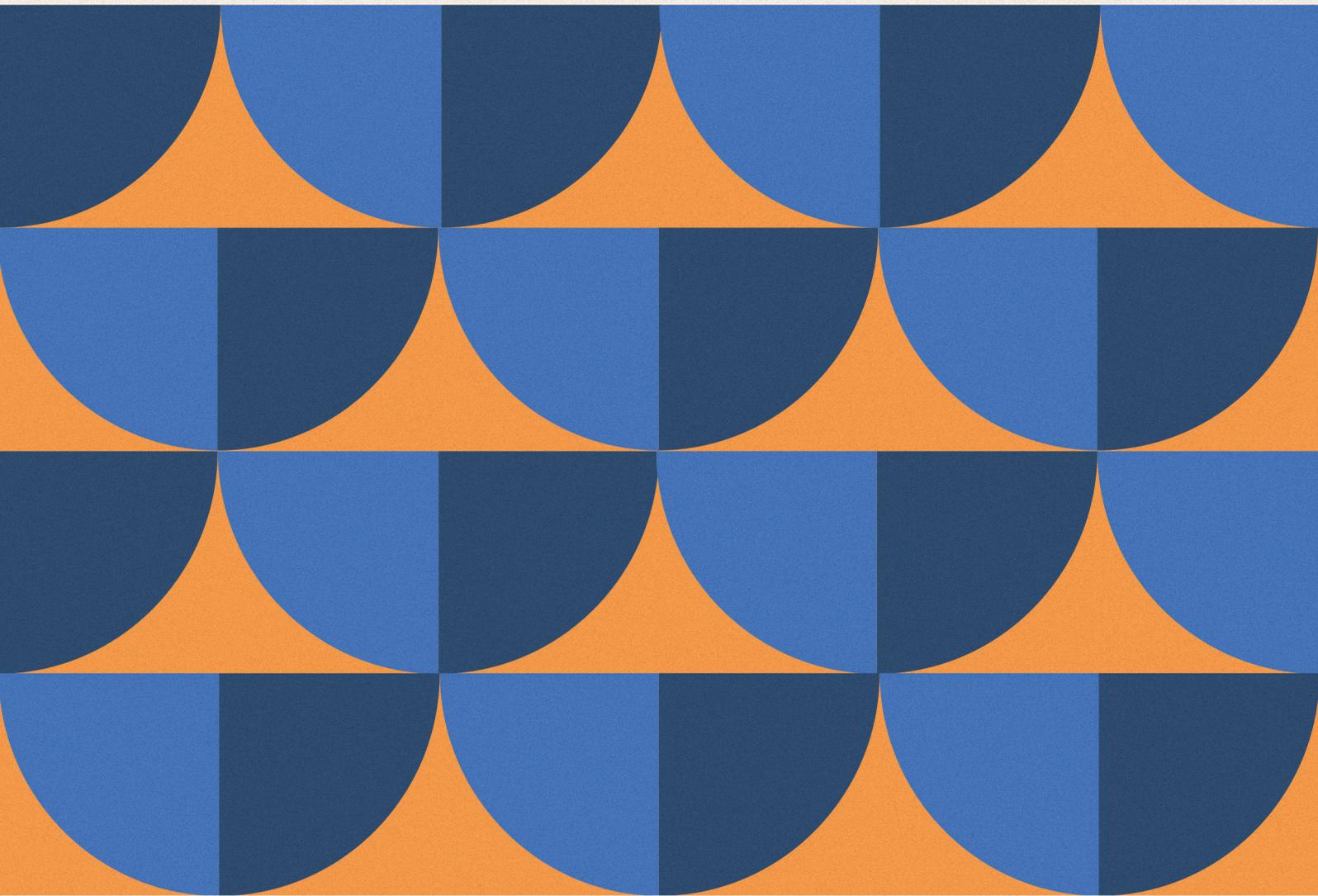


# Moving Forward

2023 Annual Report



# Who We Are

Michigan Retailers Association (MRA) serves as the voice of retail in Michigan, and is proud to be part of vibrant communities across the state. At the heart of Michigan's cities, towns, and villages lies the retail sector, acting as a vital anchor, offering jobs, opportunities, and a sense of community.

According to data compiled by PwC and the National Retail Federation, 27% of jobs in Michigan are supported by the retail industry.

Being the nation's largest state retail association, MRA is committed to supporting over 5,000 member businesses and their 15,000 stores and websites statewide. Through collaborative efforts, MRA strives to foster an environment conducive to success for our members and retail at large.

Membership with Michigan Retailers offers a wide variety of services, including legislative advocacy, cutting-edge credit card processing, business and health insurances, discount programs, and college scholarships. Moreover, Michigan Retailers extends its support beyond state borders through a growing network of credit card processing referral partners, serving businesses across all 50 states and the District of Columbia.

MRA's affiliated corporate entities include Michigan Retailers Services, Inc.; Retailers Insurance Company; Michigan Retailers Foundation; Michigan Retailers Association Political Action Committee, and the endorsed Michigan Grocers Fund.





