



Columns & Rows



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INSURANCE AUDITORS ASSOCIATION OF THE SOUTHEAST NEWSLETTER

The purpose of this newsletter is to share information. Therefore, the articles are published as submitted by the membership. The Insurance Auditors Association of the Southeast accepts no responsibility of the absolute accuracy of the articles published, as they are not for the sole purpose of education or accreditation.

IAASE President's Comments

By Lee Surridge

The 2013 year ended with the annual seminar and it was great to see many old and new friends. The program was top notch. We thank the NSIPA for joining with the SE for an outstanding seminar.

Welcome to the 2014 year! Hello, my name is Lee Surridge and I am your board president. Some know me, many may not. Get to know me, let me know your concerns. I am here to listen and make a difference. It is an exciting year with much under way.

Through our partnership with KMSI two more corporate members have joined IAASE. We continue to grow as we work to strengthen our programs at the seminar, E-news, articles in Columns and Rows and expand our teaching ability through webinars.

Dan King accepted the responsibility for coordinating the webinars for IAASE. The first will be rolled out in September. Follow E News for up-dates on that. We added the webinars as a learning and teaching tool and they can be followed from anywhere. The class room is wherever you have your computer to attend! As a member of the SE they are FREE.

The 2014 seminar will be in Charlotte, NC, so begin looking toward a road trip there. The exact dates and contracts are in the works, but look for a Mid- May meeting.

The program for the seminar is in the planning and this is where you, the members, come into play. Tell your board representative what you are interested in. Do you have a speaker you know? We need to have this set by January. Raise your hand get involved, it is an excellent way to meet other individuals in your shared profession.

Don't be a stranger. I can be reached at 704-293-4077 and my email is lsurridge@hotmail.com.

Lee

IAASE Editor's Comments

By Denise Smith

Hello, and happy fall to all!

I absolutely love the fall season. Reminders that fall has arrived are shorter daylight hours, crisp cool evenings, lower humidity (especially in the southern states) and leaves changing color and dropping from their summer resting place.

These reminders also make for an ideal time to enjoy the outdoors. There are Friday night high school football games, Saturday college football games and tailgating, there's hunting season, and the cooler temperature make for an excellent time to throw something on the grill and kick back with family and friends and relax.

However, it is also a reminder that the holiday season is almost upon us, and that our schedules are going to become hectic trying to fit everything that needs to be done into our schedules. I challenge each of you – not only during this busy season but throughout the year - to take time for yourself, evaluate your priorities, and live every day as if it is your last.

Lastly, I will need an article from each chapter to go into the next edition of *Columns & Rows*.

Obituary: Myrna Jean Smith Geiger

Myrna Jean Smith Geiger passed away Sunday at St. Dominic Hospital, August 18th after a brief stay.

Myrna is survived by husband Marlon Geiger of 53 years; daughters Robin Geiger Boyanton (Greg Boyanton), Beverly Geiger Matthews, (Ken Matthews), three granddaughters, Claire Boyanton, Olivia Boyanton and Allison Matthews who are her pride and joy.

She has been a long time member of Leavell Woods United Methodist Church where she served as music/sound director and church secretary.

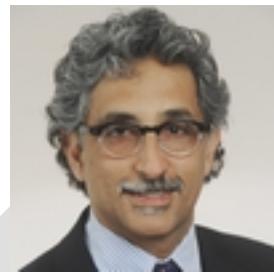
She was employed by McGuffey & Associates as an auditor and reviewer after retiring from St. Paul Insurance Company.

She is preceded in death by parents Ben & Eris Smith, brother Lamar Smith and son Brian Geiger. Memorials may be made to Mt. Olivet Methodist Church Cemetery Fund, 40 Smith Rd., Bentonia, MS 39040.

Higher Premiums for Property/Casualty Insurance Buyers will Likely Follow Recession

By Roberto Ceniceros

Submitted by Kim Graham
IAA Carolinas



ORLANDO, Fla. — If the history of underwriting cycles provides a guide to the future, more expensive insurance premiums may lie ahead for property/casualty insurance buyers.

