

August 4 - 6, 2019 Sheraton Pittsburgh Hotel at Station Square Pittsburgh, PA





WVAIC President's Invitation

Hello WVAIC and PAMIC members, and members of our neighboring state trade associations:

It is with great excitement that I invite you to the 112th Annual Mid-Atlantic Mutual Advantage Convention, hosted this year in Pittsburgh, PA on August 3rd–6th. PAMIC and WVAIC are partnering to bring you a fresh and revitalized event with an engaging schedule.

Station Square is one of Pittsburgh's largest attractions, with over three million visitors each year. Having this location as the Convention hub, you will have the option to stay in Station Square or venture easily into downtown, the Southside neighborhood known for it's nightlife, or up to Mount Washington for incredible views. Beat the Sunday check-in rush this year and arrive early for the Three Rivers Regatta weekend, or a night out at PNC Park with fellow Convention attendees on Saturday night.

The Convention Committee, led by Art Meadows, has arranged an educational agenda sure to impress as well. Featuring a rating agency discussion panel, representatives from the Insurance Information Institute and more, and you will leave Convention this year with a great appreciation and admiration for the mutual insurance industry.

I encourage all of you to make the convenient trip to Station Square, and to take full advantage of the opportunities presented at this gathering to support our great industry. I look forward to seeing you in Pittsburgh this August.

Thanks

Julian Arbuckle
President, WVAIC | Farmers Home Fire Insurance Company

alin Palulik

PAMIC Chairman's Invitation

Greetings!

It is my pleasure to invite you to the 112th Mid-Atlantic Mutual Advantage Convention, hosted in the dynamic city of Pittsburgh, Pennsylvania.

Starting on August 3rd, this event will bring together members of PAMIC and WVAIC to Station Square, a 52 acre riverfront complex with dining, entertainment, and shopping. The Convention will be hosted at The Sheraton Pittsburgh Hotel, which is Pittsburgh's only riverfront hotel with a view of the Steel City skyline.



As we welcome in our Chairman-elect, Arthur Meadows, attendees will have the opportunity to participate in educational and networking programs that have been hand-selected by the Convention Committee. A few highlighted topics include:

- A discussion on the economic and emerging industry trends
- An analysis on extreme weather patterns in the Mid-Atlantic region
- A Rating Bureau panel discussion from Demotech and Kroll
- Capital Investments panels from NEAM and Wellspring Capital Investors

In addition to the educational programming, the Convention Committee encourages you to tour the city with your peers and partners. If you are arriving early, PAMIC is providing tickets to the Pittsburgh Pirates baseball game on Saturday evening. The night will conclude with a group photo on the field at PNC Park and fireworks!

PAMIC PAC will also be hosting it's annual "Diamond & Champagne Reception," which helps support PAMIC PAC's efforts toward successful representation for the mutual property and casualty insurance industry.

Lastly, I would like to thank all of the sponsors that support the MAMAC Convention. Without your generous contributions, this event would not be possible.

I look forward to seeing you in Pittsburgh for the 112th Mid-Atlantic Mutual Advantage Convention!

Richard G. Kelley, SCLA

PAMIC Chairman | Donegal Mutual Insurance Company



PAMIC Board of Directors

Richard Kelley, Chairman, Donegal Insurance Group

Art Meadows, Chairman-Elect, Panhandle Farmers of West Virginia

David Gautsche, Vice Chairman, Goodville Mutual Casualty Company

Joseph Sloan, Treasurer, Mutual Benefit Group

Doug Underwood, Immediate Past-Chairman, Windsor Mount Joy Mutual Insurance Company

PAMIC Directors

Daniel DeArment, Esq., Chairman, Government Affairs Committee, *Friends Cove Mutual Insurance Company*

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

T. Kirk Aguirre, BrickStreet Mutual

Robert Dodds, Esq., Lititz Mutual Insurance Company

John Foster. Penn National Insurance Company

Mike Long, Nazareth Mutual Insurance Company

Jonah Mull. Millers Mutual Group

Eric Raski, Millville Mutual Insurance Company

Jeffrey Wingard, Allegany Insurance Group/Conemaugh

WVAIC Officers

Julian Arbuckle, President, Farmers Home Fire

Tim Close, Vice President, Peoples Mutual

Dan Otto, Secretary-Treasurer, Farmers & Mechanics

Mike Berlin. Assistant Secretary-Treasurer. Inland Mutual/Safe Insurance Co.

