

Seasons Greetings

Best wishes for a wonderful
Holiday and Happy New Year!
From the staff at MSO

2011 Educational Seminar

The 2011 Educational Seminar was held on October 18th at the Crowne Plaza in Jamesburg, NJ. The day included six hours of informative and timely programs.



Cyber Risk

Chris DiIenno of Nelson, Levine, DeLuca and Horst started the day with “Cyber Risk – Assessing and Combating the Exposures”. He discussed what data is, how it is collected and protected, and what happens when it is purged. He offered an overview of the duties created by data. There were several case studies showing the true extent of exposure when there is a data breach. Standard insurance policies do not apply to intellectual property or data breach where there is no actual “loss”.

Social Networking

Tony Pasquarelli of Sweet, Pasquarelli spoke on the Legal and Coverage Implications of Social Media. He discussed the possible liability incurred for publication, including defamation, invasion of privacy and bullying/harassment. He also addressed the issue of intellectual property rights. Use of information can be a concern in the employment arena: hiring/firing/discrimination. Information may be used in litigation. Anything that is out on the internet is public. Tony reviewed how some of the MSO programs address the coverage issues.

Green Building & Renewable Energy

Bill Russell of Transitioning to Green brought us up to date with the ever-changing “green” industry. He explained the growth in the number of green buildings and green claims. Bill discussed green building, clean energy policy underwriting and claims management. He reviewed the various certification programs.

Medicare SetAside

Jessica Leonetti of Crowe Paradis explained the Medicare SetAside provisions. She outlined what is involved in complying with federal requirements when a claim involves a Medicare beneficiary.

Disaster Recovery

Paul Sullivan of Agility Recovery outlined the basic steps in a Disaster Recovery Plan, ensuring business continuity, and how to prepare organizations for an unplanned interruption.

Restaurant Exposures

MSO Field Representative Nils Deacon offered insight into what he looks for when he inspects restaurant risks. He gave a general review of hazards and controls, from unprotected drive up parking to kitchen fires, customer liability hazards and workers compensation issues. Jan Kozlowski, MSO Vice President, explained coverages

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Seasons Greetings to our readers of the MSO 2011 Winter Update!

This has been another busy year at MSO! We've welcomed new companies (Northern Kentucky Home Insurance and Norfolk & Dedham Mutual Fire Insurance Co.), added a new specialty BOP (Self-Storage Facility Program), and we continue our march forward towards becoming nationwide by the end of 2012.

We've embarked on some major technological changes in the recent months. We have implemented the Infoaxis Anywhere™ Webtop (see page 9) which has allowed our staff to become more efficient and able to work from anywhere in the world. We are also in the process of revising the MSO Forms and Endorsements Database program. We formed a MSO Users Group comprised of key individuals from member companies to work with us on this project. Now that we have completed our network upgrades, we will be bringing this project back to the forefront.

Our list of Vendor Partners has doubled over the last year. We have created a new two page marketing piece that lists all of these partners along with a bit of information on each.

It's been a great year for everyone at MSO. We truly hope you can all say the same. Have a safe and happy holiday season!

--Megan Richards & Sue Quimby



To Our Readers:

As we enter the Holiday Season a special thanks to our member companies and their employees for their loyal support during 2011. Also thanks to our many vendor partners that supported the MSO Golf Event and the Education Seminar.

This has been a year of major change at MSO. We started the year in 22 states and are now in 43 with 6 pending. This is a terrific achievement and positions MSO as a national firm. This expansion allows MSO to bring our programs and services to a much broader market.

We offer a new choice to carriers that want to customize to gain market share. Along with program customization, we have a team of experts that provide a level of personal service that is much needed in these competitive times.

We have continued our update of existing programs. MSO added new members in KY, NY, and AR. Existing members have increased their use of our programs and services such as audits.

The MSO team has provided consulting services to ExploreData and partnered with Averill Consulting for development of new programs.

Finally, thanks to the MSO team who have worked so hard in 2011 to respond to member requests for new programs, state filings, inspections, audits, and general policy language questions.

