

A RETIREMENT TRIBUTE

Celebrating

a Legacy of Compassion,
Friendship, and Excellence

MARY-LOU MISRAHY, CEO, 2004–2019



Physicians Insurance

A MUTUAL COMPANY

Celebrating 15 Years at the Reins

Some experts say that competitive horse jumping is an extreme sport, sharing the danger scale with bull riding and motocross.



Sitting astride an animal weighing as much as 1,500 pounds and leaping through the air over a variety of obstacles is the definition of a death-defying act.

So too, it could be argued, is taking the CEO position at a small, local medical-liability insurance company—facing money issues, including an operating loss, and already under the close scrutiny of the state insurance commissioner—and then turning that company into a model for others to follow.

Mary-Lou Misrahy has accomplished both of these challenges with body, soul, and reputation intact. The qualities of good horsemanship are not unlike the qualities of good leadership. “You can’t out-muscle a horse,” Misrahy says. “It takes finesse, feeling, and communication to build a relationship between horse and rider.”

In 15 years at the helm of Physicians Insurance A Mutual Company, she has earned the admiration of both her staff and a cross-section of leaders in medical-professional liability. She is known for firmness, fairness, and fearlessness. The president and chief executive officer of Physicians Insurance and its subsidiaries, which now constitute the largest provider of medical-professional insurance in the Northwest, Misrahy has enjoyed 37 years in the insurance industry and has the serene confidence that comes from having achieved much of what she set out to do. With a steadily growing national reach, Physicians Insurance currently serves more than 8,500 members, providing them with risk-management consulting, continuing medical education, claims administration, and a myriad of targeted services designed to increase patient

safety, support the independent practice of medicine, and decrease care-team burnout.

On the eve of retirement, Misrahy no longer jumps horses quite as high as she once did, nor admittedly does she “bounce as well” after a fall as in her equestrian heyday. Checkers, her current jumping horse—imported from Germany and stabled two miles from her home—is what she calls her “horse of a lifetime”: easier on the body than others she’s jumped with.

From horse jumping, she’s earned a measure of competitive success and a knack for riding horses that others couldn’t. From the corporate world, she’s earned something similar: a reputation as a compassionate leader known for her keen ability to transform companies.

How Misrahy steered so straight a course for years is due, in part, to science. The holder of a bachelor’s degree in science from the University of California at Davis, she once planned to become a veterinarian in the days when women were forced to fight for equality in the veterinary field. Her parents, both MDs (and her father an equestrian), knew that path would not tap her full potential. “I’d want to take all the animals home,” she explains, recalling the time she’d harbored a number of animals that she’d saved from being euthanized. But as far as a career goes, she says, “it’s a tough way to make a living.”

What science had taught her, though, was ideal for corporate leadership. “It teaches you to be analytical, not emotional,” she says. “It sharpens the ability to consider multiple thought

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“You can’t out-muscle a horse. It takes finesse, feeling, and communication to build a relationship between horse and rider.”



processes, walk through the facts, and objectively make good decisions. It equips you to quickly change course if required, and teaches you how to measure success.”

In 1982, that analytical turn of mind led her to join what later became Fremont Compensation Insurance Company as a claims manager. Her rise within the company was a rapid one, leading to her taking a number of senior positions that, in the late '90's, culminated in her promotion to senior vice president of marketing, customer service, and loss control, and eventually to president and CEO.

Today, chair of the board of directors for the Medical Professional Liability Association (MPLA) and a member of the board at the Washington Physicians Health Plan, Misrahy joined Physicians Insurance in 2004. She is proud of having created a climate there of doing the right thing. “We put together a really good team,” she says. “And the board of directors showed courage to say, ‘We believe in this company,’ and they supported everything that had to be done to rebuild and put us on a firm footing.” She and the board also believed in giving back to the communities the company served, and by 2010, Misrahy and her company were finalists for the Ernst & Young Entrepreneur of the Year Award. Strongly believing that she, too, should give back to her community, from 2009 to 2014 Misrahy served as chair of the board for Little Bit Therapeutic Riding Center in Redmond, Washington.

As CEO at Physicians Insurance, she learned to play to her strengths. IT, for example, was not one of them—she was inquisitive about technology, but knew to hire someone who could straighten things out and establish a good path forward. Today, that person—one of four senior positions Misrahy hired in her first year—is the company's senior vice president and chief information officer.

