

The annual meeting of the USA Alliance was called to order by President Kerry Dillard on September 13, 2013 at the Homestead, Hot Springs, Va at 8:05 am.

Our invited Company Presidents were Sam Anderson of Colony, Manny Rios of American Modern and Bret Strickland of Atlantic Casualty.

Sam Anderson spoke first and with Bret being sick, we had our Roundtable of Market Conditions and then Manny spoke.

At 11:05 am President Dillard called the Business Meeting to order.

All members were present except Len LoVullo, Fran Johnson, Rich Distel, Bob Katz and Jenny Wood. Additionally, those present were Van and Jason Griffin, Jenny Larsen, Dan Braude, Jinny Tuscano and Matthew Mundelius.

The minutes from our last annual meeting were read by Greg Murrey. John Griffin moved that the minutes as read be approved and Jack Miller seconded the motion.

Wes Duesenberg presented the Treasurer's report in Len's absence. We are no longer using an outside auditor as agreed last year. It was noted by the general membership that we appreciate Len's office providing the annual report to us. We are short some \$12,000 this year as a result of higher costs for the mid year meeting. There was discussion as to how to cover this with raising of dues or an assessment. At this point, no decision was reached.

Current members were discussed as Peter Scobie has sold to RPS as of 9/1/13 and as such can no longer be a member. Peter spoke of having been a member of the association since 1988 and that he will miss our group the most.

Bob Katz has advised Kerry that he feels that the time is now for Dan Braude to become the voting member and stock holder for Statewide. Dan was asked to leave the room while we discussed this. A motion was made by Ron Gabor and seconded by Merwyn Larsen that we accept Dan into the association as the new voting member of Statewide. Bob and Sue still expressed their interest in attending our meetings when they can.

The Membership Committee report was given by Merwyn Larsen and Paul Davis. Merwyn reported that Shawn Urbanski of Surplus Insurance Brokers was still interested but he has family commitments at this time. At such point that he can submit an application for membership, we will consider it then. New England Excess Exchange, Goober and Mary, have approached him again to see if there is any interest in them. At this point our position has not changed in that not enough members know them.

We have received an app from Beasley General Agency in Mississippi. Gene has that state. Discussion was had as to do we want to change from a state basis to just an open basis of family owned GA's regardless of the state, but still subject to the one or two blackball system. There was a lot of discussion on this topic. Gene was asked and he at

this point he indicated he would abstain if voting to have them a member. Basically the decision was made that we are not prepared to make a decision on anyone at this time until we can decide how we want to grow this group either by states or by individuals. We agreed to send the app to everyone for review but also agreed that we will table any vote as not enough of us know them.

John Griffin reported on the 2014 meeting in Seattle. No date has been set yet but early or late September or early October seemed to be the best times . John discussed the possibility of some members coming in a couple of days early and fishing in British Columbia.

Officers for the new term were discussed and the following were nominated:

President Kerry Dillard
Vice President Fran Johnson
Treasurer Len LuVollo
Secretary Greg Murrey
Executive Committee 1 year term remaining John Griffin and Merwyn Larsen
Executive Committee 2 year term remaining Dan Braude and Gene Horner
Past President Rob Tuscano

A motion was made by John Griffin and seconded by Jack Miller that the officers as presented be accepted. All those present voted in favor of.

There being no further business for the day, a motion was made by Rob Tuscano and seconded by Sandy Jackson that the meeting be adjourned.

At 8:05 am on September 14, 2013, our meeting was called to order by President Kerry Dillard.

This morning the Presidents Panel entertained various topics and questions from our membership until 9:30 am.

At 10:00 am Bret Strickland spoke about his firm Atlantic Casualty.

At 10:40 am, President Dillard called our Business Meeting to order.

As we are short on time, we will defer the topic of who to invite to our meeting next year and handle that via an email vote.

The remainder of our time was spent on the various topics as submitted by our members for discussion.

At 12:05 pm a motion was made by Sandy Jackson and seconded by Gene Horner that our meeting be adjourned.

The Executive Committee met right after our regular meeting. Those attending were Rob Tuscano, Greg Murrey, Kerry Dillard, Gene Horner, Dan Braude and Merwyn Larsen.

We discussed where else possibly to have our mid year meeting and we concluded we would talk to Jack Miller to see if St. Louis would work.

Our budget for 2014 is as follows:

Accounting	\$1500
D&O	\$1100
Annual Meeting	\$32,500
Mid Year Meeting	\$3000
Liability Insurance	\$275
Taxes	\$3700
Advertising	\$6000
Presidents Office	\$3600
Treasurers Office	\$1000
Secretarys Office	\$240
Total	\$52,915
Total dues	\$47,500

There being no further business, our meeting was adjourned at 12:20 pm.

Respectfully submitted,

Greg Murrey