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TRICT 1

FIREFIGHTER
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How do we do it?

Committed to Improving Lives

Why is Tyler Daigle smiling? The 7-year-old resident of Enfield Housing Authority (Connecticut), as well as other young PHA residents from across the nation, was recognized as part of Housing Authority Insurance Group's annual Fire Safety Poster and Essay Contest. While the contest acknowledges children throughout a range of age groups for their creative and expressive posters and essays, it also illustrates HAI Group's dedication to serving its members, and ultimately, its residents.

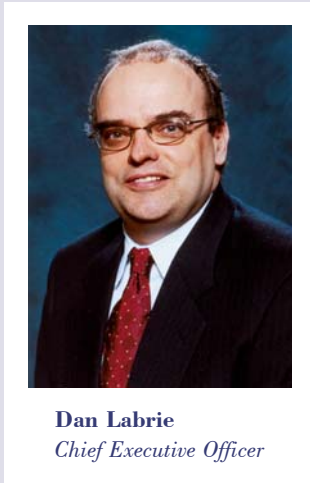
Since 1987, HAI Group has built its success through ideal business practices and, of course, through your contributions. Your service to your city, state, and local community serves as an inspiration for all of us at HAI Group, which is likewise reflected through our commitment to you.

In this year's Annual Report, you will see the words of your constituents, peers, and fellow members as they discuss the many issues they faced in 2002. You will see how your commitment helped improve the lives of the people you serve. And you will see how Housing Authority Insurance Group, through your guidance, distinguished itself in the market, while helping us answer that all-important question: Why is Tyler Daigle smiling?

Because of you.

Dear Members,

Not since our company's inception in 1987 has Housing Authority Insurance Group prospered so greatly in terms of membership growth and our constant pursuit to improve our services to you.



Our ability to thrive in a market that other insurers perceive to be a risk distinguishes us in the industry. To that end, Housing Authority Risk Retention Group added 44 new members, while Housing Authority Property Insurance increased by 110 in 2002.

Despite our tremendous growth, we are still focused on providing our members with the best in terms of products, pricing, and services.

Without the long-term loyalty of our members and the personal relationships we have with housing authority staff, HAI Group would be laboring through the same type of turmoil that other insurance companies are experiencing today. This is why we are so unique and why we firmly believe that our mission not only serves the insurance needs of our members, but our overall purpose of improving lives. This belief applies to residents, PHA staff, our employees, the community we serve, and our business partners. How can our stakeholders not feel good about that?

After all, what is more important than improving the lives of those we serve?



You have the right to expect that the Board of Directors of Housing Authority Insurance Group is meeting its responsibility to supervise, holding itself and its staff to the highest standards, and seeing that the best practices of the insurance industry are being employed in every area. Accordingly, during the year 2002, the Board determined that its primary goal should be the examination and improvement of our governance structure.



Douglas G. Dzema
Chairman of the Board

We have made significant strides towards this goal. The Board saw the committee system as the most effective method for the oversight of HAI Group and took steps to give the committees greater responsibilities and accountability. The Board recommended the elimination of the Council of Advisors and the establishment of a new standing Audit Committee. We adopted a new policy to provide ongoing training to Board and Committee Members.

Much hard work still remains. In 2003, the Board and each of the Committees will continue to re-examine how they carry out their functions, while working to establish performance standards. We will also examine the various corporate structures that fall under our monitoring responsibility to see that these are likewise following "best practices."

I commend our Chief Executive Officer, Dan Labrie, and each of the members of our professional staff for their work in 2002. Through the efforts of these dedicated people, we have continued to grow and improve services to our members in spite of an adverse economic climate.

I also commend and thank each of our members for your continued support and input. Together, as part of HAI Group, we will meet the challenges of risk management for our housing agencies.



FOR MORE THAN 15 YEARS, Housing Authority Insurance Group — through the guidance and leadership of its Board of Directors and membership — has grown, survived, and prospered in a marketplace wrapped in economic turmoil and vast uncertainty.

In 2002, the insurance industry attempted to emerge from the rubble left in the wake of the horrific terrorist attacks of September 11, 2001. For most, 2002 was a year of economic recovery and stabilization. For Housing Authority Insurance Group, 2002 not only represented maintenance of adequate reinsurance and

capital to meet the needs of our membership, but it also showcased the company's ability to generate growth.

As a result, 2002 marked a defining year for us. And while many questions were answered and many hardships were endured, the results yielded yet another inquiry: *How does Housing Authority Insurance Group thrive and distinguish itself in a market where other major insurers continue to experience the tumult of a waning industry?*

IN 2002, I CONTINUED TO REALIZE the numerous services made available to Housing Authority Insurance Group members. In my opinion, HAI Group provides a "holistic" approach to the myriad of concerns and issues experienced by its members.

While my agency experienced a substantial increase in property and general liability premiums in 2002, we received enough information in advance to know that it was truly a "sign of the times." Because of the substantial increase, HAI Group Executive Vice President Bill Lewellyn made a personal visit to the agency to meet with the executive director and myself. It was a very difficult message to deliver, however the discussion was professional, open, and honest.

HAI Group was at the forefront when it came to preparing its members to deal with the increasing liability of mold and mildew by offering the most recent industry data and providing coverage for potential claims and lawsuits. Risk Control, of course, demonstrated its leadership in this area.

Through my interaction with knowledgeable, supportive, and concerned HAI Group staff, coupled with the tremendous networking that takes place at our quarterly meetings, I was able to demonstrate the need to move risk and safety responsibilities to a new level at our authority. It is no longer a "side bar" on several position descriptions. The agency now has a full-time safety and security manager whose primary focus is to improve safety conditions for residents and employees.

Below, the McClinton Nunn Homes community room services elderly and family units at the Lucas Metropolitan Housing Authority in Toledo, OH. Right, Lucas' Parqwood Apartments elderly-only units are located in the Historic Old West End.



While the answer is reflected in the companies' performance, the pulse of Housing Authority Insurance Group lies within its commitment to member service at every level of business. Through disciplined underwriting practices, the strengthening of our investment portfolios, the relentless development of our governance, tailor-made educational programming, effective claims management, and the infusion of talented staff on a company-wide basis, we reinforced our obligation to serve our members.

Maintaining Relationships

Our efforts to respond to the needs of our members led to significant changes in reinsurance methods. As a result of the upheaval created by 9/11, Underwriting honed in on sustaining ties with its fronting partners. With reinsurance pricing changes already on the horizon, 9/11 accelerated underwriters into action at a frantic pace.

With traveling capabilities limited after 9/11, the emphasis turned to proactive customer communications on an internal basis. Despite



HTVN has also increased its value to the Lucas Metropolitan Housing Authority through the addition of various certification series programs. Due to the constant changes in rules and regulations in the industry, continuous training is required. Off-site training and travel is quite expensive. During 2002, we experienced more staff participation in HTVN training, due in part to the recognized need to provide more substantive programs.

Finally, the initiation of the Housing Authority Defense Attorneys (HADA) seminars provided an opportunity for local legal representatives and other staff to truly appreciate HAI Group's efforts to protect its members. Our attorney is better equipped to assist in the successful resolution of claims and in the preparation for legal defense, should it become necessary. I have witnessed numerous changes in how LMHA reports and investigates potential claims as a result of the training and informative materials.

The aforementioned "holistic" approach simply means that HAI Group is not in the business of "just writing insurance." HAI Group provides a comprehensive approach when responding to all of the insurance-related needs of its members.

