



# FOUNDATIONS MILESTONES OPPORTUNITIES



ANNUAL REPORT 2007

## MANAGING RISKS, AND TAKING SOME

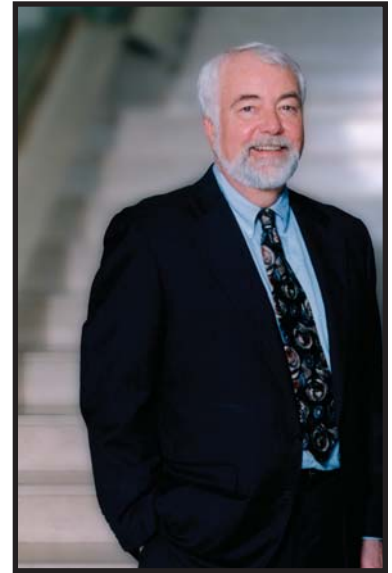
**I**n 1986 Congress authorized the formation of risk retention groups (RRGs) to provide liability insurance. RRGs were given the ability to write coverage on a nationwide basis, while subject to regulation by only a single state, thus avoiding duplicative regulation by the remaining states. The impetus for the law was the unprecedented “hard market” for such insurance faced by a variety of industries and sectors, represented by escalating premiums and narrowed (or eliminated) coverages.

Public housing was an especially hard-hit victim of the hard market, and a handful of farsighted leaders of the industry worked diligently to put together Housing Authority Risk Retention Group (HARRG) in 1986. They filed in Vermont, a state known for favoring self-insurance mechanisms owned and controlled by the consumers. Even so, the state was not willing to license a program unless it was convinced that the program was feasible and that its owners demonstrated the competence and integrity to carry it through. The founders of HARRG met those burdens. Jack Womack, for whom the Cheshire office is named, and Joe Shuldiner, at the time the ED of New York City, were highly effective, along with Counsel, Lee Reno, in making the case. A year later, Housing Authority Property Insurance (HAPI) was formed to provide fronted property coverage. In 2000, Housing Enterprise Risk Services (HERS) was formed to provide property and casualty coverage for affiliated affordable housing developments.

It has been a rare treat indeed to watch these companies go from infancy to maturity over the past 20 plus years. The driving goal was to provide ways for public housing authorities to manage their risks in a stable, affordable environment, but the founders were not afraid to incur significant risks to do so. The charter members of HARRG and HAPI not only risked sizable surplus contributions, they also agreed to be assessed for further contributions should the companies’ losses exceed expectations. Fortunately the assessment provisions were never invoked, because Management was able to put together solid reinsurance arrangements to protect surplus.

The companies have proceeded in a steady, positive progression of growth and stability. The time came when new member/insureds were not required to make surplus contributions. This was positive in terms of easier growth, but it had the downside of creating two classes of members, one of which participated in the positive results of the companies’ fortunes, and one of which did not. Management and the Board had the good judgment in 1996 to begin bringing both groups into parity.

HARRG and HAPI began operations with combined surplus of only a few million dollars. At the end of 2007 the combined surplus of those two companies, plus HERS, exceeded \$163 million. Since their inception, the companies have paid more than \$386 million in claims and \$45 million in policyholder dividends. The combined companies enjoy a rating of A- from AM Best, with a positive outlook.



**John Primmer** served as a member of HAI Group's Board of Directors from 1986-2007.

In addition to developing financial results worth bragging about, Housing Authority Insurance Group (HAI) has provided important ancillary services that make the public housing authority more effective, and have improved conditions for residents. Effective loss control activities help to reduce claim threats, and open and efficient claims handling keeps members loyal. Satellite, and now Web-based communications among members provide knowledge and training simply not available in other insurance programs. The new HAI political action initiative is breaking ground and already is gaining the attention of Congress and other policymakers. Licensing of HAPI, and soon HERS, will present the companies with some added administrative burdens, but the cost savings from avoiding fronting fees will be significant.

While Management has effectively been conducting operations, the Board of Directors has also adopted standards of greater professionalism and accountability. Board members began receiving reasonable compensation in 2002, which has been amply justified by their increased duties, higher competence and commitment to continuing education.

The paths followed by HAI have not all been smooth, nor will all future paths be. For example, in the mid-90s, changes in personnel within management and the board forced them to re-evaluate how they were working together in the best interests of the members. A strong sense of cooperation and mutual respect emerged from this effort, both within management and on the board.

HARRG's and HAPI's ability to conduct operations nationwide without incurring the excessive burdens of 50 state regulation was threatened in the early 90s, when the National Association of Insurance Commissioners (NAIC) attempted to hamstring states like Vermont that encouraged RRGs. HAI played a lead role in successfully resisting that threat. Today, HAI is recognized even by the NAIC and Congress as a model both for safe and sound practices and for good governance.

HAI's Management, Board and members have demonstrated how much can be accomplished by intelligent and energetic folks of good will acting cooperatively to solve a mutual problem. It can't be done absent an appetite to take huge risks, and, if necessary, to challenge the outside forces that would have an inhibiting effect. So long as there exists a determination to face obstacles and take risks, these successes will be repeated at HAI.

On the wall outside the Board Room at the Cheshire office are plaques naming the individual public housing authorities that had the courage and foresight to undertake the risk of creating HAI. Take note of those plaques the next time you are in Cheshire, and be sure to thank today's representatives of each of them for the sacrifices they made to bring this success story into the light of day.

John L. Primmer, *South Ryegate, Vermont*

*John Primmer is a retired lawyer in Vermont who has represented financial institutions for over four decades, with an emphasis the past 25 years on insurance and captive insurance companies. He served as a Director of the HAI insurance entities from 1987 through 2007. He resides at home with his wife and their four horses and four dogs, highlighted by visits to and from their children and grandchildren.*

Dear Members:

**T**wo-thousand seven was another successful year for HAI Group in that the goals and needs of our membership were met. Major accomplishments from last year included:

- Legislative Affairs took a more active role in helping the PHA industry enhance its legislative effort to better represent the industry;
- The Board approved dividends to distribute excess income to the membership;
- HERS was converted into a licensed insurance company, providing a better product at a competitive price to mixed-finance entities affiliated with the members;
- The premium volume written directly by HAPI increased, generating savings to the membership by reducing policy costs; and
- The expansion of the HIS agency operation provided additional insurance products to our membership that are not available through HARRG, HAPI, and HERS, allowing us to better fulfill the insurance needs of our members/customers.



**Dan Labrie**  
*Chief Executive Officer*

2007 was also special because HAI Group celebrated its 20th year in servicing the membership. I have been with this company since February, 1987. In reflecting upon my tenure, it has been remarkable to see an organization grow from 25 members into a prominent industry leader. The hard work and dedication of our board, committee members, staff, business partners, and – most importantly – our loyal membership, has made this possible. Each of you played a special role in the success of HAI Group and I would like to express my sincere gratitude to the membership.

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

Dear Members:

**I**t has been a great honor to serve as chairman of Housing Authority Insurance Group during our 20th Anniversary.

In 1985, many housing authorities found it difficult to obtain liability and property insurance from the private market. However, 25 pioneering Executive Directors met and developed a plan utilizing the Federal Liability Risk Retention Act to supply insurance to housing authorities. In its infancy, the plan was modest — supplying the basic needs for housing authorities to maintain their property, liability, and resident security.

Now, 20 years later, Housing Authority Insurance Group leads the industry in supplying any insurance risk needed to public housing authorities. We are, simply, the group that cares about your agency.

Starting with 25 agencies, we now insure more than 1,000 agencies at HAI Group. We will continue to be available to housing authorities during hard and soft insurance markets. We will continue to bring you the best products available for your agency and you can rely on us to be there when needed.



**L. Glen Redding, Jr.**  
*Chairman of the Board*

A handwritten signature in black ink that reads "L. Glen Redding, Jr.".

## *"A journey of a thousand miles begins with a single step."*

Lao-tzu, *The Way of Lao-tzu*  
Chinese philosopher (604 BC - 531 BC)

The first Mission Statement says it all: The founders of Housing Authority Insurance Group wanted to offer affordable public housing insurance to members when the company was formed 20 years ago.

That was the first step ... and the primary goal never changed.

But the figurative thousand miles traveled since then shown on the following timeline illustrates how well HAI Group has responded and adapted to changing times, combining old-fashioned service with innovative programs to become an industry leader.