## 2023 In Review

In 2023, the retail industry faced its own set of challenges. Despite moving past the COVID-19 pandemic, inflation persisted, and the struggle to bolster workforce numbers continued. MRA also protected retailers from a number of harmful proposed policy changes in the Michigan legislature, and Retailers Insurance Company increased premium and had a successful loss ratio.

Our Retail Index provided insight into the evolving economic landscape, highlighting fluctuations in sales, product availability, and retailers' perceptions of the economy.

Despite the fluctuations, Michigan's retailers remained on a positive trajectory. Michigan Retailers Association and Retailers Insurance Company (RIC) remained steadfast in supporting members through the twists and turns of 2023.

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## Leadership Message

Michigan Retailers Association is here to assist our members in growing and sustaining their businesses. We work tirelessly to serve you. Looking back on what we achieved in 2023 and anticipating what lies ahead in 2024, we're thrilled to present our Annual Report. This report highlights our accomplishments across different areas, from advocating for our members, to managing credit card processing, and supplying your workers' compensation.

Our report for 2023 is connected to important celebrations. We had our chance to salute numerous centennial retailers, commemorate the 10th year of Buy Nearby, and celebrate our own decades of growth as an association. In 2023, we were proud to recognize V & A Bootery as our 100th Centennial Retailer - number 100 in a long line of Michigan's historical businesses.

The challenges facing the retail industry this year have been significant, with a rollercoaster of inflation and overall costs trending upward, MRA has focused on finding solutions that help retailers thrive in challenging times.

In response to these challenges, we've concentrated on providing solutions that matter to you: helping to reduce your expenses on workers' compensation and securing the best possible rates for credit card processing.

We believe that these achievements directly benefit all our members, enhancing your ability to share the success of your businesses with your communities and employees. Therefore, we're pleased to share this summary of accomplishments, focusing on the issues that matter most to you, our valued members. Thank you for your continued leadership, collaboration, and membership.

**WILLIAM J. HALLAN**  
*MRA President and Chief Executive Officer*



**Bill Golden**

Chair, MRA Board of Directors  
President, Golden Shoes, Traverse City



**Jean Sarasin**

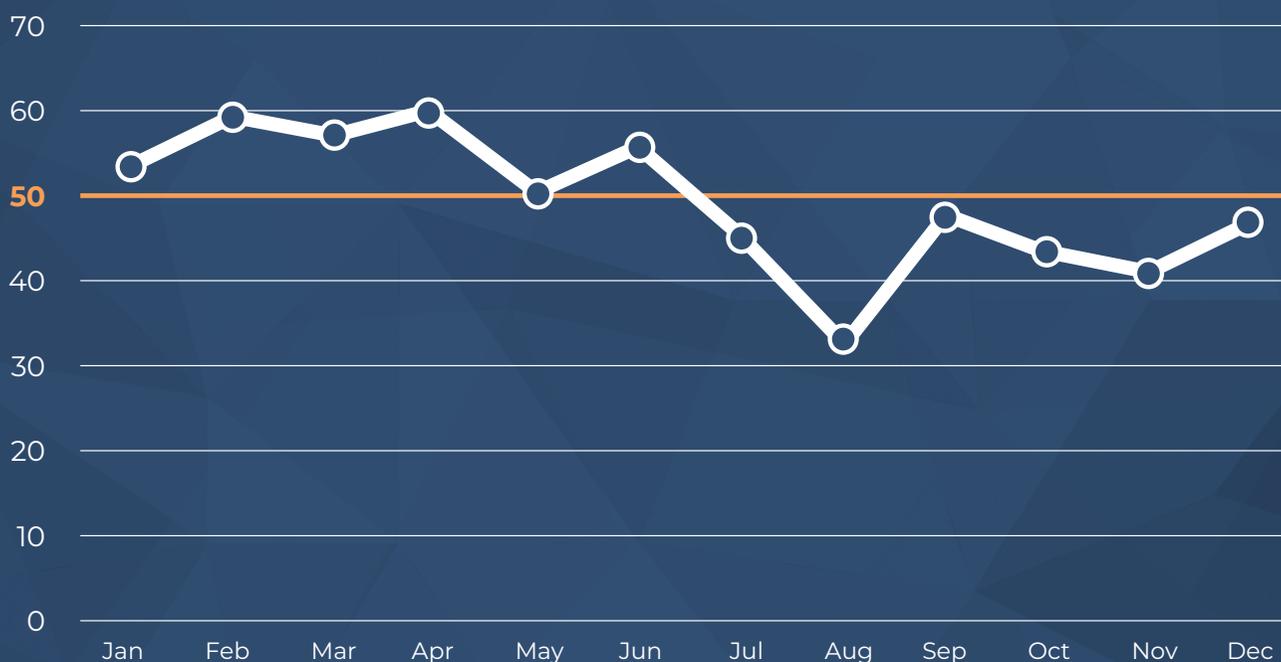
Chair, RIC Board of Directors  
Retired Executive Vice President and  
Chief Operating Officer, MRA and RIC



**William J. Hallan**

President and Chief Executive Officer,  
MRA and RIC

# MICHIGAN RETAIL INDEX SURVEY



The Michigan Retail Index, established in July 1994 by Michigan Retailers Association and the Federal Reserve Bank of Chicago, provides a monthly assessment of key retail activities in Michigan. Released on the fourth Wednesday of each month, the Index is based on a survey of MRA members, with assistance from the Federal Reserve in data collection and interpretation.

