THE INSURANCE LIBRARY

TWENTY-FOURTH ANNUAL

INSURANCE PROFESSIONAL OF THE YEAR AWARD GALA

HONORING

RYAN TOWLE

SEPTEMBER 25, 2026

INTERCONTINENTAL BOSTON

RYAN TOWLE

Ryan Towle is President of Davis & Towle Insurance Group, a leading insurance agency based in Concord, New Hampshire, which was founded in 1954 by Ryan's grandfather Wendell Towle. The agency has grown under the leadership of Ryan's father Jeffrey Towle and Ryan. Over the past ten years, Ryan has been active in mergers and acquisitions, and today there are fourteen Davis & Towle affiliated agencies located across New Hampshire serving property and casualty insurance through twelve separately branded agencies rooted in their communities. Companywide, Davis & Towle now employs over 150 people.

For more than 25 years, Ryan has executed a growth strategy that has emphasized smart recruiting, internal opportunities for high performers, and hiring and developing new professionals from outside the industry. Ryan initiated an internship program at the agency, with many successful participants now working in the agency or elsewhere in the industry. Ryan also expanded and deepened insurance company relationships to include serving on local, regional, and national company councils and agent boards.

Under Ryan's leadership in 2011, Davis & Towle became a founding partner (along with three other peer agencies in New Hampshire) of Northern United Agency Alliance, which provides aggregation, products, and agency support to independent agencies across New England. Ryan has served as managing partner of the alliance since its inception.

Ryan, who holds the Certified Insurance Counselor designation, has been active in the Big I of New Hampshire, serving as Young Agents Committee Chair, Legislative Committee member, Chairman of the Board, and Chair of the Executive Search Committee.

A native of New Hampshire, Ryan still resides in his hometown of Henniker with his wife Beth and their three children. He is a graduate of New England College with a bachelor's degree in business administration and has served as a member of the college's President's Advisory Committee. Ryan has been active in many local youth sport leagues and town committees, and served as Treasurer of White Birch Center, a local nonprofit providing programming for both youth and seniors.

The Insurance Library is delighted to recognize Ryan's outstanding leadership and accomplishments in insurance and business, and his commitment and service to his community.

Congratulations, Ryan, from all of us gathered here today.

2026 INSURANCE PROFESSIONAL OF THE YEAR



RYAN TOWLE

PRESIDENT
DAVIS & TOWLE INSURANCE GROUP

IPYA

2026

THE INSURANCE LIBRARY

What We Are

The Insurance Library Association of Boston was founded in 1887, just a few blocks from its current location on State Street in Boston's Financial District. It is the country's first and only remaining independent library dedicated solely to the subject of insurance.

The Library has a unique collection of print and digital insurance-related materials, including historic insurance policies and forms, journals and other periodicals, monographs, legal treatises, government reports, financial and statistical information, including AM Best Reports dating to 1900, and an extensive collection of Sanborn maps. The Library also has insurance memorabilia and artifacts reflecting the history of insurance.

The Library is open to consumers wishing to do on-site research, and we provide consumers referred to the Library by the Massachusetts Division of Insurance with pro bono research services by an experienced research librarian.

More Than Just a Library

While we are proud of our 139-year role as an insurance reference and research resource, we are more than just a library. Since its founding, the Library has evolved into a premier provider of insurance education programs and as a hub for insurance-related engagement and networking events.

We provide an array of education programs–including webinars, seminars, licensing exam preparation, and custom in-house classes for insurers, agents and brokers, and others. The Library is an approved provider of producer (and in some states adjuster) continuing education classes in all six New England states.

We also provide engagement events, including today's signature event, a biennial scavenger hunt, the Nancy Z. Bender Award for customer or community service, and our popular Summer Intern Program, which offers a mix of education programs, networking opportunities, and special events for summer interns and early-career professionals working for member organizations. We regularly collaborate with other insurance or risk management groups for education and engagement events.

The Insurance Library

Based in Boston. National in Scope.

More Than Just a Library

OUR MISSION & VISION

Our Mission

Our mission is to provide members of the insurance, financial security, risk management, and legal communities, as well as the public, with high-quality educational programming, opportunities for engagement and networking, and unique research resources and services.

Our Vision

The Library's vision is to be recognized as the preeminent nonprofit provider of such educational programs and other services, build upon our unique position as a hub for networking and engagement, and continue to expand our reach nationally.



Broker's Box from the 1928 Lloyd's building in London
-Donated to the Library in 2014 by Wallace E. Sisson-

The Insurance Library is a 501(c)(3) nonprofit corporation and public charity. We do not receive any public funds. We rely solely upon membership dues, revenue from our paid educational programs and research services, sponsorships of our major events and programs, and, most significantly, the generosity of donors to our annual fund.

As always, please do not hesitate to let us know how we may best serve your needs. If you have never visited the Library, please plan to visit.