Linnie B. Willis
Deputy Director
Lucas Metropolitan Housing Authority

the tightening of requirements, pricing, and attrition on many accounts, the Underwriting staff reaffirmed its commitment to meet rigorous deadlines, resulting in the wholesale re-underwriting of each and every account.

The last quarter of the year ushered in the Terrorism Reinsurance Act of 2002. This initiative prompted us to bolster our capacity for the development of new and existing products, while addressing necessary enhancements for production. The Act also prompted us to institute additional training and professional development for the Underwriting Department.

We continued to meet strict compliance regulations in every category, based on underwriting criteria committed to achieving positive results for our membership. Our tireless efforts to view contracts in the spirit that they were signed, and our ability to deliver on those promises, helped reaffirm our dedication to our members.

Serviceable Strides

Those efforts were echoed by the substantial growth in business we experienced in 2002. Housing Enterprise Risk Services (HERS), which began writing business in August 2001, surpassed all goals for 2002, tallying more than \$3 million in premiums. HERS' growth has been stimulated by the Marketing staff's ability to work side-by-side with its business partners and affiliates. In doing so, we were able to modify contract provisions and offer policies and coverages that provide more of what our members need.

HERS' development served as a microcosm for growth throughout all the companies, as we wrote more than \$13 million in new

business in 2002; more than doubling our projected goal for the year. The liability, property, and auto programs combined exceeded expected revenue goals by more than 200%.

But the influx of new business produced by the nearly 3,000 quotes generated didn't hinder our ability to effectively serve and retain our current customer base, as retention rates reached 93%. The events of 9/11 caused a noticeable rate increase in property coverage for a number of our members. As a result, the "State of the Market" program was developed to help explain the reasons behind the increases and to assure the members that we would work with them to overcome their obstacles.

The increased awareness in our partnerships also helped shift the focus on the management of our agency operations. Because of the rising costs with third party associates, our agency operations worked more closely with underwriters to help secure their particular insurance needs. This focus allowed us to fill in the gaps in any possible coverage for our customers.

By reaching our customers on a more personal basis, we were able to help them accomplish their goals, while also exhibiting an increased tolerance for change throughout the industry.

Protecting Our Strengths

Key financial decisions led to the strength and stability of our investment portfolios in 2002, as the HARRG high yield portfolio was restructured to address changing market conditions. Furthermore, we worked with our portfolio managers, Wellington Management Company, to gather information to adequately protect our

THE DENVER HOUSING AUTHORITY has been a longtime member of Housing Authority Risk Retention Group (HARRG), but received better rates for the property insurance coverage from the insurance market. However, within a month after September 11th, 2001, DHA's property carrier issued a cancellation notice effective on January 1, 2002, even though we had a three-year policy term through January 1, 2003. We appealed the carriers' decision and even submitted a complaint with the Colorado Division of Insurance. Also, our broker attempted to find replacement coverage on the market. These efforts were not successful. Housing Authority Insurance Group stepped up and was able to provide property coverage to DHA. Had it not been for Housing Authority Insurance Group, DHA would not have had property insurance coverage in 2002.

Jim DiPaolo
Financial Management Officer
Denver Housing Authority



*North Lincoln Family Units
Denver, Colo.*



*North Lincoln Family Learning Center
Denver, Colo.*



*Barney Ford Heights seniors only high-rise
Denver, Colo.*

investments in case of future deflation and other market conditions.

We also strived to provide our members with peace of mind by reaffirming our position as a top-notch insurance provider. The Finance staff worked extensively with ratings company A.M. Best and our actuaries to develop our own model that will project the surplus required to support our insurance operations into the future. As a result, we have enhanced our planning and outlook to help us maintain our current "A-" ratings.

The Board of Directors agreed to institute groundwork plans for an Audit Committee, which will work to improve the relationship

between the Board and our external auditors. The Board also adopted the publication of HAI Group's critical GAAP and Statutory accounting practices. These moves will lead to further accountability and understanding of our financial reporting and controls.

Cementing Our Partnerships

The ability to innovate, network, and inform partners of ongoing changes in the marketplace, while continuing to offer unprecedented support to our members, was a staple of our claims services in 2002.

Claims' commitment to service in 2002 was reflected through its capacity to work

I HAVE A NUMBER ON SPEED DIAL that was recommended to me when I became the new President of the Vermont Captive Insurance Association. What a great piece of advice that was! Every time I have called that number, wise counsel, a helping hand, and a willing partner have greeted my requests. That number is Dan Labrie's direct line at Housing Authority Insurance Group.

Dan has been a leader in the captive insurance industry and a leader in the Vermont Captive Insurance Association for a number of years. In fact, he served as Chair of the VCIA Board of Directors in the late 1990s. Most recently, he and his colleagues, Brian Braley and Gibriel Cham, have contributed their time and intelligence to the implementation of a comprehensive education program for captive insurance professionals. Dan served as chair of both the Steering Committee and Implementation Committee for this initiative. He is committed to the success of this program because he sees the "big picture." He understands the importance of strengthening the professionalism of the entire industry through increased knowledge.

Dan is the ultimate leader. He brings an open and active mind to every discussion. He does not let his experience limit his thinking. He uses his experience to inform his own thinking and to promote rich discussions and interactions among others.

We, at the Vermont Captive Insurance Association, have benefited greatly from the many contributions of Dan Labrie and Housing Authority Insurance Group. Our Association is stronger and better because of their participation as members and we look forward to many more years of successful collaboration and innovation.

Molly Lambert

President

Vermont Captive Insurance Association (VCIA)



closely with members, while continuing to build upon its foundation of trust and reliability. Unfortunately, that trust has been lost throughout the industry in recent years, as other insurance companies have seen their claims department turnover rates balloon to 20%. But at HAI Group, we have staked our reputation on being able to provide support to our members. Northshore International Insurance Services, Inc., lauded that approach in its most recent annual claims audit that stated, "HARRG's claim department is well run, efficient and remains within the top ten percent of claim operations" they review annually.

In 2002, HARRG members filed 1,190 general liability claims. During that period, 1,518 claims were closed, while 1,816 remained open. HARRG's total paid and reserved losses since inception of the program are \$225 million, up from \$205 million at the end of 2001.

In 2002, HAPI members filed 684 property claims. During that period, 665 were closed, while 213 remained open. HAPI's total paid and reserved losses since inception of the program are \$80 million, up from \$70 million at the end of 2001.

In 2002, HERS members filed 21 liability claims. During that period, five were closed,

while 16 remained open. HERS total (liability) paid and reserved losses since inception of the program are \$320,000. HERS members also filed seven property claims in 2002. During that period, six were closed, while one remained open. HERS total (property) paid and reserved losses since inception of the program are \$140,000.

The ingenuity of our HARRG defense attorneys, as well as their support for our organization, culminated in the development of Housing Authority Defense Attorneys (HADA). HADA consists of a group of HARRG panel counsel whose goal is to raise the expected level of performance, while reducing defense costs. Through HADA, HARRG can formalize cooperative efforts of our panel counsel on a national level. HADA held its first meeting at the June 2002 Meetings in Denver, Colo. More than 50 participants from over 20 states convened at the conference, and that success was repeated at HADA's second meeting in Orlando, Fla., in December.

