

*Virginia Association of Mutual
Insurance Companies*

2023 Annual Convention

*The Homestead
Hot Springs, Virginia
August 13-15*

Virginia Association of Mutual Insurance Companies

ANTI-TRUST STATEMENT

Although Congress has given a limited exemption to the insurance industry from certain otherwise prohibited activities, by enactment of the McCarran-Ferguson Act, the membership of **VAMIC** should realize: 1) that **VAMIC** itself, as a trade association, has no such exemption; and 2) that the exemption provided companies has definite limits.

Conviction upon violation of the anti-trust laws (Sherman Act, Clayton Act, FTC Act and Robinson-Patman Act) will result in mandatory jail sentences, fines or both, even for first offenders who are otherwise leaders in their community. **This means you.**

Insurance company practices (your activities included, both in and out of the meeting room) are exempt only if they: a) involve the business of insurance; b) are regulated by state law; and c) do not constitute an agreement to boycott, coerce or intimidate or an act to further any of the three.

Beside discussions involving the big three (boycott, coercion and intimidation) which are never protected under any circumstances, here are some points and practices which could get both you and **VAMIC** in trouble with the FTC or Justice Department:

- Discussing rates or the stabilizing of rates or other terms or conditions of any products to be offered for sale.
- Discussing underwriting criteria with an eye toward standardizing.
- Discussing a market division plan without a state law covering the plan, including discussions of type of products to be offered, customers to whom insurance products may be sold or the territories in which they may be sold.
- Discussing matters that would adversely affect availability of insurance or services to the public.
- Discussing future rate plans including actuarial projections.
- Discussing "fair" profit levels.
- Keeping access to **VAMIC** membership unduly restrictive or denying unique services of **VAMIC** 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.

If any of the above occurs, you should object, have your objection noted in the minutes and, if discussion continues, leave the room. Further, the prohibitions apply to discussion in an informal or social setting, not just regularly scheduled meetings.

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Golf Tournament Sponsor

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AGENDA

Sunday August 13, 2023

2:00 PM - 5:00 PM	Registration	Jefferson Parlor
2:00 PM - 5:00 PM	Exhibitor Set Up	Mt Vernon Foyer
2:30 PM - 4:30 PM	Executive Committee Meeting	Wilson
6:00 PM - 7:00 PM	Welcome Reception	Casino Lawn 2

(In the event of inclement weather the reception will be held in the Commonwealth Room)

Monday, August 14, 2023

7:30 AM - 9:00 AM	Breakfast for All Attendees	Dominion
9:00 AM - 9:15 AM	Chris Shipe, VAMIC	Welcome
9:15 AM - 10:15 AM	James Wible, Mutual Boiler Re	Climate Resiliency: Being Weather Ready

It is no secret that the climate is changing, and the impact of these changes has greatly altered the weather that affect our insureds. By understanding climate factors, and the challenges each weather event may bring is key to understanding their potential impact. Negative factors that make losses more severe, as well as loss mitigation factors will be discussed for each event.

10:15 PM - 10:30 AM Refreshment Break for All Attendees Mt Vernon-Stratford Rotunda

10:30 AM - 11:30 AM Kelly Sullivan, NEAM U.S. Economic Outlook & Investment Implications for Mutual Insurance Companies

The U.S. economy has been surprisingly resilient. While the Federal Reserve has raised rates aggressively, economic indicators have generally been positive – the labor market remains strong, growth continues to surprise to the upside, and the consumer is still spending. This session will provide an overview of the current economic backdrop as well as potential ways to position portfolios and investment opportunities for mutual insurance companies.

12:00 PM - 5:30 PM	Golf Tournament	Cascades Course
6:00 PM - 7:00 PM	Reception	Grand Ballroom Terrace & Foyer
7:00 PM - 9:00 PM	Dinner	Grand Ballroom East

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AGENDA

Tuesday, August 15, 2023

7:30 AM - 9:00 AM	Advisory Board Breakfast	Chesapeake
7:30 AM - 9:00 AM	Breakfast for All Attendees	Grand Ballroom Foyers 1&2
9:00 AM - 10:00 AM	Tom Torcia, Mutual Capital Analytics	Unlocking Opportunities with Underwriting Analytics

Discover the transformative potential of underwriting analytics in the insurance industry. This presentation explores how leveraging internal data enhances risk assessment, underwriting expertise, and product personalization. Learn about advanced internal data capabilities, real-world case studies, and trends shaping the future of underwriting. Embrace data-driven practices for a competitive advantage.