Misrahy says that she's not always as good with work/life balance in her own life, despite it being one of Physicians Insurance's major initiatives in regard to the self-care of physicians and care teams. “I work a lot; I'm all in,” she says. “Much of my energy goes to this company, to helping others balance their lives, and to giving our company employees a good place to work.” She knows she has an

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MARY-LOU MISRAHY

innate ability to fix things and to develop company strategies and implementation, and that day-to-day maintenance of programs and initiatives is well entrusted to those who are so gifted.

“I maintain a very open-door policy in my office,” Misrahy says. “I'm a good listener and collaborator who often finds consensus, yet I know that if that's not possible, the final decision is mine.” She is careful to set objective goals for people and hold them to those goals. “I may not be liked all the time, but I think I'm fair and respected,” she says. “Change can be hard for people. As things become more complex in the industry, it can be difficult for some. It may not be right for everyone.”

According to Physicians Insurance board chair Ralph Rossi, MD, Misrahy has changed Physicians Insurance and medical-professional liability for good. “Mary-Lou has expanded our company and stewarded our growth expertly by responding to changing market needs,” he says. “With her, we have grown from a single-line, single-state company to a national company with multiple service lines. She has brought financial success to our firm by raising our profile at the national level, resulting in new business opportunities and sources of value for our clients.”

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Professional Reflections on Mary-Lou Misrahy



For a CEO in a highly competitive field to remain at the top of her game requires a rare blend of inspiration, innovation, and decisiveness. It is those very qualities that insurance-industry spokespeople and healthcare advocates admire in retiring CEO Mary-Lou Misrahy.

“In every way, she leaves the company in much better shape than she found it,” says her longtime friend Andrew Short, former managing director at Guy Carpenter & Company and one of Misrahy’s reinsurance brokers for more than 25 years. “She always puts the interests of her staff and the company ahead of her own.”

Misrahy has been unstinting in her focus on physicians and patient safety. It is that regard for others, a can-do spirit, and her big-picture view of systemic changes in the delivery of healthcare that have made Misrahy not only a strong voice for Physicians Insurance, but an effective advocate for the medical-liability protection field at large.

Here, in their own words, are the reflections of eight individuals on the impact of Misrahy’s achievements over a 37-year career.

“

Mary-Lou’s name, in this industry, is gold. She leverages the strength of her employees and her board members to meet company goals, while at the same time developing talent and being a respected mentor to many. Her expertise has stewarded our growth from a single-line, single-state company into a national company with multiple service lines. Her national participation on the board of the Medical Professional Liability Association has raised our profile, and we are now considered a leader in the industry. Mary-Lou taught me about insurance and about leadership. She will be greatly missed.”



RALPH A. ROSSI, MD, FORMER CHAIRMAN OF THE BOARD, PHYSICIANS INSURANCE

“

Mary-Lou has an unerring commitment to innovation, and is constantly striving to make sure Physicians Insurance responds effectively to change. She is indefatigable in her work ethic and strictly adheres to accountability, including her own, yet remains an approachable leader who fosters inclusivity. Unaccepting of mediocrity, she acts quickly and decisively when needed, ever in search of new ways to solve numerous and fast-developing business challenges. A person of integrity, she represents a safe pair of hands at the helm.”

ANDREW SHORT, FORMER MANAGING DIRECTOR (RETIRED), GUY CARPENTER & COMPANY

It's great exposure for everyone in the company, to get out there and make presentations and to learn what others face. When we keep learning, it helps us anticipate needs and the opportunities to meet them."

MARY-LOU MISRAHY

The signs of financial success and growth under Misrahy's leadership are robust:

- Number of members grew more than **41%**
- Dividends have been paid to policyholders for **11** consecutive years
- Surplus grew more than **300%**
- Assets grew to more than **half a billion dollars**

That said, has she accomplished everything she hoped to? "I feel a sense of satisfaction," she says. "But there is more to be done

in keeping up with a changing business and assuring company sustainability. We're still the underdog in the insurance world, though the fact that we're smaller, more nimble, and able to adapt to changing conditions can be an advantage."

She also points to the advantages of being a part of the MPLA network. "We gain international exposure at conferences, and hear from representatives from places such as Africa, Australia, and Ireland," she says. "It's fascinating to understand what people face in other countries, in terms of healthcare. It's great exposure for everyone in the company, to get out there and make presentations and to learn what others face. When we keep learning, it helps us anticipate needs and the opportunities to meet them."