A Fresh Approach

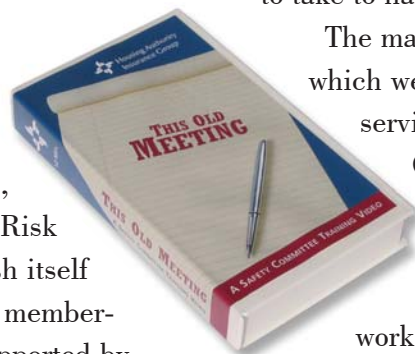
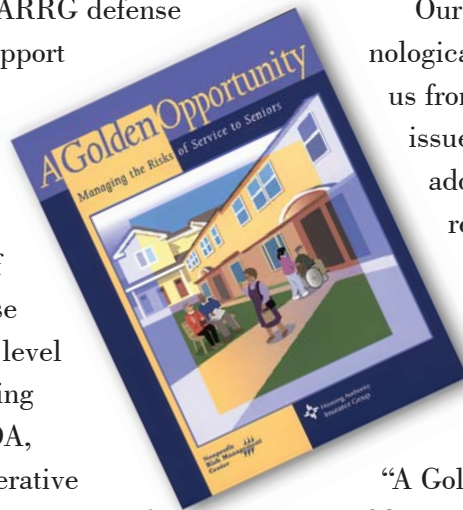
Through arduous training sessions, hands-on personal service, and detailed industry research, the Risk Control staff continued to distinguish itself through its dedicated service to the membership. In 2002, those efforts were supported by the addition of two individuals to a professional and talented staff.

As we continue to grow and mature as a company, we have recognized the need to further enhance our technological capabilities.

By adding new team members who are in tune with technology, we have taken steps to build upon our base of ongoing service. The interaction has led to a number of advancements in the department, such as increased Internet utilization for research and communication, as well as the use of digital cameras to take photographs for site recommendations.

Our enthusiastic strategy to meet the technological demands of the future didn't prevent us from responding to a number of pressing issues in 2002, particularly the need to address the ever-increasing PHA senior resident population. The results of The National Senior Safety Symposium in December 2001, as well as the information generated from a handful of senior focus groups, led to the creation of a 92-page manual, "A Golden Opportunity: Managing the Risks of Service to Seniors." The textbook — a collaborative effort on the part of HAI Group, the Nonprofit Risk Management Center, and Munich American Risk Partners — addresses the many day-to-day risks senior residents face and advises PHA staff on the proper steps to take to handle the issues.

The manual is just one of many ways in which we creatively worked to deliver services to our members and residents. Our ongoing training sessions have continued to yield positive results, while affording staff the opportunity to conduct educational work in the field. The addition of staff also provided the department with increased flexibility, allowing us to address the concerns of our members on a more personal level. Dedicated customer service and thoughtful response to our members' needs provided



THE ALBANY HOUSING AUTHORITY has been affiliated with Housing Television Network (HTVN) since July of 1996 when it concurrently dedicated its Joseph F. Laden Training and Teleconference Center and began subscribing to HTVN programming.

Having the ability to downlink broadcasts from HTVN has enabled AHA to serve as a regional training center and prompted five area housing authorities to become off-site subscribers, making HTVN an integral part of staff development in public housing for the Capital Region of New York State.

With the assistance of HTVN, we are able to provide career development paths for housing authority employees, residents, and our off-site subscribers. This training is essential for a well-managed agency. In addition, we are able to accomplish this at a greatly reduced cost compared to the old model of travel, accommodations, meals, per-diems, and fees. By utilizing HTVN, participants are able to receive quality training and are home the same day. More important, they are back in the office in the morning.



Above, front row, from left, Albany Housing Authority MIS Intern Louis House, Administrative Assistant Alexandra Albino, MIS Intern James Lampkins, and Family Self Sufficiency Coordinator Aaron Gibson (back row) review an HTVN computer course program at the Joseph F. Laden Training and Teleconference Center at AHA. At right, viewers watch a previously recorded program which was broadcast from the HTVN studio in Cheshire, Conn.

value-added management services. Whether it was through group activities, training, or a simple phone check-in, we continued to make our concern for our partners a paramount priority in 2002.

Member Networking

Our capacity to respond to members in a timely and efficient manner continued to prove that we are a benchmark company in this niche industry. Perhaps the most striking illustration of that approach in 2002 was produced from the studios of the Housing Television Network (HTVN).

Our ability to reach out to our 132 subscribers and their residents through the broadcasting of educational programming and certification courses expanded to reach nearly 15,000 participants in 2002. The certification courses, which covered the topics

“Voucher Housing Management,” “OSHA Certification,” “Leaders Certificate Series,” and “Public Housing Manager,” reached more than 800 viewers in 2002, doubling the amount of certification programming offered in 2001.

HTVN also worked internally with the Risk Control Department to develop a safety committee training video entitled, “This Old Meeting.” The video earned a Telly Award as a finalist among the more than 10,000 videos reviewed, garnering high marks for its production and content.

In an effort to further educate PHA staff and residents, HTVN produced the “Ross Commissioner’s Series,” which focuses on the training of current and future resident commissioners. The series also led to the development of brochures as an educational tool for PHA staff and residents.

Increased participation and the advent of additional programming also prompted

HTVN provides specialized seminars ranging from Maintenance Marathons to Public Housing and Section 8 training. The entire AHA Section 8 staff, as well as our Public Housing Managers, has been certified through Nan McKay seminars from HTVN. The continuing education programs, such as Section 8 and Public Housing Updates are beneficial to ongoing staff training.

HTVN has also been very accommodating in terms of responding to requests to carry broadcasts from other sources such as HUD and the FBI Training Academy. Local law enforcement agencies are very grateful for this assistance and the good will that evolves between a PHA and law enforcement in the community it serves is invaluable.



It is our experience that HTVN has proven to be a substantial asset to the quality of work and skill level of our maintenance, middle, and senior management staff as well as a benefit to the residents, community, and the housing industry in our area.

From the very beginning, HTVN has played an important role in the training of staff at AHA, and 2002 was no different.

James Bourdeau
Teleconference Coordinator
Albany Housing Authority

HTVN to bolster its appearance. A new studio façade was erected, providing our viewers with a refreshed look.

But perhaps HTVN's greatest achievement in 2002 was its ability to identify with its core members on a more personal level. Listening to their needs and working alongside them to help achieve their goals supports the notion that we are not autonomous from our members, but, in fact, an extension of them.

Responding to Growth

In 2002, MIS focused on two critical areas: ensuring that our systems and infrastructure had the capacity to meet our needs for growth; and improving the security of our network.

To meet the growing service needs of our membership, MIS moved our Web server in-house, enabling us to improve availability to

PHAs, while opening a world of online possibilities in the future. MIS continued to work with other departments to determine what additional data and services our membership wanted to see on HAI Group's Web site.

MIS also migrated to a more powerful e-mail server and software to increase our capacity to meet the company's future communications needs.

To help handle our growing volume of business, MIS implemented new productivity initiatives and automated a number of routine internal functions, allowing us to maintain the same level of service without hiring additional staff.

System enhancements were also implemented to support Marketing's growing agency operations, while substantial HERS productivity improvements were made to reduce manual effort.

In 2002, MIS contracted with KPMG to conduct a thorough security audit of our network and practices. With the audit findings in mind, our new e-mail solution increased security by improving virus filtration and encrypting e-mail for users working outside the office. We also implemented software to streamline the process of applying security patches to our

workstations. Virus detection software was also replaced by a new solution that automatically updates virus definitions when a machine connects to the network.

