



Housing Authority Insurance Group

ANNUAL REPORT 2000

Stability.

Time
is the
measure of
stability. The Egyptian
pyramids have survived for
more than 4,000 years because
they were built on a solid foundation. The
largest among them covers 13 acres and stands
more than 450 feet tall. It took some 20 years to
build, with little more than human strength to assemble its
two million limestone blocks. It has stood strong against time.

Housing Authority Insurance Group has built itself on a foundation of necessity, imagination, daring, dedication and dependability. For a business, the building process never ends. But for 13 years, that foundation has held strong. A good indication by the measure of time.

Stability

The ancient pyramids present an excellent analogy for the stability of Housing Authority Insurance Group. One component, or block, is built upon the next, again and again until strength is achieved.

At the base are ideas — necessity, imagination, daring, dedication and dependability. Each of the company's operations and every success is built upon this foundation of ideas.

The organization itself, the nine companies that make up HAI Group — HAI, HARRG, HAPI, HERS, HIS, HES, HTI, STI and HIG — stands firmly on those ideas. They provide the structure that allows us to offer a diverse package of products and services.

Built on that structure are the departments — Claims, Executive Services, Finance, Learning Technologies, Marketing, MIS, Risk Control and Underwriting. They supply the processes and functionality necessary to serve the membership.

The next level of the pyramid is the staff. They do the work, make the deals and bring the foundation of ideas to life.

Above the staff resides the Board of Directors and Committees to provide perspective, counsel and leadership.

And at the pinnacle sits the membership. They built the pyramid. They own it. They are the Housing Authority Insurance Group.

As with any pyramid, it is the time and care put into building each successive layer that creates stability for the entire structure. The strength of HAI Group is an indication of the effort that has been expended by the staff, Board and membership in building this organization. As you read this report, we hope you'll gain some sense of the role and accomplishments of each of these groups in creating this pyramid of stability we call Housing Authority Insurance Group.



Dan Labrie
Chief Executive Officer

There is one striking indicator of the state of operations at Housing Authority Insurance Group. Both Housing Authority Risk Retention Group and Housing Authority Property Insurance have achieved an A- rating from A.M. Best.

HARRG's rating was upgraded in 2000 from B+ +. HAPI's rating has been A- since 1996. This is quite a feat in the insurance industry, especially for companies as small as ours. Only the most stable companies receive this rating. It is a sign of excellent financial strength and strong ability to meet our obligations to members. Indeed, it is an indication of the excellent job that our Board, Committees and staff have done in managing investments, expenses, losses, revenues, and all aspects of our operation.

In upcoming years, those management skills will be put to the test as we develop the latest HAI Group venture, Housing Enterprise Risk Services, which was incorporated in 2000. HERS is an important component of HAI Group's strategy for growth. It will provide members and their business partners access to reasonably-priced coverage for low- and mixed-income housing developments — coverage that might not otherwise be available. And in doing so, it will help members strengthen their relationships with those business partners. It will also help protect our current business by making it easy for members to maintain all of their coverage with HAI Group.

Indeed, HERS perfectly complements what we already do, building on our reputation as *the* insurer for low-income housing, a reputation that could not be more appropriate. In 2000, we captured 54% of our target public housing market, topping even our own long-term goal of 51%.

Last year, when many traditional insurers struggled, HAI Group saw success. The A- ratings, the new company, and the 54% market share are outstanding indicators of that success. To our members, however, there may be an even stronger indication — HARRG dividends of up to \$3 million were declared in 2000. Despite the turmoil in the insurance industry, every indication is that our success should continue well into the future.

A handwritten signature in black ink that reads "Dan Labrie". The signature is fluid and cursive, with a horizontal line extending from the end.



Barry Romano
Chairman of the Board

As I struggled to find the right words to capture my thoughts for this report, I came upon a quote from 19th century British Prime Minister, Benjamin Disraeli, who said, “The secret of success is constancy to purpose.” Although you may or may not view that as truly profound, it does speak to my sense of where these companies are and how they got there. Fueled by the synergy of focus from the Board, Committees and staff on the purpose to which they are dedicated, Housing Authority Insurance Group has and continues to successfully fulfill its stated mission.

When you consider the major accomplishments of the year 2000 in light of that mission, the focus and “...constancy to purpose” are self-evident. The creation of Housing Enterprise Risk Services is a quintessential example of what the mission contemplates, as is the achievement of our A.M. Best rating of A- for both HARRG and HAPI. To those, add both consistent delivery of high quality products and service in our core business and ongoing growth of the membership. Combined you have a level of success that would have been difficult for even the most optimistic among us to predict some fourteen years ago.

Looking to the future I can realistically say that the best is yet to come. We are poised and ready to take maximum advantage of two major factors. First is what may well prove to be short sightedness on the part of the traditional market and second is the path of evolution that the public housing industry appears to be on. This prognosis becomes all the more gratifying when you consider that continued success ultimately benefits the resident population that our members serve.

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

CLAIMS



Every claim is a story. There are usually many players, always competing interests and often unexpected plot twists.

The staff of the Claims Department must work within the framework of these stories. They must balance the complexities of the law against the subtleties of people's lives. The financial impact that these claims have on Housing Authority Insurance Group is paramount. Yet fairness and the interests of our members must always be considered.

In the end, all we see are the numbers that follow. But these numbers tell a story of success in managing these many complex issues, success that impacts our bottom line, our relationships with members, and people's lives.

Claims audit results for 2000 were outstanding. The auditors again ranked HARRG in the top 10% of public entity organizations in terms of quality and service.

In 2000, HARRG members filed 1,431 general liability claims. During that period, 1,562 claims were closed. At year's end, 1,960 claims remained open. HARRG's total paid and reserved losses since inception of the program exceed \$184,000,000, up from \$167,000,000 at the end of 1999.

Also in 2000, staff performed on-site audits of HARRG self-insured accounts: Chicago Housing Authority, the California Housing and Risk Management Association, New York City Housing Authority and Seattle Housing Authority.

In 2000, HAPI members filed 471 property claims. During that period, 565 claims were closed. At year's end, 207 claims remained open. HAPI's total paid losses since

inception of the program exceed \$56,000,000, up from \$43,000,000 at the end of 1999.

For HAI Group, it was another excellent year in handling claims. End of story.

EXECUTIVE SERVICES



It could be said that the Executive Services Department is the glue that holds Housing Authority Insurance Group together.

Handling Board relations, human resources, benefits, facilities management, administrative services and corporate communications, Executive Services fills in the gaps, often taking care of the details, sometimes adding the polish.

Executive Services had another solid year in 2000. As always, efficiency, cost savings, and providing the highest quality member service were the goals. A large part of the year was spent working towards those goals by performing a variety of functions that often go unnoticed.

Many components of the daily operations of the company were cited by the department for improvement during the year. The automated voice mail system was analyzed to improve telephone service to members, the supply ordering and inventory processes were automated, the information held in the member database was verified by contacting each member authority, and a new color copier and postal mailing system were purchased to improve quality and service. We conducted a review of various company brochures, publications and flyers to ensure that all printed materials were in line with current company style and quality.

Executive Services also undertook the development of a public relations program. A written plan was completed during the year. Press releases were distributed for several

Necessity. The hammer has been around for well over a million years, since early man first used stones to perform work and later lashed them to stick handles for leverage. Many improvements have been made since then: copper, bronze, iron, steel. New tools have come. Technology has changed the way work is done by each generation. Yet man continues to use the hammer to fashion the world to his specifications. It remains the best tool for many jobs.



