



2011 ANNUAL DIRECTORY

ANNUAL MEETING

October 2010 – Asheville, NC

The Association has held an Annual Meeting each year since the Organizational Meeting, which was held in Manhasset, New York in September 1963.



2011 NAIIE DIRECTORY

PUBLISHED ANNUALLY

EDITOR:

Charles E Hock
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Clifton Park, NY 12065
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chiph@c-hock.com

NATIONAL ASSOCIATION OF INDEPENDENT INSURANCE AUDITORS AND ENGINEERS

Over 40 Years of Service to the Insurance Industry



Web site

WWW.NAIIAE.COM

REFERENCE LIST OF MEMBERS

By Page Number

STATE

ALABAMA	6,8,13,19
ALASKA	13
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CALIFORNIA	2,13,16
COLORADO	2,13
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FLORIDA	1,2,6,10,12,13,18,19
GEORGIA	1,6,8,12,13,17,18,19
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INDIANA	1,3,9,13,14,18
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KANSAS	5,9,14
KENTUCKY	1,3,14,18
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MAINE	1,7,15
MARYLAND	1,18
MASSACHUSETTS	1,7,15
MICHIGAN	1,3,14,18
MINNESOTA	3,14
MISSISSIPPI	5,6,19
MISSOURI	3,5,9,14,18
MONTANA	13
NEBRASKA	5,9,14
NEVADA	2,13,16
NEW HAMPSHIRE	1,7,15
NEW JERSEY	1,7,14,17
NEW MEXICO	5,13
NEW YORK	1,7
NORTH CAROLINA	1,4,6,14,17,19
NORTH DAKOTA	3
OHIO	1,3,14,17,18
OKLAHOMA	5,9
OREGON	2,13,16
PENNSYLVANIA	1,14,17
RHODE ISLAND	1,7,15
SOUTH CAROLINA	1,4,6,8,14,17,19
SOUTH DAKOTA	3
TENNESSEE	1,4,5,6,14,17,18,19
TEXAS	2,5
UTAH	13
VERMONT	1,7,15
VIRGINIA	1,4,14,17
WASHINGTON	1,2,13,16,17
WEST VIRGINIA	1,14,17
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CODE OF ETHICS

As a member of the National Association of Independent Insurance Auditors and Engineers, I WILL:

PROVIDE the same high standard of prompt, courteous, and complete services for all persons whom I contact in the course of fulfilling my duties.

OBTAIN accurate, complete, and factual information essential to the particular requirements of my assignments.

OBSERVE steadfastly only the highest principles of business and professional conduct in my communications with the public.

PROVIDE high quality reports, which meet or exceed Association and industry standards.

OFFER services to clients that are cost effective and conform to special instructions.

RESPECT the authority and trust placed in me to act in a company's behalf, attempting at all times to deserve their trust by obtaining the best information possible.

WORK to the best of my abilities to enhance the professional reputations of my associates, for the actions of a single member reflects upon the cumulative reputation of our association.

RESPOND promptly with payment for services rendered and advise members of any delays.

ENCOURAGE my employees to improve their professional competence through continuous study of relevant literature, journals and standards; and

PLEDGE myself to the improvement of my profession and association to more fully serve the needs of the insurance industry.



ED EBNER, PRESIDENT

Foreword

Dear Insurance Professional,

It is with great pride that I have the opportunity to introduce you to a professional organization committed to the finest in premium audit, loss control / inspection services.

Each company accepted into this organization represents the highest standards of competence, professionalism and integrity the industry has to offer.

Thus, contained in NAIIE are not only proven entrepreneurs but competitors who share a common vision for the future of our industry.

Through this competition and common vision we provide you, our potential customer with a selection of vendor partners that can support your audit activity anywhere in the country and provide you with consistent quality, value and technological interface that give you the experience of dealing with one vendor.

NAIIE continues to refine membership guidelines based on standards of work integrity, product knowledge, and continuing education in every aspect of our expertise.

We meet as a group each October to analyze member expectations, enjoy discussions with highly motivated experts in law, employee relations and motivation. We also enjoy personal association with good friends of many years that can be counted on to assist each other when needed.

This year we will meet at the Inn on Biltmore Estate, Asheville, North Carolina, October 13th through the 15th. During this annual meeting potential members have the opportunity to evaluate us by attending our association as a guest. If you would like more information and qualifications to attend please visit our webpage at www.naiiae.com

In conclusion it is my honor this year to serve as President of NAIIE for the 2010-11 term. I invite you to seriously consider the opportunity to work with the professional organizations that make up this association. We look forward to a challenging and rewarding year.