May the next thousand miles go as successfully.

### The Beginning – Mid 1980's

- Crisis for public housing authorities – could not obtain insurance
- Council of Large Public Housing Authorities (CLPHA) formed insurance study group
- CLPHA brought PHAs together to decide how to face challenge
- Decision made to create Housing Authority Risk Retention Group (HARRG)

### 1987

- HUD bid waiver received
- HARRG first policy year – incorporated in Vermont
- First Executive Director hired
- First Annual Meeting held in Burlington, VT
- Risk Control work plan process developed
- Housing Authority Insurance, Inc. (HAI) incorporated in Washington, D.C. as an association
- Committees formed, members appointed
- Decision made to add outside directors to Board
- Decision made to locate company in Cheshire, CT



### 1988

- Mission statement created
- HARRG domiciled in Vermont
- Strategic plan implemented
- First Annual Report presented to members
- Housing Authority Property Insurance (HAPI) successfully launched – 25 policy members in first policy year
- More than 800 HARRG and HAPI claims filed
- HARRG held first safety seminar
- First newsletter published
- HARRG placed the first reinsurance treaty to protect the company against large losses

### Bigger and Better

HAI Group's Underwriting Department reached new heights in 2007 as staff representatives made **287** member visits. The department issued **408** liability policies and **832** property policies for HARRG and HAPI, while HERS wrote a combined **782** property/liability coverage lines.

Overall, written premium volume grew to **\$113.8 million**, with HERS approaching the **\$10.2 million** mark. Our membership base held strong at a **95%** retention rate.



Left: Gibriel Cham, who in 1989 became our second intern, is now an Underwriting Manager. Below: Da'Monique Sonnier and Marietta Sloan were our interns in 2007.



- Risk management services brought in-house
- Risk Control surveys and inspections began
- Student Summer Intern Program began; hired the first intern from Howard University
- First risk management educational video, "The Case of the Maintenance Man Who Fell into Trouble," is taped at the Jersey City Housing Authority
- Company had six employees

### 1989

- HARRG offered first performance-based premium credits to members
- Company grew to 13 employees
- Housing Environmental Services (HES) created (lead-based paint)
- Marketing plan adopted
- Local area computer network installed



## 1990

- Building Committee for future location of office appointed
- Member accounting system developed
- Claims moved from a third-party administrator to in-house
- HARRI Award instituted to recognize innovation in risk management; Providence Housing Authority received first award
- First Risk Control Awards presented

## 1991

- Housing Insurance Services, Inc. (HIS) incorporated in Connecticut
- Fidelity, boiler and machinery insurance made available
- Board approved revision to membership agreement
- First auto policy issued
- Company serviced more than 2,000 claims

## 1992

- Finance and Management Information Systems (MIS) departments created
- HARRG celebrated fifth anniversary
- Bylaw amendment adopted to allow election of one additional director to the Board who was not an executive director



## HTVN Establishing a Bright Future of Excellence

HTVN has proudly served the membership for over 12 years, establishing itself as the premier economical training model in the industry. Utilizing satellite and Web streaming technology, HTVN provided over **3,000** hours of programming and **1,336** classes between 1995 and 2007. Over **120,000** students at **375** PHAs were educated and the instructional benefits were invaluable. Using the network, nearly **2,000** students earned an industry-recognized designation and/or certification such as Public Housing Manager, Managing Maintenance, Voucher Housing Management, and Advanced Inspector. HTVN offered one of the few Asset Management Certifications online and **185** students at **46** PHAs earned their certifications via computer, avoiding travel expenditures and time away from the office.

- Groundbreaking held for new office building in Cheshire, CT
- Company grew to 38 employees

## 1993

- Housing Telecommunications, Inc. (HTI) incorporated in Connecticut
- Workers compensation program developed
- First corporate policy manual produced and distributed
- The Womack Building finished – all operations and staff moved in
- Lead-based paint abatement program adopted
- MIS Department consisted of one employee
- Company used one database management system through network
- Changed the 12 Risk Control requirements to standards
- Company grew to 45 employees

## 1994

- HAPI received A.M. Best rating of "A-"
- Purchased PHA property book of business from Allendale – HAPI added 212 new members
- HTI business plan approved
- HARRG and HAPI received Public Risk Management Association (PRIMA) Achievement Award for the "PHA Risk Control Manual"
- Decision made to develop in-house data management system
- PHAs could purchase insurance with minimal contribution

## 1995

- Housing Television Network (HTVN) transmitted their first broadcast at annual Public Housing Authorities Directors Association (PHADA) conference
- \$1.2 million grant available through PHADA to support satellite training

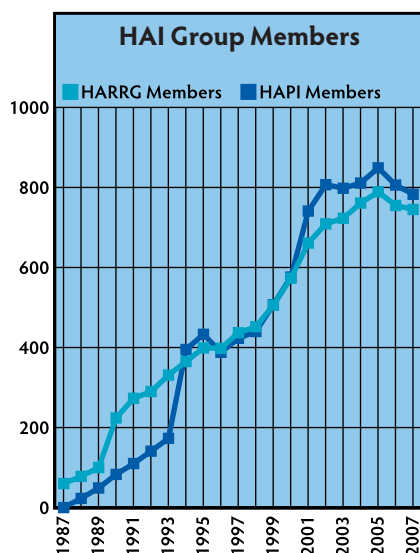




### Through the years...

Everything about our member newsletter – names, hairstyles, and (most notably) that it's no longer printed on paper – has changed since the first issue arrived in the summer of 1988. But the importance of the message offered to members by *Risk News* and its successor *InSite* remained a constant.

- Satellite Telecommunications, Inc. (STI) incorporated in Delaware
- Housing Investment Group, Inc. (HIG) incorporated in Delaware
- HARRG and HAPI retention rates were at 99% and 92%, respectively
- Risk management services separates to become two departments: Claims and Risk Control and Consulting Services
- HTVN commenced first in-house broadcast to 16 installed sites and 34 HUD downlinks
- Company-produced video "Moving Day" received Telly Award



### 1996

- Board of Directors adopted Five-Year Vision Statement
- HTI developed National Institute of Continuing Housing Education (NICHE) to provide career training to PHA staff and residents, and reached out to 67 subscribers
- Company transitioned to Microsoft Windows



### 1997

- Company celebrated 10th anniversary
- Dan Labrie chosen as new CEO and President
- HTVN had the largest number of participants (519) in a broadcast
- Marketing Department created to develop new products and services

### Help is on its Way

Risk Control participated in **42** on-site standardized training sessions, reaching **1,018** students. There were **108** locations visited for site surveys in 2007, resulting in **560** improvement recommendations. Over **600** new and outstanding recommendations were implemented.

Here's how Risk Control has delivered training since 2003:

Year	Sessions	Students
2003	47	906
2004	28	619
2005	44	1,029
2006	61	1,259
2007	42	1,018

- Underwriters received multi-line training
- New member database, underwriting system, and accounting system implemented
- HARRG earned first "B+" rating from A.M. Best
- Board approved a dividend of \$3 million – the largest to date

### 1998

- Initiated member outreach program to increase contact within PHA community
- HARRG and HAPI retention rates were at 97% and 95%, respectively
- Selection of asset management company for HARRG and HAPI
- HTVN signed its 100th member and reached 31 states
- Redefined company's corporate identity with new logos and standards
- Company grew to 68 employees

### 1999

- Company participation in trade shows and regional housing association meetings increased by 22%





Our corporate logo, like the business we do, has changed with the times. Each new logo—from the original HARRG and HAPI insignias to the first pinwheel to the current logotype—has helped reinforce our brand and better explain the many products and services offered at Housing Authority Insurance Group.

