



Calm
within
the Storm

ANNUAL REPORT 2001

Dear Members:

I know that every time you think about insurance, you must feel a great deal of frustration. Those of you with good experience feel especially cheated. You probably think that your rates are unduly high and that you are being treated unfairly by your insurance company, and I understand.

Unfortunately, the convergence of events that brought about these market conditions was both unlikely and unexpected. The insurance industry was in a period known as a hard market, when prices gradually increase. This process is a normal, cyclical occurrence and would have gone practically unnoticed. Then a major industry player became insolvent and the industry lurched. And when the September 11 terrorist attacks occurred, the industry reeled — and rates spiked. The resultant market pressures obliged us to raise rates and make adjustments to our coverage.

There is, however, reason to be optimistic. I think that in the reasonably near future, the market will stabilize and you'll begin to see pricing predictability and improved coverage.

In the meantime, we are working hard to provide dependability within the market. Since the current industry turmoil began, Housing Authority Insurance Group has welcomed many new members that were either dropped, not offered renewals or driven away with prohibitive pricing by their former carriers. I truly feel that without us, many authorities would be unable to secure coverage, and rates would be higher throughout the public housing market.

Please feel assured that we are doing everything possible to shield our members from the turmoil in the insurance industry, and to maintain a dependable source of insurance for the public housing industry.



Dan Labrie
Chief Executive Officer

A stylized, handwritten signature in black ink that reads "Dan Labrie".

Strategies for a Changing World

Since its inception, Housing Authority Insurance Group's growth and success have rested upon one critical factor: meeting the needs of our members. This will never change. Challenges arise, as those needs are constantly evolving because of changes both in our housing industry and in the insurance market. HAI Group must not only respond to, but also anticipate, those changes.

To continue to fulfill our mission, I believe that HAI Group will need to follow these long-term strategies:

- Diversify our business. This will generate more income and lead to greater stability for the company and higher dividends for our members.
- Explore opportunities to streamline the process of offering insurance products with the goal of lowering our cost of doing business.
- Move the organization to meet the changing needs of the housing industry as it moves from housing management to asset management. We have started this process with the formation of our new company, Housing Enterprise Risk Services.

Lastly, and most important of all, we need to continue to encourage the participation of each and every one of our members in the activities of HAI Group. HAI Group was founded as a mutual insurance association, and although we have grown larger and more sophisticated, it has been, and will always be, our connection with the grass roots that ensures our success.



Douglas G. Dzema
Chairman of the Board
10/01 – present

A handwritten signature in black ink that reads "Douglas Dzema". The signature is written in a cursive, flowing style.

Belief in the Future

I recently read that “Belief in the future is based on knowledge of the past and faith in the present,” and decided to adopt that concept as the theme of this message.

As for knowledge of the past, it is hard to believe that fourteen years have come and gone since my first HARRG Risk Management Seminar, and almost ten since being elected to the Board of Directors. The phenomenal success of these companies has been punctuated by occasional growing pains and characterized by a long learning curve, at least for me, but it has also provided an opportunity to meet and work with some of the finest individuals it has been my pleasure to encounter during more than twenty-two years in public housing. A core group of extremely motivated and principled Board and staff members and a consistently growing, loyal, member PHA customer base have sustained the needed focus and dedication to get these companies where they are today.

Building on our knowledge of the past, the challenge is to create a present we can have faith in. In my opinion, we have done and continue to do all in our power to meet that challenge, particularly in light of recent occurrences in the investment and fronting markets and the unprecedented impact of the World Trade Center disaster. HAI Group has taken an extremely proactive approach under these difficult circumstances and the ever-increasing demand for sustainable growth justifies my conviction that we are on the right track.

If you grant me my premise, acknowledge the lessons of the past and share my faith in the present, you have reason to believe in our future. I sincerely appreciate the privilege of having served as Chairman of the Board.



Barry Romano
Chairman of the Board
1/99 – 10/01

A handwritten signature in black ink, appearing to be 'Barry Romano', written in a cursive style.

STEADY IN ROUGH WATERS



The turbulent seas of the insurance industry battered insurers and insureds alike throughout 2001. With the economy in recession, a hardening of the insurance market, the poor performance or downright failure of some major insurers, and of course the damaging attacks of September 11, Housing Authority Insurance Group found itself facing increased reinsurance costs and pressure from within the industry to apply more stringent underwriting practices. As a result, premiums for many of our members went up. Still, we had a fair amount of success in limiting the effects of the stormy market conditions on our members.

