



Reaching Out



Links to PHAs



1998 Annual Report

Housing Authority Insurance is dedicated to:

- Provide housing authorities and other affiliated or related entities with stable, affordable insurance, other programs and services of the highest quality, and to do so with integrity, dignity, and respect;
- Assure members' ability to participate in the companies through board, council, and committee membership;
- Maintain fiscally sound companies which provide a reasonable rate of return.

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**Dan Labrie**  
Chief Executive Officer

**I**n 1998, Housing Authority Insurance redefined itself. Competition, position and membership were the critical factors in shaping that change. The intensity of competition we faced was stronger than ever before. This gave us the opportunity to prove ourselves as a company. It provided incentive to improve our operations, products and services, as well as our relationships with members and vendors.

Our position within the market was key to our ability to make adjustments. During 1998, we met several important financial objectives. First, we reached our capital contribution goal of \$50 million — two years ahead of schedule. Second, we significantly reduced the risk of our investment portfolio. Third, we reduced our underwriting risk through reinsurance contracts. This financial strength, as well as the strength of our company name within the market, gave us the capacity to provide more services to members and strengthen our relationship with them.

The membership is the company. Our ability to serve their needs is our ultimate objective. In 1998, we redefined Housing Authority Insurance in order to better connect with our members. We increased contact and improved our image. We gained feedback through the Board and committees, surveys, phone calls and face-to-face meetings.

I think we proved that we are dependable, reliable and responsive, and we proved ourselves in the most competitive market ever.

A handwritten signature in cursive script that reads "Dan Labrie".

**T**he past 12 months once again represented a time of exciting growth, with expansion of products and services to adapt to changing market conditions. The Board of Directors and committees dedicated much time throughout the year to reviewing and amending the policies and procedures of Housing Authority Insurance to ensure they clearly articulate the vision and mission of our company.

As reflected in the theme of the 1998 annual report, "Reaching Out: Links to PHAs," being aware of the membership's needs was a common goal for the Board of Directors, committees and staff. Encouraging membership participation continued to add to the strength of HAI. This was reflected in the outstanding renewal rates for HARRG and HAPI of 97% and 95%, respectively, as well as new premium growth of \$2,807,000, which far exceeded our goals.

Over the past year, we reached out to over 8,000 PHA employees, commissioners and residents with more than 120 broadcasts over HTVN, linking the industry with information and education on HUD regulations and programs, employment skills, liability issues and numerous other topics.

We are proud of our efforts throughout the past year, as reflected in this annual report, and would like to extend a special thanks to all who have helped to contribute to the successes of Housing Authority Insurance and its related companies.



**Ina Sanders**  
Chair, HAI Board  
of Directors

A handwritten signature in cursive script that reads "Ina Sanders".

# Reaching Out: Links to PHAs



Ever had your insurance company call on you just to see how things were going?

We thought it would improve customer service quality, so we developed several programs to improve personal communication between our staff and our members.

Last year, we had three staff members who each spent a week at a member housing authority. This program, which we call the PHA Orientation Program, allows our staff to gain better understanding of our members' day-to-day operations. We believe improved understanding leads to improved service.

During 1997 and 1998, Housing Authority Insurance staff also visited more than 400 different members. Some of these visits were for risk

**H**ousing Authority Insurance was created in 1987 to provide affordable, high quality insurance and related services to Public Housing Authorities. Ever

since, we have been closely linked to those we serve. We are linked to public housing managers, their staffs, and even their residents.

In the early days, these links were easy to maintain. Our membership was small, as was our Board, our staff, and our product line. The lines of communication were short and clear. Personal contact was frequent. And the market was less competitive.

But now, we have more staff to sell more products to more members. And increased competition means more choices for members and potential members alike. It also means more marketing mail lands on their desks.

As we looked at Housing Authority Insurance at the start of 1998, we realized that we were no longer an upstart company, but rather an established company in the market. We could be confident that we already knew the business better than anyone, but we wanted to make sure we still knew our customers better than anyone.

So with a little technology here and a little elbow grease there, we set out to get in touch with our members. We wanted to strengthen existing relationships, create new ones, and at the same time, let people know what we had to offer.

One major effort to accomplish this goal was a member





outreach program that included visiting 276 members last year. We also began an effort to call our entire membership during the course of the year. The results have been very positive. The vast majority of members expressed a high level of satisfaction with the products and services we offer.

We also increased our contact with the PHA community in general, by substantially increasing our trade show attendance. While in 1997, Housing Authority Insurance exhibited at 19 trade shows, in 1998, we were at 26 shows. The one-on-one contact with our members and potential members gave us plenty of opportunity to discuss member needs and address them with existing products as well as new product and service development.

