NYIA 2018 ANNUAL CONFERENCE REVIEW
MAY 30–JUNE 1 • THE SARATOGA HILTON • SARATOGA, NY

TOGETHER TOWARD TOMORROW

TAKING A LOOK BACK AT SARATOGA
THE PERFECT OPPORTUNITY TO ...

COME TOGETHER WITH INDUSTRY PEOPLE, SHARE IDEAS AND WORK TOWARD A BETTER TOMORROW.
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Dear Friends and Colleagues,

Thanks to the devoted membership of the New York Insurance Association, the 2018 Annual Conference at The Saratoga Hilton in Saratoga Springs, New York was another great success. The theme of the 2018 conference was Together Toward Tomorrow and this year members came together with industry representatives, shared ideas on how to work toward a better tomorrow.

More than 220 insurance industry professionals traveled to Saratoga to hear from 17 expert speakers. This year’s agenda included some of the most crucial topics facing property and casualty insurers with sessions on technology and the talent of tomorrow, tax strategies, emerging trends in data and innovation and a federal political environment and policy update. Attendees also had the opportunity to hear from the New York State Department of Financial Services Superintendent Maria Vullo as well as key legislators.

In addition to the informative education sessions, 16 vendors participated in the exhibit show and provided information about the services and products they provide. Those who enjoy hitting the links participated in a golf tournament and a putting contest—complete with the chance to win $10,000. After the banquet dinner on Thursday, attendees were treated to a performance overflowing with absolutely incredible and astounding tricks by master magician and entertainer Steven Brundage.

We hope to see you at next year’s Annual Conference in Bolton Landing, New York at the Sagamore Resort, Wednesday, May 29 through Friday, May 31, 2019.

Please share this review with your industry colleagues so they can get a sense of what NYIA has in store for next year.

Sincerely,

Ellen Melchionni
NYIA President
TOGETHER TOWARD TOMORROW

EVENT HIGHLIGHTS.

**10** NETWORKING OPPORTUNITIES
with professionals and leading experts from the property and casualty insurance industry

**7** EDUCATIONAL SESSIONS
featured solutions to some of the most critical issues facing property and casualty insurers

**1** KEYNOTE ADDRESS
delivered by the Department of Financial Services’ Superintendent Maria Vullo

**34** GROUP TOUR PARTICIPANTS
enjoyed the two hour Saratoga Springs Historical Broadway Tour

**16** TECHNOLOGY & SERVICE PARTNERS
participated in the exhibitor trade show and provided information about the services and products they offer

**17** SPEAKERS
with a wide range of experience and expertise, presented on an array of timely topics

**2** CONFERENCE CLASSICS
—our Small Company Roundtable & Town Hall Meeting, among other conference favorites!

**3** LEGISLATORS
ready to discuss key legislation that will impact your company
Saratoga Springs, New York
opening ceremony.

flag ceremony

It was a great honor to have Commander Roland “Bud” Abare and two other representatives of the Gurtler Brothers VFW Post 420 located in Saratoga Springs, New York, inspire feelings of patriotism and pride in attendees when they started off the opening ceremony with the presentation of colors.
Lucy Wronski sang the National Anthem, then attendees remained standing and joined in saying the pledge of allegiance. Mark Prechtl, first vice chair, asked that we take a moment of silence to recognize all of our service men and women, our fallen heroes and all those NYIA members who are no longer with us.