INSURANCE

A hardening of the market — where insurers look to secure higher premiums and dump their less-than-profitable business — began early in the year. This included the reinsurance market, which had a significant

The terrorist attacks of September 11, 2001, represent the largest insured event in U.S. history, with losses estimated to be as high as \$70 billion. That one day reduced reinsurance capacity worldwide and weakened the ability and desire of many insurers to write property policies. That one day looms as a backdrop to every other day as we look back at 2001.

But for Housing Authority Insurance Group, September 11 was one day of many in the story of our stability, our strong understanding of the public housing industry, and our close relationships with members and business partners.

effect on the prices Housing Authority Insurance Group (HAI Group) could offer its members. HAI Group purchases reinsurance to help absorb large or unexpected losses, and because it allows us to offer additional lines of coverage. Reinsurance helps maintain financial stability.

So with signs of a hardening market brewing on the horizon, we prepared early for negotiations with reinsurers, and worked to maintain strong relationships with them. (We try to practice the same business philosophy with our reinsurers and fronting partners as we do with our member housing authorities: maintain long-term relationships that provide needed protection at a fair and reasonable cost.) As a result, we maintained favorable terms that have helped us keep coverage in place at premiums that are less than the market average.

Because one of our primary goals is to provide a stable insurance product, our coverage will not always be the least expensive available, but it will not be the most expensive either. HAI Group occupies a unique position in the housing insurance market. In market conditions like those seen during 2001, HAI Group provides housing authorities with coverage that might not otherwise be available. In fact, more than 75 insurance entities from various geographic regions cancelled or non-renewed their “habitational” insurance programs altogether. For many housing authorities, we were the only insurer willing to provide coverage.

GROWTH

What allows us to navigate stormy markets successfully is a strong commitment to our membership and our mission of providing “programs and services of the highest quality.” In 2001, we expanded our product offerings to include a lead inspectors insurance product, builders risk, and property and liability coverage for affiliated nonprofits and limited partnerships through the Housing Enterprise Risk Services (HERS) program.

HERS began writing business in late August, and by the end of the year



had written upwards of \$500,000 in premiums. The challenge of launching HERS involved many individuals and talents. Legal agreements with our business partners and affiliates had to be completed to provide a framework in which HERS could operate. These covered all aspects of the operation from reinsurance down to personnel and facilities. We worked with our issuing carrier to integrate the accounting and finance functions and to establish underwriting, reporting and settlement procedures.

Computer systems were set up to track quote and policy information, issue invoices, handle claims, and produce reports. To minimize the cost and time associated with this effort, existing systems were modified to support these new insurance products.

Risk management site inspections began on HERS accounts, and our risk control staff broadened their property knowledge through training by Travelers and an ISO construction training program. Field training and blueprint reading are planned for 2002.

STABILITY

Attention to details, such as careful management of finances and claims, provide financial stability. For example, in recent years Housing Authority



NAVIGATING WITH CONFIDENCE



Property Insurance (HAPI) has seen strong premium growth, a trend we expect to continue. To support this growth in membership, HAPI secured \$3 million of additional capital. This will also strengthen HAPI's position as rating companies evaluate its financial soundness.

Housing Authority Risk Retention Group (HARRG) and HAPI produced excellent results in the Risk Based Capital test. And while the commercial insurance industry faced a very tough year in 2001, both companies produced excellent financial results, with combined surplus growth of over 10%*.

On the claims side, audit results were highly favorable. Claims management received a ranking of 93 out of 100. This finding was noted to be exemplary based upon insurance industry standards.

* Excluding unrealized gains in the investment portfolio, and before policyholder dividends.

The current insurance market conditions seen by public housing authorities and other providers of low-income housing are not unlike those that brought about the formation of Housing Authority Insurance Group fourteen years ago. The insurance market has hardened — insurers are eager to rid themselves of all but the most profitable categories of business — and many housing providers find themselves unable to secure affordable coverage.

It is a trend that started before September 11, but a trend that has increased rapidly since that date. Still, these are market conditions that the leadership — from the Board to the management to the staff — has seen before and are well equipped to navigate.

"The commercial insurance market has become chaotic but here at HAI Group we are still offering very competitive pricing and coverage that many insurance companies no longer offer."

Dom Mazzocchi

In 2001, HARRG members filed 1,471 general liability claims. During that period, 1,676 claims were closed. At year's end, 1,946 claims remained open. HARRG's total paid and reserved losses since inception of the program exceeded \$205 million, up from \$184 million at the end of 2000.

Also in 2001, staff performed on-site audits of HARRG self-insured accounts: Chicago Housing Authority and the California Housing and Risk Management Association.

