

ARCO FLASH!

PRE-CONVENTION 2005 ISSUE - THE PERIODIC NEWSLETTER FOR THE MEMBERS OF THE
ASSOCIATED REPORTING COMPANIES

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ARCO ANNUAL MEETING:

TIME TO MAKE YOUR RESERVATIONS IN LA\$ VEGAS\$!

GENERAL 2005 ARCO MEETING INFORMATION

Dates: May 1st – 3rd, 2005
Place: **Monte Carlo Resort & Casino**
3770 S. Las Vegas Blvd.
Las Vegas NV 89109
702-730-7000 or 888-529-4828

Rates: \$99.00 per night
Check-in: 3:00PM Check-out: 11:00AM

RESERVATIONS SHOULD BE MADE DIRECTLY WITH THE
HOTEL, NO LATER THAN MARCH 25, 2005. USE RESERVATION
CODE: xARCO5 TO RECEIVE THE GROUP RATE.

WELCOME COCKTAIL PARTY SUNDAY, MAY 1st at 6:00 PM

~FEATURED SPEAKERS~

Addressing the ARCO Membership will be Jim Schmidt of Alexander & Schmidt (Maine) who will be discussing the newly-founded INSURER'S LOSS CONTROL INSTITUTE, a training facility resource in which members may be interested.

The second speaker on the agenda will be Monty Roach and Robert Montgomery of Montgomery Partners Inc., reviewing and discussing their AuSum Systems offering. For a preview, visit:

www.ausum.net



ARCO MEMBERSHIP DIRECTORY

The new edition of the ARCO Directory of Members has been assembled and proofed and is in the hands of the printer. The mailing list data has been reviewed and edited and copies will be forwarded to nearly 2000 insurance companies and offices including most States. Members will also receive a copy. We expect distribution to be completed prior to the May Annual Meeting.

For quite some time, it has been impossible to obtain worthwhile mailing list data. National Underwriter, the former source for this information, discontinued their mailing list services in their previous form. This forced delays in the distribution of new Directories, pending adequate mailing information. We are again able to procure this type of information, but not in the same format or classification divisions as in the past. We are continuing to explore resources and welcome any suggestions or input from the ARCO membership.



INDEPENDENT CONTRACTOR OR EMPLOYEE?

CONTINUED FROM FEBRUARY 2005 FLASH!

The discussion and published data covered in the last edition of the ARCO Flash! concluded with a reference to the 20-Point Checklist which serves as the model for assessing whether or not a worker is an Independent Contractor or an Employee. It is the checklist typically used during an audit, to decide this issue, and has been applied to the Insurance Inspection field on several occasions and requires that every point be met, not merely a preponderance of them.

The penalties for misclassification can be quite serious, and if you have questions about them, they should be brought to the attention of your legal or accounting consultant(s).

The 20-Point Checklist is included in this issue.



Common-Law Factors Indicating Employee Status THE 20-POINT CHECKLIST

1. Instructions. A worker who must comply with other persons' instructions about when, where and how he or she is to work is ordinarily an employee. This factor is present when the person for whom the services are performed has the right to require compliance.
2. Training. Requiring an experienced employee to work with the worker, corresponding with the worker, requiring the worker to attend meetings or using other training methods indicates the person for whom the services are performed wants them done in a particular method or manner.
3. Integration. Integrating the worker's services into the business operations generally shows that he or she is subject to direction and control. When the success or continuation of a business depends to an appreciable degree on the performance of certain services, the workers who do them must necessarily be subject to a certain amount of control by the business owner.
4. Services rendered personally. If the worker must render the services personally, presumably the person for whom they are performed is interested in the methods used to accomplish the work as well as in the results.
5. Hiring, supervising and paying assistants. If the person for whom the services are performed hires, supervises and pays assistants, that generally shows control over the workers on the job. However, if one worker hires, supervises and pays the other assistants under a contract in which the worker agrees to provide materials and labor and is responsible only for attaining a result, this indicates independent contractor status.
6. Continuing relationship. A continuing relationship between the worker and the person for whom the services are performed indicates an employer-employee relationship exists. This may occur when work is performed at frequently recurring although irregular intervals.
7. Set hours of work. If the person for whom the services are performed establishes set work hours, this indicates control.
8. Full-time required. If the worker must devote himself or herself substantially full-time to the business of the person for whom the services are performed, the latter has control over the amount of time the worker spends working and implicitly restricts the worker from doing other gainful work. An independent contractor, on the other hand, is free to work when and for whom he or she chooses.
9. Doing work on employer's premises. If the individual performs the work on the premises of the person for