In fact, our success in addressing member needs is evident in the premium levels we were able to achieve in 1998. Despite the fact that the current soft market gives buyers more purchase options, we were still able to produce more new premiums than expected. The \$2,807,000 in new premiums collected was nearly \$400,000 more than expected. Particularly pleasing were the gains made in the workers' compensation and auto programs. The workers' compensation program grew by 6% while the auto program grew by 13%. We're expecting that our life, short- and long-term disability products — introduced in 1998 — will also realize strong growth.

In addition to our success in producing new premium, we were also very successful in securing renewals. An exceptional 97% of liability policies and 95% of property policies were renewed.

control surveys, others were for coverage reviews, many were simply customer service visits. It's a chance for us to see what our members are doing — new playgrounds, construction, successful programs and other improvements.

But since we can only visit our members so often, we're using other methods to stay in touch. During 1998 and continuing in 1999, we are trying to call every single member, just to ask how they're doing — and how we're doing. The results of these informal calls have thus far been very positive. We're able to find out what we're doing right, and what we can improve on. It's also an excellent opportunity to look at member needs. It gives us feedback to create new products and services. Finally, it gives us a chance to say hello.

Our main goal is to just find out "how things are going."







In late 1998, HTVN signed up its 100th member, and now reaches 31 states. This is an impressive milestone for the network, which had only 24 subscribers in 13 states at the start of 1996.

HTVN, or the Housing Television Network, is an interactive satellite television system that provides training and informational programming to the public housing community. HTVN is a valuable tool for Public Housing Authorities; it allows them to train staff members on numerous topics at a fraction of the cost of attending seminars.

As the reach of HTVN grows, the benefits grow as well. And the benefits extend to the public housing community as a whole. Working together, HTVN and HUD are able to reach 163 sites in all 50 states with important information such as Notice of Funds Available (NOFAs). And of course, such programming gives our members an advantage in seeking those funds.

We also renewed our general liability reinsurance treaties. All of our treaties are now held with General Reinsurance, one of the largest reinsurers in the world. In the process, we expanded our protection while reducing our overall exposure.

Housing Authority Insurance continues to develop this partnership, as well as those with Travelers and Liberty Mutual. These relationships provide value that we can pass along to our membership. Working with Travelers, we were able to offer expanded property coverage through HIS. And we were successful in lowering our fronting costs with all our major partners.

Wellington Management Company, which has handled a portion of our investments for the last several years, was chosen as our sole investment manager. The result of this relationship has been increased investment returns and reduced risk.

Stronger relationships have definitely helped us to improve our products and services. But we know that's not enough. We also devoted considerable effort during the year to improving our internal resources.

For the past three or four years, we have been working diligently to upgrade our computer systems. Many of these projects were completed



in 1998. Employee work stations were upgraded to Windows NT. The e-mail system was upgraded. All non-Pentium machines were replaced. Network printers were upgraded. The underwriting system was integrated with the financial system. Our member accounting records were updated. Work was begun on a new claims system.

These system enhancements allow for improved access to data, improved data accuracy, and increased automation of otherwise time-consuming tasks such as premium billing. In all cases, the efficiencies created by these systems — either directly or indirectly — improve the speed and quality of customer service.

Of course, computers cannot provide top-notch customer service without qualified people at the controls. That's why our underwriting and risk control personnel received multiline training during the year.

Substantial effort was made to increase our underwriters' knowledge of all product lines. They attended training on boiler and machinery, fidelity, property, flood and auto coverages. Risk control personnel focused on property and liability.

When we're not training our own staff, we think it's important to assist members in increasing their knowledge of insurance, risk control and other public housing-related topics. Considerable staff time was devoted to teaching courses on HTVN.

The risk control staff was a key contributor to this effort. In addition to numerous site inspections, seminars and loss reviews, they delivered OSHA training to 60 sites, on two occasions. They also conducted the risk factor reduction project, an innovative program that brought together a select group of five or so housing authorities via satellite to discuss risk control issues and



We feel that HTVN's use of communications technology will continue to be an advantage to subscribers. Although the system — with its orbiting satellite, satellite dishes and interactive keypads — is rather complex, the economics can be fairly simple. The cost of staff members attending more than 100 training sessions at your own PHA is certainly cheaper than bringing 100 instructors to your PHA or sending staff members to 100 off-site seminars.