Ellen Melchionni, president of NYIA, took the opportunity to recognize the long-time members of this amazing association. Many attendees have been members of NYIA for more than a decade, but some have been members even longer.

members more than 25 years
- Allegany Insurance Group
- American International Group, Inc.
- Countryway Insurance Company (Originally Agway)
- Dryden Mutual Insurance Company
- Erie and Niagara Insurance Association
- Fulmont Mutual Insurance Company
- Genesee Patrons Cooperative Insurance Company
- Madison Mutual Insurance Company
- Mid-Hudson Co-Operative Insurance / Claverack
- North Country Insurance Company

members more than 45 years
- Associated Mutual Insurance Cooperative
- Kingstone Insurance Company
  (Originally Colonial Cooperative then Commercial)
- Ontario Insurance Company
- Preferred Mutual Insurance Company
- Security Mutual Insurance Company
- Sterling Insurance Company
- Union Mutual of Vermont Companies (Eastern Mutual)
- Utica First Insurance Company

member more than 75 years
- Finger Lakes Fire and Casualty Insurance Company

members for 76 years
Founding members of the newest NYIA formed in 1942.
- Greater New York Mutual Insurance Company
- Merchants Insurance Group
- Utica National Insurance Group

member more than 87 years
- Otsego County Patrons Co-Op

member more than 93 years
- Midstate Mutual Insurance Company

members for 136 years
Founding members of the original NYIA formed in 1882.
- United Frontier Mutual Insurance Company
- Callicoon Co-Op Insurance Company
- Wayne Cooperative Insurance Company
- Broome Co-operative Insurance Company
- Chautauqua Patrons Insurance Company
- Washington County Co-Op Insurance Company

Thank you for the many years of support, incredible foresight, loyalty and continued dedication!
Maria Vullo, Superintendent of the New York State Department of Financial Services (DFS) delivered the keynote address at this year’s conference. In her address, the Superintendent outlined DFS’s priorities for 2018 and beyond. One of those priorities includes keeping up with the impact of technology on the financial services industry and Vullo announced that she has created a new Office of Financial Innovation within the DFS with Patrick Burke serving as Deputy Superintendent and Director, Office of Financial Innovation. In taking questions, Vullo stated that unlike the California Department of Insurance the DFS would not be asking carriers to reduce rates in light of the Tax Cuts and Jobs Act of 2017, which cut corporate tax rates.

The conference officially got underway Thursday morning with featured speaker Duane Bollert, global insurance industry leader with Mercer, LLC, who discussed his forecast on the digital future. He talked about the kind of talent that will be needed in our workforce to not only engage with upcoming technological advancements, but to supersede them into infinity and beyond. In particular, Bollert noted the generation gap will pose an ongoing challenge to employers who will have to recalibrate their workplace culture and hierarchies to properly merge the differing expectations and motivations of younger workers, who tend to prioritize the beneficial social impact of their employment, and those of their older counterparts, who prioritize traditional incentives such as compensation.
A dynamic discussion on strategies to avoid potential tax pitfalls featured a panel of tax experts whose collective experience totals nearly 100 years. As expected, the Tax Cut and Jobs Act of 2017 dominated the discussion given the sweeping impact of the new law. The panel unanimously agreed that the cut in the federal corporate tax rate from 35 percent to 21 percent could benefit corporations, including insurers, as it would increase their bottom lines and allow corporations to reallocate those tax savings to other aspects of their business. Some panelists, however, expressed concern the deficit increase resulting from the 2017 tax bill could lead to tax increases in the future as well as upward inflationary pressure on the economy in the long run.
Our presenters discussed a variety of emerging trends and real applications. One of the most important trends impacting the insurance industry that was explored by the panel is the impact of big data on the industry. In particular, the panel highlighted the problems of sifting correlation from causation when confronted with the massive quantities of data that modern technology allows insurers to gather. To deal with this issue the panel noted the importance of having data scientists who may be new to the insurance industry work closely with actuaries who have long had a traditional role in the industry. This can pose a challenge to management in properly defining the differing roles that data scientists and actuaries play in gathering and interpreting data for underwriting purposes and combining their contributions into a cohesive effort.