The same can be said of Housing Authority Insurance Group. There are many larger, stronger insurance companies. But this one was created out of necessity to perform a job for the public housing industry. Coverage is tailored to the industry. The board of directors is drawn from the industry. The staff understands the industry. It is the best tool for the job.

events, most notably for HARRG's upgraded A.M. Best rating and for the appointment of new members to the Board of Directors.

The Web site was another priority in 2000, as it was the first full year of operation since the site was redesigned in late 1999. During the year, we averaged about 2,500 visitors per month. Generally, the site was updated every week or two. And through the site, HTVN members registered for nearly 400 programs.

Board relations, which includes administering the Board and Committee election process and facilitating communication between the Board, the members, and the company, is another job that takes considerable time each year. In 2000, Board and Committee meetings were held in Los Angeles, Calif., Cheshire, Conn., Norfolk, Va., and Tampa, Fla. Monthly conference calls were held between management and the Chair and Vice Chair of the company to discuss current business and further communication. The results of each session were then sent to each Board member to keep them up to date on the activities of the company.

Other duties handled by Executive Services in the communications area included production of the annual report, the quarterly newsletter, *Risk News*, and various materials for the Marketing and Risk Control Departments. On the human resources side, benefits, payroll, employee recruitment, the summer intern program and the provision of in-house training seminars rounded out the year. We continued to support education for staff and can proudly say the company had less than a 5% staff turnover rate in 2000, our lowest to date. With this attention to quality in our products, professional development and continuity in our staff, the end result is better member service — our primary goal.

FINANCE



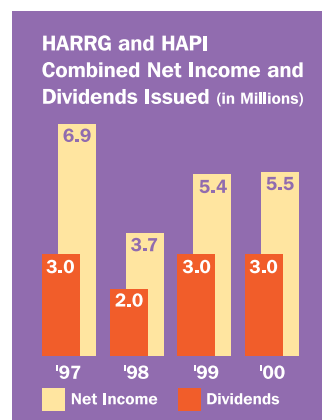
The Finance Department could judge the year a success based on the single fact that HARRG achieved an A- rating from A.M. Best, the same rating held by HAPI since 1996. And while this was a major achievement — the strength of the A- rating will be evident in dealings with insurance companies, financial institutions, members and potential members — it was hardly the lone highlight of 2000.

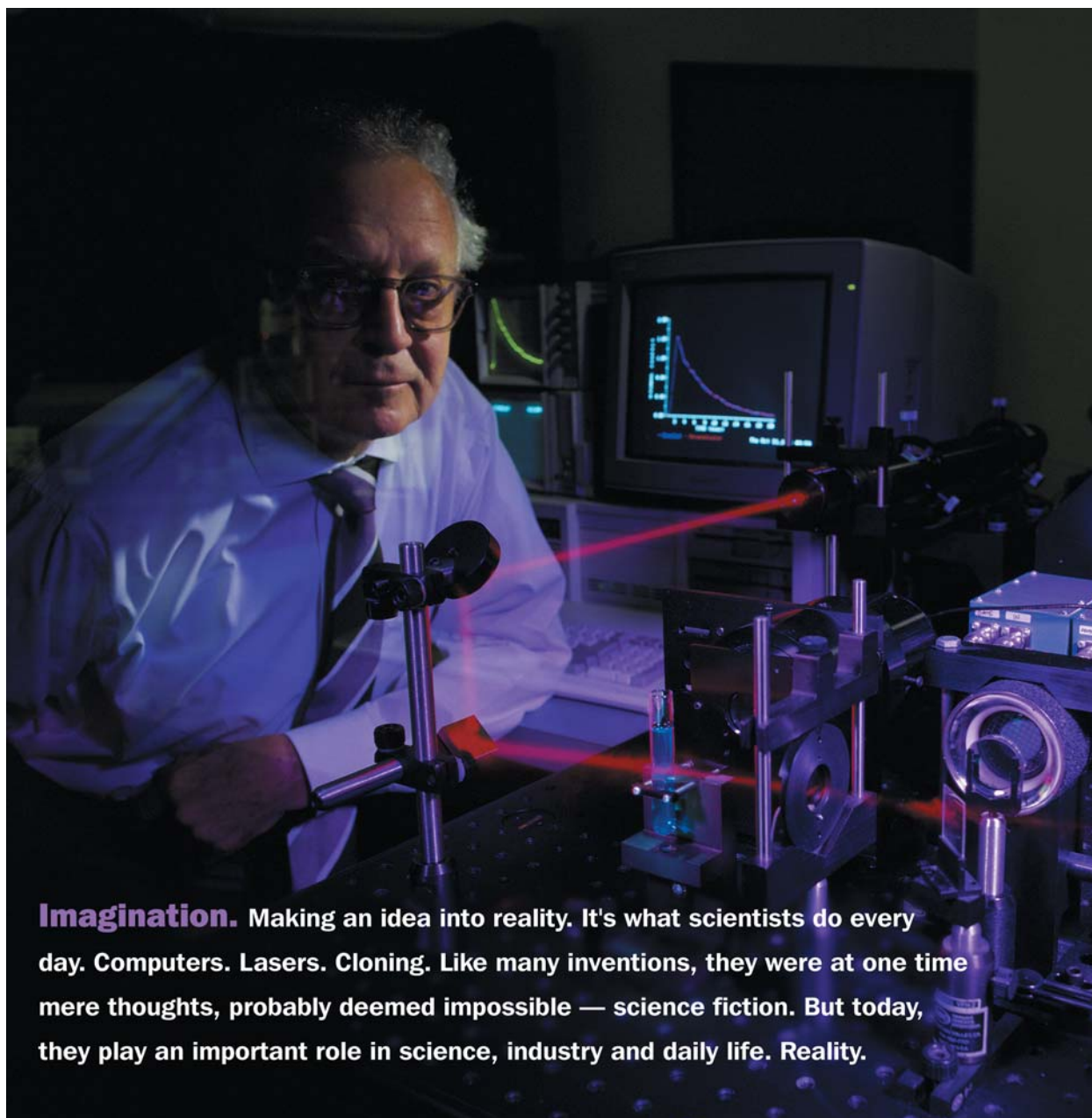
Mark Wilson joined Housing Authority Insurance Group as chief financial officer late in the third quarter. Mr. Wilson brought 18 years of experience in the insurance accounting field, including recent stints as a consultant and as controller of Hartford Re Insurance Company.

He and his team faced the immediate challenge of supporting the start-up of the Housing Enterprise Risk Services operation. To accommodate the additional workload without taking on additional staff, existing

reporting systems were streamlined with particular emphasis on automation. For HERS, accounting systems and procedures were developed, and as the plan progresses in upcoming years, these systems will be integrated with our business partner on the project, American Alternative Insurance Company, which is licensed and admitted in all states and rated A++ by A.M. Best.

Another area that received considerable attention during the year was financial reporting. Again, automation was a key tool in creating efficiency. Great strides were made in the areas of cash flow reporting, accident year reporting and the reporting of other





Imagination. Making an idea into reality. It's what scientists do every day. Computers. Lasers. Cloning. Like many inventions, they were at one time mere thoughts, probably deemed impossible — science fiction. But today, they play an important role in science, industry and daily life. Reality.