WVAIC Committee Members

Art Meadows, NAMIC Representative, Panhandle Farmers

Legislative Committee

Chris Anderson, Chairman, Panhandle Farmers

Frank Norton Jr., Inland Mutual/Safe Insurance Co

Foster Sirbaugh, Farmers & Mechanics

Art Meadows, Panhandle Farmers



Saturday,
August 3, 2019,
PAMIC is offering a
night out at PNC park
for early arrivals!



The all inclusive price for tickets will also consist of your round trip ride on the Gateway Clipper Fleet to and from PNC Park, a group photo on the field, and a fireworks show after the game. Choose from two different infield boxes or bleacher seats. Separate registration is required. Tickets will be mailed in advance to the address provided upon registration.

SCHEDULE OF EVENTS

5:00pm: Pick up shuttle tickets at "will call" at the Gateway Clipper entrance (under your name)

5:05–7:05pm: Gateway Clipper shuttle service begins to run on a continuous loop to the stadium

6:00– Meet at McFadden's Restaurant & Saloon next to the Stadium

6:15– Walk onto field for Team Photo Fan Experience (everyone gets a picture!)

7:05pm– Pirates Vs. Mets with post game Fireworks Show

Gateway Clipper shuttle info: The Gateway Clipper shuttle service dock is located directly next door to the Sheraton Station Square. Shuttle service will begin running two hours before the start of the game. Shuttle service back to the hotel will run for approximately 1/2 hour after the fireworks show ends. Return shuttle service begins at the bottom of the 7th inning. Keep your ticket stub for the return shuttle!



SUNDAY • August 4th

3:00-7:00pm Drop off Silent Auction items at Convention Registration desk

3:00-7:00pm Exhibitor Set-up

3:00–7:00pm Convention Registration

5:00-7:00pm Welcome to the Steel City! Black and Gold Reception

Join PAMIC Convention attendees in kicking off the 112th Annual Mid-Atlantic Mutual Advantage Convention! Enjoy live swing music, a photo booth, Pittsburgh inspired food stations, a bar featuring Pittsburgh's own

Wigle Whiskey, and more!

9:00-11:00pm The PAMIC PAC Starlight Reception

New in 2019 and benefitting the PAMIC PAC.

MONDAY • August 5th

7:30-8:30am Continental Breakfast and Registration

Please view and bid on the Silent Auction items.

8:30–9:00am Welcome and Sponsorship Recognition

Art Meadows, President & CEO, Panhandle Farmers Mutual Insurance,

PAMIC Chairman Elect. Convention Committee Chairman

Julian Arbuckle, Farmers Home Fire Insurance, President, WVAIC

9:15-12:00pm Spouse Tour: Phipp's Conservatory & Botanical Gardens

10:00am to 11:30am (Meet at 9:15am at Bellstand in Main Lobby.)
Lunch at 11:45am is at the Schenley Park Cafe and Visitors Center.

Spouse Tour concludes at 1pm. Must be previously registered to participate.

9:00–9:30am NAMIC Chairman Remarks

Henry H. Gibbel, Board Chairman & CEO, Lititz Mutual Insurance

Company

9:30–10:30am General Session — Your Mutual Elevator Speech

Lisa Gardi, MEd, CPCU, ARe, Reinsurance Account Executive, Shelter

Mutual Insurance Companies



Being a mutual insurance company is a competitive advantage to providing unparalleled customer focus and strong financial performance. But how effectively are you leveraging your brand identity as a mutual insurance company to attract top notch talent and grow your customer base? This session will focus on how you can seize opportunities to powerfully underscore the importance of insurance, to highlight the difference that the mutual company structure makes, and to show others just how awesome your company is.



10:30–10:45am Mid-Morning Break 10:45–11:45am General Session –

Rocky Bleier, Featured Speaker generously sponsored by Gen Re.



Rocky's life story — a gripping tale of courage on both the football fields of America and the battle fields of Vietnam — has held audiences in rapt attention for years. Yet, the motivational message behind it, detailing how ordinary people can become extraordinary achievers, defines success in the new American century. Rocky is a four time Superbowl champion with the Pittsburgh Steelers, served at the height of the Vietnam war, received a Purple Heart for his service, and returned to the Steelers for who he is still ranked ninth on the team's all — time rushing list.

11:45–1:15pm Luncheon and Photo Opportunity with Rocky Bleier

Join attendees for lunch on the first day of Convention, and get a photo to

take home with Rocky Bleier!

1:15–3:00pm State Association Meetings

(PAMIC & WVAIC) — All are invited to attend!

2:00-6:00pm Monongahela Incline Rides

Looking for the best view in Pittsburgh?

