



# *Press Release*

FOR IMMEDIATE RELEASE

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## **RUSSELL INSURANCE GROUP INTRODUCES MANAGEMENT TEAM**

GETTYSBURG, PA, October 7, 2019 --- Russell Insurance Group, Inc., the insurance agency subsidiary of ACNB Corporation, announced its new management team including President & CEO Mark A. Westcott, Vice President & General Manager Daniel J. Coughlin, Employee Benefits Manager Elisa M. Graf, Accounting Manager Brenda L. Musselman, Personal Lines Manager Sharon H. Shaffer, and Commercial Lines Manager Lori S. Sullivan.

According to James P. Helt, ACNB Corporation President & CEO, “Founded in 1978 and acquired by ACNB Corporation in 2005, Russell Insurance Group has grown under the leadership of newly-retired President & CEO Frank C. Russell, Jr. through client referrals, specialized insurance programs, and agency and book purchase acquisitions. Mark Westcott, the new President & CEO, and his professional management team will continue Frank’s legacy and be instrumental in furthering the mission and long-term goals of Russell Insurance Group.”

Mr. Westcott joined Russell Insurance Group as President in March of 2019, and then was also designated Chief Executive Officer effective September 1, 2019. In his new role as President & CEO, he is responsible for the overall management and operations of the agency --- including commercial, personal and employee benefit insurance lines production, service, growth and profitability. Mr. Westcott has worked in the commercial insurance and risk management industry in the Los Angeles and Greater Philadelphia areas for 17 years. Prior to joining Russell Insurance Group, he served as commercial lines manager with USI Insurance Services in King of Prussia, PA, where he was responsible

for a \$50 million book of business and managed a team of ten account executives and representatives tasked with servicing and growing this book of business. Mr. Westcott served three years in the United States Army before attending The University of Southern California in Los Angeles and graduating with a Bachelor of Arts in Economics. He advanced his education and credentials by earning professional designations as a Chartered Property Casualty Underwriter (CPCU), Associate in Risk Management (ARM), and Associate in Insurance Services (AIS). Mr. Westcott and his wife, Lauren, reside in Frederick, MD, with their three children.

“The Russell Insurance Group management team brings more than 142 years of combined experience to our clients, and we are passionate about delivering exceptional service. I am excited and honored to work with these industry experts and look forward to what the future holds for our agency,” said Mr. Westcott, Russell Insurance Group President & CEO.

Mr. Coughlin joined Russell Insurance Group as General Manager in 2001, and was subsequently named as Vice President of the agency. With more than 50 years of experience in the insurance industry, he manages the everyday operations and functions of the agency. Mr. Coughlin graduated from Georgetown University in Washington, D.C. and advanced his education and credentials by earning the professional designation as a Chartered Property Casualty Underwriter (CPCU). He and his wife, Patricia, are residents of Olney, MD, and have two adult sons.

Ms. Graf joined Russell Insurance Group in June of 2019 as Employee Benefits Manager with responsibility for the health, life and disability insurance lines of business. Her primary focus includes account management, client service, and new business development. Ms. Graf has seven years of insurance experience with three years specializing in surety bonding and four in employee benefits. She graduated with a Bachelor of Fine Arts in Art History from the School of the Art Institute of Chicago and a Masters in Historic Preservation from Georgia State University. Ms. Graf is a member of the National Association of Health Underwriters and is a board member for the Historic Medley District in Poolesville, MD.

Ms. Musselman joined Russell Insurance Group in 1993 as an accounting assistant. She was promoted to Accounting Manager in 1998 and is currently responsible for all aspects of the agency's finances. Ms. Musselman graduated from Western Maryland College, now McDaniel College, in Westminster, MD, with a Bachelor of Science in Business Administration and a minor in Accounting. She resides with her husband, Brian, and their two daughters in Mt. Airy, MD.

Ms. Shaffer joined Russell Insurance Group in 2001 as a personal lines agent and was promoted to Personal Lines Manager in 2003. She has worked in the insurance industry for more than 30 years. Ms. Shaffer currently manages a team of ten agents responsible for the retention and growth of a \$16 million book of business. She graduated from the State University of New York with a Bachelor of Arts in Economics. In the local community, she serves as a volunteer with Court Appointed Special Advocates for Children (CASA) of Harford County, MD. Ms. Shaffer and her husband, Scott, reside in Abingdon, MD. They have two adult children and one grandchild.

Ms. Sullivan joined Russell Insurance Group in 2013 as a customer service agent and was promoted to Commercial Lines Manager in 2015. She has more than 30 years of insurance industry experience with 28 years specializing in commercial property and casualty insurance. Ms. Sullivan is responsible for a \$29 million book of business and manages a team of 12 account representatives tasked with servicing and growing this book of business. She holds a Maryland property and casualty producer license, as well as is a Certified Insurance Service Representative (CISR) and Certified Insurance Counselor (CIC). Ms. Sullivan and her husband, Marty, live in Eldersburg, MD, and have three children.

Russell Insurance Group, Inc. is a full-service agency with licenses in 44 states. The agency offers a broad range of property, casualty, health, life and disability insurance to personal and commercial clients through office locations in Westminster, Germantown and Jarrettsville, MD.

ACNB Corporation, headquartered in Gettysburg, PA, is the financial holding company for the wholly-owned subsidiaries of ACNB Bank, Gettysburg, PA, and Russell Insurance Group, Inc., Westminster, MD. Originally founded in 1857, ACNB Bank serves its marketplace with banking and wealth management services, including trust and retail brokerage, via a network of 22 community

banking offices, located in the four southcentral Pennsylvania counties of Adams, Cumberland, Franklin and York, as well as loan offices in Lancaster and York, PA, and Hunt Valley, MD. As a division of ACNB Bank, NWSB Bank serves its marketplace via a network of seven community banking offices located in Carroll County, MD.

For more information about Russell Insurance Group and ACNB Corporation, visit [www.riginsurance.com](http://www.riginsurance.com) and [www.investor.acnb.com](http://www.investor.acnb.com), respectively.

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**Photo Caption:** The Russell Insurance Group, Inc. Management Team includes, from left to right, Elisa M. Graf, Employee Benefits Manager; Sharon H. Shaffer, Personal Lines Manager; Daniel J. Coughlin, Vice President & General Manager; Lori S. Sullivan, Commercial Lines Manager; Mark A. Westcott, President & CEO; and, Brenda L. Musselman, Accounting Manager.

PHOTO ENCLOSED

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