Tracking year-to-year changes in retail sales, inventory, prices, promotional efforts, and hiring, the Index offers insights into the health of Michigan's retail sector and the overall state economy. It also includes forecasts for these areas over the next three months.

The 100-point Index provides a snapshot of the state's overall retail industry. Index values above 50 generally indicate positive activity, the higher the number, the stronger the activity.

In 2023, the Index exhibited fluctuations throughout the year, indicating varying levels of retail activity, ranging from a low in August of only 32.4, to a high in April of 60.6, these statistics highlight the dynamic nature of Michigan's retail sector, reflecting periods of growth as well as decline. The Index serves as a crucial tool for policymakers, economists, and businesses to understand trends in retail activity and make informed decisions regarding economic policies and strategies.

The Retail Index found its way into Crain's Detroit Business, on the air at WJR and WWJ as well as on television with spotlights from CBS Detroit, WILX, and WLNS during 2023.



## Membership Update

2023 saw thousands of merchant interactions. Whether it was sending fresh rolls of receipt paper or helping move a transaction along, we are proud to have our Michigan-based customer service team available to help.

Our customer service survey results for 2023 were exceptional, and we achieved an overall satisfaction rating of 98.5%.

Gross sales totaled \$1,349,976,154 for fiscal year 2022-2023, representing a 5.43% decrease from the previous year, including sales volume processed and premiums billed. Merchant Processing volume came in at \$1,329,971,474 for the year as consumers and retailers coped with a complex economy dotted with roller coaster sales and record inflation and/or wavering consumer confidence.

### 2023 Milestones

- Awarded our 100th Michigan Centennial Retailer.
- Featured 55 members in the Michigan Retailer magazine.

# 98.5%

Satisfaction rating among members in 2023

# MONEY IN THE BAG

IF YOU WERE TO REDIRECT  
**JUST 10 PERCENT**  
OF YOUR OUT-OF-STATE  
ECOMMERCE PURCHASES  
TO LOCAL BUSINESS,

MICHIGAN WOULD SEE  
**THESE BENEFITS**

**DID YOU KNOW?** MICHIGANDERS SPENT AN ESTIMATED **\$33.8 BILLION** IN OUT-OF-STATE ECOMMERCE LAST YEAR.

BUYING NEARBY IS MORE IMPORTANT NOW THAN EVER.

INCREASE EMPLOYMENT BY MORE THAN

# 17,000 NEW JOBS



INCREASE LABOR INCOME

# \$700 MILLION



INCREASE MICHIGAN ECONOMIC ACTIVITY

# \$1.3 BILLION



RETAIL INDUSTRIES THAT WOULD SEE THE LARGEST EMPLOYMENT GAINS



NON-STORE  
**5,368 NEW JOBS**



GENERAL MERCHANDISE  
**1,421 NEW JOBS**



CLOTHING  
**1,139 NEW JOBS**



ELECTRONICS  
**749 NEW JOBS**

HOW THE STATS COMPARE TO LAST YEAR

BUY NEARBY. BE THE CHANGE.



17,279

16,423

NEW JOBS

\$700 MILLION

\$660 MILLION

LABOR INCOME

\$1.3 BILLION

\$1.2 BILLION

ECONOMIC ACTIVITY

\$2.4 BILLION

\$2.3 BILLION

GROSS ECONOMIC OUTPUT



# Advocacy Update

Some years success is marked by proactive policy changes and other years it's in playing effective defense. The past year was marked primarily by the change in legislative demographics from a Republican-controlled legislature under a democratic governor to a democratic trifecta. While some laws MRA supported were overturned, the Association was largely successful in protecting the industry from major, harmful policy changes and even managed to get federal pharmacy flexibilities codified into state law.

2023 was focused mostly on protecting existing laws MRA had previously lobbied for and preventing new harmful policies from being adopted. On the protective front, MRA was successful in preventing repeal of 2015 and 2016 laws giving retailers certainty on both employment policies and packaging laws that ensure only the state has authority to regulate those matters. Repeal of the laws would have opened up these policies to the whims of Michigan's 1,800 local governments and created a patchwork of confusing local rules to follow, as we see in states like California and Massachusetts.