We wish all of you a very Happy Holiday and Happy New Year. We look forward to working with each of you in the coming year.

-- Jan Scites & Jim Townley



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MSO UPDATE is published for the information of our member companies and associates.

We welcome your comments or suggestions.

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Director, Client Relations & Training and
Senior Insurance Analyst
Megan Richards; Manager, E-Services &
Marketing

Hours of Operation

7:45 am — 4:30 pm

Office Closings

December 26, 2011

January 2, 2012

February 20, 2012

April 6, 2012

May 28, 2012

July 4, 2012

Chairman of the Board

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AIAF, AR
President & CEO
Farmers Mutual Fire Ins. Co.
of Salem County

Vice Chairman of the Board

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Farmers Insurance Company
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James W. Townley, CPCU

Vice President

Jan Kozlowski, MBA

Corporate Secretary

Pepper Treuvey, AU

MSO Welcomes Northern Kentucky Home Insurance

MSO is pleased to welcome our newest member company, Northern Kentucky Home Insurance Company (NKHI). Domiciled in Alexandria, KY, the company was founded over 100 years ago as Campbell County Farmer's Fire Insurance Company, serving the needs of homeowners in Campbell County, KY. In 2004, the company assumed its current name to reflect their expanded coverage area including Bracken, Boone, Campbell, Grant, Kenton and Pendleton Counties. The company still operates as a co-operative.

Northern Kentucky Home Insurance Company was introduced to MSO by another member company president, Art Meadows of Panhandle who has been working with NKHI as part of the newly developed BriteCore Mentoring Program. This program is specifically designed to provide the high level of technology offered by the BriteCore system for smaller companies. MSO is proud to be the

forms supporter of the mentoring program and NKHI is the first company to successfully launch the BriteCore web base operating system under this program.

Bob Kopich, Northern Kentucky's Business Manager, says they chose MSO because "MSO provided us with very helpful suggestions and great service during the evaluation process of the products we will need to further our growth. They kept their promises, and they were able to offer their services and products at fair and reasonable prices. We are delighted to be in partnership with them, and look forward to a long and fruitful relationship with MSO."

Jan Scites, MSO's CEO commented "We are pleased to welcome Bob Kopich and the Northern Kentucky Team as an MSO member company. They have an excellent reputation with their insureds and have been strong corporate supporters of their local community."

MSO Partners with Explore Information Services

Explore Information Services, LLC is a data provider to the property and casualty insurance industry. Explore has selected MSO to act as the filing agent for their FireSafe RiskScore rating plan. FireSafe RiskScore is a score developed using a predictive model to rate a property for the risk of fire loss associated with fire station characteristics, availability of water, and distance of the property from the responding fire station.

Traditional rating plans incorporate characteristics of the fire station, distance to the fire station, and access to high pressure water. FireSafe RiskScore incorporates all of these characteristics into the score. In addition, FireSafe RiskScore utilizes Explore's National Fire Station database and insurance company loss data in a predictive model to produce a property specific score that can be used to rate homeowners. For more information, please visit their website at: www.exploredata.com.

Training News

In October, Sue Quimby presented "The Devil is in the Details – A Comparison of MSO, ISO and AAIS" at the Pennsylvania Council of the International Association of Insurance Professionals' (IAIP) State Education Day.

In addition, earlier this year, Sue visited Farmers of McCandless to review the Commercial Property program. She also visited Farmers of Marble to review their questions on the Commercial Property and Combination Dwelling programs.

MSO Field Representative, Nils Deacon, was asked to reprise his Restaurant Exposures presentation for Mercer Insurance Group. The presentation was first done at MSO's Educational Seminar in October.

MSO staff is available to train on any MSO program, as well as other industry issues. Contact Sue Quimby for additional information.

2011 Educational Seminar

(Continued from page 1)
available under the MSO BOP.