- Revamped Web site launched
- Board created PHA Scholarship program
- HTVN broadcasted more than 300 hours of programming – membership grew to 115 locations
- All-lines aggregate stop loss program completed
- Executed effective Y2K plan
- T1 line installed and external company email was launched

## 2000

- HARRG earned first ever “A-” rating from A.M. Best, the same rating held by HAPI since 1994

- HAI Group’s market share rose to 54% of targeted public housing units, surpassing company’s long-term goal by 33,000 units
- Established “hot site” to serve as temporary base of operations in the event of disaster
- Housing Enterprise Risk Services, Inc. (HERS) incorporated in Vermont to provide insurance coverage to low- and mixed-income developments associated with PHAs
- HAI Group achieved overall retention rate of 97%
- Staff given ability to access company systems from the field

## 2001

- HERS began writing business – wrote more than \$500,000 in premiums by year-end
- To support membership growth, HAPI secured \$3 million of additional capital from HARRG
- HTVN aired more than 125 programs reaching approximately 15,000 participants in 34 states
- HTVN introduced first certification course, Public Housing Manager (PHM)
- HAI Group wrote more than \$9 million in new business

## Claims Report and Findings - 2007

	HARRG	HAPI	HERS	Auto Direct
Liability/Property Claims filed	1,061	486	126	209
Closed Claims	1,374	467	133	251
Open Claims	1,432	240	144	124
Paid and reserved losses since inception	\$310 million	\$166 million	\$19.3 million	\$10.1 million

## Summary of Findings – HARRG and HAPI

We continue to excel in providing claim management services that meet the needs of our members. This is accomplished by using our expertise in effectively handling thousands of claims from the members through thorough investigations, appropriate claim resolution, and good reserving. —Source: Northshore International Insurance Services, Inc.



- HAI Group welcomed new members at a record rate, capturing 58% of the market in conventional units
- HTVN awarded International Association of Continuing Education and Training (IACET) and is authorized to offer industry-recognized CEUs for its programming
- Web site traffic averaged 3,500 visits per month, up from 2,000 the previous year
- Eleven staff members were added, five of whom assumed newly-created positions

## 2002

- HAI Group made effort to sustain ties with fronting partners in wake of 9/11
- Emphasis turned to proactive customer communications
- HERS surpassed all goals, tallying more than \$3 million in premiums
- Company wrote \$13 million in new business, more than doubling projected goal for the year
- Maintained “A-” A.M. Best ratings for HARRG and HAPI
- Formation and first meetings held for the Housing Authority Defense Attorneys (HADA)
- Web server established in-house to improve communications to PHAs
- Company published new member newsletter “InSite”
- Largest number of students (13,281) in HTVN’s 10-year history who participated in a single program as well as the largest number of sites/PHAs (61) that watched a program

## 2003

- Premium volume grew to more than \$100 million
- Company introduced direct writing of automobile coverage



As our company grew, so did the Womack Building. Above are photos of the building's addition during construction (2003-2004), while the finished product—and the current home of the Underwriting Department and HTVN—is shown on the right.

- Agency Operations, a division of Marketing, began serving PHAs and affordable housing providers
- HERS grew to more than \$7 million in premiums
- HIS made transition from program administrator to Managing General Agent



- New programs developed including flood, wind, and insurance coverages for HERS members
- HAPI filed application to be licensed as an admitted insurer in 18 states; received license in six states
- A.M. Best reaffirmed “A-” ratings for HARRG and HAPI

## Legislative Affairs Effort Has Far-Reaching Roots

The Legislative Affairs Department pushes Housing Authority Insurance Group's agenda forward, while simultaneously connecting the company to its roots. In 1993, HAI actively supported the national struggle to protect Risk Retention Groups from unfavorable treatment by state regulators outside of Vermont. HAI worked closely with the Vermont Captive Insurance Association and the National Risk Retention Association in stopping the threat. Those relationships continue and are reenergized by HAI's current commitment to legislative affairs.

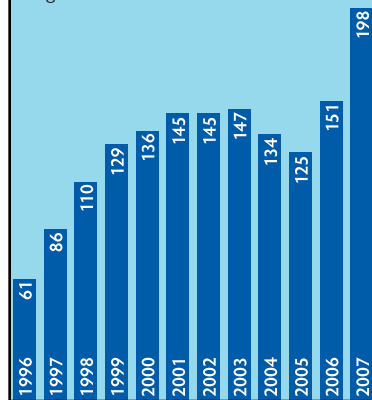
This commitment is recognized nationally because both the Public Housing Authorities Directors Association (PHADA) and the Council of Large Public Housing Authorities (CLPHA) have launched Legislative Action Centers on their respective Web sites. These centers are intended to improve the communications capacity between housing organizations and their membership, allowing individuals to easily participate in the legislative process.

HAI has provided funding to help housing industry groups secure a workable implementation of asset management. Also, HAI provided funds to support industry groups and PHA participation in the HUD Administrative Reform Initiative, which sought to identify regulations that could be eliminated or simplified. Overtures to three private entities were made to seek involvement as part of this legislative effort. A positive response was received from TD BankNorth, resulting in communication to the Connecticut delegation in support of affordable housing. The effort to broaden the support from other private entities will continue.



### HTVN Subscribers

Note: Program delivery via Web streaming began in 2006.



Housing Authority Insurance Group's award-winning HTVN has kept up with myriad changes in technology since its inception in 1996. Members who once participated in interactive live broadcasts transmitted by satellite (top left), began learning via Web streaming (bottom right) in 2006.

- Twenty-one new members served on HAI Group's six standing committees

- Claims Department handled auto liability claims under the HARRG Auto Direct program
- HTVN delivered more than 225 hours with student participation reaching 9,600
- Company formed internal Customer Focus Committee to explore ways to add value to relationships with members
- Company recognized as 2003 Flood Agency of the Year
- Company broke ground on construction of new 10,600 square foot addition to Womack Building in Cheshire, CT
- Human Resources became its own department
- Citrix is launched allowing staff access to company files from outside the building
- Company received second Telly Award for the safety committee training video entitled "This Old Meeting"

### 2004

- Staff moved into new addition in Womack Building
- HARRG-HAPI earned first "A- g" group rating with a positive outlook from A.M. Best
- Developed mid-manager program for increased accountability and responsibility on a companywide basis
- Overall premium growth reached \$108 million; HERS approached \$10 million mark; retention rate at 95%
- Company earned 2004 Manufacturers and Suppliers Council Award for Distinguished Community Service
- HAPI continued efforts to move forward as a mutual company, attaining licenses in 22 states
- HTVN laid foundation for transition from satellite training to Web-based video streaming

### 2005

- More than 300 policyholders had 10 or more years of membership
- HAI Group unveiled improved member Web site
- Company developed Service, Trust, Accountability, Respect, and Sustainability (STARS) as company values
- HAPI, A Mutual Company now licensed in 40 states
- Agency Operations wrote \$5 million in premiums
- Political Action Task Force (PATF) created to assist the Board in developing a vehicle to support the political environment of members
- United States Government Accountability Office (GAO) released the report on its assessment of the success of the risk retention group industry
- A.M. Best reaffirmed "A- g" (Excellent) HARRG-HAPI group rating with a positive outlook



## On the Road Again (...and Again)

A customer service-based approach is a key component of HAI Group's member-driven culture. The following is how Marketing & Agency Operations has served our members since 2003.

	2003	2004	2005	2006	2007
Member visits	200	236	348	447	588
Tradeshows/conferences	30	50	47	29	27
Contact phone calls to members	579	727	682	754	319
Total dividends declared to members	372	382	403	1,393	2,846
Hand-delivered dividend checks	150	110	149	166	235

- HARRG/HAPI was one of top ten largest public entity pools in the country, according to *Business Journal*
- HTVN offered the largest number of certifications programs (7) in a year to subscribers
- HAI Group sponsored the Howard University internship program in Burlington, VT

### 2006

- Outside director Harry House retired from Board after 18 years of service
- For third consecutive year, A.M. Best reaffirmed "A- g" (Excellent)

HARRG-HAPI group rating with a positive outlook

- HUD introduction of Project Based Management prompted company to work closely with membership to determine the grouping of housing units into operating entities for accurate assignment of coverage premiums
- Housing TeleVideo Network officially began Web streaming
- Agency Management System (AMS) implemented
- Company funded Economic Impact Study that showed the positive impact of public housing industry on communities

- Company increased funds for Resident Scholarship Program to \$25,000, while creating honorary Harry House Scholarship for minorities seeking a future in captive insurance industry
- Online claims filing began
- Company installed new phone system to enhance customer service and to integrate phone and data systems
- Board hired full-time internal auditor
- HAPI began writing property business without fronting
- Company created the seven-part Risk Control Certification series on HTVN

### 2007

- HERS became a licensed company in Vermont
- Changed investment managers to manage HARRG, HAPI, and HERS investments
- Set up testing center for staff insurance training programs
- All insurance functions and billing done electronically

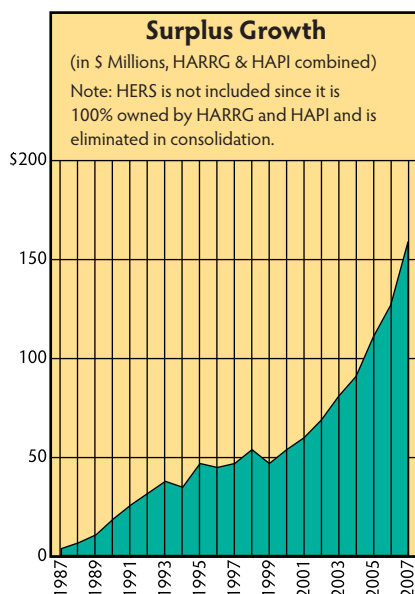
Just as member Housing Authorities offer critical assistance to residents, Housing Authority Insurance Group answers its community's call. HAI Group's involvement with the American Cancer Society's Relay For Life, its numerous other charitable endeavors, and the longstanding collaboration with Howard University on captive insurance education have proven extremely successful through the years.