MRA was also successful in protecting retailers from a number of harmful proposed policy changes including:

- A state-run paid family leave mandate for all employees funded by payroll taxes
- Complicated data privacy regulations requiring retailers to get customers to opt-in instead of opting out
- A proposal to make nearly all independent contractors direct employees
- Attempts to require strict two-week scheduling with very limited flexibility to make changes without time and a half pay
- Efforts to expand the state's bottle deposit law

The legislature did repeal a 2018 law preventing rules stricter than federal standards unless a compelling reason existed. It also repealed a 2012 law that made Michigan a "Right to Work" state, making Michigan the first state to repeal such a law in 58 years. Just before lawmakers adjourned (early) for the year, they passed an ambitious clean energy standard that would require the use of 100% clean energy sources by 2040. The "MI Clean Energy Future Plan" phases out coal-fired electricity generating plants by 2030 and requires utilities to make progress toward the elimination of greenhouse gas emissions from power generation by 2035.

On the more positive, proactive front, Gov. Whitmer signed SB 219 into law in July to codify certain federal vaccine and test and treat provisions allowed during COVID-19. Public Act 97 of 2023 ensures pharmacies can continue offering the convenient

## 2023 Milestones

### Legislative Focus

- Reviewed 2,381 bills and resolutions in 2023
- Tracked 255 Bills (36 signed, 0 vetoed, 1 resolution adopted)
- Codified the Federal Public Readiness and Emergency Preparedness Act (PREP Act)

### Advocacy Focus

- 100 committee meetings on retail legislation
- 103 meetings with legislators

services Michigan residents became used to enjoying at their local pharmacy. This continues MRA's efforts to allow pharmacies to fill the provider shortage gap and offer additional, value-add services to patients.

While we had hoped to tackle some improvements to the ever-frustrating Bottle Deposit Law, changes in the legislative makeup and bills introduced to expand the law caused us to focus instead on educating new legislators. For that reason, we decided to pause on introducing competing legislation. The fear with asking for changes that would benefit retailers is the risk of being forced to trade off on changes the industry cannot support. Thankfully, the expansion effort is unlikely to see movement as any changes to the law require a three-quarters super majority vote since it was originally approved by voters as an initiative in 1976.

In the 2024 legislative year, there are several policies that have stalled out that we'll continue watching closely. This includes

monitoring all of the items we played defense on in 2023 as they continue to remain active through 2024, as well as consumer protection expansion to all licensed entities that are currently exempt, potential expansive changes to workers' compensation, a proposed retail tobacco license, and a Michigan Supreme Court decision on paid sick leave and minimum wage laws that could revert back to original 2018 ballot language and impact employers of all sizes. The Association will also continue to look for opportunities to further strengthen laws curbing organized retail crime and allow retailers to provide additional services like EV-charging stations, enhanced pharmacy benefits, and more.





Michigan Retailers'  
Buy Nearby Guy

## Buy Nearby Update

MRA's Buy Nearby campaign celebrated its 10th Anniversary in 2023 - and held a birthday party for our beloved mascot Buy Nearby Guy.

The Buy Nearby program was heavily promoted by both MRA's marketing and communications and government affairs and resulted in media coverage across Michigan. This included multiple interviews with WJR, WWJ, and WILX.

The 2023 community grant was underwritten by Great Lakes, Michigan Jobs and a \$5,000 grant was awarded to Mackinaw City. The grant was used to match gift card purchases for businesses in downtown Mackinaw City. In a challenging winter with little snow or cold, this made a difference.

We closed the year with a Cold Box Films production during the holiday season to promote shopping in Michigan's downtowns. The advertisement ran across MRA and Buy Nearby's social media platforms.

Retailers Insurance Company was the primary sponsor of the Buy Nearby Program, and we're grateful for its donation, as well as the contributions from all of our members and individuals who support our shop-local message (see list of contributors on page 17).

### 2023 Milestones

- Celebrated Buy Nearby Guy's 10th birthday with all things blue: cake, ice cream and blue soda pop on blue plates and in blue cups were part of his big day.
- Distributed 297 packets to members and non-members to utilize during our annual Buy Nearby Weekend held in October.