- whom the services are performed, this suggests control over the worker, especially if the work could be done elsewhere. Work done off the premises, such as at the worker's office, indicates some freedom from control. However, this fact by itself does not mean the worker is not an employee. The importance of this factor depends on the nature of the service involved and the extent to which an employer generally would require that employees perform such services on the premises. Control over the place of work is indicated when the person for whom the services are performed has the right to compel the worker to travel a designated route, to canvass a territory within a certain time frame or work at specific places.
10. Order or sequence set. If a worker must perform services in the order or sequence set by the person for whom the services are performed, that factor shows the worker is not free to follow his or her own pattern of work but must follow the established routines and schedules of the employer. Often, because of the nature of an occupation, the person or persons for whom the services are performed do not set the order of the services or set it infrequently. Retaining the right to do so is sufficient to show control.
 11. Oral or written reports. A requirement that the worker submit regular or written reports to the person or persons for whom the services are performed indicates a certain degree of control.
 12. Payment by hour, week or month. Payment by one of these three methods generally points to an employer-employee relationship, provided this method is not just a convenient way of paying a lump sum agreed upon as the cost of a job. Payment made by the job or on a straight commission basis generally indicates the worker is an independent contractor.
 13. Payment of business or travel expenses. If the person for whom the services are performed generally pays the worker's business and travel expenses, he or she is ordinarily an employee. To control expenses, an employer usually retains the right to regulate and direct the worker's business activities.
 14. Tools and materials. The fact the person for whom the services are performed furnishes significant tools, materials and other equipment tends to show the existence of an employer-employee relationship.
 15. Significant investment. If the worker invests in facilities not typically maintained by employees (such as an office rented at fair value from an unrelated party) and uses them to perform services, that tends to indicate the worker is an independent contractor. On the other hand, lack of investment in facilities indicates dependence on the person for whom the services are performed for such facilities. Accordingly, an employer-employee relationship exists.

Continued on next page

16. Realization of profit or loss. A worker who can realize a profit or suffer a loss as a result of his or her services (in addition to the profit or loss ordinarily realized by employees) is generally an independent contractor. The worker who cannot is an employee. For example, if a worker is subject to a real risk of economic loss due to a significant investment or a bona fide liability for expenses, such as salary payments to unrelated employees, that indicates the worker is an independent contractor. The risk a worker will not receive payment for his or her services, however, is common to both independent contractors and employees and thus is not sufficient to support independent contractor treatment.
17. Working for more than one entity. If a worker performs more than *de minimis* services for multiple unrelated persons or companies at the same time, that factor generally indicates the worker is an independent contractor. However, a worker who performs services for more than one person may be an employee of each, especially where the two are connected.
18. Making service available to the general public. The fact a worker makes his or her services available to the general public on a regular and consistent basis indicates an independent contractor relationship.
19. Right to discharge. The right to fire a worker is a factor indicating the worker is an employee and the person with the right is an employer. An employer exercises control through the threat of dismissal, which causes the worker to obey the employer's instructions. An independent contractor, on the other hand, cannot be fired so long as he or she produces a result that meets the agreed contract specifications.
20. Right to terminate. If the worker has the right to end his or her relationship with the person for whom the services are performed at any time without incurring liability, this indicates an employer-employee relationship.