Sincerely,
Ed Ebner, CIC, APA



**NATIONAL ASSOCIATION OF
INDEPENDENT INSURANCE
AUDITORS AND ENGINEERS**

PAST PRESIDENTS

Charles E. Botensten	1963-65
Harold D. Moore.....	1965-66
Eugene C. Preston	1966-67
Alva J. White.....	1967-68
Delmont E. Wemple	1968-69
Glen A. Jensen	1969-70
Harold C. Duke	1970-71
Clyde Harris, Jr	1971-72
John J. Creem	1972-73
Penny A. White	1973-74
Irving Kirsch.....	1974-75
Richard L. Landry.....	1975-76
Kenneth C. Botensten	1976-77
A. E. Fleisher	1977-78
David A. Armfelt.....	1978-79
Eugene C. Preston Jr	1979-80
Ivar A. Nielsen	1980-81
Terry Meadows	1981-82
Jack VanDorn	1982-83
Zack Arnold	1983-84
John E. Schneider	1984-85
Charles A. Smith	1985-86
Dennis Brandanger	1986-87
Al Silk	1987-88
D. Todd Arrnfelt.....	1988-89
William A. Langer	1989-91
Matt Wemple.....	1991-92
Bill Tuck.....	1992-94
Phyllis Hodge.....	1994-96
Steve Barlow.....	1996-97
Dennis Brandanger	1997-99
Fred Lowry Jr.....	1999-01
Russell DeLuca.....	2001-03
Mark DeWaal.....	2003-05
Robert J. Carr Sr.....	2005-07
Chris Wilkinson	2007-09
Ed Ebner.....	2009-11

2010-2011 BOARD OF DIRECTORS



Ed Ebner, President



Chris Wilkinson, Chairman



Norman Nielsen, Vice President



Steve Barlow, Secretary



Chip Hock, Treasurer



RJ Carr, Jr., Membership

ELECTED OFFICERS – 2010-2011

President	Ed Ebner	(800) 773-9323
Chairman.....	Chris Wilkinson	(800) 356-7346
Vice-President	Norman Nielsen	(877) 863-2220
Secretary	Steve Barlow	(800) 756-6620
Treasurer	Charles Hock	(800) 232-2342
Membership.....	R.J. Carr, Jr.	(800) 451-5621

COMMITTEES

AUDIT.....	Fred Lowry, Jr.	(800) 279-1437
AUTOMATION.....	Mark de Waal	(800) 523-8501
DIRECTORY	Charles Hock	(800) 232-2342
ENGINEERING	Emil Moskowitz	(818) 346-2422
ETHICS	Charles Hock	(800) 232-2342
GOOD & WELFARE.....	Steve Barlow	(757) 482-3466
HISTORIAN	Steve Barlow	(757) 482-3466
MEMBERSHIP	Bob Gardner	(585) 658-3560
NOMINATING.....	Robert J. Carr, Sr.	(800) 451-5621
PUBLICATION.....	Fred Lowry, Jr.	(800) 279-1437
PUBLICITY TASK FORCE.....	Lisa Brien	(800) 633-8447

COMMITTEE RESPONSIBILITIES:

AUDIT: Monitor and be involved in the implementation of industry related technologies. Keep all NAI/AE members informed about important project and related issues to the premium audit industry.

AUTOMATION: Provide assistance to all NAI members in the field of technology and automation. Keep our members informed of any technology changes in regards to software updates, EDI, etc. Establish and update the NAI website to be a beneficial use to the insurance industry.

DIRECTORY: Responsible for organizing, editing, printing and distributing the annual directory of NAI/AE members to the insurance industry.

ENGINEERING: Assist NAI members who are involve in the completion of underwriting and loss control surveys. Provide information survey in regards to digital camera technology and cad-diagram programs.

ETHICS: Responsible for developing and monitoring the ethical standards of NAI/AE members.

GOOD & WELFARE: Keep all NAI members informed about other members in our organization. Provide members with up-to-date information regarding variety group benefit and insurance programs.

HISTORIAN: Responsible for keeping and maintaining the photo albums dating back to the beginning of NAI/AE.

MEMBERSHIP: Solicit new companies who provide coverage in states where needed.

NOMINATING: This committee is typically chaired by the immediate Past President and is responsible for selecting and nominating the slate of officers.

PUBLICATIONS: Publish three newsletter publications to be distributed to NAI members and other organizations related to our industry.

PUBLICITY TASK FORCE: Promote NAI at insurance related regional and national associations meetings. Produce promotional items to be distributed to advertise NAI.

"BEN JUDD AWARD"

The "Ben Judd Award" was created in 1990 to give special recognition to a NAI member who has provided special service and exceptional leadership to enhance the association. Ben Judd was one of the first founding fathers and served as charter member since the inception of this organization dating back to 1959.