During Friday morning’s opening session, a panel of Capital District legislative leaders answered questions about their priority issues and provided perspective on property and casualty legislation being considered. Legislators spent a considerable amount of time discussing how New York’s laws could be changed to enable companies to be innovative and update the state’s archaic legal structure. Assemblyman McDonald noted that he continues to carry and advocate on behalf of reform of New York's antiquated Scaffold Law. Assemblywoman Woerner noted her focus on modernizing licensing methods for insurance agents. Senator Breslin highlighted the importance of protecting the insurance industry from legislation that would be harmful to the industry, citing the profound economic impact the insurance industry has on employment and economic output.
Chuck Chamness provided astute analysis of the federal legislative environment. Chamness noted that the recent partial repeal of the Dodd-Frank bill did not impact the Federal Insurance Office (FIO), which continues to operate as the entity charged with monitoring state regulation of insurance. Chamness also noted that the current extension of the National Flood Insurance Program (NFIP) which is set to expire on July 31, 2018 will have to be extended in a climate where Congress is politically polarized and unable to pass much legislation on a bipartisan basis. Furthermore, Chamness noted the areas where federal activity will impact the property and casualty insurance industry include regulation of drones, automated vehicles, and the expanded use of disparate impact theory by the Department of Housing and Urban Development (HUD).

Always last, but never least, on the program was the annual Small Company Roundtable moderated this year by Matthew Benedict, president and CEO of Midstate Mutual Insurance Company. The roundtable was the perfect opportunity for regional companies to discuss common issues of concern and best practices. The impact of the DFS’s cybersecurity regulation continued to dominate the discussion among smaller insurance companies who continue to absorb the impact and cost of this far-reaching regulation. Of equal importance for companies are the continued delays and costs of DFS’s examinations. Additionally, companies discussed some common human resources challenges and proven strategies in attracting and retaining talented employees.
always time for **golf**.

**golf tournament**

*Saratoga Spa Golf Course*

Golfers embraced the warm weather during the morning golf session. Thank you to our golf breakfast sponsor **North Country Insurance Company**, the golf lunch sponsor **Mid-Hudson Cooperative Insurance Company**, the golf beverage cart sponsor **e2Value, Inc.**, golf token sponsor **Utica First Insurance Company** and golf tees sponsor **New England Asset Management**. Golf prizes were awarded for Longest Drive (par 5) and Closest to the Pin Contest (all par 3). The following were the recipients of each award:

**Longest Drive:**
- Men: Tim Bourdon
- Women: Rachel Kelly

**Closest to the Pin Contest:**
- Hole 2: Mike Bond (5’ 0”)
- Hole 8: Tim Bourdon (10’ 5”)
- Hole 11: Jim Willett (13’5”)
- Hole 15: John Genn (17’2”)

**putting contest**

This year’s putting contest, sponsored by **New England Asset Management**, tested the putting prowess of four golfers who made the initial 10 foot putt. Ed Vieux of Swiss Re was the final qualifier in the contest and made a valiant effort at the 50 foot putt.
came together with industry people, working toward a better tomorrow.

CATCHING UP WITH FRIENDS

chair’s reception

The Chair’s Reception was held in the beautiful Saratoga Ballroom on Wednesday evening. NYIA Chair Elizabeth Heck welcomed attendees and recognized the conference sponsors. Thank you to our beverage sponsor Chautauqua Patrons Insurance Company, our cuisine sponsor Greater New York Insurance Company, and our decor sponsor Central Co-Operative Insurance Company.
members’ meeting, luncheon, exhibitors and door prizes

meeting & luncheon

During the Members’ Meeting, NYIA treasurer Norman Orlowski updated attendees on the association’s healthy financials. Craig MacCormac, chair of the Education and Conference Planning Committee presented an overview of 2018 programs and plans for the 2019 NYIA conference at The Sagamore Resort in Bolton Landing, New York. In addition, Matt Benedict, the chair of the NYIA PAC Committee thanked PAC contributors and reported on the contributions given to legislators so far in 2018, and encouraged companies to consider giving. Thank you to our lunch sponsor Kingstone Insurance Company and the lunch beverage sponsor Fire Districts of New York Mutual Insurance Company, Inc.