Throughout 1997 and 1998, Housing Authority Insurance reworked and refined the company's corporate identity. New logos for HAI and HTVN were developed. Marketing materials, stationery and the newsletter were redesigned. A new typeface was created. Quality standards for publications were raised.

These image changes were made to send a message about our company. Over the years, the marketplace has changed, and Housing Authority Insurance has changed to keep pace.

The modern look of the new logo signifies a company that takes advantage of technology and modern processes to be more efficient. The use of one

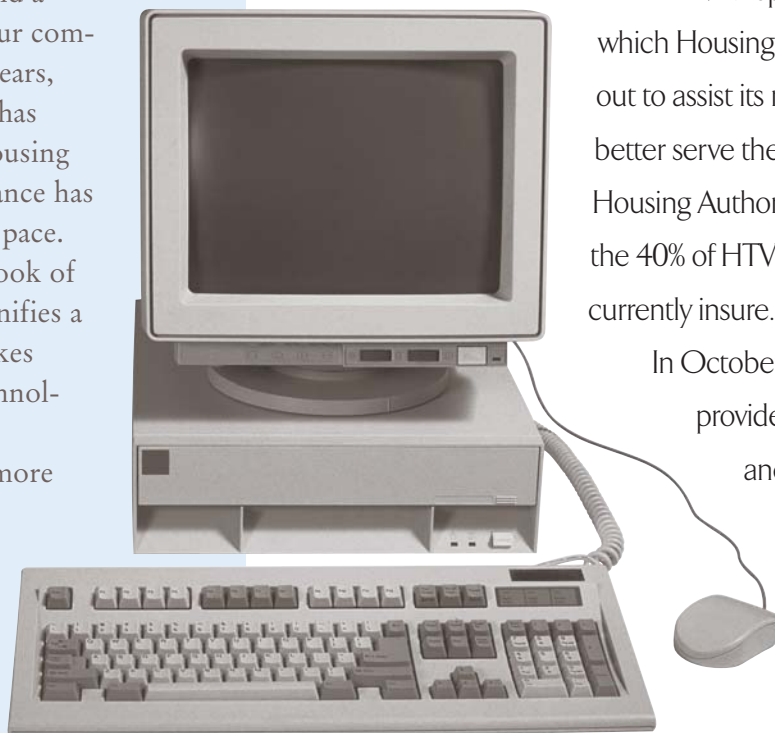
engage in problem solving. After each session, participants would implement various projects. At later sessions, results of those projects were discussed. The program was conducted twice: once for liability issues, once for property issues.

Such programs highlight the valuable outreach capabilities that HTVN provides Housing Authority Insurance — not that it was easy. HTVN faced numerous site installation delays due to the sale of AT&T Tridom to GE Spacenet. Fortunately, by the middle of 1998, site installations were back on track, and HTVN was able to close the year with more than 100 subscribers.

During the year, HTVN made more than 120 broadcasts, reaching more than 8,000 PHA employees and residents in 31 states. These broadcasts covered topics ranging from basic computer and time management skills to maintenance techniques to updates on HUD regulations including Section 8 and the Quality and Work Responsibility Act.

HTVN represents a major avenue through which Housing Authority Insurance can reach out to assist its members in attaining skills to better serve their residents. It also ensures that Housing Authority Insurance remains visible to the 40% of HTVN subscribers whom we do not currently insure.

In October of 1998, through HTVN, we provided a two-day seminar on insurance claims. This is an important topic, considering the number of claims members face in a given year.







HARRG members filed 1,324 general liability claims in 1998. During that same period, 1,842 claims were closed. Since the program began, 24,763 claims have been filed. HARRG's total paid losses since inception were in excess of \$157 million. At year's end, 2,119 liability claims remained open. We managed to close all claims for deductible policy year 1988. Staff continues to perform coordinated on-site audits of the HARRG self-insured accounts.

HAPI members filed 368 property claims in 1998. During that period, 362 were closed. Since the program began, 2,520 property claims have been filed. Of those, 161 remained open at year's end. Since inception, HAPI has paid its members in excess of \$40 million for first-party property damage claims.

The 1998 annual claims audit results were favorable. The auditors found that negotiated settlements are appropriate given the exposure, and they believe that compared with other public entity organizations that they review, HARRG remains in the top 10% in quality and service.

And because of that, as well as the accuracy of our underwriting, and our desire to serve the membership well, HARRG's Board was able to declare premium credits up to \$2 million — despite the soft market.

Which just goes to show that if we stay in touch with our members, and in tune with the public housing community, our members benefit. That was our focus in 1998.

