has also been an opportunity to allow our member companies to look at different and sometimes less expensive alternatives to office productivity systems, server requirements, and communication systems. Today’s businesses have a daunting but greater choice when choosing technology solutions that are right for them.

PAMIC, as a small business, has migrated completely to the web for all of its office management and communications needs. We have eliminated the need for costly servers and maintenance contracts, while at the same time benefiting from the state-of-the-art technology for the office. We have also eliminated the risk of technological obsolescence. PAMIC serves as a working study on how small business can benefit both financially and technologically when moving to the cloud.

I want to thank the IT committee for their hard work and willingness to volunteer their time in identifying great technological training that benefits our member companies and hopefully their bottom lines.

Respectfully submitted,

Ron Gallagher
PAMIC President and Chairman of the IT Committee
Underwriting & Loss Prevention Committee

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.

The Underwriting and Loss Control Committee's main focus is the planning and facilitating of the Loss Control and Underwriting Seminar held each fall. That educational event has been set for Thursday November 6, 2014 at the Hershey Lodge and Convention Center.

Last year’s committee used the theme, Back to Basics and this year we are working off the theme Back to the Future. Our goal is to kick off the day with a look back at an Underwriters function ten years ago, now and how it might look ten years from now. We will explore how technology has changed and enhanced an underwriter’s world and how technology and tools will exponentially change it again in the next ten years. More importantly we want to explore the value proposition of underwriter and why we still need the human touch if we are to continue being successful companies. We will also delve into talent recruitment and talent management of the new generation with representation from the Temple University risk Management program. Our panel session for this day will be a panel consisting of a marketing representative, an underwriter and an agent. In this session we plan to discuss the management of agency relationships and the role an underwriter plays in this relationship. We also plan to discuss the concern for coverage gaps in today’s market and who owns that responsibility along with how can we be sure to address these with full collaboration of all parties involved. The final session will be the underwriter role in risk management and loss prevention. We look forward to an informative educational event along with strong networking opportunities for our member.

My sincere thanks go out to very dedicated group of committee members and to all the presenters who participated in our event. The dedication of all these people and the result that is always produced should not be taken lightly. Lastly thanks to Pat Stroble for her excellent support of the committee and the coordination she provided.

Respectfully Submitted,

Byron K. Long
2014 Underwriting and Loss Prevention Committee Chairman
**Member Companies**

Allegany Co-Op Insurance Company
Apollo Mutual Fire Insurance Company
ARI Mutual Insurance Company
Auto-Owners Insurance Company
Baltimore Equitable Insurance
Bedford Grange Mutual Insurance Company
Briar Creek Mutual Insurance Company
Brickstreet Insurance Company
Bucks County Contributionship Mutual Insurance Company
Cambria County Mutual Fire Insurance Company
Centre County Mutual Fire Insurance Company P of H
Clearfield County Grange Mutual Fire Insurance Company
Conemaugh Valley Mutual Insurance Company
Cumberland Mutual Fire Insurance Company
Donegal Insurance Group
Farmers & Mechanics Mutual Group
Farmers & Mechanics Mutual Insurance Company
Farmers Mutual Fire Insurance Company of Salem County
Farmers Mutual Fire Insurance Company/Marble
Farmers Mutual Fire Insurance Company/McCandless Twp.
Frederick Mutual Insurance Company
Friends Cove Mutual Insurance Company
Goodville Mutual Casualty Company
Grange Mutual Fire Insurance Company
Hannahstown Mutual Insurance Company
Harford Mutual Insurance Company
Harleysville Mutual Insurance Company
Juniata Mutual Insurance Company
KnightBrook Insurance Company
Lebanon Valley Insurance Company
Lehigh Mutual Insurance Company
Lititz Mutual Insurance Company
Livingston Mutual Insurance Company
Millers Mutual Group
MMG Insurance
Montour Mutual Insurance Company
Motorists Mutual Insurance Company
Mutual Benefit Group
Nazareth Mutual Insurance Company
Old Elizabeth Mutual Fire Insurance Company
Panhandle Farmers Mutual Insurance Company of WV
Patrons Mutual Fire Insurance Company
Penn Charter Mutual Insurance Company
Penn National Insurance
Pennsylvania Lumbermens Mutual Insurance Company
The Philadelphia Contributionship
Pymatuning Mutual Fire Insurance Company
Reamstown Mutual Insurance Company
Rockingham Casualty Company
Saucon Mutual Insurance Company
Tuscarora Wayne Group of Companies
Wall Rose Mutual Insurance Company
West Branch Mutual Insurance Company
Windsor-Mt. Joy Mutual Insurance Company

**SUBSIDIARY MEMBERS**

Tuscarora Wayne Group of Companies
Lebanon Valley Insurance Company
Windsor-Mt. Joy Mutual Insurance Company
Cloister Mutual Casualty Insurance Company