RECIPIENTS

Deanna Brown-McGee.....	1990
Bill Langer	1991
Phyllis Smith	1992
J. Allen Brown (deceased)	1993
Gerry D. Hoetger	1994
Bill Tuck	1995
Jerry Cohen	1996
Fred Lowry, Jr	1997
Steve Barlow	1998
Dennis Brandanger	2000
Charles E. Hock.....	2001
Russell Deluca.....	2005



NATIONAL ASSOCIATION OF INDEPENDENT INSURANCE AUDITORS AND ENGINEERS

Formed in 1963, NAIIE is an association comprised of independent companies providing audits, underwriting surveys, loss control services and other related services to the insurance industry. NAIIE provides a nationwide network of competent, reliable service companies that can assist another company in handling a case out of its service territory - or can even assist an account that may have work out of the area on a regular basis.

The NAIIE organization is not connected with or associated with any other group of companies either Non-Profit or public or privately held companies or associations.

The purpose of NAIIE as quoted from the bylaws: "to provide the insurance industry on a nationwide basis with the best and most reliable audit, inspection and safety engineering services; to foster a cordial relationship with the insurance industry; to formulate ethical standards for its membership to acquire and distribute education material; to enhance the dignity and regard for our profession; and to meet for the exchange of ideas and discussion of mutual problems." From 1963 forward, the NAIIE members, individually and collectively, have consistently worked toward that goal, and it is to this end that the association is dedicated.

Membership in NAIIE is limited to organizations in the audit, inspection, engineering and related fields, serving the insurance industry in whole or part.

With its Code of Ethics, NAIIE boasts one of the most stringent, self-imposed bodies of regulations adopted by any business association in the United States. It sets and demands high standards for its members, and its members take great pride in achieving them.

Through the years, NAIIE has made numerous strides in upgrading the quality of audits and inspections through convention seminars, guest speakers, the distribution of educational information to the membership's field staffs, and periodic newsletters which include insurance related articles submitted by NAIIE members.

Annual meetings provide an opportunity for membership companies to exchange professional techniques, procedures and ideas with other association members in order to improve company operations and to address problems commonly faced by all members, with the result that new ideas and solutions are always being discussed and analyzed.

Highlights of past annual meetings have included industry dinners and notable speakers from throughout the insurance industry-state insurance commissioners, executives of insurance companies, directors and officers of OSHA, PIA, and other safety oriented groups.

THE VALUE OF NAIIE MEMBERSHIP

- 1) Joining together with your business peers.
- 2) Opportunity for future business association.
- 3) Open & frank discussion of mutual problems & needs.
- 4) Interchange of technical, education, & business management concepts.
- 5) Obtain information on current & potential industry trends.
- 6) Advertisement in a national directory.
- 7) Published Code of Ethics to the insurance industry.
- 8) Annual business meeting held in diverse & interesting parts of the country.

**PHYSICAL PREMIUM AUDIT
MINIMUM STANDARDS**

- 1) Attempt to obtain at least monthly figures, provide explanation if different.
Follow industries standards of a good audit trail.
- 2) Address standard exceptions, with names and individual remuneration shown separate.
- 3) Check for overtime pay, misc. labor, sub contract labor and C-125 payroll.
- 4) Exposures verified to a second source (e.g. government tax reports) or explained if not available.
- 5) Detailed description of operations, justify and explain all classifications used.
- 6) Variances in exposure of more than 20% and excess audit time are fully explained and documented.
- 7) All owners/officers listed individually providing a thorough description of duties and details on remuneration and classification.
- 8) Premium audits will be completed in accordance with special instruction of the customer.
- 9) Audits will be completed within the time service requirements of the customer.
Any delays will be communicated.
- 10) Signature of authorized representative and release form checked and signed.

Annual NAIIE Award for Academic Excellence

Since 1983, NAIIE has sponsored the Insurance Institute of America's annual Scholarship award for academic excellence for the Associate in Premium Auditing. The IIA is a nonprofit organization offering educational programs and professional certification to people in the property-liability insurance industry. The NAIIE award is given each year to the person who achieves the highest grades nationally in the institute program.

This year's award was presented to:

***Ms. Leigh Ann Holmes, APA
Audit Assistant
Hales Corner, WI 53130***

ACCURATE PREMIUM AUDITS, INC.