Housing Authority Insurance logo rather than separate HARRG and HAPI logos reflects our commitment to providing all insurance and related services under one roof. The redesign of our materials shows that we want to make insurance as simple as possible for our members.

We hope you see these changes not only in our printed materials, but also in the quality, simplicity and efficiency of our service.



## Housing Authority Insurance Board of Directors and Committees



Lee Reno,  
General Counsel



Dan Labrie,  
Chief Executive Officer



Barry Romano,  
Vice Chair



### Council of Advisors

(Left to Right) Top Row: Alan Katz; Eric Brown; Thomas Hannen;  
Middle Row: LaVerne Nichols Boyd; John McAvaddy, Chair; Debra Sable;  
Domenic Schiano; Bottom Row: David Brown; Art Spence; Eugene Jones;  
Not in Photo: Tommie Denson; Russell Sciandra; Robert Girouard;  
Richard Martinez; Bob Neill; James Tabron; Rodolfo Rangel; John Collier;  
Phillip Taylor; Eva Slater; John Phillips; Donald Smith; Tracy Barlow;  
Stephen Falek; Stuart Hughes; Melvin Braziel; Larry Johnson; Jackie Zilton

## Housing Authority Insurance 1998 Membership

Anniston, AL  
Auburn, AL  
Birmingham, AL  
Decatur, AL  
Jacksonville, AL  
Mobile, AL  
Montgomery, AL  
Ozark, AL  
Amity, AR  
Arkadelphia, AR  
Camden, AR  
Dardanelle, AR  
Little Rock, AR  
North Little Rock, AR  
Ola, AR

Paragould, AR  
Flagstaff, AZ  
Nogales, AZ  
Phoenix, AZ  
South Tucson, AZ  
Tucson, AZ  
Winslow, AZ  
Alameda, CA  
Fresno, CA  
Hanford, CA  
Lompoc, CA  
Los Angeles, CA  
Madera, CA  
Martinez, CA  
Modesto, CA

Newbury Park, CA  
Oakland, CA  
Paso Robles, CA  
Port Hueneme, CA  
Richmond, CA  
Sacramento, CA  
Salinas, CA  
San Bernardino, CA  
San Diego, CA  
San Francisco, CA  
San Jose, CA  
San Rafael, CA  
Soledad, CA  
Aurora, CO  
Boulder, CO

Denver, CO  
Pueblo, CO  
Ansonia, CT  
Bridgeport, CT  
Bristol, CT  
Danbury, CT  
East Hartford, CT  
Glastonbury, CT  
Greenwich, CT  
Hamden, CT  
Hartford, CT  
Meriden, CT  
Middletown, CT  
Milford, CT  
Naugatuck, CT  
New Britain, CT  
New Canaan, CT  
New London, CT  
Norwalk, CT  
Norwich, CT  
Portland, CT

Putnam, CT  
Rockville, CT  
Seymour, CT  
Stamford, CT  
Stratford, CT  
Torrington, CT  
Wallingford, CT  
Waterbury, CT  
West Hartford, CT  
West Haven, CT  
Wethersfield, CT  
Willimantic, CT  
Windsor Locks, CT  
Winsted, CT  
Washington, DC  
Wilmington, DE  
Clearwater, FL  
Daytona Beach, FL  
Deerfield Beach, FL  
Fort Myers, FL  
Fort Pierce, FL

Gainesville, FL  
Hialeah, FL  
Homestead, FL  
Key West, FL  
Lakeland, FL  
Lauderhill, FL  
Miami, FL  
Monroe, FL  
Orlando, FL  
Palm Beach County, FL  
Panama City, FL  
Pensacola, FL  
Plant City, FL  
Sarasota, FL  
St. Petersburg, FL  
Tampa, FL  
Titusville, FL  
Venice, FL  
West Palm Beach, FL  
Winterhaven, FL  
Acworth, GA



### Board of Directors

(Left to Right): Barry Romano, 1st Vice Chair; L. Glen Redding; David Tanenhaus; John McAvaddy, 2nd Vice Chair; Douglas Dzema, 3rd Vice Chair; Virgil Tinklenberg; Eric Brown; Domenic Schiano; Harry House; Richard Collins; W. James Rice; *Not in Photo*: Ina Sanders, Chair; Michael Meyer; John Primmer; Joseph Shuldiner; Charles Smith; Jack Womack



### Claims Committee

(Left to Right): Eric Brown; Gillian Brown; C. Michael McInnish; Debra Sable; Thomas Hannen; W. James Rice, Chair; Douglas Dzema, Vice Chair; *Not in Photo*: Sandra Henriquez; James Guest; Marisol Avila; Kathleen Lynch; Yolanda Dion; Kathleen Sulsky