LIBRARY OFFICERS

Edward J. Donahue, Jr., President & Board Chair
Ann F. Lamson, 1st Vice President
Josiah P. Hatch, 2nd Vice President
Tara Aliotta, Treasurer
Nancy D. Adams, Counsel
Meredith K. Mangan, Immediate Past President
Michael A. Pezza Jr., Clerk & Board Secretary

LIBRARY BOARD OF TRUSTEES

Nancy D. Adams
Tara Aliotta
Charles J. Brophy, III
Amy L. DiPerna
Henry J. Dominioni
Edward J. Donahue, Jr.
Andrew Drayer
Leslie F. Emack, CPCU, ARM
Shaun P. T. Farley
Josiah P. Hatch, CPCU
Ann F. Lamson
Meredith K. Mangan, CPCU
George M. Murphy, CPCU
Gayle O'Connell
Michael B. Weinberg

Trustees Emeriti

John K. Golembeski
Josiah D. Hatch
Frederick N. Nowell, III
Stephen J. Paris

EXECUTIVE DIRECTOR

Michael A. Pezza Jr.

LIBRARY STAFF

Sarah Hart
Sr. Research Librarian and Education & Event Coordinator

Susan Garland
Accounting & Administrative Specialist

THE INSURANCE PROFESSIONAL OF THE YEAR AWARD



RICHARD B. SIMCHES, FORMER LIBRARY PRESIDENT, BOARD CHAIR, TRUSTEE, AND LONG-TIME SUPPORTER

The Insurance Library's Insurance Professional of the Year Award annually recognizes an insurance professional who demonstrates outstanding leadership and exemplifies qualities that foster commitment to, understanding of, and respect for the insurance industry.

Richard Simches, who with his wife Nancy co-founded Safety Insurance Company, served the Library for many years, including most significantly as its President and Board Chair. Dick believed that it was important to recognize outstanding individuals in the insurance industry and, to that end, he advanced the renewal of the tradition of an award such as that given by the Boston Board of Fire Underwriters starting in the 1950s and continuing through 1996.

The Insurance Professional of the Year Award was made possible by a provision of the Richard B. Simches Fund, which was established in 2001. The first award was made in 2002.

The recipient of the award is determined each year by a selection committee comprised of representatives of the Library and a cross-section of the insurance community. Among the criteria for the award are that the recipient has earned the respect and admiration of the insurance community and is recognized as honest, hardworking, and public-spirited. This year marks the twenty-fourth time the award has been given.

The Library is delighted to bestow the award this year on Ryan Towle in recognition of his outstanding leadership, accomplishments, passion for the insurance industry, and dedication to his community.

PAST INSURANCE PROFESSIONAL OF THE YEAR AWARD RECIPIENTS



William B. Hofmann (2002)



Daniel J. Johnston (2006)



John B. Conners (2003)



John K. Golembeski (2007)



David J. Lane (2004)



Ronald Mariano (2008)



Ralph Iannaco (2005)



Richard W. Brewer (2009)

PAST INSURANCE PROFESSIONAL OF THE YEAR AWARD RECIPIENTS



Michael J. Sabbagh (2010)



Francis A. Mancini (2014)



Sandra G. Parrillo (2011)



John A. Myers (2015)



Hope A. Aldrich (2012)



Charles J. Brophy (2016)



Francis X. Bellotti (2013)



Timothy F. Hegarty (2017)

PAST INSURANCE PROFESSIONAL OF THE YEAR AWARD RECIPIENTS



J. Bruce Cochrane (2018)



Daniel C. Bridge (2023)



Nancy Z. Bender (2019)



Royce M. Cross (2024)



K. Douglas Briggs (2021)



Michael Christian (2025)



Mary Boyd (2022)

DAVIS & TOWLE INSURANCE GROUP



Congratulations

Ryan Towle

President, Davis & Towle Insurance Group

Ryan's passion for our industry, unwavering integrity, and commitment to people have helped shape the success of Davis & Towle Insurance Group while advancing the independent agency system.

We congratulate Ryan on being named the **Insurance Library's 2026 Insurance Professional of the Year** and are grateful for the leadership he brings to our organization every day.

Everyone at Davis & Towle is proud to celebrate this well-deserved recognition alongside Ryan.



Local Agencies. Shared Values. Statewide Strength.

DavisTowle.com

NEXT GEN



Some of the 136 participants from the Library's 2026 Summer Program for member organization interns and early-career professionals, shown here at the Ice Cream Sundae Social sponsored by Quincy Mutual Group.

One of our priorities at the Library is to provide opportunities for students and early-career RMI, financial security, and legal professionals to take advantage of the Library's education programs, resources, and networking and engagement events as they begin and progress in their careers.