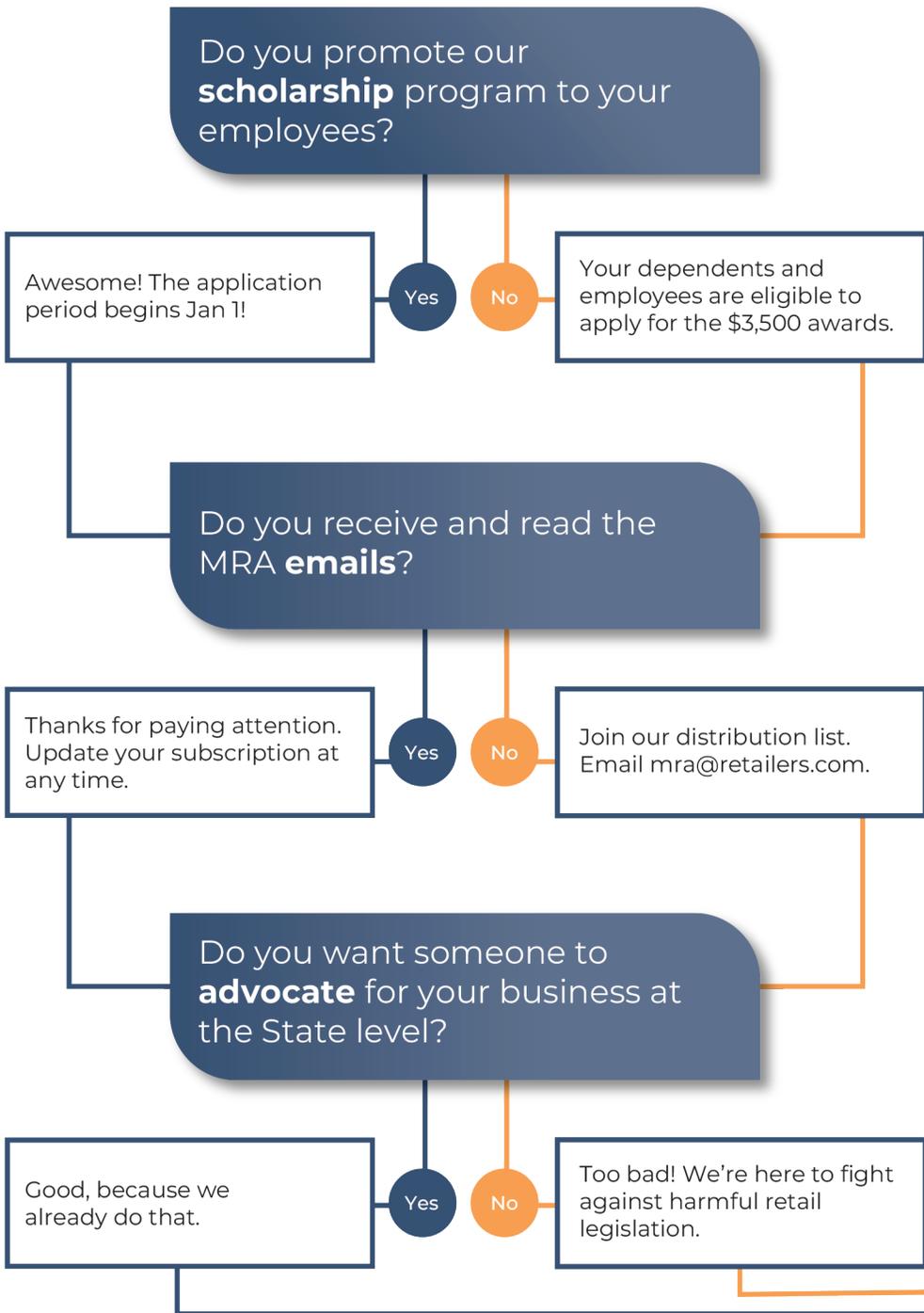


To contribute to Buy Nearby, visit us online at [shop.retailers.com/product-category/buy-nearby](https://shop.retailers.com/product-category/buy-nearby)



# Are You Getting **the Most** Out of Your

Follow the flowchart to find out!



Free Benefits



Discounted

# Membership?



mail materials?

No

Keep us in mind if you start to!

... that could  
A membership?

No

Let us know if you find one. We're always here to help!

Do you offer **health insurance** to your employees?

Yes

Sweet! We offer health, dental, vision, and life and disability insurance for small and large groups.

No

We still might be able to help. Email MRA's **Ally Nemetz**, at [anemetz@retailers.com](mailto:anemetz@retailers.com)

Do you accept **credit cards**? If so, have you looked into **surcharging**?

Yes

You could start **saving up to 75%** with our Empower Surcharge Program. Visit [Retailers.com](http://Retailers.com) for more info.

No

That's fine. Come to us, if you change your mind!



To explore these benefits and more, visit **Retailers.com**

**Miss Out!**  
compensation program

**ailers**  
ICE COMPANY  
ENSATION SPECIALISTS

Benefits

Full Advantage Benefits



# Retailers Insurance Company

RIC had a strong 2023, with written premium, policy count, investments, and surplus all increasing.

Total new premium for the year reached \$2.6 million and written premium rose 11.7% to \$14.4 million. Workers' compensation premium, at \$14 million, continued to make up the bulk of RIC's portfolio.

RIC achieved a combined ratio of 98.5, meaning that for every \$1 earned, 98.5 cents went to pay claims and operate the company. Surplus grew to \$12.5 million, a 5.2% increase. Net admitted assets rose 5.5% to \$29.8 million.

## Rating

Demotech, Inc.'s Financial Stability Ratings® (FSRs) are a leading indicator of the financial stability of property and casualty insurers and title underwriters. The nationally recognized statistical rating organization evaluated RIC's finances and for the seventh straight year awarded RIC an "A Prime, Unsurpassed" rating. RIC has been awarded "A" or better ratings every year since our founding in 2006. Retailers Insurance Company sustained this level due to its "unsurpassed financial stability related to maintaining positive surplus as regards policyholders, liquidity of invested assets, an acceptable level of financial leverage, reasonable loss and loss adjustment expense reserves and realistic pricing," according to Demotech, Inc.