In 2001, HAPI members filed 579 property claims. During that period, 642 claims were closed. At year's end, 208 claims remained open. HAPI's total paid and reserved losses since inception of the program exceeded \$70 million, up from \$56 million at the end of 2000.

The combination of efforts by the Board, Committees and staff add up to success. HAI Group membership has increased every year since day one. The past three years have seen total membership grow from 683 in 1999 to 933 today. New business for 2001 will go down in the record books as the most productive — almost \$10 million for the combined companies. And perhaps the most telling indicator of what our members think of our products and service is our 97% retention rate.

"HAI Group was created for housing authorities by housing authorities during the first hard market in 1986 and is here for us during this hard market, and the future."

L. Glen Redding

SERVICE

Another area that we believe is key to our success is service. The information, training and risk management services we offer help our members provide the

highest quality housing possible, and help keep their insurance rates down. And the services we provide within the companies help to ensure that we are always able to deliver fast, efficient and personal service to our members.

"With the quality of the staff we've put together, and the teamwork I've seen between the Board, administration and the staff, the future is open to practically unlimited growth."

Harry House

Risk Management

Sensationalized media coverage of mold claims in Texas has led to increased litigation. This has

"With the type of programs and financial incentives Housing Authority Insurance Group provides, I would encourage all Housing Authorities to participate in the prosperity."

Domenic Schiano

resulted in increased focus on mold, how it relates to our policies, and the subsequent control of this area. Inspections relating to moisture were conducted by Housing Environmental Services (HES) with the purpose of identifying the potential for mold development. This analysis will provide a basis for determining exposure.

The National Senior Safety Symposium was held in December 2001 in partnership with Munich-American Risk Partners and the Non Profit Risk Management Center. Prior to the symposium, four focus groups involving seniors and staff at agency sites were held to define the agenda. The event, which brought together experts on seniors from housing, the educational arena, health operations and senior organizations, was only the beginning of the effort to support senior safety. The results of the symposium will provide direction for future efforts.

Another risk management focus was a review of lead-based paint coverage, specifically coverage "H." HES audited the activities of several housing authorities as a check on the results of in-place management of lead exposure. Onsite reviews and testing were conducted during the last quarter of 2001, with reports pending in 2002.

Workers' compensation members with 50 employees or with premiums greater than \$50,000 were provided expanded assistance in workers' compensation risk management. This assistance covered four areas: encouraging use of preferred provider services, reducing lag time in reporting accidents, establishing return-to-work programs, and promoting fraud reduction. These efforts will continue in 2002 with on-site assistance, continued monitoring and additional analysis.

Training

On-site risk management training was expanded in 2001 with two new sessions, "Safe Driving is No Accident," and "Loss Analysis: A Tool for Action." Modeled after the successful "Essentials of Risk Management," both sessions rely on a variety of presentation tools and audio-visual exhibits, and require attendee participation. The safe driving session focuses on the most frequent area of vehicle accidents

"While many in our industry have not been able to sustain in this hardest of markets, we continue to reap the rewards for our industry leading programs and strong management team."

Ed Malaspina

SAFE HARBOR



in public housing, backing-up. The loss analysis session, as the name implies, is an in-depth review of losses and activities to prevent recurrence.

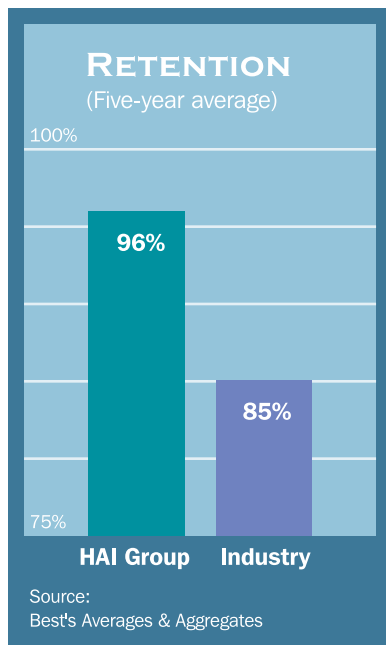
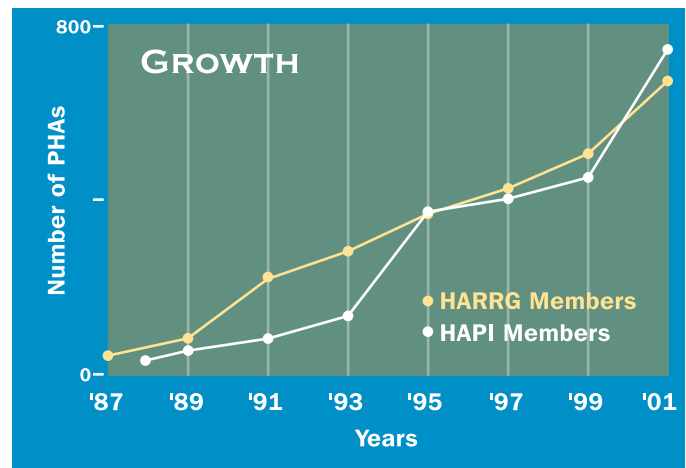
On the distance-learning side, the Housing Television Network (HTVN) had a very successful year, expanding its programming to include certification courses and closing its books in the black for a third straight year. During 2001, HTVN aired more than 125 programs that reached approximately 15,000 participants in 34 states.