QUOTABLE QUOTES

Be careful about reading health books. You may die of a misprint.
~Mark Twain

Youth would be an ideal state if it came a little later in life.
~Herbert Henry Asquith

A woman drove me to drink...and I hadn't even the courtesy to thank her.
~W.C. Fields

It takes only one drink to get me drunk. The trouble is, I can't remember if it's the thirteenth or the fourteenth.
~George Burns



TRAINING NOTES

RESTAURANT – KITCHEN FIRE PROTECTION UL 300 COMPLIANT SYSTEMS

Through exhaustive testing, the Underwriters Laboratories (UL) found that Dry Chemical-based fire suppression systems (*such as the familiar Ansul and Kidde equipment*) were no longer sufficient for many types of cooking fires. The growing use of new highly-efficient burners has resulted in higher heating rates of cooking oils, particularly the Vegetable Oils which have replaced Animal Lard in many restaurants.

Similarly, the improved insulation of deep frying units retards the rapid cooling rate of cooking oils. As a result, oils no longer cool quickly to a temperature which is below their auto-ignition point. Underwriters Laboratories responded with a new standard, known as UL 300.

Newer suppression systems are wet chemical-based and have proven more efficient and effective. UL has adhered to tougher and more realistic tests for fryers, ranges, griddles, woks, and similar frying and open-cooking equipment. These tougher testing standards required a redesigning of automatic extinguishing systems and only Wet Chemical-based systems with increased flow rates, additional flow points and increased extinguishing agent capacity, have been able to perform to the new UL 300 standards.

UL 300 reportedly contains a "grandfathering" provision allowing for the continued use of older dry chemical-based extinguishing systems.....if the hazard has not changed and the cooking equipment has not changed (*same grills, fryers, etc.*) and the restaurant still uses the same cooking oils as in the past (*i.e. Animal Lard as opposed to Vegetable Oils*). Restaurants still using the older Dry Chemical systems should contact their local Fire Department or Fire Marshall and seek a Certificate of Compliance with UL 300.



MORE QUOTABLE QUOTES

Until I was thirteen, I thought my name was 'shut up'.
~Joe Namath

I once had a rose named after me and I was very flattered. But I was not pleased to read the description in the catalogue: "No good in a bed, but fine up against a wall"
~Eleanor Roosevelt

Only Irish coffee provides in a single glass all four essential food groups: alcohol, caffeine, sugar and fat.
~Alex Levine



DRY CHEMICAL SYSTEMS

Ansul's IND-X Dry Chemical System

The Ansul IND-X Industrial Fire Suppression System is a pre-engineered, stored pressure dry chemical type with a fixed nozzle distribution network. It is listed with Underwriters Laboratories, Inc. (UL) and approved by Factory Mutual Research Corporation (FMRC).

The system is capable of automatic detection and actuation and/or remote manual actuation. Additional accessories are available for shutting down electrical power to equipment and shutting down the flow of gas lines.

The detection portion of the fire suppression system allows for automatic detection by means of specifically rated mechanical fusible links or electric thermal detectors. The fire suppression system has capabilities for total flooding, local application - tankside, and local application - overhead. The IND-X system can protect Class A, B, and C type hazards. The basic system consists of: Dry Chemical Agent Storage Tank(s), Distribution Piping and Nozzles, Control System and/or Releasing Device, Thermal or Fusible Link Detectors, and Accessories.

Agent Storage Tanks - The IND-X system utilizes three sizes of tanks: 25 lb., 50 lb., and 100 lb. The tank assemblies consist of a factory-filled dry chemical agent tank and valve assembly. This assembly meets the appropriate Department of Transportation, (4BW500) and NFPA Standards. Each tank is finished in red enamel paint and contains either FORAY or PLUS-FIFTY C dry chemical agent pressurized with dry nitrogen. All three sizes are available with FORAY dry chemical and the 25 lb. and 50 lb. sizes are also available with PLUS-FIFTY C dry chemical. A nameplate is affixed to the exterior and printed with contents, pressure and weight information. The nameplate is also color coded to specify either FORAY (yellow) or PLUS-FIFTY C (blue) dry chemical agent.