We would like to thank our generous sponsors who helped to make the day possible: Blue Cod Technologies; Castle Claims Service; e2Value, GenRe; Hartford Steam Boiler; Insight Investigations, IWS/Britecore; Mariposa; MarketStance; Mike Averill Consulting; Mutual Boiler Re; NARS; Paul Davis Restoration; Priority Data; SERVPRO; Transitioning to Green, Town and Country Computer Services; UPFRO and Whelan Adjustment.

MSO Program News - Commercial Lines

Bed & Breakfast BOP approved in New York

MSO's Bed & Breakfast (B&B) BOP is now available in NY. The policy is a separate BOP form that includes many coverage enhancements designed to meet the needs of the B & B insured. A separate Declarations Supplement accompanies the policy form. A two page manual supplement includes the rules and rates. There is no separate affiliation required for companies who subscribe to the MSO BOP.

New BOP Endorsements

The trend in building construction has been moving towards the use of more energy efficient and environmentally friendly products and materials. In response to this growing trend towards "green" buildings, MSO has developed a Green Upgrade Supplemental Coverage endorsement. There has also been interest from our members in offering coverage for Business Income loss when the cause of the loss is due to off premises damage to utility services.

We have introduced three new optional endorsements for the Businessowners Program:

- BU 01 42 (06 11) Green Upgrade Supplemental Coverage is a BOP version of the endorsement MCP 142 that was filed for the MSO Commercial Property Program.
- BU 02 31 (06 11) Business Income – Off Premises Loss of Utility Service Coverage provides loss of income due to property loss to a service provider.
- BU 03 02 (12 07) Additional Insured - Churches extends the

definition of "insureds" to include church members, officers and volunteers.

Commercial Liability Program Updated

MSO has updated our commercial liability classification section. Due to recent changes in business terminology and the introduction of new types of business, and to make the program easier to use, we have added new classifications, including cross references for existing classes, and revised others. In addition, we are introducing four new additional insured endorsements, and a separate Asbestos Exclusion endorsement.

More and more general contractors are requiring that subcontractors add the general contractor as an additional insured, as well as including coverage on a primary and noncontributory basis. We are introducing additional insured endorsements for contractors/lessees/owners on a primary and noncontributory basis, with the option to include products/completed operations. "Blanket" versions of these endorsements are also available.

Asbestos Exclusion - Currently the asbestos exclusion is available in conjunction with the lead exclusion (MCL 189). The new endorsement (MCL 196) provides a separate asbestos exclusion if a company elects not to use MCL 189. We revised several other endorsements for formatting reasons.

Manual Changes - Changes to the manual include new and revised classifications. The Commercial Liability classifications were updated to include classes for emerging in-

dustries, such as Green/Solar Construction and Cable/Internet/Telephone Wiring System Installation. Existing classes were updated to reflect updated terminology. For example, "Five and Ten Cent Stores" has been renamed "Dollar Stores". "Computer Installation" is now "Computer Consulting, Installation, Programming". We also included additional cross reference descriptions.

Another significant change is that the rating basis for vacant land is now acreage rather than frontage. Acreage is easier to determine and a better reflection of the actual exposure.

Regulatory Issues

Delaware Civil Union and Equality Act

Delaware's Act legalizing same sex civil unions is effective January 1, 2012. Delaware Bulletin No. 46 outlines the insurance ramifications of the law. Parties to a civil union have all of the same rights of married spouses. MSO is filing revised mandatory endorsements in Delaware to extend the term "spouse" to include a person with whom the named insured has entered into a civil union.

The following DE Mandatory endorsements will be updated: MCM 830 (Multiple Commercial Lines) BU 08 30 (BOP); MCL 782 (Commercial Umbrella; MPL 124 (Personal Lines); MPL 106 (Personal Umbrella) and MCA 830 (Commercial Auto).

18th Annual MSO Golf Outing & Annual Meeting

The 18th Annual MSO Golf Outing was held on May 24, 2011 at the Center Valley Golf Club in Center Valley, PA. Ninety-nine players made up of MSO members, vendors, friends, guests and MSO staff, teed off on a warm and sunny afternoon.