Creating reality from a thought. Looking at a problem in a new way. It's a real challenge. Who would have thought that a group of housing authorities, themselves considered uninsurable, could start and manage their own insurance company? But today, that company is the market leader. It was born of imagination, and it thrives on imagination. Every new program, every change in direction requires imagination. It's what keeps us in the lead. Ideas made reality.

financial information critical to management's ability to plan strategically.

Finally, while the commercial insurance industry faced a tough year in 2000, HARRG and HAPI produced excellent financial results. They achieved combined surplus growth of 8%*, both companies showed good results in the risk-based capital and IRIS tests, and total invested assets grew by 9%. The financial strength of HAI Group should rate highly for years to come.

LEARNING TECHNOLOGIES

The Learning Technologies Department could have given up long ago. They could have listened to the whispers of those who said HTVN would not succeed. They might have counted their 24 members in 1996, and hung their heads low. They could have looked at their finances just three years ago and thrown in the towel.

But that would not have prepared them for their most recent challenges, nor would it have brought their latest rewards.

In 2000, Learning Technologies faced the daunting challenge of upgrading the broadcast technology of the Housing Television Network (HTVN). This involved replacing the uplink equipment at the HTVN broadcast studio in Cheshire, Conn., and replacing the downlink equipment at more than 120 HTVN classroom sites across the country.

The step up to HTVN's new broadcast technology, MPEG-2, was necessary because the former technology, CLI, will not be

supported in coming years by most satellite service providers. Further, the MPEG-2 system will provide improved video compression and greater transmission stability, which will improve broadcast quality. This improvement will be especially noticeable during bad weather.

Programming was suspended for three weeks during August and September to complete the project. Convergent Media Systems, HTVN's new satellite service provider, implemented the upgrade. And despite the scope and complexity of this project, it went smoothly with minimal disruption to subscribers.

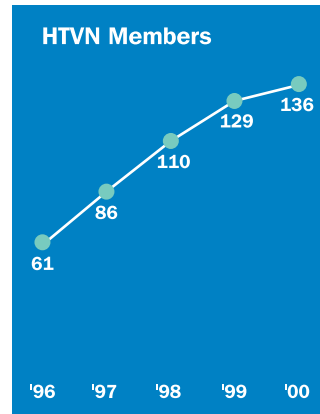
In other areas, Learning Technologies also found success. The Public Entity Risk Institute awarded HTVN a grant of \$80,000 to produce a series of risk management programs. HUD provided a three-year grant of \$168,000 under the Resident Opportunities and Self-

Sufficiency program to develop a series of programs for public housing commissioners, with a focus on resident commissioners.

HTVN finished the year with 129 subscriber sites, up from 115 at the beginning of the year, 18 off-site subscribers, up from 11, and sites in 34 states, up from 31. Nearly 300 hours of programming were broadcast, which is almost 100 hours above what is

guaranteed to subscribers. Much of the extra programming was provided by way of cooperative broadcasts from HUD and other entities.

Finally, HTVN closed its second consecutive year in the black. And it did so by nearly \$100,000. Not a towel in sight.



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



Daring. There are no nets in space. So when man flies off into space, walks in that gravity-free environment, or lands on the moon, it takes courage. It takes faith in his own ability and the ability of his organization to plan a successful mission. One error could send him tumbling through space or stranded on the moon. But man progresses because he takes risks.

A successful business must also take risks. It requires investment and the commitment of resources. One wrong decision can easily lead to the demise of an otherwise successful operation. HTVN, HERS, or any new program we offer are risks. They are opportunities to serve our membership and grow, but also opportunities to fail. HAI Group has grown because it has taken risks.

MARKETING

This company is more than its products and services. It's a personality and a philosophy. Our members grow to know it intuitively. They experience it first-hand through our people and practices. They see it in our efforts.

When it comes time to enlist new members, however, presenting that personality and philosophy is a difficult task. This is where the Marketing Department comes in. They must personify the spirit and ideals of Housing Authority Insurance Group. They must demonstrate our knowledge of insurance, our understanding of the public housing industry, and our commitment to the residents of public housing.

The Marketing staff represents the first, and strongest, impression of the company to most potential members. When they leave a good impression, the likelihood that we will gain a new member increases greatly.

In 2000, overall market share for HAI Group rose 4% to 54% of targeted public housing units nationwide*. This surpassed the company's long-term goal by 33,000 units. Marketing also beat the goal for new business for the year. In fact, they didn't just beat it, they eclipsed it by almost \$1 million, or 30%, generating nearly \$3.5 million in new business.

To accomplish these goals, the Marketing team had to get themselves out on the road. They made 153 visits to members and 31 visits to potential members. They also showcased our products and services at 38 trade shows and conferences.

And a lot of behind the scenes planning also fed this success. Programs to attract key accounts and former members were two primary sales initiatives during the year. Promoting awareness of the dividend program was also a goal.

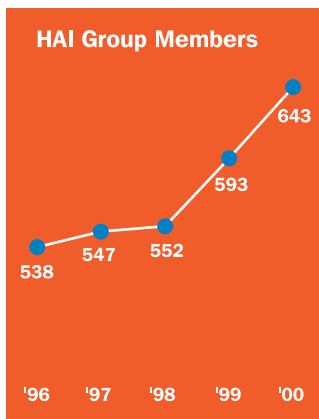
In the end, the combination of planning, talk and travel proved very successful. The personality and philosophy of HAI Group shone through and great results followed.

