

THE ANNUAL MEETING OF THE USA ALLIANCE WAS HELD ON SEPTEMBER 6, 2002 IN THE REGENCY D ROOM AT THE HYATT LAKE TAHOE. THOSE PRESENT WERE SANDY JACKSON, MIKE JOHNSON, PAUL DAVIS, PRESTON GOUGH, LEN LOVULLO, RONNIE MOORE, JACK MILLER, LANCE ERICKSON, BILL JACKSON, PETER SCOBIE, MERWYN LARSEN, BOB DISTEL, RON GABOR, BOB KATZ, DICK THOMAS AND GREG MURREY.

JOHN HAYDEN OF AMERICAN MODERN HOME AND STEVE VACARRO OF ESSEX WERE OUR COMPANY PRESIDENT GUESTS. THE OPEN FORUM MEETING TOPICS CONSISTED OF THE HARD MARKET, MOLD, CAPACITY, LLOYDS AND THE IMPACT OF 9/11.

THE BUSINESS MEETING OF THE USA ALLIANCE WAS HELD THE FOLLOWING DAY. ALL THOSE PRESENT FROM THE DAY BEFORE WERE PRESENT FOR THIS MEETING.

PRESIDENT RON GABOR CALLED THE MEETING TO ORDER AT 8:10AM.

THE MINUTES FROM LAST YEAR'S MEETING WERE READ BY GREG MURREY. A MOTION TO ACCEPT THE MINUTES AS READ WAS MADE BY MIKE JOHNSON AND SECONDED BY BOB KATZ.

THE TREASURER'S REPORT WAS MADE BY GREG MURREY. A MOTION WAS MADE TO ACCEPT THE MINUTES BY RON GABOR AND SECONDED BY PRESTON GOUGH.

DISCUSSION ON EXISTING MEMBERS WAS OUR FIRST TOPIC OF CONVERSATION. ROBERT JOHNSON HAS RETIRED. RON HAS TALKED TO FRANCIS JOHNSON AND HE DOES APPARENTLY HAVE INTEREST IN REMAINING IN THE ALLIANCE. RON WILL AGAIN TALK TO FRANCIS TO CONFIRM HIS INTENTIONS AND FIND OUT WHO WOULD BE THE VOTING MEMBER FROM THEIR OFFICE. RON WILL ALSO TALK TO BERNIE AND BARON ABOUT THEIR INTENTIONS TOWARDS THE ALLIANCE.

AFTER MUCH DISCUSSION ABOUT A MEMBER BEING UNABLE TO ATTEND, IT WAS NOTED THAT IF YOU CANNOT ATTEND THE MEETING YOU SHOULD SEND A REPRESENTATIVE IF AT ALL POSSIBLE.

LANCE ERICKSON HAS RETIRED AND SOLD HIS AGENCY TO MERWYN LARSEN. PRESTON GOUGH MADE A MOTION THAT WE ACCEPT THE TRANSFER OF MEMBERSHIP TO MERWYN. PAUL DAVIS SECONDED THE MOTION AND ALL MEMBERS VOTED IN FAVOR OF ACCEPTING MERWYN LARSEN AS OUR NEWEST MEMBER. LANCE WILL SURRENDER THE STOCK CERTIFICATE IN ORDER TO BE REISSUED.

WE HAVE THE FOLLOWING STATES OPEN FOR POSSIBLE NEW MEMBERS: MAINE, VT, NH,RI,MASS,NY,DEL,MD,MI,IND,IDAHO,WY,HA AND LA. AT THE PRESENT TIME THERE ARE NO NEW MEMBERS THAT ANYONE FEELS LIKE THEY WOULD LIKE TO BRING IN TO THE ASSOCIATION.

NOMINATIONS AND SUBSEQUENT VOTING WAS DONE IN ORDER TO DETERMINE WHICH COMPANY PRESIDENTS WE WANT TO INVITE TO OUR MEETING NEXT YEAR. IT WAS AGREED WE WOULD INVITE FIVE WITH THE HOPE THAT AT LEAST THREE WOULD ATTEND. THOSE INVITEES ARE CHUCK TIMMONS, CANAL; DAVE RUCKER,INTERSTATE; JIM CAREY, ADMIRAL; KEVIN SMITH, NORTHLAND; AND TOM NIERNEY, USLI.

OUR MEETING NEXT YEAR IS HOSTED BY THE DISTEL'S IN SEPTEMBER FROM THE 25-28TH.

DICK THOMAS OF THE NOMINATING COMMITTEE PRESENTED THE SLATE OF OFFICERS FOR THE COMING YEAR. THEY ARE:

PRESIDENT SANDY JACKSON
VICE PRESIDENT PRESTON GOUGH
TRES/SEC GREG MURREY
EXECUTIVE COMMITTEE RONNIE MOORE AND PAUL DAVIS

A MOTION WAS MADE BY JACK MILLER AND SECONDED BY PETER SCOBIE THAT THE OFFICERS AS PRESENTED BY ACCEPTED.ALL MEMBERS VOTED IN FAVOR.

REGARDING OUR MEETING FOR 2004, LEN LOVULLO HAS AGREED TO HOST THIS IN THE BUFFALO/NIAGARA FALLS AREA SOMETIME OTHER THAN IN DECEMBER.

WE DISCUSSED THE NEED FOR A MID YEAR MEETING IN CONJUCTION WITH THE AAMGA BUT IT WAS AGREED THERE WAS NO NEED TO HAVE ONE.

THERE BEING NO FURTHER BUSINESS , THE MEETING WAS ADJOURNED AT 9:45 AM FOR THE ROUNDTABLE DISCUSSION.

RESPECTFULLY SUBMITTED,

GREG MURREY

THE EXECUTIVE COMMITTEE MET DURING OUR BREAK OF THE REGULAR MEETING AND THE ROUNDTABLE.

THOSE PRESENT WERE GREG MURREY, RON GABOR, SANDY JACKSON, PRESTON GOUGH, RONNIE MOORE, PAUL DAVIS, MIKE JOHNSON AND BOB KATZ.

OUR BUDGET FOR THE NEXT YEAR IS AS FOLLOWS:

INCOME \$36000

EXPENSES	LEGAL	\$ 5000
	MEETINGS	\$ 30000
	INSURANCE	\$ 2500
	PRESIDENT OFFICE	\$ 3600
	SEC/TRES	\$ 1250
	MISC	\$ 2500

TOTAL EXPENSES \$ 44,850

IT WAS AGREED THAT DUES WOULD BE REDUCED FROM \$ 200 PER MONTH TO \$ 150 PER MONTH EFFECTIVE 1/1/03 AS WE HAVE SOME INCOME FROM LAST YEAR THAT WE HAVE ACCUMULATED.