Outing Supports Emmanuel Cancer Foundation:

For over 17 years, MSO has held a bi-weekly food collection for the Emmanuel Cancer Foundation (ECF) and their food pantry. ECF provides much-needed support to New Jersey families of children who have been diagnosed with cancer. For more information on ECF, please go to their website: www.emmanuelcancer.org. Again this year, MSO offered sponsors the opportunity to have a sign placed at one of the tees. The proceeds went to the Bergen County chapter of the Emmanuel Cancer Foundation (ECF). A check for \$4,000 was presented to Laura Savage, Northern Regional Director of the Emmanuel Cancer Foundation by James Townley and Pepper Treuvey of MSO, Inc.

The prize winners, presented by MSO President Jim Townley, were as follows:

Low Gross - 1st half: Bruce Jackson (Mutual Inspection Bureau); Low Gross - 2nd half: Brian O' Neill (O'Neill & Associates); Straightest Drive: Alan Skuraton (Whelan Adjustment); Longest Drive hole #6: Jim Callahan (Mutual Boiler Re); Longest Drive hole #11: Dan Gage (G & G Underwriters. LLC); Closest to the Pin hole #8: Tom Inch (MSO Board of Trustees); Closest to the Pin hole #13: Scott Reynolds (Paul Davis Restoration of Greater Baltimore); and Closest to the Pin hole #16: Harold Gunning (Cumberland Group).

Beat the Pro for Charity!



The Beat The Pro For Charity contest at hole #2 was sponsored once again by MBA Actuaries, Inc. Golfers were given a chance to try and get closer to the pin than the Center Valley Club pro, John Suter, while also contributing to the Emmanuel Cancer Foundation. Sue Quimby, Megan Richards and Trish Riggio of MSO and Al Sorensen of United Fire & Casualty Co., assisted on the contest hole. The golfers who beat the pro were entered into a raffle for a cash prize of

\$150. The winner, Kent Jones of Farmers of Salem, very generously donated the money back to the Emmanuel Cancer Foundation.

MSO and ECF thank the following Charity Hole Sponsors for their generous support:

Delaware Grange Mutual; e2Value; Farmers Insurance Co. of Flemington; Farmers of Salem; Franklin Mutual Insurance Group; Hartford Steam Boiler; MBA Actuaries, Inc.; Mercer Insurance Company; Methfessel & Werbel; Mutual Boiler Re; Mutual Inspection Bureau; The MSO Employees; Paul Davis Restoration of Bucks & Montgomery Counties; Paul Davis Restoration of Union & Essex Counties; Jan Scites; Testa Heck Scrocca & Testa; UPFRO Associates; Whalen Adjustment, Inc.

MSO, Inc. would like to express thanks to the following Dinner Sponsors:

Blue Cod Technologies; Colliers International; e2Value; Garrett Joest; Gen Re; Methfessel & Werbel; Paul Davis Restoration Corporate Team.

We would also like to thank the following companies for contributing the raffle prizes:

AGO Insurance Software, Inc.; ARSI Construction; CGM Accounting Associates; Cityline Construction; Command Financial Press; Cumberland Insurance Group; Farmers Insurance Co. of Flemington; Farmers of Salem; Fitchburg Mutual Insurance Company; Franklin Mutual Insurance Group; Guardian Life Insurance Company of America; Tom Inch; Lehigh Mutual Insurance Company; Mutual Inspection Bureau; Mutual Boiler Re; Paul Davis Restoration Corporate Team; Paul Davis Restoration of Union & Essex Counties.

A special thank you to our friends at Methfessel & Werbel and Guy Carpenter for their continued generous support.

Members' Meeting

The Members' Meeting lead by MSO CEO, Jan L. Scites, was held after the tournament. Two Trustees were re-elected to the MSO Board: Kent Jones (Farmers of Salem) and Allen Ray Sorensen (United Fire & Casualty). The reelected trustees' terms will expire in 2014.