Distribution Piping and Nozzles - The distribution piping network is designed to properly distribute the dry chemical to the hazard areas. In the IND-X pre-engineered system; pipe sizes, maximum and minimum pipe lengths, and maximum and minimum number of pipe fitting are predetermined. There are six types of nozzles available for the IND-X system. Each type of nozzle has been designed and tested for specific applications and areas of coverage.

Releasing Device and/or Control System - The releasing devices consist of either an ANSUL AUTOMAN electric or mechanical release or an ANSUL AUTOMAN II-C releasing device. If no supervision is required, the releasing device can be connected directly to the mechanical fusible link detectors. All releasing devices contain an LT-10-R nitrogen cartridge which supplies the pressure to actuate the tank valve and allow the dry chemical to discharge.

An AUTOPULSE control system is designed to protect fixed fire hazards. The control system can automatically actuate the releasing device on the fire suppression system after receiving an input signal from any initiating device(s); i.e., manual pull station or thermal detectors. The control system incorporates

an internal power supply, on-line emergency batteries, and solid state electronics. The AUTOPULSE control system can utilize the AUTOPULSE FOUR control panel or the AUTOPULSE 442R control panel. Other approved control system panels are also available. Contact Ansul Distributor Technical Services Department for details.

Fusible Link or Thermal Detectors - Fusible link detectors consist of three basic components: the bracket, linkage, and fusible link. The bracket holds the entire assembly to the mounting surface. The linkage is used to support the fusible link. The fusible link is designed to separate at a specific temperature and release the tension on the detection cable which will cause the mechanical ANSUL AUTOMAN release mechanism to actuate. The fusible links are available in six temperature ratings.

Rate compensating thermal detectors are factory preset. They are normally open, mechanical contact closure switches designed to operate at the set temperature rating or when the surrounding air temperature increases in excess of 40°F (4°C)/per minute. Electric thermal detectors are available in seven preset temperatures ranging from 140°F to 725°F (60°C to 385°C).



2005 NEW TAX RULES

EXCERPTED FROM MARCH 2005 READER'S DIGEST MAGAZINE

This year you can sock away more in your IRA and 401(k), but watch that deduction for a car donated to charity:

Your IRA

You can contribute up to \$4,000 to a traditional or Roth IRA up until April 17, 2006 -- or \$4,500 if you are age 50 or older. Set aside \$66.66 a week (or \$75 a week for those over 50) and hit the max by next April, says Ernst & Young's Martin Nissenbaum.

Your 401(k)

This year's maximum contribution jumps to \$14,000 -- or \$18,000 for people 50 and older.

Your Car

If you donate a car worth more than \$500 to charity, the charity now must tell you in a letter what it plans to do with the vehicle. If the charity winds up keeping the car for its own use, you can deduct the car's fair-market value. But if the charity sells the car, you only can deduct what the charity receives, which could be much less. "You must receive the charity's letter within 30 days of a sale or, if the charity decides to keep the car, within 30 days of your contribution," says Nissenbaum.



OHIO CASUALTY: TURNING THE CORNER TO PROFITABILITY

By Dennis H. Pillsbury

Excerpted from Rough Notes Magazine

Dan Carmichael, CPCU, is president and CEO of Ohio Casualty, which began to redefine itself as we entered the new millennium. As part of the strategy, the company reorganized into three major divisions—personal lines, standard commercial, and specialty commercial. At the time of the reorganization, personal lines showed a combined ratio of 115. Beth Riczko, FCAS, MAAA, CPCU, was placed in charge of the division. She has been with Ohio Casualty since 1992.

Dan notes: "Under Beth's leadership, the personal lines combined ratio dropped 20 points. Our personal lines book closed the second quarter of 2004 at 95. She instituted pricing tools and withdrawals from 13 states where we had very little market share. As the saying goes, no good deed goes unpunished, and that was true with Beth. Her success in personal lines led to her recently being named president of all insurance subsidiaries at Ohio Casualty.