55 South Commercial Street
Manchester, NH 03101-2606
Phone: 800-633-8447 or 603-645-8319
Fax: 603-645-8444
Website: <http://www.apaaudit.com>
Email: lbrien@apaaudit.com

- Organized:** Incorporated January 22nd 1996
- Officer:** PresidentLisa A. Brien
General ManagerMichele Spaziano
- Territory:** Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania, Delaware, Maryland, D.C., Virginia, West Virginia, Ohio, Kentucky, Indiana, Tennessee, Michigan, Georgia, North Carolina, South Carolina & Florida.
- Services:** Physical Premium Audits in twenty-two States East of the Mississippi River. Telephone audits, Voluntary Audits and Premium Audit Extension services are provided Nationwide.
- General:** We are committed to supplying our customers with accurate premium audits in a consistent and timely manner. As a full service premium audit provider, we will conduct each and every audit in the most professional manner possible.

Accurate Premium Audits (APA's) standard audit procedure is to supply our customers with an accurate audit within a mutually agreed upon time service standard. Our dedicated staff will ensure proper classification of all exposures through a technical analysis, which determines proper separation, and allocation of payroll. This process will be completed through direct interviews, review of all appropriate documentation, reconciliation and final verification.

APA's quality control program consists of a complete review of the audit for completeness and accuracy by a qualified audit reviewer. Premium audit services are conducted in a professional manner following the established rules, procedures and regulations of the National Council of Compensation Insurance and other local, regional and national regulatory agencies.

CAL INSPECTION BUREAU, INC.

19528 Ventura Blvd., PMB 347
Tarzana, CA 91356-2917
Phone (818) 346-2422 Fax (818) 710-9036
Email: emil@calinspect.com
Website: www.calinspect.com

- Organized:** 1988
- Officers:** PresidentEmil Moskowitz
Vice PresidentSharon Frisch
- Territory:** California, Colorado, Florida, Nevada, Oregon, Texas, Washington and Arizona National Affiliations
- Services:** Underwriting surveys, including field inspections and telephone surveys, Premium Audits
- General:** Cal Inspection Bureau, Inc. is committed to providing the highest quality Insurance Inspections and Premium Auditing at a reasonable fee. We pride ourselves on the accuracy and timeliness of our work. Our system of quality control ensures that our clients will not spend valuable time following up on the requested underwriting information.

Surveys may be ordered via fax, mail or through our new, state-of-the-art, web-based ordering system, which is a part of our dedication to the rapid technological advancement of our industry. Completed surveys may be sent to the client electronically, if requested.

CHLYSTEK & WHITE SERVICES, INC

COMMERCIAL INSURANCE SERVICES OF VIRGINIA, INC.

HOME OFFICE & MI BRANCH 1601 Galbraith SE, STE 302 Grand Rapids, MI 49546 (800) 523-8501 Fax (616) 957-8972 Email: help@cws-gr.com	MN, ND & SD BRANCH OFFICE Sue Grover, CPCU, CIPA Reg. Mgr. 1-800-523-8501 x 7948	IL & WI BRANCH OFFICE Greg Thill, Reg. Mgr (262) 348-0356 1-800-523-8501 x 7878
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12079 Gayton Road
Richmond, VA 23238
Phone (804) 741-7514 or (800) 756-6620
Fax (804) 741-6827
E-Mail: info@cispremiumaudit.com
Website: www.cispremiumaudit.com

KENTUCKY BRANCH OFFICE Eric Gravens, Reg. Mgr. 1-800-523-8501 x 7916	INDIANA, OHIO BRANCH OFFICE Robert Warren, Reg. Mgr. (317) 845-9689 1-800-523-8501 x 7824	PHONE & VOLUNTARY Stefanie Bayer, National Mgr 1-800-523-8501 x 7964
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Home Page: www.cws-gr.com

Organized: 1988

Officers: President Mark de Waal

Territory: Physical Audits in Illinois, Indiana, Kentucky, Michigan, Minnesota, ND, Ohio, SD, Wisconsin, Greater St. Louis, and MO. We conduct Telephone & Voluntary Audits Nationwide.

Services: Insurance Premium Audits, Pre-audit surveys, Telephone Reports, Voluntary Audits, Premium Audit Management Services and short form contractors' surveys. All CWS, Inc services may be accessed, viewed and managed 24/7/365 via any Internet browser via AuSuM systems technology. Please go to <https://pam.cws-gr.com> to view our Internet login page.

General: C & W's roots trace back to 1957. C & W knows insurance auditing. C&W completes all audit reports on Future Audit® 3.0 field software. FA3.0 is a unique database application that was developed in-house to 1) provide logical, consistent, and now (2005) fully CUSTOMIZABLE reports for our customers and 2) to improve the process and experiences for the insured, the agent, and the carrier. Experience has taught us that a few minutes spent at the conclusion of the audit to review the results with the insured positively impacts the process. Our exit interview includes a review of the audit summary, a discussion of significant differences from estimated exposures, and any other proper items within the scope of our responsibilities. Your agents appreciate our professional approach. Our current customers tell us our service is "trouble-free."