## Growth

Retailers Insurance Company was granted a certificate of authority to write workers' compensation policies in Indiana in June 2022 and a comprehensive overhaul of the Agent QB system was undertaken and completed in 2023. Policy writing commenced in the first quarter of 2024.

## Software/technology

Throughout 2023, RIC continued to make improvements to AgentQB, the online policy management system independent agents use to submit workers' compensation business. Changes to the system are ongoing in order to improve efficiencies and security for our independent agents. This year, AgentQB was enhanced to allow agency commissions to be paid via ACH, along with a heavy focus on preparing the system for our expansion into the state of Indiana.

The Company's group dental insurance program, which is administered by Delta Dental, offers two plans, each of which saw a modest 2.9% rate increase for 2023.

## 2023 Milestones

- Launched and expanded into Indiana.
- Maintained the “A-Unsurpassed Rating” from Demotech.
- Developed and distributed the Agent Retailer e-newsletter.



Regardless of the severity of a general economic downturn or deterioration in the insurance cycle, insurers earning a Financial Stability Rating® of A' (A Prime) possess Unsurpassed financial stability related to maintaining surplus as regards policyholders at an acceptable level.

Regardless of the severity of a general economic downturn or deterioration in the insurance cycle, at least ninety-nine percent of all the insurers countrywide receiving a Financial Stability Rating® of A' (A Prime) are expected to have positive surplus as regards policyholders as of eighteen months from the initial date of rating assignment.





# Member Giving

Twelve scholarships totaling \$42,000 were awarded to hardworking and well-deserving students in 2023.

The Michigan Retailers Association scholarship program, funded by the Michigan Retailers Foundation, has awarded 625 single-year college and professional training scholarships totaling \$699,250 since its inception in 1999.

A total of 157 applications were submitted for consideration by International Scholarship and Tuition Services, Inc., a third-party organization that selects the winners. Winners were notified in mid-May. Each year, the scholarship application period runs from January 1 to April 1.

## Establish an Award

MRA members can establish a living legacy through contributions to the Foundation, a 501(c)3 nonprofit organization. Contributors who donate at least \$30,000 over their lifetime will have a platinum legacy scholarship established in their name or in honor of a parent, company, or other designee.



For a complete list of individual contributors, visit our website at [Retailers.com/member-benefits/scholarship-program](https://Retailers.com/member-benefits/scholarship-program).

## 2023 Milestones

- A total of 625 scholarships have been awarded in the Michigan Retailers Foundation's lifetime.
- Granted a total of \$699,250 to students in Michigan through the Michigan Retailers Foundation over its lifespan.
- Twelve individuals received \$3,500 scholarships last year.

## Thank you to our generous 2023 contributors!

### Buy Nearby

Anthony G Michael	Gemmen's Inc.	Marshall Music Company Inc.	The Peacock Room
Ball Park Hardware Inc.	Harrison Lumber Co.	Mercuryhead Gallery	Tino's Bar & Pizza Inc.
Bell Tourist Ent Inc. dba Das Gift Haus	Heydlauff's Appliance	Michigan Barn Wood & Salvage LLC	Warsawsky Insurance
Bernard Jewelers	Hi-Lite Super Market	Mieras Family Shoes Inc.	Winglemire Furniture Inc.
Borr's Bootery Inc.	Honor Hardware & Building Supply	Nichols Ski & Sport Inc.	Woolybuggers
Bridge Street Baby LLC	Hush Intimate Apparel LLC	Nuechterlein's Jewelry of Saginaw LLC	
Canney's Water Conditioning Inc.	Integrity Printing	Nystrom Harris PLLC	
Conklin Benham PC	J & M Holdings Inc.	Orchard Market	
Connors Inc.	Knutson Recreational Sales Inc.	Packaging Corp of America	
Currie's M-37 Furniture	Linde Furniture	R & R Employment Group LLC	
Danny's Fine Foods	Linn & Owen Jewelers	Ravenna Lumber Co.	
DeVries Jewelry Store Inc.	Little Forks Outfitters Inc.	Roll Models Inc.	
Farmington Shoe Repairs Found	M Mazzoni Jewelers LLC	Sideways	
Frontier Distributing Inc.	Mack-Alger Tire	South Lyon Cycle & Sports Inc.	
	Maloney Carpet Company	Susan's Hallmark of Clarkston	

