Flash!

www.ARCO-Members.com

The Periodic Newsletter for Members of the
ASSOCIATED REPORTING COMPANIES

OPEN YOUR GOLDEN GATE!

2007 ARCO ANNUAL MEETING

The annual ARCO Meeting is returning to SAN FRANCISCO for the first time in a dozen years. When we last met in The City By The Bay, we experienced the largest turnout of members ever recorded for an ARCO meeting, up to that time. We hope to see a similar turnout in 2007.

Meeting dates are: **APRIL 22 – 23, 2007**

John Henebry (Pacific Inspections Inc. – CA) has delivered a great meeting location and a social agenda that promises to be enjoyable for all.

The current meeting schedule and details are:

April 22, 2007 Activities
Bay Boat Tour, Brunch in Tiburon
- Welcome Reception

April 23, 2007 Activities
- Business Meeting
- Group Dinner

Where:
CROWNE PLAZA HOTEL – UNION SQUARE
480 Sutter Street
San Francisco CA 94108
Reservations Phone: 1-800-980-6429

❖ ❖ ❖ ❖

NOTICE!! New email address
arcomembers@comcast.net
for administration office

A FEW WORDS ABOUT THE
ARCO ANNUAL MEETINGS

ARCO has been conducting its Annual Convention of Members every year – without an exception – since 1967. During these years, the reporting industry has undergone many changes, both cosmetically as well as structurally. Among the more important has been the gravitation of client companies toward the independent regionally-based reporting companies. At the same time, clients expect more in terms of our abilities and territorial coverage. This has given rise to an unprecedented level of cooperation among ARCO members.

Each year, the ARCO Annual Meeting brings together many of the principals of some of the leading regional reporting companies. The sense of fraternity an cooperation has grown along with the opportunities to get to know each other and work with each other. The open forum opportunities for discussions of the general aspects of our business has seen increased member participation and we look for even greater openness in the future. Though we may each operate our own company in our own way, we have a mutual and collective interest in the health and the reputation of the reporting industry. By working in concert with one another to promote and enhance our industry's image and performance, we strengthen ourselves as individual companies.

In addition to the interesting exchanges in our business meetings, we have benefited from presentations by speakers and vendors. Presentations have come to us from Apex Sketching Software, MS/B Replacement Cost Service, Polaroid, AuSUM, EZ Survey, WebWriter and many others. Members are always encouraged to suggest prospective speakers and vendor presentations and these often find their way into our agendas.

Also – and certainly not least important – our Annual Meetings always include excellent opportunities for social activity and mingling. The 2007 Social Agenda includes the usual cocktail reception, a Boat Tour of the San Francisco Bay with a brunch scheduled in Tiburon, a Marin County community on the other side of the Golden Gate Bridge. The annual Group Dinner is also arranged, and the costs for these events is fully covered by your modest meeting registration fee. The Annual Meeting is also an excellent opportunity for new members or those who haven't previously attended, to come and meet other members. It's a friendly group!

Officers and Directors....

President

Terry Sluzewski
P.O. Box 570
Conifer, CO 80433-0570
Phone: 303-697-9210 Fax: 303-697-0611
Email: terry@eis95.com

Vice President

John Reggero
P.O. Box 681
Jeffersonville, NY 12748
Phone: 800-557-1147 Fax: 845-482-4772
Email: tis@tisinspects.com

Secretary/Treasurer

Brian McKendry
P.O.Box 33367
North Royalton, OH 44133
Phone: 440-877-0480 Fax: 440-877-0482
Email: brian@jmireports.com

Editor—ARCO Flash

Ken Taylor
Index Research Services, Inc.
2555 Flores Street, Ste. 100
San Mateo, CA 94403
Phone: 650-525-2800 Fax: 650-525-2807
Email: indexresearch@juno.com

Executive Director

Carolyn Ward
ARCO Administration Offices
7501 Sparrows Point Blvd.
Baltimore, MD 21219
Phone: 410-477-8879 Fax: 410-388-0846
Email: arcomembers@comcast.net