(Continued on page 12)

2011 in Photos - MSO Golf Outing



2011 in Photos - Educational Seminar & Tech Meetings



MSO Program News - Personal Lines

In continuing the MSO growth initiative, we are in the process of filing our Personal Lines program in additional states. The MSO Personal Lines program includes Homeowners, Combination Dwelling, Mobilehomeowners, Inland Marine and Umbrella. Inland Marine and Umbrella can be written as endorsements to other programs, or on a stand-alone basis. The unique Combination Dwelling program offers the flexibility of writing property and liability coverage on a package or monoline basis.

Homeowners and Personal Umbrella Available in Maine

We have received approval for our Homeowners and Personal Umbrella

programs in Maine. Combination Dwelling and Mobilehome are next in line in the state.

Programs Introduced in New York

MSO has also received approval for two personal lines programs in New York: Homeowners and Personal Umbrella. Due to unique requirements in New York, we filed state-specific versions of many of the forms. The programs may be used immediately.

Combination Dwelling is pending in the state, and Mobilehomeowners will also be filed.

MSO Introduces Self-Storage Program



MSO is continuing to build our portfolio of specialty BOP products. Our latest addition to this series is a Self Storage Facility BOP. The Self Storage Facility policy is a niche market program that follows the format of the standard MSO BOP policy. This format combines all of the needed coverages for the usual property and liability exposures in one form. In the Self Storage Facility policy, the standard BOP coverages are included as well as several specialty coverages designed to meet the unique needs of the Self Storage Facility insured. The MSO program includes the most common enhancements that are found in the various Self Storage Facility programs available in the market.

Additional coverages built into the Self Storage Facility BOP include:

- Dwelling Loss of Use Coverage if the insured resides on premises
- Lock Replacement Coverage - \$1,000
- Legal Liability for Customers' Goods - \$10,000 per occurrence/\$25,000 annual aggregate
- Removal and Disposal Upon Lock Out or Sale Coverage - \$10,000 per occurrence/\$25,000 annual aggregate

These additional coverages/limits are shown on the Self Storage Facility BOP Declarations Supplement. Optional higher limits are available for the last three coverages listed above.

Statistical Plan Expanded

To answer requests from member companies for customized data collection, we revised the MSO All Lines Statistical Plan to include an additional twenty (20) fields that have been set aside for company use for each program. A reporting company can utilize these fields to collect additional data, or for a more detailed breakdown of the data collected reflecting the company's program features. The data in these additional fields will be collected as reported. Since each company controls what is reported in this section, MSO edits do not review the data in this section.

The Statistical Plan was also revised to include coding for changes in the various MSO programs. For Personal Lines (Homeowners, Combination Dwelling & Mobilehomeowners), the Protection Rating, Deductible Size, and Liability Limit coding were updated to reflect current program options. Commercial Liability Classification Codes and related Rating Base changes were added following the recent update of the Commercial Liability Program. The Commercial Auto coding was expanded to handle introduction of fleet and non-fleet rating. For those states where Loss Costs are filed, a new field has been added to collect the company's Loss Cost Multiplier (LCM).

This revision is effective 01/01/2012. Companies may implement use of the Company Use Field and other coding changes immediately.

MSO Goes to the Cloud

MSO recently implemented the new Infoaxis Anywhere™ Webtop (www.infoaxis.com) to handle our access to applications and data. One of the primary reasons for this change was the limited/inconsistent bandwidth available from our previous internet provider. We had made the initial move to Infoaxis Cloud Services in April for our servers in order to streamline our business and staff productivity. However, bandwidth inconsistencies caused our users to experience a severe slow down in our abilities to operate. Infoaxis developed the Anywhere Webtop as a solution to this problem.

The webtop is a web portal that allows secure access to all programs and files through a consistent web interface from nearly any device that has internet access, whether from a Windows Desktop, Notebook, Thin Client or Smartphone, the iMac, iPhone or iPad – even the new Android Smartphone or Tablet.