MIS

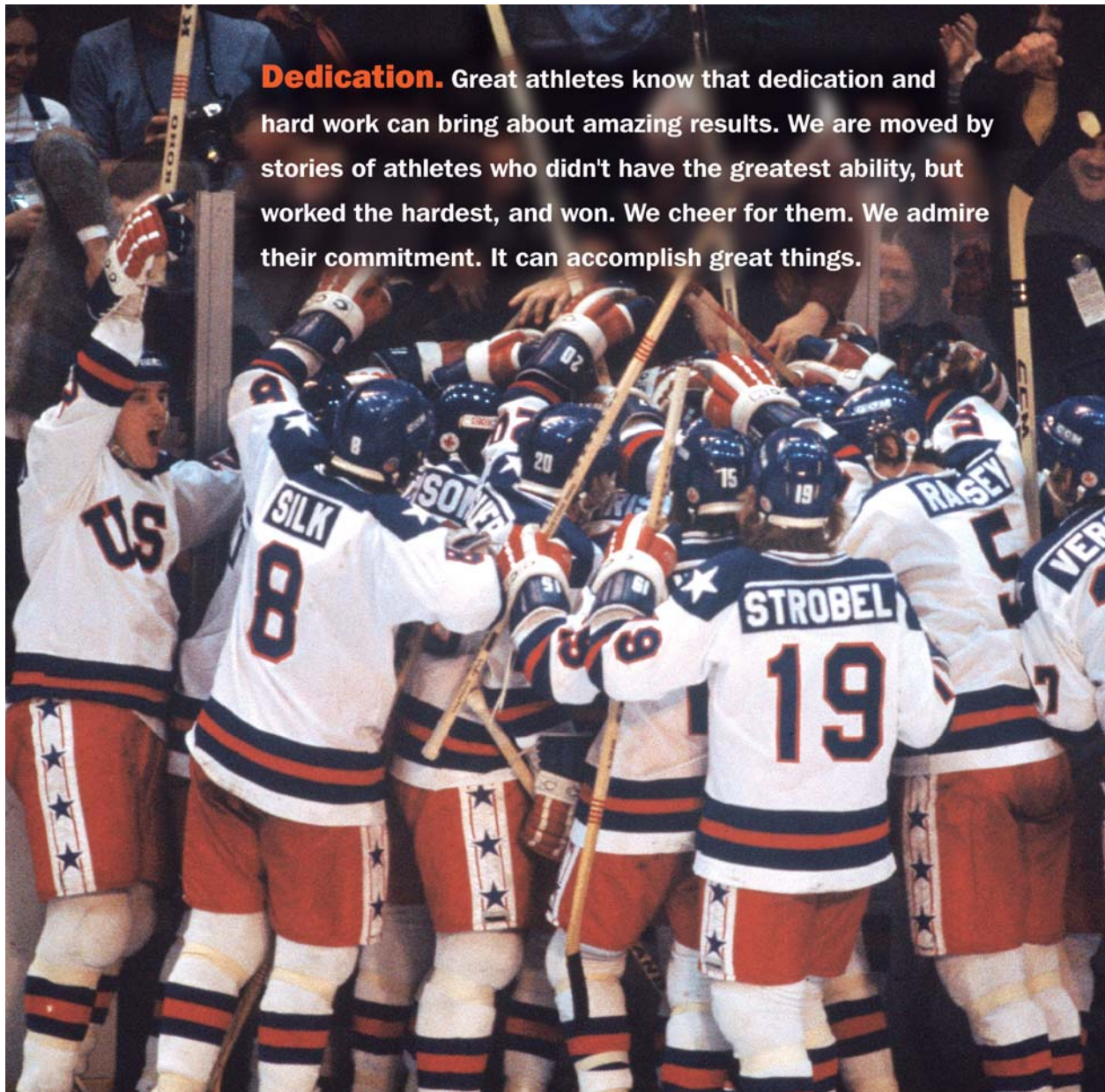
In this digital age, the MIS Department can never rest. Every year, the technological landscape changes. And every year, computer systems and networks must be developed, redeveloped, enhanced, upgraded and otherwise tinkered with to keep pace.

In recent years, a number of applications have been developed to process business transactions and provide timely information to decision-makers. These applications are integrated, and provide access to information that was not formerly available through a single data source. Housing Authority Insurance Group's customized application suite now includes systems for administration, claims, HTVN, marketing, risk control and underwriting.

During 2000, work on these systems focused on enhancing integration and interactivity among the applications. These enhancements will increase efficiency in the way we process business transactions and manage data both between departments and at the desktop level.



*This excludes New York City Housing Authority.



Dedication. Great athletes know that dedication and hard work can bring about amazing results. We are moved by stories of athletes who didn't have the greatest ability, but worked the hardest, and won. We cheer for them. We admire their commitment. It can accomplish great things.

For Housing Authority Insurance Group, dedication comes in many forms. Dedication to our members. Dedication to public housing residents, and the ideals of the public housing system. Dedication to the vision and mission statements, which guide our work. And dedication to the idea that with hard work, we can accomplish great things.

To meet the growing resource demands and complexity of the application suite, it was also necessary to upgrade our network infrastructure. A new database server was configured with the most up-to-date operating and database management systems, and all database applications were moved to this system. All desktops were upgraded to the current version of Windows NT, and some computers were replaced with newer models; all of our machines are at least 333MHz with 64MB RAM memory.

These network infrastructure improvements were paralleled at HAI Group's "hot site" facility. The hot site, which is maintained on a weekly basis, would serve as a temporary base of operations in the event of a fire or other incident of damage to the main building.

Finally, we greatly reduced our reliance on computer consultants.

In 2001, we will cease to use consultants altogether, instead relying on our own employees for system development and maintenance.

While we don't expect the digital age to slow down for another millennium or so, we do believe we have the systems and staff in place to keep up.

RISK CONTROL



iligent risk management was one of the basic principles on which Housing Authority Insurance Group was founded. The idea was that, despite the difficulties inherent in insuring public housing authorities, proper attention to risk control could keep claims, and therefore insurance costs, in check.

This emphasis on risk management has been, and continues to be, a key factor in the success of HAI Group. Over the years, many of our members' risk control programs have flourished. And while one might expect that success to diminish the role of our own Risk Control Department, just the opposite is true. The role of the department has grown in recent years.

In fact, this past year may have been Risk Control's busiest ever. Their function has

expanded to include coverage reviews, in which a staff member reviews an authority's coverage to ensure it is in line with their exposure. To facilitate these reviews, Risk Control staff had to obtain their P&C licenses.

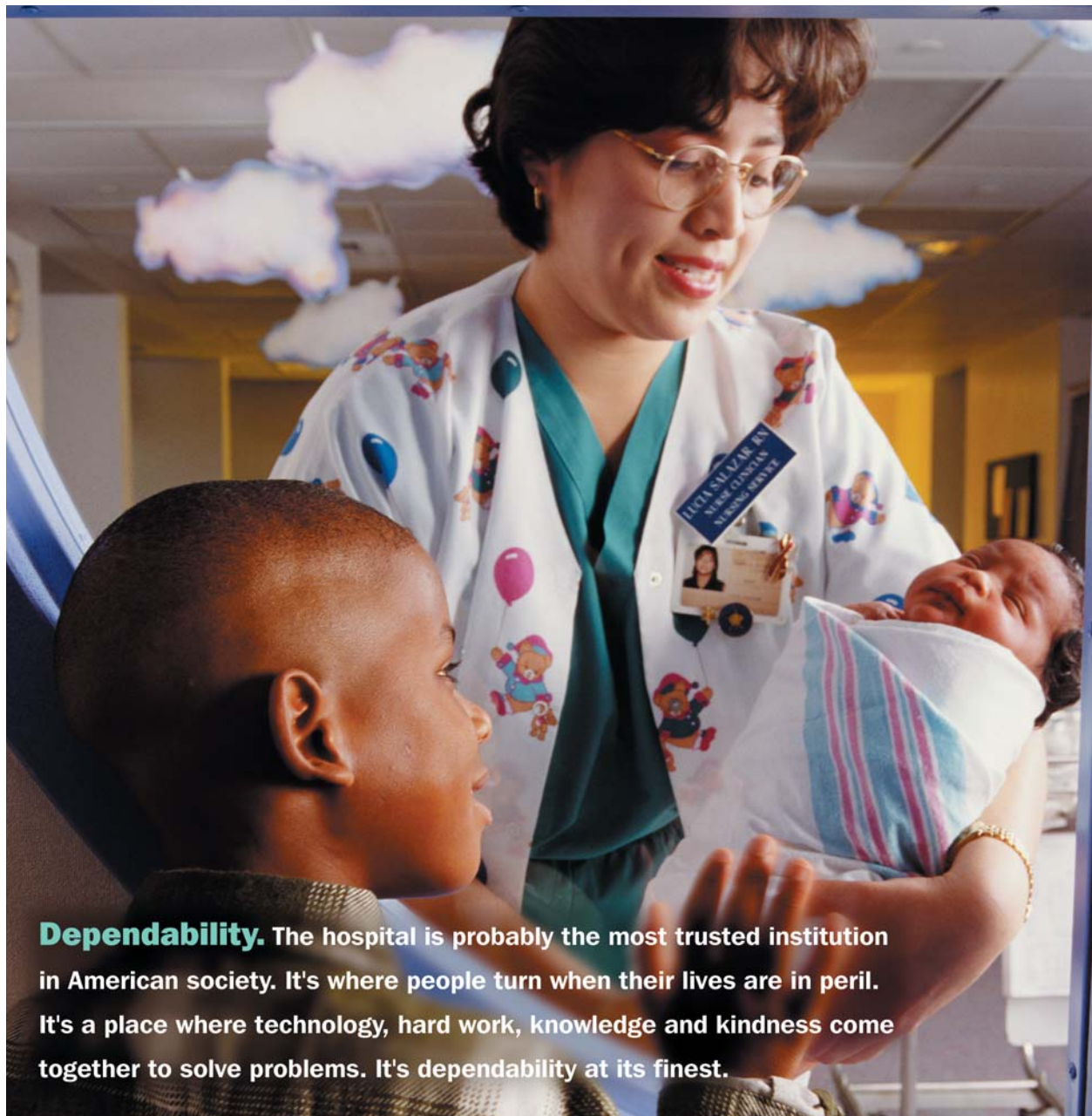
Aside of new duties, the department's more traditional duties also seemed to grow. The "Essentials in Risk Management" training seminar, which is held