Take the historic Monongahela Incline up to Mount Washington lookout, only a short walk from Station Square. Pick up free tickets at registration.

2:00–6:00pm Free time to explore Pittsburgh

See Station Square attraction guide.

5:00-9:00pm Children's Program: Pizza Party, Magic Show & Balloon Art!

Featuring the Magic of Ray Lucas, four-time winner as Pittsburgh Magician

of the Year. Child dropoff by 5:30pm.

6:00-7:00pm Champagne and Diamonds Reception

New this year, beautiful prizes for Him AND Her!

Benefitting the PAMIC PAC.

7:00–10:00pm Chairman's Dinner featuring Dueling Pianos by

Rusch Entertainment

You may remember them from the 2016 Omni Homestead Convention —

they are back by popular demand!



TUESDAY • August 6th

7:30-8:30am PAMIC Past Chairman's Breakfast (by invitation)

7:30-9:00am Breakfast & Coffee Hour with Exhibitors

Exhibitor prizes will be drawn — must be present to win!

9:00-10:00am General Session — Economic Update and Emerging

Industry Trends

Dr. Michel Léonard, CBE, Vice President & Senior Economist, Insurance Information Institute

Dr. Léonard, a former Chief Economist at Aon, Alliant, and JLT, will discuss the current economic performance of the U.S.'s property/casualty (p/c) insurers. In addition, he'll offer insights into the trends impacting commercial and personal insurers' underwriting, investment income, and loss ratios. P/C Insurer net income after taxes and the key sources of p/c insurer profits are also going to be part of his presentation.

10:00-10:15am Mid Morning Break

10:15-11:15am Breakout Sessions (Choose one)

> Extreme Weather Patterns in the Mid Atlantic Region Dr. James Done, National Center for Atmospheric Research's Capacity

> Center for Climate and Weather Extremes, Willis Re

We live in a new era of extreme weather. Dr. Done will discuss the nature of these events including severe local storms, hurricanes and winter storms, and how today's extreme weather events are different from the past. What does the science say about what we can expect in the future? Expected near-term science breakthroughs and their impact on risk assessment will be discussed. Dr. James Done is a Willis Research Fellow and science lead of the National Center for Atmospheric Research's Capacity Center for Climate and Weather Extremes. Dr. Done works with stakeholders from the energy, water and insurance sectors to understand future weather and climate extremes and their impacts. Examples of recent work include; assessing future hurricane impacts on the offshore energy industry. exploring the value of decadal climate prediction for water resource and flood risk management, and understanding the drivers of hurricane wind losses. Dr. Done received his PhD in meteorology from the University of Reading, UK.







An Inside Perspective: Two Rating Agency Views of Mutual Insurance Companies

Andrew Edelsberg, Managing Director, Insurance, Kroll Bond Rating Agency

Joesph Petrelli, President & Co-Founder, Demotech, Inc.

Moderated by: Jessica Arbittier, ARe, Managing Director, Guy Carpenter

Senior Leaders from Demotech and Kroll Bond Rating Agency (KBRA) will discuss the key factors in the financial evaluation process, red flags that may trigger a ratings decline and how to strengthen a rating. Both companies will share their views on catastrophe risk and how the mutual structure is incorporated into the rating process. Lastly, KBRA and Demotech will discuss their views on industry trends that mutual insurance companies should be monitoring. The session will close with an open forum for questions and answers.

11:20-12:20pm

General Session — Investment Panel: Opportunities and Threats Ahead

Panel Leader: **Steve Guyer,** CFA, Managing Partner, Wellspring Capital Advisors

Panelist: Nico Santini, CFA, Senior Client Strategist/Portfolio Manager,

NEAM expand to New England Asset Management

Panelist: **Roger Vogel,** CFA, Managing Director, Silvercrest Asset Management

The panel will provide an update on the economy as well as their own thoughts and views. The panel will focus on key issues and themes within fixed income and equities that are important to insurance executives. Special consideration will be given to potential opportunities and threats that lie ahead.

12:20-1:20pm

Closing Luncheon and Silent Auction Awards

Join PAMIC in concluding the 2019 Convention, and stay present to hear your name announced as a silent auction winner!



Rocky Bleier's life story — a gripping tale of courage on both the football fields of America and the battle fields of Vietnam — has held audiences in rapt attention for years. Yet, the motivational message behind it, detailing how ordinary people can become extraordinary achievers, defines success in the new American century.

With the same optimism, sense of humor and steadfast determination that were his trademarks as a Pittsburgh Steelers running back, Rocky Bleier takes audiences from his early years through his professional career and talks about the lessons he learned along the way ... lessons that we all can benefit from.