In February, HTVN introduced its first certification course, Public Housing Manager (PHM). There were 246 students who registered for the 32-hour series, and of those who tested for certification, 174 passed.

Notably, taking this training through HTVN compared with other avenues produced significant cost savings. If four students at an HTVN



HAI Group wrote over \$9 million in new business during 2001. Many of our newest members found their former carriers unwilling to renew their policies, or unable to do so at a reasonable rate. As other insurers have raised their overall rates by about 30%, HAI Group has been able to limit those increases to about 20%. While other insurers have withdrawn from the affordable housing market, unsure what the future might hold, HAI Group has welcomed new members at a record rate, capturing 58% of the market in conventional units.



member authority took the training, the cost savings was equivalent to one year's HTVN subscription fee.

The PHM series was followed in September by another certified program, the Supervisory Skills Series. This 18-hour series had 405 registered students, and of those who tested for certification, 305 passed.

The first four programs in the HUD-sponsored Commissioner Development Series were also offered during the year. Aimed primarily at residents who are commissioners, the series is applicable to all who play that role or aspire to do so. Eight additional programs will be offered during the next two years.

In 2001, HTVN was awarded coveted recognition by the International Association of Continuing Education and Training (IACET) and was authorized to offer IACET Continuing Education Units for its programming.

Finally, HTVN achieved its long-time goal of having all network services provided by a single entity. Management of the network's data transmission was moved to Convergent Media Systems, which was already providing video services. This created greater efficiency in maintaining the network and reduced costs.

Technology

Computers are tools of efficiency, and each year we try to augment and fine-tune our systems to create the most efficient work environment possible. To this end, all personal computers and many servers were upgraded last year to

BUILDING FOR THE FUTURE



Windows 2000 and Office 2000. And to streamline operations, the HTVN system was adjusted to facilitate targeted mailings, which will significantly reduce printing and mailing costs.

To save our members' time, we streamlined our automated phone system, while adding convenient features such as the the option of hearing directions and fax numbers with the touch of a button. We also trained our staff to use the system more effectively.

The Web site is a use of technology that allows us to communicate with the membership as efficiently as possible. And the number of members who embrace this method of communication continues to rise. In 2000, site traffic averaged about 2,000 visitors per month. In 2001, that number edged up to about 3,500. HTVN program registrations submitted through the site increased from 386 in 2000 to 541 in 2001, and policy change requests jumped from 14 in 2000 to 227 in 2001.

While the insurance industry is clearly undergoing changes in the way it does business and the way it looks at risk, the public housing industry is also in a state of transition. For the past few years, HAI Group has been preparing for that change with the development of a new company to serve nontraditional, low-income housing developments. In 2001, with infrastructure in place that includes three new staff members, computer systems and fronting agreements, Housing Enterprise Risk Services was finally launched. In August, the company's first policy was written, and by the end of the year, \$500,000 in business had been written.

But the number of people using our site is not the only thing that has increased, the number of uses for the site has also increased. Members can now view and print up-to-date loss information online over a secure connection. Prior to this, loss run reports were mailed out periodically. The Web access provides members with their property or general liability loss information at any time in a variety of formats.

People

At the heart of any organization are the people. They make the plans, provide the service, and even control the technology. Someone has to make the 569 member visits that we made during the year. Someone has to sail the ship.

In 2001, HAI Group made a special push to recruit new Committee members. Emphasis was also placed on communicating more effectively with Board and Committee members to ensure that they always have up-to-date information to make informed decisions, and to help new Board and Committee members understand the organizational structure and procedures of the company.

On the staff side, the human resource effort was in overdrive. As the recruitment process was simplified and standardized during the year, it was also put to the test as the creation of HERS and growth in membership



Parkview Apartments
Nashua, New Hampshire

Frederick Douglas Associates
Buffalo, New York



led to an influx of new staff. During the year, 11 new staff members were brought on board, five of those in new positions.