Americus, GA  
Athens, GA  
Augusta, GA  
Barnesville, GA  
Bremen, GA  
Buena Vista, GA  
Cairo, GA  
Carrollton, GA  
Chatsworth, GA  
Columbus, GA  
Commerce, GA  
Crawfordville, GA  
Cuthbert, GA  
Dalton, GA  
East Point, GA  
Ellaville, GA  
Fairburn, GA  
Fort Gaines, GA  
Gainesville, GA  
Gibson, GA  
Greensboro, GA

Griffin, GA  
Harlem, GA  
Harris, GA  
Hartwel, GA  
Hogansville, GA  
Jackson, GA  
La Grange, GA  
Louisville, GA  
Macon, GA  
Madison, GA  
Manchester, GA  
Marietta, GA  
Metter, GA  
Millen, GA  
Monroe, GA  
Mount Vernon, GA  
Norcross, GA  
Palmetto, GA  
Pelham, GA  
Quiman, GA  
Sandersville, GA

Savannah, GA  
Screven, GA  
Shellman, GA  
Swainsboro, GA  
Sylvania, GA  
Talbot County, GA  
Talbotton, GA  
Tennille, GA  
Thomson, GA  
Tifton, GA  
Unadilla, GA  
Union City, GA  
Union Point, GA  
Warrenton, GA  
Waynesboro, GA  
Woodland, GA  
Bloomington, IL  
Chicago, IL  
East St. Louis, IL  
North Chicago, IL  
Peoria, IL

Rockford, IL  
Anderson, IN  
Bloomfield, IN  
Bloomington, IN  
Charlestown, IN  
Connersville, IN  
East Chicago, IN  
Elkhart, IN  
Evansville, IN  
Fort Wayne, IN  
Gary, IN  
Hammond, IN  
Indianapolis, IN  
Jeffersonville, IN  
Kendallville, IN  
Kokomo, IN  
Michigan City, IN  
Mishawaka, IN  
Muncie, IN  
Richmond, IN  
South Bend, IN

Atchison, KS  
Colby, KS  
Dodge City, KS  
Fort Scott, KS  
Great Bend, KS  
Howard, KS  
Kansas City, KS  
Olathe, KS  
Parsons, KS  
Salina, KS  
South Hutchinson, KS  
Topeka, KS  
Wichita, KS  
Bowling Green, KY  
Henderson, KY  
Lexington, KY  
New Orleans, LA  
Adams, MA  
Amherst, MA  
Andover, MA  
Auburn, MA

Belmont, MA  
Beverly, MA  
Boston, MA  
Brockton, MA  
Brookline, MA  
Cambridge, MA  
Chelsea, MA  
Chicopee, MA  
Clinton, MA  
E. Dedham, MA  
Fall River, MA  
Fitchburg, MA  
Gloucester, MA  
Groveland, MA  
Hanson, MA  
Haverhill, MA  
Holyoke, MA  
Hudson, MA  
Lawrence, MA  
Lowell, MA  
Marlborough, MA



### Underwriting Committee

(Left to Right): Edward Schwartz; Stuart Hughes; Robert Braun; Dennis Morgan; L. Glen Redding, Chair; Eugene Jones; *Not in Photo*: Joseph Shuldiner, Vice Chair; Russell Sciandra; Lucy Rodarte; Lezlie Thompson; Orlando Prendes; Richard Baker; Pat Brewer; James Inglis; Victor Cassella; J. Mike Rogers; Jack Womack; Larry Johnson; Charles Smith



### Finance Committee

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Melrose, MA  
Methuen, MA  
Milford, MA  
Milton, MA  
New Bedford, MA  
Newburyport, MA  
Newton, MA  
North Andover, MA  
North Attleboro, MA  
North Reading, MA  
Northampton, MA  
Pembroke, MA  
Pittsfield, MA  
Plymouth, MA  
Reading, MA  
Revere, MA  
Rockland, MA  
Saugus, MA  
Somerville, MA  
Springfield, MA  
Stow, MA

Tewksbury, MA  
Vineyard Haven, MA  
Waltham, MA  
Wayland, MA  
Webster, MA  
Woburn, MA  
Worcester, MA  
Allegany, MD  
Annapolis, MD  
Baltimore, MD  
Cambridge, MD  
Crisfield, MD  
Cumberland, MD  
Easton, MD  
Frederick, MD  
Glen Burnie, MD  
Glenarden, MD  
Havre De Grace, MD  
Largo, MD  
Leonardtown, MD  
Saint Michael's, MD