annually in various locations around the country, was conducted 20 times for more than 600 participants in 2000. By comparison, 15 sessions were conducted in 1999. In addition to the frequency, the scope of the sessions also grew. The training now covers our four major lines of coverage: auto, general liability, property and workers' compensation.

Risk Control also conducted training sessions for risk control committees and staff at member authorities. The sessions were held at the member's request and varied in subject matter depending on that authority's particular needs. One training session, at Brownsville, Texas, was even conducted in Spanish. Training materials were translated in-house, and special arrangements were made to provide a bilingual instructor.

One of the highlights of the year was the Windstorm Symposium, which was held last





Dependability. The hospital is probably the most trusted institution in American society. It's where people turn when their lives are in peril. It's a place where technology, hard work, knowledge and kindness come together to solve problems. It's dependability at its finest.

That's the type of service we strive to provide. Service built on dependability. Sure, we don't deal in matters of life and death. But we want our members to feel confident that when they have a risk management problem — whether it be an accident, a pattern of loss, or a new coverage requirement — they can turn to us. We'll use our knowledge of the insurance and public housing industries to find solutions. We'll put technology to work to speed that process. We'll work hard. And we'll care about the results. Dependability at its finest.

November in Orlando, Fla., for members with windstorm coverage. Four staff members and two guest speakers made presentations during the day and a half event. Topics covered included storm formation and behavior, preparing for storm season, and inspections.

As the Risk Control staff conducted all of these training sessions, they managed to make 143 member visits. During most of these visits, site reviews were conducted, resulting in reports and recommendations for improvements. Each time risk control recommendations are made to a member authority, staff follows up to offer assistance.

The department also ran the annual Fire Prevention Week Poster Contest and Playground Poster and Essay Contest.

We believe our emphasis on risk management, and our members' efforts in this area, makes HAI Group a little stronger, and our member authorities a little safer.

UNDERWRITING



Perhaps the most heralded event for the Underwriting Department in 2000 was the start-up of Housing Enterprise Risk Services, which provides insurance coverage to low- and mixed-income developments associated with public housing authorities. Major agreements were reached with American Alternative Insurance Company and Munich-American Re to provide insurance and reinsurance for the operation, and internal underwriting systems were put in place.

But while the start-up of HERS may have been the most exceptional event of the year, it is rarely a single event that determines the success of the Underwriting Department in any given year. It is the less notable work — quotes, negotiations, coverage reviews and customer service — that produces success.

The everyday work of the Underwriting Department is our core product. It is because of their attention to detail and quality in those daily tasks that we can offer a competitive, dependable product. The dependability of our products and service impacts our members directly. It keeps them with us year after year.

There are many less than extraordinary events that go on each year. In 2000, more than 1,200 quotes were produced. The department made more than 100 member visits and expanded customer service efforts to include periodic phone calls to members. More than 275 of these calls were made, and more than 125 sales calls were made to prospects. And these numbers don't even take into account the thousands of customer service inquiries handled by the department each year.

These details add up. In 2000, Housing Authority Insurance Group achieved an overall retention rate of 97%. This rate far exceeds all industry standards, and is perhaps the greatest single indicator of our success in meeting the needs of our members.

And while premiums throughout the standard commercial insurance market climbed dramatically, we capitalized on our long-term alliances with fronting and reinsurance partners to maintain stable, reasonable rates. We were also able to negotiate reasonable renewal rates for reinsurance despite this difficult market.

Finally, we continued to expand our product line, developing directors and officers coverage for nonprofits affiliated with housing authorities and professional liability coverage for lead-based paint inspectors.

Our future depends on the success of new ventures like HERS, and our success in those ventures depends on our ability to do the little things well.

THE STAFF

One of the reasons for the success of HAI Group is our staff's dedication to the cause of public housing. For a cause, people will try a little harder, work a little faster, and care a little more. And it shows in the results.