Beth explains, "Dan has a vision for the company. It's my job to translate his vision into action at the divisional level." There are two key parts to the strategy. One is to continue to bring down the expense ratio. The second is to improve the ease of doing business, both within the company and outside the company.

"Each division is focused on driving down the expense ratio and continuing to make it easier for agents to do business with us," Beth says. "Another operational area is claims. Our claims handling must be quick, efficient and accurate. Claims service is what makes or breaks an insurance company and our claims leadership has seen to it that ours is exceptional."

"It's an interesting process," she continues. "We continually track and monitor results. Being an actuary, measurement is something I actually enjoy doing. The biggest challenge for me personally is to find that balance between delegation and direction, to try to maintain the sense of camaraderie while instilling a sense of accountability. Fortunately, we have a great group of people who seem to thrive on hard work and believe in our strategy.

"Of course, it does help that we're seeing the fruits of our labor," she notes.

Dan picks up, "One of the keys to improving the ease of doing business for our agents is getting our technology to work. I hate to bring up that old warhorse—SEMCI—but we've actually put it into practice. We're using XML data transfer tools so that agents just use their current agency management system to interface with us."

Beth adds: "Everything we've implemented has been as a result of feedback from our agents. 'Ease of doing business' is defined by our agents, not by us. We listen to our agents, regularly hold agency council meetings, and deliver technology that they ask for, not what we think is best. One example of this is our guidelines for writing business. They were on six pages and agents pointed out how hard it was to find

information. Now, they're summarized on one easy-to-read page.

"Our focus is on listening to our agents. Our business is concentrated in a small number of states, which helps us get to know the agents better. We have enough scale to execute but are small enough to maintain a personal relationship with our agents."

Dan adds that Ohio Casualty has "recommitted to independent agents and they have responded positively. The results for the first half of this year are the best this company has seen in 16 years. Our agents have been a great help in facilitating our efforts to reach our profitability goals. They understand that we are serious about doing business in a rational way and they continue to respond positively.

"I must admit that I am a little concerned about some indications that we have returned to a soft market," Dan continues. "I think the added emphasis on reserve adequacy that is inherent in Sarbanes-Oxley should have the intended effect, to increase consistency in our industry's year-to-year reserve position. But we are also prepared to take a hard stand. Our agents know that, while we want to help maintain our agents' ability to compete in the current market, in order to maintain quality underwriting we have a walk-away price in every line, in every territory. We've come a long way and we're not about to jeopardize our success by playing the pricing game. We are continually improving our service to our agents and their clients and that's how we intend to win over the long term."



ONE BEACON OFFERS ONE-PAC

Chicago, Ill.-based InsuranceNoodle has entered into an agreement with Boston, Mass.-based OneBeacon Insurance Group to offer the carrier's OnePac P&C solution to the independent commercial agencies that use InsuranceNoodle's proprietary, Web-based technology platform....We expect InsuranceNoodle to play an important role in our small-business segment's profitable growth," said Travis MacMillian, OneBeacon vice president, small business marketing and business development.

OneBeacon, rated "A" (excellent) by A.M. Best, provides coverage through thirteen programs and over 300 classes of small business in California, Connecticut, Illinois, Maine, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Oregon, Pennsylvania, Rhode Island, Vermont, Washington and the District of Columbia and has filings pending in Virginia.

The OnePac P&C solution offers many built-in coverages and more than 57 customized and special coverage extension endorsements, said InsuranceNoodle CEO Kathryn Emmerson. "Of particular interest to our NoodleNetwork partners is the availability of a world-class product to meet the needs of automotive services, hotel/motel, office, retail and some restaurant owners."