MIS created two new positions, and eliminated its reliance on long-term consulting. This strengthens the company's infrastructure by maintaining critical system knowledge in-house.

To manage the growth of the HERS program, two new positions were added to the underwriting staff, with more expected in 2002. HTVN and Marketing also added staff positions to accommodate growth. Notably, finance was able to increase standardization and automation to absorb additional responsibilities created by HERS without additional staff.

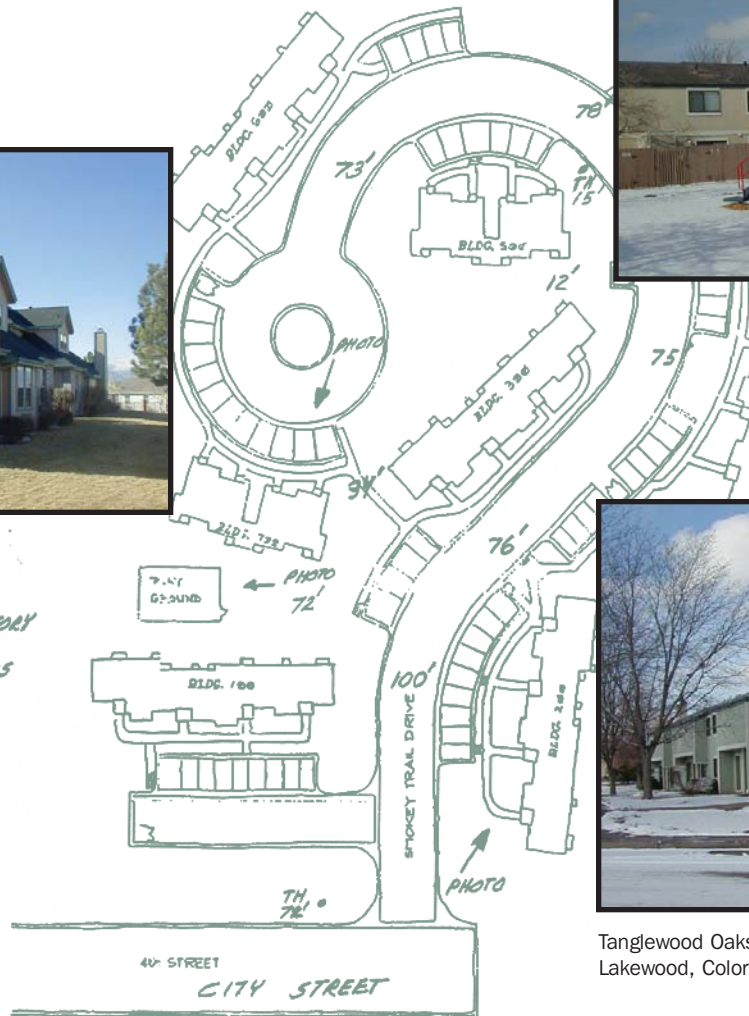
As long as we maintain a strong Board and knowledgeable staff, and keep a close watch on the insurance and public housing industries, there will always be a safe harbor in the waters of the public housing insurance market — Housing Authority Insurance Group.

Chestnut Glen Apartments
Colorado Springs, Colorado



Tanglewood Oaks Apartments
Lakewood, Colorado

75' TO 2 STORY
FRAME
APARTMENTS



Tanglewood Oaks Apartments
Lakewood, Colorado

BOARD OF DIRECTORS & COMMITTEES



BOARD OF DIRECTORS

(Left to Right) Top Row: C. R. Neill; Stuart Hughes; W. James Rice, *2nd Vice Chair*; Richard Collins, *1st Vice Chair*; David Tanenhaus, *3rd Vice Chair*; John Nelson; Melvin Braziel; Barry Romano; John Primmer; Bottom Row: Thomas Hannen; Dominic Schiano; Terri Hamilton Brown; Douglas Dzema, *Chair*; L. Glen Redding; Ernie Etuk; Stephen Falek; Not in Photo: Harry House