10:00 AM - 11:00 AM	Jonathan Hogins & Patrick O'Grady, Thomas, Thomas, & Hafer LLP	The Ever-Changing Landscape of Uninsured and Underinsured Motorist Coverage in VA
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A new law that went into effect on July 1, 2023 changes Virginia's longstanding credit/offset against UM/UIM coverage for available liability coverage. After a review of the changes to Virginia law surrounding UM/UIM coverage over the years, this presentation will address the latest changes made by the legislature and how the new statutory scheme will affect everything from the underwriting of policies, the frequency and severity of claims made, and the defense of claims, culminating with a preview of potential changes to come.

11:00 AM - 11:15 AM	Refreshment Break for All Attendees	Mt Vernon-Stratford Rotunda
11:15 AM - 12:00 PM	Andrew Kirkner, NAMIC	2023 NAMIC Update

The presentation will provide an update on NAMIC operations and advocacy at the state, federal and judicial levels. We'll take a look at issues and trends and provide a preview of coming attractions, with a particular eye on issues that could soon make their way to the Commonwealth.

12:00 PM - 12:30 PM	Executive Committee	VAMIC Business Update
12:30 PM	Convention Adjourns	

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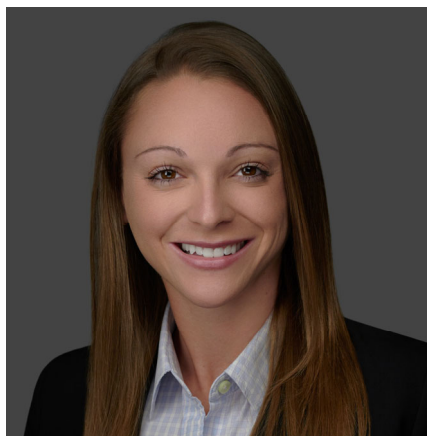


James Wible
Mutual Boiler Re
Climate Resiliency: Being Weather Ready

Jim Wible is a senior engineering exposure analyst for Mutual Boiler Re. In his current role, he works with Mutual Boiler Re’s partner companies by helping them identify risk and prevent property loss. Jim joined Mutual Boiler Re in 2020 after spending 10 years with FM Global working to identify, quantify, and engineer solutions to reduce the property risk profile at client locations. He has been recognized as a power generation facility specialist and earned his NFPA designation of Certified Fire Protection Specialist. Jim is a graduate of the University of New Haven with a bachelor’s degree in fire protection engineering and, in his spare time, serves as a volunteer firefighter.



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Kelly E. Sullivan, CFA

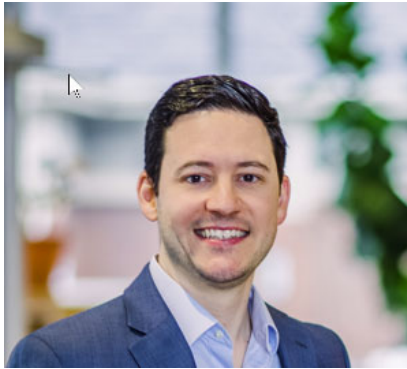
NEAM

U.S. Economic Outlook & Investment Implications for Mutual Insurance Companies

Kelly is a Senior Client Strategist at NEAM, Inc. and is responsible for delivering investment and capital management services to our clients. She joined the Firm in 2012 as a Quantitative Analyst and became a Client Strategist in 2013. Kelly is a CFA Charterholder, a member of the Hartford Society of Financial Analysts and a graduate of Babson College where she holds a Bachelor of Science degree in Economics and Finance. She has been employed in the investment industry since 2012.



Virginia Association of Mutual Insurance Companies



Tom Torcia
Mutual Capital Analytics
Unlocking Opportunities with Underwriting Analytics: Harnessing the Power

Tom is a data-driven Product Management expert who joined MCA in 2020 to transform the mutual insurance industry. With a focus on leveraging data and analytics, he helps clients enhance product segmentation, drive growth, and implement innovative solutions to ensure long term profitability.



Virginia Association of Mutual Insurance Companies



Patrick O'Grady
Thomas, Thomas, & Hafer LLP
*The Ever-Changing Landscape of Uninsured
and Underinsured Motorist Coverage in Vir-
ginia*

Patrick is a Partner at Thomas, Thomas & Hafer and is the managing attorney for the Richmond office. His practice is concentrated on the defense of individuals, businesses, trucking companies, and insurers in connection with personal injury, premises liability, wrongful death, and business litigation. In addition to his defense practice, Patrick also represents insurers in first-party litigation including insurance coverage and bad faith cases. Patrick is a seasoned litigator and has tried over 100 cases to verdict and is admitted in both Virginia and North Carolina.