The faces and names on the Housing Authority Insurance Group's Board of Directors and Committees have changed over the years. But the Board's commitment to ensuring stable, affordable insurance, high-quality service, and growth has never wavered.



- Enhanced performance management system implemented, allowing more effective evaluations of staff
- HAPI produced \$14 million in direct business
- Created Legislative Action Center on Web sites of HAI, CLPHA, and PHADA designed to heighten communications between their respective members and Congress
- The small business unit (SBU) established to produce policies for smaller PHAs
- Started the Commercial Owners Property product (COP)
- Legislative Affairs became a full-time department
- HARRG/HAPI named one of top ten largest public entity pools in the country for the second time, according to *Business Journal*

Past is prologue, or so say poets and historians. We are what we've done, which sets up what we will become. To the benefit of millions nationwide, public housing authorities created Housing Authority Risk Retention Group and Housing Authority Property Insurance two decades ago. The goal then and now is providing "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."

That's an excellent trend to set. Surely, HARRG, HAPI, and their subsidiary companies need to remain what they have been, a source of stability for housing authorities and customers in good and bad times. Also, they must provide the old-fashioned customer service upon which people rely. But our companies must simultaneously respond to the "now" and be forward-thinking with respect to technology, innovation, market forces, and new regulations.

It is our purpose that every day we work hard to provide products and services that are meaningful to our members/policyholders. We do this by providing products and services that you care about and make your job easier. Those qualities are what people have come to expect from us as we meet head-on the changes in the PHA industry, mixed-finance housing, and in the insurance marketplace. It is our commitment to combine energy and endurance with a desire to excel and evolve. This will ensure that Housing Authority Insurance Group's past will continue to be its prologue.

## BOARD OF DIRECTORS & COMMITTEES



◀ **Board of Directors:** (Left to Right) Top Row: Eric Brown; Douglas Dzema; John Johnson; Barry Romano, *Vice Chair*; Stephen Falek; Dan Labrie; Edwin Lowndes; Bottom Row: Linnie Willis; Terri Hamilton Brown; L. Glen Redding, Jr., *Chair*; J. Len Williams; Not in Photo: James DiPaolo; John Primmer

▶ **Corporate Officers:** (Left to Right) Top Row: Brian Braley, *Vice President*; Dave Sagers, *Vice President*; Dominic Mazzocchi, *Vice President*; Ed Malaspina, *Vice President*; Mark Wilson, *Treasurer*; Bottom Row: Bill Lewellyn, *Vice President*; Dan Labrie, *President*; Leslie Whitlock, *Corporate Secretary*; Bob Sullivan, *Vice President*



▲ (Left to Right) Lee Reno, *General Counsel*; L. Glen Redding, Jr., *Chair*; Dan Labrie, *President and Chief Executive Officer*



▲ **Governance Committee:** (Left to Right) Barry Romano, *Vice Chair*; Linnie Willis; Douglas Dzema, *Chair*; J. Len Williams; L. Glen Redding, Jr.



**Audit Committee:** (Left to Right) Barry Romano, *Chair*; Douglas Dzema; L. Glen Redding, Jr.; Edwin Lowndes, *Vice Chair*; J. Len Williams



**Claims Committee:** (Left to Right) Top Row: Tony Love; Barry Romano, *Vice Chair*; Sharon Scudder; Douglas Dzema, *Chair*; Kathleen Sulsky; Liane Ward; Eric Brown; Bottom Row: Lee Eastman; Bill Morlock; Keith Pamperin; William Smith; Not in Photo: Marilyn Allen; Gillian Brown; Donald Emerson; J.D. Foster; Charles Francis; Patricia Hurse; Jim Inglis; Marva Leonard-Dent; Michael Lundy; Terry Madigan; Yvonne Morrissey

**Finance Committee:** (Left to Right) Top Row: Ed Hinojosa; James Borgstadt; Helen Kipplen; Alan Katz; Gary Wasson; Joseph Shuldiner; Terri Hamilton Brown; Bottom Row: June Parker; Maynard Scales; Christine Hart; Edwin Lowndes, *Chair*; Not in Photo: Fernando Aniban; James DiPaolo, *Vice Chair*; Lemuel Boggs; Cynthia Brown; David Brown; Paul Caverly; Vince Dodds; Laura Hinchey; Karen Mofford; Rudolf Montiel; George Phillips; John Primmer; D. Joseph Sanders; John Thaniel



**Learning Technologies Committee:** (Left to Right) Top Row: Terrance Brady; Helen Kipplen; Lee Eastman; Maynard Scales, *Vice Chair*; Kathleen Sulsky; Joseph Shuldiner; Terri Hamilton Brown; Eric Brown; Bottom Row: Philip Allen; Christine Hart; Linnie Willis, *Chair*; L. Glen Redding, Jr.; Not in Photo: David Brown; MaryAnn Chavez; James DiPaolo; Roger Fleetwood; Kevin Loso; Joe Macaluso; Terry Madigan; George Phillips; Tina Sullivan





▲ **Legislative Affairs Committee:**  
(Left to Right) John Johnson; Dan Labrie;  
Stephen Falek, *Chair*; J. Len Williams, *Vice Chair*;  
Edwin Lowndes



▲ **Marketing Committee:** (Left to Right)  
Top Row: Philip Allen; Bonnie Latting;  
Douglas Dzema; Barry Romano; Alan  
Katz; Sharon Scudder; Bill Morlock;  
Tony Love; Bottom Row: Linnie Willis,  
*Vice Chair*; Terri Hamilton Brown,  
*Chair*; Liane Ward; Carolyn Nichter;  
Not in Photo: Marilyn Allen; Scott  
Bertrand; David Brown; Paul Caverly;  
James DiPaolo; Boyd Fetterolf; Roger  
Fleetwood; J.D. Foster; Tyrone  
Garrett; Kevin Loso; Terry Madigan;  
Karl Opheim



▲ **Risk Control Committee:**  
(Left to Right) Top Row: Phillip Thurston;  
Philip Allen; Rufus "Bud" Myers; Sandra  
Desrosiers; Tracy Barlow; Donna Conway;  
Jay Cunningham; Stephen Falek, *Chair*;  
Vince Pearson; Bottom Row: Bonnie  
Latting; Carolyn Nichter; Natalie Turner;  
Earline Davis; Not in Photo: Scott  
Bertrand; Boyd Fetterolf; Roger  
Fleetwood; Michelle Gooding; Veronica  
Guevara; Jai Johnson; Bernice Jones;  
Sanford Riggs; Jacquelyn Roberson; Rosa  
Torres; Martin Williams; Jan Yakupzack



▲ **Underwriting Committee:** (Left to Right) Top Row: Garey Ogle; William Woods; Linnie  
Willis; Dale Priestler; Russell Sciandra; Bottom Row: Robert Lambert; Sam Brunson; John  
Johnson, *Chair*; J. Len Williams, *Vice Chair*; L. Glen Redding, Jr.; Not in Photo: Richard Baker;  
Sharon Carlson; Hans Froelicher; Tyrone Garrett; Thomas Hickey; Bennie Lawson; Karl  
Opheim; Ted Shankle; Richard Whitworth



# HOUSING AUTHORITY INSURANCE GROUP MEMBERSHIP 2007

## ★ Housing Authority Risk Retention Group Charter Member

### Alabama

ARD, Inc.  
HA of the City of Auburn  
Bonita Terrace Ltd.  
HA of the City of Bridgeport  
HA of the City of Chickasaw  
HA of the City of Decatur  
Huntsville HA  
HA of the City of Lafayette  
HA of the City of Montgomery  
Ozark HA, Inc.  
Sheffield HA  
York HA