With this system, users no longer access programs from their local machines. Instead, all programs and network files are accessed from

within the web portal. This means that remote users have the same “desktop” no matter if they are in the main office, at their home office or even on the road using another computer entirely. Another added benefit to the web portal is that all users now are on the same version of programs.

Each user has their own customizable webtop that can be accessed from anywhere through the specific website address once the citrix plug-in is installed. Users can add various gadgets such as “My Weather” and News feeds. These items can be added, moved and deleted as desired. For quick troubleshooting, users can utilize the “Self Help” feature which includes three different steps to correct simple webtop issues. For larger issues, users can create support tickets directly from their webtop and follow the status of that ticket.

By implementing the Infoaxis Anywhere™ Webtop, MSO has become more efficient and effective. No longer limited by technology, our expansion opportunities are endless.

Norfolk & Dedham adopts MSO Farmowners

MSO is pleased to welcome Norfolk & Dedham Mutual Fire Insurance Company as a subscriber in Arkansas.

Based in Dedham, Massachusetts, the company is part of the Norfolk and Dedham Group. Norfolk and Dedham will be writing a custom version of the MSO Farmowners program in Arkansas. The Group,

founded in 1825, also includes Dorchester Mutual Insurance Company and Fitchburg Mutual Insurance Company. The Group currently writes business in Massachusetts, Maine, New Hampshire, New Jersey, New York and Rhode Island. The Norfolk and Dedham Group is not new to MSO, as Fitchburg has been an MSO subscriber in New Jersey since 2005.

Updated Farmowners Introduced in Arkansas

At the request of a member company, MSO has filed an updated Farmowners program in Arkansas. The Farmowners program was previously available in Delaware, Maryland, New Jersey, and Pennsylvania. The updated version will be filed in those states in 2012.

The Farmowners Program is a self contained package type policy which includes property and liability coverages designed to provide comparable coverage to the common industry commercial farm programs, but in a format following that currently used by MSO for all its Personal and Commercial Lines. The MSO Farmowners program is designed for ease of use and meets the needs of a farmowner who resides on a farm, and has a small farming operation on the covered premises.



The MSO Farmowners program includes special enhancements not found in a commercial farm property and/or monoline commercial farm liability program. These enhancements include valuable articles coverage for furs, jewelry and silverware, portable electronic equipment and other media coverage, and scheduled household personal property. Liability enhancements include watercraft liability and horse boarding coverage.

MSO Vendor Partner Program



MSO has partnered with a number of organizations to offer significant discounts on their services to MSO member companies. Smaller discounts

are available to select MSO prospective clients. The partnerships include:

Abbott Smith Associates Worldwide - An executive recruiting and consulting firm that partners with and supports clients throughout the US and internationally. They work within a wide range of industries.

AGO Insurance Software, Inc. - Computer software and services for property and casualty insurance firms. The modular format offers flexibility to their customers.

Blue Code Technologies - Management and information technology consulting, software solutions/applications, hosted information technology services, and business process outsourcing services.

BoardBench Companies, LLC. - Provides targeted strategic board and executive level advisory services to public and private companies and not-for-profit organizations that want to improve the functioning of their boards.

Colliers International - Global real estate services. Headquartered in Seattle, Washington with more than 400 offices worldwide.

Cover-All Technologies, Inc. - Provides insurance companies with dynamic web-based platforms for managing their property and casualty business. Their unique solutions are based on years of industry experience.

CTS Consulting - Management consulting services to insurance companies including business planning, process improvement, technology enablement.

e2Value - Replacement cost valuations over the Web for all residential, commercial, farm and ranch properties in the United States and Canada.

InsurCard - Claims payments made easy with prepaid reloadable debit cards. InsurCard provides safe, guaranteed claims payments.

IWS/Britecore - Offers a universal processing system for property and casualty insurance companies. Their comprehensive insurance processing system runs entirely over the web.

Mariposa Insurance Services - National independent adjusting firm managing policyholder claims for insurance companies.