Not falling within the ideal of what a running back should look like, Bleier had to run harder and play smarter to be able to stand out. Despite his drive and ability to make the big play, the Pittsburgh Steelers only considered him a late round pick. But before the season ended that first year, he was drafted again ... this time by the United States Army. At the height of the Vietnam War, Bleier was thrust into combat early and was seriously wounded when his platoon ran into an ambush. Receiving wounds from both rifle fire and grenade fragments in his legs, he was barely able to walk and his professional football career seemed to have ended before it began.

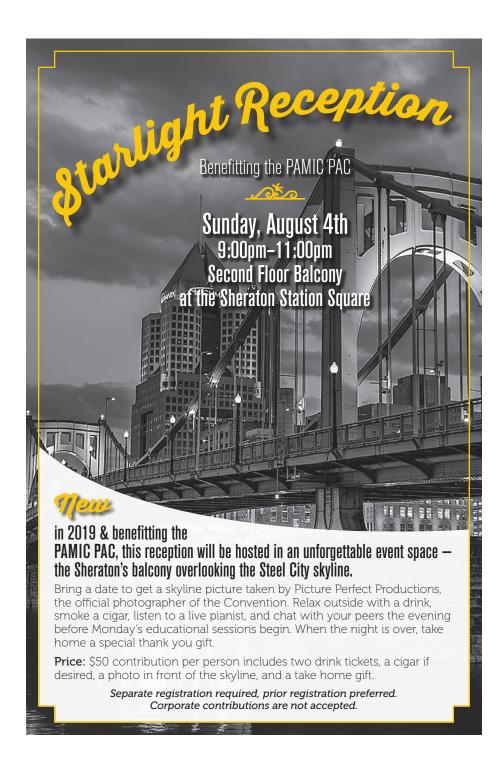


For more than two years, he drove himself. Little by little he overcame obstacles and fought his back. He not only made the Pittsburgh Steelers, but also eventually became a starting running back on a team that won four Super Bowls and

became the greatest football team of the 20th century.

The hard lessons Rocky Bleier learned early in his life, which helped him overcome adversity and reach his goals, have paid off after football. What makes Rocky Bleier so popular as a speaker is his ability to translate core values in his speech, "Be the Best You Can Be". With real-world practicality, he points out ways to reach new levels of innerconfidence.

Whether it is career development for corporate executives, enhancing sales and marketing skills for sales teams, offering inspiration for young professionals or practical advice to student athletes, Bleier's delivery is a winner. His message consistently brings audiences to their feet and re-energizes them for personal and work challenges ahead. His advice is not about avoiding life's twists and turns but conditioning one's self to lean into them and to incorporate the resulting energy in realizing goals.



Spouse Program

Phipps Conservatory & Botanical Gardens





Monday August 5th, 2019

Meet in the lobby in front of the revolving doors at 9:15am. Prior registration was required.



A green oasis in the middle of Pittsburgh's vibrant Oakland neighborhood, Phipps Conservatory and Botanical Gardens has provided a world-class garden experience to its visitors since 1893. Explore the beauty and wonders of nature at Phipps, encompassing 15 acres including a 14-room glasshouse and 23 distinct gardens. Experience industry-leading sustainable architecture and green practices, stunning seasonal flower shows, exclusive commissioned exhibits, renowned orchid and bonsai collections and more. This historic landmark is just a few miles

from downtown Pittsburgh in Schenley Park. Join us for a guided one-hour tour through the Conservatory Gardens which focuses on plant collections, history of the gardens, and current flower shows. After the tour is over, you will have half an hour to explore the gardens on your own, take pictures, or grab a glass of wine from Cafe Phipps.

The group will then walk to lunch at the Schenley Visitors Center and Cafe across from the Conservatory.

Children under the age of 10 are prohibited from participating.

TIMELINE OF EVENTS

9:15am — Meet at the Bellstand in the Main Lobby

10-11:00am — Guided Tour of the Gardens

11-11:30am — Explore Gardens on own, grab a drink at Cafe Phipps

11:30-12:45pm — Depart from Phipps, lunch at SVC

1:00pm — Return to Station Square

PAMIC PAC invites you to the

Champagne & Diamonds Reception

Monday, August 5th, 2019

During the Chairman's Reception at the Sheraton Pittsburgh Hotel at Station Square

Enjoy a glass of Champagne and buy chances to win beautiful prizes for Him AND Her!