### Arizona

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

### Arkansas

HA of the City of Amity  
Archwood Properties  
HA of the City of Fort Smith  
Granite Mtn Dev  
HAs of Hot Springs &  
Garland County  
HA of the City of Little Rock  
HA of the City of Magnolia  
Malcolm Manor LP  
North Little Rock HA  
HA of the City of Paragould, AR  
HA of the City of Trumann

### California

City of Alameda HA  
Aliso Village Hsg Corp  
Carlos & Molly Reyes  
Central Avenue Seniors LP  
Chapel Lane, Inc.  
Chapel Lane LP  
Contra Costa County HA  
HAs of the City & County  
of Fresno  
Livermore HA  
HA of the City of Los Angeles  
Los Angeles LOMOD Corp  
MAAC Project dba  
Mayberry Townhomes  
HA of the City of Madera

Marin County HA  
HA of the County of Monterey  
Oakland HA  
Oxnard HA  
HA of the City of Paso Robles  
HA of the City of Port Hueneme  
HA of the City of Richmond  
Riverview Plaza Assoc  
Sacramento HR Agency  
Downtown Sacramento  
Revitalization Corp  
HA of the County of San  
Bernardino  
HA of the City of San  
Buenaventura  
San Diego Hsg Comm  
HA of the County of San Diego  
Hsg Dev Partners of San Diego  
San Francisco HA ★  
HA of the County of San Mateo  
HA of the County of Santa Clara  
HA of the City of Soledad  
Triad Properties  
Area HA of the County  
of Ventura  
Villa Calleguas, Inc.  
Wasco Affordable Hsg, Inc.  
HA of the City of Wasco  
Whitfield Manor Apts  
Yolo County HA

### Colorado

Adams County HA  
HA of the City of Aurora  
Boulder Hsg Partners  
Colorado Hsg & Finance Auth  
HA of the City of  
Colorado Springs  
Corona Residence Apts - dba  
Robert A. Colaizzi  
HA of the City & County of  
Denver  
HA of the City of Englewood  
Garfield County HA  
Jefferson County HA  
HA of the City of Lakewood  
HA of the Town of Limon  
Littleton HA  
Montezuma County HA  
Montrose County HA  
Rocky Ford HA  
Summit Combined HA

### Connecticut

Ansonia HA  
HA of the Town of Ashford

## ◆ Housing Authority Property Insurance Charter Member

Bethel HA  
Branford HA  
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  
Coventry HA  
HA of the City of Danbury  
Darien HA  
HA of the Town of Deep River  
Derby HA  
East Windsor HA  
Essex HA  
Hebron HA  
Killingly HA  
East Hampton HA  
East Hartford HA  
Ellington HA  
Enfield HA  
Fairfield HA  
Farmington HA  
Glastonbury HA  
HA of the Town of Greenwich  
Groton HA  
Guilford HA  
HA of the Town of Hamden  
HA of the Town of Sprague  
HA of the City of Hartford ★  
Taylor Street Hsg Corp  
HA of the Town of Griswold  
Berlin HA  
Ledyard HA  
Manchester HA  
HA of the City of Meriden  
HA of the City of Middletown  
Milford Redev & Hsg Ptnrshp  
Monroe HA  
Plainfield HA  
Morris HA  
HA of the Borough  
of Naugatuck  
HA of the City of New Britain  
HA of the City of New Haven ★  
HA of the City of New London  
Newington HA  
HA of the Town of Thompson  
North Canaan HA  
North Haven HA  
Norwich HA

HOPE Ptnrshp, Inc.  
Oxford HA  
Stonington HA  
Plainville HA  
Litchfield HA  
HA of the Town of Portland  
HA of the City of Preston  
Putnam HA  
Ridgefield HA  
Middlefield HA  
HA of the Town of Vernon  
Rocky Hill HA  
HA of the Town of Seymour  
Sharon HA  
Shelton HA  
HA of the Town of Simsbury  
Somers HA  
HA of the City of Norwalk  
HA of South Windsor  
Southington HA  
HA of the Town of Stafford  
Glenbrook Road Elderly  
Hsg Corp  
Neighborhood Hsg Svcs of  
Stamford, Inc.  
HA of the Town of New Canaan  
HA of the City of Stamford  
Mansfield HA  
Stratford HA  
Suffield HA  
Plymouth HA  
HA of the Town of Thomaston  
Tolland HA  
HA of the City of Torrington  
Torrington Comm Hsg Corp  
HA of the Town of Trumbull  
Montville HA  
HA of the Town of Voluntown  
Wallingford HA  
HA of the City of Waterbury  
Watertown HA  
CPS Properties, Inc.  
HA of the Town of  
West Hartford  
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



## Delaware

Phoenix Properties, LLC  
New Street LP  
Magnolia Meadows Assoc LP  
Newark HA  
Wilmington HA ★◆

## District of Columbia

District of Columbia HA  
Williston LP

## Florida

Holmes County HA  
Clearwater HA  
Indian River County HA  
Crestview HA  
Deerfield Beach HA  
Delray Beach HA  
HA of the City of  
Fort Lauderdale  
HA of the City of Fort Pierce  
Gainesville HA  
Hialeah HA ◆  
Kickapoo Run Homes LP  
HA of the City of Key West, FL  
Monroe County HA  
Union County HA  
Pinellas County HA  
Miami Beach HA  
Pahokee HA  
Palm Beach County HA  
Panama City HA  
Area Hsg Comm  
HA of the City of Mulberry  
Pompano Beach HA  
Riviera Beach HA  
Sanford City HA  
HA of the City of Sarasota  
HA of St. Petersburg, FL ★◆  
Tallahassee HA  
HA of the City of Tampa  
HA of the City of Titusville  
Venice HA  
West Palm Beach HA ◆  
Winter Haven HA ◆

## Georgia

HA of the City of Acworth  
Arcadia Commons, Inc.  
Innovative Hsg Initiatives dba  
Albany Gardens  
Standley-Oxford LP  
HA of the City of Athens, GA  
Atlanta HA  
American Safety Ins Svcs, Inc.  
AmWINS  
HA of the City of Barnesville  
HA of the City of Jackson  
HA of the City of Bremen  
HA of the City of Cairo

HA of the City of Chatsworth  
HA of the County of Harris  
Columbus Villas HA  
HA of Columbus, GA  
HA of the City of Cordele  
HA of the City of Dalton, GA  
HA of the City of East Point  
Fairburn HA  
HA of the City of Gibson  
Greensboro HA  
HA of the City of Greenville  
HA of the City of Griffin  
HA of the City of Hampton  
HA of Hartwell  
HA of the City of Lavonia  
In-Fill Hsg Corp  
HA of the City of Macon, GA  
HA of the City of Monroe  
Newnan HA  
HA of the City of Quitman  
Royston HA  
HA of the City of Sandersville  
HA of Savannah ◆  
St. John Baptist Church Hsg &  
Dev Corp dba St. John's  
Villa Apts  
Swett & Crawford  
Thomaston HA  
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

## Illinois

Chicago HA ★  
HA of the City of East St. Louis  
HA of Joliet  
Japanese American Svc  
Committee Hsg Corp dba  
Heiwa Terrace  
Peoria HA ★  
Peoria Opportunities Hsg Corp  
Springfield 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 Elkhart  
HA of the City of Evansville  
Fort Wayne HA  
HA of the City of Gary ◆  
HA of the City of Hammond  
United Neighborhoods, Inc.  
Indianapolis Hsg Agency  
Jeffersonville HA  
Kokomo HA

Springhill of Marion, LP  
Marion HA  
HA of the City of Michigan  
Mishawaka HA  
HA of the County of Delaware  
HA of the City of Muncie  
HA of the City of New Castle  
HA of the City of Richmond  
Fulton County HA  
HA of the City of South Bend  
Sullivan HA  
Terre Haute HA

## Iowa

The Apts of River Trace  
Comm Hsg Dev Corp dba  
Forest Avenue Townhomes  
Oakridge Neighborhood &  
Homes of Oakridge  
Human Svcs  
Des Moines Municipal  
Hsg Agency

