



William O. Leonard, Jr., ARM, AIM, AIS, Assistant Vice President, Insurance Operations

Bill Leonard entered the insurance industry in June, 1970, after graduation from Washington College in Chestertown, Maryland, with a BA in English Literature.

He began his career as a Casualty Underwriter Trainee with USF&G Insurance in the Baltimore, Maryland Branch Office. He advanced to the positions of Underwriter, Multiple Line Special Agent and Manager of the Agency and Development Department, before a transfer to the Richmond, Virginia Branch Office as Assistant General Manager in August, 1982. In January, 1985, Bill was assigned to the Phoenix, Arizona Branch Office, where he served USF&G as General Manager. His career with USF&G also included serving as an Assistant Secretary, in the Company's Home Office Field Operations Department. Bill then worked in the insurance agency business, in a sales capacity, for an independent insurance agency in Aberdeen, Maryland.

As a Field Representative for Pennsylvania Lumbermens Mutual Insurance Company between 1998 and 2007, Bill provided marketing, underwriting and loss control services for West Virginia agents and their Insureds. Before joining Farmers Mutual, Bill worked for Zurich North America, as an Underwriting Manager, in their Financial Enterprises Business Unit.

Effective January 1, 2010, Bill was promoted from Underwriting Manager to Assistant Vice President, Insurance Operations.

Bill's family includes wife, Ellie, daughter, Anne, who works in the Graduate Studies Department for Arcadia University in Glenside, Pennsylvania and son, John, who is employed by the law firm of DeCaro, Doran, Siciliano, Gallagher & DeBlasis, in Bowie, Maryland.