C & W uses employees, not independent contractors. We have had many customer relationships for over 20 years, and most of our auditors have been with the company since its inception. C & W employs state of the art Internet technology to seamlessly move data between our employees and yours. If you need a service upon which you can depend or if you need additional information, please give us a call.

Organized April 1, 1989

Officers: President Ed Galloway, APA, CIPA
Vice-President Steve Barlow

Territory: Virginia, North and South Carolina, Tri Cities area of Northeast Tennessee

Services: Premium audits of all types of insurance and phone audits where requested.

General: Our management and employees have many years of experience performing insurance services in the states of Virginia and North and South Carolina.

We feel that our employees are our greatest asset and always welcome a chance to provide our clients with a list of our employees and their experience.

We are committed to excellence and the continuing education of our employees. Our employee training includes emphasizing people relations, since we realize that we are often the only company representatives that the insured will see.

Our goal and aim is to provide a quality product in a timely fashion, now and into the future.

CROWELL & ASSOCIATES, INC.

Phone: (888) 276-9355 Fax: (800) 720-7770

Mailing Address

P.O. Box 2800
McKinney, Texas 75070-1138

Physical Address

108 S. Church St.
McKinney, Texas 75069

Email: crowell@1888crowell.com

Website: www.1888crowell.com

Organized: 1982

Officers: President.....J. Kelly Crowell
Senior Vice President.....Frank Cantu
Vice President..... Alesha Crowell
Vice President Technology.....Stephen Crowell
CFO..... Pat Crowell-Hodge

Territory: Arkansas, Kansas, Louisiana, Oklahoma, bordering areas of Mississippi, Missouri, Nebraska, New Mexico, Tennessee, Texas (All states for phone and voluntary audits)

Services: All types of Premium Audits (please see website for details)

General: Crowell & Associates provides specialty audits for the insurance industry using only employees. Our commitment is to serve our clients quickly and efficiently, providing quality, trustworthy products. We realize that our customers prefer us because of our "Second Mile" attitude. We work well with our clients, agents, and insureds to meet their specific needs.

EBCO, INC. - PREMIUM AUDITS

1000 Johnson Ferry Rd.
Suite A-115
Marietta, GA 30068

Phone (678) 236-0237 (800) 773-9323

Fax (678) 236-0251

Email: edebner@ebcoinc.com

Internet: www.ebcoinc.com

Organized: Incorporated May 1995

Officers: President.....Edward Ebner, APA, CIC
Secretary.....Deborah Ebner
Marketing VPPerry Lewis

Territory: Georgia, Alabama, Eastern Mississippi, Tennessee, Florida, North and South Carolina

Services: Insurance Premium Audits, Pre-audits, Audit Surveys, Telephone Reports, Dispute Resolution

General: EBCO is a service company that combines seasoned professionals with backgrounds in accounting or business fields and extensive premium audit management experience of 35 years including all aspects of premium audit, underwriting and dispute resolution. This allows us to demonstrate a balance between appreciating underwriting concerns with the technical expertise of field auditing.

All of our representatives are employees who work exclusively for EBCO and their client companies. We provide direct responsibility and accountability from the initial appointment contact through the final billing collection.

EBCO provides computerized audit software that is easy to read and understand yet has the full capacity for the most complex multi-level review. Audits are electronically transmitted, reviewed and printed or electronically forwarded to your office and maintained by our secure web servers.

CHARLES E. HOCK ASSOCIATES, INC.

10 Halfmoon Executive Park Drive
PO Box 794
Clifton Park, NY 12065
Phone (800) 232-2342 or (518) 373-8803 Fax (518) 373-8658
Internet: <http://www.c-hock.com>
Email: service@c-hock.com

- Organized:** 1986
- Officers:** President.....Charles E. Hock
Vice-President.....Carol M. Hock
Director, Premium Audit.....Ralph R. Ranellone
Supervisor, Phone Audits.....Eileen Gipp
- Territory:** New York State, Vermont, Massachusetts, Connecticut, New Hampshire, Maine, Rhode Island, and New Jersey. Telephone audits – all 50 states.
- Services:** Premium Audits - physical, telephone, voluntary and classification inspections.
- General:** Management has over 100 years combined experience in service to the insurance industry. Our experienced staff is strategically located throughout our operating territory in order to provide optimum time service. We feel constant communication with our customers is necessary to achieve total individual service needs of each customer.