Answering the Call

Often, a company's reputation is molded by the character of its employees, its diversity

I HAVE HAD THE HONOR and privilege to work together with Housing Authority Insurance Group in the defense of claims for many years. Throughout this time I have come to realize that few, if any, other organizations match the commitment to excellence that is shown by HAI Group. Many insurers will try to see to it that their insureds receive appropriate treatment, but HAI Group insists that the interests of their members always be considered in the decision-making process. But unlike many other insurers, this is the beginning, not the end point for HAI Group. Despite the tremendous increase in litigation and the ever-increasing trend in the hostility that many in the insurance industry view their counsel, HAI Group improves the service offered to its members by treating its attorneys as vital members of the team. And a team approach it is. Working through the stewardship of



**Housing Authority
Defense Attorneys**

President and CEO Dan Labrie and Claims Director Robert Sullivan, HAI Group has created a national network of its defense attorneys and has put into place mechanisms whereby those attorneys can and do interact with one another, the claims professionals employed by HAI Group and, most importantly, the HAI Group membership. Even more than this, HAI Group sponsors and supports annual meetings of its attorneys and membership and includes both workshops crafted to the particular lawsuits that members encounter as well as activities where staff, members, and their counsel may interact. This effort underscores the fundamental theme of "working together we are all better off." You are wrong if you believe other organizations share this commitment to member service.

Kevin Lane, Esq.
Sliwa & Lane
Buffalo, NY



Kevin Lane, Esq., of Sliwa & Lane in Buffalo, NY, addresses attendees of the second Housing Authority Defense Attorneys (HADA) meeting, which took place in December 2002 in Orlando, Fla. The first HADA meeting took place in Denver, Colo., in June 2002.

in business operations, and its ability to deal with customers on a personal level. At Housing Authority Insurance Group, personal touch is a staple of the way we do business. At the heart of that structure lies our ability to reach out to members via detailed, timely, and organized communications. In 2002, the Executive Services Department embodied the essence of member appreciation. By streamlining document processes, recreating our member newsletter, leveraging technology, and utilizing human resources' ability to accommodate HAI Group's influx of new staff, we were able to serve both our internal and external customers in a more efficient manner.

Through strategic planning and foresight, Executive Services laid out plans to design, develop, and create a new member newsletter to succeed "Risk News," which had been the source for risk management news since 1988. Despite the newsletter's effective conveyance of



risk control information, we felt our members needed a more well rounded publication that would feature a wider array of subject matter. The project proved to be a joint effort between HAI Group and its membership as the proposal for a new newsletter was made at the 2002 December Board Meeting in Orlando, Fla. As a result, "InSite" was born.

A newfound focus on technology spread throughout the department as we continued to enhance our Web site, www.housingcenter.com. By adding additional features, such as Board and Committee quarterly meeting information, risk control regional training updates, and HTVN online program registration, the Web site has become a simplified, interactive tool for our members. The Web site's upgrade can also be attributed to the purchase of a digital camera, which has allowed us to post crisp, professional quality pictures to the site, while serving as a tool for the newsletter and other internal publications. And with an eye on the future, we continued to move forward with the introduction of a desktop e-mail system, which, once fully implemented, will help staff send documents both internally and to our members in a timelier and more cost-effective manner.



THE INKSTER HOUSING COMMISSION HAS BENEFITED by being a member of Housing Authority Insurance Group.

During the late 1990s the Inkster Housing Commission experienced numerous apartment fires caused by public housing residents. Therefore, our annual property insurance premiums and deductibles have greatly increased over the previous three years.

However, through the hard work of Housing Authority Insurance Group's Underwriting Department efforts, Inkster has managed to continue its membership status with Housing Authority Insurance Group.

I'm certain that if this housing commission participated with another property insurance company during the past three years, Inkster's budgetary constraints would not have been received with the same level of understanding by another company's underwriting department. Inkster Housing Commission is proud to be associated with Housing Authority Insurance Group.

Tony L. Love
Executive Director
Inkster Housing Commission



Top, the elderly-designated high-rise units of the Twin Towers Development overlook Inkster Housing Commission, in Inkster, Mich., while the Floyd B. Simmons Center, bottom, houses Section 8 offices and serves as a multi-purpose center.

Human Resources continued its proactive approach to promoting internal and member-oriented functions. Employee seminars allowed HAI Group staff to learn more about a number of health-related topics, while taking part in educational training. Human Resources also took an interactive approach to the hiring process. The posting of open staff positions on our Web site assisted us in the hiring of 21 new staff members.

Executive Services' ability to cooperate and work with HAI Group members and staff exemplifies the unity and focus of the department and the company as a whole. As we strive to serve our growing membership, we remain steadfast in the belief that we know our customers and work vigorously to respond to their needs. And as Housing Authority Insurance Group continues to work side-by-side with its

members, they can trust in our Mission Statement's credo to serve them to the best of our ability.

Housing Authority Insurance Group 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.*

Board of Directors and Committees

Housing Authority Insurance Group Membership 2002



Board of Directors

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

Alabama

HA of the City of Auburn
 HA of the City of Decatur
 Greenville HA
 Huntsville HA
 HA of the City of Lafayette
 HA of the City of Montgomery
 Sheffield HA

Arkansas

HA of the City of Amity
 HA of the City of Arkadelphia
 HA of the City of Blytheville
 HA of the City of Dardanelle
 HA of the City of Little Rock
 HA of the City of Magnolia
 North Little Rock HA
 HA of the City of Ola
 HA of the City of Paragould
 Trumann HA

Arizona

HA of Cochise County
 HA of the City of Eloy
 Flagstaff Hsg Corp
 HA of the City of Flagstaff
 HA of the City of Nogales
 City of South Tucson HA
 Winslow HA

California

Aliso Village Hsg Corp
 Contra Costa County HA
 HA of the City and County of Fresno
 Livermore HA

HA of the City of Los Angeles
 HA of the City of Madera
 Marin County HA
 HA of the County of Monterey
 Oakland HA
 HA of the City of Paso Robles
 HA of the City of Port Hueneme
 HA of the City of Richmond
 Sacramento Hsg and Redev Agcy
 HA of the County of San Bernardino
 San Diego Hsg Comm
 San Francisco HA
 Santa Barbara County HA
 HA of the County of Santa Clara
 HA of the City of Soledad
 Area HA of the County of Ventura
 Villa Calleguas, Inc.
 HA of the City of Wasco

Colorado

HA of the City of Aurora
 HA of the City of Boulder
 Colorado Hsg and Finance Auth
 Corona Residence Apartments
 Del Norte Neighborhood Dev Corp
 Denver Hsg Corp Redev Ptnr, Ltd
 HA of the City and County of Denver
 HA of the City of Englewood
 Garfield County HA

Grover Investment LLC
 Jefferson County HA
 HA of the City of Lakewood
 HA of the Town of Limon
 Littleton HA
 Nedco Elderly dba Liggins Tower
 Northeast Denver Hsg
 HA of the City of Pueblo
 Rocky Ford HA
 Summit HA

Connecticut

Ansonia HA
 HA of the Town of Ashford
 Berlin HA
 Bethel HA
 HA of the Town of Bloomfield
 HA of the City of Bridgeport
 HA of the City of Bristol
 Greater Bristol Realty Corp
 Brookfield HA
 HA of the Town of Brooklyn
 Canton HA
 Cheshire HA
 Clinton HA
 Colchester HA
 HA of the City of Danbury
 Darien HA
 HA of the Town of Deep River
 Derby HA
 East Hampton HA
 East Hartford HA
 East Windsor HA
 Ellington HA
 Enfield HA