## Kansas

Argonia HA  
HA of the City of Atchison  
HA of the City of Atwood  
HA of the City of Beloit  
HA of the City of Bird City  
HA of Blue Rapids  
City of Bonner Springs PHA  
HA of the City of Burrton  
HA of the City of Chanute  
Chapman HA  
HA of the City of Clay Center  
Columbus HA  
Dodge City HA  
HA of the City of Downs  
Morton County HA  
Fort Scott HA  
HA of the City of Galena  
HA of Garden City  
HA of Girard  
HA of the City of Great Bend  
HA of Greenleaf  
Halstead HA  
Howard HA  
HA of the City of Hoxie  
HA of the City of Iola  
Jetmore City HA  
HA of the City of Kansas City  
HA of the City of Kinsley  
LaCygne HA  
Lawrence-Douglas County HA  
Liberal HA  
HA of the City of Lindsborg  
HA of the City of Linn  
Manhattan HA  
HA of the City of  
Medicine Lodge

Neodesha HA  
PHA of the City of Newton  
HA of the City of Oakley  
HA of Olathe City  
Paola HA  
City of Parsons Public Hsg  
Department  
HA of the City of St. Francis  
Salina HA  
HA of the City of Seneca  
Solomon HA  
Public Hsg Agency of the City  
of South Hutchinson  
HA of Stafford  
Sterling HA  
HA of the City of Strong City  
Topeka HA  
Ulysses HA  
HA of the City of Wellington  
Wichita HA ◆

## Kentucky

CH6, LTD  
HA of Owensboro

## Louisiana

655 North St. Ltd Partners dba  
Catholic - Presbyterian Apts  
& Historic Restoration  
Houma-Terrebonne HA  
Holy Family Apts, Inc.  
Dequincy Elderly Hsg Corp  
HA of St. James Parish  
HA of New Orleans

## Maine

City of Biddeford HA  
HA of the City of Brewer  
Fort Fairfield HA  
Lewiston HA  
HA of the City of Old Town  
Portland HA  
Presque Isle HA  
Waterville HA

## Maryland

HA of the City of Annapolis  
HA of Baltimore City ★  
Amina LP  
HA of Cambridge  
HA of Crisfield  
HA of Allegany County  
HA of the City of Cumberland  
HA of the Town of Easton  
Elkton HA  
HA of the City of Frederick  
Hsg Comm of Anne Arundel  
County  
Glenarden HA  
Hagerstown HA  
HA of the City of Havre  
De Grace



Redev Auth of Prince George's  
County  
HA of Prince George's County  
St. Mary's County HA  
St. Michael's HA  
Wicomico County HA

### **Massachusetts**

Adams HA  
Amherst HA  
Andover HA  
Auburn HA  
Belmont HA  
Beverly HA  
Boston HA  
West Broadway Redev  
Brockton HA  
Brookline HA ★  
Burlington HA  
Cambridge HA ★ ◆  
Chicopee HA  
Clinton HA  
Concord HA  
Danvers HA  
Dracut HA  
Dedham HA  
Fall River HA  
Falmouth HA  
Fitchburg HA  
Framingham HA  
Gloucester HA  
Groveland HA  
Hanson HA  
Haverhill HA  
Holyoke HA  
Hudson HA  
Barnstable HA  
Bromley Heath Tenant  
Mgmt Corp  
Lawrence HA  
Lexington HA  
Lowell HA  
Lynn HA  
Malden HA  
Mansfield HA  
Marlborough Comm Dev Auth  
Maynard HA  
Medford HA  
Medway HA  
Melrose HA  
Methuen HA  
Milford HA  
Milton HA  
Needham HA  
PMC Ins Group  
Wingate Management Co, LLC  
New Bedford HA  
Newburyport HA  
Newton HA  
North Adams HA

North Andover HA  
North Attleboro HA  
North Reading HA  
Northampton HA  
Norwood HA  
Pembroke HA  
Pittsfield HA  
Plymouth HA  
Bourne HA  
Reading HA  
Revere HA  
Rockland HA  
Rockport HA  
Sandwich HA  
Saugus HA  
Shrewsbury HA  
Somerville HA  
Dennis HA  
Springfield HA ◆  
Memorial Parish House LP  
Stoughton HA  
Taunton HA  
Tewksbury HA  
Dukes County Regional HA  
Wakefield HA  
Wakefield Senior Hsg Corp  
Waltham HA  
Watertown HA  
Wayland HA  
Webster HA  
Weymouth HA  
Winchendon HA  
Woburn HA  
Worcester HA

### **Michigan**

Alma Hsg Comm  
Ann Arbor Hsg Comm  
Bangor Hsg Comm  
Battle Creek Hsg Comm  
Bay City Hsg Comm  
Belding Hsg Comm  
Benton Township Hsg Comm  
Benton Harbor Hsg Comm  
Big Rapids Hsg Comm  
Bronson Hsg Comm  
Cadillac Hsg Comm  
Cheboygan Hsg Comm  
Clinton Township Hsg Comm  
Coldwater Hsg Comm  
Covert Public Hsg Comm  
Mackinac County Hsg Comm  
Detroit Hsg Comm  
Dowagiac Hsg Comm  
Eastpointe Hsg Comm  
City of Ecorse Hsg Comm  
Elk Rapids Hsg Comm  
Bay County Hsg Dept  
Royal Oak Township Hsg Comm  
Flint Hsg Comm

Gladwin City Hsg Comm  
Grand Rapids Hsg Comm  
Greenville Hsg Comm  
Highland Park Hsg Comm  
Montcalm County Hsg Comm  
Inkster Hsg Comm  
Jackson Hsg Comm  
Lansing Hsg Comm  
Livonia Michigan Hsg Comm  
Laurel Park Elderly Hsg  
City of Manistee Hsg Comm  
Melvindale HA  
Muskegon Hsg Comm  
Muskegon Heights Hsg Comm  
New Haven Hsg Comm  
Niles Hsg Comm  
Pontiac Hsg Comm  
Potterville Hsg Comm  
Reed City Hsg Comm  
Romulus Hsg Comm  
Saginaw Hsg Comm  
St. Clair Shores Hsg Comm  
South Haven Hsg Comm  
St. Joseph Hsg Comm  
Taylor Hsg Comm  
Ypsilanti Hsg Comm

### **Minnesota**

Mower County HRA  
HRA of the City of Barnesville  
Brainerd HRA  
Todd County HRA  
HRA of Cass Lake  
HRA of Duluth  
HRA of Eveleth  
HRA of Gilbert  
Hutchinson HRA  
Public Hsg Comm of the City  
of Marshall  
HRA of Melrose  
HRA of Montevideo  
Moorhead PH Agency  
HRA of Moose Lake  
HRA of North Mankato  
Hsg & Economic Dev of the  
County of Renville  
HRA of Park Rapids  
Red Wing HRA  
HRA of the City of  
South St. Paul  
Public Hsg Agency of the City  
of St. Paul  
Washington County Hsg  
Redev Assoc  
Winona Redev & HA

### **Mississippi**

Glenn Miller Et. AL  
Mississippi Hsg Dev  
Providence Management, Inc.  
Providence Crossing, LLC  
Cocke Estates, LLC

NCBA Estates  
Southland Management Corp  
Cheshire Manor Inc. & MS  
Cheshire Homes of Harrison  
County, Inc.  
Natchez HA  
Tupelo II Apts Homes LP

### **Missouri**

HA of Kansas City  
St. Louis HA ★

### **Montana**

Glasgow HA  
Richland County HA

### **Nebraska**

Albion HA  
Auburn HA  
HA of the City of Crete  
Hall County HA  
HA of Hayes Center  
Lincoln HA ★ ◆  
Hsg Agency of the City  
of Norfolk  
Strehlow Hsg Partners, LP C/O  
Hsg in Omaha, Inc.  
HA of the City of Omaha  
HA of Oshkosh

### **Nevada**

Affordable Hsg Program, Inc.  
HA of the City of Las Vegas, NV  
HA of the City of North  
Las Vegas  
Yorkshire Terrace LP

### **New Hampshire**

Berlin HA  
Claremont HA  
Concord HA  
Derry HRA  
HA of the Town of Exeter  
Keene HA  
Laconia HRA  
Northumberland HA  
Lancaster HA  
Manchester HRA  
Nashua HA  
Portsmouth HA  
HA of the Town of Salem  
Somersworth HA  
Lebanon HA

### **New Jersey**

Atlantic City Improvement Corp  
HA & Urban Redev Agency of  
the City of Atlantic City  
HA of the Borough of Belmar  
HA of the Town of Boonton  
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  
HA of the City of Elizabeth, NJ  
Hightstown HA  
HA of the Township of  
Irvington  
HA of the City of Jersey City ★

Brunswick Village Urban  
Renewal LP  
HA of the City of Long Branch  
Hsg & Urban Dev Auth of the  
City of New Brunswick  
HA of the City of Newark  
Escher SRO Project LP  
HA of the City of Passaic, NJ  
Penns Grove HRA  
HA of the City of Perth Amboy  
HA of the Town of Phillipsburg  
Battery View Senior Citizens  
PHS, Inc Integrated  
Management Svc, Inc.