Our mission statement is commitment to excellence by servicing the present and future requirements of our customers based on the value added concepts of quality, accuracy and professionalism in a timely manner and at a fair and competitive price.

IGS & ASSOCIATES, INC.

5971 Parkway North Blvd.
Suite C
Cumming, Ga. 30040-1226

Phone (770) 844-0757 Fax (770) 844-0865
Internet: www.igsinc.net Email: igsinc_1@bellsouth.net

- Organized:** General October 1984, Incorporated January 1987
- Officers:** President.....Eddy Tuck
Email: eddy1865@bellsouth.net

Office Manager.....Lisa Alphin
Email lisa_1974@bellsouth.net
- Territory:** Alabama, Georgia, and South Carolina
- Services:** Insurance Audits of all types, including Casualty, Marine and Property. Mail audits and phone audits nationwide.
- General:** We are committed to providing quality audits on time and for a reasonable cost.

Our electronic audit program has been improved to keep current with the new technologies. It allows our customers to assign and receive/view statuses & completed audits.

We are able to assign the audit requests to our field staff electronically, enabling them to receive the files sooner. In return our auditors are able to send their completed audits to us electronically, which also enables us to process the audits in a shorter time frame. We also transmit the completed audit, transmittals and invoices as well.

Work may still be ordered by facsimile machine and mail as well.

INFINITY INSURANCE SOLUTIONS, LLC

Physical Address:

10707 Barkley Street, Suite B
Overland Park, KS 66211
913-338-3200 Office
800-886-9832 Toll Free
913-339-6939 Fax

Website: www.Infinityins.com

Email: Infinity@Infinityins.com

Organized: 1988

Officers: President Stephen D. Sales
Executive Vice President Diane K. Sales - CPA

Territory: Physical audits in Illinois, Indiana, Iowa, Kansas, Missouri, Nebraska and Oklahoma. Underwriting Surveys in Kansas, Missouri, Nebraska and Oklahoma. Telephone Audits Nationwide.

Services: Premium Audits, Telephone Audits and Underwriting Surveys. .

General: Infinity Insurance Solutions, LLC is an employee based firm that provides the highest quality Premium Audits and Underwriting Surveys in the industry. We do not use independent contractors, nor part time employees. Our employees are located throughout our coverage area to assure that your audits and surveys are completed timely.

We pride ourselves in developing long term customer loyalty. This is only achieved via understanding our customers' needs and servicing those needs honestly, timely and reliably.

Our full time IT department continually improves both our Field and Internal programs to handle your continuing needs. Several insurance companies have purchased our field computerized audit program for their own auditors.

INSURANCE REPORTING ASSOCIATES INC

13000 Avalon Lakes Dr.
Suite 205
Orlando, FL 32828
Phone: (407) 380-0529 Fax: (407) 380-9779
Email: iraemail@aol.com

Organized: 1999

Officers: President.....Chris Bronkie
Vice-President.....Debora Bronkie

Territory: Florida

Services: Physical Audits, Pre-Audits, Phone Audits, & Voluntary Audits

General: Our company goal is to provide quality audits and inspections to our customers. All of our services are automated to ensure accuracy and uniformity. Our staff is located throughout the state to provide timely service. Each audit is reviewed by our review staff before billing.

We understand when we are hired for services, we are representing your company and consider ourselves an extension of your office. We have trained and instilled this in our auditors to ensure they will be professional and courteous.

Our company has developed a good reputation for working with our customers by working closely with their office, responding quickly to their calls and taking care of their needs and concerns. Officers of the company are on call to customers and staff 24/7.

JAI, INC.

12185 Kinsman Road
Newbury, OH 44065
Phone: (440) 564-5331
Fax: (440) 564-7943

Website: www.jiaudits.com
E-mail: jamie@jiaudits.com

Organized: Incorporated 1989
Officer: President.....Jamie Armfelt
Premium Audit Manger.....Renee Pawlicky
Territory: Nationwide
Services: Telephone Audits, Telephone Surveys, and Mail Audits

General: JAI is a private, family-owned company that was founded by Jamie Armfelt in 1989. Growing from a one-person firm serving clients in Ohio, JAI now has more than 20 on staff, with auditors in five states providing a national clientele with JAI Telephone Audits, JAI Telephone Surveys, and JAI Mail Audits.

The entire JAI team shares a client-centered approach that maximizes the value of every audit and survey. This approach was shaped by Armfelt & Associates, a nationally recognized auditing firm that pioneered telephone audits and telephone surveys in the insurance industry. JAI has built on this tradition by providing every client with customized auditing and survey solutions, efficient methodologies, and detailed reports.