Essex HA
 Fairfield HA
 Farmington HA
 Glastonbury HA
 HA of the Town of Greenwich
 HA of the Town of Griswold
 Groton HA
 Guilford HA
 HA of the Town of Hamden
 HA of the City of Hartford
 Hebron HA
 Killingly HA
 Ledyard HA
 Litchfield HA
 Manchester HA
 Mansfield HA
 HA of the City of Meriden
 HA of the City of Middletown
 Middlefield HA
 HA of the Town of Milford
 Monroe HA
 Montville HA
 Morris HA
 HA of the Borough of Naugatuck
 HA of the City of New Britain
 HA of the Town of New Canaan
 HA of the City of New London
 Newington HA
 North Canaan HA
 North Haven HA
 HA of the City of Norwalk
 Norwich HA
 Oxford HA
 Plymouth HA

Plainfield HA
 HA of the Town of Portland
 HA of the City of Preston
 Putnam HA
 Ridgefield HA
 Rocky Hill HA
 HA of the Town of Seymour
 Sharon HA
 Shelton HA
 HA of the Town of Simsbury
 Southington HA
 Somers HA
 HA of South Windsor
 HA of the Town of Sprague
 HA of the Town of Stafford
 Neighborhood Hsg Svcs of Stamford, Inc.
 HA of the City of Stamford
 Stonington HA
 Stratford HA
 Suffield HA
 HA of the Town of Thomaston
 HA of the Town of Thompson
 Tolland HA
 HA of the City of Torrington
 Torrington Comm Hsg Corp
 HA of the Town of Trumbull
 HA of the Town of Vernon
 HA of the Town of Voluntown
 Wallingford HA
 HA of the City of Waterbury
 Watertown HA
 HA of the Town of Westbrook
 West Hartford HA
 HA of the City of West Haven
 Westport HA
 HA of Wethersfield
 HA of the City of Willimantic
 HA of the Town of Windsor
 HA of the Town of Windsor Locks
 HA of the Town of Winchester
 Woodstock HA

D.C.

District of Columbia HA

Delaware

Dover HA
 New Street LP
 Willis Road Associates
 Wilmington HA

Florida

Area Hsg Comm
 Clearwater HA
 Crestview HA
 Deerfield Beach HA
 Delray Beach HA



Board Officers

(Left to Right): Richard Collins, 1st Vice Chair;
 Douglas Dzema, Chair; David Tanenhaus, 3rd Vice Chair

HA of the City of Fort Pierce
 Gainesville HA
 Hialeah HA
 Indian River County HA
 HA of the City of Key West
 Macclenny HA
 Miami Beach HA
 Monroe County HA
 HA of the City of Orlando
 Pahokee HA
 Palm Beach County HA
 Panama City HA
 HA of the City of Sarasota
 HA of St. Petersburg
 Tallahassee HA
 HA of the City of Tampa
 HA of the City of Titusville
 Union County HA
 Venice HA
 West Palm Beach HA
 Winterhaven HA

Georgia

HA of the City of Acworth
 American Safety Insurance Svcs
 HA of the City of Athens
 HA of the City of Barnesville
 HA of the City of Bremen
 HA of the City of Cairo
 HA of the City of Cave Spring
 HA of the City of Chatsworth
 Columbus Villas Hsg
 HA of Columbus
 HA of the City of Commerce
 HA of the City of Cordele
 HA of the City of Crawfordville
 HA of the City of Cuthbert
 HA of the City of Dalton
 HA of the City of East Point

Fairburn HA
 HA of the City of Gainesville
 HA of the City of Gibson
 Greensboro HA
 HA of the City of Griffin
 HA of the City of Hampton
 HA of the County of Harris
 HA of Hartwell
 HA of the City of Hogansville
 Innovative Hsg Initiatives
 HA of the City of Jackson
 HA of the City of La Grange
 HA of the City of Lavonia
 HA of the City of Macon
 HA of the City of Manchester
 HA of the City of Metter
 HA of the City of Monroe
 HA of the City of Mount Vernon
 Newnan HA
 HA of the City of Norcross
 HA of the City of Pelham
 HA of the City of Quitman
 HA of the City of Rochelle
 Royston HA
 HA of the City of Sandersville
 HA of Savannah
 St John Villa Apts
 Standley-Oxford LP
 HA of the City of Tallapoosa
 HA of the City of Tennille
 Thomson HA
 Tifton HA-City of Tifton
 HA of the City of Unadilla
 HA of the City of Union Point
 HA of the City of Vienna
 HA of the City of Winder

Hawaii

Hsg & Comm Dev Corp of Hawaii



Lee Reno
 General Counsel

Iowa

Oakridge Neighborhood & Homes

Idaho

Boise City Ada HA

Illinois

Chicago HA
 HA of the City of East St. Louis
 Egate Apartments LP
 Humboldt Park Cooperative LP
 Joliet HA
 New Stown LP
 Peoria HA
 Richland County HA

Indiana

HA of the Town of Bloomfield
 HA of the City of Bloomington
 HA of the City of Brazil
 Charlestown HA
 HA of the City of East Chicago
 HA of the City of Evansville
 Fort Wayne HA
 HA of the City of Gary
 HA of the City of Hammond
 Indianapolis Hsg Agcy
 Jeffersonville HA
 Kokomo HA
 Marion HA
 HA of the City of Michigan City
 Mishawaka HA
 McMillen Park Apartments
 HA of the City of Muncie
 HA of the City of Richmond
 HA of the City of South Bend
 Woodland East

Kansas

Argonia HA
 HA of the City of Atchison
 HA of the City of Atwood
 HA of the City of Bird City



Corporate Officers

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



Council of Advisors

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

- HA of the City of Chanutte
- Chapman HA
- Cherryvale HA
- HA of the City of Colby
- Columbus HA
- Dodge City HA
- Fort Scott HA
- HA of Garden City
- HA of the City of Goodland
- HA of the City of Great Bend
- HA of Greenleaf
- Holton HA
- Howard HA
- HA of the City of Hoxie
- Jetmore City HA
- HA of the City of Kansas City
- Kinsley HA
- HA of the City of Lawrence
- HA of the City of Lindsborg
- Manhattan HA
- HA of the City of Oakley
- HA of the City of Oberlin
- HA of Olathe City
- Paola HA
- City of Parsons PH Dept
- HA of the City of Saint Francis
- Salina HA
- Solomon HA
- PH Agcy of the City of South Hutchinson
- HA of Stafford
- Sterling HA
- Topeka HA
- HA of the City of Wellington
- Wichita HA

Kentucky

- New Directions Hsg Corp

Louisiana

- Houma HA
- Lake Charles HA
- New Orleans HA
- HA of St James Parish

Massachusetts

- Adams HA
- Amherst HA
- Andover HA
- Auburn HA
- Barnstable HA
- Belmont HA
- Beverly HA
- Boston HA
- Bourne HA
- Brockton HA
- Brookline HA
- Burlington HA
- Cambridge Affordable Hsg Corp
- Cambridge HA
- Chelsea HA
- Chicopee HA
- Clinton HA
- Concord HA
- Danvers HA
- Dedham HA
- Dracut HA
- Dennis HA
- Dukes County Regional HA
- Fall River HA
- Falmouth HA
- Fitchburg HA
- Framingham HA
- Gloucester HA
- Groveland HA
- Hanson HA
- Haverhill HA
- Holyoke HA