During the past four decades, every hard market of substantially higher insurance prices has followed a recession, Harry Shuford, chief economist for Boca Raton, Fla.-based NCCI Holdings Inc., told the workers compensation research and rating organization's recent "Annual Issues Symposium 2013."

That has occurred because of the interaction between insurance underwriting cycles and investment returns, with interest rates and investment yields typically falling during and immediately after a recession, Mr. Shuford said during the event held May 15-17 at the Hyatt Grand Cypress Resort in Orlando.

"Hard markets coincide with these periods of dramatically falling money yields (and) interest rates," Mr. Shuford said.

During a recession, Federal Reserve monetary policy drives down interest rates just as it increases them to slow the economy during periods of rapid growth. That makes the Fed a key player in determining the investment income earned by the property/ casualty industry, Mr. Shuford said.

Meanwhile, about 80% of the property/casualty industry's investment portfolio is in bonds that are maturing. That has underwriters concerned about reinvesting in new bonds that are

expected to produce lower returns, the NCCI chief economist said.

Separately, insurance industry executives have expressed concern about the ongoing low interest rate environment and the inability to earn adequate investment returns.

"What precedes a hardening (insurance market) is very low, if not negative returns, on the industry's surplus," Mr. Shuford said. "That is what triggers a hardening."

Mr. Shuford defined a hard market as a period when premium rate growth is substantially higher than expected. Hard markets also respond to underwriting losses and insurers' efforts to achieve profitability, he said.

Substantial hardening occurred during the mid 1970's, the mid-1980's and the early 2000's, with a less substantial hardening in the early 1990s.

While prices showed an upward gain during 2011 following the Great Recession of 2007 to 2009, Mr. Shuford stopped short of predicting a hard market lies ahead.

While he focused on the broader property/casualty market, other conference speakers described improving conditions for workers compensation underwriting.

The workers comp line is showing encouraging signs with its combined ratio improving by six percentage points and premium volume up 9%

in 2012, said NCCI CEO and President Stephen J. Klingel.

Last year was the first time since 2006 that the workers comp combined ratio improved.

When insurers' combined ratios stood at 115% at the end of 2012, Mr. Klingel called the workers comp insurance market "conflicted." But positive information now shows a market headed in the right direction, he said.

Nationwide, workers comp premiums rose 9% to \$35.2 billion during 2012, NCCI Chief Actuary Dennis Mealy said during his delivery of NCCI's State of the Line presentation.

The increase was driven by payroll increases, state loss-cost changes and insurers tightening discounts offered to policyholders, he said.

Despite the positive trends, Mr. Klingel said a 109% combined ratio is not good enough given shrinking investment returns.

Additionally, workers comp insurers experienced a \$13 billion reserve deficiency last year. That number had been growing by \$1 billion a year, but shot up \$2 billion in 2012, he said.

"It is a concerning trend," Mr. Klingel said.

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Roberto Ceniceros is senior editor covering workers compensation for Business Insurance and BusinessInsurance.com

Sponsor:



CHAPTER NEWS

By Denise Smith, IAAM

I hope each of you is taking advantage of not only the IAASE website (www.iaase.net), but also the NSIPA website (www.nsipa.org) and the valuable information that is found there. If not, please visit www.nispa.org. It contains not only national news but regional and local chapter news as well.

Chapter news is as follows:

Alabama—Chapter dues are \$30/ person annually. Meetings are held the second Monday of every other month from 11:30 am to 1:00 pm at Lloyds Restaurant located at 5301 Highway 280 East, Birmingham, AL.

Carolinas—Chapter dues are \$25.00/person annually. Meetings are held every other month on the third Monday of the month (except summer) at Great Wall of China at 6:00 pm. Great Wall of China is located at 6666 Carmel Rd. Charlotte, NC 28226.