History and purpose of ARCO

The Associated Reporting Companies (ARCO) was founded in 1967. The first Officers of the Association were Coulby Gunther, President (Reliable Reporting Service – NY), W. B. "Web" Taylor, Vice President (Index Research Services Inc. – CA) and Guy Holloway, Secretary (Commercial Services – MI). Among the group's chartered objectives is the intent to "…represent and encourage a standard of performance which will enhance the dignity and prestige of the profession…"

ARCO holds an annual meeting of the general membership which is always an enjoyable and well-attended event. It often brings presentations from affiliated and support industries. The group's newsletter, the *ARCO Flash!*, is distributed to members several times each year, and each member maintains a presence on the ARCO Web site *(www.arco-members.com)* including links to individual company Web sites.

The *ARCO Directory of Members* is printed and distributed annually, to hundreds of key members of the insurance industry from coast to coast.

Earnings High For U.S. Commercial Lines Insurers, S&P Reports

June 6, 2006

At the midpoint of 2006, many commercial insurers are generating exceptional earnings, according to an article published by Standard & Poor's Ratings Services. The article, which is titled "U.S. Commercial Lines Midyear 2006 Outlook: Sector Enjoying Exceptional Earnings," says these companies' balance sheets are in the best shape since the late 1990s, when the industry had its last pricing downturn. Standard & Poor's is maintaining its stable outlook on the domestic commercial insurance segment for the rest of the year.

If current earnings and capitalization trends continue, more companies could be reviewed for revisions to positive outlooks before the end of this year. As things stand now, we expect few rating or outlook changes before then. Positive outlooks, however, do not necessarily mean positive rating actions, according to S&P. That, ultimately, would depend on whether the strong earnings trends last into 2007 and whether the industry implements a longer-term, or permanent, backstop for catastrophic terrorism events.

S&P remains concerned about whether and how fully commercial insurers have captured catastrophe exposure in their risk mitigation, capital planning, and pricing decisions. In the near term, the possible impact of a third severe hurricane season on primary commercial lines writers remains a concern as well. Several meteorological studies have concluded that the fierce storm activity of the past two years was not an aberration; Planet Earth is in for an extended period of elevated hurricane activity.

This midyear outlook is being presented at Standard & Poor's Insurance 2006 Conference: Rethinking Risk, which is taking place in New York City at the Grand Hyatt Hotel, June 5-6.

Source: Standard & Poor's

❖ ❖ ❖ ❖

MORE THINGS TO PONDER

The nicest thing about the future is that it always starts tomorrow.

After a certain age, if you don't wake up aching in every joint, you are probably dead.

THE PRESIDENT'S CORNER

By Terry Sluzewski

MOTHER NATURE AND THE TRICKLE DOWN EFFECT

For many of us the prediction even from the Farmer's Almanac was for a mild winter, with both below average precipitation and temperatures. We now understand that the El Nino was totally misread!

Here in Colorado we experienced one of the worst 6 week periods in our long weather history. As many of you have heard through the news we had weekly storms that literally shut down parts of the city as well as the airport in the middle of Christmas holiday traffic. That was just the beginning!

We all understand the immediate effect of Mother Nature; shoveling, plowing, then more shoveling and plowing. Our business as well as many others lost several days because it was just too dangerous for people to be out in it. We had lost work going out to the field, delayed mail arriving because trucks could not get through, and grocery stores looking for creative ways to stock their shelves. But many of us do not realize the effect it had on MANY businesses – the ripple effect. We had 4 feet of snow the first week, 3 more feet the second and 2 feet the third week – then each week thereafter MORE SNOW! Now we are getting word of the 100 plus inches New York is getting so we are not alone. The ski areas love it, but it's tough on the people just getting there.

The trickle down effect comes when companies had to hire contractors to clear the many yards of snow with no place to put it. The parking areas of businesses were limited due to the massive piles of white stuff as well as leaking or collapsed roofs. People were not getting out shopping for the holidays; those with limited mobility were not able to get out with sidewalks being the last to be cleared. Normal business was disrupted in many ways when you are just trying to get ahead of the next weekly storm. Many who depended on the holiday season for the majority of their revenue were greatly affected.