Executive Services

Dan Labrie, *Chief Executive Officer*

Bill Lewellyn, *Executive Vice President*

Leslie Whitlock, *Director,
Executive Services*

Glenn Jurgen, *Human Resources
Coordinator*

Michael O'Hearn, *Communications
Specialist*

Miriam Robinson, *Employee Benefits
Administrator*

Lisa Krasnow, *Graphic Specialist*

Dixie Finn, *Receptionist*

MIS

April Parsons, *Director, MIS*

Todd Disque, *Software Engineer*

Lucille Tortora, *Network Manager*

Jill McNamee, *Systems Administrator*

Lori Harris, *Help Desk Support Specialist*

Underwriting

Dominic Mazzoccoli, *Director,
Underwriting*

Judy Tripp, *Manager, Underwriting*

Gibriel Cham, *Special Services Manager*

Linda Blanc, *Senior Underwriter*

Jodi Neubaum, *Senior Underwriter*

Ken Merrifield, *Senior Underwriter*

Jean Solla, *Underwriter*

Cindy Oneto, *Underwriter*

Karen Hinton, *Underwriter*

Maria Diaz, *Assistant Underwriter*

Jeanne Aransky, *Assistant Underwriter*

Angela Gadacy, *Assistant Underwriter*

Jane Renauld, *Insurance Services
Representative*

Debbie Bower, *Insurance Services
Representative*

Brandi Feero, *Insurance Services
Representative*

Jonna Krish, *Administrative Assistant*

Esther Lerner, *Administrative Assistant*



Senior Management

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

Learning Technologies

Brian Braley, *Vice President, Learning
Technologies*

Jackie Festa-Biega, *Director of
Programming*

Patrick Sullivan, *Studio Director*

Jay Dantscher, *Assistant Studio Director*

Sheila Gallagher, *Senior Programming
Assistant*

Paula Shemchuk, *Program Assistant*

Thomas Menard, *Production Assistant*

Claims Management

Bob Sullivan, *Director, Claims*

Rita Wade, *Property Claims Manager*

Dottie Brown, *Regional Claims Manager*

John Weber, *Regional Claims Manager*

Ernie Burgeson, *Claims Examiner*

Lynda Houle, *Claims Examiner*

Laura Franco, *Claims Examiner*

Michael Pepe, *Claims Examiner*

Kimberly Clifford, *Claims Examiner*

Karen Bassett, *Claims Examiner*

Kathy Owens, *Claims Examiner*

Stefanie Warner, *Claims Examiner*

Joyce Coleman, *Senior Administrative
Assistant - Claims*

Sharon Sciascia, *Claims Assistant*

Janelle Howard, *Clerical Assistant*

Risk Control and Consulting

Jeff Weslow, *Director, Risk Control
and Consulting*

Sylvia Malinski, *Senior Risk Control
Associate*

Ann Straut-Esden, *Senior Risk Control
Associate*

Brian Hunter, *Senior Risk Control
Associate*

Brian Whalen, *Senior Risk Control
Associate*

Nancy Swistak, *Administrative Assistant*

Nancy Quiles, *Program Assistant*

Finance

Mark Wilson, *Chief Financial Officer*

Janine Lehr, *Controller*

Tracey Gagnano, *Staff Accountant*

Dorothy Robinson, *Staff Accountant*

Sun Dutcher, *Accounting Assistant*

Ying Xu, *Accounting Assistant*

Marketing

Ed Malaspina, *Director,
Corporate Marketing*

Sherry Sullivan, *Marketing Manager*

Herb Lewis, *Sales Representative*

Michael Patenaude, *Sales Representative*

Estelle Cote, *Marketing Representative*

Sandra Emanuele, *Marketing
Representative*

Terry Senft, *Marketing Coordinator*

OUR MEMBERS

As a member-owned organization, we judge our own success by the success of our members. Their goals and needs underlie every decision we make and every move we take. Our members, listed on the pages that follow, are the single most important component of Housing Authority Insurance Group. It is only when we contribute to their achievements that we ourselves succeed.

Anniston, AL	Paragould, AR	Newbury Park, CA
Auburn, AL	Trumann, AR	Oakland, CA
Birmingham, AL	Flagstaff, AZ	Paso Robles, CA
Decatur, AL	Maricopa, AZ	Port Hueneme, CA
Jacksonville, AL	Nogales, AZ	Richmond, CA
Lafayette, AL	South Tucson, AZ	Riverside, CA
Mobile, AL	Tucson, AZ	Sacramento, CA
Montgomery, AL	Winslow, AZ	Salinas, CA
Ozark, AL	Alameda, CA	San Bernardino, CA
Amity, AR	Fresno, CA	San Diego, CA
Arkadelphia, AR	Kern, CA	San Francisco, CA
Camden, AR	Kings County, CA	San Jose, CA
Dardanelle, AR	Livermore, CA	San Luis Obispo, CA
Little Rock, AR	Lompoc, CA	San Rafael, CA
Magnolia, AR	Los Angeles, CA	Soledad, CA
North Little Rock, AR	Madera, CA	Stanislaus, CA
Ola, AR	Martinez, CA	Aurora, CO



Corporate Officers

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

BOARD OF DIRECTORS & COMMITTEES

Our Board of Directors and Committees provide a link of understanding between Housing Authority Insurance Group and the public housing industry. It is through them that we relate our own goals to the goals and needs of our members. It is their perspective and their understanding of the issues faced by public housing authorities that guide our decisions and lead us to success.



Lee Reno
General Counsel

Dan Labrie
Chief Executive Officer

Barry Romano
Chairman of the Board

Boulder, CO	New Haven, CT	Crestview, FL
Breckenridge, CO	New London, CT	Daytona Beach, FL
Denver, CO	Norwich, CT	Deerfield Beach, FL
Limon, CO	Portland, CT	Fort Myers, FL
Rifle, CO	Putnam, CT	Fort Pierce, FL
Ansonia, CT	Rockville, CT	Gainesville, FL
Bridgeport, CT	Seymour, CT	Hialeah, FL
Bristol, CT	South Norwalk, CT	Homestead, FL
Danbury, CT	Stamford, CT	Key West, FL
East Hartford, CT	Stratford, CT	Lake Butler, FL
Glastonbury, CT	Torrington, CT	Lakeland, FL
Greenwich, CT	Wallingford, CT	Macclesfield, FL
Hamden, CT	Waterbury, CT	Monroe County, FL
Hartford, CT	West Hartford, CT	Orlando, FL
Meriden, CT	West Haven, CT	Palm Beach County, FL
Middletown, CT	Wethersfield, CT	Panama City, FL
Milford, CT	Willimantic, CT	Pensacola, FL
Naugatuck, CT	Windsor Locks, CT	Plant City, FL
New Britain, CT	Winsted, CT	Sarasota, FL
New Canaan, CT	Washington, DC	St. Petersburg, FL
	Wilmington, DE	
	Clearwater, FL	



Board of Directors

(Left to Right) Top Row: Barry Romano, *Chair*; Douglas Dzema, *1st Vice Chair*; Melvin Braziel; Thomas Hannen; Harry House; Richard Collins, *2nd Vice Chair*; Stuart Hughes; David Tanenhaus; W. James Rice, *3rd Vice Chair*; John Nelson; Bottom Row: Domenic Schiano; John Primmer; Terri Hamilton Brown; L. Glen Redding; Stephen Falek

Tampa, FL	Columbus Villas, GA	Hampton, GA
Titusville, FL	Commerce, GA	Harlem, GA
Venice, FL	Cordele, GA	Harris County, GA
West Palm Beach, FL	Crawfordville, GA	Hartwell, GA
Winter Haven, FL	Cuthbert, GA	Hogansville, GA
Winterhaven, FL	Dalton, GA	Jackson, GA
Acworth, GA	East Point, GA	La Grange, GA
Americus, GA	Ellaville, GA	Lavonia, GA
Athens, GA	Fairburn, GA	Louisville, GA
Augusta, GA	Fort Gaines, GA	Macon, GA
Barnesville, GA	Fulton County, GA	Madison, GA
Bremen, GA	Gainesville, GA	Manchester, GA
Cairo, GA	Gibson, GA	Metter, GA
Chatsworth, GA	Greensboro, GA	Millen, GA
Columbus, GA	Griffin, GA	Monroe, GA
		Mount Vernon, GA



Board Officers

(Left to Right): Douglas Dzema, *1st Vice Chair*; Barry Romano, *Chair*; Richard Collins, *2nd Vice Chair*; W. James Rice, *3rd Vice Chair*