STATION PLAINTIFFS ARE SUING INSURER

EXCERPTED FROM THE PROVIDENCE (R.I.) JOURNAL ARTICLE BY STAFF WRITER ZACHARY MIDER. THANKS TO ARCO MEMBER JIM SCHMIDT (ALEXANDER & SCHMIDT - ME) FOR FORWARDING THIS ARTICLE CONCERNING THE CATASTROPHIC FIRE AND LOSS OF LIVES AT THE STATION NIGHTCLUB. (UNDERLINE EMPHASIS ADDED)

Four months before the fire at The Station nightclub, an inspector examined the rambling West Warwick (RI) roadhouse – not a town official, but a private agent sent by the club's liability insurer to assess the risk.

Steven M. Shaw, of Multi-State Inspections, looked around and asked questions of club co-owner Michael A. Derderian. His report, dated October 8, 2002, covered bartender training and deep fryer safety but did not mention the flammable soundproofing foam, crowding and fireworks that would figure in the deaths of 100 people in the February 2003 blaze.

In an unusual legal claim, lawyers representing more than 200 people injured or killed in the fire, are now trying to hold Multi-State Inspections and the insurer, Essex Insurance Co., accountable for what they call "egregious negligence" in examining the club. Naming them with dozens of other defendants in their lawsuit in U. S. District Court, the plaintiffs say this inspector and the insurer should have noticed the safety problems and had them corrected.

The claim flies in the face of established insurance law, Essex argues in court pleadings. If the claim against Essex succeeds, it could wreak havoc in the industry and spell the end of insurance inspections, an industry group warns.

The Station lawsuit so troubles the Property and Casualty Insurance Association of America that it filed a friend-of-the-court brief in the case, breaking with its custom of weighing in only on appeals, said its lawyer, Robert J. Hurns.

Steven Shaw, 32, of Coventry, declined to comment for this story. His mother, Gail Shaw, said her son is the president and only employee of Multi-State Inspections.

Steven Shaw used to ride a motorcycle and attend concerts at The Station, his mother said. He might have gone to the concert on February 20, 2003, she said, if he hadn't disliked Great White, the band whose fireworks display sparked the fire that night.

He got into the insurance inspection business through his father, she said. Barry J. Shaw used to work for Gresham & Associates of R.I., the wholesale insurance broker that sold Essex's insurance policy to The Station. (Gresham is also a defendant in The Station lawsuit).

An insurance inspector assesses a business's risk to the insurer, helping the latter set premiums or avoid writing very risky policies, she said. Inspectors are not charged with protecting the public at large, she said.

Steven Shaw's 2002 inspection reviewed The Station's fire alarm system, wiring and roof condition, and the fire extinguishing equipment in the kitchen, and stated that Michael Derderian was helpful in answering questions. "The interior and exterior of the [club] were in overall good condition" he wrote.

The club brought in \$220,000 in sales in 2001, mostly from liquor, and could seat 150 people, he wrote. He did not report the maximum occupancy of the club, which the town fire marshal had pegged at 404 if certain safety measures were taken.

Steven Shaw had one recommendation for the club owner: "Repair door on right side of [club] as well as pushbar." It was the same problem that town inspectors found repeatedly at The Station, a broken exit door near the stage where the fire would start. Shaw's report does not say whether Derderian followed his recommendation, but when two town inspectors visited the club the next month, on Nov. 2, 2002, they both noted the same problem with the door.

Essex, a Virginia-based insurance company, claims that courts in Rhode Island have never held an insurer liable for a faulty insurance inspection. If The Station plaintiffs' claim prevails, "insurance law and the insurance industry would be turned on their heads," Essex contends. Insurers would be exposed to nearly limitless liability, and would be discouraged from performing inspections at all."



LAUGH LINES

Because We Need Them, That's Why!

A married couple.....

.....was sitting in a fine restaurant when they looked over at a nearby table and saw a woman in a drunken stupor. The wife asks "I notice you've been watching that woman for some time, do you know her?"

"Yes" he replies, "She's my ex-wife, and has been drinking since I left her seven years ago."

"That's remarkable" the wife replies, "I wouldn't think anybody could celebrate that long."

If a lawyer.....

.....and an IRS agent were both drowning, and you could only save one of them, would you go to lunch or read the paper?