Bath, ME  
Biddeford, ME  
Lewiston, ME  
Old Town, ME  
Portland, ME  
Westbrook, ME  
Ann Arbor, MI  
Bay City, MI  
Benton Harbor, MI  
Benton Township, MI  
Clinton Township, MI  
Curtis, MI  
Detroit, MI  
Ecorse, MI  
Essexville, MI  
Flint, MI  
Gladwin, MI  
Grand Rapids, MI  
Hamtramck, MI  
Inkster, MI  
Lansing, MI

Livonia, MI  
Manistee, MI  
Muskegon, MI  
Muskegon Heights, MI  
Pontiac, MI  
Reed City, MI  
Saginaw, MI  
Saint Clair Shores, MI  
St. Joseph, MI  
Sterling Heights, MI  
Ypsilanti, MI  
Grand Rapids, MN  
Hopkins, MN  
International Falls, MN  
Lake Benton, MN  
Minneapolis, MN  
Mound, MN  
Rosemount, MN  
South St. Paul, MN  
St. Paul, MN  
Winona, MN

Kansas City, MO  
Saint Louis, MO  
Smithville, MO  
St. Louis, MO  
Asheboro, NC  
Durham, NC  
Fayetteville, NC  
High Point, NC  
Kinston, NC  
Mid East Regional, NC  
Raleigh, NC  
Randleman, NC  
Smithfield, NC  
Tarboro, NC  
Washington, NC  
Cozad, NE  
Omaha, NE  
Tilden, NE  
Berlin, NH  
Claremont, NH  
Derry, NH

Exeter, NH  
Franklin, NH  
Keene, NH  
Lancaster, NH  
Manchester, NH  
Nashua, NH  
Northumberland, NH  
Salem, NH  
Somersworth, NH  
West Lebanon, NH  
Asbury Park, NJ  
Atlantic City, NJ  
Bayville, NJ  
Belmar, NJ  
Beverly, NJ  
Boonton, NJ  
Burlington, NJ  
Camden, NJ  
Carteret, NJ  
Clementon, NJ  
Collingswood, NJ





#### **Governance Committee**

(Left to Right): Virgil Tinklenberg; Eric Brown; John McAvaddy; Douglas Dzema; Barry Romano; David Tanenhaus, Chair; Not in Photo: Jack Womack, Vice Chair; Joseph Shuldiner; Michael Meyer; Charles Smith; John Primmer



#### **Risk Control Committee**

(Left to Right) Top Row: Deborah Baumgartner; Arlene Hinson; Lee Eastman; William Smith; Harry House, Chair; Middle Row: Tommie Denson; John McAvaddy; Bonnie Latting; Rosa Torres; Domenic Schiano; Bottom Row: Scott Bertrand; John Phillips; Art Spence; Barry Romano, Vice Chair; Not in Photo: Robert Anderson; Marcia Reitz; Keenan Colquitt; Raymond Budd; Chris Stuchell; Richard L'Europa; John Smolk; Lori Moon; Bernard Fitzpatrick; Tracy Barlow; Stephen Falek; David (Joe) Sanders; James Goff; Sharon Cannon; Maynard Scales

Dover, NJ  
East Orange, NJ  
Edgewater, NJ  
Edison, NJ  
Elizabeth, NJ  
Englewood, NJ  
Freehold, NJ  
Guttenberg, NJ  
Harrison, NJ  
Highland Park, NJ  
Hightstown, NJ  
Hoboken, NJ  
Irvington, NJ  
Jersey City, NJ  
Lakewood, NJ  
Linden, NJ  
Long Branch, NJ  
New Brunswick, NJ  
Orange, NJ  
Passaic, NJ  
Paterson, NJ

Penns Grove, NJ  
Perth Amboy, NJ  
Phillipsburg, NJ  
Pleasantville, NJ  
Red Bank, NJ  
Salem, NJ  
Trenton, NJ  
Union City, NJ  
Vineland, NJ  
Wildwood, NJ  
Alamogordo, NM  
Bayard, NM  
Bernalillo, NM  
Clovis, NM  
Espanola, NM  
Eunice, NM  
Fort Sumner, NM  
Las Cruces, NM  
Lovington, NM  
Raton, NM  
Rio Arriba, NM