In retirement, Misrahy plans to remain in leadership at the MPLA. She will keep competitively jumping Checkers (whose registered show name is MTM Check Me Out). She also plans to try new things: she aspires, for example, to become a master gardener. It is also important to her to give back, and she will continue to look for opportunities to use her skills to bring value to other organizations within her community.

With so much healthcare advocacy in her blood, Misrahy will continue to lobby for broader coverage. For example, she wants hippotherapy to be recognized as a legitimate therapy and covered by health insurance. Currently a member of the advisory board at Little Bit Therapeutic Riding Center, she has witnessed firsthand the healing that equine therapy provides to people, especially children and adults in need of physical and speech-language therapy, and says that significant numbers of autistic children benefit from the practice. "I will never forget the mother at Little Bit who said, 'This is the first time I've heard my child speak,'" she says.

Even in retirement, opportunities abound for Misrahy to bring her influence to bear on the world. Like any physician or healthcare advocate with her level of drive and breadth of experience, she will always jump at the chance to improve the lives of others. 🍀



Mary-Lou has been a preeminent leader in discerning the larger systemic changes in the delivery of healthcare, and in recognizing how risks have evolved. She has provided ways to insure and protect against these risks. She knows not only how to assess these changing dynamics, but how to devise and apply initiatives that focus on moving forward constructively. She has also been instrumental in bridging philosophical and business differences between disparate members of the medical-professional liability industry.

Skilled at diplomacy, Mary-Lou is adept in guiding difficult discussions among board members and helps them come to a constructive resolution. She has proven to be a masterful board chair, able to harness the views and perspectives of 12 other smart, strong-willed industry leaders.”

BRIAN ATCHINSON, PRESIDENT
AND CEO, MEDICAL PROFESSIONAL
LIABILITY ASSOCIATION



Mary-Lou’s primary contribution to the medical-liability insurance industry is her real concern for the physicians and healthcare providers who work every day to help patients. She has the uncanny ability to see the entire scope of our industry without missing any of the details. With leadership that is collaborative and results-oriented, she hears all sides. When I worked with her on the MPLA board, she attentively listened to the issues under discussion and—presto!—came up with a great idea and a straightforward solution. When the MPLA directors struggled to develop a governance-succession plan, Mary-Lou was the key to helping us create a plan that was multifaceted and diverse. I’m going to miss her dependability, loyalty, and hardworking style. No one is as dedicated as she is, or works harder than she does.”

GLORIA H. EVERETT, PRESIDENT
AND CEO, THE MUTUAL RISK
RETENTION GROUP



I don’t know of any other CEO as knowledgeable as Mary-Lou is about every functional area of her company. From the beginning, she reached out to Physicians Insurance insureds and to the broader medical community. She is widely known, and has developed many important healthcare relationships. Her leadership allowed the company to prosper and at the same time reduce premiums for physicians. Mary-Lou has an extremely kind heart, and is always reaching out and helping employees and others with their personal and professional problems.”



ROD PIERSON, FORMER EXECUTIVE
VICE PRESIDENT, CFO, AND TREASURER
(RETIRED), PHYSICIANS INSURANCE

Recent History of Physicians Insurance

1999 - 2018

1999

The company completes its restructure into a mutual company, and new boards for WPIC and Physicians Insurance are formed.

 Physicians Insurance
A Mutual Company

6,756
MEMBERS

\$63,847,000
SURPLUS

2001

Locally, Washington Casualty Company exits the physician market, leaving 1,300 physicians to look for new insurance options.

B++
RATING

2003

AM Best downgrades company rating from A- to B++.

The company recovers from the prior year's operating loss, posting a

\$6.5 MILLION
PROFIT

2005

The company re-files all its Washington policy forms, endorsements, and rating rules.

5,997
MEMBERS

\$81,803,000
SURPLUS



2004

Mary-Lou Misrahy joins Physicians Insurance as CEO.

The company hires a new SVP of Human Resources, a new Chief Information Officer, a new Chief Financial Officer, and a new SVP of Underwriting.

2007

NORDIC is sold.

A new three-year strategic plan is adopted.

The board approves reentering Oregon and Idaho for new business.



A-
RATING

2008

The company launches its ACCOLADES program, which provides loss experience credit.

\$5 MILLION
MEMBER DIVIDEND

AM Best upgrades company rating to A- (Excellent).

2009

The company reduces premiums by 10% in Washington.

\$5 MILLION
MEMBER DIVIDEND

6,366
MEMBERS

\$161,185,000
SURPLUS



2012

The company reenters the hospital market, focusing on small hospitals (100 beds or fewer).