The trickle down to our industry did not take long. Trips to areas were canceled, insured's did not want to set appointments due to lack of staffing who could not travel, more injuries occurred on the job from shoveling efforts, contractors were pulled to new areas for snow removal, the list goes on. Here in snow country we are pretty adjusted to what Mother Nature usually sends our way, but this time she may have been saying – sit up and pay attention – slow down your life! During these times when many of us are living such a fast paced lifestyle, several feet of the pretty white stuff suddenly forces us to redirect our activities.

So after a week of below zero temperatures we now have the sun out and 66 degrees! Now everyone is trying to make up for lost time, lost revenue and lost appointments. When we THINK we are the ones in control – Mother Nature gives us a lesson!

Thanks Everyone,

Terry Sluzewski

Industry Forecast Predicts Slower Premium Growth, But Underwriting Profit in 2007 and 2008

February 5, 2007

Most insurance industry analysts predict slower P/C premium growth for 2007, according to an Insurance Information Institute's annual survey of Wall Street stock analysts and industry professionals released each year on Feb. 2, Groundhog Day. This year's survey results indicate that the respite in catastrophe losses in 2006, combined with a strong performance in virtually all other major lines of property/casualty (P/C) insurance, will, in all likelihood, propel the industry to its best underwriting performance since 1936. Analysts further expect the industry's profitability to continue in 2007, albeit with an underwriting performance that generates a much smaller underwriting profit; the trend of decreasing underwriting profits is expected to continue in 2008.

The I.I.I.'s poll also shows that analysts uniformly expect premium growth to become even more sluggish in 2007 and 2008. This apparent paradox — a peak in industry profits, but stalling premium growth — is a clear reminder of the cyclical nature of the property/casualty business, and the fact that the industry's financial fortunes are influenced by a number of factors.

Though top line growth has slowed to a near standstill, profits (measured in dollar terms) and profitability (as measured by return on equity, or ROE) are rising due to a variety of factors, including an ebb in catastrophe losses in 2006. The respite in catastrophe losses means that 2006 was a sorely needed rebuilding year for insurers; many insurers have used the opportunity to restore their claims paying resources and to reinvest in the future of the industry. Indeed, most of the industry's profits in 2006 will be reinvested back into the business. Profits will bolster the industry's policyholder surplus — a measure of claims paying capacity, or capital — and will provide an additional buffer against the mega-catastrophes that lie ahead. An improved capital position also helps insurers meet the higher capital requirements imposed on them by ratings agencies in the wake of Hurricane Katrina — requirements that oblige insurers to demonstrate an ability to pay claims arising from more than one major catastrophe per year in order to maintain and improve financial strength ratings.

Combined Ratio: Best Result in Seven Decades
The combined ratio — the ratio of losses and expenses to premiums — for 2007 is projected to be 96.6, a deterioration from an estimated 93.2 in 2006. The 93.2 estimate for 2006, if accurate, would represent the industry's best underwriting performance since the 93.3 combined ratio recorded 70 years earlier in 1936. If, as predicted, the combined ratio in 2007 comes in under 100, it would produce just the third underwriting profit in the property/casualty insurance industry since 1978. It is important to note that the estimate for 2007 assumes a return to "normal" levels of expected catastrophe loss. This said, underwriting profits in 2007 will likely fall significantly from 2006 levels. The considerably slimmer margin of underwriting profitability will also be eliminated entirely if CAT losses return to 2004/05 levels.

While the survey results indicate fundamentally sound underwriting performances in 2006 and 2007, the anticipated 3.4 point deterioration in the combined ratio for 2007 begs questions about 2008 and beyond. This year's Groundhog survey includes, for the first time, combined ratio projections for 2008 — the combined ratio for that year is forecasted to be 98.6, a very respectable number, but one that nonetheless represents an additional 2.0 point deterioration from 2007 and a 5.4 point deterioration relative to 2006. As the combined ratio approaches 100, returns will become progressively less competitive with the Fortune 500 group. At that point, insurers will still be paying out exactly the same amount in claims and associated expenses as they earn in premiums.