Housing Authority Insurance Group Membership 2001

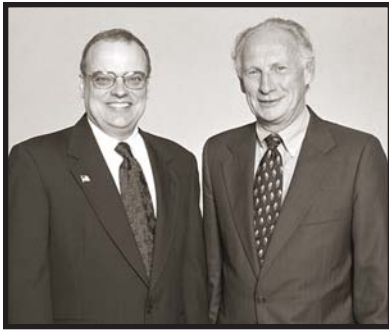
ALABAMA: Anniston, Auburn, Birmingham, Decatur, Huntsville, Lafayette, Mobile, Montgomery, Ozark **ARIZONA:** Flagstaff, Nogales, South Tucson, Winslow **ARKANSAS:** Amity, Arkadelphia, Blytheville, Camden, Dardanelle, Little Rock, Magnolia, North Little Rock, Ola, Paragould, Trumann **CALIFORNIA:** Bakersfield, Fresno, Kings County, Livermore, Lompoc, Los Angeles, Madera, Martinez, Newbury Park, Oakland, Paso Robles, Port Hueneme, Richmond, Riverside, Sacramento, Salinas, San Bernardino, San Diego, San Francisco, San Jose, San Luis Obispo, San Rafael, Santa Barbara, Soledad, Stanislaus **COLORADO:** Aurora, Boulder, Breckenridge, Denver, Englewood, Lakewood, Limon, Littleton, Pueblo, Rifle, Wheat Ridge **CONNECTICUT:** Ansonia, Ashford, Berlin, Bethel, Bloomfield, Branford, Bridgeport, Bristol, Brookfield, Brooklyn, Canaan, Canton, Cheshire, Clinton, Colchester, Danbury, Darien,



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Dan Labrie
*President and
Chief Executive
Officer*

Lee Reno
General Counsel

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West Haven, Westbrook, Westport, Wethersfield, Willimantic, Winchester,
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Sarasota, St. Petersburg, Tallahassee, Tampa, Titusville, Venice, West Palm
Beach, Winterhaven

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Buena Vista, Cairo, Carrollton, Cave Spring, Chatsworth,
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Dalton, East Point, Ellaville, Fairburn, Fort Gaines, Fulton
County, Gainesville, Gibson, Greensboro, Griffin, Hampton,
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Metter, Millen, Monroe, Mount Vernon, Norcross, Palmetto,
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Screven County, Shellman, Sylvania, Talbot County,
Talbotton, Tallapoosa, Tennille, Thomson, Tifton, Unadilla,
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Peoria, Rockford **INDIANA:** Anderson, Bloomfield, Bloomington, Brazil, Charlestown,
Connersville, East Chicago, Evansville, Fort Wayne, Gary, Hammond, Indianapolis,
Jeffersonville, Kokomo, Michigan City, Mishawaka, Muncie, Richmond, South Bend

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Paola, Parsons, Salina, Solomon, South Hutchinson, Stafford,
Sterling, Topeka, Wellington, Wichita **KENTUCKY:** Guthrie
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Portland, Presque Isle **MARYLAND:** Allegany County,
Annapolis, Baltimore, Cambridge, Crisfield, Cumberland,
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Havre De Grace, Largo, Leonardtown, Prince George's
County, Saint Michael's **MASSACHUSETTS:** Adams, Amherst,
Auburn, Belmont, Beverly, Boston, Brockton, Brookline,
Cambridge, Chelsea, Chicopee, E. Dedham, Fall River,
Falmouth, Fitchburg, Framingham, Gloucester, Groveland,
Hanson, Haverhill, Holyoke, Hudson, Lawrence, Lowell,



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(Left to Right): Leslie Whitlock, *Secretary*;
Bill Lewellyn, *Vice President*;
Dan Labrie, *President*; Mark Wilson, *Treasurer*



NOMINATING COMMITTEE

(Left to Right) Top Row: W. James Rice; Thomas
Hannen; Douglas Dzema; Barry Romano;
Bottom Row: Terri Hamilton Brown, *Vice Chair*;
Richard Collins, *Chair*; L. Glen Redding



CLAIMS COMMITTEE

(Left to Right) Top Row: John Nelson, *Vice Chair*; Thomas Hannen; Douglas Dzema; Barry Romano; Bottom Row: Gillian Brown; LaVerne Boyd; W. James Rice, *Chair*; C. Michael McInnish; Not in Photo: Marisol Avila; T. A. Harris; Tony Love; Kathleen Sulsky; Patricia Trocke

Malden, Marlborough, Melrose, Methuen, Milford, Milton, New Bedford, Newburyport, Newton Highland, North Adams, North Andover, North Attleboro, North Reading, North Scituate, Northampton, Pembroke, Pittsfield, Plymouth, Pocasset, Reading, Revere, Rockland, Saugus, Somerville, Springfield, Stow, Tewksbury, Vineyard Haven, Wakefield, Waltham, Wayland, Webster, Weymouth, Woburn, Worcester **MICHIGAN:** Bay City, Benton Harbor, Clinton Township, Curtis, Detroit, Ecorse, Essexville, Flint, Gladwin, Grand Rapids, Hamtramck, Highland Park, Inkster, Landover, Lansing, Livonia, Manistee, Melvindale, Muskegon, Pontiac,