Thanks to the generous support of our **Event Patron and Arlington, Berkeley, and Clarendon sponsors** we are able to offer once again complimentary seats at a NextGen table for students or young professionals who otherwise might not be able to join us.

In addition, we thank last year's award recipient **Mike Christian and his wife Diane** for donating all seats from their sponsored table with the request that we seek to fill them with students or young professionals.

EVENT PATRON

Thank you to our Event Patron for its extraordinarily generous support, including sponsorship of the Davis & Towle logo cookies.

DAVIS & TOWLE
INSURANCE GROUP

ARLINGTON SPONSORS

Thank you to our Arlington Sponsors for their generous support, including sponsorship of the chocolate bar favors.

THE ANDOVER COMPANIES®

CONCORD GROUP INSURANCE

MINTZ

ARLINGTON SPONSORS







BERKELEY SPONSORS

Thank you to our Berkeley Sponsors for their generous support, including sponsorship of the coffee and tea service.

















CLARENDON SPONSORS

Thank you to our Clarendon Sponsors for their generous support, including sponsorship of the check-in, nametags, and coat check.

Gallagher

The Hanover Insurance Group®

mapfre Insurance®

NORTHERN UNITED AGENTS ALLIANCE

Patriot Growth Insurance Services LLC

Thank you to our Dartmouth and Exeter Sponsors for generously supporting today's gala.

DARTMOUTH SPONSORS

AM Best
Bender Hatch Insurance
Boston CPCU Society Chapter
Chubb
Co-operative Insurance Companies
FHLBank Boston
Gen Re
HUB International
Morrison Mahoney
Providence Mutual
USLI

EXETER SPONSORS

A.I.M. Mutual Insurance Companies
AIG
Automobile Insurers Bureau of Mass.
Central Insurance
Michael & Diane Christian
CNA
Foremost Insurance Company
InsurBanc
Life Insurance Assoc. of Massachusetts
MAIA
Melick & Porter
Merchants Insurance Group
Ohio Mutual Insurance Group
Patriot Insurance Company
Progressive
Selective Insurance

DONATIONS IN HONOR OF RYAN TOWLE

To donate to the Library in honor of Ryan Towle, please scan this QR code.

SILENT AUCTION

Thank you to the following donors of items for the Silent Auction

Nancy Adams
A.I.M. Mutual Insurance Cos.
The Andover Companies
Arbella Insurance
Atlantic Charter Insurance Co.
Amir Bagherzadeh
Nancy Bender
Bender Hatch Insurance
Boston Legacy FC
Arthur Bruinooge
Clark's Bears
Concord Group Insurance
Kathy Corey
Cross Insurance
Davis & Towle Insurance Group
Funspot
Sarah Hart
Hospitality Insurance Group
HUB International New England
InterContinental Boston
Let's Roam
Jean & Jim Lucey
Mallory Portraits
Mapfre Insurance
MMG Insurance
Morrison Mahoney
N&D | Union Mutual Ins. Group
Michael Pezza & Joanne Keating
Plymouth Rock Assurance
Quincy Mutual Group
Risman Insurance Agency
Safety Insurance
Torres, Scammon, Hincks & Day
Vermont Mutual Insurance Group

Silent Auction bidding ends at 12:45 p.m.

Scan this code for a list of auction items

After the conclusion of the award ceremony, please check the boards across from the nametag table to see if you are a successful bidder. The Library accepts payment by check, credit card, and Venmo. Thank you for your patience if there is a wait to pay for items.

LOOKING BACK AT THE 2025 IPYA GALA



2025

SCAN THIS CODE FOR MORE PHOTOS OF THE 2025 GALA







HONORING MIKE CHRISTIAN















IN MEMORIAM

Each year we pause to remember the insurance professionals who passed away since we last gathered here. Below are the names of some of those professionals who made a mark in the insurance community or had a special connection with the Library.

In addition, as we mark this year the 25th anniversary of the September 11 terror attacks, we recall the loss of hundreds of people working that day in the Twin Towers offices of Aon, Marsh, and MetLife.

William R. Berkley
Eric Cioppa
Patrick J. Haskell
Alan Kober
Thomas A. Lawson
John Leonard

Nancy Simches



This year we note with particular sadness the passing of Nancy Simches. Nancy and her late husband Dick Simches co-founded Safety Insurance Company and were among the Library's most dedicated supporters. Through their leadership and financial support they helped shape the Library into what it is today.

Nancy also left her mark in ways that went beyond financial generosity: among other things, she spent countless hours working alongside the librarians during the Library's remodeling in the 1990s, helping choose furniture and finish details. Her eye for quality and her insistence that things be done right are woven into the fabric of the Library.