JAI is continually expanding its capabilities and investing in technology. But the foundation for the company's success is the JAI team. Each member of the staff is highly experienced, highly trained, and very knowledgeable about the issues and processes required to deliver a high quality audit or survey.

L & L AUDITING SERVICES, INC.

1515 University Drive, Suite 220
Coral Springs, Florida 33071
(954) 752-1931 Fax (954) 345-5105

E-mail: info_mail@l্লাudit.com Website: www.l্লাudit.com

Organized: Incorporated in 1988
Officers: President.....Juanita Lindsay
Vice-President.....Ray Lindsay
Vice President of Operations.....Bill Lindsay
VP of Technology & Field Operations.....Dan Smith

Territory: Florida & Georgia

Services: A complete premium audit service

General: Our main goal has always been to provide the insurance industry with the most thorough, accurate, timely and personalized auditing services possible. We strive not only to fulfill your expectations, but also to exceed them. Honesty and integrity are the driving forces behind our commitment to excellence; a commitment that extends to every aspect of our work.

L & L Auditing maintains a fully staffed main office for your convenience. All field audits are reviewed in our main office to ensure that they are fully detailed and accurate.

Our auditors are strategically located throughout the area and are known for their thoroughness in getting the job done.

LOWRY & ASSOCIATES, INC,

Headquarters:

967 East Pioneer Road

P.O. Box 1139

Draper, Utah 84020

Phone: 800-279-1437 Fax: 801-501-8809

Email: Info@Lowryinc.com

Visit us at www.Lowryinc.com

Organized: 1989

Officers: CEO Fred Lowry, Sr.
President Fred Lowry, Jr.

Territory: Alaska, Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

Services: We provide service in all types of audits and underwriting surveys. Our auditors are trained to handle all types of coverage. Underwriting surveys embrace every type with comprehensive and short form reports available. We handle both commercial and personal lines risks. Our automated audit program produces one of the most legible finished products in the industry. Our two phone centers handle all types of telephone audits and surveys.

We use AuSuM system technology to operate in a paperless environment where all work is managed and completed via our website. Real-time status reports and real-time delivery of all our products is available 24/7. You may go to <https://lowry.ausum.net> to view our log-in page.

General: Our management and field personnel collectively have more than 300 years of experience in the insurance auditing and survey field. The average experience of our field staff is approximately 16 years, and our management has more than 42 years of experience. We pride ourselves with the caliber of our field representatives who are domiciled throughout our territory. We are headquartered in Salt Lake City, Utah. Our branch offices located in Arizona, Colorado and Washington allow us to provide regional service to all areas of the western corridor of the United States. We have a full complement of our own survey forms considered by many as being the most complete in the industry and are able to customize our reports to your needs.

We will guarantee your satisfaction in time service, quality and cost.

MIDWEST TECHNICAL INSPECTIONS, INC.

MIDWEST TECHNICAL SAFETY CONSULTANTS

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Internet: www.mtinspections.com Email: INFO@mtinspections.com

Organized: 1988

Officers: President Robert J. Carr, Sr. ext. 501
Executive Vice-President Robert J. Carr, Jr. ext. 512
Vice-President James F. Lane ext. 517
Manager of Operations Steven J. Knych ext. 524
Manager of Quality Control Robert E. Humphrey ext. 514

Territory: Alabama, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, New Jersey, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia, Wisconsin

Phone Audits and inspections are available countrywide

Services: Personal and Commercial Lines Field Inspections, Loss Control Surveys, Telephone Audits, Telephone Replacement Cost Valuations, Contractor Reports, and various other telephone reports

General: We are considered the premier regional inspection in our twenty two states. Our goal has always been to provide the very best service and quality to our customers. We provide a wide variety of field inspection services. Our call center provides a wide variety of services including Premium Audits throughout the United States. One of the reasons for our success is our dedication to providing thorough training to our field and phone staff. Our quality control department works closely with our training staff to make sure you receive the very best quality report. Our cutting edge technology guarantees that you will receive your reports quickly. Our system is very user friendly, and will integrate with your system if necessary. Please visit our web site www.mtinspections.com for more information about our company.

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(714) 521-1000 Fax (714) 521-8463

Internet: www.pcsaudits.com Email: mail@pcsaudits.com

Organized: 1989

Officers: PresidentNorman Nielsen

Territory: Maine, Massachusetts, New Hampshire, Vermont, Rhode Island and Connecticut

Services: Premium audits of all types.

General: Offering a fully experienced staff we complete audits in a timely fashion at a reasonable price.