Central Florida—Meetings are held the second Wednesday of each month at Stefanos, located at 1425 Tuskawilla Rd, Winter Springs, FL 32708. Cocktail hour starts at 6:00 pm with meeting to commence at 6:30 pm.

Eastern North Carolina—Chapter dues are \$10/person annually. Meetings are held the third Monday of each month except summers (June, July, and August) at Mimi's Café, Burlington #140, 3111 Waltham Blvd., Burlington, NC 27215 at 6:00 pm.

Jacksonville—Chapter dues are \$25/person annually. Meetings are held the first Monday of each month (except summer) at Chili's, 385 Marsh Landing Pkwy, Jacksonville Beach, FL 32250 at noon.

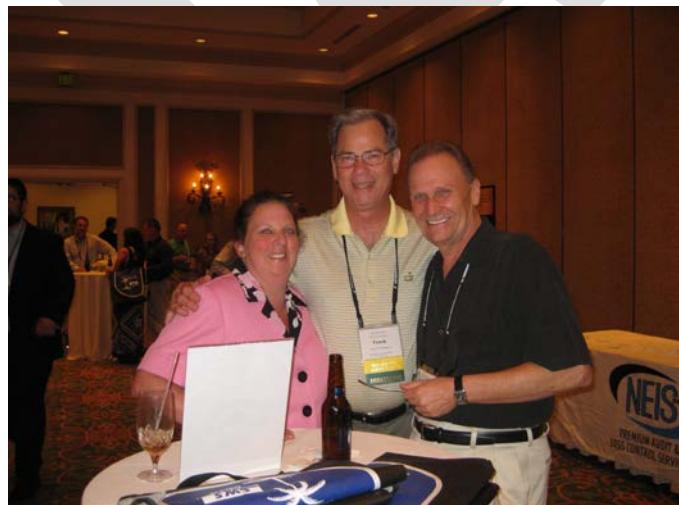
Kentucky—Chapter dues are \$40/ person annually. Meetings are held the second Tuesday of each month (except summer) at the Cardinal Hall of Fame Cafe, 2745 Crittenden Dr., Louisville, KY in the coaches room at 5:00 pm.

Mississippi—Chapter dues are \$30/person annually. Meetings are held the third Friday of every month at The Lone Star Restaurant, Pearl, MS at 11:30 am. Everyone orders from the menu and is responsible for their lunch, beverage, and tip.

South Florida—Chapter dues are \$30/person annually. Meetings are held at the Ruby Tuesday located at 299 SW 26th Ave, Pompano Beach, FL 33069. The chapter has been meeting at Ruby Tuesday since January 2007. The dinner meetings start at 6:00 pm on the second Tuesday of every month.

Tampa Bay—Meetings are held on the first Monday of the month unless that is a holiday and then it's the second Monday of the month. Meetings are not held in July and August.

If you are not taking advantage of the local meetings, please make an effort to do so. The audit world is constantly changing and the local meetings and annual seminars are the perfect place to find out about the changes and meet new people in the industry.



Frank Stewart(middle) of Burlington Insurance, his wife Tuesday, and Clyde Selvic of Southeast Audit

Reasons for Membership

Submitted by Lee Surridge
IAA Carolinas

Reasons for Membership in the IAASE

In the past several years, membership in IAASE has slid and when it comes to dues the same questions always come up - "Why do we have dues and what do I get for my money?" As in any organization, dues are needed for maintaining the operation of the organization. And, like any other organization, you get out what you put in. In the past two years, I decided to get more involved in the IAASE and because I did, I have learned of additional benefits to being a member.

For the record, the SE does have a reserve. Therefore, some might ask "Why can't dues be reduced?" Much of this money is used as a deposit towards the seminars. Over ten years ago the IAASE did have a time with no dues. Do you know what happened? It was un-prepared for seminar short falls and it took three years for the IAASE to be fully solvent again. Enough on the negative; let's concentrate about the positives.