As a stern reminder of the importance of generating substantial underwriting profits, the 100.7 combined ratio in 2005 produced an ROE of just 10.4 percent. The underwriting profits earned in 2006 will help insurers earn their cost of capital (the rate of return necessary to retain and attract capital) for just the second time in many years, while industry profitability as a whole — with an ROE of about 15 percent — will match that of the Fortune 500 group for the first time since 1987. Though up substantially in 2006, insurer profits remain highly volatile. In fact, just five years earlier, in 2001, insurers suffered their worst year ever with a 115.7 combined ratio for the year. Considering the tremendous risk assumed by investors who back major insurance and reinsurance companies, the returns in most years are woefully inadequate. It is clear that Fortune 500-level returns on equity in the neighborhood of 13 to 15 percent cannot be generated consistently without a substantial contribution from underwriting given the murky interest rate situation going forward and continued investment income volatility.

What are the biggest potential downside risks for 2007? Still high on the list is exposure to catastrophic loss, which superseded loss of pricing and underwriting discipline as the chief concern in 2005 — by far the worst year for catastrophe losses, with $61.2 billion in insured losses. But the worst is yet to come. With rapid coastal development, $40 billion-plus storms are expected to become more common, and many within the industry expect a $100 billion CAT year in the not too distant future. The $8.8 billion in catastrophe losses for 2006, while indeed a welcome respite for the industry, is unlikely to recur in the future.

Analysts' forecasts for net written premium growth in 2007 — which range from 0.1 percent on the low end to just 3.1 percent on the high side — reflect the fact that pricing and underwriting discipline, the industry's historical nemeses, remain a key issue. Regulators, especially in catastrophe-prone areas, are reluctant to allow insurers to charge risk-based rates. Most insurers are also paying more for reinsurance, which causes them to report lower "net" written premium growth figures if they cannot fully recoup those costs at the retail level. Increased interest by traditional commercial insurance buyers in alternative forms of risk transfer, especially captives, self-insurance arrangements and large deductibles, is causing significant leakage of premiums from the system. Also, insurer pullbacks from coastal areas are are resulting in the ceding of significant premium to state-run residual market mechanisms, often in states that otherwise offer significant growth opportunities.

Continued on page 5

Continued.....

2007-08 INDUSTRY FORECAST

The consequences of slowing/sluggish premium growth can be sobering if not appropriately handled. Management may be tempted to engage in price-based battles for market share, while CEOs may feel increased pressure to make potentially ill-fated acquisitions. The challenge is to avoid a significant sacrifice of margins on existing business lines while seeking out growth opportunities that leverage current company strengths.

High on the list of external threats are adverse court decisions in Mississippi and Louisiana that have injected significant additional uncertainty into what are already very difficult operating environments. The suits threaten insurers' ability to operate in coastal sections of these states. Virtually all the litigation in these states involves insurance coverage disputes in which structures were damaged or destroyed by water.

Regulatory and legislative risks also loom large in 2007. A special session of the Florida legislature in January produced legislation that effectively socializes much of the Florida homeowners and reinsurance markets. The state's governor also imposed a freeze on all rate changes and non-renewals, potentially leaving insurers exposed to excessive catastrophe losses and ratings downgrades. Separately, some states are attacking the right of insurers to use certain underwriting criteria, despite the fact that such criteria are accurate predictors of future loss and result in a rating system that is more equitable for all policyholders.

Fortunately for insurers, at least some of the momentum built in 2006 will be carried into 2007 and 2008. That being said, insurers will need to come to grips with a variety of challenges unrelated to catastrophe losses, including increasing price pressure and the slow growth environment that could erode underwriting performance and profitability in the year ahead.