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Jonathan Hogins
Thomas, Thomas & Hafer LLP
*The Ever-Changing Landscape of Uninsured
and Underinsured Motorist Coverage in
Virginia*

Jonathan Hogins is a partner with Thomas, Thomas & Hafer and is a member of the Firm's general liability practice in the Richmond, Virginia office. Jonathan's practice is focused on general liability with a concentration on defending companies, individuals, and insurers in automobile and transportation, UM/UIM, hospitality, premises liability, and wrongful death litigation. Jonathan received his juris doctorate from The George Washington University School of Law in 2012, prior to which he obtained a Master of Business Administration from The College of William and Mary, Mason School of Business. Jonathan has significant experience in civil litigation in state and federal courts, as well as with alternative dispute resolution, and has tried multiple cases to verdict in the areas of personal injury and premises liability.



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Andrew Kirkner
NAMIC
2023 NAMIC Update

Andrew is the General Counsel at NAMIC. He provides in-house legal advisement to NAMIC and affiliated entities, orchestrates the association’s national business and advocacy litigation, and oversees NAMIC’s compliance offerings for member companies. Andrew joined NAMIC in 2018, serving first as regional vice president for the Ohio Valley/Mid-Atlantic region and then as Assistant Vice President of State Affairs where he managed the day-to-day operations of NAMIC’s state advocates. Prior to NAMIC, Andrew practiced law, focusing on insurance litigation and government relations work in West Virginia and Washington, D.C. Andrew is based in Henrico County, Virginia, but regularly travels throughout the commonwealth and Country to meet with NAMIC member companies and partners in advancing the mutual insurance industry. Kirkner is a graduate of Bridgewater College and the West Virginia University College of Law.



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Attendee List

Samantha	Bartlein	Acrisure Re
Leah	Hunter	Acrisure Re
Gordon	Lahey	Acrisure Re
Charles	Murray	Acrisure Re
Amber	Benson	Augusta Mutual Insurance Company
Jason	Benson	Augusta Mutual Insurance Company
Deborah	Chaffin	Augusta Mutual Insurance Company
Richard	Chaffin	Augusta Mutual Insurance Company
Mike	Collins	Augusta Mutual Insurance Company
Gretchen	Collins	Augusta Mutual Insurance Company
Christopher	Earhart	Augusta Mutual Insurance Company
Rebecca	Earhart	Augusta Mutual Insurance Company
Ashlie	Howell	Augusta Mutual Insurance Company
Safiya	Jarvis	Augusta Mutual Insurance Company
Sharon	Johnson	Augusta Mutual Insurance Company
David	Johnson	Augusta Mutual Insurance Company
Cindy	Marshall	Augusta Mutual Insurance Company
Steve	Marshall	Augusta Mutual Insurance Company
Eric	Peifer	Augusta Mutual Insurance Company
Brian	Wiles	Augusta Mutual Insurance Company
Sally	Williams	Augusta Mutual Insurance Company
Joseph	Williams	Augusta Mutual Insurance Company
Scott	Esworthy	Brown Schultz Sheridan & Fritz
Zbigniew	Gawieniczuk	ClearLync
Christopher	Tramontano	ClearLync
Austin	Whetstone	Farmers Mutual Hail Insurance Company of Iowa
Sara	Whipple	Forcon International
Dylan	Fox	Gallagher Re
Stephen	Harrington	Gallagher Re
Luke	Mulvey	Gallagher Re
Aaron	Augustyniak	General Reinsurance
John	Stone	General Reinsurance
Jordan	Anderson	Grayson-Carroll-Wythe Mutual Insurance Company
Randall	Carpenter	Grayson-Carroll-Wythe Mutual Insurance Company
Jeff	Reeves	Grayson-Carroll-Wythe Mutual Insurance Company
David	Wilson	Grayson-Carroll-Wythe Mutual Insurance Company
Michael	Brown	Guidewire
Tony	Lamond	Guidewire
Alun	Hansen	Guy Carpenter
Latreka	Snipes	Guy Carpenter
Eric	Yeager	Guy Carpenter
Christine	Ehresman	Hartford Steam Boiler
Brenda	Michanczyk	Hartford Steam Boiler
John	Woodworth	LD&B
Marilyn	Adams	Loudoun Mutual Insurance Company
Olivia	Burkley	Loudoun Mutual Insurance Company
Marty	Crockett	Loudoun Mutual Insurance Company
J. Stanley	Crockett	Loudoun Mutual Insurance Company
Paul	Ebersol	Loudoun Mutual Insurance Company