Here are the benefits: Newsletter with your chosen profession premium audit information, an annual conference with reduced rates for members, fellowship, a sounding board for YOUR voice to be heard, Webinars through NSIPA at reduced rates for offsite learning, Facebook account for social networking, program ideas for your local chapter, reduced rates on hotels and cars, and a professional organization to rely on.

Remember, you get out what you put in. Get involved. Go IAASE!

Short Cuts in Getting Audit Information

By Juliet Beltz, President of the Tampa Bay Auditor's Association

- P & L (AKA Statement of Income and Expenses or Income Statement)
- Balance Sheet
- Chart of Accounts
- Trial Balance
- Corp 1120S Tax return
- Fixed Assets Register
- Vendor Ledger / Cash Disbursements
- Sub- Contractor Invoices

P & L (AKA Income Statement)

Each dollar amount reported by category on a P&L / Income Statement can be reviewed in detail by running a ledger activity report by ledger account number that will correspond to the titles listed on the P&L – For Quickbooks Reports if the report is displayed on the computer screen you can right click with the mouse on the dollar amount and the program will default to an account quick report that displays the detail transactions for the dollar amount shown

There is a basic order in which ledger accounts are reported, however it is left up to each business as to how much detail is provided.

For example:

- Sales may list revenues by product / service
- A restaurant may list sales for food separate from sales of alcohol
- A lawn and landscaping company may have separate listings of total revenues for maintenance versus new plantings or spraying

****If there is not a breakout of revenues and we may need to know the sources of revenues for class code determination sometimes we can look at Cost of Goods.

Cost Of Goods:

This category is referred to by many names including Materials Costs, Cost of Sales Below is a definition used by accountants which will give you an idea of why sub-contractors and labor are often found in this section of the financial reporting as well as materials and inventory items. Cost of Goods Sold (also called Cost of Sales or COGS): COGS are those expenses directly related to producing or buying your products or services. For example, purchases of inventory or raw materials, as well as the wages (and payroll taxes) of employees directly involved in producing your products/services, are included in COGS. These expenses usually go up and down along with the volume of production or sales. Study your records to determine COGS for each sales category. Control of COGS is the key to profitability for most businesses, so approach this part of your forecast with great care. For each category of product/service, analyze the elements of COGS: how much for labor, for materials, for packing, for shipping, for sales commissions, etc.?

Operating Expense:

This section will have all the normal business expenses like utilities, phones, rent etc. Payroll expense will more than likely also be in this section – Some computer programs will run the P & L for the time period you are auditing and some cannot. For the ones that can you may be able to look at your total payroll reported on the spreadsheet in your audit and the wages reported on the P&L to verify that you have captured the correct amount – If employer taxes are included in the wages listed on the P&L reporting your numbers will not be exact. In this section you may also see accounts titled

Outside Services, Consulting Fees, Repairs and Maintenance, Per Diem or, Travel, Auto R&M

– These are accounts that may also contain sub-contract, temporary or contract labor and are worth taking a look at in detail. You may also see Owner Draw / Dividends use caution when reviewing the details of this account, Get specific details for amounts paid if you see regular set amount payments and

officers / owners that are drawing little payroll but are included for.

Balance Sheet

The Balance Sheet will reflect all of the short term and long term liabilities as well as the corporations assets and the owner's equity. Again the amount of detail is up to how the insured prefers the reports are completed. If the assets are listed this may also give you an indication as to whether the operations are classified correctly.

For Example:

A Landscaping company may have listed as assets the following:

- Box Truck
- Utility Trailer
- Heavy Duty F350 Bucket Truck
- Terminator Wood Chipper

With the equipment listed above it is possible they may be engaged in tree trimming (for our purposes this is not included in class code 9102 and an additional code may apply.)

Chart of Accounts

This will be a listing of all accounts associated with the insured's operations. Some insured's are very reluctant to provide the Financial Reports. In this case if you look at the Chart of Accounts you can select the accounts by title to look at the detail of the transactions. There may be accounts listed on the Chart of Accounts that may not have had activity / transactions and the insured may tell you there was no activity if a report will not generate.