Source: Insurance Information Institute,

ttp://www.iii.org/media/industry/financials/groundhog2006/

❖ ❖ ❖ ❖

ACORDIA CHANGES NAME TO WELLS FARGO INSURANCE

Acordia, Inc. -- the nation's fifth-largest insurance brokerage and part of Wells Fargo & Co. -- and its affiliated companies have changed their name to Wells Fargo Insurance Services. Wells Fargo acquired Acordia, Inc. in May 2001.

Wells Fargo Insurance Services is the fifth-largest insurance brokerage and the largest bank-owned insurance brokerage in the United States, with more than 150 offices in 38 states. Its 4,500 insurance professionals place more than $8.5 billion of premiums for property, casualty, benefits, international, personal lines and life products.

MASS. HALTS INSURER'S ADS

Massachusetts officials ordered Liberty Mutual Group this week to halt a direct mail advertising campaign and pay back drivers who may have lost money from what the state attorney general called the company's "allegedly misleading" fliers.

Attorney General Martha Coakley announced the results of her office's investigation into the mailers, which she said promoted lower rates and special discounts not available in Massachusetts. Liberty Mutual is a national insurance firm with headquarters in Boston.

"Competition only works if businesses operate on a level playing field," Coakley said in a written statement. "All insurers have a responsibility to make their advertising clear and accurate."

Liberty Mutual mailed the advertisements to potential customers in all 50 states and made clear that certain promotions would not apply everywhere, company spokesman Glenn Greenberg said.

❖ ❖ ❖ ❖

PASSWORDS THAT PROTECT YOU

Nearly 2.5 million Americans had an online bank account raided last year. Protect your cash with a clever password. Use at least 15 characters and a combination of numbers, letters and symbols, says Mark Burnett, author of *Password Roulette*. Foolproof ideas:

Fake your email. Try your name, age and name of your pet: John35@Fido.net.

Mangle it. Pick a song lyric, then change it slightly, such as how Elmer Fudd would say it: SingingintheWain.

Use spaces. If your system allows it, add a space to your password; hacker's tools don't regularly check for them.

❖ ❖ ❖ ❖

PREMIUM GAS? OR REGULAR?

Q: Can I use regular gas even though my owner's manual recommends premium?

A: Yes. Regular gas is actually fine for most cars on the road today, since only a small number vehicles (like Cadillac Escalades and Dodge Vipers) have high-compression engines that require premium gas.

As many as 30% of Americans spend an extra 15 to 20 cents a gallon ($100 or more a year) for high octane. Sure, in cars where premium's "recommended," you may get slightly better performance from your car, but the increase is usually too small to justify the higher cost at the pump. If your manual doesn't specify any type of gas, the car was made to run best on regular fuel, and premium won't boost performance one iota.

Source: *Karl Brauer, editor-in-chief of Edmunds.com.*

Is Kodak Starting an Inkjet War?

Kodak (may have fired the first shot in the inkjet wars. Analysts said the introduction of three printers that use much cheaper ink will pressure rivals to respond.

Unveiled in New York, the three All-in-One EasyShare printers boast black and color ink cartridges priced $9.99 and $14.99, respectively. Brand name inkjet cartridges usually cost around $30. The ink prices will allow consumers to produce 10-cent prints.

Kodak said the three printers, priced $149.99, $199.99 and $299.99, will be offered in March first exclusively at BestBuy, then online.

But beyond the consumer impact, Kodak's entry into the inkjet market could reshape a high-profit industry analysts say is worth $32 billion worldwide.

Kodak Multi-Function Inkjet Printer

"After today, the inkjet market will never be the same," Kodak CEO Antonio Perez said. The company believes the high cost of ink limited more printing.

The announcement comes as a long-successful "razor and blades" sales campaign is under increasing threat.

Like the companies that made more money selling replacement blades than selling the razor, market-leading printer companies, including Hewlett-Packard, Epson and Canon, have enjoyed up to a 70 percent profit selling ink.

HP was a "little perplexed" by Kodak's "unproven" technology, Tuan Tran, vice president of marketing for the printer maker's Imaging and Supplies division, told *internetnews.com*.

