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The logo for Central PA iDay features a stylized black swoosh above the text "Central PA iDay". The "i" is lowercase and the "Day" is in a larger, bold, sans-serif font.

April 9, 2009

## WELCOME

As with all organizations within our industry, the Central PA I Day committee met with its own challenges this year. We said good-bye to some long-standing committee members. Our Co-Chair, Dave Wrye, has left us for the great state of Oregon and our treasurer, Kathy Sherlock has retired after significant years of service to our organization. We wish everyone the best in their endeavors, and thank them for their hard work.

We are pleased to provide you with a day of educational and networking opportunities. This year's program is even more relevant in today's dynamic insurance environment. The Central PA I Day Committee would like to thank our speakers, corporate sponsors, advertisers and exhibitors. Their support makes this day possible, and contributes significantly to reducing your cost for this event. We offer many opportunities throughout the day to visit our exhibitors. Please visit the exhibition area and learn about the products and services they provide to our industry.

Thanks to your support and generous donations, we once again awarded a \$1,000 scholarship.

As a volunteer organization, we depend upon fellow professionals to make each year a success. Many thanks to our committee volunteers for devoting the time and effort required to develop today's program. New volunteers are always needed. If you are interested in participating, please indicate your interest on your evaluation form.

We value your comments and suggestions, so please take the time to complete the evaluation form.

Thank you for your participation in the 2009 Central PA I Day.

Central PA iDay committee

## OUR SPEAKERS

*Biographies reflect information provided by the speakers and appear in program, then alphabetical, order.*

### REINSURANCE TRENDS AND OBSERVATIONS

#### ***John Frost***

*Senior Vice President and Northeast Regional Manager, Gen Re*

John Frost joined General Reinsurance in 1981 and is a senior vice president and northeast regional manager for the Property Facultative Department. Currently located in his native town of Boston, he has worked for Gen Re in their Chicago and NY offices during his 28-year tenure with the company. John is a graduate of Bowdoin College in Brunswick, Maine and has worked for Gen Re since graduating from college. He is a die-hard Boston Red Sox and New England Patriots fan. And, he wants to make sure that everyone knows that he's also a die-hard Philadelphia Phillies and Pittsburgh Steelers fan.

#### ***Andrew W. Zastrow***

*Vice President, Philadelphia Office, Gen Re*

Andrew Zastrow joined the Gen Re Property Facultative Department in 1999, and currently is the vice president for the Philadelphia office. He specializes in all lines of property reinsurance. Previously, he worked as an underwriter/marketer in Kansas City for Gen Re prior to moving to Philadelphia. Andrew is a graduate of the Central University of Iowa with a Bachelors of Science in Communications specializing in Mass Media. He started his working career with the CBS Evening News in New York and worked for the Principal Financial Group in Des Moines, IA prior to joining Gen Re.

## OUR SPEAKERS

### FINANCIAL COLLATERAL AND INSURANCE PROGRAMS

#### **Joseph L. Garzone**

*Assistant Vice President, The PMA Insurance Group*

Joseph Garzone is an assistant vice president of Finance for The PMA Insurance Group, a property and casualty insurer headquartered in Blue Bell, Pennsylvania. At PMA, he is responsible for establishing and enforcing Corporate Credit Policy, marketing PMA's credit philosophies to client and broker executive management, and developing strategies and products designed to optimize revenue growth and minimize financial exposure.

Prior to joining The PMA Insurance Group, Mr. Garzone was a manager of Credit and Collections at CIGNA. During his seven-year tenure there, he also served as a senior credit analyst and manager of Collections and Reporting within the Special Risk Large Accounts Division. Within this capacity, he primarily interacted with Fortune 1000 companies. He began his career at SEPTA.

A graduate of The University of Pennsylvania, Mr. Garzone has a Master of Business Administration from Drexel University and is a Chartered Financial Analyst. He was also a faculty member of The Insurance Society of Philadelphia from 1990 to 1996. During this time, he taught CPCU courses in Accounting and Finance, Economics, and Management. Since 2007, he has conducted Collateral Workshops for the Insurance Society.