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Attendee List

Jenny	Finnell	Loudoun Mutual Insurance Company
David	Finnell	Loudoun Mutual Insurance Company
Mary	Finnell	Loudoun Mutual Insurance Company
Kimberly	Fry	Loudoun Mutual Insurance Company
Erecka	Gibson	Loudoun Mutual Insurance Company
Sharon	Moore	Loudoun Mutual Insurance Company
Mitch	Moore	Loudoun Mutual Insurance Company
C. William	Orndoff	Loudoun Mutual Insurance Company
Todd	Robertson	Loudoun Mutual Insurance Company
Louise	Shickle	Loudoun Mutual Insurance Company
Richard	Shickle	Loudoun Mutual Insurance Company
Cheryl	Shiffler	Loudoun Mutual Insurance Company
Diane	Shipe	Loudoun Mutual Insurance Company
Christopher	Shipe	Loudoun Mutual Insurance Company
Susan	Case	Mutual Assurance Society of Virginia
John	Case	Mutual Assurance Society of Virginia
Rebecca	Crutcher	Mutual Assurance Society of Virginia
Mark	Crutcher	Mutual Assurance Society of Virginia
Lisa	Eckart	Mutual Assurance Society of Virginia
Theresa	Lewis	Mutual Assurance Society of Virginia
Caleb	Lewis	Mutual Assurance Society of Virginia
Landon	Lewis	Mutual Assurance Society of Virginia
Cliff	Lewis	Mutual Assurance Society of Virginia
Bailey	Loscomb	Mutual Assurance Society of Virginia
Jon	Sisk	Mutual Assurance Society of Virginia
Susan	Sisk	Mutual Assurance Society of Virginia
Jeffrey	Wrobel, Sr.	Mutual Assurance Society of Virginia
Greg	Poorvin	Mutual Boiler Re
James	Wible	Mutual Boiler Re
Tom	Torcia	Mutual Capital Analytics
Andrew	Kirkner	NAMIC
Matt	Overturf	NAMIC
Kelly	Sullivan	NEAM
Peter	Cammarata	Northern Neck Insurance Company
Kimberly	Foltz	Northern Neck Insurance Company
Robert	Spears	Northern Neck Insurance Company
Paul	Graf	Roanoke Valley Claims Service, dba Court Enterprises, Inc.
Amy	Hildebrand	Shelter Reinsurance Company
Barbara	Atwood	Shenandoah Mutual Fire Insurance Company
Donald	Atwood	Shenandoah Mutual Fire Insurance Company
Debra	Carbaugh	Shenandoah Mutual Fire Insurance Company
Larry	Carbaugh	Shenandoah Mutual Fire Insurance Company
Kaylee	Fainter	Shenandoah Mutual Fire Insurance Company
Sherri	Fainter	Shenandoah Mutual Fire Insurance Company
Jonathan	Fainter	Shenandoah Mutual Fire Insurance Company
Martha	Fleming	Shenandoah Mutual Fire Insurance Company
Dennis	Fleming	Shenandoah Mutual Fire Insurance Company
Carol	Getz	Shenandoah Mutual Fire Insurance Company
Jean	Getz	Shenandoah Mutual Fire Insurance Company

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Attendee List

Mark	Getz	Shenandoah Mutual Fire Insurance Company
Alicia	Gutshall	Shenandoah Mutual Fire Insurance Company
Kevin	Gutshall	Shenandoah Mutual Fire Insurance Company
Debbie	Jones	Shenandoah Mutual Fire Insurance Company
Randy	Jones	Shenandoah Mutual Fire Insurance Company
Tootie	Rinker	Shenandoah Mutual Fire Insurance Company
Dudley	Rinker	Shenandoah Mutual Fire Insurance Company
Brajesh	Ugra	Simplesolve
Antony	Xavier	Simplesolve
Jonathan	Hogins	Thomas, Thomas, & Hafer LLP
Patrick	O'Grady	Thomas, Thomas, & Hafer LLP
Tommy	Halcom	United Claims Service, INC