

Virginia Association of Mutual Insurance Companies

2024 Mid-Year Meeting

Hotel 24 South

Staunton, VA

March 11-12



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:

1. Discussing rates or the stabilizing of rates or other terms or conditions of any products to be offered for sale.
2. Discussing underwriting criteria with an eye toward standardizing.
3. 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.
4. Discussing matters that would adversely affect availability of insurance or services to the public.
5. Discussing future rate plans including actuarial projections.
6. Discussing "fair" profit levels.
7. Keeping access to **VAMIC** membership unduly restrictive or denying unique services of **VAMIC** to nonmembers.
8. Developing "standards" for company operations.
9. Trading information on bidding for office equipment and supplies or agreeing to collectively refrain from purchasing any equipment, services or supplies from any supplier.
10. 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.

If you see any prohibited practices creeping into any **VAMIC** meeting or social event, please mention your concern to others.



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AGENDA

Monday, March 11, 2024

12:30pm	Executive Committee Meeting	Blue Ridge
2:30pm	Check-in	Salon C
3:00pm	President Greeting Jeff Reeves, Grayson-Carroll-Wythe Mutual Insurance Company National and State Legislative Updates Matt Overturf, NAMIC Dave Albo, Williams Mullen	Salon C
4:00pm	“The Waiting is the Hardest Part” Harry Starrett, NEAM	
5:00pm	Break	
6:00pm	Reception	Magnolia South
7:00pm	Dinner	Magnolia South



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AGENDA

Tuesday, March 12, 2024

7:30am	Breakfast	Magnolia South
9:00am	From the Ashes to Subrogation: What is happening on the Fire Scene! Robert Henderson, NEFCO Fire Investigations	Salon C
9:45am	Break	
10:00am	General Roundtable Sessions Claims, Underwriting, IT, Accounting	Salon C, Augusta, Skyline
10:50am	Break	
11:00am	Advancements of AI in Automation Solutions John Harrison, Keymark Inc	Salon C
12:00am	Business Session 2024 Annual Convention Update Jeff Reeves Congressional Contacts Program Update Jeff Wrobel	Salon C
12:30pm	Adjourn	



2024 GOLD SPONSORS

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Augusta Mutual Insurance Company

Forcon International

GenRe

Guy Carpenter

Hartford Steam Boiler

Tomlin Claims Consulting

United Claims Service

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Loudoun Mutual Insurance Company

Mutual Assurance Society of Virginia

Mutual Boiler Re

Roanoke Valley Claims Services

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Speakers



Matt Overturf

Regional Vice President - Ohio Valley/Mid-Atlantic

NAMIC

Matt Overturf joins NAMIC after 10 years of state government work in Ohio. He previously was the Government Relations Officer at the Ohio Public Employees Retirement System (OPERS). Prior to OPERS Matt worked as a legislative aide and Deputy Budget Director for the Speaker of the Ohio House.

Matt graduated from Wittenberg University with a B.A. in Political Science and Business. Outside of work, he enjoys running, cooking and spending time with his family.

Virginia Association of Mutual Insurance Companies



Hon. David Albo

Legislative/Government Relations Attorney

Williams Mullen

After serving in Virginia’s House of Delegates for 24 years (1994-2017), Dave Albo now represents corporations, businesses, trade associations and public entities before the State Legislature and Executive Branch Agencies, including legislative advocacy, business development, government contracting and regulatory matters. He uses the experience he gained as a legislator in Virginia’s General Assembly to help clients navigate the governing process. His primary goal is to help clients find legislative solutions to problems, thus helping their businesses thrive.

State Legislative Experience.

Elected Member Virginia House of Delegates (Republican) representing southern Fairfax County 24 years. 1994 – 2017 when he retired.

Chairman House Courts of Justice Committee 2005 – 2017. (Longest serving chairman in the committee’s 300+ year history.)

Member House General Laws Committee 1994 – 2017. This committee handles all trade / professional regulation, ABC, Tobacco, Gaming.

Legislative / Government Relations Attorney 2017 – present. Heads Willams Mullen Government Relations practice group.

Awards—6 time *Washingtonian Magazine* and 5 time *NOVA Magazine* “Top Attorney”; 4 time *VA Business Magazine* “Legal Elite” for Lobbying; Wendy’s Store Employee of the Month Runner-up (1978)

Legal experience—Private practice attorney (primary practice areas: criminal / traffic defense, civil litigation, employment law) 1988 – 2017.

Prosecutor City of Fairfax 1990 – 1993.

Has tried thousands of cases before Judges and numerous jury trials

Taught other lawyers and Judges Continuing Legal Education

Practice in the area of ABC law 1994 - present:

Acquisition of ABC licenses. Defense of enforcement actions for ABC law and regulation violations. Wholesaler / Manufacturer disputes. Transfer of brands between wholesalers. Beer/wine franchise act disputes.