But that revenue is under threat by lower-cost, after-market ink. Charles LeCompte, president of Lyra Research, said after-market ink represents 30 percent to 40 percent of the market. In China, non-brand-name suppliers sell 90 percent of the ink.

For consumers, the Kodak announcement will result in less hesitancy in printing digital pictures at home. The cost home printing, which is now around 25 cents per photo, will equal that of online printing services, said LeCompte. Kodak's entry into inkjet printing forces competitors to act, he added. "They can't stand still," he said. "We'll likely see a price war."

While we won't likely see cheap inkjet printers jump $100, "they'll fade out lower-priced products over time," said the analyst.

One result of the Kodak decision will be less bundling. Ian Hamilton, printer analyst with Current Analysis, said 40 percent of inkjet printers are now bundled with a computer or other device. Kodak decided to forgo bundling, an area that rarely translates in ink sales.

Other vendors have tried similar price cuts, but the cartridges contained less ink, InfoTrends Director Bob Palmer told *internet-news.com*.

Can Kodak gain market share? Palmer said Dell (Quote) bought its second-place status in the inkjet market by undercutting competitors.

It's "absolutely vital" Kodak succeed in its inkjet printer bid, said Lecompte. Revenue from film for Kodak has shrunk to 25 percent. Without digital SLRs -- the only profitable segment in the digital camera market -- printers become increasingly important for Kodak.

"They've bet the ranch on this."

❖ ❖ ❖ ❖

ST. PAUL-TRAVELERS NAME CHANGE

St. Paul Travelers Cos. is slowly phasing the "St. Paul" out of its name. "St. Paul" is already gone from the company's marketing for consumer auto and home insurance, and it will be eliminated next week from advertising to business customers in the U.S. and Canada, too.

The St. Paul name dates to 1853 when St. Paul Fire & Marine Insurance Co. began insuring individuals, steamboats and wooden buildings. It paid claims from the Great Chicago Fire in 1871 and the 1906 San Francisco earthquake. The Travelers' name goes back to 1864, when it became the first U.S. company to insure against accidents. Travelers was the first to offer auto insurance in 1897; St. Paul was second.

Company research showed that Travelers was a more recognizable name than either St. Paul or St. Paul Travelers. The St. Paul Travelers name will still be used for community and corporate activities, the company said.

April 22, 2007 Activities	April 23, 2007 Activities
11:30 am Bay Boat Tour Leaves from pier 41 12:15 pm Brunch in Tiburon at World Famous Sam's Café 2:35 Return to Pier 41 6 pm Welcome Reception	8:00 am-9:00 am Full Breakfast 9:00 am Business Meeting Lunch on Your Own 1:30 pm - 4:00 pm Meeting continued 6:00 pm - Cocktails in Hospitality Suite 7:30 pm - Dinner at Tratoria Contradina

2007 ARCO Annual Meeting
Sunday, April 22nd – Monday, April 23rd
Crowne Plaza Hotel-Union Square
480 Sutter Street, San Francisco, CA 94108
Hotel Reservations- 1-800-980-6429

Conference Registration Form

Members Name: ____

FEES: $150 per person Registration includes:

Hospitality Suite, Bay Boat Tour, Brunch in Tiburon at the World Famous Sam's Cafe, Dinner at Tratoria Contradina and Breakfast on Monday

Number Registering:

Member (s): __________ = __________

Guests (s): __________ = __________

Total __________

registrant's names ____

____

Checks are to be made payable : ARCO

Mail check and copy of form to: 7501 Sparrows Point Blvd. ,Baltimore, MD 21219

Donations: $10. Coffee Break Sponsor $25. Cocktail Sponsor

____ I wish to pay my fees by charge. _____ Please add 5% contribution to offset fees.

Total to be Charged____________________

Fax Charges to: 410-388-0846

Credit Card Number: ____

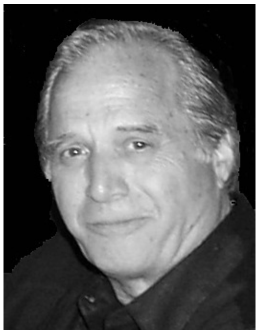
Name on Card: ____ **Exp. Date ______/_____**

PLEASE PHOTOCOPY TO PRESERVE YOUR NEWSLETTER

THE LAST WORD

UNSOLICITED – AND PROBABLY MOSTLY UN-READ - COMMENTS FROM THE TEMPORARY EDITOR

HOW MANY HATS CAN WE WEAR?