CONNECT WITH THE LIBRARY



***Read* a snapshot of the Library.**

***Visit* our website www.insurancelibrary.org**

***Subscribe* to our newsletter**

***Follow* us on LinkedIn**
www.linkedin.com/company/the-insurance-library

UPCOMING LIBRARY EVENTS



“Tales From the Fraud Files”
Virtual Lunch & Learn
Barry Zalma, Claims Consultant and Expert Witness
November 17, 2026, Noon-1:00 p.m.
Online via Zoom

The Insurance Library Association of Boston
Annual Meeting of Members of the Corporation
November 18, 2026, 10:00 a.m.
156 State Street, Boston, Massachusetts

The Insurance Library / Boston CPCU Society Chapter
Holiday Open House
December 9, 2026, 4:30–6:30 p.m.
Rsvp by December 1, 2026, to events@insurancelibrary.org

Nominations Open for the
2027 Nancy Z. Bender Award
February 2027

2027 Annual Fund Drive Begins
February 2027

Nominations Open for the
2027 Insurance Professional of the Year Award
April 2027

Bi-ennial Insurance Library Scavenger Hunt
May 5, 2027 (Rain Date May 19)

6th Annual Summer Intern Program
June--July 2027

2027 Insurance Professional of the Year Award Gala
Fall 2027

UPCOMING WEBINARS

Certificates of Insurance and Additional Insureds: Expectations & Misconceptions

Cathy Trischan
October 8, 2026, 1:00–3:00 p.m.

This webinar is sponsored by The Andover Companies, Cross Insurance, HUB International, Safety Insurance & Vermont Mutual Insurance Group

Emerging Trends in Personal Auto and Homeowners Insurance

Kym Martell
November 19, 2026, 1:00–3:00 p.m.

This webinar is sponsored by The Andover Companies, Cross Insurance, Safety Insurance & Vermont Mutual Insurance Group

Builders Risk: A Blueprint for Coverage

Cathy Trischan
December 3, 2026, 1:00–3:00 p.m.

This webinar is sponsored by The Andover Companies, Cross Insurance, Safety Insurance & Vermont Mutual Insurance Group

These webinars are approved for two producer CE credits in all six New England States, two Rhode Island adjuster CE credits, and two New Hampshire mult-line adjuster CE credits.

To register for a webinar, please visit our website or scan the code below.

UPCOMING COLLABORATIONS

Massachusetts RIMS Annual Educational Conference Presented in Collaboration with The Insurance Library

Full-day, in-person seminars
March 18, 2027
Boston

MENU

Cacio e Pepe Ravioli

~~~

Glazed Lemon Honey Chicken Breast, Fig and Onion Marmalade, Almond Haricot Vert, Olive Oil Mashed Potatoes, Honey Tarragon Lemon Jus

~~~

Coffee & Tea

Wine by the glass is available for purchase at the bars.

If you did not pre-order wine and now wish to purchase bottles of house red, white, or rosé for your table, please give your request and credit card to a member of the wait staff.

Please alert the wait staff if you have a food allergy or have requested a vegetarian meal, even if you previously communicated that to us.

The **Davis & Towle** logo sugar cookies from Shrewsbury-based **Wicked Good Cookies** contain no peanuts, tree nuts, or nut products, but are produced in a facility that bakes products that contain peanuts, tree nuts, or nut products.

The **Arlington Sponsors** chocolate bar from **Tony's Chocolonely** may contain gluten and nuts. Tony's is dedicated to helping cocoa farmers achieve sustainability and a living income, and to ending all forms of exploitation in the cocoa industry, including child labor and forced labor.

HONORED GUESTS

DONALD BALDINI
Board Member & Treasurer, Massachusetts & Rhode Island Insurance Federation

SUSAN COOK
President, Boston CPCU Society Chapter

DENISE DeLEO
President-Elect, Massachusetts Association of Insurance Women

EDWARD DONAHUE, JR.
President & CEO, Life Insurance Association of Massachusetts

RICHARD GREEN
Chair, Massachusetts Association of Insurance Agents

CASSANDRA HEDSTROM
President, The New England 1752 Club

SARAH SCHNETTLER
Sr. Vice President - Member Experience, National Association of Mutual Insurance Companies

MICHAEL VENDETTI
Board Member, Massachusetts Risk & Insurance Management Society

IPYA

2026

WELCOME

MICHAEL PEZZA JR.
Executive Director, The Insurance Library

HOST

NANCY ADAMS
Member, Mintz Levin
Trustee and Counsel, The Insurance Library

MOMENT OF REFLECTION

MEREDITH MANGAN

Senior Counsel, Wholesale Solutions, AXA XL
Trustee and Immediate Past President, The Insurance Library

SPEAKERS

MATTHEW McHATTEN
President & CEO, MMG Insurance

JEFFREY TOWLE
Chairman of the Board, Davis & Towle Insurance Group

AWARD PRESENTATION

MICHAEL PEZZA JR.

REMARKS BY AWARD RECIPIENT

RYAN TOWLE

CONCLUDING REMARKS

NANCY ADAMS