- Hudson HA
- JFK Apartments LLC
- Lawrence HA
- Lowell HA
- Lynn HA
- Malden HA
- Marlborough Comm Dev Auth
- Maynard HA
- Medford HA
- Medway HA
- Melrose HA
- Methuen HA
- Milford HA
- Milton HA
- Needham HA
- New Bedford HA
- Newburyport HA
- Newton HA
- North Adams HA
- Northampton HA
- North Andover HA
- North Attleboro HA
- North Reading HA
- Norwood HA
- Pembroke HA
- Pittsfield HA
- Plymouth HA
- Quincy HA
- Reading HA
- Revere HA
- Rockland HA
- Rockport HA
- Saugus HA
- Scituate HA
- Shrewsbury HA
- Somerville HA
- Springfield HA

- Stoughton HA
- Taunton HA
- Tewksbury HA
- Wakefield HA
- Waltham HA
- Wayland HA
- Webster HA
- Winchendon HA
- Woburn HA
- Worcester HA

Maryland

- HA of Allegany County
- HA of the City of Annapolis
- Hsg Comm of Anne Arundel County
- HA of Baltimore City
- HA of Cambridge
- HA of Crisfield
- HA of the City of Cumberland
- HA of the Town of Eon
- Frederick HA
- Glenarden HA
- Havre De Grace HA
- Prince George's County Dept of Hsg & Comm Dev
- Redev Auth of Prince George's County
- St Mary's County HA
- Saint Michael's HA
- Washington County HA

Maine

- Auburn HA
- City of Biddeford HA
- HA of the City of Brewer
- Fort Fairfield HA



Nominating Committee

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



Claims Committee

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

Lewiston HA
 HA of the City of Old Town
 Portland HA
 Presque Isle HA
 Waterville HA

Michigan

City of Ann Arbor Acting by & through Ann Arbor Hsg Comm
 Bay City Hsg Comm
 Bay County Hsg Comm
 Benton Harbor Hsg Comm
 Benton Township Hsg Comm
 Clinton Township Hsg Comm
 Detroit Hsg Comm
 City of Ecorse Hsg Comm
 Flint Hsg Comm
 Gladwin City Hsg Comm
 Grand Rapids Hsg Comm
 Hamtramck Hsg Comm
 Highland Park Hsg Comm
 Inkster Hsg Comm
 Lansing Hsg Comm
 Laurel Park Elderly Hsg
 Lincoln Park Hsg Comm
 Livonia Hsg Comm
 Mackinac County Hsg Comm
 City of Manistee Hsg Comm
 Melvindale HA
 Muskegon Hsg Comm
 Muskegon Heights Hsg Comm
 Niles Hsg Comm
 Pontiac Hsg Comm
 Port Huron Hsg Comm
 Reed City Hsg Comm

Saginaw Hsg Comm
 St Clair Shores Hsg Comm
 St Joseph Hsg Comm
 Sterling Heights Hsg Comm
 Ypsilanti Hsg Comm

Minnesota

Hsg & Redev Auth of the City of Barnesville
 Hsg & Redev Auth of Baudette
 Big Stone County Hsg & Redev Auth
 Hsg & Redev Auth of Cass Lake
 Carver County Hsg & Redev Auth
 Hsg & Redev Auth of Clarkfield
 Hsg & Redev Auth-Cloquet-Carlton
 Duluth Hsg & Redev Auth of Duluth
 Hsg & Redev Auth of E Grand Forks
 Hsg and Redev Auth of Eveleth
 Hsg and Redev Auth of Gilbert
 Hsg and Redev Auth of Grand Rapids
 Hibbing Hsg & Redev Auth
 Hopkins Hsg and Redev Auth
 Hutchinson Hsg and Redev Auth
 Hsg & Redev Auth of International Falls
 Hsg & Redev Auth of Lake Benton
 Lincoln County Hsg & Redev Auth

PH Comm of the City of Marshall
 Minneapolis Public HA
 Hsg & Redev Auth of Montevideo
 Moorhead PH Agcy
 Hsg & Redev Auth of Moose Lake
 Hsg & Redev Auth of Mound
 Hsg & Redev Auth of North Mankato
 Northwest Minnesota Multi-County Hsg & Redev Auth
 Olmsted County Hsg & Redev Auth
 Hsg & Redev Auth of Park Rapids
 Hsg & Economic Dev of the County of Renville
 Southeastern Minnesota Multi-County HRA
 Hsg & Redev Auth of the City of South St Paul
 PH Agcy of the City of St Paul
 Todd County Hsg & Redev Auth
 Hsg & Redev Auth of Two Harbors
 Virginia Hsg & Redev Auth
 Washington County Hsg & Redev Association
 Winona Redev & HA

Missouri

HA of Kansas City
 Poplar Bluff HA
 HA of the City of Smithville
 St Louis HA

Mississippi

HA of the City of Canton
 Sern Investment Management

Montana

Glasgow HA

North Carolina

HA of the City of Durham
 Edgemont Elms LP
 Fayetteville Metropolitan HA
 HA of the City of High Point
 HA of the City of Kinston
 New Randleman HA
 Raleigh HA
 Smithfield HA
 Redev Comm of the Town of Tarboro
 Washington HA

North Dakota

Fargo HA
 HA of Rolette County

Nebraska

Albion HA
 HA of the City of Crete
 Hall County HA
 HA of Hayes Center
 Lincoln HA
 Loup City HA
 HA of the Village of Niobrara
 HA of the City of Omaha
 HA of the County of Scotts Bluff
 Tilden Hsg I LP
 HA of Tilden
 HA of the City of Verdigre



Governance Committee

(Left to Right): David Tanenhaus; Terri Hamilton Brown; Barry Romano, *Vice Chair*; Douglas Dzema; L. Glen Redding; Richard Collins; Not in Photo: John Primmer, *Chair*



Finance Committee

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

New Hampshire

- Berlin HA
- Claremont HA
- Derry HA
- Dover HA
- HA of the Town of Exeter
- Franklin HA
- Keene HA
- Lancaster HA
- Lebanon HA
- Manchester Hsg & Redev Auth
- Nashua HA
- Numberland HA
- Park View Apartments of Nashua LP
- Portsmouth HA
- HA of the Town of Salem
- Somersworth HA

New Jersey

- Asbury Park HA
- HA & Urban Redev Agcy of the City of Atlantic City
- HA of the Township of Berkeley
- HA of the Borough of Belmar
- HA of the City of Beverly
- HA of the Town of Boonton
- HA of the Borough of Buena
- HA of the City of Burlington
- HA of the City of Camden
- HA of the Borough of Clementon
- HA of the Borough of Collingswood
- HA of the Town of Dover
- HA of the City of East Orange
- Edgewater HA