HA of the City of Trenton  
HA of the City of Union City

#### **New Mexico**

HA of the City of Alamogordo  
HA of the City of Artesia  
HA of the City of Bayard  
Town of Bernalillo HA  
Village of Chama HA  
Cimarron HA  
Clovis Hsg & Redev Agency, Inc.  
HA of the City of Espanola  
Rio Arriba County HA  
City of Eunice HA  
Gallup HA  
HA of the City of Las Cruces  
HA of the City of Lovington,  
NM

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

#### **New York**

Albany HA ★ ◆  
Amsterdam HA  
Rivercrest Commons Hsg Dev.  
Fund Co., Inc.

Auburn HA  
Batavia HA  
City of Beacon HA  
Binghamton HA  
L.B.S.H. Hsg Corp  
Buffalo Municipal HA

Two Hundred Seventy-Two to  
Two Hundred Eighty  
Linwood Ave, Inc. dba  
Baptist Manor, Inc.

Town of Wilna HA  
Village of Catskill HA  
Cohoes HA  
Cortland HA  
Village of Ellenville HA  
Elmira HA  
Freeport HA  
Geneva HA  
Glen Cove HA  
Gloversville HA  
Village of Great Neck HA  
Brigham Senior Hsg, LP  
HA of the Village of Hempstead  
Town of Hoosick HA  
Admiral William F. Halsey  
Senior Village, Inc.  
City of Hornell HA  
Hsg Resources of Columbia  
County, Inc.

City of Hudson HA  
Ilion HA  
Ithaca HA  
Rural Ulster Preservation Co  
Kingston HA  
Lackawanna Municipal HA  
City of Lockport HA  
Massena HA  
Mechanicville HA  
Village of Monticello HA  
Mount Kisco HA  
New Rochelle Neighborhood  
Revitalization Corp, &  
New Rochelle Comm Hsg  
Dev Corp

New Rochelle Municipal HA  
Town of Mamaroneck HA  
Newark New York HA  
Burton Towers HDFC  
Niagara Falls HA  
Norwich HA  
Village of Nyack HA  
Olean HA  
Peekskill HA  
Plattsburgh HA  
Port Chester HA  
Port Jervis HA  
Potsdam Sandstone Senior  
Citizens Club, Inc.

AME ZION Trinity HDFC  
Poughkeepsie HA  
Rensselaer HA  
Rochester HA  
Town of Harrietstown HA  
Saratoga Springs HA  
Schenectady Municipal HA  
North Tarrytown HA

Village of Spring Valley HA  
Town of Ramapo HA  
Syracuse HA  
Tarrytown Municipal HA  
The Birches at Saugerties LP  
The Birches at Saugerties  
Hsg Dev Co., Inc.  
Tonawanda HA  
Troy HA  
Watertown HA  
Watervliet HA  
Greenburgh HA  
HA of the City of White Plains  
Village of Woodridge HA  
Municipal HA for the City of  
Yonkers

#### **North Carolina**

Kinston Towers I  
HA of the City of Kinston  
Raleigh HA  
Washington HA  
Wilmington Hooper School  
Apts, LLC

#### **North Dakota**

Fargo HA

#### **Ohio**

Akron Metro HA ★  
Austintown Assoc a Ptnrshp  
Compass West Apts  
Gallia Metro HA  
Stark Metro HA  
Doan LP  
Cuyahoga Metro HA ★ ◆  
Columbus Metro HA  
Lorain Metro HA  
Morgan Metro HA  
Parma PHA  
Sandusky Bay Kiwanis  
Erie Metro HA  
Jefferson Metro HA  
Lucas Metro HA ★  
Trumbull Metro HA  
Zanesville Metro 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  
Cement HA  
Clayton HA  
HA of the City of Coalgate

HA City of Comanche OK  
HA of the City of Commerce  
Cyril PHA  
HA of the City of Del City, OK  
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  
Texas County HA  
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  
HA of the City of Keota  
HA of the City of Lawton  
HA of the Town of Lone Wolf  
Caddo Electric Coop HA  
Madill HA  
Maud HA  
HA of the City of McAlester  
HA of the City of Krebs  
Cookson Hills Electric Co-op  
Curtis Plaza, Inc.  
HA of the City of Miami, OK  
MSPP, LLC  
Minco HA  
Mountain Park HA  
Mountain View PHA  
HA of the City of Muskogee  
HA of the City of Newkirk  
HA of the City of Norman  
Independent Living Svcs for  
Youth  
Oilton HA  
Oklahoma City HA ★ ◆  
HA of Osage County  
HA of the City of Pawnee  
Picher HA  
HA of the City of  
Ponca City, OK  
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 Tishomingo  
 Tulsa Hsg Assistance Corp  
 HA of the City of Tulsa  
 Kiamichi Electric Coop HA  
 Tuttle HA  
 Valliant 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 Town of Wister  
 HA of the City of Yale

#### **Oregon**

Rogue River Estates Retirement  
 Center Ptnrshp dba Rogue  
 River Estates  
 JWV Properties, LLC

#### **Pennsylvania**

Alliance for Building  
 Communities Eagle Valley  
 Senior Hsg, Inc.  
 Tioga County HRA  
 HA of Somerset County  
 HA of the City of Bradford  
 Chester HA  
 Lackawanna County HA  
 Redev Auth of the County  
 of Monroe  
 Redev Auth of the City of Erie  
 Harrisburg HA  
 Blair Redev & Hsg Authorities  
 Lancaster City HA  
 HA of the City of Meadville  
 Delaware County Redev Auth  
 Wyoming County Hsg &  
 Redev Authorities  
 Philadelphia HA  
 Cambridge Plaza I LP,  
 Cambridge HDC  
 Allegheny County HA  
 HA of the City of Pittsburgh  
 Northeast Pennsylvania Lead  
 Consortium  
 Bucks County Redev Auth  
 HA of Monroe County  
 Titusville HA  
 Washington County HA

#### **Rhode Island**

Bristol HA  
 Central Falls HA  
 Cranston HA  
 Town of Cumberland HA  
 Valley Affordable Hsg Corp  
 East Providence HA  
 Town of Smithfield HA  
 HA of the Town of Burrillville  
 Jamestown HA  
 Town of Lincoln HA  
 HA of the City of Newport, RI  
 North Providence HA  
 HA of the City of Pawtucket, RI  
 HA of the City of  
 South Kingstown  
 Town of Portsmouth HA  
 Providence HA ★  
 Tiverton HA  
 HA of the Town of Warren  
 Warwick HA ★  
 Town of Westerly HA  
 HA of the City of Woonsocket

#### **South Carolina**

Farmington Assoc  
 HA of Florence  
 HA of Cheraw

#### **South Dakota**

Butte County HA  
 Meade County Hsg &  
 Redev Comm

#### **Tennessee**

Greater Bethlehem Plaza  
 Hartsville HA  
 Rogersville HA  
 Smyrna HA  
 Tennessee Hsg Dev Corp

#### **Texas**

Southwest Hsg  
 Compliance Corp  
 HA of the City of Austin  
 Beaumont HA  
 Billy W. Bell, Jr & Sr  
 Gladwin Management, Inc.  
 Hunsicker Mgmt, Inc.  
 Hunsicker Appraisal Co, Inc.  
 HA of the City of Dallas  
 HA of the City of El Paso, TX  
 El Paso Las Puertas Abiertas, Inc.  
 HA of the City of Galveston, TX  
 HA of the City of Garrison, TX  
 Houston HA  
 Harris County HA  
 HA of the City of Laredo  
 Liberty County HA  
 Los Fresnos HA

HA of the City of Pharr  
 HA of the City of San Antonio  
 San Antonio Homeownership  
 Opps Corp