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(Left to Right) Top Row: Alan Katz; D. Joseph Sanders; Maynard Scales; James DiPaolo; Roger Fleetwood; Samuel Brunson; Bottom Row: Tommie Denson; Richard Collins, *Chair*; W. James Rice, *Vice Chair*; David Brown; Not in Photo: Richard Baker; Tracy Barlow; Pat Brewer; Thomas Hickey; John Johnson; Edwin Lowndes; Jerome Ryans, Kathleen Sulsky

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NEW YORK: Albany, Amsterdam, Auburn, Beacon, Binghamton, Brasher Falls, Buffalo, Canton, Carthage, Catskill, Cohoes, Cortland, Dunkirk, Ellenville, Elmira, Freeport, Geneva, Glen Cove, Glens Falls, Gloversville, Great Neck, Greenburgh, Hempstead, Hornell, Hudson, Ilion, Ithaca, Kingston, Lackawanna, Mamaroneck, Massena, Mechanicville, Monticello, Mount Kisco, New Rochelle, Newark, Niagara Falls, Norwich, Nyack, Olean, Plattsburgh, Port Chester, Port Jervis, Poughkeepsie, Rensselaer, Rochester, Rockville Centre, Schenectady, Spring Valley, Suffern, Syracuse, Troy, Watertown, Watervliet, White Plains, Woodridge, Yonkers

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OHIO: Akron, Bidwell, Cambridge, Canton, Chillicothe, Cincinnati, Cleveland, Columbus, Lorain, Manchester, McConnelsville, Sandusky, Steubenville, Toledo, Youngstown, Zanesville

OKLAHOMA: Ada, Afton, Anadarko, Antlers, Apache, Atoka, Beggs, Boley, Boswell, Broken Bow, Cache, Cement, Cheyenne, Chickasaw, Clayton, Coalgate,



FINANCE COMMITTEE

(Left to Right) Top Row: Richard Collins; Lemuel Boggs; Stuart Hughes; Melvin Braziel; Gary Wasson; John Primmer; Bottom Row: David Brown; James DiPaolo, *Vice Chair*; David Tanenhaus, *Chair*; Terri Hamilton Brown; Alan Katz; Not in Photo: Glenda Blasko; Laura Hinchey; Michael Jester; Helen Kipplen; Bill Warren; Joane Wolpin



RISK CONTROL COMMITTEE

(Left to Right) Top Row: Tommie Denson; Roger Fleetwood; D. Joseph Sanders; Gilbert Sanchez; Maynard Scales; Lee Eastman; Dominic Schiano; Bottom Row: Ernie Etuk; Deborah Baumgartner, *Vice Chair*; Stephen Falek, *Chair*; Bonnie Latting; Linnie Willis; Not in Photo: Tracy Barlow; Scott Bertrand; Raymond Budd; David Rush; Rosa Torres; Earl Williams

Comanche, Commerce, Del City, Elk City, Fort Gibson, Geary, Grandfield, Granite, Guthrie, Haileyville, Hartshorne, Heavener, Henryetta, Hobart, Holdenville, Hugo, Hydro, Idabel, Indianola, Keota, Konawa, Krebs, Langston, Lawton, Lone Wolf, Lookeba, Maud, McAlester, McCurtain, Miami, Mountain Park, Muskogee, Newkirk, Norman, Oilton, Oklahoma City, Pauls Valley, Pawhuska, Ponca City, Prague, Roosevelt, Ryan, Sayre, Seiling, Seminole, Shawnee, Snyder, Stigler, Stillwater, Stratford, Stroud, Tecumseh, Temple, Terral, Tipton, Tishomingo, Tulsa, Tuskahoma, Tuttle, Walters, Waurika, Waynoka, Weleetka, Wetumka, Wewoka, Wilburton, Wynnewood, Yale

OREGON: Portland, Salem

PENNSYLVANIA: Boswell, Bradford, Chester, Dunmore, Erie, Harrisburg, Hollidaysburg,