The company acquires EMPAC and SCRUBS RRG management companies.

\$5 MILLION
MEMBER DIVIDEND

2010

The company partners with the University of Washington in an AHRQ demonstration project grant to study the role of communication in preventing and responding to medical injuries.

The company partners in an AHRQ planning grant for patient-safety and medical-liability reform.



\$5 MILLION
MEMBER DIVIDEND



2016

The company increases MPL and HPL market share in all states despite soft market conditions, and brings its total hospital count to 31 with 100% account retention for the second year in a row. The company now insures more than 7,500 physicians, practices, and hospitals.

\$5 MILLION
MEMBER DIVIDEND

\$232,000,000
SURPLUS

2013

The company launches Alterna to provide alternative financing options to meet the evolving needs of physicians, clinics, and hospitals. The company also unbundles its risk-management/TPA claims administration functions and launches Experix to serve a national audience. Physicians Insurance branding is updated.



\$5 MILLION
MEMBER DIVIDEND

\$212,000,000
SURPLUS

2018

Physicians Insurance completes national expansion through MedChoice and obtains 99% subscriber retention.

\$5 MILLION
MEMBER DIVIDEND
(11th consecutive year)

\$252,924,000
SURPLUS

2017

The company continues a growth pattern, writing more than \$95 million in gross written and assumed premiums, and insuring more than 8,000 physicians, practices, and hospitals/systems, including writing its first policies in Alaska. MedChoice RRG firmly establishes itself as a national risk-taking platform and signs Altor National as MGU. The company updates its purpose and values statements and builds a new strategic plan for 2018–2020.



\$5 MILLION
MEMBER DIVIDEND
(10th consecutive year)

\$250,158,164
SURPLUS



Thoughtful and deliberate, Mary-Lou looks at our business in a very holistic manner, always keeping the insureds at the center of her analysis. She shows great respect and admiration for the healthcare community and its caregivers. Often referencing her mother, a physician, Mary-Lou works diligently to make sure that her customers' needs are met with the best products at the most reasonable rates. Remembering her roots, she will say, "We do it because it is the right thing to do"—and like all good leaders, she knows that it is the team that drives success."

GERRY LEWIS-JENKINS, COO, COPIC INSURANCE COMPANY



From her early years at Physicians Insurance, Mary-Lou stressed the vital importance of regulatory compliance. Today, the Washington Department of Insurance, in addressing compliance issues with other companies, has been known to cite Physicians Insurance as an example of how to do things the right way. Mary-Lou launched efforts to address the challenges created by the decline in private practice and the growth of large organizations preferring self-insurance—such as providing services to groups that chose self-insurance.

She also reached out to physicians in personal ways. One memorable example is her attendance at jury trials to support physicians facing the stress of defense.

Mary-Lou invites a diversity of ideas. It is safe and important for an employee to disagree with her because such disagreements lead to discussions that improve quality."



GARY MORSE, FORMER SENIOR VICE PRESIDENT AND GENERAL COUNSEL (RETIRED), PHYSICIANS INSURANCE



For 15 years at the helm of Physicians Insurance, and in the wake of the availability crisis of private-practice physicians in the late 1990s and early 2000s, Mary-Lou provided a strong and clear vision that allowed Physicians Insurance to remain at the forefront of the physician malpractice-insurance sector. She stood strong when the healthcare market felt the pressure applied by the implementation of the Patient Safety and Affordable Care Act. The company has grown significantly under her stewardship, building its surplus by more than 360%, in spite of a backdrop of flat-to-reducing premiums, while still managing to return significant dividends to policyholders. Mary-Lou has also overseen the succession planning in all the senior roles within the company, undoubtedly positioning the company for a prosperous future.

On a personal note, as a client Mary-Lou has always been transparent, considerate, and fair in all our business dealings. Her loyalty has been unquestionable. I wish her every success in the next chapter of her life, which I hope will not be too far away from the healthcare space."

IAN SAWYER, HEAD OF CASUALTY LONDON, SIRIUS RE, SIRIUS INTERNATIONAL, LONDON

Mary-Lou Misrahy: Personal Reflections from Colleagues & Staff



The following is a collection of anecdotes, memories, and personal reflections from some company leaders about the impact that Mary-Lou Misrahy, CEO of Physicians Insurance, has had on the business, its people, and our industry as a whole.