Santa Clara, NM  
Santa Fe, NM  
Springer, NM  
Truth or Consequence, NM  
Clark County, NV  
Las Vegas, NV  
Albany, NY  
Amsterdam, NY  
Auburn, NY  
Beacon, NY  
Binghamton, NY  
Brasher Falls, NY  
Buffalo, NY  
Carthage, NY  
Catskill, NY  
Cortland, NY  
Ellenville, NY  
Elmira, NY  
Freeport, NY  
Geneva, NY

Glen Cove, NY  
Cloversville, NY  
Great Neck, NY  
Greenburgh, NY  
Hempstead, NY  
Hornell, NY  
Hudson, NY  
Ilion, NY  
Ithaca, NY  
Kingston, NY  
Lackawanna, NY  
Mamaroneck, NY  
Massena, NY  
Mechanicville, NY  
Monticello, NY  
Mount Kisco, NY  
Mount Vernon, NY  
New Rochelle, NY  
Newark, NY  
Niagara Falls, NY  
Norwich, NY

Olean, NY  
Plattsburgh, NY  
Port Chester, NY  
Port Jervis, NY  
Poughkeepsie, NY  
Rensselaer, NY  
Rochester, NY  
Rockville Centre, NY  
Spring Valley, NY  
Suffern, NY  
Syracuse, NY  
Troy, NY  
Watertown, NY  
Watervliet, NY  
White Plains, NY  
Woodridge, NY  
Yonkers, NY  
Akron, OH  
Ashtabula, OH  
Cambridge, OH  
Canton, OH

Chillicothe, OH  
Cincinnati, OH  
Cleveland, OH  
Columbus, OH  
Dayton, OH  
East Liverpool, OH  
Lorain, OH  
Manchester, OH  
McConnelsville, OH  
Ravenna, OH  
Sandusky, OH  
Steubenville, OH  
Toledo, OH  
Youngstown, OH  
Zanesville, OH  
Ada, OK  
Anadarko, OK  
Antlers, OK  
Apache, OK  
Atoka, OK  
Cache, OK





### Marketing Committee

(Left to Right): Virgil Tinklenberg; Alan Katz; Domenic Schiano; David Tanenhaus; Debra Sable; Thomas Hannen; John McAvaddy; Douglas Dzema, Chair; *Not in Photo*: Marcia Reitz; Stephen Falek; Jack Womack; Sherri Dicks



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Comanche, OK  
Del City, OK  
Elk City, OK  
Fort Gibson, OK  
Geary, OK  
Guthrie, OK  
Haileyville, OK  
Hartshorne, OK  
Holdenville, OK  
Lawton, OK  
Mcalester, OK  
Miami, OK  
Norman, OK  
Oklahoma City, OK  
Ponca City, OK  
Shawnee, OK  
Stillwater, OK  
Stroud, OK  
Temple, OK  
Tuttle, OK  
Walters, OK

Waynoka, OK  
Wewoka, OK  
Wilburton, OK  
Boswell, PA  
Bradford, PA  
Dunmore, PA  
Erie, PA  
Franklin, PA  
Harrisburg, PA  
Hollidaysburg, PA  
Norristown, PA  
Pittsburgh, PA  
Punxsutawney, PA  
Reading, PA  
Scranton, PA  
Stroudsburg, PA  
Warren, PA  
Central Falls, RI  
Cranston, RI  
Cumberland, RI  
East Providence, RI

Greenville, RI  
Harrisville, RI  
Jamestown, RI  
Lincoln, RI  
Newport, RI  
North Providence, RI  
Pawtucket, RI  
Peace Dale, RI  
Portsmouth, RI  
Providence, RI  
Warwick, RI  
Woonsocket, RI  
North Charleston, SC  
Chattanooga, TN  
Dyersburg, TN  
Knoxville, TN  
Memphis, TN  
Nashville, TN  
Austin, TX  
Brownsville, TX  
Corpus Christi, TX

Dallas, TX  
Devine, TX  
El Campo, TX  
El Paso, TX  
Fort Worth, TX  
Galveston, TX  
Garrison, TX  
Harlingen, TX  
Houston, TX  
Laredo, TX  
Liberty, TX  
McAllen, TX  
Mercedes, TX  
San Antonio, TX  
Taylor, TX  
Three Rivers, TX  
Price, UT  
Salt Lake City, UT  
Alexandria, VA  
Bristol, VA  
Charlottesville, VA

Coeburn, VA  
Danville, VA  
Fairfax, VA  
Franklin, VA  
Hopewell, VA  
Jonesville, VA  
Lebanon, VA  
Newport News, VA  
Norfolk, VA  
Norton, VA  
Petersburg, VA  
Portsmouth, VA  
Richmond, VA  
Roanoke, VA  
Waynesboro, VA  
Williamsburg, VA  
Barre, VT  
Rutland, VT  
Springfield, VT  
White River Junction, VT  
Winooski, VT