Trial Balance

A Trial Balance will also give account activity and dollar amounts for a specific period. Some computer programs have limits for this report as well and you will need to verify that the totals are for a whole policy period and not just a month.

Corp 1120S Tax Return

Some insured's only have their accountants prepare an annual return in this instance you may only have access to their corporate tax return. Page one of the return will list Income in the first section of page one, then it will list deductions in the second section (AKA business expenses) and in the third section credits/payments. For the deductions there should be an attachment to the return that will list by title an explanation of the deductions (AKA expenses). This schedule will probably not give any more detail than a title and dollar amount. It will be up to the insured to provide the detail (in many cases sub-contractors and contract labor are titles listed along with a dollar amount as they are an allowable deduction for IRS purposes).

Fixed Assets Register

This report will list assets that the business is depreciating – most assets whether they are equipment or vehicles are depreciated for either a 5, 7, 10 year period of time. The schedule will more than likely state the depreciation period on the report. If a vehicle, a piece of machinery, construction equipment etc is listed on this report as being depreciated (not disposed) it is likely that it is in use as part of the day to day operations of the business. The fixed asset register in many cases is kept by accountants so it is possible that a bookkeeper may not be familiar with this report. If you get the opportunity to look at the report it can be helpful in class code determination as well.

For example:

In a manufacturing company classified with 3076 delivery of products is not included – If the insured is depreciating a Box Truck this may indicate that they offer delivery of products and class code 7380 could be applicable for drivers' hours.

Vendor Ledger (AKA) Disbursement Ledger, or Accounts Payable Report

This report should contain the transactions of a check register – you should be able to review a history of payments made to vendors, suppliers, loans etc. For our purposes we focus on Contract / Temp Labor Companies and Sub Contractors. If we expand our focus there is additional information we can derive from this report. For instance materials / supplies purchased may provide assistance in verifying the type of work being performed by employees. It is also important to verify that the report is for all transactions not just the payroll transactions as many companies use a separate banking account for payroll activity only.

Sub-Contractor Invoices

If the only information provided to you is a listing of Sub Contractors Payments and Certificates of Insurance or Single Exemptions– have the customer provide the invoice's that the sub- contractor submitted for payment – in order for a check to be written there was a bill of some sort provided to the insured. The bill from the sub-contractor can provide information such as what jobs or services they were paid for. Again this gives you insight to applicable class codes.



Connect with Care Denise Smith, IAAM

Chances are, whether you're traveling for business or personal needs, you will come across a Wi-Fi hotspot. Hotspots are found just about everywhere you are these days – airports, hotels, fast food restaurants, the local gym, shopping malls, etc. While convenient, some may be secure, yet others are not.

Wherever you are, and for whatever reason you are connecting, make sure you are connecting with care. If the network connection you are using is unsecured, be aware that those around you may be eavesdropping on your connection and "borrowing" your sensitive and personal information that you may be displaying.

Use extreme caution with the sites you visit and information that you access while operating through a Wi-Fi network. When prompted, answer that you are in a public location, and do not want your information shared with other devices on the network.

You can help protect yourself by

- 1) installing trusted security software or other another application that can help protect you from malware or other threats,
- 2) assuming that all Wi-Fi connections are not secure,
- 3) only logging onto websites that seem legitimate-make sure that URLs are spelled correctly and matches the name of the business you are visiting,
- 4) remember that 3G/4G connections are generally safer than hotspots but they do use your data plan purchased through your cellular provider so make sure that you don't exceed your purchased limits, and
- 5) consider disabling features on your laptop, iPad, or other mobile device that connects automatically to open Wi-Fi.