I've worked with numerous leaders in my career, and Mary-Lou is the strongest on many levels. There are several reasons I think this is true. The first is that she's focused on doing the right thing and doing what will best serve our members. She's super smart, has a keen strategic sense for business opportunities and challenges, and has the ability to see various ways to approach or address them.

The second is, she's equally focused on doing the right thing for our employees. It's possible that not all of our staff know this, but she's very attuned to how her decisions as an employer will impact employees and their families. So it's fair to say that our members and our employees are number one for Mary-Lou.

An example of her compassion and dedication to doing what's right occurred years ago, when an employee suffered a family tragedy. Rather than letting the employee drive home from work, Mary-Lou drove them home, and stayed until the employee's support network arrived. This commitment sets the tone for everyone, and it is part of our culture. It starts with Mary-Lou and flows to everyone who works here and everything we do.

Most strong leaders have good people skills, but Mary-Lou is very adept at establishing and maintaining strong relationships in our industry, both locally and nationally. She's well known, whether it's among our regulators, AM Best and other organizations critical to our success, or our partners and competitors. She makes connections and keeps them, which puts us in a good position as a company."



ALISON TALBOT, SVP, HUMAN RESOURCES AND ADMINISTRATION



One of the many enduring traits

Mary-Lou has is her strong, deep, and sincere relationships. Every encounter—be it a meeting, a lunch or dinner, a phone conversation, or a hallway chat—inevitably involves Mary-Lou opening the exchange with a question about the person's life: "What did Mary and Suzy (a staff member's daughters) dress up as for Halloween?" or "How are the wedding plans going?"

People reach out to Mary-Lou in ways that demonstrate that their relationship goes beyond just business. She has received texts from a reinsurer, whom she may see twice a year, with pictures of that person's daughter's wedding reception—during the actual wedding reception.

Mary-Lou's relationships, which she's built over the years, go beyond business and social pleasantries. More importantly, they're grounded in a sincere desire to make those around her feel they can depend on her, and that she is thinking of ways to help in their moments of need.

There are many instances of this. One occurred at a dinner with a peer CEO during an East Coast visit. The CEO, who was receiving cancer treatments, thanked Mary-Lou profusely for all her efforts to assist her as she battled cancer. It was apparent that Mary-Lou had gone beyond sending good wishes or supportive emails: she'd made efforts to help this person in her time of need by discussing available medical

resources, reaching out to see how treatments were progressing, etc. It was a moving dinner that impressed those present with how Mary-Lou, seemingly effortlessly, becomes a meaningful part of the lives of the people around her.

Her ability to connect is especially important because it's genuine, not superficial. It's one of the key reasons we've been successful as a company. People realize that when they do business with her, they're dealing with a sincere, credible person who represents a company that's in it for the long term, and not just a "What can you do for me now?" type. This strength is pretty unique today, when so much focus is on immediate gratification—often to the detriment of longer-term value. It'll be one of Mary-Lou's legacies to Physicians Insurance, to our future leaders, and to the industry as a whole. There's no faking that ability to connect and to keep those relationships nurtured. You've got to be wired that way—and lucky for all of us, she is."



JOHN DOMEIKA, JD, SVP, GENERAL
COUNSEL AND CORPORATE SECRETARY



Under Mary-Lou's leadership

the company has reached significant financial milestones, ensuring its ability to meet the needs of its growing membership well into the future. The company's assets grew to over half a billion dollars, our surplus nearly quadrupled to over \$250 million, our AM Best rating was upgraded to A-, and the company has consistently delivered dividends to policyholders.

That kind of success doesn't come without lots of hard work. And Mary Lou is one of the hardest-working, most dedicated people I've ever known. She is always one of the very first people in the office in the morning (even after returning to town after midnight from a business trip), the last to leave in the evening (sometimes on her way to a board meeting or work-related dinner), and quickest to respond to after-hours or weekend emails (often within moments of mounting or dismounting her horse). My office is next door to Mary Lou's, and I get a small thrill anytime I manage to arrive before her—which isn't very often!

Hard work is just one aspect of the way Mary Lou has led by example. She is also the consummate professional, is compassionate, does the right thing versus the easy thing, and rolls up her sleeves and doesn't hesitate to get down into the details when necessary.

But equally importantly, and perhaps not known by many, is the impact Mary-Lou has had on the people in our industry and their families. Mary-Lou has the innate ability to connect on a personal level with people, and that is especially admirable in a fast-paced, highly competitive, and challenging industry like ours. Her relationships with our business partners and professional colleagues extend far further than just transactional dealings; she strives to connect more deeply and truly make an impact on their lives and the lives of their families. What a huge difference that makes!"