### Michigan Retailers Foundation

Alma Heritage Dentistry	Gemmen's Inc.	Maloney Carpet Company	Raeann Rouse
Anthony G Michael	Bill Golden	Marshall Music Company Inc.	Jean Sarasin
Bell Tourist Ent Inc. dba Das Gift Haus	Green Magic Growers	Orin Mazzoni	Size Reduction Specialists/FBE Corp
Borr's Bootery Inc.	James P. Hallan	Joe McCurry	Susan's Hallmark of Clarkston
Bo Brines	Harrison Lumber Co.	Mercuryhead Gallery	Joe Swanson
Burke & Hogan	Heydlauff's Appliance	Michigan Barn Wood & Salvage LLC	Tino's Bar & Pizza Inc.
Canney's Water Conditioning Inc.	Hi-Lite Super Market	Mieras Family Shoes Inc.	Truck & Van Supplies
Conklin Benham PC	Honor Hardware & Building Supply	Nuechterlein's Jewelry of Saginaw LLC	Tom Ungrodt
Currie's M-37 Furniture	Rachel Hurst	Nystrom Harris PLLC	Village Market
DeVries Jewelry Store Inc.	Hush Intimate Apparel LLC	Packaging Corp of America	Winglemire Furniture Inc.
Kim Edsenga	Jeff Joyce	Rod Phillips	Wohlfeil Hardware & Tool Inc.
Farmington Shoe Repairs	Becky Beauchine Kulka	R & R Employment Group LLC	
David Ford	John Leppink	Ravenna Lumber Co.	
Found	Linde Furniture	Roll Models Inc.	
Andrew Gemmen	Little Forks Outfitters Inc.		
	M Mazzoni Jewelers LLC		

### MRA Advocacy Fund

Legends Detroit, Detroit  
Orin Jewelers, Inc., Northville

### MRA Political Action Committee

Becky Beauchine Kulka	Andrew Gemmen	Orin Mazzoni	Jean Sarasin
Bo Brines	Bill Golden	Joe McCurry	Larry Sherman
Tom Clement	James P. Hallan	Cheryl Medler	Chris Smith
Kurt Dettmer	William J. Hallan	Larry Meyer	Peter Sobelton
Amy Drumm	Rachel Hurst	Ally Nemetz	William Spreder
Kim Edsenga	Amy Jolley	Rod Phillips	Joseph Swanson
David Ford	Jeff Joyce	Joseph Rahilly	Tom Tuggle
	John Leppink	Raeann Rouse	Tom Ungrodt
	Dan Marshall	Burke Sage	

# MRA Financial Summary

## Michigan Retailers Association Subsidiary and Related Entities Combined Statements of Financial Information

Entities include MRA, MRS, MRA Foundation, MRA PAC, and RIC

June 30	2023	2022
<b>Assets</b>		
Current assets	\$9,060,685	\$10,210,867
Property & equipment (less depreciation)	\$1,929,114	\$1,962,509
Other assets	\$33,723,715	\$30,648,917
<b>Total Assets</b>	<b>\$44,713,514</b>	<b>\$42,822,293</b>
<b>Liabilities &amp; Net Assets</b>		
Total Liabilities	\$18,335,148	\$16,789,664
RIC Surplus	\$11,834,101	\$12,856,626
RIC common stock	\$100	\$100
Net assets – unrestricted	\$14,544,165	\$13,175,903
<b>Total Liabilities &amp; Net Assets</b>	<b>\$44,713,514</b>	<b>\$42,822,293</b>

# RIC Financial Summary

## Retailers Insurance Company Statutory Statement of Admitted Assets, Liabilities, and Capital and Policyholders' Surplus

December 31	2023	2022
<b>Admitted Assets</b>		
Cash and investments:		
Bonds, at amortized cost	\$18,001,157	\$18,307,177
Common stocks, at fair value	\$4,120,413	\$3,993,193
Cash, cash equivalents, and short term investments	\$2,375,039	\$1,221,011
<b>Total Cash and Investments</b>	<b>\$24,496,609</b>	<b>\$23,521,381</b>
Uncollected premiums	\$147,744	\$129,600
Deferred premiums	\$4,510,550	\$3,927,824
Accrued investment income	\$122,947	\$130,306
Amounts recoverable from reinsurers	\$9,563	\$524
Federal income taxes recoverable	\$62,855	\$134,651
Net deferred tax asset	\$450,384	\$405,967
Other assets	\$46,220	\$41,518
<b>Total Admitted Assets</b>	<b>\$29,846,872</b>	<b>\$28,291,771</b>
<b>Liabilities</b>		
Losses and loss adjustment expenses	\$10,254,040	\$9,956,301
Commissions payable	\$488,884	\$440,806
Unearned premiums	\$5,652,540	\$5,058,351
Advance premium	\$293,789	\$217,947
Ceded reinsurance premiums payable	\$159,628	\$187,710
Taxes, licenses and fees, excluding federal income taxes	\$237,809	\$241,547
Payable to affiliates	\$192,905	\$253,981
Other liabilities	\$113,057	\$100,927
<b>Total Liabilities</b>	<b>\$17,392,652</b>	<b>\$16,457,570</b>
<b>Capital and Policyholders' Surplus</b>		
Common stock	\$100	\$100
Surplus note	\$360,000	\$360,000
Unassigned surplus	\$12,094,120	\$11,474,101
<b>Total Capital and Policyholders' Surplus</b>	<b>\$12,454,220</b>	<b>\$11,834,201</b>
<b>Total Liabilities &amp; Capital and Policyholders' Surplus</b>	<b>\$29,846,872</b>	<b>\$28,291,771</b>

These financial highlights are derived from the audited financial statements. The audit was performed by Andrews Hooper Pavlik PLC. To obtain a copy of the audited financial statements, please contact: William J. Hallan, Retailers Insurance Company, 603 South Washington Avenue, Lansing, MI 48933.