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Harrison G. Starrett, CFA
Senior Client Strategist
NEAM, Inc.

Harry is a Senior Client Strategist at NEAM, Inc. and is responsible for delivering investment and capital management services to our clients. He joined the Firm in 2002 having previously spent 14 years as a Portfolio Manager at Asset Allocation & Management Company where he also served as a Partner from 1995-2002. Harry is a CFA Charterholder and is a graduate of Emory University. He has been employed in the investment industry since 1988.

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ROBERT W. HENDERSON

IAAI/CFI, NAFI/CFEI, CVFI

Southwest Regional Manager

NEFCO Fire Investigations

Southwest Regional Manager Robert (Bobby) Henderson is a Certified Fire Investigator by the International Association of Arson Investigators and a Certified Fire and Explosion Investigator through the National Association of Fire Investigators.

He is a court-qualified expert witness. Bobby served over 30 years as a professional police officer starting with the United States Army Military Police Corps, transitioning to Fairfax County Police and Virginia State Police. He was a Certified Bomb Technician by the FBI/US ARMY Hazardous Devices School, Certified Hazard Materials Technician by the Department of Homeland Security, and a licensed private investigator in the Commonwealth of Virginia. Bobby is a member of the board of directors of the Virginia Chapter of the International Association of Arson Investigators.

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John Harrison

Chief Sales Officer

KeyMark, Inc.

John, KeyMark's Chief Sales Officer, has extensive work experience in both direct sales and sales leadership roles. Following his graduation from The Citadel, John joined Datastream in 1995, where he served in a variety of sales roles through 2006 and was responsible for building the State and Local Government Sales team. John completed his MBA in Entrepreneurship and Innovation at Clemson University in 2021, and he now teaches Sales Process Management in the Clemson MBA Corporate Program. He joined KeyMark in 2019 and is responsible for KeyMark's Sales, Solution Architect and Sales Operation teams.

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Attendee List

Name	Organization
Kathryn Johnson	Acrisure Re
Leah Hunter	Acrisure Re
Burke Edwards	Acrisure Re
Brian Wiles	Augusta Mutual Insurance Company
David Johnson	Augusta Mutual Insurance Company
Jason Benson	Augusta Mutual Insurance Company
ERIC PEIFER	Augusta Mutual Insurance Company
Gretchen Collins	Augusta Mutual Insurance Company
Paul Graf	Court Enterprises, dba, Roanoke Valley Claims Service
Sara Whipple	Forcon
Paul Stenbjorn	Frederick Mutual Insurance Company
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
Latreka Snipes	Guy Carpenter & Company, LLC
Jessica Van Etten	Guy Carpenter & Company, LLC
Christine Ehresman	Hartford Steam Boiler
John Harrison	KeyMark Inc.
Zach Hance	KeyMark Inc.
John Woodworth	LD&B Insurance and Financial Services
Kimberly Fry	Loudoun Mutual Insurance Company
Christopher Shipe	Loudoun Mutual Insurance Company
Jenna Livesay	Loudoun Mutual Insurance Company
Luis Manzano	Loudoun Mutual Insurance Company
Todd Robertson	Loudoun Mutual Insurance Company
Selena Duggar	Loudoun Mutual Insurance Company
Tim Koppenhaver	Loudoun Mutual Insurance Company
Theresa Lewis	Mutual Assurance Society of Virginia
Jon Sisk	Mutual Assurance Society of Virginia
Lisa Eckart	Mutual Assurance Society of Virginia
Jeffrey Wrobel	Mutual Assurance Society of Virginia
Mark Crutcher	Mutual Assurance Society of Virginia
Greg Poorvin	Mutual Boiler Re
Matt Overturf	NAMIC
Harry Starrett	NEAM
Robert Henderson	NEFCO Fire Investigations
Jessi Reed	NEFCO Fire Investigations
Kevin Vance	Rockingham Insurance
Robert Lyon	Rockingham Insurance



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Name	Organization
Isaac Silvious	Shenandoah Mutual Fire Insurance Company
Megan Johnson	Shenandoah Mutual Fire Insurance Company
Ryan Rutz	Shenandoah Mutual Fire Insurance Company
Jonathan Fainter	Shenandoah Mutual Fire Insurance Company
Barbara Schwarz	Simplesolve
Brajesh Ugra	Simplesolve
Liz Swank	Swank Adjusting, Inc.
David Swank	Swank Adjusting, Inc.
Tony Scott	Technical Financial Solutions, LLC
Randy Tomlin	Tomlin Claims Consulting LLC
Jo Tomlin	Tomlin Claims Consulting LLC
Tommy Halcom	United Claims Service, INC
David Albo	Williams Mullen