- Hsg & Redev Auth Township of Edison
- HA of the City of Elizabeth
- HA of the City of Englewood
- HA of the Township of Florence
- HA of the Town of Guttenberg
- Borough of Highland Park HA
- Hightstown HA
- HA of the Township of Irvington
- HA of the City of Jersey City
- HA of the Township of Lakewood
- HA of the City of Linden
- HA of the City of Long Branch
- Hsg & Urban Dev Auth of the City of New Brunswick
- HA of the City of Newark
- Old Bridge HA
- HA of the City of Orange
- HA of the City of Passaic
- Paterson HA
- Penns Grove Hsg & Redev Auth
- HA of the City of Perth Amboy
- HA of the Town of Phillipsburg
- HA of the City of Salem
- HA of the City of Trenton
- HA of the City of Union City
- Westwood Senior Hsg Corp

New Mexico

- HA of the City of Alamogordo
- HA of the City of Artesia
- HA of the City of Bayard
- Town of Bernalillo HA
- Cimarron HA
- Clovis Hsg & Redev Agcy

- HA of the City of Espanola
- City of Eunice HA
- HA of the Village of Fort Sumner
- Gallup HA
- Las Cruces HA
- HA of the City of Lovington
- Montana Senior Village I, LLC
- HA of the City of Raton
- Rio Arriba County HA
- HA of the Village of Santa Clara
- Santa Fe Civic HA
- Socorro County HA
- HA of the City of Truth or Consequences
- HA of the Village of Wagon Mound

Nevada

- HA of the City of Las Vegas

New York

- Albany HA
- Amsterdam HA
- Auburn HA
- Batavia HA
- City of Beacon HA
- Binghamton HA
- Brigham Senior Hsg, Ltd
- Buffalo Municipal HA
- Village of Catskill HA
- Cayuga Hsg Dev
- Cohoes HA
- Cortland HA
- Dunkirk HA
- Village of Ellenville HA
- Elmira HA

- Freeport HA
- Fulton HA
- Geneva HA
- Glen Cove HA
- City of Glens Falls HA
- Gloversville HA
- Village of Great Neck HA
- Greenburgh HA
- Hathorne Redev Company, LLC
- HA of the Village of Hempstead
- City of Hornell HA
- City of Hudson HA
- Ilion HA
- Ithaca HA
- Kingston HA
- L.B.S.H. Hsg Corp
- Lackawanna Municipal HA
- Town of Mamaroneck HA
- Massena HA
- Mechanicville HA
- Village of Monticello HA
- Mount Kisco HA
- New Rochelle Municipal HA
- New Rochelle Neighborhood Revitalization Corp
- Newark HA
- Niagara Falls HA
- Niagara Falls Neighborhood Hsg Svcs
- North Tonawanda HA
- Norwich HA
- Village of Nyack HA
- Ogdensburg HA
- Olean HA
- Plattsburgh HA
- Port Chester HA
- Port Jervis HA



Learning Technologies Committee

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



Marketing Committee

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

- Poughkeepsie HA
- Town of Ramapo HA
- Rensselaer HA
- Rochester HA
- Rockville Centre HA
- Schenectady Municipal HA
- Village of Spring Valley HA
- Syracuse HA
- Troy HA
- Watertown HA
- Watervliet HA
- HA of the City of White Plains
- Town of Wilna HA
- Village of Woodridge HA
- Municipal HA for the City of Yonkers

Ohio

- Cuyahoga Metropolitan HA
- Columbus Metropolitan HA
- Erie Metropolitan HA
- Gallia Metropolitan HA
- Jefferson Metropolitan HA
- Lorain Metropolitan HA
- Lucas Metropolitan HA
- Morgan Metropolitan HA
- Sandusky Bay Kiwanis
- Sanford J. Berger
- Stark Metropolitan HA
- Trumbull Metropolitan HA
- Zanesville Metropolitan HA

Oklahoma

- HA of the City of Ada
- Afton HA
- HA of the City of Anadarko
- HA of the City of Antlers

- Apache HA
- HA of the City of Atoka
- HA of the City of Beggs
- Boley HA
- HA of the Town of Boswell
- Broken Bow HA
- HA of the City of Cache
- Caddo Electric Coop HA
- Cement HA
- HA of the Town of Cheyenne
- Chickasaw HA
- HA of the Chickasaw Nation
- Clayton HA
- HA of the City of Coalgate
- HA City of Comanche
- HA of the City of Commerce
- Cookson Hills Electric Co-op
- Cyril Public HA
- HA of the City of Del City
- HA of the City of Drumright
- HA of the City of Elk City
- HA of the Town of Fort Gibson
- Frederick HA
- HA of the City of Geary
- HA of the City of Grandfield
- Granite HA
- HA of the City of Guthrie
- Haileyville HA
- HA of the City of Hartshorne
- HA of the City of Heavener
- HA of the City of Henryetta
- Hobart HA
- HA of the City of Holdenville
- Hugo HA
- HA of the City of Hydro
- HA of the City of Idabel

- Independent Living Svcs for Youth
- HA of the City of Keota
- Kiamichi Electric Cooperative HA
- HA of Kiowa Tribe of Indians
- HA of the City of Krebs
- HA of the City of Lawton
- HA of the Town of Lone Wolf
- Madill HA
- Maud HA
- HA of the City of McAlester
- HA of the City of Miami
- Minco HA
- Mountain Park HA
- HA of the City of Muskogee
- HA of the City of Newkirk
- HA of the City of Norman
- Oilton HA
- Oklahoma City HA
- HA of Osage County
- HA of the City of Pawnee
- HA of the City of Ponca City
- Prague HA
- Roosevelt HA
- HA of the City of Ryan
- HA of the City of Sayre
- HA of the Town of Seiling
- Seminole HA
- HA of the City of Shawnee
- HA of the City of Snyder
- HA of the City of Stigler
- Stillwater HA
- Stratford HA
- HA of the City of Stroud
- Talihina HA
- Tecumseh HA
- Temple HA

- HA of the Town of Terral
- HA of the City of Tulsa
- Tuttle HA
- Valiant HA
- HA of the City of Walters
- HA of the City of Watonga
- Waurika HA
- HA of Waynoka
- HA of the City of Weleetka
- HA of the City of Wetumka
- Wewoka HA
- HA of the City of Wilburton
- HA of the City of Yale

Pennsylvania

- Allegheny County HA
- HA of the County of Blair
- HA of the City of Bradford
- Chester HA
- HA of the City of Erie
- Harrisburg HA
- Lackawanna County HA
- HA of Monroe County
- Montgomery County HA
- Nanticoke HA
- Philadelphia HA
- HA of Somerset County
- Tioga County Hsg & Redev Auth
- Titusville HA
- HA of the County of Warren
- Washington County HA

Rhode Island

- Bristol HA
- HA of the Town of Burrillville
- Central Falls HA
- Cranston HA



Underwriting Committee

(Left to Right) Top Row: Russell Sciandra; Raymond L'Altrelli; Bottom Row: Sam Brunson; John Johnson; C.R. Neill; L. Glen Redding, *Vice Chair*; Not in Photo: Harry House, *Chair*; Richard Baker; Thomas Hickey; Karl Opheim; Lezlie Thompson



Risk Control Committee

(Left to Right) Top Row: Stephen Falek, *Chair*; Ernie Etuk; Scott Bertrand; Bonnie Latting; Linnie Willis; Tommie Denson; Richard Collins; Bottom Row: Lee Eastman; Roger Fleetwood; Tracy Barlow; Maynard Scales; D. Joseph Sanders; Jay Cunningham; Not in Photo: Raymond Budd; David Rush; Domenic Schiano; Rosa Torres; Andre Trudelle; Earl Williams