# Boards of Directors

## Michigan Retailers Association



**Bill Golden**  
*Chair*

Golden Shoes  
Traverse City



**William J. Hallan**  
*President and CEO*

Michigan Retailers  
Association



**Bryan Neiman**  
*Vice Chair*

Neiman's Family  
Market  
St. Clair



**Peter R. Sobelton**  
*Treasurer*

Mondial Properties  
Birmingham



**Bo Brines**  
*Past Chair*

Little Forks Outfitters  
Midland



**Kim Edsenga**

Meijer  
Grand Rapids



**Becky Beauchine  
Kulka**

Becky Beauchine  
Kulka Diamonds  
and Fine Jewelry  
Okemos



**Dan Marshall**

Marshall Music  
Company  
Lansing



**Orin Mazzoni Jr.**

Orin Jewelers  
Northville



**Joseph McCurry**

Credit Card Group



**Raeann Rouse**

Bridge Street Baby  
Rockford



**Thomas Ungrodt**

TDU Consulting, LLC  
Ann Arbor



**Larry Meyer**

Board Member  
Emeritus



**D. Larry Sherman**

Board Member  
Emeritus

## Retailers Insurance Company



**Jean Sarasin**  
*Chair*  
Retired  
Michigan Retailers  
Association



**Jeff Joyce**  
*Past Chair*  
Mieras Family Shoes  
Grand Rapids



**David Ford**  
Ford Insurance  
Agency  
Traverse City



**Andrew Gemmen**  
Gemmen's Home  
and Hardware  
Hudsonville



**James P. Hallan**  
Retired  
Michigan Retailers  
Association



**Rod Phillips**  
Country Casuals  
Petoskey

**William J. Hallan**  
*President and CEO*  
(see MRA Board of  
Directors)

**Dan Marshall**  
(see MRA Board of  
Directors)

**Peter R. Sobelton**  
*Treasurer*  
(see MRA Board of  
Directors)

**Thomas Ungrodt**  
(see MRA Board of  
Directors)

## Michigan Retailers Services, Inc.



**Thomas P. Clement**  
MRA Vice President,  
Operations and General  
Counsel



**John Leppink**  
Leppink's Food  
Centers  
Belding



**Kendra Patterson**  
Michigan Barn Wood  
and Salvage  
Mason



**Joe Swanson**  
Big Springs  
Enterprises  
Naubinway

**William J. Hallan**  
*President and CEO*  
*Chair*  
(see MRA Board of  
Directors)

# Professional Management

## Executive Team

---

**William J. Hallan**  
President & Chief Executive Officer

**Thomas P. Clement**  
Vice President, Operations and  
General Counsel

**Amy Drumm**  
Senior Vice President,  
Government Affairs

**Tom Tuggle**  
Senior Vice President, Insurance  
Sales & Membership

**Kurt M. Dettmer**  
Senior Vice President, Insurance  
Sales & Business Development

**Cheryl Medler**  
Senior Vice President, Finance

**Andrea Bitely**  
Vice President, Communications  
and Marketing

**Laura Schilling, CAWC**  
Vice President, Underwriting

## Executive Support Staff

---

**Amy Jolley**  
Director, Human Resources and  
Executive Assistant

## Retailers Insurance Company

---

**Abraham Hartline**  
Corporate Accountant

**Jamie Gulley**  
Manager, Underwriting

**Justine Rodabaugh**  
Manager, Operations

## Sales

---

**Darcy Gates, CPP**  
Director, Sales

**Burke Sage, CPP**  
Manager, Business Development

**Chris Smith, CPP**  
Manager, Business Development,  
National Sales

**Miranda Piersol, CPP**  
Business Development  
Representative

**Lindsey Tuggle, CPP**  
Business Development  
Representative

**Emily Walters**  
Business Development  
Representative

**Harmony Clouse-Babcock**  
Administrative Assistant, Sales  
Department

## Customer Service

---

**Penny Sierakowski, CPP**  
Manager, Merchant Portfolio

**Tamara Baker**  
Senior Customer Service  
Representative

**Marian Chelize Aguilar**  
Senior Customer Service  
Representative and Product  
Specialist

## Administration & Operations

---

**Ally Nemetz**  
Director, Customer Service and  
Data Administration

**Dave Papp**  
Director, Information Technology

**Jodi Barber**  
Benefits Administrator

**Francine Bushrey**  
Accounting and Membership  
Assistant

**Nora Jones**  
Compliance and Operations Analyst

**Kate Fabi**  
Accounting Assistant and  
Bookkeeper

**Dora Serna**  
Receptionist

**Ge Xiong**  
Customer Data Representative

## Communications & Marketing

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**Rachel Schrauben**  
Digital Content Manager

**Josh Delany**  
Graphic Designer

**Ken Sierakowski**  
Printing Operations Coordinator

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