Bremerton, WA  
Moses Lake, WA  
Seattle, WA  
Silverdale, WA  
Algoma, WI  
Appleton, WI  
Deforest, WI  
Elkhorn, WI  
Green Bay, WI  
Madison, WI  
Milwaukee, WI  
New Richmond, WI  
Racine, WI  
Superior, WI  
Bluefield, WV  
Huntington, WV  
Saint Albans, WV  
Casper, WY  
Cheyenne, WY

# Housing Authority Insurance Staff

## Executive Services

Dan Labrie, *Chief Executive Officer*  
Bill Lewellyn, *Executive Vice President*  
Leslie Whitlock, *Director, Executive Services*  
Lisa Conley, *Human Resources Coordinator*  
Michael O'Hearn, *Communications Specialist*  
Miriam Abbondelo, *Employee Benefits Administrator*  
Lisa Krasnow, *Graphic Specialist*  
Terry Lawlor, *Receptionist*

## Learning Technologies

Brian Braley, *Vice President, Learning Technologies*  
Jackie Festa-Biega, *Director of Programming*  
Patrick Sullivan, *Studio Director*  
Jay Dantscher, *Assistant Studio Director*  
Paula Shemchuk, *Teletraining and Conference Coordinator*  
Greg Jacques, *Production Assistant*  
Marci LaChance, *Production Assistant*

## Finance/MIS

Carol Pollack, *Chief Financial Officer*  
Janine Lehr, *Controller*  
Tracey Gragnano, *Staff Accountant*  
Dorothy Robinson, *Staff Accountant*  
Sun Dutcher, *Accounting Assistant*  
April Parsons, *Director, MIS*  
Lucille Annunziata, *Network Manager*  
Jill McNamee, *Systems Administrator*  
Lori Harris, *Help Desk Support Specialist*

## Risk Control and Consulting

Jeff Weslow, *Director, Risk Control and Consulting*  
Ed McHugh, *Risk Control Supervisor*  
Sylvia Malinski, *Senior Risk Control Associate*  
Ann Straut-Esden, *Senior Risk Control Associate*  
Brian Hunter, *Senior Risk Control Associate*  
Brian Whalen, *Risk Control Technical Specialist*  
Nancy Swistak, *Administrative Assistant*  
Nancy Quiles, *Administrative Assistant*

## Claims Management

Bob Sullivan, *Director of Claims*  
Rita Wade, *Property Claims Manager*  
Dottie Brown, *Regional Claims Manager*  
John Weber, *Regional Claims Manager*  
Ernie Burgeson, *Claims Examiner*  
Lynda Houle, *Claims Examiner*  
Laura Franco, *Claims Examiner*  
Michael Pepe, *Claims Examiner*  
Kimberly Clifford, *Claims Examiner*  
Karen Bassett, *Claims Examiner*  
Stefanie Warner, *Claims Examiner*  
Joyce Coleman, *Senior Administrative Assistant - Claims*  
Sharon Sciascia, *Claims Assistant*  
Janelle Howard, *Clerical Assistant*

## Underwriting

Dominic Mazzoccoli, *Director, Underwriting*  
Pam Wallinger, *Manager, Underwriting*  
Gibriel Cham, *Special Services Manager*  
Judy Tripp, *Manager, Underwriting*  
Linda Blanc, *Senior Underwriter*  
Mike Patenaude, *Senior Underwriter*  
Jodi Barbieri, *Senior Underwriter*  
Jean Solla, *Underwriter*  
Cindy Oneto, *Underwriter*  
Kimberly Tompkins, *Underwriter*  
Maurie Becker, *Assistant Underwriter*  
Maria Diaz, *Assistant Underwriter*  
Jeanne Aransky, *Insurance Services Representative*  
Jane Renauld, *Insurance Services Representative*  
Fung Shan, *Administrative Assistant*  
Debbie Bower, *Administrative Assistant*  
Sarah Whitlock, *Clerical Assistant*  
Brenda Dominguez, *Clerical Assistant*

## Marketing

Ed Malaspina, *Director, Corporate Marketing*  
Sherry Sullivan, *Marketing Manager*  
Herb Lewis, *Sales Representative*  
Estelle Dolittle, *Marketing Representative*  
Sandra Emanuele, *Marketing Representative*  
Terry Senft, *Clerical Assistant*



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