Tissot Heritage 1948 Men's Wrist Watch

Swiss Made from the Tissot Heritage Collection, a round water resistant (up to a pressure of 30 m / 100 ft) 316L stainless steel case with hesalite crystal face and see-through back. Swiss automatic with 42 hours of power reserve, black leather strap with butterfly clasp. Two year warranty. MSRP: \$1,400.00

Diamond Cuff Bracelet

18k Rose Gold (~5.31 dwts). A flexible cuff bracelet with a titanium wire wrapped in 18k rose gold with three, 18k white gold "square cushions" appliques spaced across the top. Each "square" is bead set with four small round stones (DA #B8182P). The 12 small round stones are full cut diamonds that have a total weight of 0.30 carat. The diamonds are SI1 quality and have color in the G range. Appraised value: \$1.875.00





Contribution: \$100 per ticket per item

Please make checks payable to:
PAMIC PAC • 4999 Louise Drive, Suite 304, Mechanicsburg, PA 17055
Credit cards also accepted.
No corporate contributions (checks or cards) will be permitted.

Children's Program

at the Sheraton Station Square Pizza Party, Magic Show, and Balloon Twisting!

\$45 per child ages 5-16

While you are enjoying the Chairman's Reception and Dinner, let your kids be entertained!

Located on the second floor of the Sheraton, the night will start with a pizza party and ice cream for dessert, then our featured entertainer Ray Lucas. Ray will perform a magic show followed by balloon art for all children. To end the night, we will show the movie *The Incredibles 2*.

The Magic of Ray Lucas

Ray Lucas has been performing for children for over 35 years — he is a member of the International Brotherhood of Magicians, the Society of American Magicians, and the International Magicians Society. Ray is also the 4 time winner as Pittsburgh Magician of the Year. Ray is able to make the perfect take-home present for your child- balloons in the shape of 15 different animals, hats, swords, and magic wands!







The Leukemia & Lymphoma Society Western PA & West Virginia

Each year, the Convention's sponsoring associations like to give back to the community in which Convention is held. Please consider supporting The Leukemia & Lymphoma Society* which works to cure leukemia, lymphoma, Hodgkin's disease and myeloma, and improve the quality of life of patients and their families. LLS will have a booth set up near Convention registration to accept donations on Monday August 5th, and will be present at the Chairman's Dinner on Monday evening. Thank you for your generosity!



tation Square is a 52-acre indoor and outdoor shopping and entertainment complex located in the South Shore neighborhood of Pittsburgh. Located across the Monongahela River from the Golden Triangle of downtown Pittsburgh, Station Square occupies buildings and land formerly occupied by the historic Pittsburgh & Lake Erie Railroad Station. Featuring nearly 60 stores, restaurants, and entertainment venues, it is one of Pittsburgh's largest tourist destinations and attracts more than three million people annually.







Dining

Buca di Beppo

Buckhead Saloon

Crazy Mocha Coffee Company

Grand Concourse

Gandy Dancer Saloon
(attached to Grand Concourse)

Hard Rock Cafe

Homerun Harry's Sports Bar & Grill

Joe's Crab Shack

Kiku Japanese Restaurant

The Melting Pot

Terrene

Texas de Brazil

Attractions

Gateway Clipper Fleet

Fountain Shows at Bessemer Court

Freedom Boat Club Pittsburgh

Horse & Carriage Rides

Inclines

Just Ducky Tours





Sheraton Pittsburgh Hotel at Station Square

Discover Pittsburgh from the city's only waterfront hotel

Check in: 4:00pm • Check out: 12:00 noon

* Pet Friendly! *





Accommodations

- Please call 800-325-3535 by July 13th, 2019 and reference the PAMIC block.
- To book online, follow the reservation link on the 2019 Convention page via the PAMIC website by July 13th, 2019.
- Rates are offered Friday August 2nd through Thursday August 8th based on different availability per night.

Rates (not including tax):

	Single Rate	Double Rate	Triple Rate	Quad Rate
Traditional King or Double	\$239	\$239	\$259	\$279
Riverview King or Double	\$269	\$269	\$289	\$309

Amenities:

- Fitness center
- Indoor pool with indoor/outdoor patio and hot tub
- Room service
- Trackside Restaurant
- The Center Bar
- Sheraton Cafe

Parking:

Parking in Station Square is independently owned and operated, and therefore not included in your room rate or registration fees.

Please view parking information on the Convention page via the PAMIC website.



In partnership with MAMIC, VAMIC, and WVAIC

The Greenbrier

America's Resort since 1778



August 9th-11th, 2020

White Sulphur Springs, West Virginia

See you there