Andy Rooney says.....

.....My wife's from the midwest. Very nice people there. Very wholesome. They use words like 'Cripes' 'For Cripes sake.' Who would that be; Jesus Cripes? The son of 'Gosh' of the church of 'Holy Moly'? I'm not making fun of it. You think I wanna burn in 'Heck'?



RESOURCES

PREMIUMWARE PREMIUM AUDIT AUTOMATION

PremiumWare, the nation's leading Enterprise software solution for the Property & Casualty insurance industry providing premium audit tracking and risk management. As a complete, turnkey system, PremiumWare provides full implementation and integration, including continuing maintenance and support, in collaboration with our customers internal support staff. This comprehensive, mission critical, application completely automates all aspects of the premium audit business unit as well as providing local or remote support across LAN, WAN or Internet connections, for Underwriting, Claims, Loss Control, Agents and the Insured Risks.

Using PremiumWare, a company's competitive advantage can be substantially enhanced by harnessing the power of a fully secure paperless auditing environment while completely avoiding security problems faced by other e-mail based audit systems. Powerful software tools throughout the application effectively remove time consuming manual steps. PremiumWare's patented technology enables management to simply and effectively review and adjust all areas of the premium audit process including inventory assignment, inventory and staff management, auditing, activity tracking, reporting, alerts and billing.

Unlike any other solution, PremiumWare auditors, managers and other authorized users are able to more effectively review and exchange required information and supporting policy documentation for the accurate completion of physical, phone or voluntary audits including cancellations, non-productive, disputes and multiple locations.

Want more information? Check: www.premiumware.com



ADVANCED MANAGEMENT SYSTEMS PREMIUM AUDIT AUTOMATION SOFTWARE

Since 1982, AMS has been the leading provider of premium audit software to the insurance industry. We offer you the knowledge and expertise of an industry leader that has revolutionized the premium audit process. We now apply these same principles to our new Loss Control Products (Advanced Inspection Manager & Inspector Plus).

AMS' Premium Audit software encompasses all three major lines of business, Worker's Compensation, General Liability, and Automobile. Our software has been implemented by many of the largest commercial carriers, as well as, state funds. AMS' revolutionary suite of products delivers a fully automated premium audit process to the insurance industry.

Want more information? Check: www.advmgmt.com



THE LAST WORD

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

MAKING AMENDS?



After more than a year of missing the publication deadlines for the ARCO FLASH!, we (*that's editor-speak for "ME"*) are trying to take advantage of the slower flow of new work, to get this newsletter back on schedule.

We don't have an actual deadline for publication, but we have tried to maintain our output at a minimum of four (4) editions each year. As often as possible, we've supplemented that with an extra issue or two. The past year or more, we've barely met the minimum, and the content has suffered as well.

This issue, however, is being plugged-in as something extra, and gives us a chance to bring ARCO members improved content and enhanced value in the newsletter. In any event, that's our hope! It also gives us a chance to further encourage your participation by attending the ARCO Annual Meeting, which is approaching swiftly.

You may note that this issue, as well as the February issue of the *FLASH!* contains information which may be of broad general interest both personally and professionally. We are also tapping available industry resources to try to bring the membership articles that may assist them in learning, understanding and training staff in a variety of areas.

Along these lines, we have been trying to accumulate an assortment of educational items and articles that we will continue to include in the future newsletters. Members can also assist us by forwarding any such articles they might come across. Also by letting us know if there are some areas of interest that you would like to see us try to include in future issues.

ARCO has been changing. We've been trying to improve our operations in general, to become more efficient and to overcome some of the difficulties we encounter as a group run by the volunteer efforts of the members. The newsletter has to try to keep up with ARCO's improvements, by making changes and upgrading content and we're working at it. With luck, we'll be getting our newsletters out more-or-less on schedule in 2005, and we look forward to your input.

Finally, if you haven't noticed, the 2005 Annual Meeting is shaping up to be informative, enjoyable and well-attended. We hope to see you there!

~Ken