exhibitor door prizes

Attendees were sure to visit all the exhibitor tables to hear about their exciting products and services that could have the solutions their company is looking for! Many exhibitors gave away door prizes. Several lucky attendees won some very generous items. Door prizes were announced after the members’ meeting. Prizes included: a gift basket; $150 gift card; $100 American Express gift card; $100 Visa gift card; (4) Golf Shirts; wine set and more.
members’ meeting, luncheon, exhibitors and door prizes • www.nyia.org • 19
we explored saratoga springs through a historical tour

Confereee attendees were treated to a guided tour of Saratoga's historic downtown area on Broadway. The tour guide regaled attendees with stories of Saratoga's historic past including the harrowing tale of the Walworth family, one of Saratoga's leading families in the 19th century, who were the focus of a tragic murder which was the trial of the century in their day. The guide also shared little-known tidbits such as that Mary Todd Lincoln, wife of Abraham Lincoln, was a friend of the Walworth family and visited Saratoga and that Winston Churchill's maternal grandfather was one of the founders of the fabled Saratoga Racetrack. Attendees also had the opportunity to view historic murals commissioned by the Works Progress Administration as well as taste Saratoga's world-famous spring water from the fountains in Congress Park.
Back row: Mark Prechtl, Javier Tapia, Eric Hubicki, Matt Benedict, Roy Hall, Holly April, Carol Hall, William Matlin, Marc Craw, Adam Batesky, Tom White, Bob Pastel, Steve Merrill, John Pruitt, Jon Weir

Middle row: Kris Snader, Jaynine Warner, Cassandra Anderson, Jennifer Cavolo, Cate Paolino, Adam Kerns, Nathan Opferbeck, Kim Davis, Arthur Adams, Jean French, Mary Shell, Joanne Andela, Todd Cipperly, David Clay

Front Row: Lucy Wronski, Ellen Melchionni

Saratoga Springs Historical Broadway Tour • www.nyia.org • 21
capturing the memories.

photo booth contest

Many conference attendees joined in on the **fun and frivolity** of the photo booth Thursday evening during the banquet reception. Hats, masks and feather boas are just a few of the costume options that participants had at their disposal.

Prizes were awarded for the two funniest photos captured. It was so hard to choose only two winners. **Buffamante, Whipple & Buttafaro, PC**’s zany depiction, shown directly below, and **Fulmont Mutual Insurance Company**’s Marlene Sherwood-Benton and her husband John, shown to the right, were deemed the two funniest photos. Congrats to all on their creativity!

Thank you to our photo booth sponsor **Erie and Niagara Insurance Association**.

---

**WINNER**

**Ellen Melchionni**

**WINNER**

**Anna Pfautz & Larry Mitchell**

**WINNER**

**Giddy up**

Adam Batesky, Nathan Opferbeck, Mike Staley, Steve Merrill
together for our final evening
BANQUET RECEPTION

Tom Wronski, Ian Coffey, Ed Sykes, Mark Prechtl, Jeff Rice

Craig MacCormac, Dave Cecere, Bob Florio, John Stone

Ellen Melchionni, Jeff Rice, Tom Hughes, Marc Craw

Tom Ball, Tom Wronski, Dave Cloy, Lucy Wronski
good food, great entertainment and the best people

Mike Staley, Jack Pfeiffer, Craig MacCormac, Jason Jacobs, Ed Sykes
John Genn, Carol Genn, William Winters, David Wagner

Banquet Dinner

Chris Kozlowski, Cassandra Anderson, Robert Wong, Brian Soule, Truman Esmond
Kaitlyn Emory, Phil Skaggs, Adam Kerns

Banquet Dinner
banquet dinner • www.nyia.org • 27
lastly, we honored a very special member

“His unwavering patience, unprecedented insight and notable experience have made him an asset to NYIA and a cherished principal of the property and casualty insurance industry.”