HACKNEYED, WORN-OUT EXPRESSIONS

(And Examples of Shortened Version)

Source Unknown,
Submitted by Tony Rangel, IAA Alabama

1. **Enclosed herewith, please find**
Enclosed is
2. **At your earliest convenience**
Give specific date
3. **I am in receipt of**
I received
4. **Needless to say**
DELETE FOREVER
5. **Thanking you in advance**
Thank you
6. **It is quite apparent that**
I feel
7. **Consensus of opinion**
Consensus (or opinion)
8. **During the month of July**
During July
9. **It is recommended that**
We recommend
10. **Please be advised that**
DELETE FOREVER
11. **At the present writing**
Now...or currently
12. **We are of the opinion that**
We believe
13. **As soon as possible**
Give specific date
14. **As you are aware**
DELETE FOREVER
15. **It would not be unreasonable to assume**
I assume
16. **Perform an analysis of**
Analyze
17. **As per our conversation**
DELETE or As we discussed

18. **Adequate enough**
Enough
19. **This memo is to confirm**
Just confirm it
20. **As you know**
DELETE FOREVER
21. **Very truly yours, Yours truly,**
DELETE FOREVER
22. **The purpose of this memo is**
DELETE FOREVER
23. **It has been brought to my attention that**
I have learned, or DELETE
24. **We wish to extend our thanks**
Thank you
25. **Your immediate attention to this matter**
Please respond by
26. **Pursuant to your request**
Due to, or Because of
27. **Due to the fact that**
Due to, or Because of
28. **If you should have any further
questions, Please call me at 524-0000**
Please do not hesitate to contact me
if you have questions (or DELETE IT)
29. **In the event that**
If
30. **It is incumbent on me**
I must
31. **End result**
Result
32. **We wish to inform you that**
DELETE FOREVER
33. **In the not-too-distant future**
Give date
34. **Attached hereto, please find**
I have attached
35. **For your information**
DELETE FOREVER

Coming Soon! A New On Demand
Webinar by Keith West, VP Operations
Wilkinson Insurance Services, Inc.
Stay tuned for more details!

Insurance Auditing Puzzle Jumble

By Myrna Geiger

asrte
fsisaiilscancot
mremipu
cpreenxiee
oicifmionadt
atrguisne
haiclyps
nolephete
iotainrfiecv
rwroeks
omcoanpneits
eanelrg
illbailyt
aaeggr
plyarlo
laoitmtiin
vmeireot
oedcuditn
sipt
trcacotn
baorl
tdepeinnned
rttocsranco
mteaalir
pnqteeeumi
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What is Change?????

By Denise Smith, IAAM

Change is something that forces us out of our comfort zone. It is inevitable. Depending upon how you view, it can be for the better or for the worst. Change has an adjustment period. The adjustment period varies from person to person and some never adapt. Change is uncomfortable and can rip apart those who can't let go of the old and adapt.

Life is like a roller coaster ride and can be fun if you know when to lean and create new balance within the change. Change is not comforted by the statement 'just hang in there and it will get better' or 'just hang in there and it will get easier' but with the statement 'you can do this' or "I will do this.' Growth is through endurance, not retreat – and growth is change. Change isn't fixed by crying, worrying, or mental drudgery and is won by victors not victims.

As we all know, our career in auditing is in an inevitable state of change. There are company buyouts, benefit changes, retirement program changes, retirements of co-workers, new hires, management changes, class code changes, rule changes, and the list goes on.

If you ever become comfortable in what you are doing, it is time for change.

The choice is yours – will you sit back and let change eat your insides out or will you climb in, buckle up, and enjoy the ride?

The Insurance Auditors Association of the Southeast (IAASE) is committed to the growth, development, and recognition of the premium audit profession. As part of our mission, we encourage and support our members in the advancement of technical knowledge relative to the field of premium auditing and promote recognition of all issues that affect the insurance industry.

Congratulations to Lisa Letson SE Auditor of the Year 2013– Luis Hernandez Award Winner

Lisa has been working for Amerisure since 1997, where she started in the Credit and Collections Department.

2005 – She transitioned to the Premium Audit Department as a supervisor for the inside auditor staff.

2007 – She transferred to Florida to become a field auditor, and became involved with the IAASE Jacksonville Chapter.