Norcross, GA	Atwood, KS	Andover, MA
Palmetto, GA	Bird City, KS	Auburn, MA
Pelham, GA	Cherryvale, KS	Belmont, MA
Quitman, GA	Colby, KS	Beverly, MA
Royston, GA	Dodge City, KS	Boston, MA
Sandersville, GA	Fort Scott, KS	Brockton, MA
Savannah, GA	Galena, KS	Brookline, MA
Screven County, GA	Garden City, KS	Cambridge, MA
Shellman, GA	Goodland, KS	Chelsea, MA
Swainsboro, GA	Great Bend, KS	Chicopee, MA
Sylvania, GA	Howard, KS	Dedham, MA
Talbotton, GA	Kansas City, KS	Fall River, MA
Tallapoosa, GA	Lindsborg, KS	Falmouth, MA
Tennille, GA	Oakley, KS	Fitchburg, MA
Thomson, GA	Olathe, KS	Gloucester, MA
Tifton, GA	Parsons, KS	Groveland, MA
Unadilla, GA	Salina, KS	Hanson, MA
Union City, GA	South Hutchinson, KS	Haverhill, MA
Union Point, GA		Holyoke, MA
Vienna, GA		
Warrenton, GA		
Waynesboro, GA		
Winder, GA		
Woodland, GA		
Champaign, IL		
Chicago, IL		
East St. Louis, IL		
North Chicago, IL		
Peoria, IL		
Rockford, IL		
Anderson, IN		
Bloomfield, IN		
Bloomington, IN		
Brazil, IN		
Charlestown, IN		
Connersville, IN		
East Chicago, IN		
Evansville, IN		
Fort Wayne, IN		
Gary, IN		
Hammond, IN		
Indianapolis, IN		
Jeffersonville, IN		
Kendallville, IN		
Kokomo, IN		
Michigan City, IN		
Mishawaka, IN		
Muncie, IN		
Richmond, IN		
South Bend, IN		
Atchison, KS		



Nominating Committee

(Left to Right): Douglas Dzema, *Chair*; L. Glen Redding; Richard Collins; W. James Rice, *Vice Chair*

Stafford, KS	Hudson, MA
Sterling, KS	Lawrence, MA
Topeka, KS	Lowell, MA
Wellington, KS	Malden, MA
Wichita, KS	Marlborough, MA
Henderson, KY	Melrose, MA
Lexington, KY	Methuen, MA
Lutcher, LA	Milford, MA
New Orleans, LA	Milton, MA
Adams, MA	New Bedford, MA
Amherst, MA	



Claims Committee

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

Newburyport, MA
Newton Highland, MA
North Adams, MA
North Andover, MA
North Attleboro, MA
North Reading, MA
North Scituate, MA
Northampton, MA
Pembroke, MA
Pittsfield, MA
Plymouth, MA
Reading, MA

Revere, MA
Rockland, MA
Saugus, MA
Somerville, MA
Springfield, MA
Stow, MA
Tewksbury, MA
Vineyard Haven, MA
Wakefield, MA
Waltham, MA
Wayland, MA
Webster, MA

Woburn, MA
Worcester, MA
Annapolis, MD
Baltimore, MD
Cambridge, MD
Crisfield, MD
Cumberland, MD
Easton, MD
Frederick, MD
Glen Burnie, MD
Glenarden, MD
Havre De Grace, MD
Largo, MD
Leonardtown, MD
Saint Michael's, MD
Bath, ME
Biddeford, ME
Brewer, ME
Lewiston, ME
Old Town, ME
Portland, ME
Presque Isle, ME
Bay City, MI
Benton Harbor, MI
Clinton Township, MI
Curtis, MI

Detroit, MI
Ecorse, MI
Essexville, MI
Flint, MI
Gladwin, MI
Grand Rapids, MI
Hamtramck, MI
Inkster, MI
Lansing, MI
Livonia, MI
Manistee, MI
Muskegon, MI

Hutchinson, MN
International Falls, MN
Lake Benton, MN
Minneapolis, MN
Montevideo, MN
Moorhead, MN
Moose Lake, MN
Mound, MN
Ortonville, MN
Park Rapids, MN
South St. Paul, MN
St. Paul, MN

Albion, NE
Cozad, NE
Crete, NE
Gering, NE
Lincoln, NE
Loup City, NE
Niobrara, NE
Omaha, NE
Tilden, NE
Verdigre, NE
Berlin, NH
Claremont, NH
Derry, NH



Council of Advisors

(Left to Right) Top Row: John Glowacki; Dennis Morgan; William Smith; Douglas Dzema, *Chair*; Bottom Row: Tommie Denson; Alan Katz; Ernie Etuk; Samuel Brunson; Tracy Barlow; Not in Photo: Pat Brewer; Vivian Bryant; John Johnson; C. R. Neill; Rodolfo Rangel; Patricia Trocke; Troy White



Underwriting Committee

(Left to Right) Top Row: Dennis Morgan, *Vice Chair*; Harry House, *Chair*; Thomas Hickey; Douglas Rise; Bottom Row: Troy White; Russell Sciandra; Samuel Brunson; L. Glen Redding; Not in Photo: Richard Baker; Robert Braun; Pat Brewer; John Johnson; Raymond L'Altrelli; C. R. Neill; Lucy Rodarte; Edward Schwartz; Lezlie Thompson

Muskegon Heights, MI
Pontiac, MI
Reed City, MI
Saginaw, MI
Saint Clair Shores, MI
St. Joseph, MI
Sterling Heights, MI
Temperance, MI
Ypsilanti, MI
Duluth, MN
Ely, MN
Eveleth, MN
Grand Rapids, MN
Hopkins, MN

Two Harbors, MN
Kansas City, MO
Saint Louis, MO
Smithville, MO
St. Louis, MO
Asheboro, NC
Durham, NC
Fayetteville, NC
High Point, NC
Raleigh, NC
Randleman, NC
Smithfield, NC
Tarboro, NC
Washington, NC

Exeter, NH
Franklin, NH
Keene, NH
Lancaster, NH
Manchester, NH
Nashua, NH
Salem, NH
Somersworth, NH
West Lebanon, NH
Asbury Park, NJ
Atlantic City, NJ
Bayville, NJ
Belmar, NJ
Beverly, NJ
Boonton, NJ

Burlington, NJ	Perth Amboy, NJ	Amsterdam, NY
Camden, NJ	Phillipsburg, NJ	Auburn, NY
Carteret, NJ	Pleasantville, NJ	Beacon, NY
Clementon, NJ	Red Bank, NJ	Binghamton, NY
Collingswood, NJ	Salem, NJ	Brasher Falls, NY
Dover, NJ	Trenton, NJ	Buffalo, NY
East Orange, NJ	Union City, NJ	Carthage, NY
Edgewater, NJ	Vineland, NJ	Catskill, NY
Edison, NJ	Wildwood, NJ	Cohoes, NY
Elizabeth, NJ	Alamogordo, NM	Cortland, NY
Englewood, NJ	Artesia, NM	Dunkirk, NY
Florence, NJ	Bayard, NM	Ellenville, NY
Freehold, NJ	Bernalillo, NM	Freeport, NY
Guttenberg, NJ	Clovis, NM	Geneva, NY
Harrison, NJ	Espanola, NM	Glen Cove, NY
Highland Park, NJ	Eunice, NM	Glens Falls, NY
Hightstown, NJ	Fort Sumner, NM	Gloversville, NY
Hoboken, NJ	Lovington, NM	Great Neck, NY
Irvington, NJ	Raton, NM	Greenburgh, NY
Jersey City, NJ	Rio Arriba, NM	Hempstead, NY
Lakewood, NJ	Santa Clara, NM	Hornell, NY
Linden, NJ	Santa Fe, NM	Hudson, NY
Long Branch, NJ	Socorro, NM	Ilion, NY
New Brunswick, NJ	Springer, NM	Ithaca, NY
Old Bridge, NJ	Truth or	Kingston, NY
Orange, NJ	Consequence,	Lackawanna, NY
Passaic, NJ	NM	Mamaroneck, NY
Paterson, NJ	Clark County, NV	Massena, NY
Penns Grove, NJ	Las Vegas, NV	Mechanicville, NY
	Albany, NY	