#### **Utah**

HA of Carbon County  
 Golden Rule Mission  
 HA of Salt Lake City

#### **Vermont**

Barre HA  
 Brattleboro HA  
 Burlington HA  
 Town of Hartford HA  
 Parson Hill Ptnrshp  
 Rutland HA  
 Springfield HA  
 Winooski HA

#### **Virginia**

Alexandria RHA  
 Bristol RHA  
 Charlottesville RHA  
 Chesapeake RHA  
 Wise County RHA ♦  
 Danville RHA  
 Emporia RHA  
 Franklin RHA  
 Hampton RHA  
 Shenandoah Hsg Corp  
 Harrisonburg RHA  
 Hopewell RHA  
 Lee County RHA  
 Lynchburg RHA  
 Orcutt Townhomes I LP  
 Newport News RHA  
 Norfolk RHA  
 Norton Redev & HA  
 Petersburg RHA  
 Portsmouth Redev & HA ★  
 Richmond RHA  
 Louisa Methodist Hsg Dev  
 City of Roanoke RHA  
 Lincoln Square, LP  
 Staunton RHA  
 Suffolk RHA  
 Williamsburg RHA

#### **Washington**

HA of the City of Bremerton  
 HA of Snohomish County  
 Joint Pacific County HA  
 HA of Grant County  
 Thurston County HA  
 HA of the City of Seattle  
 Pierce County HA  
 King County HA

#### **West Virginia**

HA of the City of Bluefield  
 Clarksburg HA  
 HA of the City of Elkins  
 HA of the City of Fairmont  
 HA of the City of St. Albans

#### **Wisconsin**

Algoma HA  
 Appleton HA  
 HA of the Village of Bruce  
 De Pere HA  
 Village of DeForest HA  
 City of Eau Claire HA  
 HA of the City of Edgerton  
 HA of Walworth County  
 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  
 Rodney Scheel House  
 Foundation  
 Comm Dev Auth of the City  
 of Madison  
 Wisconsin Hsg Preservation  
 Corp WHPC Rockwell CT.,  
 LLC WHPC River Oaks, LLC  
 McGregor Valley View  
 Apts, LLC  
 Corps House LP  
 Cardinal Capital  
 Management Inc.  
 HA of the City of  
 Milwaukee ★ ♦  
 Highland Park Comm, LLC  
 HA of the City of Monroe  
 City of Oshkosh HA  
 HA of the Village of Pulaski  
 HA of Racine County  
 Hsg Dev Corp  
 Wausaukee HA

#### **Wyoming**

HA of the City of Buffalo  
 HA of the City of Casper  
 Cheyenne HA  
 Hsg Alternatives, Inc.  
 Lusk HA  
 Wyoming Hsg Opportunities



## HAI GROUP STAFF

(As of May 27, 2008)

### Executive Services

Dan Labrie, *Chief Executive Officer*  
Leslie Whitlock, *Director, Executive Services*  
Megan Johnson, *Administrative Services Manager*  
Ken House, *Communications Specialist*  
Lisa Krasnow, *Graphic Designer*  
Dixie Finn, *Receptionist*

### Claims Management

Bob Sullivan, *Vice President, Claims*  
Stefanie Warner, *Multi-Lines Claims Manager*  
Ernie Burgeson, *Senior Claims Examiner*  
Laura Franco, *Senior Claims Examiner*  
Michael Pepe, *Senior Claims Examiner*  
Kimberly Clifford, *Senior Claims Examiner*  
Jeff Lyles, *Claims Examiner*  
Janelle Howard, *Claims Examiner*  
Bill O'Connor, *Claims Examiner*  
Joyce Coleman, *Senior Administrative Assistant - Claims*  
Sharon Sciascia, *Administrative Assistant*  
Patty Emmons, *Part Time Administrative Assistant*

### Finance

Mark Wilson, *Chief Financial Officer*  
Janine Lehr, *Controller*  
Amy Galvin, *Financial Compliance and Planning Manager*  
Sarah Rodriguez, *Assistant Controller*  
Paulette Achilli, *Senior Staff Accountant*  
John Darin, *Staff Accountant*  
Josianne Pierre, *Staff Accountant*  
Lise Holiday, *Research and Compliance Analyst*  
Gladys Roman, *Insurance Compliance Analyst*  
Ying Xu, *Accounting Assistant*  
Jo-Mel McPhail, *Accounts Payable/Payroll*

### Human Resources

Bill Lewellyn, *Vice President, Human Resources and Training*  
Glenn Jurgen, *Human Resources Representative*

### Information Technology

Dave Sagers, *Vice President, Information and Learning Technologies*  
Jeff Bischoff, *Manager, Application Development*  
Mark Kirkendall, *Senior Developer/Analyst*  
April Parsons, *Senior Developer/Analyst*  
Lori Harris, *Developer*  
David Kinney, *Business Analyst*  
Lucille Tortora, *Network Engineer*  
Jill McNamee, *Network Administrator*  
Kathleen Casey, *Desktop Support Specialist*



**Senior Staff** (Left to Right) Brian Braley; Dave Sagers; Dan Labrie; Dominic Mazzoccoli; Leslie Whitlock; Ed Malaspina; Bill Lewellyn; Mark Wilson; Bob Sullivan; Jeff Weslow

### Internal Audit

Valerie Bashura, *Internal Auditor*

### Learning Technologies

Patrick Sullivan, *Studio Director*  
Jackie Festa-Biega, *Director of Programming*  
Jay Dantscher, *Assistant Studio Director*  
Paula Shemchuk, *Programming Assistant*

### Legislative Affairs

Brian Braley, *Vice President, Legislative Affairs*

### Marketing and Agency Operations

Ed Malaspina, *Vice President, Marketing and Agency Operations*  
Sherry Sullivan, *Marketing Manager*  
Kimberly Tompkins, *Assistant Manager*  
Michael Patenaude, *Marketing Representative*  
Estelle Cote, *Marketing Representative*  
Greg Shpak, *Marketing Representative*  
Nancy Quiles, *Program Coordinator*  
Joan Dunican, *Program Coordinator*  
Davina Bachman, *Program Coordinator*  
Carolyn Bokon, *Program Coordinator*  
Sharon Moody, *Program Coordinator*  
Marissa Sylvester, *Licensing and Program Coordinator*  
Lori Luponio, *Marketing Coordinator*

### Risk Control and Consulting

Jeff Weslow, *Director, Risk Control and Consulting*  
Joseph Noel, *Risk Control Supervisor*  
Jeff Briggs, *Senior Risk Control Associate*  
Stan Gornicz, *E-Commerce Communications Coordinator*  
John Laverty, *Risk Control Associate*  
Beth Rohr, *Risk Control Associate*  
John Stath, *Risk Control Associate*  
Debbie Bower, *Program Assistant*  
Nancy Swistak, *Administrative Assistant*

### Underwriting

Dominic Mazzoccoli, *Vice President, Underwriting*  
Ken Merrifield, *Line Manager, Underwriting*  
Judy Tripp, *Manager, Small Business Unit*  
Gibriel Cham, *Underwriting and Corporate Risk Manager*  
George Bartholomay, *Program Manager*  
Dave Prosser, *Product Development Manager*  
Ellen Kisiel, *Product, Compliance and Policy Administration Manager*  
Linda Blanc, *Senior Underwriter*  
Jodi Neubaum, *Senior Underwriter*  
Bob Miller, *Senior Underwriter*  
Angela Taylor, *Statistical Analyst*  
Jean Solla, *Underwriter*  
Robert Stanczykiewicz, *Underwriter*  
Kathy Lewis, *Underwriter*  
Brandi Rowe, *Assistant Manager, Policy Administration and Support*  
James Jean, *Product Management Analyst*  
Robert Alexander, *Commercial Lines Rater*  
Donna Vreeland, *Commercial Lines Rater*  
Maria Diaz, *Collection Specialist*  
Laurie Davidson, *Assistant Underwriter*  
Jeanne Aransky, *Assistant Underwriter*  
Jane Renauld, *Assistant Underwriter*  
Julius Whitehead, *Assistant Underwriter*  
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Carmen MacArthur, *Insurance Services Representative*  
Lori Jentzen, *Insurance Services Representative*  
Katherine Wallace, *Insurance Services Representative*  
Pauline Tavares, *Insurance Services Representative*  
Liz Graham, *Insurance Services Representative*  
Sandee Foster, *Insurance Services Representative*



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