## OUR SPEAKERS

### PERSONAL LINES UPDATE



***Denise T. Toth, CPCU, AIC, CPIW,  
ARM, ALCM***  
*Professional Development Associate,  
W. N. Tuscano Agency*

Denise Toth develops, coordinates, and instructs many programs drawing from her experience as an underwriter, claims adjuster, consultant and lifetime student of insurance. Currently, she teaches Institute (AICPCU) courses, continuing education classes, and professional development classes for the Tuscano Agency's staff. In addition, she has taught CE classes at Toth Insurance Services for several years, and was an adjunct professor at Penn State-Altoona College until 2003. She has conducted professional development workshops and is currently a course leader for several professional development courses created by the National Association of Insurance Women (NAIW).

### COMMERCIAL AUTOMOBILE FLEET MONITORING PROGRAMS



***Paul Farrell***  
*Chief Executive Officer, SafetyFirst Systems*

Farrell presently serves as chief executive officer for SafetyFirst Systems, a provider of driver safety programs to more than 35 insurance carriers and 3,800 fleet clients throughout the United States and Canada.

Before joining SafetyFirst, Farrell was program manager for commercial auto and liability programs at the headquarters of Fireman's Fund Insurance Company in Northern California. Paul began his insurance career with Reliance Insurance in Philadelphia in 1987 as a loss control professional handling transportation, construction and manufacturing accounts.

## OUR SPEAKERS

### FMLA/PERSONNEL & EPLI UPDATES



***Devon M. Jacob***

*Associate, Lavery, Faherty, Young & Patterson, PC*

Devon M. Jacob is an associate with Lavery, Faherty, Young and Patterson, where he has practiced law since 2004. Jacob's primary practice is focused in federal litigation, civil rights, municipal liability, and employment law.

Prior to joining the firm, Jacob served as former deputy attorney general for the Commonwealth of Pennsylvania for two years. Jacob is also a former municipal police officer and emergency dispatcher.

A graduate of The Pennsylvania State University, he received a Bachelor of Science degree in Administration of Justice. Jacob received his Juris Doctor, magna cum laude, from the Widener University School of Law.

He is a member of the Pennsylvania Bar Association, Federal Bar Association, and Honor Society of Phi Kappa Phi.

## OUR SPEAKERS

### INSURER SOLVENCY: EXPECTATIONS & STRATEGIES

#### **Henry J. Straub, CPA**

*Principal Partner, Brown, Schultz, Sheridan & Fritz*

Henry "Hank" J. Straub, CPA, will lead our distinguished panel of experts in a discussion on insurer solvency today.

A principal with Brown, Schultz, Sheridan & Fritz, Staub has more than 20 years of accounting and auditing experience of property and casualty insurance companies. He is a founding partner of M&A Advisory Group, LLC, a company that provides in-depth financial expertise to property and casualty insurance companies. In addition, Mr. Straub has served as controller and chief financial officer for a publicly traded property and casualty insurance holding company and has more than 12 years of experience working as a senior audit manager at a Big Four accounting firm.

With his extensive knowledge in the property and casualty insurance industry, Mr. Straub assists companies with issues pertaining to mergers and acquisitions, GAAP and statutory accounting, auditing, state and federal taxation, SEC registration statements, reinsurance analysis, and more. He received his bachelor's degree in business administration from LaSalle University.