Finance Committee

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



Risk Control Committee

(Left to Right) Top Row: William Smith; Lee Eastman; Joe Sanders; Maynard Scales, *Vice Chair*; Tracy Barlow; Bottom Row: Tommie Denson; Scott Bertrand; Domenic Schiano, *Chair*; Deborah Baumgartner; Gilbert Sanchez; Ernie Etuk; Stephen Falek; Not in Photo: Victoria Adams; Raymond Budd; Bonnie Latting; Rosa Torres; Earl Williams

Monticello, NY	Cincinnati, OH	Lawton, OK
Mount Kisco, NY	Cleveland, OH	Lookeba, OK
New Rochelle, NY	Columbiana, OH	Maud, OK
Newark, NY	Columbus, OH	Mcalester, OK
Niagara Falls, NY	Lorain, OH	Miami, OK
Norwich, NY	McConnelsville, OH	Muskogee, OK
Nyack, NY	Portage, OH	Newkirk, OK
Olean, NY	Sandusky, OH	Norman, OK
Plattsburgh, NY	Steubenville, OH	Oklahoma City, OK
Port Chester, NY	Toledo, OH	Pauls Valley, OK
Port Jervis, NY	Zanesville, OH	Ponca City, OK
Poughkeepsie, NY	Ada, OK	Prague, OK
Rensselaer, NY	Anadarko, OK	Ryan, OK
Rochester, NY	Antlers, OK	Shawnee, OK
Rockville Centre, NY	Boley, OK	Snyder, OK
Schenectady, NY	Cache, OK	Stigler, OK
Spring Valley, NY	Cement, OK	Stillwater, OK
Suffern, NY	Comanche, OK	Stroud, OK
Syracuse, NY	Del City, OK	Tecumseh, OK
Troy, NY	Elk City, OK	Temple, OK
Watertown, NY	Fort Gibson, OK	Terral, OK
Watervliet, NY	Geary, OK	Tipton, OK
White Plains, NY	Grandfield, OK	Tishomingo, OK
Woodridge, NY	Guthrie, OK	Tulsa, OK
Yonkers, NY	Haileyville, OK	Tuttle, OK
Adams, OH	Hartshorne, OK	Walters, OK
Akron, OH	Heavener, OK	Waurika, OK
Ashtabula, OH	Holdenville, OK	Waynoka, OK
Bidwell, OH	Hugo, OK	Weleetka, OK
Bowling Green, OH	Keota, OK	Wetumka, OK
Cambridge, OH	Konawa, OK	Wewoka, OK
Canton, OH	Langston, OK	Wynnewood, OK
Chillicothe, OH		Yale, OK

Salem, OR
 Boswell, PA
 Bradford, PA
 Dunmore, PA
 Franklin, PA
 Harrisburg, PA
 Hollidaysburg, PA
 Jefferson County, PA
 McKeesport, PA
 Norristown, PA
 Philadelphia, PA
 Pittsburgh, PA
 Reading, PA
 Scranton, PA
 Stroudsburg, PA

Pawtucket, RI
 Peace Dale, RI
 Portsmouth, RI
 Providence, RI
 Warwick, RI
 Westerly, RI
 Woonsocket, RI
 Cheraw, SC
 Florence, SC
 Marlboro, SC
 McColl, SC
 North Charleston, SC
 Bristol, TN
 Chattanooga, TN
 Dyersburg, TN

Harlingen, TX
 Houston, TX
 Laredo, TX
 Liberty, TX
 Los Fresnos, TX
 Maud, TX
 McAllen, TX
 Pharr, TX
 San Antonio, TX
 Sherman, TX
 Taylor, TX
 Temple, TX
 Three Rivers, TX
 Vera Cruz, TX
 Price, UT
 Alexandria, VA
 Bristol, VA
 Charlottesville, VA
 Coeburn, VA
 Danville, VA
 Fairfax, VA
 Franklin, VA
 Hampton, VA
 Harrisonburg, VA
 Hopewell, VA
 Jonesville, VA
 Lynchburg, VA
 Newport News, VA
 Norfolk, VA
 Norton, VA
 Petersburg, VA
 Portsmouth, VA
 Richmond, VA
 Roanoke, VA
 Staunton, VA
 Waynesboro, VA
 Williamsburg, VA
 Barre, VT
 Rutland, VT
 Springfield, VT
 White River Junction, VT
 Winooski, VT
 Bremerton, WA
 Moses Lake, WA
 Seattle, WA
 Tacoma, WA
 Algoma, WI
 Appleton, WI
 Deforest, WI
 Elkhorn, WI



Marketing Committee

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

Fond Du Lac, WI
 Green Bay, WI
 Hudson, WI
 Madison, WI
 Milwaukee, WI
 Racine, WI
 Rhinelander, WI
 Superior, WI
 Bluefield, WV
 Buckhannon, WV
 Clarksburg, WV
 Fairmont, WV
 Huntington, WV
 Saint Albans, WV
 Casper, WY
 Cheyenne, WY



Governance Committee

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

Titusville, PA
 Warren, PA
 Washington, PA
 Central Falls, RI
 Cranston, RI
 Cumberland, RI
 East Providence, RI
 Greenville, RI
 Harrisville, RI
 Jamestown, RI
 Lincoln, RI
 Newport, RI
 North Providence, RI

Memphis, TN
 Rogersville, TN
 Waverly, TN
 Austin, TX
 Borger, TX
 Brownsville, TX
 Corpus Christi, TX
 Dallas, TX
 Devine, TX
 El Campo, TX
 El Paso, TX
 Fort Worth, TX
 Galveston, TX
 Garrison, TX

Harlingen, TX
 Houston, TX
 Laredo, TX
 Liberty, TX
 Los Fresnos, TX
 Maud, TX
 McAllen, TX
 Pharr, TX
 San Antonio, TX
 Sherman, TX
 Taylor, TX
 Temple, TX
 Three Rivers, TX
 Vera Cruz, TX
 Price, UT
 Alexandria, VA
 Bristol, VA
 Charlottesville, VA
 Coeburn, VA
 Danville, VA
 Fairfax, VA
 Franklin, VA
 Hampton, VA
 Harrisonburg, VA
 Hopewell, VA
 Jonesville, VA
 Lynchburg, VA
 Newport News, VA
 Norfolk, VA
 Norton, VA
 Petersburg, VA
 Portsmouth, VA
 Richmond, VA
 Roanoke, VA
 Staunton, VA
 Waynesboro, VA
 Williamsburg, VA
 Barre, VT
 Rutland, VT
 Springfield, VT
 White River Junction, VT
 Winooski, VT
 Bremerton, WA
 Moses Lake, WA
 Seattle, WA
 Tacoma, WA
 Algoma, WI
 Appleton, WI
 Deforest, WI
 Elkhorn, WI



Learning Technologies Committee

(Left to Right) Top Row: Lee Eastman; David Tanenhaus, *Chair*; Richard Collins; W. James Rice; Bottom Row: Maynard Scales; L. Glen Redding; James DiPaolo, *Vice Chair*; Dennis Morgan; Not in Photo: Richard Leco; C. R. Neill; Kathleen Sulsky; Lezlie Thompson