Town of Cumberland HA
 East Providence HA
 Jamestown HA
 Town of Lincoln HA
 HA of the City of Newport
 North Providence HA
 HA of the City of Pawtucket
 Town of Portsmouth HA
 Providence HA
 Town of Smithfield HA
 HA of the City of South Kingstown
 Tiverton HA
 Warren HA
 Warwick HA
 Town of Westerly HA
 HA of the City of Woonsocket

South Carolina

HA of Cheraw
 Farmington Associates
 HA of Florence
 Hsg & Redev Auth of Marlboro Co

Tennessee

Cookeville HA
 Greater Bethlehem Plaza
 Hartsville HA
 Memphis HA
 Rogersville HA

Texas

HA of the City of Austin
 HA of the City of Borger
 Corpus Christi HA
 HA of the City of Dallas

Devine HA
 HA of the City of El Campo
 HA of the City of El Paso
 HA of the City of Fort Worth
 HA of the City of Galveston
 HA of the City of Garrison
 Grayson County HA
 HA of the City of Houston
 HA of the City of Laredo
 Liberty County HA
 Los Fresnos HA
 HA of the City of McAllen
 Pecan Hill Apartments
 HA of the City of Pharr
 HA of the City of San Antonio
 San Antonio Homeownership
 Sherman HA
 Southwest Hsg Compliance Corp
 HA of the City of Temple

Utah

HA of Carbon County
 Davis County HA
 Hsg Opportunities Inc.
 HA of the City of Ogden
 HA of Utah County

Virginia

Alexandria Redev & HA
 Bristol Redev & HA
 Charlottesville Redev & HA
 Danville Redev & HA
 Fairfax County Redev & HA
 Fairfax County Redev One LP
 Fairfax County Redev Two LP
 Franklin Redev & HA

Hampton Redev & HA
 Harrisonburg Redev & HA
 Herndon Harbor House LP
 Hopewell Redev & HA
 Lee County Redev & HA
 Louisa Methodist Hsg Dev
 Lynchburg Redev & HA
 Newport News Redev & HA
 Norfolk Redev & HA
 Norton Redev & HA
 Petersburg Redev & HA
 Portsmouth Redev & HA
 Richmond Redev & HA
 City of Roanoke Redev & HA
 Staunton Redev & HA
 Suffolk Redev & HA
 Waynesboro Redev & HA
 Williamsburg Redev & HA
 Wise County Redev & HA

Vermont

Barre HA
 Brattleboro HA
 Burlington HA
 Town of Hartford HA
 Rutland HA
 Springfield HA
 Vermont State HA
 Winooski HA

Washington

HA of Grant County
 King County HA
 Pierce County HA
 HA of the City of Seattle
 Thurston County HA

Wisconsin

Algoma HA
 Appleton HA
 Baraboo Comm Dev Auth
 HA of the Village of Bruce
 De Pere HA
 Village of DeForest HA
 HA of the City of Edgerton
 HA of the City of Fond Du Lac
 HA of the City of Green Bay
 City of Hudson HA
 La Crosse County Hsg
 Ladysmith HA
 Comm Dev Auth of the City of Madison
 HA of the City of Milwaukee
 HA of the City of Monroe
 HA of Racine County
 Rhinelander HA
 HA of the City of Superior
 HA of the City of Thorp
 Walworth County HA
 Wisconsin Hsg Preservation Corp

West Virginia

HA of the City of Bluefield
 Clarksburg HA
 HA of the City of Fairmont
 HA of the City of Saint Albans

Wyoming

HA of the City of Buffalo
 HA of the City of Casper
 Wyoming Comm Dev Auth

**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*
 Miriam Robinson, *Employee Benefits Administrator*
 Brian Christina, *Communications Specialist*
 Lisa Krasnow, *Graphic Specialist*
 Dixie Finn, *Receptionist*

Underwriting

Dominic Mazzoccoli, *Vice President, Underwriting*
 Judy Tripp, *Manager, Underwriting*
 Ken Merrifield, *Line Manager, Underwriting*
 Gibriel Cham, *Special Services Manager*
 George Bartholomay, *Program Underwriter*
 Linda Blanc, *Senior Underwriter*
 Jodi Neubaum, *Senior Underwriter*
 Jean Solla, *Underwriter*
 Karen Hinton, *Underwriter*
 Elizabeth Drysdale, *Underwriter*
 Julia Connolly, *Underwriter*
 Cindy Oneto, *Underwriter*
 Robert Stanczykiewicz, *Underwriter*
 Ted Stevenson, *Policy Compliance Specialist*
 Robert Alexander, *Commercial Lines Rater*
 Maria Diaz, *Assistant Underwriter*
 Jane Renauld, *Insurance Services Representative*
 Brandi Feero, *Insurance Services Representative*
 Esther Lerner, *Insurance Services Representative*
 Laurie Davidson, *Senior Administrative Assistant*
 Joan Dunican, *Rater*
 Jennifer Hollenbeck, *Insurance Services Representative*
 Jeanne Aransky, *Insurance Services Representative*
 Wendy Pratt, *Insurance Services Representative*
 Judith Mabee, *Insurance Services Representative*
 Carmen MacArthur, *Insurance Services Representative*



Senior Management

(Left to Right) Top Row: Dominic Mazzoccoli; Bill Lewellyn; Brian Braley; Leslie Whitlock; Dan Labrie; Bob Sullivan; Bottom Row: Mark Wilson; Jeff Weslow; Dave Sagers; Ed Malaspina

Marketing

Ed Malaspina, *Director, Corporate Marketing*
 Sherry Sullivan, *Marketing Manager*
 Herb Lewis, *Sales Representative*
 Michael Patenaude, *Sales Representative*
 Kimberly Tompkins, *Program Coordinator, Marketing and Agency Operations*
 Estelle Cote, *Marketing Representative*
 Greg Shpak, *Marketing Representative*
 Nancy Quiles, *Program Coordinator, Marketing and Agency Operations*
 Maria Tripp, *Marketing Coordinator*

Learning Technologies

Brian Braley, *Vice President, Learning Technologies*
 Jackie Festa-Biega, *Director of Programming*
 Patrick Sullivan, *Studio Director*
 Jay Dantscher, *Assistant Studio Director*
 Jeanne Long, *Senior Programming Assistant*
 Paula Shemchuk, *Program Assistant*

Risk Control and Consulting

Jeff Weslow, *Director, Risk Control and Consulting*
 Keith Root, *Risk Control Supervisor*
 Sylvia Malinski, *Senior Risk Control Associate*
 Brian Whalen, *Senior Risk Control Associate*
 Joseph Noel, *Senior Risk Control Associate*
 Kate Balanda, *Risk Control Associate*
 Joseph Barbera, *Risk Control Associate*
 Nancy Swistak, *Administrative Assistant*
 Debbie Bower, *Program 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*
 Stefanie Warner, *Claims Examiner*
 Joyce Coleman, *Senior Administrative Assistant – Claims*
 Sharon Sciascia, *Claims Assistant*
 Janelle Howard, *Clerical Assistant*

Finance/MIS

Mark Wilson, *Chief Financial Officer*
 Janine Lehr, *Controller*
 Amy Galvin, *Financial Planning and Projects Manager*
 Sarah Rodriguez, *Senior Staff Accountant*
 Dorothy Robinson, *Staff Accountant*
 Ying Xu, *Accounting Assistant*
 Marnie Henderson, *Accounting Assistant*

MIS

Dave Sagers, *Director, MIS*
 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*