## OUR PANELISTS



### ***Norm Basso***

*COO & Executive Vice President,  
E.K. McConkey & Co.*

Norm Basso began his insurance career in 1976 with the Aetna Casualty & Surety Company, after graduating Magna Cum Laud with a bachelor's degree in Actuarial Science from Clarion State University. After three years as a commercial analyst for Aetna, he joined the firm of E.K. McConkey & Co., Inc. as an account executive in 1979. Specializing in large commercial accounts, he moved up in the organization to vice president and became a partner in 1987. He currently enjoys the position of COO and executive vice president, overseeing Property & Casualty, as well as Benefit operations. Norm received his CPCU designation in 1985, and has taught numerous insurance courses and various presentations about the insurance industry, alternative markets, compliance and other topics. He has served on various insurance companies' agents panels, as well as currently holding the position of vice chairman of the Insurance Agents and Brokers Association which represents 1,500 independent agencies in the state of PA, MD and DE.

Norm lives with his wife, Tina, and four children in the York area, and is actively involved in his church, school, and various community organizations, including Rotary, York Catholic Development, and others. For pleasure, he enjoys watching his children in all their sports and school activities. Other interests include golf, reading, movies and travel.

## OUR PANELISTS



***David G. DelBiondo, CPA***

*Director, Bureau of Financial Examinations,  
Pennsylvania Insurance Department*

David G. DelBiondo has been with the Pennsylvania Insurance Department since 1995, and held the position of the director of the Bureau of Financial Examinations within the Office of Corporate and Financial Regulation since 1998. The Bureau is an integral part of the Insurance Department's mission to monitor the financial solvency of the Commonwealth's approximately 305 domestic life, health, property-casualty and related insurance companies for adherence to Commonwealth laws, rules and regulations; and more than 160 continuing care retirement communities. He directs a staff of more than 60 professional and support employees and is responsible for the final review and approval of examination results and recommendations sent to insurance companies.

Prior to joining the Insurance Department, DelBiondo held several internal audit positions for the Pennsylvania Office of the Budget for 11 years. In addition, he was a field auditor for the Pennsylvania Department of the Auditor General for four years.

DelBiondo is an active participant in the National Association of Insurance Commissioners (NAIC) Financial Condition Examiners Handbook Technical Group, the AICPA/NAIC Working Group and the Risk Assessment Working Group. He chairs the Risk Assessment Implementation Subgroup. A frequent presenter on financial issues for insurance companies and trade associations, he has presented several sessions at the NAIC Financial Summit and the Society of Financial Examiners Career development Seminar. Since 1999, he has presented a session on Types of Assets at the NAIC's Introduction to Financial Regulation Program. In November of 2004, DelBiondo was recognized as an NAIC featured presenter. DelBiondo, who has a bachelor's degree in accounting from Saint Francis University (Pa.), has been a licensed Certified Public Accountant since 1982, and is a member of the American Institute of Certified Public Accountants and the Society of Financial Examiners.

## OUR PANELISTS



***Lisa C. Katterman, Esquire***  
*Senior Corporate Counsel and Director of  
Government & Industry Relations,  
Penn National Insurance*

Lisa C. Katterman is the senior corporate counsel and director of Government and Industry Relations for Penn National Insurance. She is responsible for Legal, Governmental Affairs and Regulatory Compliance matters for the company, and functions as the administrator of the company's political action committee.

Katterman received her Bachelor of Science degree in Finance from West Virginia University, where she actively served on the University's Board of Governors. She attended Widener University School of Law, and received her law degree in 1992. Katterman was a founding member of the Women's Law Caucus at Widener.

Voted a Rising Star Lawyer in Pennsylvania in 2006 and one of the Top Young Lawyers in Pennsylvania in 2005, Lisa has served as corporate counsel to Penn National Insurance for more than 15 years.

A substantial portion of Katterman's legal practice includes insurance regulatory and transactional work, contracts, general corporate law, employment law, federal and state compliance, legislative analysis, lobbying and government relations. Ms. Katterman currently serves as president of the Board of Directors of the Central Pennsylvania Food Bank, vice president and Board of Director of the Association of Corporate Counsel in Central PA; and, Board of Directors, Pennsylvania Defense Institute. She is also an active member of the Pennsylvania Association of Mutual Insurance Companies, Women in Pennsylvania Government Relations, Pennsylvania Association of Government Relations, Pennsylvania and Dauphin County Bar Associations, and St. Thomas Moore Society. She also serves as a volunteer for the United Way and the Downtown Daily Bread Food Shelter. She has spoken on a variety of topics including federal and state compliance initiatives. Ms. Katterman was a 2006 recipient of the YWCA Women of Excellence Award and is licensed to practice law in Pennsylvania and New Jersey.