KRISTIN KENNY, SVP, FINANCE



I've known Mary-Lou for more

than 30 years. We both worked at Pacific Compensation Insurance in San Bruno, California, before we joined Physicians Insurance. She is a woman of her word who does the right thing and doesn't play games. She is extremely driven, and sometimes others and I have been in awe of how rarely she takes vacation. (Some folks wished she would take more time off, because it would make them feel better about taking time off themselves.)

She has a deep sense of integrity, and along with being a strong leader, she always takes the time to ask about our personal lives. She has a great sense of humor too. She used to joke with me that she was glad my daughters had attended private colleges, so that I'd need to stay employed at PI! She also kept a voodoo doll on her desk, and whenever one of her not-so-favorite people from outside the company was scheduled to come in for a meeting, she'd stick a pin in the doll before they arrived, hoping it might make him or her not show up.

In her commitment to doing the right thing, Mary-Lou is unwavering. I recall a claim involving a physician with a drug problem who had severely injured a patient. While some would've been glad to settle the claim and be done with it, Mary-Lou investigated how the drug problem had gone unnoticed by the practice where the physician had previously worked. After she found out that they'd known about it all along but hadn't disclosed it, she convinced

the Physicians Insurance board to sue the prior practice for losses. This was highly unusual for a mutual company owned and directed by physicians, but it demonstrated Mary-Lou's tenacity—and we won that case.

That kind of integrity in business has been crucial for our company. Shortly after Mary-Lou joined Physicians Insurance, state regulators told her they were close to putting the company under supervision. She was blind-sided by the news. But rather than complain that this wasn't what she'd signed up for and then abandon ship, she rolled up her sleeves, asked them how we could get out of this mess, then set to work with staff. She revamped our processes for filings, dug into the nitty-gritty to make amends with regulators, and turned around the company and how we're viewed, both by regulators and the industry as a whole. Had she not taken that can-do approach, it would have been the end of Physicians Insurance, rather than the beginning of the strong relationships and new credibility that we've enjoyed ever since."



LESLIE MALLONEE, SVP, IT



Among her many attributes,

Mary-Lou's love of laughter can be overlooked by some. She has a smile that reaches her eyes and a wickedly fun sense of humor.

On one occasion, however, the tables were turned when she became the recipient of some collegial fun. When the elevators in our building weren't working so reliably one day, we had an employee who was nervous to get in and go downstairs. Many of the rest of us didn't want to go down in the crowded elevator either, but Mary-Lou, with a helpful heart, agreed to ride with the nervous employee.

After they got in, the doors closed shut... and the elevator didn't move.

Of course, I took the opportunity to yell through the sealed doors that I was sure there was plenty of oxygen in the elevator car for a few minutes, as long as everyone took only small sips of air. Those of us still in the lobby heard an exasperated, “What? Is he serious? Oh my God!”—followed by Mary-Lou’s response to me, which can’t be put into print. I wasn’t sure my keycard would still function when I got to work the next day.

All joking aside, it’s Mary-Lou’s sense of humor that keeps her even-keeled during stressful times, her ability to laugh at herself that keeps her humble, and her joyfulness that lets her celebrate when the time is right. It’s this internal light that has made working with her a true privilege.”



DAVID KINARD, SVP, BUSINESS DEVELOPMENT

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Having worked closely with

Mary-Lou as her executive assistant for 13 years, I have a unique perspective on her. I’m amazed by her drive. She has more energy than anyone I’ve ever known, and is very dedicated to her work. No one works harder than she does—and that makes us all want to work harder too. And despite the long hours she works, she still finds energy at the end of the day to ride her horse!

I also appreciate Mary-Lou’s compassion and caring. She always has time for people, and makes everyone feel welcome. She’s deeply concerned about employees’ welfare, and is truly interested in peoples’ lives, families, and kids. Mary-Lou has been a role model and mentor to my daughter, now 32; while my daughter was in college, whenever she came home, she would always schedule a coffee with Mary-Lou.

Along with staying active in her personal life, Mary-Lou always takes part in company activities. She never misses an opportunity to roll up her sleeves in the United Way Day of Caring, to dish up ice cream at company celebrations, or to attend baby showers or other milestone celebrations.”



JULIE WALKER, EXECUTIVE ASSISTANT TO THE CEO, PHYSICIANS INSURANCE



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