In my December 2006 comments, I observed that one of the factors impacting our success in efforts to recruit and train new field personnel was the "increased demands" we often face. In my 45 years in this industry, I don't think I have ever found so many new requirements and changes in procedures compacted into such a brief space of time. I understand, from past discussions, that other ARCO members have experienced similar issues and have endeavored to address them through modifications to their own operating procedures.

The absence of any *industry standard* in the area of electronic report processing and delivery has paved the way for a potpourri of systems and procedures. I believe that this problem has grown to serious proportions as our customers adopt their own procedures for data echanges and, in turn, require their reporting companies to adapt to them. Though we are all willing, there will come be a point at which we will be overwhelmed by the multiple systems and varied procedures to be dealt with.

Nor does the problem end with our insurance company clients. In our exchanges of services with other reporting companies, we frequently encounter requests to work within their in-house systems and their company data transfer structure. As with our insurance clientele, this is a growing trend.

We are a *service* industry and as individual companies, we are attuned to providing service that will be beneficial to our customers. Accommodation has been a cornerstone of the independent reporting companies for all the years of our operation. This customer-oriented attitude has led us to try our best to meet the varying needs of our clients and to endeavor to work with their individual systems.

I am sure that we will all continue to work at these service accommodations, but we should also be wary of where it may lead. The demands will only continue to increase and exact a serious toll on our efficiency. It's something to watch.

INSPECTION HOST.COM DEBUTS

A new player has appeared in the realm of the transactional fee-based service companies. InspectionHost.com will *"manage your loss control inspection process from anywhere you can access the Internet".*

InspectionHost.com explains that you "simply log on to InspectionHost.com's secure server and enter all required inspection information in your customizable standardized format:

diary correspondence
form data
digital photographs
site diagrams
inspector recommendations
support documentation in any format
risk summary reports, etc.

"Distribute it to you customers through a variety of electronic methods including automatic email notification. Then run your business! Manage re-inspections, updates and recommendations. Supervise your entire inspector workforce. Generate valuable reports. Do it: easily, economically, and electronically.

"Match expenses to revenue…..After the small set up fee, the cost is only two dollars per inspection. The only time you generate an expense is when you are able to generate an invoice for an inspection, so expenses always match revenue."

ARCO Members who may be interested in more information about this system can contact Loni Griffin at lgriffin@insurancesystems.ca and she will be happy to assist you.

ARCO 2007 ANNUAL MEETING

The annual ARCO convention is just around the corner. The registration information is being distributed with this issue of the FLASH! Newsletter and members are encouraged to act quickly to make room reservation arrangements.

If you have not previously attended an ARCO Annual Meeting or if you are a new ARCO member, this is a great opportunity to join with other members and participate in the business meeting, exchanges of ideas and experiences, and enjoy the social activities that are always a highlight of each of the ARCO gatherings.

The business meeting agenda has again been structured to assure that sufficient time is allowed for the kind of open forum that many members had requested, and offers an excellent opportunity to introduce a discussion of topics and experiences that concern our overall industry. Bring your ideas or contact ARCO President, Terry Sluzewski (terry@eis95.com) to assure that your concerns are included in the meeting agenda.

ARCO 2007 Annual Meeting Details

APRIL 22nd & 23rd

CROWNE PLAZA HOTEL
UNION SQUARE
480 Sutter Street
San Francisco CA 94108

Hotel Reservations Phone: 1-800-980-6429

See you in San Francisco in April!

Ken
e-Mail Ken Taylor at: indexresearch@juno.com