Organized: Incorporated 1981

Officers: PresidentGeorge F. Medina, Sr.
Executive VPGeorge Medina, Jr.
VP OperationsPhillip Medina
SecretaryEsthela S. Medina
TreasurerMargaret Medina

Territory: California, Arizona, Nevada, Oregon, Washington

Services: Premium Audits - Multiple Lines - Including Entertainment Industry Property and Liability specialty audits, Cost of production and Net insurable costs. Expert witnesses in premium audit disputes. Phone Audits - Nationwide
California Test Audit experts.

General: Our senior corporate staff has more than 40 years experience in the Insurance Industry, with strong Insurance Company background. Our field staff is very professional and highly trained to provide the quality audits that have earned our Professional reputation. Our inside audit reviewers make sure that we maintain our high quality standards while our entire staff is engaged in on going education. Time service is managed by Inventory reports provided to each client, disclosing aging and turn around time. Our policy is to neither solicit nor accept work that cannot be done in a timely manner. Members of Insurance Auditors Association of the West. California Insurance Auditors & Managers Association. National Society of Insurance Premium Auditors.

RLD ASSOCIATES, INC.

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TRACZ & ASSOCIATES
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Suite 501
Lockport, IL 60441

Website: www.Tracz.com

Email: Tmertens@Tracz.com

Organized: 1989

Officers: President.....Russell L. DeLuca
Executive VPJoseph C. Micco

Territory: Physical Audits: Delaware, Georgia, Maryland, New Jersey, North Carolina,
Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, Washington D.C.,
West Virginia

Telephone, Mail & Hybrid audits—all 50 states

Services: Premium Audits, Pre-Audit Training, Telephone Audits, Forensic
Accounting/Loss Auditing, Premium Fraud Investigation

General: RLD Associates, Inc. has a never changing goal of providing the highest
quality products in a timely manner with fair pricing. Being at the
forefront of Internet technology and electronic information transfer, our
completed work can be transferred to the customer by various means,
including PDF format. Work orders can be received electronically via
several different formatting methods, including Internet. Case status
reports can be viewed in real time format. Our office/field work
environment is completely paperless thus providing more time for
completing audits and less administrative handling time.

We are members of the Premium Audit Advisory Service (PAAS), the
National Society of Insurance Premium Auditors (NSIPA) & the
Pennsylvania Association of Mutual Insurance Companies. We
subscribe to all pertinent NCCI, ISO and PA/DE manuals and materials.

Organized: 1998

Officers: President.....Thomas J Mertens CPA
Secretary.....Susan Mertens

Territory: Physical audits in Florida, Georgia, Illinois, Indiana, Kentucky, Michigan,
Missouri, Ohio, Tennessee, and Wisconsin. We conduct Telephone &
Voluntary Audits Nationwide.

Services: All types of Premium Audits - Physical, Telephone, and Mail.

General: Tracz & Associates is a leader in delivering high quality premium audits
and world class service to insurance carriers and self-insured funds.
We partner with our clients to understand their individual needs and to
develop long-term business relationships. We are committed to
providing high quality audits and exceptional time service.

Since Tracz & Associates operates as an extension of your company,
we always maintain a high standard of integrity and courtesy in working
with your policyholders. We recognize that every policyholder is a
valued customer. Whether audits are conducted in the field, or from our
offices, each insured receives personal attention.

WILKINSON INSURANCE SERVICES, INC.

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Internet: www.wis-inc.com

Organized: 1993

Officers: President..... Chris Wilkinson
Secretary/Treasurer..... Jan Wilkinson
Premium Audit Manager..... Keith West
Manager IS/Office Rhonda Splear
Account Manager..... John Dowdy
Human Resources Manager Beth Parker
Area Manager-Carolinas..... Zach Fox

Territory: Alabama, Mississippi, Tennessee, Georgia, South Carolina, North Carolina & Florida

Services: Premium Audits (phone & physical), Computerized Mail/Voluntary Audits, and NCCI Classification Inspections.

General: Our field staff is strategically located throughout our service territory. Employees are provided extensive initial training along with continuing education to keep up with industry changes and individual client requests. We remain current with industry changes through memberships in PAAS, NSIPA & NAIIAE. 100% of premium audits are quality reviewed prior to billing. All premium audits are completed electronically using Future Audit 3, a program developed specifically for premium auditors. We have the capability to deliver our audits electronically through our secure website utilizing the AuSuM Premium Audit Management System at Wilkinson.ausum.net. Our mail/voluntary audit program customizes the audit questions specifically to the type of business being audited. Telephone audit staff is dedicated exclusively to telephone audits.

In 2010, Wilkinson Insurance Services, Inc. will celebrate 17 years of service to the insurance industry. Our success is highlighted by the partnerships we have built with our clients based on our ability to provide quality service at a fair price.