McKeesport, Nanticoke, Norristown, Philadelphia, Pittsburgh, Reading, Scranton, Stroudsburg, Titusville, Warren, Washington **RHODE ISLAND:** Bristol, Central Falls, Cranston, Cumberland, East Providence, Greenville, Harrisville, Jamestown, Lincoln, Newport, North Providence, Pawtucket, Peace Dale, Portsmouth, Providence, Warwick, Westerly, Woonsocket **SOUTH CAROLINA:** Cheraw, Florence, Marlboro County, McColl, North Charleston, **TENNESSEE:** Chattanooga, Cookeville, Dickson, Dyersburg, Hartsville, Knoxville, Memphis, Nashville, Rogersville **TEXAS:** Austin, Borger, Brownsville, Corpus Christi, Dallas, Devine, El Campo, El Paso, Fort Worth, Galveston, Garrison, Hampton Port, Harlingen, Houston, Laredo, Liberty, Los Fresnos, McAllen, Pharr, San Antonio, Sherman, Taylor, Temple, Vera Cruz **UTAH:** Price **VERMONT:** Barre, Rutland, Springfield, White River Junction, Winooski **VIRGINIA:** Alexandria, Bristol, Charlottesville, Coeburn, Danville, Fairfax, Franklin, Hampton, Harrisonburg, Hopewell, Jonesville, Lynchburg, Newport News, Norfolk, Norton, Petersburg, Portsmouth, Richmond, Roanoke, Staunton, Waynesboro, Williamsburg **WASHINGTON:** Bremerton, Moses Lake, Olympia, Seattle, Tacoma **WEST VIRGINIA:** Bluefield, Clarksburg, Fairmont, Saint Albans **WISCONSIN:** Algoma, Appleton,



LEARNING TECHNOLOGIES COMMITTEE

(Left to Right) Top Row: W. James Rice; C.R. Neill, *Vice Chair*; David Tanenhaus; Thomas Hannen; Lee Eastman; Bottom Row: James DiPaolo; L. Glen Redding, *Chair*; LaVerne Boyd; Richard Collins; Not in Photo: Robert Braun; Helen Kipplen; Richard Leco; Kathleen Sulsky

Baraboo, De Pere, Deforest, Elkhorn, Fond Du Lac, Green Bay, Hudson, Madison, Milwaukee, Racine, Rhinelander **WYOMING:** Casper, Cheyenne



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(Left to Right) Top Row: W. James Rice; Richard Collins; David Tanenhaus; Douglas Dzema; Barry Romano, *Vice Chair*; Bottom Row: Terri Hamilton Brown; John Primmer, *Chair*; L. Glen Redding



MARKETING COMMITTEE

(Left to Right) Top Row: Douglas Dzema; Thomas Hannen, *Vice Chair*; David Tanenhaus; Barry Romano; James DiPaolo; Alan Katz; Bottom Row: Dominic Schiano; L. Glen Redding; Melvin Braziel, *Chair*; Stephen Falek; Not in Photo: Scott Bertrand; Richard Leco

HOUSING AUTHORITY INSURANCE GROUP STAFF

Executive Services

Dan Labrie, *Chief Executive Officer*
Bill Lewellyn, *Executive Vice President*
Leslie Whitlock, *Director, Executive Services*
Glenn Jurgen, *Human Resources Coordinator*
Michael O'Hearn, *Communications Specialist*
Miriam Robinson, *Employee Benefits Administrator*
Lisa Krasnow, *Graphic Specialist*
Dixie Finn, *Receptionist*

Finance

Mark Wilson, *Chief Financial Officer*
Janine Lehr, *Controller*
Tracey Kozlowski, *Staff Accountant*
Dorothy Robinson, *Staff Accountant*
Ying Xu, *Accounting Assistant*
Marnie Henderson, *Accounting Assistant*

MIS

Dave Sagers, *Director, MIS*
Jerry Day, *Senior Developer/Analyst*
April Parsons, *Senior Software Engineer*
Todd Disque, *Software Engineer*
Lucille Tortora, *Network Engineer*
Jill McNamee, *Network Manager*
Lori Harris, *Systems Administrator*
Susan Awad, *Business Analyst*

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Sherry Sullivan, *Marketing Manager*
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Estelle Cote, *Marketing Representative*
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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*
Kathy Owens, *Claims Examiner*
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Sylvia Malinski, *Senior Risk Control Associate*
Joseph Noel, *Senior Risk Control Associate*
Brian Whalen, *Senior Risk Control Associate*
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Jay Dantscher, *Assistant Studio Director*
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Paula Shemchuk, *Program Assistant*
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Judy Tripp, *Manager, Underwriting*
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Joan Dunican, *Insurance Services Representative*
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(Left to Right) Top Row: Brian Braley; Dominic Mazzoccoli; Bob Sullivan; Ed Malaspina; Bill Lewellyn; Bottom Row: Mark Wilson; Dan Labrie; Leslie Whitlock; Jeff Weslow; Dave Sagers