– Elizabeth Heck, president and CEO of Greater New York Insurance Company

Steven Coffey
Vice President, Broome Co-operative Insurance Company

At the banquet, Mark Prechtl, first vice chair of NYIA recognized the members in attendance who previously served as chair of NYIA. Everyone applauded NYIA’s previous leadership for their role in taking the association to where it is today. This recognition was the perfect segue to Mark’s presentation of the 2018 Chair’s Distinguished Service Award to longtime NYIA member Steven Coffey, immediate past chair of NYIA and the past president and chief executive officer of Broome Co-operative Insurance Company who was selected as the 2018 honoree. Steve has been in the insurance industry for nearly four decades. Steve started out his career on the reinsurance side and served many NYIA members as a broker until he assumed the helm at Broome. He serves on the NYIA Board of Directors and has been affiliated with the association for more than 30 years. Due to a scheduling conflict, Steve was unable to attend, and his son, Ian Coffey, accepted the award on his behalf.
leadership, thank you.

NYIA extends its gratitude to the current and all the past leadership for their excellent guidance in getting NYIA to where it is today.

New York Insurance Alliance

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New York State Insurance Association

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New York Insurance Association, Inc.

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<td>2004-2005</td>
<td>Floyd Holloway</td>
</tr>
<tr>
<td>2006-2007</td>
<td>Wayne E. McOwen</td>
</tr>
<tr>
<td>2008-2009</td>
<td>Cecilia E. Norat</td>
</tr>
<tr>
<td>2010-2011</td>
<td>Richard Zick</td>
</tr>
<tr>
<td>2012-2013</td>
<td>Jeffrey W. Rice</td>
</tr>
<tr>
<td>2016-2017</td>
<td>Steven Coffey</td>
</tr>
<tr>
<td>Present</td>
<td>Elizabeth Heck</td>
</tr>
</tbody>
</table>

In 1997, the New York Insurance Alliance and the New York State Insurance Association unified to create the current association.
Education & Conference Planning Committee

Acknowledgement and thanks to the committee members for their guidance and leadership

Chair, Craig MacCormac
Hartford Steam Boiler Inspection & Ins. Co.

Joanne Andela
Otsego County Patrons Co-Op

Carol Britton-Grant
Maiden Re

Ian Coffey
Broome Co-operative Insurance Co.

Robert Faustman
Mutual Boiler Reinsurance

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Kingstone Insurance Company

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Merchants Insurance Group

Mark Prechtl
Chautauqua Patrons Insurance Company

Scott Rubenstein
Willis Towers Watson

Thomas Spataro
Guy Carpenter & Company, LLC

Edouard Vieux
Swiss Re

NYIA 2019 Annual Conference

Next year’s conference will be held at The Sagamore Resort in Bolton Landing, New York on Wednesday, May 29–Friday, May 31. Additional information will be available at www.nyia.org/events. If you would like to participate as a presenter, sponsor or exhibitor, please contact the NYIA office at 518.432.4227.

Presenters
Cassandra Anderson
(canderson@nyia.org)

Sponsorships
Stacey Orlando
(sorlando@nyia.org)

Exhibitors
Kaitlyn Emory
(kemory@nyia.org)
Thursday concluded with live entertainment. Steven Brundage—magician, entertainer and former contestant on America’s Got Talent, put on an enchanted show for attendees. He even shared the trick that garnered him international fame in 2014 when the YouTube video of him successfully getting out of a traffic ticket by charming law enforcement officers with only a Rubik’s Cube and a creative imagination went viral. Thank you to our entertainment sponsor Medical Liability Mutual Insurance Company.
sponsors, thank you.

NYIA extends its **gratitude** to the sponsors below for their **commitment**, consistent **generosity** and **support** to ensure the success of the 2018 Annual Conference. Without them this conference would not be possible.

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NYIAA extends its **gratitude** to the exhibitors below for their **participation** in the Exhibitor Trade Show to share their products and services.

### EXHIBIT SHOW

Attendees had the opportunity to visit the exhibitors and view their many products and services. Our exhibitors were very generous and donated some amazing door prizes. At the conclusion of the Members' Meeting the winners received their prizes.
TOGETHER TOWARDS TOMORROW