**Associate Member Companies**

Accord Restoration
American Association of Insurance Services
Andracki Law Offices, P.C.
AON Benfield, Inc.
Arch Re Facultative Underwriters Inc.
Arthur Reeher Company, Inc.
Axiom Re, LP
Barker Claim Services
Bennett, Bricklin & Saltzberg, LLC
Berkley Re Direct
BMS Intermediaries
Boenning & Scattergood, Inc.
Brown Schultz Sheridan & Fritz
Buchanan Ingersoll & Rooney
Buffamante Whipple Buttafaro, P.C.
Capstone ISG, Inc.
Castle Claims Service
Certified Restoration Drycleaning Network
Charter Lane Consulting LLC
ConnorsLaw, LLP
Copart
Cornerstone Advisors Asset Management, Inc.
Associate Member Companies (continued)

Cozen O’Connor
Crittenden Adjusting Company Central Virginia Office
Crittenden Adjustment Co.
Crittenden Adjustment Company Central PA Office
Crittenden Adjustment Company Eastern Virginia Office
Crittenden Adjustment Company Northern Virginia Office
Crittenden Adjustment Company Southern Virginia Office
Crittenden Adjustment Company Western Virginia Office
CRU
Curley Adjustment Bureau
DiBella, Geer, McAllister & Best P.C.
Direct FAC
Dugan Brinkmann Maginnis & Pace
EisnerAmper LLP
Erie Custom Computer Applications, Inc.
Fine, Wyatt & Carey P.C.
Fineman Krekstein & Harris, P.C.
Firedex of Pittsburgh
Forry Ullman
Fox Rothschild LLP
Funk & Bolton, P.A.
Gen Re
Gen Re Corporation
Griffin Financial Group
Grinnell Mutual Reinsurance Company
Gross Mendelsohn and Associates, P.A.
Guy Carpenter & Company, LLC
Hartford Steam Boiler Inspection & Insurance Company
Hawke McKeon & Sniscak LLP
Huggins Actuarial Services, Inc.
Insurance Restoration Consultants
Insurance Services Office, Inc.
Insurance724
Johns Eastern Company, Inc.
JLT Towers Re
Kufera Consulting, Inc.
L. R. Webber Associates, Inc.
Law Office of Anthony Damiano
MacDonald, Illig, Jones & Britton, LLP
Maiden Re
Mammoth Restoration and Construction
Margolis Edelstein
Markley Actuarial Services, Inc.
Marshall, Dennehey, Warner, Coleman & Goggin
McHenry Adjustment Company, Inc.
McShea Associates, Inc.
Meyer, Darragh, Buckler, Bebenek & Eck, PLLC
Mitchell Gallagher P.C.
Mizerak Adjusting Company, Inc.
Morgan Stanley Smith Barney
MSO, Inc.
Munich RE
Mutual Boiler Re, Member of the FM Global Group
Mutual Inspection Bureau, Inc.
NAMIC
Niles, Barton & Wilmer, LLP
Optical Image Technology, Inc.
P & C Insurance Company Strategies, LLC
Paladin Adjustment Group LLC
ParenteBeard LLC
Paul Davis Restoration
Peters & Wasiilefski
Priority Adjusters
Purofirst of Metropolitan Washington
Quantum Restoration Services
RestoreCore
Rhoads & Sinon, LLP
RLD Associates, Inc.
Saul Ewing LLP
SCIPS.com, Inc.
ServPro of Metro Pittsburgh
Shelter ReInsurance Company
Stackhouse Adjustment
Stalker, Vogrin, Bracken & Frimet
Swiss Re
The Carlisle Group
The Federal Home Loan Bank of Pittsburgh
Thomas, Thomas & Hafer, LLP
Three Rivers Intermediaries, Limited
Toensmeier Adjustment Service, Inc.
Town & Country Computer Services, LLC
Transatlantic Reinsurance Company
Underwriters Rating Board
Wayman Irvin & McAuley, LLC
Willis Re, Inc.
WithumSmith+Brown
XL Environmental
Zimmer Kunz, PLLC
In Memoriam

We honor those we have lost in the past year…

**Frank Callahan**
Field Representative – 43 years of service
*PA Lumbermens Mutual Insurance Company*

**Evelyn Caldwell**
Senior Typist Policy Services – 36 years of service
*Indiana Lumbermens Mutual Insurance Company*

**Arlene Harrison**
Sr. Data Entry Op Data Processing – 20 years of service
*Indiana Lumbermens Mutual Insurance Company*

**Michael Laury**
Senior Territory Sales Manager – 29 years of service
*Donegal Insurance Group*

**Paul M. Lederach**
Board member – 20 years of service
*Goodville Mutual Casualty Company*

**Wayne W. Martin**
Former agent and Board member – 49 years of service
*Goodville Mutual Casualty Company*

**John T. (Jock) Menzies, III**
Director – 22 years of service
*Harford Mutual Insurance Companies*

**Anne O’Malley**
19 years of service
*PA Lumbermens Mutual Insurance Company*

**Robert W. Treuvey**
President – 22 years of service
*MSO, Inc.*

**Loretta Winchester**
36 years of service
*PA Lumbermens Mutual Insurance Companies*