2009 – She was appointed as the chapter delegate, and Lisa has been actively serving on the IAASE board of directors since that time.

2011 – 2012 – She was President of IAASE, and is currently serving on the IAASE board of directors as Past President.

2012 – She became a NSIPA member and was appointed as the Chairperson for the Membership and CIPA, Honors and Awards Committee.



Auditor of the Year, Lisa Letson, being awarded by previous Auditor of the Year, Dan Smith

Past Award Winners

Annually, the IAASE presents the Luis Hernandez Award to honor those who have served the premium audit profession proudly. Here are the past recipients of this distinguished award.

| | | |
|---------------------|-----------------------|----------------------|
| •1984—SIDNEY BROWN | •1994—JOHN WOODS | •2004—JERRY COUTS |
| •1985—JIM PORTER | •1995—BRUCE WILINSKI | •2005—NONI WILSON |
| •1986—RON CLOPTON | •1996—RAY FITCHNER | •2006—NANCY ELMORE |
| •1987—JOE TRAVIS | •1997—ANN LEITHAUSER | •2007—No Award Given |
| •1988—KEN DAVEY | •1998—PHYLLIS HODGE | •2008—GREG JENSEN |
| •1989—JOE MCJUNKIN | •1999—SKIP TAYLOR | •2009—DENISE SMITH |
| •1990—JIM STYLES | •2000—DONNA HARWOOD | •2010—MICHEL HALL |
| •1991—JACK VAN DORN | •2001—JUANITA LINDSAY | •2011—JOHN DOWDY |
| •1992—DON HOLZEMER | •2002—MARDI MARTINSON | •2012—DAN SMITH |
| •1993—MYRNA GEIGER | •2003—AL HODGE | •2013—LISA LETSON |

Past Presidents

We are honored by the number of individuals who have volunteered their time and energy to serve as president of the Insurance Auditors Association of the Southeast. The following is a list of those who are past presidents of the IAASE:

- Jim Holland 70-71
- Jim Styles 86-87
- Donna Harwood 02-03
- Joe Travis 71-72
- J.A. Muncy 87-88
- Charles Stallings 03-04
- F.R. Clopton 72-73
- Luis Hernandez 88-89
- Eddie Tuck 04-05
- William W. Nittler 73-74
- Joe Travis 89-90
- Myrna Geiger 05-06
- John VanDorn 74-75
- Charles Smith 90-91
- Andra Bramlet 06-07
- James P. Young /
Ken Davey 75-76
- Myrna Geiger 91-92
- Dan Smith 07-08
- Harry A Shumate 76-77
- John B Woods 92-93
- John Dowdy 08-09
- Ike Holcomb 77-78
- Ray Fitchner 93-94
- Eric Gravens 09-10
- Bob H Smith 78-79
- Ann Leithauser 94-95
- Kim Graham 10-11
- Jack E Smith 79-80
- Dewayne Givens 95-96
- Lisa Letson 11-12
- Paul Grahn 80-81
- Phyllis M Hodge 96-97
- Lee Surridge
- Jim Porter 81-82
- Juanita Lindsay 97-98
- Bill Norman 82-83
- Bob Buck 98-99
- John G Phillips 83-84
- Jerry Couts 99-00
- Jerry Hedges 84-85
- Mardi Martinson 00-01
- Don Holzemer 85-86
- Bruce Wilinski 01-02

Sponsor:



PUZZLE JUMBLE

How Many Did You Get Right?

Rates
Classifications
Premium
Experience
Modification
Signature
Physical
Telephone
Verification
Workers
Compensation
General
Liability
Garage
Payroll
Limitation
Overtime
Deduction
Tips
Contract
Labor
Independent
Contractors
Material
Equipment
Location
States
Officers
Member
Proprietor



Mike Warner from Builders Insurance drawing for raffle.



Speaker, John Kennedy



Michael Carter from Builders Mutual Insurance and Mike Nahlovsky of Nexus Insurance Solutions