Mike Averill Consulting / MLA Consulting - Assists companies in drafting policy language, state filings and program implementation. Mr. Averill represents clients at various industry, regulatory and legislative meetings. He is also an expert witness for claims and coverage issues.

Paul Davis Restoration - A national franchise company and leading provider of fire, water and mold damage clean up and restoration services for residential and commercial properties.

Priority Data - Leading provider of integrated data services and insurance software solutions, with customized software solutions and intuitive applications in all areas of personal, agricultural and commercial lines.

RiskMeter - Online access to natural hazard exposures for any location helps companies underwrite their business more accurately.

SERVPRO - National provider of professional cleaning and emergency restoration services.

Transitioning to Green - Consulting firm that helps companies integrate sustainability into all aspects of their operation through training and ROI analysis.

UPFRO Associates Inc. - Eastern Regional firm that provides field surveys, valuations, telephone reports and data reporting services to the property and casualty industry.

Contact our office for more information on these programs, or to suggest additional partnership arrangements.

Jim Townley Celebrates 30 Year Milestone with MSO

Jim Townley, MSO President and COO, started his career at MSO as the Manager of Auditing and Office Services in 1981. He was named Vice President in 1984 and Corporate Secretary in 1985. In 1991 he was elected President-Treasurer and Chief Operating Officer. His team is responsible for the Inspection and Audit Services of MSO and Program Development. In addition, he handles the financial reporting for the company.

Jim was born and raised in Plainfield, NJ. He attended St. Marys Grammar School and graduated from St. Joseph High School in Metuchen, NJ. Jim did undergraduate studies in Fire Protection Engineering at the University of Maryland and studied Business Administration at Union College.

He started his career at the Fire Insurance Rating Organization (FIRO) in Newark, NJ. His department surveyed towns to set their town class rating. After FIRO merged with ISO in 1974, Jim transferred to the ISO Syracuse District Office as Assistant Manager until joining MSO in 1981. Jim holds the CPCU Designation and is a 15 year member of the PAMIC Annual Convention Committee. He is an Associate Member of the Society of Fire Protection Engineers.

Jim lives in Wyckoff, NJ with his wife Anne where he is active in his church, St. Elizabeths. He has two grown children, Megan and George. He has been active in the community for many years. He was a Soccer Referee for 15 years as part of the NJ Northern Counties League. For the past twelve years he has donated his time and efforts to St. Mary's

High School in Rutherford, NJ, to design and build 22 drama and musical stage sets for the high school productions.

One of Jim's favorite pastimes is golf and playing courses wherever he travels. Ireland is a favorite vacation spot. He and Anne have also traveled to Austria, Germany, and the Caribbean Islands. Most recently they took a cruise through the Panama Canal. Jim is an accomplished classical guitarist and takes advanced lessons every week. He frequently attends theater and musicals in NYC.

Congratulations Jim on 30 years!

THEN...



Jim & Mike Ruback—1989

AND NOW...



Jim—2010

MSO Users Group

In May MSO established its first Member Company Users Group for reviewing IT Initiatives. The first project is the review of the Forms & Endorsement Database Revision. The Group had a conference call May 26th to review the scope of the database project and to offer ideas for improvement of the current database structure.

The Group members are Scott St. Angel from Farmers of Flemington, Marianne Sadowski from Farmers of Salem County, Connie Brown from G&G Underwriters, Dan Gage from G&G Underwriters, Bernie Karłowicz from Mercer Insurance, and Bill Hirschfeld from FMI. Megan Richards from MSO is the staff lead on the project.

The Database project was deferred into 2012 so the MSO team could fully implement its new Anywhere Webtop (see article on page 9). The Users Group will be meeting in early 2012 to set a schedule of review for the year.

Mark Your Calendars!!

NJ Tech Meeting
April 18, 2012

**MSO 19th Annual Golf Outing
& Members Meeting**
New Location: Heron Glen
Ringoes NJ
May 22, 2012

2012 Educational Seminar
October 24, 2012