## OUR PANELISTS

### **Gordon M. McLean**

*Senior Financial Analyst - Property/Casualty Ratings,  
A.M. Best*

Gordon McLean is a Senior Financial Analyst in the property/casualty rating division of the A.M. Best Company, independent insurance information and rating service.

McLean follows a diversified portfolio of property/casualty insurance companies with both domestic and international operations. As an analyst, McLean conducts meetings with senior management of each company to review business plans, and prepares the A.M. Best analytical report reviewing company-specific operational results over the recent five-year period. Additionally, McLean reviews financial results on a quarterly basis to ensure that both actual results and overall capitalization are in line with expectations.

McLean has been employed at A.M. Best Company since 1999. While companies within an analyst's portfolio change over time, McLean has retained a focus on commercial property/casualty companies writing workers' compensation insurance as a predominant line of business.

Immediately prior to joining A.M. Best, McLean worked six years with an independent property/casualty brokerage firm, which provided outsourced risk management services focused on workers' compensation for its manufacturing clientele. Prior to that, McLean spent two years within the U.S. property/casualty industry.

McLean is a graduate of both Iona College, receiving an M.B.A. in Finance in 1997, and Ramapo College of New Jersey with a bachelor's in Communications in 1988.

## OUR EXHIBITORS

*Please visit our exhibitors during the breaks.*

### **Ace USA**

ACE USA, the U.S.-based retail operating division of the ACE Group of Companies, offers 170+ sophisticated property, casualty, risk-management and accident & health products and services.

### **Aegis Security Insurance Co.**

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### **AIU Holdings, Inc.**

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### **Guard Insurance Group**

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### **Insurance Agents & Brokers of Pennsylvania**

Insurance Agents & Brokers of Pennsylvania delivers preeminent programs, products and services to nearly 1,300 member agencies. Led by dedicated agent volunteers and staffed by 40 professionals, IA&B is recognized and respected nationally for its industry-leading efforts in agent professional development, advocacy, industry information and knowledge base, communications and more. IA&B is affiliated with the National Association of Professional Insurance Agents and the Independent Insurance Agents & Brokers of America.

### **Insurance & Financial Advisor**

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McKee Risk Management is a world-class managing general underwriter (MGU) specializing in: construction/manufacturing, public entity, childcare, mergers and acquisitions, property and workers' compensation.

## **OUR EXHIBITORS**

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### **Philadelphia Insurance Companies**

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### **PMA Management Corp. (PMAMC)**

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### **Travelers**

Travelers is one of the largest providers of property and casualty insurance products in the United States. Our success is built on our ability to provide innovative insurance and risk protection products and services in-synch with our customers' needs.

### **Tuscano Agency Inc.**

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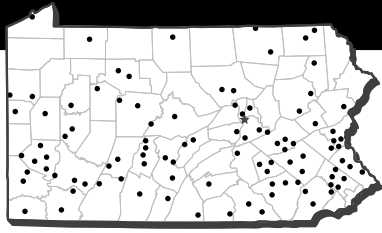
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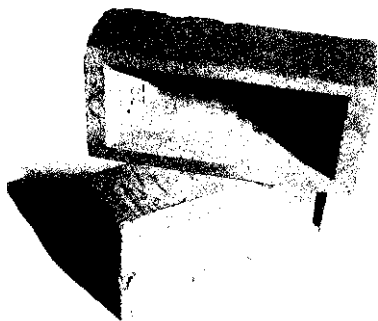
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